

Customer Info Packet



Reachable Appraisal Services

Quality Real Estate Appraisals

P.O. Box 1197
Oxford, GA 30054
Phone 770 760-1967
Fax 770 760-0333
Email ReachableAppraisals@gmail.com
www.ReachableAppraisalServices.com

Thank you for allowing us to service your appraisal needs!



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Counties and Fees

Primary Market - \$ 300.00:

Barrow	Cobb	Gwinnett	Paulding
Bartow	Coweta	Hall	Rockdale
Bibb	Dekalb	Henry	Spalding
Butts	Douglas	Jackson	Walton
Cherokee	Fayette	Jasper	
Clarke	Forsyth	Newton	
Clayton	Fulton	Oconee	

Extended Market - \$ 350.00:

ALL other Georgia Counties

(For properties over \$600,000 call for quote)

Other Fees

Condominium	\$ 300.00
Duplex	\$ 400.00
Triplex	\$ 500.00
Quadraplex	\$ 600.00
Drive-By	\$ 225.00
Field Reviews	\$ 250.00
Desk Reviews	\$ 100.00
Form 2070 & 2075	\$ 125.00
FHA Appraisal Surcharge	\$ 50.00

TURN AROUND TIME: WITHIN 24 HOURS IF NEEDED!



Our Website:

Reachable Appraisal Services
Our goal is to provide quality real estate appraisals, at a super fast turnaround time.

Home Client Login Contact Us Order an Appraisal Mission Statement Fees & Services

Choose your language
[English](#) | [Español](#)

- › Licenses
- › Payment Options
- › Our Technology
- › Fax an Order
- › Faster Appraisals
- › Appraisal Info
- › FHA Approved

Why Order Online?
Home Valuation Code of Conduct
Appraiser Jargon
What is USPAP?
About PMI
Foreclosure/REO Appraisal
For Homeowners
Mortgage Fraud

Appraisal Video
Inspection Video
Technology Video
Expert Witness
FAQ

This site is currently **UNDER CONSTRUCTION** for more info please visit our current site:
www.reachableappraisalservices.com

*Welcome to the new home of Reachable Appraisal Services. We're a leading provider of real estate valuations for the mortgage lending marketplace and maintain a **statewide coverage area.***

Today's Top Real Estate News:
Provided by Inman News.
Thursday, October 16, 2008

- ['Roommate agreement' kills fraud](#)
- [Choosing the right buyer's broker](#)
- [Should I tap IRA to pay off mortgage?](#)
- [Best plan for insulating garage](#)
- [Surviving the crisis: 6 rules to live by](#)
- [More news...](#)

Mortgage Calculator:

Sales Price: \$

Down: %

Interest Rate: %

Term: yrs

Monthly payment: \$

We offer a new interactive website with enhanced features that allow you to order and track the status of your appraisals. We also have many different menu options that explain our business and the appraisal field in much more detail. We suggest that you visit our site today for more information about Reachable Appraisal Services and see everything that we offer to our clients.

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Mission Statement

We will provide quality service to our clients by making the clients' needs our reason for being in business. Our purpose is to ensure that our clients have the competitive edge in capturing the market they serve by our providing exceptional quality of service.

We have a diverse group of real estate appraisers, specializing in their own areas and fields of expertise. We also have several bilingual appraisers to help bridge the communication gap.

You will know that our goal is, "Our goal is to provide quality real estate appraisals, at a super fast turnaround time."

Appraisal Company	Request From
Reachable Appraisal Services P.O. Box 1189 Oxford, GA 30054 (770) 760-1967 Richard@reachableappraisals.com	First _____ Last _____ Company _____ Address _____ City _____ State / Zip _____ Phone _____ E-mail _____ Fax _____
Assignment Information	
Appraisal Type _____ Other Ref# _____ Loan Type _____ Ordered By _____ Lender _____ MERS # _____	Sales Price \$ _____ Loan Amount \$ _____ Est Value \$ _____ Payment Method _____ FHA # _____
Property Information	
Address _____ City _____ State / Zip _____	Property Type _____ Legal Description _____ Directions _____
Borrower Information	Co-Borrower Information
Borrower _____ Day Phone _____ Evening Phone _____ E-mail _____ Fax _____	Co Borrower _____ Day Phone _____ Evening Phone _____ E-mail _____ Fax _____
Contact Information	
Occupancy: <input type="checkbox"/> New Construction <input type="checkbox"/> Tenant <input type="checkbox"/> Owner <input type="checkbox"/> Vacant	
Appt Contact _____ Day Phone _____ Evening Phone _____	E-mail _____ Fax _____



APORD: 3015645



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Credit Card Authorization Form

*File Number: _ _ _ _ - _ _ _ - _ _ _ _

*Fee: \$ _____

*Card Type:
(Please Circle One)

Visa

Master Card

American Express

Discover

*Credit Card Number: _ _ _ _ - _ _ _ - _ _ _ - _ _ _ _

(American Express Cards will end in 3 Digits)

VIN Number: _ _ _ (3 digit number that appears on the back of your card)

*Expiration Date: _____ / _____
Month Year

*Customer Name: _____
(Name on the Card)

Street Address: _____
(Billing Address for the Card)

City: _____ State: _____ * Zip Code: _____

Sign: _____ Date: _____

Thank you for allowing us to service your appraisal needs!



STATE OF GEORGIA REAL ESTATE APPRAISERS BOARD

RICHARD MARCUS KNIGHT

3934

IS AUTHORIZED TO TRANSACT BUSINESS IN GEORGIA AS A

CERTIFIED RESIDENTIAL REAL PROPERTY APPRAISER

THE PRIVILEGES AND RESPONSIBILITIES OF THIS APPRAISER CLASSIFICATION SHALL CONTINUE IN EFFECT AS LONG AS THE APPRAISER PAYS REQUIRED APPRAISER FEES AND COMPLIES WITH ALL OTHER REQUIREMENTS OF THE OFFICIAL CODE OF GEORGIA ANNOTATED, CHAPTER 43-39-A. THE APPRAISER IS SOLELY RESPONSIBLE FOR PAYMENT OF ALL FEES ON A TIMELY BASIS.

CHARLES B. BRAMLETT
Chairperson
SANDRA MCALISTER WINTER
Vice Chairperson

WILLIAM R. COLEMAN, JR.
PATRICIA K. LOVE
D. SCOTT MURPHY

RICHARD MARCUS KNIGHT

3934

Status ACTIVE

CERTIFIED RESIDENTIAL REAL PROPERTY APPRAISER

ORIGINALLY LICENSED

06/03/1993

END OF RENEWAL

10/31/2009

THIS APPRAISER CLASSIFICATION EXPIRES IF YOU FAIL TO PAY RENEWAL FEES OR IF YOU FAIL TO COMPLETE ANY REQUIRED EDUCATION IN A TIMELY MANNER. SEE REVERSE SIDE.



State of Georgia
Real Estate Appraisers Board
Suite 1000 - International Tower
229 Peachtree Street, N.E.
Atlanta, GA 30303-1605

Real Estate Commissioner
JEFFREY LEDFORD

RICHARD MARCUS KNIGHT

3934

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Real Estate Commissioner
JEFFREY LEDFORD

IMPORTANT - Read Carefully

Attached are two Real Estate Appraisers Board wallet-size certificates and a wall license.

You must renew your license each year in the month of your birth.

Your pocket card also reminds you to renew your appraiser classification and complete continuing education. If you change your name or become inactive, you will be required to return your wall license and pocket cards to the Appraisers Board.

LICENSE_APPR V9

GREC/AMP-A

REAL ESTATE APPRAISER QUALIFICATIONS

RICHARD M. KNIGHT
GA3934

BUSINESS ADDRESS

P.O. Box 1197

Oxford, GA 30054

(770) 760-1967
(770) 760-0333 Fax
(770) 601-5924 Cell
Email - markknig@bellsouth.net

EXPERIENCE

Real Estate Appraiser, L003934
REACHABLE APPRAISAL SERVICES - Conyers, Georgia
January 1994 to Present
Real Estate Appraiser, L003934
FIRST ALLIANCE MORTGAGE CO.
1995 - 1996
Staff Appraiser for non-conforming lending.
CITY WIDE MORTGAGE, INC.
1992 - 1994
Staff Appraiser
CITY WIDE MORTGAGE, INC.
1989 - 1994
Market Research Supervisor

EDUCATION:

CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER: State of Georgia Appraisal Board
GA3934
THE NATIONAL COLLEGE OF APPRAISAL & PROPERTY MANAGEMENT
DEKALB COMMUNITY COLLEGE

CONTINUING EDUCATION:

Aspects of Appraising Historic Property - 1992/ Appraisal Institute/GA Institute of Real Estate
Appraisal Report Forms: An Overview - 1993/ Lee & Grant
FHA Appraising - 1993/ Lee & Grant
Sales Comparison Approach: Techniques and Applications - 1994/ Lee & Grant
Land Valuation, Depreciation and The Cost Approach - 1994/ Lee & Grant
Appraising 1-4 Family Residential Rentals - 1994/ Lee & Grant
Uniform Standards of Residential Appraising - 1994/ Lee & Grant
Capitalization Rates and The Income Approach to Value - 1995/ Lee & Grant
The Future for Residential Real Estate Appraising - 1996/ Lee & Grant
Basic Real Estate Finance - 1997/ MLS Training Institute
Methods of Residential Financing - 1997/ MLS Training Institute
WinTotal 2000 - 1998/ Ala Mode Software, GA
Internet Search Strategies for Real Estate Appraising - 1998 / Appraisal Institute - Atlanta Area Chapter
Appraising FHA Properties I & II - 1999 / The Real Estate Information Management School
From the Appraiser to the Underwriter - 2000 / Lee & Grant Company
Legal & Economic Aspects of Appraising - 2001 / The Real Estate Information Management School
The Income Approach to Value - 2002 / The Real Estate Information Management School
Uniform Standards Of Professional Appraisal Practice - 2003 / Lee & Grant
USPAP 2004 update & The new Fannie Mae URAR Form - 2004 / The Real Estate Information Management School
The Income Approach to Value – 2005 / The Real Estate Information Management School
USPAP 2006 update & Georgia Law – 2006 / The Real Estate Information Management School
FHA Update & USPAP 2006 Update - 2007 / The Real Estate Information Management School

ACORD™ CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
11/20/2007

PRODUCER (770)434-5000, Fax(770)434-0288
 Southern Insurance Agency
 2740 Bert Adams Road, NW
 Suite 200
 Atlanta GA 30339

INSURED
 Reachable Appraisal Services

P.O. Box 1197
 Fax(770)760-0333

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

INSURERS AFFORDING COVERAGE	NAIC #
INSURER A: Continental Casualty	
INSURER B:	
INSURER C:	
INSURER D:	
INSURER E:	

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR ADD'L LTR	INSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS								
		GENERAL LIABILITY <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC				EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$								
		AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS				COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$								
		GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN EA ACC \$ AUTO ONLY: AGG \$								
		EXCESS/UMBRELLA LIABILITY <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DEDUCTIBLE <input type="checkbox"/> RETENTION \$				EACH OCCURRENCE \$ AGGREGATE \$ \$ \$ \$								
		WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below				<table border="1"> <tr> <td>WC STATU-TORY LIMITS</td> <td>OTH-ER</td> </tr> <tr> <td>E.L. EACH ACCIDENT</td> <td>\$</td> </tr> <tr> <td>E.L. DISEASE - EA EMPLOYEE</td> <td>\$</td> </tr> <tr> <td>E.L. DISEASE - POLICY LIMIT</td> <td>\$</td> </tr> </table>	WC STATU-TORY LIMITS	OTH-ER	E.L. EACH ACCIDENT	\$	E.L. DISEASE - EA EMPLOYEE	\$	E.L. DISEASE - POLICY LIMIT	\$
WC STATU-TORY LIMITS	OTH-ER													
E.L. EACH ACCIDENT	\$													
E.L. DISEASE - EA EMPLOYEE	\$													
E.L. DISEASE - POLICY LIMIT	\$													
A		OTHER PROFESSIONAL LIABILITY	RNP 2-4988427-1-07 COVERS ALL EMPLOYED APPRAISERS OF REACHABLE	12/03/2007	12/03/2008	Each Occ. Limit \$1,000,000 Aggregate Limit \$ 1,000,000. Deductible \$2,500.								

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS

CERTIFICATE HOLDER

INSURANCE CERTIFICATE FOR INSUREDS INFORMATION ONLY
 IF CERTIFICATE IS NEEDED INSURED WILL FUR AGENT WITH NAME OF HOLDER AND MAILING ADDRESS

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE
 Peter Wilcox/LT 