



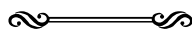
CLAREMONT MANAGEMENT CLIENT SHOWCASE

R. J. Schmitt & Associates, Inc.

Claremont
MANAGEMENT

MAKE CLAREMONT PART OF YOUR SUCCESS STORY.

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R. J. Schmitt & Associates, Inc.



An interview with R. J. Schmitt & Associates President, Raymond Schmitt (standing), pictured discussing an appraisal with firm Vice President, Gregory Schmitt (seated).

Tell us about your business.

Our business is an independent real estate appraisal firm founded in 1964. We provide an array of services from the valuation of all types of residential property to the valuation of commercial, industrial and special use properties. We value existing as well as proposed properties. The majority of our clients are area lending institutions however we also provide services to the private sector. We are also available on a consulting basis if you just need someone to talk to about a property. Our web site has a complete listing of our services.

Is there a particular service or product that you would like to emphasize or showcase?

Not in particular. We try to tailor our service to the clients needs. Some clients want more detail and information than others. Some want just the bare bones to keep the cost down. We are happy to

provide the service the client desires to the best of our ability and staying within regulatory requirements.

What differentiates your company from your competition?

There are many appraisal firms in the Chicago area with their owners having just the minimum state required licenses or certifications. The two principals of RJSA have each gone through the extensive classroom training, field training and testing to have been awarded the MAI designation. The principals each have in excess of 40 years of appraisal experience. Our firm has weathered several market declines (although not as bad as the recent one) and we know how to measure market trends.

Please describe your typical client.

Area lending institutions, accountants, attorneys, private individuals, municipalities, developers.

What do you love most about your business?

I love helping people solve a problem which is "what is the property worth." I like to help the people understand how the process works and educate them along the way. I like the interaction with the people.

What do you like least about your business?

All of the recent federal regulations which have made it more difficult to meet those requirements in order to provide the level of service we strive to provide our clients.

How does Claremont Management support your business needs and goals?

John Cencig and his staff have been our accountants for over 35 years. They provide our monthly financial statements with current months P&L, prior year comparison and budget comparison reports. They help us to formulate a yearly budget and reconcile the accounts along the way. John and his staff are always very responsive to answer questions or help with other services on short notice.

Do you have a particular example of how Claremont Management helped your business?

John and his staff help keep us up to date on the changing tax laws and how they impact our business. They also help us manage our cash flow with their monthly reports.

Would you recommend Claremont Management's services to others?

Absolutely.

How long have you been in business?

The firm was founded in 1964 – 50 years.

What is your geographic marketing area?

The six county area around Chicago as well a portions of lower Wisconsin and out to Boone County.

For more information:

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