

QUALIFICATIONS

Over 15 years experience in construction trades, building new homes in excess of \$350,000. Including: Project Foreman, Project Field Manager and over 5 years as a Self-Employed New York State General Contractor. Six years as a licensed Real Estate Agent. Over 14 years as a Real Estate Appraiser. Completing over 600 appraisals per year, including: residential, condominium, multi-family, REO, relocation, vacant land, and commercial appraisals amounting in excess of millions of dollars in appraised values. Specializing in foreclosures, unique and difficult properties.

WORK HISTORY

2005-Present

Arete Appraisals, Inc. Owner

1999-2005

Certified Appraisal Services, Inc. All types of appraisals, manager and senior reviewer.

1993-1999

Lennon Appraisers & Consultants, Inc. All types of appraisals and teaching new appraisers.

AREAS OF APPRAISAL

Pasco, Hernando, Citrus, Hillsborough, Pinellas, Lee, Manatee, Sarasota, Collier, Polk, and Charlotte Counties & all of West Central Florida.

EDUCATION

1970-1974

Regents Degree, Silver Creek Central School

1974-1975

Architectural Drafting, Alfred Technical College

1975-1976

Civil Engineering, Erie Community College

APPRAISAL EDUCATION

1992

Salesman's License Course, Pasco Realty School

1992

AB-I Registered, Licensed Appraiser Course, Pasco Realty School

1994

Salesman's Post License Course, Pasco Realty School

1994

USPAP & Florida Law, N.A.I.F.A. Tampa

1994

Continuing Education, Course Specialty, Real Estate Education Specialists.

1994

Modern Appraisal Techniques, Real Estate Education Specialists.

1995

Certified Residential Appraisal AB-II, Hillsborough Community College

1998

USPAP/Law AB-IV, Elgin Real Estate School

1998

Residential Construction, Elgin Real Estate School

2000

HUD Appraisal Standards Update, Lincoln Graduate Center

2000

Principles of Appraisal Review, Lincoln Graduate Center

2001

USPAP/Law update, Lincoln Graduate Center

2002

AB-IIB update, Elgin Real Estate School

2004

National USPAP 15h & Law Course, St Pete Corporate Training

2004

Small Residential Income Property Appraisal Report, St Pete Corporate Training

2004

Residential Sales Comparison Approach, St Pete Corporate Training

2005

Fannie Mae Revisions and the Appraiser

2006

Marshall & Swift Square foot use and applications, St Pete Corporate Training

2006

National USPAP 7h & Law course, St Pete Corporate Training

2006

Mold, Mildew, Asbestos & Radon, Board of Realtors

2006

Appraisers property inspection, St Pete Corporate Training

LICENSES & CERTIFICATES

- New York General Contractors License 1980-1986
- Florida Real Estate Salesman's License 1993-1999
- State Certified Residential Real Estate Appraiser RD4241 1993-present, FHA Certified
- Georgia Certified Residential Real Property Appraiser #313530
- MRA Designation, National Association of Master Appraisers

Partial List of Clients:

5/3 Bank
Aames Home Loan
Aegis Lending
Allstate
Alliance Mortgage
Amco
AmSouth Bank
Apex Lending
Appraisal.com
Bank of America
BB&T Bank
Centex Home Equity
Citibank/Citimortgage/Citicorp
Countrywide
CTX Mortgage
Ditech.com
FannieMae Disposition
First National Bank Tarpon Springs - Florida Capital Bank
Freemont
Greenpoint Mortgage
Greentree Lending
GTE Federal Credit Union
Homebridge
H&R Block
Home Focus Valuation Services Bank of America
Home Funds Direct
Household Finance
Indy Mac Bank
Longbeach Mortgage
Manhattan Mortgage
Merit Financial
Mortgage Options of America
Ocwen Federal Bank
OK Financial
Option One Mortgage
Seminole Funding
Southeast Alliance (HUD) FHA US Department of Housing and Urban Development
Synovis Bank Mortgage
Wells Fargo

Personal References:

Gary Haytread, Heritage Harbour, 813-389-2543
Gordon Lennon, Lennon Appraisers & Consultants, Inc. 727-819-0100
Robert Milo, Southern Star, 727-365-8372

Client References:

Paul Monticelli, Manhattan Mortgage, 727-725-5433
Heather Matthews, Seminole Funding, 352-596-3856
Pete Emslie, OK Financial, 727-534-6534