

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. Active Real Estate Appraiser since 1993. Completing an average of over 500 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 training appraisers.

AREAS OF APPRAISAL

Pasco, Hernando, Citrus, Sumter, 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

Residences & Income Properties, 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

2008

National USPAP 7h & Law Course, Roles Supervisors & Trainees, Board of Realtors

2008

Residential Appraisal Review, Board of Realtors

2008

Advanced Land Valuation & Stigmatized Properties, St Pete Corporate Training

LICENSES & CERTIFICATES

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

Partial List of Clients:

123 Loan, LLC
1st Advisors Mortgage
1ST Capital Home Mortgage
1st Continental Mortgage
1st National Home Loans
1st United Financial Services, Inc.
1st Liberty Home Loans
5/3 Bank
A Plus Mortgage, Inc.
AAA Mortgage
AAAA Mortgage
Aames Funding Corporation
Aames Home Loan
Apex Mortgage
Access E Mortgage
Ace Mortgage Funding, LLC
Acropolis Financial group, LLC
Action Mortgage Corporation
Advanced Funding
Aegis Lending Corporation
Affordable Home Funding
Affordable Home Mortgage
All Star Appraisal Services
Alliance Mortgage Banking Corp
Alliance Mortgage Banking, Inc.
Alliance Mortgage Group
Allied Capital Mortgage Co
Allied Home Mortgage
Allied Home Mortgage Capital Corp
Allied Mortgage
Allstate
AMC Mortgage Services
Amco
Amera Mortgage
America One Finance
American 1ST Finance Inc.
American Enterprise Bank of FL
American Executive Mortgage Grp
American Financial Resources, Inc
American Heritage Lending
American Home Mortgage
American HomeBankers LLC
American Homebankers Mortgage
American Lending Group
American Spirit Mortgages, Inc.
America's Choice Lending
America's Mortgage Broker
Ameripath Mortgage Corporation
Amerquest Mortgage Company
AMfund Mortgage
AmSouth Bank
AmTrust
Anchor Mortgage Lending
Apex Lending
Apex Mortgage
Appraisal Bank
Appraisal.com
Argent Mortgage Company
Aries Financial LLC
Ascella Mortgage
Assurity Financial Services LLC
Atlantic Mortgage Loans Inc
Avail Mortgage Corp
Avalon Home Lending
Bacallao Financial Services
Bank of America/Valocity
Bankers Mortgage
Bay Lending Corp.
BB&T Bank
Benchmark Mortgage Corporation
Blueline Mortgage Group Ltd
Bridge Capital Corp
Broker Price Opinion
Call About Mortgages, LLC
Capital City Mortgage Group, Inc
Capital Funding
Capitol Direct Lending Corporation
Cateret Mortgage Corporation
Centennial Financial Services
Centennial Funding Group, Inc.
Centex Home Equity, LLC
CFI Home Mortgage
Chevy Chase FSB
Choice Mortgage
Choice Mortgage of South Florida
Citibank/Citimortgage/Citicorp
Citizens Lending Group, Inc.
City Capital Mortgage Banking
Citywide Mortgage
Coastway Credit Union
Colonial Mortgage Corp
Columbia Funding Corp.
Community America Credit Union
Competitive Lending Mortgage Co

Concord Mortgage Corp.
Conerstone Residential Lending
Consumer One
Core Mortgage Financial Inc
Cornerstone Home Lending
Countrywide Home Loans, Inc
CP Mortgage Inc.
Credit Mortgage Group
Crosstown Property Investments
CRS Financial Inc.
CTX Mortgage Company
Custom Capital Corp.
Dana Capital Group Inc.
Discount Funding Association
Ditech.com
Domus Mortgage Services, Inc.
Downey Savings
Dream House Mortgage Corporation
East Coast Mortgage Corp.
EHome Credit Corp.
Emerald Mortgage Group Inc
Empire Equity Group, Inc.
Envision Funding
Equifirst Corporation
EquiHome Mortgage
Equistar Financial Corporation
Equity Consultants
Equity Direct Mortgage Corporation
Equity Financial Group
Evest Lending, Inc
Exclusive Metro Mortgage LLC
Express Funding
Express Funding
F.A.S.T. Real Estate Services
Family America Mortgage Corp.
Family First Mortgage Corp
FANNIEMAE Disposition
FCMC Mortgage Corp.
Fiancial Resources of New York
Fidelity Capital Mortgage Brokers
Fidelity Mortgage Direct Corp.
First Allied Mortgage Corp.
First Equity Mortgage
First Fidelity Mortgage
First Finance, LAP
First Horizon Home Loan Corp,
First Liberty
First Lincoln Mortgage Corp
First National Bank
First National Bank Tarpon Springs
First National Mortgage Sources, LL
First Ohio Banc & Lending, Inc
First Rate Capital Corp
First Residential Mortgage Network,
First United Home Loan
Fixed Rate Funding
Flagstar Bank
Florida Capital Bank, N. A.
Florida Choice Investment Group, In
Floridas Lending Source LLC
Foundation Financial Group
Franklin First Financial Ltd
Franklin Mutual Mortgage Corp
Freemont
Generation Mortgage Associates
Genesis National Mortgage
Global Equity Lending
Global Home Loans & Finance
Global Mortgage, Inc.
GMAC Mortgage
GMC Lending and Mortgage Svcs
Greenpoint Mortgage
Greenstreet Mortgage, Inc
Greentree Lending
GTE Federal Credit Union
Guaranteed Home Mortgage, Inc.
Gulf & Southern
Gulf To Bay Mortgage Company
H & R Block Mortgage
Harborside Mortgage
Hartland Financial
Harvest Finance & Mortgage, Inc
Highland Lending
HLC dba Lending Tree Loans
Home 123
Home Finance of America
Home Focus Valuation Services
Home Funds Direct
Home Lender of Florida
Home Loan Mortgage Corp.
Home Savings Mortgage Corp
Homebridge Mortgage bankers
Homefield Financial
Homestead Funding Corp

Household Finance
Ideal Mortgage Bankers
Imperial Mortgage
Indiemae Home Loan
Indymac Bank,F.S.B.
Integrity Financial Services of Aame
Integrity Home Loan of Central FL
Integrity Mortgage & Investments
JDS Mortgage Bankers Inc.
JVI Appraisal Division
Kuranda Financial Mortgage Inc.
Lakeland Regional Mtg
Land America Default Services
Lendmark Financial Services, Inc.
Lendmor Funding
Lexington Mortgage
Lightning Funding
Lima Marketplace Mortgage Corp
Lincoln Mortgage
Loanstar Mortgage & Investment
Logue Capital, LLC
Lonestar Mortgage & Investment
Longbeach Mortgage
Lordsman, Inc.
Lynmark Lending
Magnolia Mortgage Company, LLC
Majestic Mortgage LLC
Mallbanc Mortgage
Manhattan Mortgage Corp
Manhattan Mortgage Group, Ltd.
McGlone Mortgage Company, Inc
Megabucks Bank
Merit Financial
Metropolitan Mortgage Services, Inc
MGIC
Mid Atlantic Capital, LLC
Mid Atlantic Mortgage
Milestone Financial Solutions Inc.
Millenia Mortgage
Money Warehouse, Inc.
Morgan Funding
Mortgage Authority, LLC
Mortgage Lenders of America
Mortgage Line Financial Corp
Mortgage Now Inc.
Mortgage Options of America Inc
Mortgage Select
Mortgage Writers, Inc.
MortgagePointer.Com Inc.
Mountain View Mortgage Company
Multi-State Home Lending
National Bank of Kansas City
National City Mortgage
National Future Mortgage
Nations Financial of NY, Inc
Nations First Lending dba Greentree
Nations Star Mortgage
Nationwide Appraisal
Neighborhood Funding Inc.
Net Rate Mortgage, Inc.
NetlinkFunding Corporation
NEW CENTURY
New Millennium
New World Mortgage Inc.
NFS Loans, Inc
NHMS
Norman, Hubbard and Associates
North Country Mtg Banking Corp.
Novastar Mortgage Inc.
Nu Place Lending
Oak Street Mortgage, LLC
Ocean Capital Lending, LLC
Ocwen Federal Bank
Ohio Savings Bank Loss Mitigation
OK Financial
Old Merchants Mortgage Bankers
Olympic Mortgage
OMNI Home Financing, Inc
Omni-Fund, Inc
One Home Lending
One Mortgage Network, Inc.
Option One Mortgage
Opus Home eguity Services, Inc.
Orion Residential Finance, LLC
Oxford Lending Group, LLC
Pan Am Mortgage
Paragon Financial / New Place Lendi
Paramount Funding Company
Park Avenue Mortgage Group
PCS Mortgage
People's Choice Home Loan, Inc
Peterson Financial Network Inc.
Platinum Mortgage Services
Positive Mortgage

Power Express Mortgage Bankers
Precision Lending Group
Precision Plus Financial Services
Premier Mortgage Funding Inc
Prime Lending, A PlainsCapital C
Prime Rate Funding Group
Priority Mortgage Group
ProVal Solutions LLC
Quality Life Reverse Mortgage
Quick Loan Funding, Inc
Real Estate Mortgage Network
Refinance.com
Reliable Mortgage Network Inc
Republic Trust & Mortgage
Residential Finance Corporation
Residential Realstate Review, Inc.
Resolution Mortgage Corp.
RJB Financial Consultants
RSK Mortgage
RTM Mortgage Inc
Ryder Mortgage
SALLIE MAE HOME LOAN
SB Group Inc
Secured Funding Corporation
Seminole Funding Inc.
Sher Financial Group, Inc.
Signature Financial
Solid Rock Mortgage
Solstice Capital Group, Inc
Sound Mortgage Solutions
South Coast Lending, Inc.
South Trust Funding
Southeast Alliance (HUD) FHA
Southern Star Mortgage Corp.
State Farm
Sterling National Mortgage
Stockett Turner & Company
Streamline Mortgage & Financial
Summit Capital Lending, Inc.
Summit Home Mortgage Financial
Sun Chase Mortgage
Sun Group Mortgage, INC
SunCoast Home Equity
Sunny Mtg.com 866/768/Cash, LLC
Sunset Mortgage
Superior Home Mortgage Corp
Superior Mortgage Group, LLC
Synovis Bank Mortgage
Taylor Bean and Whitaker Mortgage
The Green House Lending Corp.
The Lending Center
The Lending Center/ First NLC
The Loan Corporation
The Mortgage House
The Mortgage Zone
The Mortgage Zone USA
Third Community Mortgage Corp
Ticor Title Insurance Company of FI
Titan Financial Solutions, Inc
Transland Financial Services Inc.
Tripoint Mortgage
Tri-Star Capital & Trust Corporatio
Triumph Funding Corp
Trustin Mortgage Funding, LLC
US DEPT OF HUD
U S Equity Mortgage
Unified Financial Group
Union Capital Lending
United Equity
United Home Mortgage Center
United Mortgage Brokerage, Inc.
United Wholesale
USA Home Loans, Inc.
USA Liberty Mortgage
Utah Financial, Inc.
Valley Funding
Van Dyke Mortgage
Viking Credit
Wall Street Mortgage Bankers,
Warshaw Capital, LLC
Weatherstone Mortgage Corp
Weichert Financial Service
Wells Fargo
Wellspring Mortgage Group
West Coast Financial, Inc.
West Pac Financial Services, Inc
Westside Appraisal
White Peak Mortgage LLC
Windsor Capital Mortgage Corp
Worldwide Financial Resources
Your Home Equity, Inc.

Professional References:

Gary Haytread, Heritage Harbour,813-389-2543

Gordon Lennon, Lennon Appraisers & Consultants, Inc. 727-856-0300

Robert Milo, Southern Star, 727-365-8372

Client References:

Bruce Hunter, New Life International, 727-725-5433

Heather Matthews, Apex Lending, 352-596-3856

Pete Emslie, Palmetto South Mtg Grp, 727-534-6534