

RESUME

PROFESSIONAL MEMBERSHIPS APPRAISAL INSTITUTE

NATIONAL ASSOCIATION OF REALTOR'S

PENNSYLVANIA ASSOCIATION OF REALTOR'S

GREATER SCRANTON BOARD OF REALTOR'S

EDUCATION / DESIGNATION / CERTIFICATION / LICENSE / INSURANCE / EXPERIENCE

SREA COURSE 101 (1987)

SREA COURSE 102 (1988)

PENN STATE UNIVERSITY – REAL ESTATE INVESTMENT

PENN STATE UNIVERSITY – REAL ESTATE LAW

PENN STATE UNIVERSITY – REAL ESTATE FUNDAMENTALS

PENN STATE UNIVERSITY – REAL ESTATE PRACTICES

UNIVERSITY OF SCRANTON – REAL ESTATE APPRAISAL

SRA DESIGNEE – SENIOR RESIDENTIAL APPRAISER

STATE CERTIFIED RESIDENTIAL APPRAISER (RL-00273-L)

LICENSED REAL ESTATE BROKER (RB-045568-A

LIABILITY INSURANCE THROUGH STAR INSURANCE CO.

SELF EMPLOYED AS FULL TIME REAL ESTATE APPRAISER SINCE 1987

APPRAISAL SEMINARS COMPLETED SINCE 1996 PROFESSIONAL'S GUIDE TO THE UNIFORM  
RESIDENTIAL APPRAISAL REPORT

LAW UPDATE

REQUIRED 2-HOUR PA APPRAISER LAW UPDATE

THE NEW SCOPE OF WORK RULE: A COMMON SENSE APPROACH

UNDERSTANDING REAL ESTATE APPRAISAL REVIEW

UNDERSTANDING REAL ESTATE TAXES

NATIONAL UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICES

MANUFACTURED HOUSING: WHAT THE REAL ESTATE PROFESSIONAL REALLY NEEDS TO KNOW

SCOPE OF WORK: PRACTICAL AND SENSIBLE DAILY APPLICATIONS

MANDATORY PENNSYLVANIA APPRAISER LAWS UPDATE

TREND 1 – INTRODUCTION TO USING SIMPLE TREND ANALYSIS IN THE REAL ESTATE PROFESSION

2004 USPAP UPDATE  
BUSINESS PRACTICES AND ETHICS  
RISK REDUCTION PROGRAM FOR REAL ESTATE APPRAISERS  
USPAP 2003 UPDATE  
COURTHOUSE DATA STATISTICAL ANALYSIS  
PA ASSESSMENT LAW AND PROCEDURES  
REGRESSION ANALYSIS IN APPRAISAL PRACTICE  
INTERNET SEARCH STRATEGIES FOR APPRAISERS  
RESIDENTIAL PROPERTY CONSTRUCTION  
HIGHEST AND BEST USE AND INVESTMENT ANALYSIS  
CONTEMPORARY LEGAL ISSUES  
REAL ESTATE FINANCE  
STATE APPRAISERS LAW UPDATE  
FHA AND THE APPRAISAL PROCESS  
PENNSYLVANIA APPRAISAL STATUSES, REGS & POLICIES  
USPAP '99 – REVIEW AND UPDATE  
STANDARDS OF PROFESSIONAL PRACTICE, PART C  
SUPPORTING SALES COMPARISON GRID ADJUSTMENTS  
REGRESSION ANALYSIS: THE APPRAISAL APPROACH OF THE FUTURE  
ALTERNATIVE RESIDENTIAL REPORTING FORMS  
FAIR LENDING AND THE APPRAISER  
FUNDAMENTALS OF RELOCATION APPRAISING  
USPAP 2001 UPDATE  
BASICS OF HOME CONSTRUCTION AND INDOOR AIR QUALITY (MOLD)  
FAIR HOUSING AND RELATED LEGAL ISSUES  
APPRAISAL OF TIMBER AND TIMBERLANDS  
ADVANCED RESIDENTIAL SALES COMPARISON TECHNIQUES  
  
APPRAISALS MADE FOR CONVENTIONAL MORTGAGES  
FHA MORTGAGES

REVERSE MORTGAGES

HOME EQUITY LOANS

ESTATE

RELOCATION

DETERMINE LISTING PRICE

DETERMINE PURCHASE PRICE

PMI CANCELLATION

TAX PURPOSES

LEGAL DISPUTES

DIVORCE

BAIL BOND

APPROVED APPRAISER FOR AG CHOICE

CENTERBANK MORTGAGE

CITIZENS SAVINGS

CITY MORTGAGE

CHASE

CHEMICAL BANK

COMMUNITY BANK N.A.

CONTI MORTGAGE

COUNTRYWIDE

DIME BANK

EXPRESS FINANCIAL

FIDELITY DEPOSIT

FIRST HORIZON HOME LOAN

FIRST LIBERTY BANK

FORD CONSUMER

GMAC MORTGAGE

GREENPOINT MORTGAGE

GUARANTY RESIDENTIAL LENDING

H&R BLOCK

HONESDALE NATIONAL  
INDYMAC BANK  
LA MORTGAGE  
LANDSAFE  
LENDING TREE  
LINCOLN SERVICE CORP  
LOAN AMERICA  
LSI  
MARDER & ASSOCIATES  
MCORMACK MORTGAGE SERVICES  
MORTGAGESTAR  
NAVY FEDERAL CREDIT  
NEW YORK MORTGAGE CO  
NORTH AMERICAN MTG  
PNC MORTGAGE  
PENNSTAR BANK  
PUBLIC MORTGAGE  
RELS  
RESOURCE ONE MTG  
RRREVIEW  
SUNSET MORTGAGE  
WASHINGTON MUTUAL  
WAYNE BANK  
WELLS FARGO