

**BARBARA A. PECK - APPRAISER'S QUALIFICATIONS**

**EDUCATION:**

Society of Real Estate Appraiser - Courses:

Course 101 - Intro to Real Estate Appraisal	1987
Course 102 - Applied Property Valuation	1987

Society of Real Estate Appraiser - Seminars:

Underwriters Guide to Real Property Appraisal	1986
Uniform Residential Appraisal Report	1987
Review of Uniform Residential Appraisal Report	1987
Professional Practice	1988
Narrative Report Writing	1988
Market Extraction	1989
Professional Standards and Ethics	1989
How to Be A Better Reviewer	1989
New Small Residential Income Report	1989

Appraisal Institute

Standards of Professional Practice	1991
Appraising The Tough Ones	1992

Appraisal Institute

Standards of Professional Practice - Part B	1993
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Appraisal Institute

Appraisal Reporting of Complex Residential Properties	1994
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Appraisal Institute

Study of Environmental Hazards	10/94
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Appraisal Institute

Residential Property Construction & Inspection	4/95
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Appraisal Institute

Alternative Residential Reporting Forms NY State Code (0517-07)	9/96
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Appraisal Institute

Appraising High Value and Historic Homes, NYS Code 0537-07	11/96
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Appraisal Institute

Standards of Professional Practice Part'A' NYS Code 0273-15	9/97
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Appraisal Institute - Mid Hudson Chapter Standards of Professional Practice C	9/99
Appraisal Institute - Mid Hudson Chapter Appraisal Review, the Client Point of View	3/00
Appraisal Institute - Mid Hudson Chapter Appraising Vacant Land NYS Code#22465-07	5/02
Appraisal Institute-Mid Hudson Chapter Evolution of the American Home NYS Code#2247-04	3/02
Appraisal Institute-Mid Hudson Chapter 12 <sup>th</sup> Edition, NYS Code #2245-03	
Appraisal of Real Estate -Update	3/02
Appraisal Institute- Mid Hudson Chapter Course 430 Standards of Professional Practice NYS Code #0809-15	9/02
Appraisal Institute - Mid Hudson Chapter 400 USPAP Update 2003, Standards & Ethic for Professionals	10/03
Manfred Learning Center Deeds, Reading, Plotting, Understanding	3/04
Appraisal Institute Code #2352-07 - Appraisal Consulting: A Solution Approach for Professionals	2005
Appraisal Institute - Mid Hudson Chapter The Professional's Guide to the Uniform Residential Appraisal Report	8/05
Appraisal Institute - Mid Hudson Chapter USPAP Update 2005, Standards & Ethics for Professionals	10/05

And various other seminars relating to Appraisal compilation.

**PROFESSIONAL ASSOCIATIONS:**

New York State Certified Real Estate Residential Appraiser  
License Number#45 000002565 , - 12/23/1999 to present

**EMPLOYMENT HISTORY:**

Valuation Consultants, Inc., Newburgh, New York  
Senior Appraiser 2/93 to Present

Appraisal Services Company, Newburgh, New York  
Senior/Review Appraiser -  
Relocation Manager 7/83 to 2/93

Nelson Equipment Company, Newburgh, New York  
John Deere Dealership  
Office Manager, Sales Administrator 3/1975 to 7/1983

**EXPERIENCE:**

Have completed appraisals of all types of residential properties, including large Estate homes and Horse Farms, single and multi family dwellings, condominiums, townhouses, vacant land, building lots and income properties throughout :

Dutchess, Putnam, Westchester, Orange and Ulster Counties, New York State, continuously since 1983.

**Specializing in Million Dollar Estate properties and Vintage homes in all of the areas covered, including Millbrook, Quaker Hill/Pawling, Garrison-Cold Spring, Tuxedo Park, Towns of Bedford/Pound Ridge, City of Rye and other areas of Westchester County, etc.**

**A. GENERAL**

Astoria Federal  
Bank of New York  
Boston Safe Deposit and Trust  
Capitol Communications  
Cartus  
Cendant/Stars  
Citibank, N.A.  
CitiBank, Private Banking  
Chase Manhattan/JP Morgan  
Coldwell Banker Relocation  
Com Fed Mortgage  
Concorde Funding  
Countrywide  
Dale Mortgage  
Daniels & Porco, Esqs.  
Edward Doyle, Esq.  
Michael Ettiger, Esq.  
Fidelity Home Mortgage Corp.  
First Fidelity  
First Mortgage Corp. (Richard O'Shea)  
Fleet Mortgage

First Union  
GMAC  
Guard Hill Financial  
Star Relocation/Homeequity  
Home Mortgage Network  
HSBC  
Hudson United Bank  
Key Bank  
Key Corp.  
Luxury Mortgage Corp.  
M & T Bank

Mahopac National Bank  
Manhattan Mortgage  
Middletown Savings Bank  
Mortgage Exchange  
Park Avenue Mortgage  
Putnam County Savings Bank  
Prudential Relocation  
Residential Mortgage  
Rhinebeck Savings  
Ridgefield Savings  
IPI Skyscraper Mortgage  
The Boston Company  
The First Westchester Capitol Group  
United Northern Federal Savings  
Walden Savings  
Walden Federal Savings  
Wachovia Corp.  
Warwick Savings  
Washington Mutual  
Webster Bank  
Weichert Relocation  
Wells Fargo  
Various private clients ,ETC.

**B. AREAS OF APPRAISAL EXPERIENCE - NEW YORK STATE**

COUNTIES: Orange, Ulster, Dutchess, Putnam, Westchester

**FACTUAL STATISTICAL AND REFERENCE INFORMATION**

As an efficient appraisal firm, I also have access to the following:

An up-to-date set of subdivision and tax map records.  
An up-to-date set of area Zoning Maps and Ordinances.

City Maps showing existence of underground utilities.  
Flood Hazard Boundary Maps.

New York State Wetland Quadrangle Maps  
New York State DEC Hazardous Waste Disposal Sites

Maintenance of sales transactions by subdivision and street name,  
effective dates of sale and current listings.

Current community statistics referring to retail sales, bank  
clearance, employment, transportation routes, construction activity  
and mortgage recordings.

Computerized w/Multiple Listing Services in Dutchess, Orange,  
Putnam-Westchester Counties.

ON Line with NY State Real-Info and Sales Web and WinData  
National Flood Map Service, Census Tract Bureau

References:

First Mortgage Corporation, Poughkeepsie, N.Y., Richard O'Shea,  
principle

Indian Brook Properties, Cold Spring ,N.Y. Vicki Albanese,  
principle Broker

Houlihan Lawrence Real Estate, Cold Spring, N.Y., Sylvia Wallin,  
Ofc,Mgr.

Pamela Cromey Real Estate, Tuxedo Park, N.Y. Pam Cromey,  
principle Broker

Guernsey Real Estate, Millbrook, N.Y. Homer (Zip) Guernsey,  
III, Principle Broker

Rand Manning Real Estate, Hopewell Junction, N.Y.,  
Doris Manning, principle Broker

Robert Ferris , Country Gentleman Broker, Poughkeepsie ,N.Y.  
Bob Ferris, principle Broker

Concorde Funding, Greenwich ,Ct. Jamie Whitehill ,Loan Officer

Webster Bank, New York Division Mgr, Monica McRann, Hyde Park,  
N.Y.

Luxury Mortgage, Stamford, Ct., Robert Adamo, principle