

**EMANUEL "MATT" LARUSSA
APPRAISER'S QUALIFICATIONS**

MEMBERSHIPS AND AFFILIATIONS:

Certified Residential Real Estate Appraiser
#45-21672

EDUCATION:

SUNY New Paltz BA Psychology	1976
Society of Real Estate Appraisers Course 101 - Introduction of Real Estate Appraisals	1981
Society of Real Estate Appraisers Course 201 - Evaluating Income Properties	1985
Appraisal Institute Code #2352-07 - Appraisal Consulting: A Solution Approach for Professionals	5/2005

EXPERIENCE REAL ESTATE:

10/93 to Present
Valuation Consultants, Inc. - Newburgh, New York
Real Estate Appraiser

1985 to 1993
LaRussa Realty, Inc.
President

1981 to 1985
Robert Mark Realty
Manager

APPRAISAL EXPERIENCE:

- Has appraised residential properties, condominiums and multi family residences.
- Has performed appraisal for financial institutions. Here listed are a few selected employers:

Bank of New York

Citibank, N.A.
Dale Mortgage
First Fidelity (Mid Hudson Savings Bank)
Fleet Bank (Norstar Bank)
Fleet Mortgage (Norstar Mortgage)
GMAC
HSBC
Key Bank
M & T Bank
Mortgage Consultants
National Standard Mortgage
New York State Facilities Development Corp.
Orange County Funding
Poughkeepsie Savings Bank
Premier National Bank
Residential Mortgage
Rhinebeck Savings
The Boston Company
The First Westchester Capital Group
Town of Chester
Ulster Savings Bank
Walden Savings Bank
Warwick Savings Bank

AREAS OF APPRAISAL EXPERIENCE - NEW YORK STATE

Counties: Orange, Ulster, Putnam and Dutchess

FACTUAL STATISTICAL AND REFERENCE INFORMATION

I also have access to the following:

An up-to-date set of area Zoning Maps and Ordinances.

City maps showing existence of underground utilities.

Maintenance of sales transactions by subdivisions and street name, effective dates of sale and current listing.

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

Census Tract Maps.

Flood Plain Maps.

