

JOHN T. TAYLOR
APPRAISER'S QUALIFICATIONS
NYS LICENSE # 45000027270

MEMBERSHIPS AND AFFILIATIONS:

State of New York -
Certified Real Estate Residential Appraiser - #45000027270

EDUCATION:

Marist College - Poughkeepsie, New York
B.A. English Literature
Minor: Communications

Dutchess Community College - Poughkeepsie, New York
Major: Real Estate Appraisal
11/02/92 - Foundations of Real Estate Appraisal
04/30/93 - Appraising the Single Family Residence
05/30/93 - Ethics and Standards of Practice

Association of American Mortgage Bankers - Newburgh, NY
Major: Mortgage Banking Practice
Overall principles of mortgage acquisition and financing, including application, verification, calculation and processing.

National Association of Independent Fee Appraisers
R-4 - Residential Analysis for Small Income Property
Appraising - 7/20/95 to 7/21/95 - 15 Hours

Appraisal Institute - Mid Hudson Chapter
The Professional's Guide to the Uniform
Residential Appraisal Report 8/2005

EXPERIENCE REAL ESTATE:

6/93 to Present

Valuation Consultants, Inc., Newburgh, New York
Real Estate Appraiser

12/91 to 6/93

R & R Inspections, Holtsville, New York
Insurance Inspector

I have worked on assignments for the following companies:

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 - NEW YORK STATE

Counties: Dutchess, Putnam, Orange and N. Westchester

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.

JOHN TAYLOR
BUSINESS REFERENCES

1. M&T Mortgage Corporation
1769 Route 52
Fishkill, NY 12524
Steve Giano
845-440-2857
Fax 845-440-2841
2. Wells Fargo
1399 Route 52 - Suite 202
Fishkill, NY 12524
Tom McHugh
845-440-2325
Fax 845-896-6834
3. Citizens Bank
1 Summit Court - Suite 104
Fishkill, NY 12524
Tom Szczepaniak
845-897-8385
Fax 845-896-3185