

MARCIA SAFFIOTTI
APPRAISER'S QUALIFICATIONS
NYS LICENSE # 45000002851

EDUCATION:

William Patterson College, Wayne, New Jersey B.S. Degree	1980
Society of Real Estate Appraisers - Course 101 - Appraisal Fundamentals	1988
Society of Real Estate Appraisers - Course 102 - Applied Property Valuation	1989
Society of Real Estate Appraisers - Standards and Ethics	1989
Appraisal Institute - Standards of Professional Practice - Part A	1991
Appraisal Institute - Appraising the Tough Ones	1992
Appraisal Institute - Standards of Professional Practice - Part B	1993
Appraisal Institute - Alternative Residential Reporting Forms NY State Code (0517-07)	9/96
NYS State Association of Realtors, Inc. RI405-Res. Constr. Home Inspection, ADA, Land, Environment	10/00

SEMINARS:

Appraisal Institute - Consideration of Environmental Hazards in Real Estate Valuation	1994
Appraisal Institute - Appraisal Reporting of Complex Residential Properties	1994
Appraisal Institute - Residential Property Construction and Inspection	4/95

Appraisal Institute - How to Appraise FHA Insured Property	5/95
Appraisal Institute - New York State FHA Appraisals	1996
Appraisal Institute - Appraising High Value and Historic Homes	1996
Appraisal Institute - Standards of Professional Practice - Part A	1997
Standards of Professional Practice - Part B	1997
Appraisal Institute - Internet Strategies for Real Estate Appraising	1998
Manfred Real Estate Learning Center - Mansions and Castles	1999
Appraisal Institute - FHA and The Appraisal Process	1999
Appraisal Institute - Mid Hudson Chapter Appraisal Review, the Client Point of View	2000
Manfred Real Estate Learning Center - Tax Assessment Grievance Process	2/01
NYS SREA Spring Conference	4/01
Appraisal Institute - Court Testimony	10/01
Appraisal Institute - Mid Hudson Chapter Evaluation of the American Home	2002
Appraisal Institute - Mid Hudson Chapter 12 th Edition of the Appraisal of Real Estate Update	2002
Appraisal Institute - Mid Hudson Chapter Appraising Vacant Land	5/02
Appraisal Institute - Mid Hudson Chapter Standards of Professional Appraisal Practice - Course 430	9/02

Manfred Real Estate Learning Center - Deed Plotting Class	3/04
National USPAP Update	5/05
Appraisal Institute Code #2352-07 - Appraisal Consulting: A Solution Approach for Professionals	5/05
Appraisal Institute How to Prepare the New FNMA Forms	10/05
Appraisal Institute - Code #2837-02 2006 Changes to USPAP: The Demise of Departure	3/06

PROFESSIONAL ASSOCIATIONS:

Mid Hudson Chapter of the Appraisal Institute Dinner and Meeting Chairperson	1992-99 2004- Present
Mid Hudson Chapter of the Appraisal Institute Candidate Liaison	1999
Appraisal Institute - Associate Member	1990- Present
Appraisal Institute, Chicago, Illinois - Certified Real Estate Residential Appraiser License Number 45-2851	
Member of the Town of Warwick - Board of Assessment Review	2000-Pr

EMPLOYMENT HISTORY:

Valuation Consultants, Inc., Newburgh, New York Senior Appraiser	3/93 to Present
Appraisal Services Company, Newburgh, New York Real Estate Appraiser	4/88 to 3/93

Has appraised all types of residential property, including single and multi family dwellings, condominiums, townhouses, vacant land, and building lots throughout Orange County, New York, continuously since 1988. Completes approximately 500 appraisals per year for various clients.

Has experience in Court Testimony for various appraisal

assignments at The Supreme Court of Orange County.

Has experience in Court Testimony for small claims court in the Towns of Chester and Wallkill.

A. GENERAL

Bank of New York
Chase Mortgage
Citibank
Citizens Bank
Countrywide
Financial Access
First Security
Guaranty Residential Lending
Greenwich Home Mortgage
Home Mortgage Network
HSBC
Kensington Financial
KeyBank
M & T Mortgage
Mortgage Consultants
New York State Facilities Development Corp.
Orange County Trust
PJ Fogarty
Provident Bank
Poughkeepsie Savings Bank
Rhinebeck Savings
Town of Chester
Town of Wallkill
Ulster Savings Bank
Union State Bank
Walden Federal Savings
Walden Savings Bank
Washington Mutual
Webster Bank
Wells Fargo

B. ATTORNEYS

Bloom & Bloom
Bunin & DiGiulio
Peter Botti
Drake, Sommers, Loeb, Tarshis and Catania
Michelle Ellerin
Hankin, Hanig, Stall and Caplicki

C. AREAS OF APPRAISAL EXPERIENCE - NEW YORK STATE

COUNTIES: Orange, Ulster, Rockland and Sullivan

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.

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.