

**MARCIA SAFFIOTI -APPRAISER'S QUALIFICATIONS**  
**NYS LICENSE # 45000002851**

**EDUCATION:**

William Paterson 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 <sup>th</sup> 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
Manfred Real Estate Learning Center - Code 2329 Tax Assessment Grievance Process	1/07
Appraisal Institute - NY State Code #3100-07 Evaluating Residential Construction	10/07
Appraisal Institute Online Valuation Resources to the NY Appraiser	4/07
NY SSREA - Spring Conference	5/07
Manfred Real Estate Learning Center National USPAP Update	4/07
Appraisal Institute - Analyzing Distressed Real Estate - NYS Code #3215-04	5/08
Appraisal Institute - Analyzing Real Estate in Distressed or Troubled Markets - NYS Code #3212-3.5	5/08
Manfred Real Estate Learning Center - NYS Code 2985 Green Construction	11/2008
Appraisal Institute: USPAP Update Course	1/2010
Appraisal Institute: State Code: 3551-05 Online Business Practices and Ethics	9/2010
Manfred Real Estate Learning Center: Green Construction	2/2011

**PROFESSIONAL ASSOCIATIONS:**

Mid Hudson Chapter of the Appraisal Institute Dinner and Meeting Chairperson	1992-99 2004- 2010
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-Present

**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, Rockland County & Sullivan 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  
M & T Mortgage  
New York State Facilities Development Corp.  
Orange County Trust  
Provident Bank  
Poughkeepsie Savings Bank  
Rhinebeck Savings  
Town of Chester  
Town of Wallkill  
Ulster Savings Bank  
Walden Federal Savings  
Walden Savings Bank

Wells Fargo

**B. ATTORNEYS**

Bloom & Bloom  
Bunin & DiGiulio  
Peter Botti  
Johnson & Cohen, LLP  
Drake, Sommers, Loeb, Tarshis and Catania  
Michelle Ellerin  
Hankin, Hanig, Stall and Caplicki  
Peter Shafran  
Barbara Strauss  
Ostrer Rosenwasser, LLP  
Michael Balsamo

**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.