

MICHELE BRAY - APPRAISER'S QUALIFICATIONS

EDUCATION:

Orange County Community College, New York	
Basic algebra-Calc I, Freshman English	2000
Para-legal	1990
Valley Central High School	
Business	1988
Orange/Ulster Vo-Tech Center	
Data Processing/Database Management	1988

MEMBERSHIPS AND AFFILIATIONS:

State of New York -
 Certified Appraiser Assistant - #48000043084

COURSES/SEMINARS:

Manfred Real Estate Learning Center, Inc.:	
USPAP Update	2006
G-3 Applied Income Property Valuation	2005
G-2 Principals of Income Property Appraising	2005
G-1 Introduction to Income Property Valuation	2005
Basic of HP12C	2005
USPAP Update	2004
R-2 Valuation Principles and Procedures	2003
R-1 Introduction to Real Estate Appraisal	2003
AQ1- Fair House, Fair Lending and Environmental Issues	2003
USPAP National	2003

EXPERIENCE:

Valuation Consultants, Inc. - 11/03 to Present
 Assistant Commercial Appraiser

A. GENERAL EXPERIENCE

American Business Lenders
Appraisal Management
Astoria
Bank of America
Bank of New York
Berkshire Bank
Business Lending
Chase Manhattan Bank
Citizens Bank

City of Newburgh
Community Preservation Corporation
Concorde Lending
Dormitory Authority of State of New York
Eastern Savings Bank
Financial Access
First Union
Interbay
HSBC Bank USA
Hudson United Bank
Hudson Valley Bank
Hudson Valley Federal Credit Union
Interbay Funding
Key Bank of New York
Lakeland Bank
Lend Lease
M&T Bank
Marine Midland Bank
Metbank
Mahopac National Bank
Mid Hudson Valley Federal Credit Union
National Bank of Florida
Newburgh Central School District
New York State Office of Mental Retardation and Developmental
Disabilities
Orange County Trust
P.J. Fogarty
Putnam County Savings Bank
Provident Bank
Rhinebeck Savings Bank
Riverside Bank
Roundout Bank
Sawyer Savings Bank
SI Bank and Trust
Stanley Marks and Company, CPA
Summit Bank
SBU
Town of Chester
Town of Newburgh
Town of Wallkill
Trust Company of New Jersey
Ulster Savings Bank
Union Savings Bank
Union State Bank
Vanacore, DeBenedictus, DiGiovanni and Weddell, CPA
Valley National Bank
Village of Walden
Walden Federal
Walden Savings
Webster Bank

Wilber National Bank

B. AREAS OF APPRAISAL EXPERIENCE -

New York State - COUNTIES: Orange and Ulster

FACTUAL STATISTICAL AND REFERENCE INFORMATION

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.

Wetland Maps.