

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	
State of New York -	
Certified Real Estate General Appraiser - #46000047765	

COURSES/SEMINARS:

Manfred Real Estate Learning Center, Inc.:	
USPAP Update	2010
Tax Grievance Process	2010
Deeds, Reading, Plotting and Understanding	2010
Appraising in a declining market	2010
Marshall & Swift	2008
Green Construction	2008
Commercial Land Development	2008
USPAP Update	2008
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
Green Construction	2008
USPAP	2010
Tax Assessment Grievance Process	2010
Deed, Reading, Plotting & Understanding Deeds	2010

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.

UNIQUE ID NUMBER
46000047765

State of New York
Department of State

DIVISION OF LICENSING SERVICES

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Control
No. 48200

PURSUANT TO THE PROVISIONS OF ARTICLE 6E OF THE
EXECUTIVE LAW AS IT RELATES TO R. E. APPRAISERS.

EFFECTIVE DATE

MO.	DAY	YR.
04	09	09

BRAY MICHELE A
C/O VALUATION CONSULTANTS
6 FRONT ST
NEWBURGH, NY 12550

EXPIRATION DATE

MO.	DAY	YR.
04	08	11

HAS BEEN DULY CERTIFIED TO TRANSACT BUSINESS AS A
R. E. GENERAL APPRAISER

In Witness Whereof, The Department of State has caused
its official seal to be hereunto affixed.
LORRAINE A. CORTES-VAZQUEZ
SECRETARY OF STATE