

MICHELE A. GRINDER- APPRAISER'S QUALIFICATIONS

EDUCATION:

State University of New York at Plattsburgh B.S. -Biology (Minors in Microbiology and Chemistry)	1983
New York University Degree Candidate - Master's Public Administration - Health Care Management	1986
Mount Saint Mary's College Degree Candidate -B.S.N. School of Nursing	1993
Appraisal Institute Appraisal Principals	2002
Appraisal Institute Appraisal Procedures	2002
Appraisal Institute Standards of Professional Practice Part A	2002
Appraisal Institute Basic Income Capitalization	2002
Manfred Real Estate Learning Center Principles of Income Property Appraising	2003
Manfred Real Estate Learning Center Applied Income Property Valuation	2003
Manfred Real Estate Learning Center Fair Housing, Fair Lending and Environmental Issues	2004
Appraisal Institute Applications	2005
Appraisal Institute Code #2352-07 - Appraisal Consulting: A Solution Approach for Professionals	5/2005
Appraisal Institute - NY State Code #2837-02 2006 Changes to USPAP; The Demise of Departure	3/2006

Manfred Real Estate Learning Center 2006 National USPAP Updated Course	5/2006
Appraisal Institute Real Estate Finance, Value and Investment Performance	5/2006
Appraisal Institute - NY State Code #2839-07 Analyzing Commercial Leases	6/2006
Appraisal Institute - NY State Code #3023-02 Online Valuation Resources to the NY Appraiser	4/2007
Appraisal Institute - NY State Code #3099-14 Evaluating Commercial Construction	10/2007
Manfred Real Estate Learning Center Deeds: Reading, Plotting and Understanding	7/2008
Manfred Real Estate Learning Center 2008-2009 - 7 Hr USPAP Update Course	7/2008
Appraisal Institute - An Introduction to Valuing Green Buildings	10/2008
Appraising Distressed Commercial Real Estate Here We Go Again	11/2008
Land Trust Alliance - Northeast Land Trust Conference Mapping Tools for Your Land Trust: Selecting and Evaluating Conservation Lands Using Online Mapping and GIS Resources	4/2009
Appraisal Institute: USPAP Update Course	1/2010
Manfred Real Estate Learning Center Investment Property Analysis	4/2010
Appraisal Institute - NYS Code 3526-07 Hotel Appraising-New Techniques for Today's Uncertain Times	6/2010

EXPERIENCE:

<u>Valuation Consultants, Inc.</u>	1998 to Present
Real Estate Appraiser Appraiser Assistant	

<u>Jet-Care International, Inc.</u>	1996 to 1998
Health and safety Manager	
Assistant Laboratory Manager	
<u>Texaco, Inc.</u>	1995 to 1996
Temporary Position - Analytical Lab	
<u>Craig House Hospital</u>	1993 to 1995
Pharmacist Assistant	
<u>Union Carbide Corporation</u>	1983 to 1993
Chemist	

MEMBERSHIPS AND AFFILIATIONS:

State of New York -
 Certified Real Estate General Appraiser - #46-44005

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
Interbay
HSBC Bank USA
Hudson United Bank
Hudson Valley Bank
Hudson Valley Federal Credit Union
Key Bank of New York
Lakeland Bank
Lend Lease
M&T Bank
Metbank
Mahopac National Bank
Mid Hudson Valley Federal Credit Union
Newburgh Central School District
New York State Office of Mental Retardation and
Developmental Disabilities
Orange County Trust

Putnam County Savings Bank
Provident Bank
Rhinebeck Savings Bank
Riverside Bank
Rondout 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. ATTORNEYS

Bloom & Bloom, P.C.
Dinardo, Gilmartin and Burke
Drake, Sommers, Loeb, Tarshis and Catania, P.C.
Duggan, Crotty and Dunn
Finkelstein, Levine, Gittelsohn & Tetenbaum
Jacobowitz and Gubits
Kopald and Kopald
George Pafenbarger, Esquire
Rider, Weiner, Frankel and Calhelha, P.C.
Sheila Callahan-O'Donnell, Esquire
Werner and Saffioti

C. AREAS OF APPRAISAL EXPERIENCE - NEW YORK STATE

COUNTIES: Orange, Dutchess, Putnam, Rockland
Sullivan, and Ulster

FACTUAL STATISTICAL AND REFERENCE INFORMATION

An up-to-date set of area Zoning Maps and Ordinances.

Multiple Listing Services and TRW (Experian) Redi Data.

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
46000044005

State of New York
Department of State
DIVISION OF LICENSING SERVICES

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Control
No. **55223**

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

EFFECTIVE DATE
MO. DAY YR.
08 16 10

GRINDER MICHELE A
C/D VALUATION CONSULTANTS
6 FRONT ST
NEWBURGH, NY 12550

EXPIRATION DATE
MO. DAY YR.
08 15 12



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