

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

EXPERIENCE:

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

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.