

MOLLY A. CARHART-WHRITNER - APPRAISER'S QUALIFICATIONS
6 FRONT STREET
NEWBURGH, NY 12550
845-568-0600
EMAIL: MOLLYC@VCINY.COM
NYS LICENSE # 45000000117

PROFESSIONAL AFFILIATIONS:

National Association of REALTORS
New York State Association of REALTORS
Orange County Association of REALTORS

Appraisal Institute Affiliate Member
New York State Society of Real Estate Appraisers
Orange County Assessor's Association
Mortgage Bankers Association of the Mid-Hudson Valley

Certified Real Estate Residential Appraiser - #45000000117

Board of Directors - Town of Newburgh Little League 2006
Treasurer - Town of Newburgh Little League 2007 - Present

Member - City of Newburgh Lion's Club 2007
Third Vice President -
City of Newburgh Lion's Club 2008 - Present
Mid-Hudson Pattern For Progress
Fellows Program Graduate 2009

EDUCATION:

Orange County Community College - Middletown, New York
Associates in Applied Science Degree in Real Estate

Appraisal Institute Courses and Seminars:
Course 101 - Introduction to Appraising Real Property
Course 102 - Applied Residential Property Valuation

National Association of Real Estate Appraisers:
Appraisal Standards of Professional Practice and Ethics

Orange County Community College:
Real Estate I, Real II, Investment Real Estate, and Real
Estate Appraisal.

Mortgage Bankers Association of the Mid-Hudson Valley:
Small Residential Income Appraisal Report

Independent REALTORS Professional Training Program

Orange County Association of REALTORS:
The Cost Approach

Appraisal Institute -
How to Complete NYS FHA Appraisal (NYS Code 0424-02)

Appraisal Institute -
Appraising High Value and Historic Homes (NYS Code 0537-07)

Appraisal Institute -
Standards of Professional Practice and Ethics - Part A,
USAP (NYS Code E/S)

NYS Society of Real Estate Appraisers -
6th Annual Spring Appraisal Conference
(NYS Code 2006-05)

Manfred Real Estate Learning Center, Inc. -
AQ-1 (NYS Code 0022)

Manfred Real Estate Learning Center, Inc. -
New FHA/HUD Guidelines & Test Procedures
(NYS Code 0996)

Appraisal Institute -
12th Edition of the Appraisal of Real Estate - Update
(NYS Code 2245-03)

Appraisal Institute -
Evolution of American Home (NYS Code 2247-04)

Appraisal Institute -
Residential Sales Comparison Workshop
(NYS Code 2120-07)

Manfred Real Estate Learning Center, Inc. -
A Practical Understanding of the Appraisal Process (NYS
Code 1033)

Manfred Real Estate Learning Center, Inc. -
That Old House (NYS Code 2043)

Appraisal Institute -
USPAP update 2003, Standards and Ethics for Professionals
(NYS Code 2379-07)

McKissock, Inc. -
FHA Appraising Today - Virtual Classroom
Approval Number 2343-07

McKissock, Inc. -
 Construction Details and Trends - Virtual Classroom
 Approval Number 2308-07

Appraisal Institute
 Code #2352-07 - Appraisal Consulting:
 A Solution Approach for Professionals

Appraisal Institute - Mid Hudson Chapter
 The Professional's Guide to the Uniform
 Residential Appraisal Report

Appraisal Institute - Mid Hudson Chapter
 2006 Changes to USPAP:
 The Demise of Departure
 (NYS Code 2837-02)

McKissock, Inc. - 7 Hour National USPAP
 Update Course (NYS Code 2464-07)

McKissock, Inc. - 2-4 Family Finesse
 Virtual Classroom (NYS Code 2894-07)

Appraisal Institute - Mid Hudson Chapter
 Evaluating Residential Construction
 (NYS Code #3100-07)

Appraisal Institute - Mid Hudson Chapter
 Online Valuation Resources to the New York Appraiser
 (NYS Code #3023-02)

Appraisal Institute - Mid Hudson Chapter
 7 Hour National USPAP Update Course
 (NYS Code 2379-07)

McKissock, Inc. - Appraisal Trends
 Virtual Classroom (NYS Code 2851-07)

McKissock, Inc. - Mortgage Fraud: Protect Yourself
 Virtual Classroom (NYS Code 3167-07)

Appraisal Institute: USPAP Update Course 1/2010

Manfred Real Estate Learning Center
 FHA and VA Appraisal Basis - Code 3121-07 8/2010
 Residential Cost Approach - Code 2999-07 8/2010
 Mortgage Fraud:
 A Dangerous Business Code 3120-07 8/2010

EDUCATOR EXPERIENCE:

Instructor -
Orange County Community College, Orange County
Association of Realtors and Westchester County
Association of Realtors - Courses R-I, R-II, R-III, R-4,
Standards of Professional Practice and Ethics and Several
Seminars

EXPERIENCE REAL ESTATE:

11/93 to Present
Valuation Consultants, Inc., Newburgh, New York
Staff Appraiser

1987 to 11/93
Carhart Appraisal Company, Newburgh, New York
Acquired ownership shares in 1990 and became corporate
President and General Manager of the company thereafter

APPRAISAL EXPERIENCE:

Has appraised all types of residential properties, condominiums,
multi family residences, vacant land, commercial and industrial
properties.

Has performed property analysis and appraisal for private and
corporate investors, financial institutions, attorneys, major
corporations, home transfer companies, municipalities and various
other lenders. Here listed are a few:

GENERAL CLIENT LIST

Citibank
First Fidelity (formerly Mid Hudson Savings Bank)
Fleet Bank
Hudson Heritage Federal Credit Union
Key Bank
M & T Bank
Parkway Mortgage
Pawling Savings Bank
Residential Mortgage
Walden Federal Savings and Loan

AREAS OF APPRAISAL EXPERIENCE - NEW YORK STATE

COUNTIES: Orange, Ulster and Rockland

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.

References are available upon request.