

**MOLLY A. CARHART-WHRITNER - APPRAISER'S QUALIFICATIONS**  
**NYS LICENSE # 4500000117**

**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 - #45-0117

**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 -  
6<sup>th</sup> 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 -  
12<sup>th</sup> 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

8/2005

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)

**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:

**A. GENERAL**

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.

