

**TERENCE WALSH - APPRAISER'S QUALIFICATIONS**  
**NYS LICENSE # 45000002568**

**EDUCATION:**

State University of New York at New Paltz Bachelor of Science Degree in Business	1983
Society of Real Estate Appraisers Course 101	1985
Society of Real Estate Appraisers Course 102	1987
Society of Real Estate Appraisers Professional Practice Seminar	1989
Appraisal Institute Professional Practice Course	1991
American Society of Appraisers FIRREA: Overview & Practical Applications Seminar	1993
Albany Center for Real Estate Education Residential Appraisal Review: Principles & Techniques	1994
Society of Real Estate Appraisers Single Unit Condominium Appraisal	1994
New York State Society of Real Estate Appraisers Appraiser as an Expert Witness Site Evaluation	1994
New York State Society of Real Estate Appraisers Environmental Risk Screening Seminar	1995
Albany Center for Real Estate Education Introduction to Income Capitalization	1995
NYS Association of Realtors 2 <sup>nd</sup> Annual Spring Conference - Lead Paint Regulations	1996
Manfred Real Estate Learning Center Home Office for the Real Estate Professional Home Inspections: Defects & Remediation	1997

NYS Association of Realtors 3 <sup>rd</sup> Annual Spring Conference	1997
NYS Association of Realtors 4 <sup>th</sup> Annual Spring Conference	1998
NYS Association of Realtors 5 <sup>th</sup> Annual Spring Conference	1999
McKissock Data Systems Appraisal Schools Uniform Standards of Professional Appraisal Practice	1999
McKissock Data Systems Appraisal Schools Course - "Does My Report Comply with USPAP?"	4/2003
Manfred Real Estate Learning Center Course - "Mobils, Modulars, Log Cabins and Manufactured Housing"	10/2003
Manfred Real Estate Learning Center Course - "Fair Housing"	10/2003
Appraisal Institute - Mid Hudson Chapter Course - "Appraisal Consulting"	5/4/2005
McKissock Data Systems Appraisal Schools Course - "Uniform Standards of Professional Appraisal Practice"	5/20/2005
Appraisal Institute - Mid Hudson Chapter The Professional's Guide to the Uniform Residential Appraisal Report	8/2005
Manfred Real Estate Learning Center Course - "Energy Efficiency and It's Effect on Property Value"	10/25/2005
Manfred Real Estate Learning Center Course - USPAP Update	4/30/2007
Manfred Real Estate Learning Center Course - Eminent Domain	8/20/2007
Manfred Real Estate Learning Center Course - Land Development	9/17/2007
Manfred Real Estate Learning Center Course - Green Construction	10/17/2007

Manfred Real Estate Learning Center Course - Marketing and Appraising in a Declining Market	5/15/2009
Manfred Real Estate Learning Center Course - Reviewing Single Family & Commercial Appraisals	8/27/2009
Manfred Real Estate Learning Center Course - USPAP Update	9/24/2009
Manfred Real Estate Learning Center Course - Zoning & Land Use	10/22/2009

**LICENSES & DESIGNATIONS:**

NYS Certified Real Estate Residential Appraiser License #45000002568	1992
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**EMPLOYMENT HISTORY:**

Valuation Consultants, Inc. 10/1999-Present  
Staff Appraiser

Appraisal Services Company, Newburgh, New York  
Staff Appraiser 1985-10/1999

The Evening News, Newburgh, New York  
Advertising Sales 1984

Cornwall Central School District, Cornwall, New York  
Substitute Teacher 1983

Has appraised all types of residential property including family, condominiums, income properties, vacant land and building lots in Orange, Dutchess, and Ulster Counties in New York State. Completes approximately 300-350 appraisal assignments for clients.

**A. GENERAL EXPERIENCE:**

American Home Mortgage  
Bank of New York  
Chase Manhattan Bank  
Citibank  
Federal Standard Mortgage  
First Fidelity  
First Hudson Valley  
Fleet Bank  
HSBC  
Hudson United Bank  
Home and City Savings  
Key Bank  
M & T Bank  
Midlantic Home Funding  
New York State Office of Mental  
Retardation and Developmental Disabilities  
P.J. Fogarty  
Premier National Bank  
Provident Savings  
Rhinebeck Savings Bank  
Town of Newburgh  
Union State Bank  
Valley National Bank  
Walden Federal  
Warwick Savings Bank  
Wilbur Bank

**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.

**TERENCE WALSH  
APPRAISAL REFERENCES**

1. JP Morgan Chase  
2900 Westchester Avenue - Suite 203  
Purchase, NY 10577  
Richard Phillips  
914-253-8401  
Fax 914-253-8415
2. M&T Mortgage Corporation  
1759 Route 52  
Fishkill, NY 12524  
Hughette Smith  
845-440-2876  
Fax 845-440-2972
3. HSBC Mortgage Corporation  
2929 Walden Avenue  
Depew, NY 14043  
800-432-5632  
Fax 877-894-6206