

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 nd 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 rd Annual Spring Conference	1997
NYS Association of Realtors 4 th Annual Spring Conference	1998
NYS Association of Realtors 5 th 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

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