

### **QUALIFICATIONS**

- State Certified – Missouri – Residential Appraiser 1997-Present
- Real Estate Sales Associate – 1985-1997
- Experienced real estate investor and landlord for over 20 years
- Professional appraiser with in-depth experience and a proven track record of providing accurate and timely residential real estate evaluations
- Specializing in single family, 2-4 family, condominiums, town homes and new construction FHA, and Reverse Mortgages

### **RELEVANT EXPERIENCE**

- Investing and managing single family homes and condominiums
- Licensed Real Estate sales agent: 1986 – 2000

### **EDUCATIONAL COURSES 2006-2008**

Fair Lending Seminar -NAIFA -2006

Fraud, Flip and the FBI – NAIFA -2006

FHA Appraising Today -2006

Does My Report Comply With USPAP – McKissock -2006

Appraising The Oddball – McKissock – 2008

Mortgage Fraud – 2008

A-Zs of Residential Design and Construction – Lowman -2006

Bridging the Gap Between Lenders and Appraisers-NAIFA -2006

National USPAP Update -2008

How to do an FHA – Appraisal -2008

Constructin Details & Trends – 2008

Appraisal Challenges – Declining Markets 2008

### **PROFESSIONAL AFFILIATIONS**

Member: National Association of Realtors- Appraisal Section

Member: St. Louis Association of Realtors

Member: Missouri Association of Realtors

Member: St. Louis Real Estate Investors Association

Member: Appraisal Institute – Associate Member

Member: Missouri Association of Mortgage Brokers – Affiliate Member

### **SERVICE AREAS**

St. Louis City, Missouri

St. Charles County, Missouri

Franklin County, Missouri

St. Louis County, Missouri

Jefferson County, Missouri

### **EDUCATION**

Southeast Missouri State University, B.S. – Business Administration