Request for Appraisal com, 21A Elm Road, Fort Devens, MA 01434 • Office: (508) 901-9911 •

Website: requestforappraisal.com • Email: bob@requestforappraisal.com

October 2000 - Request for Appraisal com, Fort Devens, MA Present Principal, Residential Real Estate Appraiser

Provide valuation advisory services on all residential real estate property types, including mixed use and vacant land, for lending and asset management purposes

- Implementing business plan
- Principal duties include the formation and review of residential appraisal reports, business development and client relations, and the training of new employees.

Assisted in the representation of commercial landlords, tenants, owners, and investors in the sale and leasing of office, industrial, and retail properties in the Greater Boston market

- As the firm's only junior-level broker, provided professional support to the firm's three principals
- Prepared office space surveys, quarterly market reports, request for proposal, letters of intent, lease analyses, commission agreements and reviewed commercial leases
- Responsibilities included originating new clients, preparing for client meetings, coordinating
 marketing efforts, attending client meetings and responding to inquiries, assisting team in
 networking and interfacing with industry peers and clients

July 1997 - Cushman & Wakefield of Massachusetts, Inc., Boston, MA October 1999 Senior Commission Accountant, Brokerage Department

Solely manage all the accounting functions pertaining to the Brokerage departments of the Massachusetts, Connecticut and New Hampshire offices; consisting of 41 brokerage professionals

- Developed expertise in the analysis of commercial real estate documents
- Abstracted leases for relevant business terms, identified contingencies, concessions & options, and calculate net-effective rent, total aggregate value & the commission earned
- Principal duties included the formation of all month, quarter and year-end financial reporting, issuing internal/outside broker payroll, monthly invoicing of outstanding receivables, compilation of daily bank deposits, and the reconciliation of 'Reimbursable Expense Accounts' i.e., client, employee, transaction, and departed-deficit broker

Key Achievements:

- ✓ Awarded '1997 New England Area, Employee of the Year'
- ✓ Solely processed 74% of the region's transactions

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Professional Experience (Page 2 of 2):

June 1996 – Eastern Bank, Malden, MA

July 1997 Credit Analyst, Commercial Lending/Commercial Real Estate Department

Arrived at lending recommendations for all types of Commercial Loan and Mortgage programs by analyzing/restating financial statements, performing Trend Analysis, and underwriting repayment risk

- Developed expertise in the analysis of financial statements and ratios
- Primary responsibilities included writing quarterly and annual credit diaries, researching and analyzing industry information, and preparing presentations for Credit Committee
- Accompanied officers on customer calls & site visits and trained junior-level analysts
- Successfully completed the 'Eastern Bank, Credit Training Program'

June 1992 – *Pemberton Appraisal Co., Inc., Boston, MA*June 1996 Real Estate Appraiser, Residential Real Estate Department

Provided valuation advisory services on all residential real estate property types, including mixed use and vacant land, for lending and asset management purposes

 Principal duties included the formation and review of residential appraisal reports, business development and client relations, and the training of new employees

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Education (Page 1 of 2):

2012 – Present Appraisal University, Portsmouth, NH

- Apprasing Historic Property
- Site Analysis and Valuation
- Retail Center Analysis for Financing
- Practices and Pitfalls for the Residential Appraiser
- Uniform Standards of Professional Practice (USPAP) Update

2001 – Present Massachusetts Board of Real Estate Appraisers, Dedham, MA Candidate Member of 'Residential Appraiser' (RA) Designation

- Uniform Standards of Professional Practice (USPAP)
- Uniform Standards of Professional Practice (USPAP) Update
- REA I Real Estate Appraisal Basics
- REA IA Appraising the Single Family Residence
- REA II Introduction to Income Property Appraisal
- REA 1.2 Practical Residential Appraising
- FHA and VA Appraisal Basics
- Mortgage Fraud: A Dangerous Business
- Sales Comparable Approach
- Foreclosures
- Residential Cost Approach

2001 – Present Appraisal Institute, Massachusetts Chapter, Malden, MA

Appraising the Appraisal: Understanding the Appraisal Review Process

2001 – Present JMB Real Estate Academy, Inc., Lowell, MA

Appraising Income Properties

1995 – 1998 Boston University's Real Estate Studies Program, Boston, MA Diploma in Real Estate Studies; Awarded

- Introduction to Investment Analysis
- Introduction to Real Estate Finance
- Advanced Real Estate Investment Analysis: Case Study Approach
- Overview of the Real Estate Development Process
- Commercial Lease Analysis
- Plus Three Elective Courses

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Education (Page 2 of 2):

1995 - 1998

Boston University's Real Estate Studies Program, Boston, MA Certificate in Real Estate Finance, in alliance with, Real Estate Finance Association (REFA); Awarded

- Introduction to Investment Analysis
- Introduction to Real Estate Finance
- Introduction to Market Analysis
- Legal Knowledge Essential for the Real Estate Professional
- Physical Evaluation of Real Estate Assets
- Underwriting the Commercial Mortgage
- Plus Two Elective Courses

1988 - 1992

Bentley College, Waltham, MA

Bachelor of Science Degree in Finance; Awarded

Licenses and Approvals:

1993 - Present

Massachusetts State Certified Residential Real Estate Appraiser - #70686

- Current Expiration Date: October 17, 2015
- MA Licensed Real Estate Appraiser (#2302) from 1993-2004; Upgraded
- No disciplinary actions have been issued during either holding period

2001 - Present

United States Department of Housing and Urban Development (HUD), Federal Housing Administration (FHA), Approved Appraiser

- Current Expiration Date: October 17, 2015
- Held FHA approval during tenure with Pemberton Appraisal Co., Inc. (1993-1996)
- First FHA approval period expired on May 13, 2000
- Second FHA approval period was renewed/reactivated on February 2, 2001
- No disciplinary actions have been issued during either holding period

1992 - Present

Massachusetts Licensed Real Estate Broker - #9507954

- Current Expiration Date: October 17, 2016
- MA Licensed Real Estate Salesperson (#9026200) from 1992-2008; Upgraded
- No disciplinary actions have been issued during either holding period

1996 - Present

Notary Public of the Commonwealth of Massachusetts

- Current Expiration Date: May 12, 2017
- No disciplinary actions have been issued since inception