

MICHELE BRAY - APPRAISER'S QUALIFICATIONS

EDUCATION:

Orange County Community College, New York	
Basic algebra-Calc I, Freshman English	2000
Para-legal	1990
Valley Central High School	
Business	1988
Orange/Ulster Vo-Tech Center	
Data Processing/Database Management	1988

MEMBERSHIPS AND AFFILIATIONS:

State of New York -
 Certified Appraiser Assistant - #48000043084

State of New York -
 Certified Real Estate General Appraiser - #46000047765

COURSES/SEMINARS:

Builders Association	
Energy Smart/Energy Star Builder Training	2013
Manfred Real Estate Learning Center, Inc.:	
Art of Defensive Appraising	2016
Art of Defensive Appraising	2012
Real Estate Scams & Schemes	2011
Appraising in a declining market	2011
USPAP Update	2010
Tax Grievance Process	2010
Deeds, Reading, Plotting and Understanding	2010
Appraising in a declining market	2010
Marshall & Swift	2008
Green Construction	2008
Commercial Land Development	2008
USPAP Update	2008
USPAP Update	2006
G-3 Applied Income Property Valuation	2005
G-2 Principals of Income Property Appraising	2005
G-1 Introduction to Income Property Valuation	2005
Basic of HP12C	2005
USPAP Update	2004
R-2 Valuation Principles and Procedures	2003
R-1 Introduction to Real Estate Appraisal	2003
AQ1- Fair House, Fair Lending and	
Environmental Issues	2003
USPAP National	2003
Green Construction	2008
USPAP	2010
Tax Assessment Grievance Process	2010
Deed, Reading, Plotting & Understanding Deeds	2010

Appraisal Institute: Appraising Distressed Commercial Real Estate Here We Go Again	9/2011
Appraisal Institute - USPAP	3/2013
Appraisal Institute Marketability Studies: The Six Process and Basic Applications	4/2013
Appraisal Institute - State Code: 4102-07 The Discounted Cash Flow Model: Concepts, Issues and Apps.	9/2013
Appraisal Institute - USPAP	10/2014
Appraisal Institute - NYS Code 4395-07 Mid Hudson Chapter: 1 st Annual Appraisal Case Studies Seminar	10/2015
Appraisal Institute - USPAP	12/2015
Mid Hudson Chapter: 2 nd Annual Appraisal Case Studies Seminar	10/2016
Appraisal Institute - Uniform Appraisal Standard for Federal Land Acquisitions: Practical Applications	8/2017

EXPERIENCE:

Valuation Consultants, Inc. - 11/03 to Present
Assistant Commercial Appraiser

A. GENERAL EXPERIENCE

Abacus Bank
Advent Valuation
American Business Lenders
Appraisal Management
Astoria
Bank of America
Bank of New York
Bank of the West
Bank of Greene County
Bank United
Berkshire Bank
Bloom and Bloom
Business Lending
Catskill Hudson Bank
Charles Brodie, Esquire
Chase Manhattan Bank
Citizens Bank
City National Bank
City of Middletown
City of Newburgh
City of Poughkeepsie

Community Bank
Community Preservation Corporation
Concorde Lending
Country Bank
County of Orange
County of Dutchess
Cumberland Farms
Cumberland Gulf
David Brodsky, Esquire
Dormitory Authority of State of New York
Dwight Joyce, Esquire
Eastern Savings Bank
First Niagara Bank
Freedom Bank
Greater Hudson Bank
Hometown Bank of the Hudson Valley (formerly Walden Federal)
HSBC Bank USA
Hudson Heritage Federal Credit Union
Hudson United Bank
Hudson Valley Bank
Hudson Valley Federal Credit Union
Jacobowitz and Gubits, LLP
Jeff Bank
JP Morgan Chase
Key Bank of New York
Kingston City School District
Lakeland Bank
Lend Lease
M&T Bank
Metbank
Mahopac National Bank
Mid Hudson Valley Federal Credit Union
National Valuation Services
NBT
Newburgh Central School District
New York State Office of Mental Retardation and Developmental
Disabilities
Orange County Trust
Orange County Land Trust
Orange and Rockland Uitlities
Peoples United
Putnam County National Bank
Putnam County Savings Bank
Provident Bank
Richard Drake, Esq.
Rhinebeck Savings Bank
Riverside Bank
Rondout Savings
Salisbury Bank
Sawyer Savings Bank
SI Bank and Trust
Stanley Marks and Company, CPA
Summit Bank
SBU
Stevan Nosonowitz, Esquire
TD Banknorth, N.A.

Town of Chester
Town of Newburgh
Town of Wallkill
Trust Company of New Jersey
Ulster Savings Bank
Union Savings Bank
Union State Bank
Vanacore, DeBenedictus, DiGiovanni and Weddell, CPA
Valley National Bank
Village of Walden
Walden Savings
Wallkill valley Federal Credit Union
Warwick Valley School District
Webster Bank
Wells Fargo
Wilber National Bank

B. AREAS OF APPRAISAL EXPERIENCE -

New York State -

COUNTIES: Orange and Ulster

FACTUAL STATISTICAL AND REFERENCE INFORMATION

An up-to-date set of area Zoning Maps and Ordinances

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