

MOLLY A. CARHART - APPRAISER'S QUALIFICATIONS
6 FRONT STREET
NEWBURGH, NY 12550
845-568-0600
EMAIL: MOLLYC@VCINY.COM
NYS LICENSE # 45000000117

PROFESSIONAL AFFILIATIONS:

Orange County Assessor's Association
National Association of Professional Mortgage Women
National Association of REALTORS
NYS Association of REALTORS
Hudson Gateway Association of REALTORS

Certified Real Estate Residential Appraiser - #45000000117

Board of Directors -
Town of Newburgh Little League 2006-2011

Treasurer - Town of Newburgh Little League 2007-2011

Member - City of Newburgh Lion's Club 2007
Third Vice President -
City of Newburgh Lions Club 2008-2011
Second Vice President -
City of Newburgh Lions Club 2011-Present

Mid-Hudson Pattern For Progress
Fellows Program Graduate 2009

EDUCATION:

Orange County Community College - Middletown, New York
Associates in Applied Science Degree in Real Estate

Appraisal Institute Courses and Seminars:
Course 101 - Introduction to Appraising Real Property
Course 102 - Applied Residential Property Valuation

National Association of Real Estate Appraisers:
Appraisal Standards of Professional Practice and Ethics

Orange County Community College:
Real Estate I, Real II, Investment Real Estate, and Real Estate Appraisal.

Mortgage Bankers Association of the Mid-Hudson Valley:
Small Residential Income Appraisal Report

Independent REALTORS Professional Training Program

Orange County Association of REALTORS: The Cost Approach

Appraisal Institute -
How to Complete NYS FHA Appraisal (NYS Code 0424-02)

Appraisal Institute -
Appraising High Value and Historic Homes (NYS Code 0537-07)

Appraisal Institute -
Standards of Professional Practice and Ethics - Part A, USPAP
(NYS Code E/S)

NYS Society of Real Estate Appraisers -
6th Annual Spring Appraisal Conference
(NYS Code 2006-05)

Manfred Real Estate Learning Center, Inc. -
AQ-1 (NYS Code 0022)

Manfred Real Estate Learning Center, Inc. -
New FHA/HUD Guidelines & Test Procedures
(NYS Code 0996)

Appraisal Institute -
12th Edition of the Appraisal of Real Estate - Update
(NYS Code 2245-03)

Appraisal Institute -
Evolution of American Home (NYS Code 2247-04)

Appraisal Institute -
Residential Sales Comparison Workshop
(NYS Code 2120-07)

Manfred Real Estate Learning Center, Inc. -
A Practical Understanding of the Appraisal Process
(NYS Code 1033)

Manfred Real Estate Learning Center, Inc. -
That Old House (NYS Code 2043)

Appraisal Institute -
USPAP update 2003, Standards and Ethics for Professionals
(NYS Code 2379-07)

McKissock, Inc. -
FHA Appraising Today - Virtual Classroom
Approval Number 2343-07

McKissock, Inc. -
Construction Details and Trends - Virtual Classroom
Approval Number 2308-07

Appraisal Institute
Code #2352-07 - Appraisal Consulting:
A Solution Approach for Professionals

Appraisal Institute - Mid Hudson Chapter The Professional's Guide to the Uniform Residential Appraisal Report	
Appraisal Institute - Mid Hudson Chapter 2006 Changes to USPAP: The Demise of Departure (NYS Code 2837-02)	
McKissock, Inc. - 7 Hour National USPAP Update Course (NYS Code 2464-07)	
McKissock, Inc. - 2-4 Family Finesse Virtual Classroom (NYS Code 2894-07)	
Appraisal Institute - Mid Hudson Chapter Evaluating Residential Construction (NYS Code #3100-07)	
Appraisal Institute - Mid Hudson Chapter Online Valuation Resources to the New York Appraiser (NYS Code #3023-02)	
Appraisal Institute - Mid Hudson Chapter 7 Hour National USPAP Update Course (NYS Code 2379-07)	
McKissock, Inc. - Appraisal Trends Virtual Classroom (NYS Code 2851-07)	
McKissock, Inc. - Mortgage Fraud: Protect Yourself Virtual Classroom (NYS Code 3167-07)	
Appraisal Institute: USPAP Update Course	1/2010
Manfred Real Estate Learning Center FHA and VA Appraisal Basis - Code 3121-07	8/2010
Residential Cost Approach - Code 2999-07	8/2010
Mortgage Fraud: A Dangerous Business Code 3120-07	8/2010
Appraisal Institute The Uniform Appraisal Dataset for Fannie Mae & Freddie Mac	8/2011
Appraisal Institute USPAP: Update Course	4/2012
Institute of Assessing Officers Land Valuation Schedules - Code 3527-06	3/2013
Appraisal Institute USPAP: Update Course	5/2013
McKissock, Inc. Introduction to Legal Description	8/2014

Appraisal Institute Mid-Hudson Chapter: 1 st Annual Appraisal Case Studies Seminar Code #4395-07	10/2015
Appraisal Institute USPAP: Update Court	12/2015
NYSREA The Cost Approach; 7 Hour Seminar	8/2016
Appraisal Institute Mid-Hudson Chapter: 2 nd Annual Appraisal Case Studies Seminar	10/2016

ASSESSOR EDUCATION:

NYS ORPS RPS Version 4 Custom Reports	3/2012
NYS ORPS Fundamentals of Data Collection	3/2012
NYS ORPS Introduction to RPS Version 4	6/2012
Institute of Assessing Officers Land Valuation Schedules	3/2013
NYS ORPS Fundamentals of Assessment Collection	3/2013
NYS ORPS Fundamentals of Mass Appraisal	4/2013
Institute of Assessing Officers Manufactured Home Park Valuation	5/2013
Institute of Assessing Officers Valuation of Self Storage Units	6/2013
Institute of Assessing Officers Ethics and the Assessor	8/2013
NYS ORPS Farm Appraisal	12/2013
NYS ORPS Condominium Valuation	4/2014
Institute of Assessing Officers What Is Income?	3/2015
NYSAA The Valuation of Solar Panels	4/2016

NYSAA

"How to Stay Out of Court; But Win if You Go"

6/2016

EDUCATOR EXPERIENCE:

Instructor -

Orange County Community College, The Hudson Gateway
Association of REALTORS, Courses R-I, R-II, R-III, R-4,
Standards of Professional Practice and Ethics and Several
Seminars

EXPERIENCE REAL ESTATE:

11/93 to Present

Valuation Consultants, Inc., Newburgh, New York
Staff Appraiser

1/12 to Present

Town of Chester
Assistant Assessor

1987 to 11/93

Carhart Appraisal Company, Newburgh, New York
Acquired ownership shares in 1990 and became corporate
President and General Manager of the company thereafter.

APPRAISAL EXPERIENCE:

Has appraised all types of residential properties, condominiums, multi
family residences, vacant land, commercial and industrial properties.

Has performed property analysis and appraisal for private and corporate
investors, financial institutions, attorneys, major corporations, home
transfer companies, municipalities and various other lenders. Here listed
are a few:

GENERAL CLIENT LIST

Bank of America
Dwellworks
First Niagra Bank
Greater Hudson Bank
Homestead Funding
Hometown Bank of the Hudson Valley
Hudson Heritage Federal Credit Union
Hudson Valley Federal Credit Union
Key Bank
Mahopac National Bank
Maspeth Federal Savings & Loan
Mid Hudson Valley Federal Credit Union
M & T Bank
Orange County Trust Company
Prospect Mortgage
Rhinebeck Bank

TEG Federal Credit Union
Ulster Savings Bank
Various Appraisal Management Companies, Attorneys and Accounting
Firms
Wallkill Valley Federal Savings & Loan
Walden Savings Bank
Wells Fargo, N.A.

AREAS OF APPRAISAL EXPERIENCE - NEW YORK STATE

COUNTIES: Orange, Ulster and Rockland

FACTUAL STATISTICAL AND REFERENCE INFORMATION

As an efficient appraisal firm, I also have access to the following:

Access to Multiple Listing Services.

Databases maintained by the NYS Office of Real Property & Tax Services.

An up-to-date set of subdivision and tax map records.

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

Municipal Maps showing existence of underground utilities.

Flood Hazard Boundary Maps.

Maintenance of sales transactions by subdivision and street name,
effective dates of sale and current listings.

Demographic and statistical population data by census tract, MSA number,
town and county.

Current community statistics referring to retail sales, bank clearance,
employment, transportation routes, construction activity and mortgage
recordings.

References are available upon request.

UNIQUE ID NUMBER

#5000000117

State of New York
Department of State

DIVISION OF LICENSING SERVICES

FOR OFFICE USE ONLY

Control
No.

94186

PURSUANT TO THE PROVISIONS OF ARTICLE 6E OF THE
EXECUTIVE LAW AS IT RELATES TO R. E. APPRAISERS.

EFFECTIVE DATE

MO | DAY | YR
08 | 18 | 16

CARHART MOLLY A
C/O VALUATION CONSULTANTS INC
6 FRONT ST
NEWBURGH, NY 12550

EXPIRATION DATE

MO | DAY | YR
08 | 17 | 18

HAS BEEN DULY CERTIFIED TO TRANSACT BUSINESS AS A
R. E. RESIDENTIAL APPRAISER

In Witness Whereof, The Department of State has caused
this Office seal to be hereunto affixed.

ROSSANA ROSADO
SECRETARY OF STATE