

TERENCE WALSH - APPRAISER'S QUALIFICATIONS
NYS LICENSE # 4500002568

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 & Manufactured Housing"	10/2003
Manfred Real Estate Learning Center Course - "Fair Housing"	10/2003
Appraisal Institute - Mid Hudson Chapter Course - "Appraisal Consulting"	5/2005
McKissock Data Systems Appraisal Schools Course - "Uniform Standards of Professional Appraisal Practice"	5/2005
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 & Its Effect on Property Value"	10/2005
Manfred Real Estate Learning Center Course - USPAP Update	4/2007
Manfred Real Estate Learning Center Course - Eminent Domain	8/2007
Manfred Real Estate Learning Center Course - Land Development	9/2007
Manfred Real Estate Learning Center Course - Green Construction	10/2007
Manfred Real Estate Learning Center Course - Marketing and Appraising in a Declining Market	5/2009
Manfred Real Estate Learning Center Course - Reviewing Single Family & Commercial Appraisals	8/2009
Manfred Real Estate Learning Center - Course - USPAP Update	9/2009
Manfred Real Estate Learning Center Course - Zoning & Land Use	10/2009
Appraisal Institute The Uniform Appraisal Dataset from Fannie Mae & Freddie Mac	08/2011

Manfred Real Estate Learning Center Course - USPAP Update Course	06/2015
Manfred Real Estate Learning Center Course - Land Development: Map Reading & Concepts of Residential Site Layout	09/2015
Manfred Real Estate Learning Center Course - Tax Assessment Grievance Process	10/2015
Manfred Real Estate Learning Center Course - The New FHA Manual & Its Impact on the Real Estate Transaction	12/2015

LICENSES & DESIGNATIONS:

NYS Certified Real Estate Residential Appraiser
License #45000002568 - 1992

EMPLOYMENT HISTORY:

Valuation Consultants, Inc. Staff Appraiser	10/1999-Present
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
Hometown Bank of the Hudson Valley
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
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.

UNIQUE ID NUMBER
45000002568

State of New York
Department of State

DIVISION OF LICENSING SERVICES

FOR OFFICE USE ONLY
Control
No. 90497

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

EFFECTIVE DATE

MO. DAY YR.
02 11 16

WALSH TERENCE M
C/O VALUATION CONSULTANTS INC
6 FRONT ST
NEWBURGH, NY 12550

EXPIRATION DATE

MO. DAY YR.
02 10 18



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

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

ROSSANA ROSADO
ACTING SECRETARY OF STATE