

RESUME

Capital Appraisal Group

NYS CERTIFIED RESIDENTIAL AND
COMMERCIAL REAL ESTATE APPRAISERS

P.O. Box 1118

Monticello, NY 12701

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RESUME

Robert G. Buckles

QUALIFICATIONS:

Full Time Private Fee Appraiser for banks, mortgage companies, lending institutions, attorneys, individuals, and corporations; providing appraisal reports and counsel on market value for residential properties, vacant land, commercial, and income producing properties; condemnations, estates, tax certioraris, feasibility studies, and other related projects. Independent fee appraisals performed for.....

Village of Monticello

Metropolitan Life Insurance

Equitable Relocation Service

Homequity

Household Finance Corp.

Money Store

Norstar Bank

Land Record Resources

Anchor Bank

National Standard Mort. Corp.

Money Line

Empire Equity

Fairmont Funding

1st Federal Financial Service

Mansfield Mortgage Service

Ready Financial Service

Trans America Financial Service

Marine Midland Bank

Commonwealth Land & Title

Insurance Company

Independence One Financial

Services

National Bank of Michigan

Suburban Equity

Bank of New York

Alliance Funding

Delta Funding

Express Funding

Key Bank

FHB Funding

Melrose Credit Union

State Wide Capital

Tri-County Mortgage Service

Advanced Financial Services

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Independent fee appraisals performed for.....

First National Bank of

Jeffersonville

Lender's Service, Inc.

Town of Thompson

Jeffersonville/Youngsville

Central School District

First Village

G.E. Home Equity

Firemen's Association of the

State of New York

ATM

Mortgage Lending of America

NYS Dept. of Mental Retardation

& Developmental Disability

GMAC Mortgage

Crystal Run Village, Inc.

CLT Appraisal Services

Union Credit Bureau Services

Pines Hotel

Time Warner Cable

Combined Energy Services

U.S. Marshals Service

Keiser Restaurant Equipment

American Business Credit

French Woods Festival of the

Performing Arts, Inc.

Taco Bell

Advantage Mortgage Corp.

ITT Small Business Corp.

Frontier Insurance Group

U.S.D.A. Farmers Home Administration

Community Home Mortgage

Mid-Hudson Savings Bank

Ellenville National Bank

Chemical Bank

The Salvation Army

Commercial Capital Corp.

Commercial Mutual Insurance Corp.

NYS Electric & Gas

Dept. of Social Services

Concord Hotel, Inc.

Chase Manhattan Mortgage Corp.

Ulster Savings Bank

Motel 6

St. Peter's Church

Sullivan Funeral Homes

Van Etten Oil Company, Inc.

Middletown Savings Bank

Community Bank of Sullivan County

American Home Mortgage

Burger King Corporation

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PROFILE:

Twenty-seven years experience as a Real Estate Salesman in selling, buying, arranging mortgages, and sub-division.

Twenty six years of real estate appraisal experience as an independent fee appraiser, and residential development.

Personally completed well over 16,500 residential appraisal reports and well over 4,500 commercial appraisal reports, along with in-depth experience in reviewing appraisal reports for clients for soundness and accuracy.

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EDUCATIONAL BACKGROUND:

<u>Courses</u>	<u>Sponsor</u>	<u>Date</u>
Real Estate Salesman Course	State of NY	11/23/86
Fundamentals of Real Estate	Sullivan County	1/88 - 5/88
Appraising	Comm. College	
Introduction to Appraising	Society of Real	9/90 - 12/90
Real Property Course #101	Estate Appraisers	
Applied Residential Property	Appraisal Institute	5/91 - 7/91
Valuation Course #102		
Standards of Professional	Appraisal Institute	4/16/91 -
Appraisal Practice Part "A"		4/17/91
Introduction to Income Property	N.A.I.F.A.	4/23, 24, 30
Appraising 2.1 (G-1)		& 5/1/93
Principles of Income Property	Manfred Real Estate	5/2/94-
Appraising G-2	Learning Center, Inc.	5/5/94
Applied Income Property	Manfred Real Estate	11/3, 4, 10
Valuation G-3	Learning Center, Inc.	& 11/94
Standards of Professional	Appraisal Institute	4/6/95-
Appraisal Practice Part "B"		4/7/95
Standards of Professional	Appraisal Institute	12/11/97-
Practice, Part "C"		12/12/97

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<u>Seminars</u>	<u>Sponsor</u>	<u>Date</u>
Residential Cost Handbook	Marshall & Swift	10/10/89
Calculated Cost Method	Marshall & Swift	10/11/89
Small Residential Income Properties	Society of Real Estate Appraisers	7/16/90
Appraising Small Apartment Buildings	National Assn of Real Estate Appraisers	9/5/90
Commercial Appraising/ Cost Approach	National Assn of Real Estate Appraisers	9/5/90
Commercial Appraising/ Income Approach	National Assn of Real Estate Appraisers	9/6/90
Managing and Operating an Appraisal Business	National Assn of Real Estate Appraisers	9/6/90
How to be the Best Expert Witness	National Assn of Real Estate Appraisers	9/7/90
Obtaining Review Business/ How to Review	National Assn of Real Estate Appraisers	9/7/90
Inspecting Residential Property	National Assn of Real Estate Appraisers	9/8/90
Fannie Mae Appraisal Guidelines	National Assn of Real Estate Appraisers	9/8/90
Valuating Land When There Are No Comparables	Appraisal Institute	1/13/93
Rates, Ratios, and Reasonableness	Appraisal Institute	2/19/93
Litigation Appraisals Part A "Tax Certiorari Appraisals"	Appraisal Institute	3/10/93
Litigation Appraisals Part B " Tax Certiorari Appraisals"	Appraisal Institute	4/14/93
Valuing Easements	Appraisal Institute	9/8/93
Valuation by Subdivision Analysis	Appraisal Institute	4/13/94

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<u>Seminars</u>	<u>Sponsor</u>	<u>Date</u>
Hotel/Motel Valuation	Appraisal Institute	10/21/94
EDI & State-Wide Sales Databank	Appraisal Institute	1/11/95
Current Issues in Tax Certiorari	Appraisal Institute	3/8/95
Appraisal Practices for Litigation	Appraisal Institute	10/30/95
How to Complete New York State FHA Appraisals	Appraisal Institute	2/14/96
Land Development	N.A.I.F.A.	4/18/96
Alternative Appraisal Assignments	N.A.I.F.A.	4/18/96
Litigation Case Studies	Appraisal Institute	5/8/96
The High Tech Appraisal Office	Appraisal Institute	7/12/96
The Internet and Appraising	Appraisal Institute	7/13/96
Case Studies in Special Purpose Properties	Appraisal Institute	3/11/97
Planning Boards, Land Use Control & Zoning Board of Appeals	Appraisal Institute	4/9/97
Litigation Skills for the Appraiser: An Overview	Appraisal Institute	8/22/97
Eminent Domain and Condemnation Appraising	Appraisal Institute	11/6/98
Current Issues in Tax Certiorari	Appraisal Institute	4/14/99
Litigation Case Studies	Appraisal Institute	5/12/99
FHA Homebuyer Protection Plan & the Appraisal Process	Appraisal Institute	9/21/99
Regression Analysis in Appraisal Practice/Concepts and Applications	Appraisal Institute	3/3/00
Joint Appraisal Conference	N.A.I.F.A.	4/6/00
Case Studies	Appraisal Institute	4/11/00
Investment Property Analysis	Manfred Real Estate Learning Ctr.	06/06/03
USPAP Standards & Ethics for Prof	Appraisal Institute	10/08/03
USPAP Standards & Ethics for Prof.	Appraisal Institute	10/15/04
Subdivision Valuation	Appraisal Institute	10/07/05

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<u>Seminars</u>	<u>Sponsor</u>	<u>Date</u>
Business Practices and Ethics	Appraisal Institute	11/03/05
Real Estate Finance, Value & Investment Performance	Appraisal Institute	05/11/06
The First Meadowlands Conference	Appraisal Institute	05/03/07
787 - Forecasting Revenue	Appraisal Institute	09/07/07
National USPAP Update	Appraisal Institute	11/29/07
Business Practices & Ethics	Appraisal Institute	11/30/07
Marketing & Appraising REO's In Today's Environment	Manfred RE Learning Center	10/25/08
Green Construction	Manfred RE Learning Center	11/20/08
Zoning & Land Use Controls	Manfred RE Learning Center	10/22/09
Quality Assurance in Res.Appraisals	Appraisal Institute	10/29/09
2010 Changes to Fannie Mae, Freddie Mac and FHA Guidelines	Manfred RE Learning Center	8/11/10
Residential Design: The Making of a Good House	Appraisal Institute	9/24/10
National USPAP Update	Manfred RE Learning Center	10/3/10
2010-2011 National USPAP	Manfred RE Learning Center	12/3/10
Uniform Appraisal Dataset from Fannie Mae & FreddieMac	Appraisal Institute	8/10/11
Appraising Distressed Commercial RE: Here we go again	Appraisal Institute	9/21/11
Appraising Manufactured Homes	Mckissock	1/15/13
Residential Appraisal Review	McKissock	1/15/13
National USPAP Update	Manfred RE Learning Center	1/14/13
Buying & Managing Investment Property	Realty Institute	1/07/13

Understanding RE Financing	Realty Institute	1/08/13
Predator Lending	Realty Institute	1/09/13
Introduction to Short Sales	Realty Institute	1/10/13
Managing Risk through Ethics	Realty Institute	1/11/13
Mandatory Fair Housing	Realty Institute	1/12/13
FHA & The Appraisal Process	Appraisal Institute	8/20/13
The Discounted Cash Flow Model: Concepts, Issues, & Applications	Appraisal Institute	9/24/13

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AREAS OF APPRAISAL EXPERIENCE:

New York State Counties of: Orange, Dutchess, Putnam, Rockland, Westchester, Sullivan, Ulster
NYC Burroughs and Northern Jersey

PROFESSIONAL AFFILIATIONS, DESIGNATIONS, AND LICENSES:

Licensed Real Estate Salesman New York State.

Member of the National Board of Realtor and Sullivan County Realtor Board.

Member of the Sullivan County Multiple Listing Service

Appraisal Institute Mid Hudson Chapter Board of Directors 2005

Designated member of National Association of Real Estate Appraisers.

Certified Real Estate Appraiser (C.R.E.A.)

New York State Certified General Real Estate Appraiser.

New York State ID #46000019684

New Jersey ID # 42RG00237200

1995 Scholarship Recipient from the Appraisal Institute.

NYS Dept. of State Division of Licensing

Approved Real Estate Appraisal Course Instructor