

ROBERT VIRSINGER, CSA-R

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PROFESSIONAL AFFILIATIONS:

N.Y.S Licensed R.E. Salesperson, Reg. # 40VI0682209 - 11/87 to date.

Long Island Board of Realtors - Realtor Member – 1989 to date

Certified Real Estate Appraiser - C.R.E.A. Member - 1990

National Association of Real Estate Appraisers - Senior Designated Member - 1990

N.Y.S. Certified Residential Real Estate Appraiser - 5/14/93 to date.

Certification # 45000017123

N.Y.S. Approved Residential Real Estate Appraisal Instructor (I-289) - 6/93.

Columbia Society of Real Estate Appraisers - C.S.R.-R Senior Member 1994

HUD/FHA Approved Roster Appraiser # 45000017123 - 12/94

EDUCATIONAL TRAINING

Appraisal Institute - FHA Appraisal Inspection from the Ground Up - C.W. Post, Westbury, New York - 07/22/2002

Residential Appraiser - The Residential Appraiser Productivity Series Training Class for Windows - New Orleans, Louisiana - 05/30/2002

Columbia Society of Real Estate Appraiser - Changes in NYS Appraisal Law & Changes in USPAP - 05/20/2002

Environmental Site Assessments - Appraisal Institute - 05/02/2001

Observing Detrimental Property Conditions - Appraisal Institute - 05/02/2001

Feasability Analysis Market Value, and Investment Timing - Appraisal Institute - C.W. Post, Westbury, New York - 05/14/2001

National Association of Independent Fee Appraisers - Basic Residential HUD Appraisal Requirements Somerset, New Jersey 08/24/1999

The Phase 1 Environmental Inspection Course - The A.E.N. Center - Bohemia, New York - 07/1997

Understanding Local HUD/FHA Residential Requirements - Long Island Chapter of the

Appraisal Institute, Plainview, New York - 12/1994

Appraising Reporting of Complex Residential Properties - Appraisal Institute - Mineola, New York 05/19/1993

Applied Residential Property Valuation Case Studies (R-3) - Long Island University, Brookville, New York- 04/1993

Valuation Principles & Procedures (R-2) - Long Island University, Brookville New York - 03/1993

Columbia Society of Real Estate Appraisers: Advance Real Estate Appraising & Valuation Course - Hoftra University, Uniondale, New York - 05/1991

The American Society of Real Estate Appraisers: A.S.A.- Uniform Standards of Professional Appraisal Practice - 06/1991

Columbia Society of Real Estate Appraisers: G-1 & G-2, Advance Real Estate Appraisal - Parts I, II - Hoftra University, Uniondale, New York - 05/30/1991

Columbia Society of Real Estate Appraisers: Basic Real Estate Appraising & Valuation Course # 621 - Hoftra University, Uniondale, New York - 05/30/1990

Columbia Society of Real Estate Appraisers: Basic Real Estate Appraising & Valuation Course # 546 - Hoftra University, Uniondale, New York - 05/29/1990

Certified Real Estate Appraiser: Designated CREA - 08/08/1990

The American Real Estate School: Real Estate Salesperson's Course, 45 Hours - 11/05/1987

EXPERIENCE

Associated with Rossmohr Appraisal Associates: Staff Appraiser (08/1992 - 07/1995)

Associated with Rossman, Chang and Mohring: Staff Appraiser (11/1991 - 08/1992)

Certified Real Estate Appraiser # 45000017123, New York State, 05/1993 to Date

N.Y.S. Approved Residential Real Estate Instructor (I-289) 06/1993

HUD/FHA Approved Appraiser (12/1994)

Citibank/Citicorp Approved Appraiser (08/1995)

Associated with Rossman & Mohring Appraisal Service, Inc.: Senior Staff Appraiser (07/1995 - 09/1996)

President of Skyline Appraisal Services, LTD. (09/1996 to date).

Designated as an expert in the valuation of Real Estate by Honorable John C. Bivona New York State Suffolk County State Supreme Court.

AREAS COVERED

Long Island - Nassau & Suffolk County

Kings, The Bronx, Brooklyn, Manhattan, Richmond County and Queens.
INFORMATION & DATA

Multiple Listing Services (M.L.S) On line Computer System, areas covered Manhattan, Bronx, Staten Island, Kings, Queens, Nassau & Suffolk.

Comps Incorporated. Public Record Sales for all areas covered Manhattan, Bronx, Staten Island, Kings, Queens, Nassau & Suffolk.

Redi Data Microfiche for all areas covered Manhattan, Bronx, Staten Island, Kings, Queens, Nassau & Suffolk.

Suffolk Profiles, Marshall Swift Computer Cost Service and cost Manuals.

Computerized National Flood Programs for all areas covered Manhattan, Bronx, Staten Island, Kings, Queens, Nassau & Suffolk.

Appraisal Institute Residential Sales computer on-line data source for all areas covered Manhattan, Bronx, Staten Island, Kings, Queens, Nassau & Suffolk.

PARTIAL CLIENT AND APPROVED LENDER LIST

Citibank/Citicorp, Chase Manhattan Mortgage, Federal Savings Bank, Fleet Mortgage Corp., Bank of New York, HSBC Bank, Washington Mutual, Indymac, Flagstar Bank, United Companies Lending Group, Unicore Mortgage Lending, Ginnie Mae, Southern Mortgage Aquisition, Inc., City National Mortgage Banking, First United Banking Corp., Common Point Mortgage, Addabo & Greenburg, F.H.B. Funding Corp., Cityscape Corp., Warranty Home Mortgage Co. Inc., Intercounty Mortgage, Consumer Home Mortgage, Delta Funding Corp., Federal Standard Mortgage Banking Corp., Federal Housing Administration (F.H.A), Capital Quest, LLC., American Brokers Conduit, Country Wide Home Loans, Ron Terenzy ESQ., Alter & Winkler ESQ., First & Second Mortgage Co. of New Jersey, Ameritrust National Mortgage, Stephen B. Kass ESQ., Zamek & Preston LLP., Costal capital, American Home Mortgage, Lon Beach Mortgage Company, Equity One, Cathleen Quinn Nolan ESQ., Golden First Mortgage Banking Corp., Rockwell Equity Inc., Guaranteed Home Mortgage Company, North American Mortgage Company, Island Federal Mortgage Corporation, Amerifirst Mortgage Corp., Arlington Capital, Continental Capital, Franklin First Financial, R.A.C. mortgage Financial Services, Home - Coming Financial, Homestead Financial Group, Harris Mortgage Group Inc., Home Mortgage, Mortgage Enterprise, National Mortgage Mart, W.M.C. Mortgage Corp., Sterling National Mortgage, Alliance Mortgage, Direct Capital Corp., First Advantage Funding, Mortgage Money Center, Shore Finance Co., Greenpoint Mortgage, Park Avenue Mortgage Group, American International Mortgage Bankers, First Rate Capital Mortgage Bankers, Ideal Mortgage Banker, Dina M. Joyce, Reg. Mortgage Broker, Professional Mortgage Solutions, Mitchell Funding, American Mortgage Express Corp., American Residential Mortgage, New York Mortgage Co. LLC., Primo Management Group, Inc., Novastar Home Mortgage, Community Home Mortgage Corp., Diversified Residential Corp., 1199 Seju Credit Union, Silverstone Mortgage Corp., Golden Gate Equities, Inc., Wells Fargo Home Mortgage, The Mortgage Shop, G.M.A.C. Mortgage, Empire Capital Mortgage Corp., Seby Inc. Mortgage, First Fidelity Mortgage, Moshell & Moshell, Attys.