

## **APPRAISAL QUALIFICATIONS OF EUGENE J. KOSZAREK**

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### **KLW RESIDENTIAL INC.**

Mr. Koszarek has been active in the practice of real estate appraisal since 1979, and is currently Senior Appraiser of KLW Residential, Inc., located at 247 Cayuga Rd., Buffalo, NY 14225. He is a NYS Certified Real Estate Appraiser, FHA and VA Approved and assists in the Sales Manager for the company.

#### **Education:**

- Associate Degree in Civil Technology - Erie Community College, 1966
- Hutchinson Central Technical High School, 1964

#### **Technical Training/Seminars:**

- Cusack Sales Training Ctr - USPAP Course 7 Hour National Update 2012-2013
- Cusack Sales Training Ctr - (USPAP) Why Zoning Matters in Real Estate Transactions, 2013
- Appraisal Institute-Real Estate network Seminar at Buffalo, New York, 2012
- Cusack Sales Training Center, National USPAP Update Course, 2011
- McKissock-Appraising FHA Today, 2010
- Cusack Sales Training Ctr- How Land Use Regulations Affect Use & Transfer Of, 2010
- Cusack Sales Training Ctr-Property Management Basics, 2010
- Cusack Sales Training Ctr- Eminent Domain: Taking Private Property for Public Use, 2009
- Cusack Sales Training Center-Appraisal Property Report Policy & Forms Update, 2009
- Cusack Sales Training Center-Vacant Land Valuation, 2009
- Cusack Sales Training Center- National USPAP Update Course, 2008
- Appraisal Institute-Valuation Case Studies, 2008
- Appraisal Institute-The Modern Cost Approach: Applied Methods and Techniques, 2007
- Appraisal Institute-National Uniform Standards of Professional, 2006
- Appraisal Practice (USPAP)Course-7 Hour National Update, 2006
- Appraisal Institute-Flipping & Fraudulent Flipping – Do You Know the Difference, 2006
- Appraisal Institute-FHA & the New Residential Appraisal Forms, 2006
- Appraisal Institute-The Professional Guide to the URAR, 2005
- Appraisal Institute-“ 7 Hour USPAP Course”, 2005
- Appraisal Institute-“Current Issues & Misconceptions in Appraising”, 2005
- Appraisal Institute-“The Essentials-What Every Appraiser Should Know”, 2005
- Appraisal Institute-Fannie Mae Update, 2004
- Appraisal Institute-Resort Properties & Business Valuation, 2004
- McKissock-Developing and Growing an Appraisal Practice, 2003
- Appraisal Institute-Property Defects & Real Estate Issues, 2003
- Cusack Sales Training Ctr-National Standards of Professional Appraisal Practice USPAP 2003
- Appraisal Institute-Economic Prognosis of Cattaraugus County and Region, 2003
- Cusack Sales Training Center-Intro to Commercial Real Estate, 2003
- Cusack Sales Training Ctr-Ethics & Standards of Professional Appraisal Practice E/S, 2001

- Cusack Sales Training Center-Introduction to Residential Housing Systems, 2001
- Sylvan Center-FHA Appraiser Examination, 1999
- Appraisal Institute-Hud and FHA Appraisal Process, 1999
- Cusack Sales Training Center-Fair Housing, Lending and Environmental AQ-1, 1999
- McKissock Appraisal Schools-Ad Valorem Tax Assessment, 1997
- Cusack Sales Training Center-Appraising Manufactured Housing, 1996
- Cusack Sales Training Center-American Disabilities Act, 1996
- Cusack Sales Training Center-203K Rehabilitation & Permanent Loan Mortgage, 1996
- Cusack Sales Training Center-Appraising Vacant Land Property Values, 1995
- Cusack Sales Training Center-How Area Rent Affect Small Income Property Values, 1995
- Cusack Sales Training Center-Appraising New Construction, 1995
- Nat. Assoc. of Independent Fee Appraisers-Reviewing Residential Appraisals, 1995
- Greater Buffalo Assoc. Of Realtors-Update on Uniform Residential Appraisal Report, 1993
- New York Society of Real Estate Appraisers-Upstate Appraisal, 1993
- Appraisal Institute-Residential Demonstrations Appraisal Report Writing, 1993
- Appraisal Institute-Maximizing the Value of an Appraisal Practice, 1993
- Appraisal Institute-The Changing Real Estate Market of the 90's, 1993
- National Association of Independent Fee Appraisers-Professional Standards of Practice, 1991
- Guidelines/Interpretations & Completing the URAR and the 2-4 Family Form, 1989
- Professional Practice and the Society of Real Estate Appraisers, 1989
- Society of Real Estate Appraisers 102-Applied Residential Property Valuation , 1987
- Cornell University-NYS School of Industrial & Labor Relations, 1986
- Society of Real Estate Appraisers 101-An Introduction to Appraising Real Property, 1985
- American Institute of Real Estate Appraisers-Basic Valuation Procedures, 1980
- American Institute of Real Estate Appraisers-Real Estate Appraisal Principles, 1980
- NYS Realtors Institute ( GRI-1)-Realtors Association, 1978
- Ken Ton Public Schools Continuing Education Division-Real Estate Brokerage, 1978

**Licensure/ Designation/Certifications:**

- New York State Certified Residential Real Estate Appraiser ID #45-4425
- RAA (Residential Accredited Appraiser) - National Assoc. of Realtors - Oct. 95

**Memberships:**

- Mortgage Bankers Association - Member & Currently on the Board of Directors
- Greater Buffalo Association of Realtors Appraisal Division - President for 1996
- Chautauqua County Board of Realtors
- National Association of Realtors

**Prepared & Participated in Appraisals & Consultant Reports For:**

- Affordable Mortgage
- Anchor Savings Bank
- Ashford Funding Company
- Associates Relocation
- Boston Safe Deposit & Trust
- Brokers Application
- Bryon Reed Co., Inc.
- Cattaraugus County Bank
- Centerbank Mortgage
- ChemExec Relocation
- Citibank (NYS)
- Coldwell Banker Relo.
- Cole Taylor Bank
- Commonwealth Funding
- Commonwealth United
- CUC Mortgage Corp.
- Devere Capital Corp.
- Dime Savings Bank
- Dupont Co. Relo.
- Dominion Trust Co.
- Donald J. Reeves R/E
- East River Savings Bank
- Empire of America
- Equitable Relocation
- Exchange Mortgage
- F. M. C. Corp.
- First Niagara Bank
- Fleet Mortgage/Service
- Friendly Ice Cream Corp.
- Future Funding Company
- General American Credit
- GMAC Mortgage
- Goldome
- GF Brooks & Associates
- Greenwich Mortgage
- HBO Funding
- Home Credit Corp.
- Homequity Inc
- Homes International.
- Household Finance Corp.
- HWD Funding
- Kraft, Inc
- KeyCorp Mortgage
- Lender's Service
- Lincoln Services Corp.
- Lockport Savings Bank
- Marine Midland Mortgage
- M & T Mortgage Corp.
- Maenner Relo.
- Mid Coast Mort.
- Merrill Lynch Relocation
- Monarch Savings
- Mortgage Information Ser.
- Mortgage Corner
- Navy Federal Credit Union
- New Day Financial
- Niagara Mohawk
- Niagara Realty
- Northwest Savings Bank
- Norstar Bank, N.A.
- Ontario Shores Credit
- Paragon Home Loans
- Permanent Savings Bank
- Record Data
- Robshaw Assoc.
- Sibley Mortgage Corp.
- Snyder Funding
- Spectrum Home Mortgage
- Towne Mortgage Corp.
- Transamerican Financial
- U. S. Vanadium
- USAP FSB First Mortg.

**Employment History:**

- **KLW Residential, Inc., Buffalo, NY, President**, 01/1997-Present
- Kirchmeyer & Associates, Inc., Buffalo, NY, Senior Appraiser, 08/1995-01/1997
- Girasole Appraisal Company, Inc., Buffalo, NY, 12/1992 - 08/1995
- GAR Associates (Buffalo, NY), Associate Appraiser, 01/1985 - 12/1992
- Goldome Realty Credit Corp., 04/1979 - 01/1985

**References:**

**Scott Crist**

Cattaraugus County Bank  
116 Main Street  
Little Valley, New York 14755  
720-2466

**Scott Kelman**

Wells Fargo Bank, N.A.  
150 Essjay Road  
Buffalo, New York 14221

**John Lipchik, SRA**

Appraisal Services Department  
Northwest Savings Bank  
100 Liberty Street (AC)  
Warren, Pennsylvania 16365

**Keith Russell**

Cole Taylor Bank  
1328 South Main Street  
Ann Arbor, MI 48104  
870-4638