

APPRAISAL QUALIFICATIONS OF ROBERT E. KOSZAREK

KLW RESIDENTIAL INC.

I have been in the practice of real estate appraisal since 1992, and am currently active in KLW Municipal, Inc and KLW Residential, Inc. I am a NYS Certified Residential Real Estate Appraiser, HUD approved for FHA Appraisals, Veterans Administration approved and approved for NYS Department of Transportation appraisal assignments.

Education:

- Niagara County Community College - Majored in Business Administration

Technical Training/Seminars:

- McKissock – 2012-13 National USPAP Update Course, 2013
- McKissock – Appraisal Applications of Regression Analysis, 2013
- McKissock – 2-4 Family Finesse, 2013
- McKissock – Appraising FHA Today, 2013
- NYS Assessors' Association – Light Manufacturing Valuation, 2013
- McKissock – Disclosures and Disclaimers, 2012
- BNAR – New Uniform Appraisal Dataset, 2011
- McKissock – Private Appraisal Assignments, 2011
- McKissock – Even Odder – More Oddball Appraisals, 2011
- McKissock – 2010-11 National USPAP Update, 2011
- McKissock – Land and Site Valuation, 2009
- McKissock – The Art of Residential Appraisal Review, 2009
- McKissock – Fannie Mae Form 1104 MC, HVCC & More, 2009
- Appraisal Institute – 7-Hour National USPAP Update Course, 2008
- Appraisal Inst. – The Modern Cost Approach: Applied Methods & Techniques – Parts 1 & 2, 2007
- Cusack Center for Professional Development – Inspecting Commercial Structures, 2006
- Appraisal Institute – 7-Hour National USPAP Update Course, 2006
- Appraisal Institute – Flipping and Fraudulent Flipping, 2006
- Appraisal Institute – The Professionals Guide to the Uniform Residential Appraisal Report, 2005
- Appraisal Inst. – Building, Planning & Development Issues / The Impact of SEQR & Adverse Soil Conditions, 2004
- Appraisal Institute – Fannie Mae Update, 2004
- Cusack Real Estate & Sales Training Center – NUSPAP – 2004 – National Uniform Standards of Professional Appraisal Practice, 2004
- Appraisal Institute – Economic Prognosis of Cattaraugus County and Region, 2003
- Cusack Real Estate & Sales Training Center – G2 – Principles of Income Property Appraisal, 2002
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Technical Training/Seminars: (Cont'd.)

- Cusack Real Estate & Sales Training Center – G1 – Introduction to Income Property Valuation, 2002
- IAAO – Small Claims Preparation, 2001
- Cusack Sales Training Center- FHA Exam Preparation, 1999
- Cusack Sales Training Center-Training on the HP12C, 1999
- Appraisal Institute- FHA and The Appraisal Process, 1999
- Cusack Sales Training Center- Ethics and Standards of Professional Practice S/E, 1999
- Cusack Sales Training Center - Appraising Manufactured Housing, 1996
- Cusack Sales Training Center - Introduction to Appraising Small Income (R4), 1996
- Greater Buffalo Association of Realtors - Real Estate and the Environment, 1995
- NYS Association of Real Estate Appraisers - Upstate Appraisal Conference, 1993
- GBAR - Update on the Uniform Residential Appraisal Report, 1993
- Cusack Sales Training Center - Ethics & Standards of Professional Practice, 1992
- GBAR - Applied Residential Property Valuation (R3), 1992
- GBAR - Valuation Principles & Procedures (R2), 1992
- GBAR - Introduction to Real Estate Appraisal (R1), 1992

Licensure/ Designation/Certifications:

- New York State Certified Residential Real Estate Appraiser ID #45000045131

Memberships & Affiliations:

- Mortgage Bankers Association of Western New York
- Buffalo Niagara Association of Realtors
- National Association of Realtors
- International Association of Assessing Officers

Prepared & Participated in Appraisals & Consultant Reports For:

- BankAmerica Mortgage
- Cattaraugus County Savings Bank
- Chase Manhattan Mortgage Corp.
- Citibank (NYS)
- Fannie Mae
- NYS Facilities Development. Corp.
- NYS Department of Recreation and Historic Preservation
- Environmental Protection Agency
- First Niagara
- Five Star
- Homestead Funding
- HSBC Mortgage Corporation, USA
- M & T Mortgage Corp.
- NYS Department of Transportation
- Real Estate Loan Placement
- Wells Fargo Home Mortgage
- WNY Mortgage Assistance

Reappraisal Projects:

- City of Lockport – Valuation
- Town of Amherst - Valuation
- Town of Ellicottville - Update
- Town of Huron – Data Collection and Valuation
- Town of Sodus – Data Collection and Valuation
- Town of Tupper Lake – Data Collection and Valuation
- Town of Webb - Valuation

Employment History:**KLW Municipal, Inc. (Buffalo, NY) – 11/2004- Present**

As President of KLW Municipal, Inc. a real estate appraisal and consulting company specializing in revaluations and consulting services for Assessors across New York State, I have run various reassessment projects, from an annual update to a Reappraisal Project for one of the largest towns in New York State including all of the analysis and model building that is so critical to successful valuation using a CAMA (computer assisted mass valuation) system.

I have a varied experience in the valuation of various waterfront, agricultural and suburban properties in mass valuation circumstances in the towns of Sodus and Huron in Wayne County and also within the towns of Webb and Tupper Lake, located within the Adirondack Park as well as the suburban municipality in the town of Amherst demonstrates. My varied expertise provides the foundation that is critical to any assessment project.

I also lead the public relations efforts of our company which have come characterize a truly successful project.

In addition, I have supported assessors in presenting and defending complaints in Board of Assessment Review, Small Claims Assessment Review (SCAR) and Article 7 proceedings. For these proceedings I have prepared supporting documentation and represented the Assessor's office in presentations. I have also prepared appraisals and represented property owners in both BAR and SCAR proceedings, typically for high end or unusual residential properties.

KLW Residential Inc. (Buffalo, NY) - 01/1997-Present

KLW Residential, Inc. specialized in Real Estate Appraising of Residential Property types. I was the office manager overseeing the appraisal process of ten appraisers. I have extensive appraisal experience for mortgage transactions, matrimonial actions, tax assessment, and appraisal reviews, including retrospective forensic reviews. I have been active in all aspects of the public relations with major clients.

**Kirchmeyer & Associates, Inc. (Buffalo, NY) – 07/1995-01/1997
Associate Appraiser**

A company specializing in Real Estate Appraising of all types of property. Active in public relations with major clients. Areas covered include all eight counties of Western New York.

Employment History: (Cont'd.)

Girasole Appraisal Company, Inc. (Niagara Falls, NY) – 02/1993 – 07/1995
Associate Appraiser

Performed residential appraisals, assist in the development of commercial appraisals for various clients, develop new clients, and maintain high quality customer service relations with existing clients.

M & T Bank, Residential Mortgage (Buffalo, NY) 06/1993-12/1994
Fixed Term Staff Appraiser

Performed FHA residential appraisals for Bank's mortgage department and consulted with processors and underwriters for appraisal assignments performed by contracted appraisal companies.

GAR Associates (Buffalo, NY) – 03/1992 – 02/1993
Associate Appraiser Performed residential appraisals of all types.