Office:	PO Box 4541, Middletown, Rhode Island 02842 Phone (401) 465-3153 E-mail Valentineappraisal@gmail.com
Experience:	Residential and Commercial Property Appraiser, 1992 to present
Certification:	Rhode Island General Certified Real Estate Appraiser: Certification No. CGA.0A00682 Massachusetts General Certified Real Estate Appraiser License No.: 5581
Education:	New England College, Bachelor of Arts, Business Administration
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Appraisal Courses and Seminars Attended and Successfully Completed:

	Course 101 Course 102 Course 1BA Course 510 Course 520 Course 550 Course SPP Course SPP	Introduction to Appraising Real Property Residential Property Valuation Capitalization Theory and Techniques Advanced Income Capitalization Highest and Best Use and Market Analysis Advanced Applications Standards of Professional Practice, Part A Standards of Professional Practice, Part B
	Seminars	
		Impact of Lead Paint Condemnation by the State Department of Transportation Feasibility Analysis & Highest and Best Use Analysis The Valuation of Industrial Properties Appraising Apartments Market Extractions Residential Appraisal: Confronting Environmental Issues Argus Training Report Writing Land Use Planning and Eminent Domain in Rhode Island 2001 USPAP Update
	University of F	Rhode Island Courses: Course Res. 048, Law for Real Estate Title Examiners
Member:		l Board of Realtors ociation of Realtors

Qualified RE Expert:

Rhode Island:	Portsmouth, Newport, South Kingstown, New Shoreham, Tiverton, Portsmo	
	Middletown, North Kingstown, Glocester, Lincoln, Charlestown	

Massachusetts: Edgartown, Dartmouth, Wareham, Westport, Wendell, Concord, Milton, Stow, Cheshire, West Springfield, North Andover, Gloucester, Walpole, Westwood, Sharon, Pembroke, Scituate, North Adams, Wakefield, Westford, Deerfield, Lexington

Significant Clients:

BankNewport, BayCoast Bank, Randolph Savings Bank, Newport Federal Savings Bank, The Washington Trust Company, Citizens Bank, BankRI, Sovereign Bank, Coastway Community Bank, Bank of America, Southern New Hampshire Bank, Digital Federal Savings Bank, Westerly Community Credit Union, Westerly Savings Bank, First Federal Savings Bank of America, Rockland Trust Bank, Interbay Funding, First Pioneer Farm Credit, Webster Bank, New Shoreham County Savings Bank, AT&T, Narragansett Bay Commission, National Grid, RI Department of Environmental Management, The Nature Conservancy, Rhode Island Department of Transportation, Rhode Island Airport Corporation, US Small Business Administration, Bay Colony, Aquidneck Land Trust, Town of New Shoreham, Town of North Kingstown, Town of Portsmouth, Town of South Kingstown, South County Hospital, City of Providence, City of Cranston, Town of Burrillville, Verizon Wireless, AT&T, T-Mobile, New Cingular Wireless, Omnipoint Communications, Inc.