



ASTUTE APPRAISALS, INC.

2014 marks our 16th year of service to Bankers, Lenders and Investors

**Appraisal Qualifications
For
WAYNE L. HENRY**

**Certified FHA Real Estate Appraiser
Maryland Certificate #11222
Virginia Certificate #4001013726
Washington D.C. Certificate #CR12095**

Experience:

Wayne L. Henry is a full time Certified FHA Real Estate Appraiser with a wealth of experience in residential and small income properties in the Washington D.C. metro market as well as the states of Maryland and Virginia. County coverage includes but not limited to: **Washington D.C.** **In Maryland** - Anne Arundel County, Baltimore City and County, Howard County, Montgomery County, Prince George's County. **In Virginia** - Alexandria City, Arlington County, Fairfax County, Fairfax City, Falls Church City, Loudoun, Manassas, Manassas Park City, Prince William County.

Employment:

- 07/09 to present **Chief Regional Appraiser of Astute Appraisals, Inc.** - Responsibilities include: Completing and reviewing residential appraisals at an average of 10 to 15 per week. I have the ability to inspect 2 to 3 properties per day and complete the appraisal report from start to finish; including photos, flood and location maps, comparables, addendums and adjustments. My responsibilities also include maintaining the local area network system (LAN) related but not limited to ACI, MLS and web master for astuteappraisals.com.
- 04/01 to 07/09 **Chief Regional Appraiser of AppraiseIt, Inc.** – Responsibilities include: Supervision of appraiser trainees and reviewing residential appraisals at an average of 15 to 20 per week.
- 03/00 - 04/01 **AVA Services, Inc. – Baltimore, MD**
Appraisal Assistant –Responsibilities included: Complete inspection of subject property including photos, flood and location maps, comparables, addendums and adjustments
- 08/99 - 04/01 **KUBX Real Estate Services, LLC - Baltimore, MD**
Office Manager – Responsibilities included: Locating and the acquisition of property, borrower set up and approval; also created and maintained office LAN.
- 02/96 - 07/99 **Gay Real Estate - Park slope, NY**
Appraiser Assistant - Responsibilities included: Complete inspection of subject property including photos, flood and location maps, comparables, addendums.

Appraisal Education:

03/03 - present	Completion of various continuing education courses at Maryland Association of Appraisers, Inc. and Appraisal Institute (see below)
09/99 - 12/99	Essex College appraisals course-completed and received qualifying certifications
03/00 - 04/01	Appraiser Apprenticeships under Donald G. Betz
02/96 - 02/99	Appraiser Apprenticeships under Mary Gay

Major courses and studies:

02/14 - 02/14	ReIs appraising high value homes
06/13 - 06/13	CoreLogic Collateral Solutions Fair Housing Act
06/13 - 06/13	CoreLogic Collateral Solutions Forensic field review
06/12 - 06/12	2012-2013 7-hour National USPAP Update Course
06/12 - 06/12	Residential Report Writing more than forms
06/12 - 06/12	Residential Appraisal Review
05/12 - 05/12	Appraising FHA Today
06/10- 06/10	Introduction to HUD REO Appraisals Course
06/10- 06/10	The Dirty Dozen
06/10 - 06/10	Introduction to HUD REO Appraisals Course
12/09 -12/09	USPAP update course 2010-2011 certification of completion
08/07 - 08/07	Completion of Advanced Residential Report Writing 2
08/07 - 08/07	Completion of Advanced Residential Applications and Case Studies 1
06/05 - 06/05	Completion of USPAP update course
06/05 - 06/05	Completion of The professionals Guide to the URAR 2005 release
06/05 - 06/05	Completion of Case Study
04/05 - 04/05	Completion of Residential Market analysis and highest and best use
12/03 - 12/03	Completion of FHA prep course
12/03 - 12/03	Completion of Fannie Mae Guidelines course
03/03 - 03/03	Completion of the Cost Approach to Valuing Residential Properties
03/03 - 03/03	Completion of Appraising Urban & Non homogeneous properties
12/99 - 12/99	Completion of Real Estate: Appraisal Standards and Ethics
10/99 - 12/99	Completion of Real Estate: Practices of Appraising.
09/99 - 10/99	Completion of Real Estate: Principles of Appraising
09/93 - 12/96	Graduated LaGuardia College Long Island City, New York Associate Degree in Applied Science

Skills:

Appraisal studies include: Fannie Mae residential lending data entry, UAD compliant, 1004MC, cost & income calculations and the evaluating of real estate purchases to use in the sales comparison approach in order to derive a true and correct market value. Complete property inspections include: photos, measurements and structural imperfections. Installation and operation of a LAN in relation to the following: ACI, MRIS/MLS, Windows 8, Microsoft Access, Microsoft Excel, Microsoft Word, Microsoft Publisher, Microsoft Streets and Trips 2013, Visual Basic, Visual C++ and Visual DBASE, AI ready. Ability to train other appraisers to become licensed, successfully trained 8 trainees allowing them to obtain a license in the state of Maryland.

Completed all education courses required by the Washington D.C., the state of Maryland and Virginia Real Estate Appraisal Commission; necessary for the maintenance of an appraisal license as a Certified Real Estate Appraiser with FHA approval.

Bank references:

Suntrust Bank	Wells Fargo Bank
PNC Bank	TD Bank
JP Morgan Chase	Chase Home Finance
Prudential Relocation Service	Cardinal Financial
BB&T	Citibank
Pentagon Federal Credit Union	Ocwen Loan Servicing, LLC
Loandepot.com	Everbank

AMC's references:

ULS	Valuations Support Services
Dataquick	Servicelink
LSI	Dwellworks
Real Estate Management Corp.	Nations Valuation Service (NVS)
Old Republic Title	Finiti
iMortgage Services	Springhouse
Coester VMS	Clear Capital
AppraisalPort	Corelogic
Equity National	Matt Martin
Timios, Inc.	Trimavin

Astute Appraisals, Inc.

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