

# APPRAISER RESUME

## PERSONAL DATA

Last Name <u>HINEBAUGH</u>	First Name <u>CHERYL</u>	M.I. <u>L</u>	Social Security No.
Prof. Designations (Yr. Earned) St. Cert. Res. Real Estate Appraiser (Earned in 12/2003)			
Company Name <u>TOWN SQUARE APPRAISALS INC</u>			State - Lic./Cert# - Expires
Address <u>1211 N. WESTSHORE BLVD, SUITE 410</u>			<u>FL-St. Cert. Res. REA #4224</u>
City <u>TAMPA</u> State <u>FL</u> Zip Code <u>33607</u>			Expires <u>11/30/2006</u>
Phone <u>813-368-4834</u>	Fax <u>813-207-0535</u>	E-Mail <u>cheryl@townsquareappraisals.com</u>	

## MEMBERSHIPS

List Memberships in Professional and Technical Organizations related to your current employment activities and Office(s) held.

FOUNDATION OF REAL ESTATE APPRAISERS, MEMBER

\_\_\_\_\_

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## EDUCATION

Formal Education		
Name of Institution	Dates	Type of Degree or Certificate
<u>THE UNIVERSITY OF NORTH CAROLINA, ASHEVILLE</u>	<u>1989-1991</u>	<u>MARKETING STUDIES</u>
<u>THE UNIVERSITY OF TAMPA</u>	<u>2000-2003</u>	<u>BACHELOR OF SCIENCE, MARKETING</u>
Professional and Technical (Appraisal) Courses Satisfactorily Completed		
Course Title	Dates	Sponsoring Organization
<u>FUNDAMENTALS OF REAL ESTATE APPRAISAL (AB-I)</u>	<u>1996</u>	<u>ELGIN SCHOOL OF REAL ESTATE</u>
<u>CERTIFIED RESIDENTIAL APPRAISAL (AB-II)</u>	<u>2003</u>	<u>ED KLOPFER SCHOOLS OF REAL ESTATE</u>
Appraisal Conferences, Seminars, and Clinics Attended During the Past Three Years		
Activity	Dates	Sponsoring Organization
<u>7-HOUR U.S.P.A.P. UPDATE</u>	<u>2006</u>	<u>KETCHAM EDUCATION PROVIDERS</u>
<u>3-HOUR FLORIDA STATE LAW UPDATE</u>	<u>2006</u>	<u>KETCHAM EDUCATION PROVIDERS</u>
<u>IMPROVING THE RESIDENTIAL INSPECTION</u>	<u>2006</u>	<u>ED KLOPFER SCHOOLS OF REAL ESTATE</u>

## EMPLOYMENT HISTORY

Beginning with Present Employment, List Chronologically all Employment Related to Appraising

Name and Address of Employer (indicate self-emp.)	Principle Duties	Dates	Percent of Time Appraising
<u>REAL ESTATE APPRAISAL ASSOCIATES-TAMPA</u>	<u>RESIDENTIAL APPRAISER</u>	<u>12/1999-12/2001</u>	<u>100%</u>
<u>FUTUREHOME APPRAISALS, INC.-TAMPA</u>	<u>RESIDENTIAL APPRAISER</u>	<u>1/2001-8/2005</u>	<u>100%</u>
<u>TOWN SQUARE APPRAISALS, INC.-TAMPA</u>	<u>RESIDENTIAL APPRAISER</u>	<u>8/2005-PRESENT</u>	<u>100%</u>
_____	_____	_____	_____
_____	_____	_____	_____

## EXPERIENCE SUMMARY

Give approximate number and total dollar amount of each different type of appraisal report prepared for clients in last five years

Construction Type	Existing		Proposed	
	Existing	Proposed	Existing	Proposed
Single Family Detached	<u>1000+</u>	<u>150+</u>	_____	_____
Condominiums	<u>250+</u>	<u>50+</u>	<u>N/A</u>	<u>N/A</u>
Land (finished lots/raw)	<u>200+</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
Planned Unit Developments	<u>500+</u>	<u>250+</u>	<u>N/A</u>	<u>N/A</u>
Dwellings (2-4 units)	<u>50+</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>

Give number of appraisal reports prepared in the past two years for the following:

Institutional Investors # N/A Government Agencies # N/A Private Mortgage Insurers # N/A

Briefly describe review appraising experience

MINIMAL AMOUNT OF REVIEW APPRAISAL EXPERIENCE.

## APPRAISAL ACTIVITY AREA

Define the area of your appraisal activity, List cities and/or counties.

3 COUNTIES IN WEST CENTRAL FLORIDA

1)HILLSBOROUGH, 2)PINELLAS, 3)PASCO

## MARKET AND COST DATA SOURCES

State sources, types and availability of data and how it is maintained.

MICRO BASE, PUBLIC RECORD, MULTIPLE LISTING, MARSHALL & SWIFT COST HANDBOOK, WIN2DATA.

Do you use local MLS?  Yes  No

# APPRAISER RESUME CONTINUED

Last Name HINEBAUGH First Name CHERYL Middle Initial L

## EXPERIENCE REFERENCES

*To summarize your work experience, list clients and employers (mortgage lenders, private mortgage insurers, secondary mortgage purchasers, and governmental agencies) which have accepted your appraisal reports and may be contacted. Please make certain your reference information is current. Give priority to clients for which you appraised residential property for purposes of conventional mortgage financing.*

1	Name of Firm <u>AMSOUTH BANK</u> Person to Contact <u>MS. LISA MARKS</u> Street Address / City St Zip <u>3522 BELL SHOALS ROAD</u> <u>VALRICO, FL 33594</u>	Title <u>RESIDENTIAL LOAN OFFICER</u> Types of Property Appraised, Date and Valuation <u>RESIDENTIAL PROPERTIES</u>	Type of Business <u>MORTGAGE LENDING</u> Area Code and Phone Number <u>813-661-6508</u>
2	Name of Firm <u>MR. JOHN HAGGITT, ATTORNEY AT LAW</u> Person to Contact <u>MR. JOHN HAGGITT</u> Street Address / City St Zip <u>300 TURNER STREET</u> <u>CLEARWATER, FL 33756</u>	Title <u>ATTORNEY</u> Types of Property Appraised, Date and Valuation <u>RESIDENTIAL PROPERTIES</u>	Type of Business <u>COLLECTIONS, WILLS &amp; PROBATE</u> Area Code and Phone Number <u>727-461-3193</u>
3	Name of Firm <u>AIM MORTGAGE</u> Person to Contact <u>MR. DAVID FREED</u> Street Address / City St Zip <u>703 60TH STREET COURT EAST, UNIT B</u> <u>BRADENTON, FL 34208</u>	Title <u>OWNER/RESIDENTIAL LOAN OFFICER</u> Types of Property Appraised, Date and Valuation <u>RESIDENTIAL PROPERTIES</u>	Type of Business <u>MORTGAGE LENDING</u> Area Code and Phone Number <u>941-745-3122</u>
4	Name of Firm <u>KELLER WILLIAMS REAL ESTATE</u> Person to Contact <u>MRS. DEBBIE ROMERO</u> Street Address / City St Zip <u>3626 ERINDALE DRIVE</u> <u>VALRICO, FL 33594</u>	Title <u>REALTOR</u> Types of Property Appraised, Date and Valuation <u>RESIDENTIAL PROPERTIES</u>	Type of Business <u>REAL ESTATE SALES</u> Area Code and Phone Number <u>813-913-7777 OR 813-699-1420</u>
5	Name of Firm <u>AMSOUTH BANK</u> Person to Contact <u>MRS. JENNIFER BUSWELL</u> Street Address / City St Zip <u>11231 BLOOMINGDALE AVE</u> <u>RIVERVIEW, FL 33569</u>	Title <u>RESIDENTIAL LOAN OFFICER</u> Types of Property Appraised, Date and Valuation <u>RESIDENTIAL PROPERTIES</u>	Type of Business <u>MORTGAGE LENDING</u> Area Code and Phone Number <u>813-657-8714</u>
6	Name of Firm <u>HOMEOWNERS MORTGAGE CORPORATION</u> Person to Contact <u>MRS. BRANDY HALL</u> Street Address / City St Zip <u>10802 E. MAIN STREET, SUITE C</u> <u>THONOTOSASSA, FL 33592</u>	Title <u>LOAN ORIGINATOR/PROCESSOR</u> Types of Property Appraised, Date and Valuation <u>RESIDENTIAL PROPERTIES</u>	Type of Business <u>MORTGAGE LENDING</u> Area Code and Phone Number <u>813-985-8885</u>
7	Name of Firm <u>BACHMAN LEAR AND COMPANY, INC.</u> Person to Contact <u>MR. TIM KRIEG</u> Street Address / City St Zip <u>4253 W. KENNEDY BOULEVARD</u> <u>TAMPA, FL 33609</u>	Title <u>LOAN OFFICER</u> Types of Property Appraised, Date and Valuation <u>RESIDENTIAL PROPERTIES</u>	Type of Business <u>MORTGAGE LENDING</u> Area Code and Phone Number <u>813-289-2727</u>
8	Name of Firm <u>COUNTRYWIDE HOME LOANS</u> Person to Contact <u>MS. KARA BABITT</u> Street Address / City St Zip <u>9436 REGENCY PARK BOULEVARD</u> <u>PORT RICHEY, FL 34668</u>	Title <u>HOME LOAN CONSULTANT</u> Types of Property Appraised, Date and Valuation <u>RESIDENTIAL PROPERTIES</u>	Type of Business <u>MORTGAGE LENDING</u> Area Code and Phone Number <u>813-416-1226</u>

Additional, Pertinent Information N/A

## APPRAISER'S STATEMENT

The above statements are true to the best of my knowledge and belief and may be investigated through any of the sources shown here or through other sources as warranted.

Signature of Appraiser

  
 \_\_\_\_\_  
 CHERYL L. HINEBAUGH

Date: OCTOBER 13, 2006

3/17/2006 15:42

858 273 8026

FREA

Sabrina Shiley → Cheryl Hinebaugh

2/3

COVER NOTE**INSURED:** Cheryl L Hinebaugh**MAILING ADDRESS:** 9808 New Parke Road  
Tampa, FL 33626

*This is to certify that the undersigned has procured insurance coverage as hereafter specified from certain companies and/or underwriters.*

**EFFECTIVE:** 3/19/2006**TERM:** 12 Months**COVERAGE:** Professional Liability for Specified Professions

- Profession: Real Estate Appraiser
- Claims Made Form: MPL#26901 (9/87)
- Retroactive Date: 3/19/2004
- Limits: Per Occurrence: \$1,000,000 Annual Aggregate: \$1,000,000
- Deductible: \$1,000

**CONDITIONS:**

- Real Estate Agent/ Broker Referral Indemnity
- Knowledge of Wrongful Act Exclusion
- Pending and/or Prior Litigation Exclusion
- Defense within Policy Limit
- Deductible includes Loss Adjustment Expenses

**COMPANIES PARTICIPATING:**

National Union Fire Insurance Company of Pittsburgh, PA

**ASSIGNED COVER NOTE #:** Z FREA 04-4848**Issued at:** 4907 Morena Blvd., Suite 1415  
San Diego, CA 92117**DATE:** March 17, 2006**BY:** S. Shiley

*Insurance, when effected shall be subject to all terms and conditions of policy (ies) which will be issued, and in the event of any inconsistency herewith, the terms and provisions of the policy prevail.*

AC# **1775487**

**STATE OF FLORIDA**

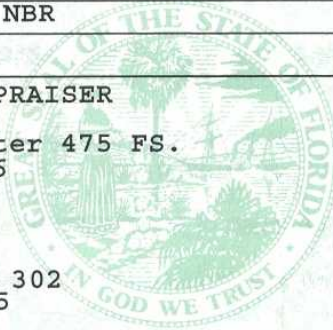
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION  
FLORIDA REAL ESTATE APPRAISAL BD

SEQ# L04120302393

DATE	BATCH NUMBER	LICENSE NBR
12/03/2004	040461805	RD4224

The CERTIFIED RESIDENTIAL APPRAISER  
Named below IS CERTIFIED  
Under the provisions of Chapter 475 FS.  
Expiration date: NOV 30, 2006

HINEBAUGH, CHERYL L  
7612 SOUTHERN BROOK BEND APT 302  
TAMPA FL 33635



JEB BUSH  
GOVERNOR

DISPLAY AS REQUIRED BY LAW

DIANE CARR  
SECRETARY