

Arthur J. Panzarella Jr.-SRA Certified Residential Real Estate

Appraiser,#20010 Az (Since 1991)

Firm Name: Realty Providers,Inc/ aka Panzarella & Associates-Real Estate Appraisers
Address: 17742 N. 99TH Way Scottsdale, Az. 85255
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WWW.Panzarellaandassociates.com

ARIZONA STATE CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER #20010
CERTIFIED SINCE 1991, FHA APPROVED.

PROFESSIONAL STATUS

Organizations	Designations	Year Earned
National Association of REALTORS	REALTOR ,Member	1988
National Assoc. of Independent Fee Appraisers	I.F.A.	1988-2006
Appraisal Institute S.R.A.	1992-2006, 7/2009-CURRENT	
HUD/FHA Approved Appraiser	Certified Since	1987-Current
Arizona REALTOR/Designated Broker	Designated Broker	1992-Current

EDUCATION

Formal/Institution	Degree/Certificate	Dates:
Scottsdale Community College	General Business	1983-86

PROFESSIONAL/APPRaisal COURSES SATISFACTORILY COMPLETED:

Course Title	Date	Sponsor
FHLMC Small Income Property Report	1989	N.A.I.F.A.
Review Appraising	1989	N.A.I.F.A.
Standards of Professional Practice	1990	S.R.E.A.
URAR Report writing/Multi-report	1990	FNMA/NIFA
Appraising Historic Properties	1990	N.A.I.F.A.
Relocation Appraising	1990	N.A.I.F.A.
RTC Appraisal Seminar	1991	RTC
Arizona Appraisal Law	1991	Appraisal Institute
Standards of Professional Practice	1991	S.R.E.A.
Market Extractions	1992	Appraisal Institute
Market Trends	1992	Scottsdale RE School
New URAR	1993	Appraisal Institute
Difficult/Complex Appraisals	1993	Appraisal Institute
National Flood Insurance Program	1993	Appraisal Institute
Standards of Professional Practice	1994	Appraisal Institute
Limited Appraisals & Reporting Options	1994	Appraisal Institute
Evaluation & the Appraisal Industry	1995	Appraisal Institute
Litigation and the Appraiser	1995	Appraisal Institute
Highest and Best Use	1996	N.A.I.F.A.
Reviewing Residential Appraisals	1996	N.A.I.F.A.
FHA 203(k) Training	1996	Inland Mortgage Corp.
Valuation of Stigmatized Properties	1997	Appraisal Institute
Huds Update on Appraisal Valuation	1997	Appraisal Institute
Litigation Skills for the Appraiser	1997	Appraisal Institute
Appraisal of Nursing Facilities	1997	Appraisal Institute
Appraisal of High-Value & Historic Homes	1997	Appraisal Institute
Streamlined Appraisal Forms in the Automated Underwriting, 5/1999		Appraisal Institute

Valuation of detrimental Conditions in Real Estate,	5/1999	Appraisal Institute
Hud Appraisal Requirements	7/1999	N.A.I.F.A.
Home Inspection for the Real Estate Appraiser	5/2000	Appraisal Institute
FHA Appraisal Regulations	5/2000	N.A.I.F.A
Calculating Gross Living Area using ANSI Standards	6/2000	N.A.I.F.A.
FHA Appraisal Regulation-2001 update	5/2001	N.A.I.F.A.
Real Estate Fraud:Appraisers Responsibilites	1/2002	Appraisal Intsitute
Fundamental of Relocation Appraising	3/2002	Appraisal Institute
The Appraiser as an Expert Witness:		
Preparation & Testimony	3/2002	Appraisal Institute
Litigation Appraising:Specialized Topics & Applications	3/2002	Appraisal Institute
Standards of Professional Appraisal Practice-Part C	4/2002	Appraisal Institute
Appraising Manufactured Housing-	3/2004	Appraisal Institute
Scope of work	3/2004	N.A.I.F.A
Defending,Documenting & Supporting Appraisal Reports	3/2004	N.A.I.F.A.
Uniform Standards of Proffesional Apraisal Practice	6/2004	Arizona School of RE
Survival Guide to Home Inspection	6/2004	Arizona School of RE
Fundamentals of Real Estate Exchange	6/2004	Arizona School of Re
Land Planning & Zoning	6/2004	Aizona Scchool of Re
7-HOUR USPAP UDATE 5.0	3/2005	N.A.I.F.A.
Communicating an appraisal using the revised fanniema		
Appraisal report forms	5/2005	N.A.I.F.A.
Survival Guide to Home Inspection-update	8/2006	Arizona School of Re
Uniform Residential Appraisal Report	8/2006	Arizona School of Re
Vacant Land Contract	8/2006	Arizona School of Re
FHA/FNMA Requirements for Appraising Condominiums	8/2006	Arizona School of Re
Business Structures	8/2006	Arizona School of Re
Arizona Land Market	8/2006	Arizona School of Re
Commercial Contract Writing	7/2008	Arizona School of Re
Writing the Commercial Lease	7/2008	Arizona School of Re
Commercial Finance	7/2008	Arizona School of Re
Supervising Beginning Appraisers	7/2008	Arizona School of Re
USPAP Course-7 hour update	7/2008	Arizona School of Re
Land as an Investment	7/2008	Arizona School of Re
Arizona Land Market	7/2008	Arizona School of Re
Business Practices & Ethics,2009 Version	6/2009	Appraisal Institute
Appraisal Curriculum Overview-Residential Package	6/2009	Appraisal Institute
FHA Appraisal Requirements	10/2009	Arizona School of Re
USPAP 2009-2009 National USPAP	11/2009	Arizona School or Re
Arizona Appraisers State Conference	10/2009	AASC,LLC
Appraisal Management Companies-Laws,Issues,Solutions	10/2009	AASC,LLC
Economic outlook/paperless office/mortgage fraud	10/2009	AASC,LLC
Loss Prevention Program for Real Estate Appraisers	10/2009	Liability Insurance
How to Comply with UAD Using ACI Software	07/2011	ACI
Completing Today's FHA Appraisal	08/2011	HUD/FHA
The Uniform Appraisal Dataset from Fannie Mae & Freddie Mac,	08/2011	Appraisal Institute

:Courses Continued

Government Sponsored	Recent courses/Seminars
Improved area Appraising/Subdivisions	1988 HUD
Environmental Clearances	1989 HUD
Mobile/Manufactured Homes	1989 HUD
URAR & Multi-Family Reports	1990 FNMA
FEMA Flood Mapping updates/procedures	1990 FEMA/HUD
Noise Abatement/Hazardous Facilities	1990 HUD

EMPLOYMENT HISTORY

Employer	dates	title	% of time Appraising
Panzarella & Associates	1983-Present	Appraiser	100%
Centrust Mortgage	2/88 to 3/89	Staff Appraiser	100%
Shearson Lehman Mtg.	1/87 to 1/88	Staff Appraiser	100%
Irwin Mortgage Corp.	1/90 to 6/99	Staff Appraiser	100%

Additional Employment History

Realty Providers,Inc: Sales & Appraisals

1/93-Present Owner/Broker 50%

AJP & Sons,LLC 3/2005-Current Manager 50%-as needed. (Real Estate Investments, Purchase, Rehab-Resale & Management)

APPRAISAL GEOGRAPHIC AREA

Maricopa County - Metropolitan Area

DATA SOURCES

Local MLS – Assessor data computer system,Imapp, Net Value,updated daily..
FEMA - Flood Maps, updated automatically by FEMA & FHA/CNV Office Records & Mortgage Files.

Appraiser E & O

ERRORS & OMISSIONS BY GENERAL STAR NATIONAL INSURANCE COMPANY..

Policy #: NJA949048G Exp.date: 11/13/2011 Limit: \$1,000,000

Real Estate E & O (Realty Providers,Inc)

Policy#Reo-2009327-01 by TOPA Insurance Company Limit"\$1,000,000

APPRAISAL AND REALTY ASSOCIATIONS

Scottsdale Board of Realtors, Member, Realty Providers

Scottsdale Board of Realtors, Affiliate, Panzarella & Associates

Scottsdale Chamber of Commerce, Panzarella & Associates

National Association of REALTORS

Arizona Association of REALTORS

Appraisal Institute(1992-2006) (7/2009-CURRENT) S.R.A.

National Association of Independent Fee Appraisers, I.F.A.(1988-2006)

N.A.I.F.A. (1988-89) Public Relations Chairperson - Phx Chapter

N.A.I.F.A. (1989-90) Education Chairperson - Phx Chapter

N.A.I.F.A. (1989-90) Vice President - Phx Chapter

N.A.I.F.A. (1990-92) President - Phx Chapter

N.A.I.F.A. (1992-94) State Deputy Director - Arizona

N.A.I.F.A. (1994-97) State Director - Arizona

REFERENCES

Name of Firm: AmeriFirst Mortgage
Business: Private Mortgage Banker-Residential 1-4
Address: Scottsdale,Az. 85255
Contact: Ron Lynch-(602)531-0985 480-421-5343

Name of Firm: WINTRUST Mortgage
Business: Mortgage Lender,1-4 family
Address: 3003 N. Central Ave#114 Phoenix, Az 85012
Contact: Gary Lau, (602)212-9232

Name of Firm: WJ Bradley
Business: Mortgage Lender
Address: 9237 E. Via de Ventura#100 Scottsdale, Az. 85258
Contact: Roy Meschell - (480)548-2200

Name of Firm: Bregman Burt & Feldman
Attorney: Mark Bregman
7509 E. 1st Street Scottsdale, Az. 85253
Mark Bregman: 480-948-5647

>Additional references available upon request.