



2622 E. Tremont Avenue
Bronx, NY 10461

Tel.: 718-823-8600
Fax: 718-504-4082

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QUALIFICATIONS

OF

ANDREW P. MANTOVANI, II

BUSINESS EXPERIENCE:

July, 1983 to Present:

Mantovani & Lynch, Inc.
2622 E. Tremont Avenue
Bronx, New York 10461

Actively engaged in the appraisal of real property of all types, character, and magnitude in the New York metropolitan area. Specialized in one to four family residential dwellings, condominiums, and co-operative apartment units. Thoroughly familiar with the preparation of FNMA/FHLMC form appraisals as well as full narrative reports. Extensive experience in the appraisal of residential apartment complexes using both FHLMC forms (71-A & 71-B) and narrative formats. Qualified as an expert in real estate appraisal and testified as such before the Supreme Court of the State of New York. Currently teaches the R-1, R-2, R-3, R-4, AQ-1, G-1, and National USPAP courses for the Community Real Estate School in Bronx County, New York City. Regularly teaches the 15 Hour National USPAP, 7 Hour National USPAP Update and Appraiser Continuing Education seminars for the Westchester Community College (Adjunct Professor), Rockland Board of Realtors, Rockland Community College, Kovats School of Real Estate, Appraisal Education Network School and the Professional Career Institute. Mr. Mantovani is an AQB Certified USPAP Instructor (#10615).

December, 1979 to June, 1983:

N.Y.S. Facilities Development Corp.
909 Third Avenue - 14th Floor
New York, New York 10017
Position: Real Property Specialist

Negotiated the acquisition of residential, commercial, and industrial properties as well as leased office space on behalf on the State of New York. Additional duties included the preparation of appraisal reports, review of appraisal reports, and the supervision of construction and renovations.

June, 1974 to December, 1979:

Mantovani & Lynch, Inc.
2622 E. Tremont Avenue
Bronx, New York 10461
Position: General Manager

Held the position of general manager and was actively engaged in the sale, mortgage financing, and appraisal of both residential and commercial properties. Responsible for the supervision of all facets of a general insurance agency/brokerage.

PROFESSIONAL LICENSES:

New York State Real Estate Appraiser - Certified General - Cert. # 46-000-000-845

New York State Real Estate Appraisal Instructor - Instructor I.D. # I-257

AQB Certified USPAP Instructor - Instructor I.D. # 10615

EDUCATION:

Attends seminars and continuing education courses regularly. Actively engaged in the instruction of the R-1, R-2, R-3, R-4, G-1, AQ-1, National USPAP-7 Hour Update, National USPAP-15 Hour, Property Management and various CE seminars for the Community Real Estate School, Westchester Community College, Rockland Community College, Rockland Board of Realtors, Kovats School of Real Estate, Appraisal Education Network School and the Professional Career Institute.

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| 2003 | “AQB National USPAP Instructor’s Course”
Sponsored by Appraisal Standards Board
Hosted: Appraisal Education Network School – Bohemia, N.Y.
Instructor’s Certificate issued March 31, 2003 |
| 1998 | “The HUD 203K Rehabilitation Mortgage Seminar”
Appraisal Education Network School – Bohemia, N.Y.
Certificate |
| 1998 | “Ethics & Standards of Professional Practice”
Appraisal Education Network School – Bohemia, N.Y.
Certificate |
| 1998 | “Efficiency & Automation through Technology in the Modern
Appraisal Office”
A La Mode, Inc. – Garden City, New York
Certificate |
| 1992 | “Income Property Appraisal & Cash Flow Analysis”
National Association of Independent Fee Appraisers, Inc.
Certificate |
| 1991 | “Appraisal of Small Income Properties”
National Association of Real Estate Appraisers, Inc.
Certificate |
| 1991 | “Standards of Professional Practice”
National Association of Real Estate Appraisers, Inc.
Certificate |
| 1989 | “Review Appraising Seminar”
National Association of Independent Fee Appraisers, Inc.
Certificate |
| 1987 | “Single Family Appraisal Using URAR”
Seminar
Henry S. Harrison, MAI |
| 1987 | “Real Estate Appraisal”
N.Y. Institute of Technology
Central Islip, New York |

EDUCATION (cont.):

- 1985 “Applied Residential Property Valuation”
Society of Real Estate Appraisers, Inc.
Michigan State University
- 1983 “Principles of Income Property Appraising”
Society of Real Estate Appraisers, Inc.
Long Island University
- 1982 “Introduction to Appraising Real Property”
Society of Real Estate Appraisers, Inc.
Long Island University

REFERENCES:

Commerce Capital, Inc. Phone: 631-424-5440
1160 E. Jericho Tpke. – 2nd Floor Fax: 631-424-5450
Huntington, New York
Mr. Jason Casano, Vice President

Countrywide/Full Spectrum Lending Phone: 626-584-2224
35 N. Lake Avenue – 4th Floor
Pasadena, CA 91101
Mr. David Francis

eHome Credit, Inc. Phone: 516-663-0524
Old Country Road
Garden City, New York 11530
Mr. Brian Miller

North American Savings Bank Phone: 913-327-2010
11225 College Boulevard – Suite 400
Overland Park, KS 66210
Ms. Jill Underwood

NationPoint Phone: 714-247-7542
240 Commerce Drive – Suite 100
Irvine, CA 92602
Mr. Bobby Martinhauk

D.M.D. Equities, Corporation Phone: 516-625-5259
9 Whittier Drive
Searingtown, New York 11507
Gary Daniels, Vice President

SERVICE AREA:

Bronx, Brooklyn, Manhattan, Queens, Staten Island, Nassau, Suffolk, Westchester, Putnam, Orange and Rockland counties.

PARTIAL LIST OF CLIENTS

Alliance Mortgage Banking Corp.
Allied National Services
Ameristar Services
Charter One Credit
Chase Home Finance
Circle Mortgage Group.
Commercial Express Funding Corp.
Commerce Capital, Inc.
Countrywide Home Loans
Cross County Funding
Delta Funding Corporation
D.M.D. Equities Corp.
eHome Credit Corp.
Empire Equity Group, Inc.
Fairmont Funding, Ltd.
First American Equity Loan Services
First Franklin Financial
First Town Mortgage Corp.
First West Mortgage Bankers
Franklin First Financial, Ltd.
Full Spectrum Lending (Div. of Countrywide)
General Mortgage Corp.
Greenpoint Bank
Greentree Capital Corp.
Ideal Mortgage Bankers, Inc.
Interstate Resources Corp.
IPI Financial Services, Inc.
JP Morgan Chase
Key Bank
Life Bank – Life Financial Company
Market Intelligence, Inc.
Marrus Consultants, Inc.
Morgan Stanley Dean Witter
NationPoint
North American Savings Bank\
Novastar Home Mortgage
Positive Mortgage Bankers, Inc.
Q.P. Mortgage Banking Center, Inc.
RAC Mortgage Services, Inc.
Residential Money Centers, Inc.
Right Trac Financial Group, Inc.
RPM Funding
US Mortgage Corp.
United Funding Group, Inc.
Wells Fargo Bank
Western Thrift & Loan