

QUALIFICATIONS OF THE APPRAISER

PATTI L. CROSS

CERTIFIED RESIDENTIAL APPRAISER /FHA #CR00528; Expiration August 31, 2009

Education:

Solano Community College; 1976 – Accounting courses
Uniform Standards of Professional Appraisal Practice – 2000; 2004; 2007
Real Estate Appraising 1 – 2000
Real Estate Appraisal Foundations – 2003
Residential Case Studies – 2005
Income Property Appraisal – 2006
Narrative Report Writing - 2007

Experience:

Certified Residential Appraiser-12/2007- Present, Marineau and Associates
Licensed Appraiser – 8/2006 -12/2007, Marineau and Associates
Registered Appraiser Assistant- 2004-2006, Marineau and Associates
Unregistered Asst. to Melanie M. Smith -1997-2004, Marineau and Associates

Appraiser experience includes; single family dwellings. 2-4 unit small income properties, rural/acreage properties, manufactured homes, new construction, narrative reports and recreational lakefront cabins and full time residences. Complex properties include; atypical zoning, excess land and properties made complex by limited sales data.

References:

Oregon First Community Credit Union

Candy Rose
150 E. Johnson Ave.
Coos Bay, Oregon 97420
(541) 267-5115

Umpqua Bank

Kathy Bell
2300 Broadway Ave.
North Bend, Oregon 97459
(541) 751-8139

Eagle Home Funding

Illiana Montiel
290S 4th St
Coos Bay, Oregon 97420
(541) 269-0175

Washington Mutual

Bank of America
Lenders Service, INC.
700 Cherrington Parkway
Coraopolis, PA 15108-4306
(877) 848-8126

John Whitty

Attorney at Law
444 N 4th Street
Coos Bay, Oregon 97420
(541) 267-2156

Stephen Miller

Attorney at Law
320 Fir Avenue
Reedsport, Oregon 97467
(541) 271-2101



Appraiser Certification and Licensure Board

State Certified Residential Appraiser

28 hours of continuing education required for renewal

Patti L Cross
Marineau & Associates
510 Highland AVE
Coos Bay OR 97420

License No: **CR00528**
Issue Date: 9/1/2009
Expiration Date: 8/31/2011

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A handwritten signature in blue ink, appearing to read "R. A. Keith".

R. A. (Bob) Keith, Administrator