



A Plus Appraisal Service, LLC
NJ Residential and Commercial Real Estate Appraisers
9 Inwood Terrace
Fairfield, NJ 07004
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www.aplusappraisalservice.net

2006 – Present

A Plus Appraisal Service, LLC
d/b/a, A+ Appraisal Service, LLC

Formerly A+ Appraisal Service
a sole proprietorship under Ralph M. Conte Sr. (1995 – 2006)
Acceptance and preparation of residential and commercial
appraisal assignments throughout our coverage areas in
New Jersey.

About the Firm

Over 30 years experience in the NJ real estate industry.
Provider of quality appraisal reports for use in the following
areas:

- Primary and Secondary Mortgages
- Refinancing
- Per Plans, Construction Loans
- Appraisal Review
- Employee Relocation
- Private Mortgage Insurance Removal
- Divorce
- Estates
- Tax Appeals
- Pre-Sale Pricing for Homeowners

Coverage Areas

Bergen, Essex, Morris, Passaic, Sussex, Union, Warren and
Hunterdon counties in the State of New Jersey.

Independent Fee Appraisers

Our residential independent fee appraisers are experienced
in our service areas and have all been trained by our Senior
Appraiser.

*See attached insurance
documents*

Ralph M. Conte, Sr. – #42RC00218200

Member and Senior Appraiser
Certified Residential Appraiser
E&O Coverage – General Star National Ins. Co.
Originally licensed in 1991
Courses taken in 2007-08:

National Standards of Professional Appraisal Practice
and Ethics – USPAP – 15 hours; Residential Site

Valuations and the Cost Approach – 15 hours
See attached resume

Kenneth Bronstein –#42RC00216200

Independent Fee Appraiser

BS in Business Administration

Certified Residential Appraiser – FHA Approved

E&O Coverage – General Star National Ins. Co.

Originally Licensed in 2005

Courses taken 2007-08:

National Standards of Professional Appraisal Practice
and Ethics – USPAP – 15 hours; Sales Comparable and
Income Approaches (#1067/RSC 30) – 30 hours;
National Standards of Professional Appraisal Practice
and Ethics – 7 hours

Ken was an apprentice under Ralph Conte's supervision and
continues to work with the firm.

Joseph Castiner - #42RC00216000

Independent Fee Appraiser

Associates Degree – Computer Science

Certified Residential Appraiser – FHA Approved

E&O Coverage – Liberty Insurance Underwriters

Originally Licensed in 1998

Courses taken 2007-08: 15 Hours – National Standards
of Professional Appraisal Practice and Ethics – USPAP;
Site Valuation and Cost Approach - 15 hours

Joe has worked with the firm for approximately 10 years and
also worked under Mr. Conte's management at the Real
Estate Store.

David Griffith - #42RA00405100

Independent Fee Appraiser

Licensed Residential Appraiser

E&O Coverage – General Star National Ins. Co.

Originally Licensed in 2006

Courses taken 2007-08:

7 hours – National Standards of Professional Appraisal
Practice and Ethics – USPAP

David was an apprentice under the supervision of Ralph
Conte and continues to prepare appraisal reports for the
firm.

Laura A. Kenny – 42RP00245500

Member – Appraiser Trainee and Office Manager

Supervised by Johnny Caldwell, Jr., Certified General
Appraiser

E&O Coverage – General Star National Ins. Co.

Courses taken:

15 USPAP (2003); Introduction to Real Estate Appraisal

A Plus Appraisal Service

Resume

– 60 hours (2003); Residential Report Writing – 15 hours (2006); Residential Site Valuations and Cost Approach – 15 hours (2007); Sales Comparison and Income Approach – 30 hours (2007; National Standards of Professional Appraisal Practice and Ethics USPAP – 15 hours

Certified Residential Exam passed in 11/08

Certification hours to be completed by 12/09

Commercial Appraiser: Johnny Caldwell, Jr. - #42RG00121700

Independent Fee Appraiser

Commercial Appraiser/Supervisor – FHA Approved

See attached resume regarding experience and education

Representative

Clientele

Past and Present

Equiquest, Inc., Commerce Bank, TD Bank, Valley National Bank, Morristown FCU, Educators FCU, Advanced Financial Services, Lenders Services, Inc., Dana Capital, Premier Bank, Flagstar Bank, Countrywide, The Power Law Firm, DRI Title, Sussex Mortgage Co., First Fidelity Mortgage, North Fork Bank, Atlantic Federal Credit Union, Chase Home Finance, Equity Bank, National City Mortgage, Nationwide Equities, Paragon Federal Credit Union, Pascack Community Bank, Western Thrift and Loan, Union County Employees Credit Union, Washington Mutual, Wells Fargo, Rutgers FCU, TD Capital Lending

References:

See Application