

**PROFESSIONAL QUALIFICATIONS
OF
JOHNNY CALDWELL, JR., SCGREA, GRI
436 Dietz Street
Roselle, New Jersey 07203**

EXPERIENCE: Engaged as consultant to financial institutions, accountants, residential and commercial clients and private individuals since 1983

- Functions include report production, expert witness testimony, site inspections and evaluations and general consulting
- Real Estate Sales Associate – Century 21 Value Plus Realty
Lakewood, New Jersey
- Supervisor and Review appraiser – A Plus Appraisal Service, LLC
Supervise trainee, report review and preparation, site inspections and evaluation

EDUCATION: 1978, B.A. Business & Urban Communication Studies
Rutgers University – Livingston College
New Brunswick, New Jersey

PROFESSIONAL ACTIVITIES: IFA: Independent Fee Appraiser
GRI: Graduate Real Estate Institute
NAR: National Association of Realtors
NJAR: New Jersey Association of Realtors
EOCC: East Orange Chamber of Commerce
NCC: Metro Newark Chamber of Commerce
Appraisal Institute – Metro New Jersey Chapter

CERTIFICATIONS LICENSES: New Jersey Certified General Real Estate Appraiser
42RG00121700

Commonwealth of Pennsylvania General Appraiser
GA-001354-R

State of New York General Appraiser
46000025956

New Jersey Real Estate Sales Person
SP-8334164

**APPRAISAL
EDUCATION:**

**National Association of Independent Fee Appraisers
Courses and/or Seminars**

Principles of Real Estate Appraising
Small Income Property Appraising
Uniform Standards of Professional Appraisal Practices (2007)
URAR Single Family
Fundamentals of Real Estate Appraisal
Appraising the Condominium
Marshall and Swift Cost
Narrative Report Writing
Appraising for Condemnation Purposes

Appraisal Institute

Courses and or Seminars:
Seminar – Metro NJ Chapter –
Subdivision Analysis – General
Understanding and Using DCF Software – General
Special Purpose Properties
Annual Princeton Conference
Valuation Issues in Tax Appeal Litigation
Residential Development

American School of Business

Courses and/or Seminars:
Advanced Income Capitalization
Risk Analysis Income Properties
Cash Flow Forecasting
Income Property Valuation
Fundamentals of Real Estate Appraisal
Compound Interest and Discount Factors
URAR – Single Family
USPAP – Statements and Advisory Opinions
Introduction to Environmental Screening

Rutgers University – Cook College

Courses and/or Seminars:
Impact on Wetlands & Contaminated Real Property
The Impact of Wetlands and Contaminated Sites on Real Property Tax Appeals
Uniform Standards of Professional Appraisal Practice – 2005
United States Department of Housing & Urban Development
FHA Approved Appraiser ID#42RG00121700

REFERENCES:

Mr. Milton K. Farrow, VP
City National Bank of NJ
900 Broad Street
Newark, NJ 07102
973-624-0865 Ext. 610

Mr. Ryan Pearce
C.H. Kauffman & Associates
172 Monmouth Street
Red Bank, NJ 07701
732-212-0333

Mr. Kenneth E. Swatt, President
Maranatha Funding Corporation
47 Ferncliff Road
Bloomfield, NJ 07003
973-338-8499

Mr. Tom D'Urso, SVP
First Hope Bank
1301 Hope-Bridgeville Road
Hope, NJ 07844
973-919-4242

Mr. Samuel Pepper, President
Metropolitan Mortgage and Realty
443 Northfield Avenue
West Orange, NJ 07052
973-325-1800

Amer Saleem, VP
Bayonne Community Bank
104-110 Avenue C
Bayonne, NJ 07002
201-823-0700

Mr. Joseph Vendola
First Hope Bank
41 Route 46
Hackettstown, NJ 07840
908-459-6037

Ms. Suzanne Sheerin
Pascack Community Bank
21 Jefferson Avenue
Westwood, NJ 07675
201-722-4722

Jacqueline R. Bonney
Commerical Financing Solutions
103 Rock Road
Wayne, NJ 07470
973-790-0501

Dana Davis
NJHMFA
637 South Clinton Avenue
Trenton, NJ 08650-2085
609-278-7527