

**PROFESSIONAL QUALIFICATIONS OF
HELEN F. MONTAGNARO**
Real Estate Appraiser & Consultant

Molinari & Associates, P.C.
Harrison Professional Building
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Helen F. Montagnaro resides in Mount Laurel, New Jersey. She is a residential real estate appraiser licensed by the State of New Jersey. Helen has appraised various types of single and multi-family residential properties in southern New Jersey since 2008. In addition to appraising, she owns and operates Studio m.3: a full-service residential and commercial interior design and project management firm since 1996. Helen is also fluent in Italian.

EDUCATIONAL BACKGROUND:

BFA Interior Design - Moore College of Art & Design, Philadelphia, PA

Also studied at:

Rutgers University, Camden, NJ
Istituto Universitario Orientale, Naples, Italy

APPRAISAL COURSES SUCCESSFULLY COMPLETED (Appraisal Institute):

Basic Appraisal Principles – 30 hours
Basic Appraisal Procedures – 30 hours
Uniform Standards of Professional Appraisal Practice – 15 hours
Residential Market Analysis and Highest & Best Use – 15 hours
Residential Report Writing and Case Studies – 15 hours
Residential Site Valuation & Cost Approach – 15 hours
Residential Sales Comparison & Income Approach – 30 hours
ERC Relocation Appraisal Training Program

Also attended: Supporting Your Adjustments: Methods for Residential Appraisers; Divorce and Estate Appraisals: Elements of Non-Lender Work; The Nuts and Bolts of Green Building for Appraisers; and, Valuation Resources for Solar PV Systems.

The New Jersey Board of Real Estate Appraisers requires 28 hours of continuing education credit within a 2 year period. Helen F. Montagnaro is currently licensed with the New Jersey Board of Real Estate Appraisers.

MEMBERSHIPS, LICENSES, PROFESSIONAL, AND SERVICE AFFILIATIONS:

New Jersey Licensed Residential Appraiser #42RA00434600
Practicing Affiliate: Appraisal Institute

TYPES OF PROPERTY APPRAISED:

Single and multi-family residential, detached, attached, condominium, and vacant lots.

ASSIGNMENTS INCLUDE:

Current market value and retrospective market value for financing, PMI reduction, foreclosure, collateral decisions, settling estates, private sales and purchases, insurance claims, divorce proceedings, employee relocation, and tax appeals.