



RESUME

STEPHEN N. MILLER

PROFESSIONAL EXPERIENCE

- Twenty years of concentrated experience in Real Estate Appraisal in Southern California
- Emphasis on Single Family Residential, Small and Multi-Unit Residential Income Properties
- Strong management and appraisal skills to provide extensive services to large lending institutions and mortgage brokers throughout Southern California

CERTIFIED APPRAISER NETWORK, INC.

10/87 to Present

Residential & Income Valuation Division

JOB DESCRIPTION:

Principal/Chief Appraiser

Single Family Residential, Small Residential

Income and Multi- Unit properties, field and desk reviews

SOUTHERN WEST APPRAISALS

01/79 to 10/87

7015 Marcelle Street

Paramount, California 90723

JOB DESCRIPTION:

Partner/Operations Manager

Performed both review and field appraisals of

Single Family Residence, Condominium and Multi-Units

EDUCATION/APPRaisal RELATED COURSES

Recent courses Taken Since 2003:

Fannie Mae Guidelines

National Uniform Standards of Practice (USPAP)

Income Capitalization

Federal And State Laws and Regulations

Electronic Data Interchange

Real Property Management

Environmental Issues

Bachelor of Science Degree in Business Administration with emphasis in Real Estate and Finance. Graduated from California State University in Northridge.

Extensive appraisal related courses provided upon request.



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PROFESSIONAL DESIGNATIONS

State of California "Certified Residential Real Estate Appraiser License" # AR005332

Class III Appraiser with 55 plus major lending institutions in Southern California

CRA - Certified Review Appraiser with National Association of Review Appraisers and Mortgage Underwriters

PROFESSIONAL AFFILIATIONS

National Association of Review Appraisers and Mortgage Underwriters

Society of Real Estate Appraisers - Attend regular society seminars to keep current with appraisal practices and procedures

Academy of Real Estate Appraisers - Attended courses and assisted M.A.I. in both review and class curriculum