

MICHAEL'S APPRAISAL, INC.
REAL ESTATE APPRAISERS AND CONSULTANTS

MICHAEL S. CIBENE, SRA, REALTOR
STATE-CERTIFIED GENERAL REAL ESTATE APPRAISER #1404

WORK EXPERIENCE

Michael's Appraisal, Inc.: Fort Lauderdale, FL (July 1985 - Present)
Appraisal and Review Appraisal of Real Estate. Appraisal for the purpose of first and second mortgages and relocations. These include: Residential, Condominium, PUD Units, Multi-family and Vacant Property, Construction Inspection.

Coral Gables Federal Savings & Loan Association: Tamarac, FL (March 1983 - July 1985) Appraisal and Review Appraisal of Real Estate as a staff appraiser.

EDUCATION

University of Miami: Coral Gables, FL (August 1979 - May 1983)
Degree of Bachelor of Business Administration. Major in Finance with concentration in Real Estate.
Society of Real Estate Appraisers: Course 101 and Course 102 (Fall 1983 and Spring 1984)
Appraisal Institute: Course 310; Basic Income Capitalization (February 1997)
Appraisal Institute: Course 600; Residential Income Capitalization (November 1997)

APPRAISAL INSTITUTE SEMINARS

Supervisor Trainee Roles and Rules (February 2008)
Florida State Law for Real Estate Appraisers (November 2007 and August 2003)
Real Estate Fraud: Appraisers Beware (August 2007)
Residential Summary Reports (April 2007)
Reappraising, Readdressing, Reassigning (February 2007)
Business Practices & Ethics (December 2006)
2006 Scope of Work & New USPAP Requirements (August 2006)
The Professionals Guide to the New Fannie Mae Forms (November 2005)
Tri-County Symposium (October 2005)
Analyzing Distressed Real Estate (January 2004)
An Appraisal Agreement: An Appraiser, A Client, An Agreement (November 2003)
Appraisers and the Gramm-Leach-Bliley Act (July 2002)
Standards of Professional Practice Part C (November 2001)
Fraud From The Front Lines: Florida Real Estate Fraud (November 2001)
Convincing Residential Appraisals (April 2001)
Streamlined Appraisal Process (November 2000)
Appraisal: A Peak Behind, A Look Ahead (August 2000)
Analyzing Income Producing Properties (May 2000)
FHA and The Appraisal Process (September 1999)
The Florida Appraisal Board (July 1999)
Valuing Your Business (June 1999)
Automated Valuation Models (June 1999)
Residential Appraisers Toolbox (June 1999)
An Inside View of Ethics and Standards (May 1999)
Consumer Influence and The Impact on Public Policy (February 1999)
Mock Trial for Appraisers (September 1998)
The Impact of Contamination on Real Estate (July 1998)
Loss Prevention for Appraisers (May 1998)
Non-conforming Uses (January 1998)
Appraisal of Transferable Development Rights (September 1997)
The Appraisal of Real Estate 11th edition (June 1997)
FHA 203k Seminar (February 1997)
Tree Trunk Formulas (February 1997)
Legislation, Regulation & Appraisal of Real Property Rights in Florida (September 1996)
Standards of Professional Practice Part B (July 1996)
Luxury Waterfront Market and Determination of Land Values (July 1996)
Florida Commercial Construction (May 1996)
USPAP Core Law for Appraisers (2008, 2006, 2004, 2002, 2000, 1997, 1996, & 1994)
Internet and the Appraiser (February 1996)
Appraisal Review of Residential Properties (September 1995)
Outparcel Valuation (September 1995)
How to Appraise FHA Insured Property (June 1995)
Public Safety and Property Values (April 1995)
Real Estate Evaluations (February 1995)
How to Verify Market Data (June 1994)

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CONTINUED - APPRAISAL INSTITUTE SEMINARS

Power Lines and Electro-magnetic Fields, Effect on People & Value (April 1994)
Americans with Disabilities Act (February 1994)
Residential Sales Comparison Approach (April 1993)
The New Uniform Residential Appraisal Report - URAR (October 1993)
Appraisal Reporting of Complex Residential Properties (October 1993)
The Effects of Hurricane Andrew on the Real Estate Market (September 1993)
Limiting Conditions (June 1993)
Residential Sales Comparison Approach (April 1993)
Appraisal Review Panel Discussion (April 1993)
South Florida Economic Trends (February 1993)
Standards of Professional Practice Part A (September 1992)
Under the Microscope - The Cost Approach (July 1992)
Low and Moderate Income Housing (July 1992)
URAR as a Communication Tool (May 1992)
FIRREA Guidelines (September 1991)
Florida Residential Appraiser Certification (January 1990)

PROFESSIONAL DESIGNATIONS AND MEMBERSHIPS

Senior Residential Appraiser, The Appraisal Institute (Earned SRA Designation in March 1986)
1997 President and Regional Representative for the South Florida Chapter of the Appraisal Institute.
Former Treasurer of Region X (Florida and Puerto Rico) of the Appraisal Institute.
FHA Approved Appraiser - U.S. Department of Housing & Urban Development.
Veterans Administration Approved Appraiser (V.A. #0649)
Affiliate Member of the Employee Relocation Council
(Completed Relocation Appraiser Training Program - October 2003)
Realtor with the Greater Fort Lauderdale Association of Realtors, The Florida Association of Realtors and the National Association of Realtors (Completed Code of Ethics Training - November 2003)
Graduate of Realtors Institute - Course 1 (July 1982), Course 2 (May 1991)
Florida Real Estate Commission Course 1 and Course 2 (Salesman and Broker)

AG# 4025293

STATE OF FLORIDA

DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
FLORIDA REAL ESTATE APPRAISAL BOARD

SEQ# L08092204492

| DATE | BATCH NUMBER | LICENSE NBR |
|------------|--------------|-------------|
| 09/22/2008 | 088070727 | RZ1404 |

The CERTIFIED GENERAL APPRAISER
Named below IS CERTIFIED
Under the provisions of Chapter 475 FS
Expiration date: NOV 30, 2010

CIBENE, MICHAEL S
501 NW 44TH ST
OAKLAND PARK

FL 33309

CHARLIE CRIST
GOVERNOR

DISPLAY AS REQUIRED BY LAW

CHARLES W. DRAGO
SECRETARY