

**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 and 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**

Common Errors, Issues & Work Files (September 2010)  
Property Tax Assessment (May 2010)  
Real Estate Market/How We Got Here (October 2009)  
The New Residential Market Conditions Form (March 2009)  
Public Sector Appraising: An Overview (February 2009)  
Supervisor Trainee Roles & Rules (February 2008)  
Florida State Law for Real Estate Appraisers (November 2007)  
Real Estate Fraud: Appraisers Beware (August 2007)  
Residential Summary Appraisal 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 Residential Symposium (October 2005)  
Analyzing Distressed Real Estate (January 2004)  
An Appraisal Agreement: An Appraiser, A Client, An Agreement (November 2003)  
Florida State Law for Real Estate Appraisers (August 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 (Sept 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 (Feb 1999)  
Mock Trial for Appraisers (Sept 1998)  
The Impact of Contamination on Real Estate (July 1998)  
Loss Prevention for Appraisers (May 1998)  
Non-conforming Uses (Jan 1998)  
Appraisal of Transferable Development Rights (Sept 1997)  
The Appraisal of Real Estate 11th edition (June 1997)  
FHA 203k Seminar (Feb 1997)  
Tree Trunk Formulas (Feb 1997)  
Legislation, Regulation & Appraisal of Real Property Rights (Sept 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 (2010, 2008, 2006, 2004, 2002, 2000, 1997, 1996 & 1994)  
Internet and the Appraiser (Feb 1996)  
Appraisal Review Residential Properties (Sept 1995)  
Outparcel Valuation (Sept 1995)

## APPRAISAL INSTITUTE SEMINARS - CONTINUED

How to Appraise FHA Insured Property (June 1995)  
Public Safety and Property Values (April 1995)  
Real Estate Evaluations (Feb 1995)  
How to Verify Market Data (June 1994)  
Power Lines & Electro-magnetic Fields-Effect on Value (April 1994)  
Americans with Disabilities Act (Feb 1994)  
Residential Sales Comparison Approach (April 1993)  
The New Uniform Residential Appraisal Report (URAR) (Oct 1993)  
Appraisal Reporting of Complex Residential Properties (Oct 1993)  
The Effects of Hurricane Andrew on the Real Estate Market (Sept 1993)  
Limiting Conditions (June 1993)  
Residential Sales Comparison Approach (April 1993)  
Appraisal Review Panel Discussion (April 1993)  
South Florida Economic Trends (Feb 1993)  
Standards of Professional Practice Part A (Sept 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 (Sept 1991)  
Florida Residential Appraiser Certification (Jan 1990)

## PROFESSIONAL DESIGNATIONS & MEMBERSHIPS

Senior Residential Appraiser, The Appraisal Institute  
(Earned SRA Designation March 1986)

1997 President and Regional Representative for the South Florida -  
Caribbean 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)

Graduate of Realtors Institute - Course 1 (July 1982) Course 2 (May 1991)

Florida Real Estate Commission Course 1 and Course 2 (Saleman & Broker)

AC# 5302319

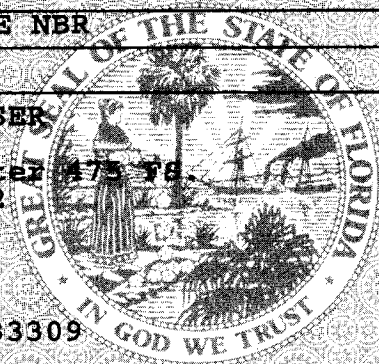
### STATE OF FLORIDA

DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION  
FLORIDA REAL ESTATE APPRAISAL BOARD

SEQ# L10102203101

DATE	BATCH NUMBER	LICENSE NBR
10/22/2010	100193891	RZ1404

The CERTIFIED GENERAL APPRAISER  
Named below IS CERTIFIED  
Under the provisions of Chapter 475 FS.  
Expiration date: NOV 30, 2012



CIBENE, MICHAEL S  
501 NW 44TH ST  
OAKLAND PARK

FL 33309

CHARLIE CRIST  
GOVERNOR

DISPLAY AS REQUIRED BY LAW

CHARLIE LIEM  
SECRETARY