

## **Steve McReynolds License #20394 exp. 4/30/15**

Cochise Appraisal Service LLP  
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**Qualifications:** Certified Residential Appraiser #20394  
33 years of appraisal experience in the State of Arizona.  
Twenty-five year resident of Cochise County, (Sierra Vista). Member  
of VA Panel #5010, FHA # AZ20394.

### **Professional Experience:**

1993 – Present      **Certified Appraiser # 20394**  
Cochise Appraisal Service, LLP  
Residential, VA, FHA, Multi Family, Land, Manufactured Home, New  
Construction. .

1984 – 1993      **Chief Appraiser, Certified Appraiser #20394**  
McReynolds Appraisal Service, Sierra Vista, AZ  
Perform residential appraisals in Cochise County and Santa Cruz  
County.

1984      **Certified Appraiser #20394**  
McReynolds Appraisal Service, Tucson, AZ, Phoenix, AZ.

1982 – 1984      **Staff Appraiser**  
McReynolds Appraisal Service, Tucson, AZ.

### **Professional Training:**

2013: USPAP Update  
2013: Write It Right  
2013: Appraising in a Depressed Market  
2013: Interagency Rules of Banks and Credit Unions  
2012: Code of Ethics with Case Studies  
2011: Uniform Appraisal Datasets (UAD) and Improving Narrative  
2010: USPAP Update 2010/2011  
2011: REO and Foreclosures  
2011: Even Odder –More Oddball Appraisals  
2011: Risky Business: Ways to Minimize Your Liability  
2011: Current Economic Trends & Underwriting/Appraisal Issues  
2009: USPAP Update

2008: REO Appraisal: Appraisal of Residential Property Foreclosure  
2008: A Day with the Board-Board Outreach  
2008: Appraisal Challenges: Declining Markets and Sales Concessions  
2008: FHA Update  
2007: FHA Update  
2007: Appraising FHA Today  
2007: Appraising the Oddball  
2007: Easements, Profit & License in Land  
2006: USPAP Update  
2006: How to Complete an FHA Appraisal  
2005: Fundamental of Real Estate Exchange  
2005: USPAP Update Course  
2005: Appraisal Review Process  
2003: USPAP  
2002: SAAR Orientation  
2002: Real Estate Fraud: The Appraiser's Responsibilities and Liabilities  
2001: Real Estate Appraisal Workshop  
2001: Appraisal Review Process  
2001: VA Electronic Submission  
2001: Working with Blueprints  
2000: USPAP 2000  
2000: Real Estate Appraisal Workshop  
1999: Introduction to Environmental Considerations for the Appraiser  
1999: USPAP  
1999: Valuing Manufactured Housing  
1998: Introduction to Review Appraisal  
1998: Regression Analysis: Appraisal Approach of the Future  
1997: Valuation, Assessment & Real Estate Taxation  
1997: Household Environmental Issues  
1996: From the Appraiser to the Underwriter  
1994: Compliance to the USPAP, Limited Appraisals, New URAR and Fair Lending Policies for Appraisers  
1993: The New Uniform Residential Appraisal Report  
1993: A Capitalization Course  
1992: Introduction to Income Property Appraising  
1991: Professional Standards of Practice  
1991: Market Data Analysis of Residential Real Estate Appraising 1992: Introduction to Income Property Appraising  
1991: Market Data Analysis of Residential Real Estate Appraising  
1991: Concepts, Terminology & Techniques and Overview of the Appraisal Process  
1999: Regression Analysis: The Appraisal Approach of the Future  
1999: Introduction to Review Appraisal  
1987: Principles of Residential Real Estate Appraising  
1982: Principles of Real Estate Appraisal

Graduate Amphi High School, Tucson, Arizona US

- Detailed knowledge of and the ability to exercise sound judgment in the interpretation of Uniform Standards of Professional Appraisal Practice (USPAP), Federal, State and local laws, regulations, policies, guidelines, procedures and judicial determinations applicable to the appraisal and construction of real property and to the Specially Adapted Housing Program.
- Ability to manage and/or supervise (plan, organize, direct, control, review, etc.) the work activities of professional technical staff with diverse responsibilities including travel responsibility.
- Ability to effectively communicate orally and in writing with individuals having a variety of backgrounds and levels of understanding, including veterans and persons in all sectors of the housing industry.
- Ability to analyze (i.e. review and evaluate), comprehend and apply decisions derived from a variety of data or complex information, and to recognize implications of internal and external trends and changes.
- Ability to work independently, including the ability to organize work, establish priorities, meet deadlines, apply judgment, maintain complete and accurate records, and use own discretion.
- Hire and train staff of five (5) office staff and appraisers, organize, developed and conducts periodic reviews of training, provides training and direction to less experienced staff.
- Experienced in Valuation of Property that demonstrates a knowledge of and the ability to apply the recognized methods and techniques to Uniform Standards of Professional Appraisal Practice; interpretations of building plans and specifications, proposed construction areas.
- Knowledge of the Principles, methods, and techniques of appraisal review, single family, multi-family real estate appraising, vacant land, complex properties, manufactured homes, condemnation, green properties and ability to analyze issues/problems and recommend solutions, interaction with a wide variety of customers at all levels; preparation and delivery of effective written and oral presentations; preparation of clear competent written communications, ability to plan appraisal projects, resourcefulness and judgment in collecting sales, cost, income, and other economic and social data affecting property value.
- Knowledge of commonly applied appraisal practices, principles, and methodologies to assist in appraising and/or reviewing the appraisals of properties where boundaries, ownership, use, and other characteristics are clear; researching, gathering and interpreting property data sources using basic valuation approaches, construction related terminology and practices, comprehensive desk and field reviews of appraisal reports, technical assistance and policy guidance of appraisal related issues, extensive report writing.

- Knowledge of Lender Appraisal Processing Program; LAPP, SAPP and LGI loans.

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