

Qualifications

TONI R. FEDERICI

ANDERS APPRAISAL ASSOCIATES, INC.
9414 OLD GEORGETOWN ROAD
BETHESDA, MD 20814
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(301) 897-9435 FAX

January 2008

EXPERIENCE:

Appraiser of residential properties in the counties of Anne Arundel, Calvert, Charles, Montgomery, Prince George's, and St. Mary's in Maryland since January 2005.

EDUCATION:

University of Maryland - Baltimore County
2001-2004

LICENSE
INFORMATION:

Licensed Appraiser, State of Maryland, No. 02-27666

PROFESSIONAL
EDUCATION:

Principles of Real Estate Appraisal - 30 Hours
Appraisal Standards and Ethics - 15 Hours
Practices of Real Estate Appraisal - 47.5 Hours

EMPLOYMENT:

? 2003-Present - Anders Appraisal Associates, Inc., Bethesda, Maryland, Appraiser, Administration
? 2001-2003 - Chesapeake Residential Appraisal, Management
? 1998-2003 - Realty Executives-2000, Administrative, Agent, Property Management

REFERENCES:

American Bank
Attn: Kim Back, Executive Vice President
9001 Edmonston Road, Suite 100
Greenbelt, MD 20904 301.254.4510

M&T Bank
Attn: Mike Giampietro
193 Thomas Johnson Drive
Frederick, MD 20815 301.846.2060

M-Point Mortgage
Attn: Donna Hubbard
6430 Rockledge Drive, Suite 160
Bethesda, MD 20817 301.896.5300