

QUALIFICATIONS OF ROBERT D. CLIFFORD MAI, SCGREA

SUMMARY OF QUALIFICATIONS

- o Twenty one years accomplished appraisal, consulting and business experience
- o President of Independent full-service Appraisal and Consulting firm providing multi industry clients and cross disciplines, with honest, accurate and timely appraisals and valuations for Commercial and Residential Real Estate, Machinery & Equipment Assets, Settlements for Divorce and Estates as well as Independent Business Valuations
- o Provide services beyond traditional valuations/appraisals such as lease analysis and considering variables on investment cash flow
- o Influenced legal decisions pertaining to real estate and asset valuations and appraisals with over seven years experience in delivery of court testimony in cases related to Bankruptcy, Condemnation, Foreclosure, Insurance Valuation, Partnership Disputes and Tax Appeals
- o Active Appraisal Institute (AI), member, Past AI Northeast NJ Chapter President. Assessor for Professional Competence for RICS Americas.
- o Industry client list includes Banks, Commercial and Residential Real Estate, Government DOT, Green Acres program, Insurance, Lawyers, Mortgage and Title Companies
Active Appraisal Institute (AI), member, Past AI Northeast NJ Chapter President

EXPERIENCE

President, R.D. Clifford Associates, Inc.
Montvale, NJ

Full service real estate appraisal and consulting firm serving New Jersey, New York, Pennsylvania and throughout the USA; Significant experienced in reports on residential, commercial and industrial properties, subdivision analysis and feasibility studies, serving mortgage lenders, attorneys and courts. The firm maintains an active proprietary database and supports improved commercial transactions (lease and sale).

Robert D. Clifford MAI, RM, SCGREA
210 Summit Avenue, Suite C-8
Montvale, New Jersey 07645

(201) 802-0010
fax (201) 701-0218

e-mail support@rdcappraisals.com

Senior Consultant, Porto Leone Consulting LLC, Wayne, PA
Prepared valuation reports for national and international clients, and provided litigation support for the legal community.

Staff Appraiser, Value Analysis Incorporated, Wayne, NJ
Prepared residential and commercial reports for local valuation firms

AFFILIATIONS

Certified General Real Estate Appraiser, #42RG00034200, New Jersey
Certified General Real Estate Appraiser, #46000036279, New York
Certified General Real Estate Appraiser, #GA001879, Pennsylvania

Member Appraisal Institute

Appraisal Institute;

- o MAI and RM designations, stringent requirements above state licensing
- o Ethics and Counseling Committee
- o MAI & SRA Admissions Committees
- o President of the Northeast New Jersey Chapter 1998
- o General certification in Uniform Standards of Professional Appraisal Practice (USPAP)

EDUCATION

B.A., Political Science, Ramapo College of New Jersey, 1980

Commercial Investment Real Estate Institute

- o CCIM Course CI-101, Financial Analysis of Commercial Investment Real Estate April 2000

Appraisal Institute/American Institute of Real Estate Appraisers

- o New Jersey Real Estate Licensing Course
- o Principles of Real Estate Appraisal
- o Standards of Professional Practice
- o Residential Valuation
- o Capitalization Theory & Techniques, Parts A & B
- o Report Writing and Valuation Analysis
- o Risk Analysis and Rates, Ratios and Reasonableness Seminars
- o Basic Valuation Procedures and Case Studies in Real Estate Valuation
- o Examinations; Comprehensive Examination Demonstrative Narrative

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