

Stephen Rochkind, SRA

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AREA APPRAISAL SERVICES, INC. 1993 TO PRESENT

President of company. Top 10 Real estate appraisal companies in Washington. Appraisals of single family residences, condominiums and small residential income properties. Expert witness testimony and estate work. REO, Divorce, Probate and Bankruptcy.

CHEVY CHASE FSB, 1992 - 1993

Appraisals of single family residences, condominiums, and small residential income (multi-family) appraisals.

FIRST UNION NATIONAL BANK, (Flagler Federal S&L) 1991 - 1992

Appraisals of single family residences, condominiums, and small residential income (multi-family) appraisals.

BILL EISNOR, INC., 1990 - 1992

Appraisals of single family residences, condominiums, and small residential income (multi-family) appraisals. Specializing in court cases for Bankruptcy, Probate, RTC and Divorce.

HARMON GARRIN & ASSOCIATES INC., 1989 - 1990

Appraised a wide variety of residential and income property. Foreclosure and REO work for Citibank FSB and other large lenders.

COMMUNITY EQUITIES CORPORATION, 1988 - 1989

Coordinated construction efforts between development company and general contracting firm. Performed financial analysis for future projects, including write off of tax credits and municipal bond financing. Specializing in HUD Section 8 residential income housing.

EDUCATION

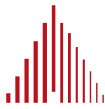
FLORIDA STATE UNIVERSITY, The College of Business.

- * Majors: Real Estate and Finance
- * Dean's List - Spring 1988.

REAL ESTATE BACKGROUND

STATE CERTIFIED RESIDENTIAL APPRAISER

- Maryland
- Washington DC
- Virginia



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Real Estate Solutions

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Program	Date	Location	Type	Status	Hrs. Attn	Hrs. Exam
Uniform Appraisal Standards for Federal Land Acquisitions	04/14-15/2011	Northern VA Association of Realtors Herndon, VA	Standard		16.0	0.0
Understanding the Loan Quality Initiative and Residential Co	03/22/2011	Clydes of Tysons Corner Vienna, VA	Standard		2.0	0.0
Understanding the New Interagency Appraisal and Evaluation G	02/24/2011	Webinar Webinar	Standard		2.0	0.0
New Year Installation Party	01/19/2011	Washington, DC	Standard		0.0	0.0
Residential Appraisal Update: Staying Competent in a New Dec	01/12/2011	The Universities of Shady Grove Rockville, MD	Standard		4.0	0.0
Business Practices and Ethics	12/10/2010	The Universities of Shady Grove Rockville, MD	Standard		7.0	0.0
REIS & GIPS: Investment Firm and Institutional Investor Init	11/10/2010	Webinar Webinar	Standard		2.0	0.0
Understanding Repurchase Demands and Rebuttal Appraisals	10/12/2010	Webinar Webinar	Standard		2.0	0.0
2010 Washington Summit	07/19-20/2010	Hyatt Regency - Capitol Hill Washington, DC	Standard		14.0	0.0
A Lender's Perspective: The Role of the Appraisal in the Len	07/14/2010	Webinar Webinar	Standard		2.0	0.0
Regional Construction Cost Update	06/09/2010	Crowne PlazaTysons Corner McLean, VA	Standard		2.0	0.0
Mortgage Fraud and Real Estate Valuation	04/21/2010	Webinar Webinar	Standard		0.0	0.0
Residential Appraisal Policy Update	02/23/2010	City Club at Franklin Square Washington, DC	Standard		2.0	0.0
7-Hour National USPAP Update Course	01/14/2010	Lancaster County Association of Realtors Lancaster, PA	Standard		7.0	0.0
New Year Party	01/13/2010	Washington, DC	Standard		0.0	0.0
Residential Development: Valuation Trends, Issues,Challenges	10/28/2009	Webinar Webinar	Standard		1.0	0.0
Fannie Mae 2009 Selling Guide Updates	09/16/2009	Webinar Webinar	Standard		1.0	0.0

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Real Estate Market Update: Metro DC R.E. 2009 & Beyond	09/10/2009	Clydes of Tysons Corner Vienna, VA	Standard		2.0	0.0
Valuing High Performance Residential Properties	08/12/2009	Webinar Webinar	Standard		1.0	0.0
Spotlight on USPAP: Common Errors and Issues	04/16/2009	Sheraton National Hotel Arlington, VA	Standard		2.0	0.0
The Real Implications of the HVCC on Appraisers and Lenders	01/16/2009	Webinar Webinar	Standard		1.0	0.0
Holiday Party	12/03/2008	Dave & Buster's North Bethesda, MD	Standard		0.0	0.0
REO Appraisal: Appraisal of Residential Property Foreclosure	09/05/2008	Universities at Shady Grove Rockville, MD	Standard		7.0	0.0
Online Worldwide ERC Relocation Appraisal Training Program	08/01-31/2008 Completed 08/31	Worldwide ERC Washington, DC	Standard		6.0	0.0
Appraising the Tough Ones	08/22/2008	Johns Hopkins Downtown Center Baltimore, MD	Standard		7.0	0.0
Convincing Residential Appraisals	08/21/2008	Johns Hopkins Downtown Center Baltimore, MD	Standard		4.0	0.0
AI Reports (tm) AI-100 Summary Appraisal Report Residential	08/21/2008	Johns Hopkins Downtown Center Baltimore, MD	Standard		3.5	0.0
15-Hour National USPAP Course	07/29-30/2008	Johns Hopkins Downtown Center Baltimore, MD	Standard	Pass	14.0	1.0
7-Hour National USPAP Update Course	02/18/2008	Holiday Inn Laurel - West Laurel, MD	Standard		7.0	0.0
Online Internet Search Strategies for R.E. Appraisers	07/15-08/14/2007 Completed 08/08	On-Line Seminar Chicago, IL	Standard		7.0	0.0
7-Hour National USPAP Update Course	09/12/2006	Prince William Association of Realtors Manassas, VA	Standard		7.0	0.0
Residential Trend Watch Seminar	04/03/2006	Maritime Institute of Technology MD	Standard		6.0	0.0
Online Cool Tools: New Technology for Real Estate Appraisers	01/15-02/14/2006 Completed 01/23	On-Line Seminar Chicago, IL	Standard		7.0	0.0
Online Business Practices and Ethics	12/15/2005 - 01/14/2006 Completed 12/27	On-Line Seminar Chicago, IL	Standard		8.0	0.0
Partial Interest Valuation - Undivided	12/13/2005	Johns Hopkins Downtown Center Baltimore, MD	Standard		7.0	0.0
Partial Interest Valuation - Divided	12/12/2005	Johns Hopkins Downtown Center Baltimore, MD	Standard		7.0	0.0
Convincing Residential Appraisals	02/22/2005	Johns Hopkins Downtown Center Baltimore, MD	Standard		4.0	0.0
HUD Single Family Fraud Seminar	09/28/2004	Washington, DC	Standard		2.0	0.0

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15-Hour National USPAP Course	07/16-17/2004	Johns Hopkins Downtown Center Baltimore, MD	Standard	Pass	14.0	1.0
USPAP Update 2003 - Standards and Ethics for Professionals	11/12/2003	Holiday Inn Tyson's Corner McLean, VA	Standard	Did Not V	7.0	0.0
Washington D.C. Summit	09/29-30/2003	Court Hotel on Capital Hill Washington, DC	Standard		13.5	0.0
Evaluating Residential Construction	09/12/2003	Tysons Corner McLean, VA	Standard		8.0	0.0
Standards of Prof. Practice, Part C	09/11-12/2000	Manassas Courtyard Marriott Manassas, VA	Standard	Pass	15.0	1.0
FHA and the Appraisal Process	08/18/1999	Sheraton National Washington, DC	Standard		7.0	0.0
Appraisal Office Management	05/08/1998	Greater Capital Area Association of Realtors Rockville, MD	Standard		7.0	0.0
Tomorrow's Appraiser	10/18/1996	The (voluntary) Bar Assoc. of D.C. Washington, DC	Standard		4.0	0.0
Internet and Appraising	07/13/1996	Meadowlands Hilton Secaucus, NJ	Standard		7.0	0.0
The High-Tech Appraisal Office	07/12/1996	Meadowlands Hilton Secaucus, NJ	Standard		7.0	0.0
Standards of Prof. Practice, Part B	05/15-16/1992	Sheraton Design Center Ft. Lauderdale, FL	Standard	Pass	10.0	1.0
Standards of Prof. Practice, Part A	05/13-14/1992	Sheraton Design Center Ft. Lauderdale, FL	Standard	Pass	15.0	1.0
Applied Residential Property Valuation	05/14-06/30/1990	Radisson Mart Plaza Hotel Miami, FL	Standard	Pass	0.0	0.0
Professional Practice	11/17/1989	Radisson Mart Plaza Hotel Miami, FL	Standard	Pass	7.0	0.0
R.E. Appraisal Principles	01/14/1988	Florida State University Tallahassee, FL	Standard	Pass	36.0	3.0
Basic Valuation Procedures	01/14/1988	Florida State University Tallahassee, FL	Standard	Pass	36.0	4.0
Urban Properties	07/17/1954	Harvard University Cambridge, MA	Standard		0.0	0.0

References

Yori Johnson 718-248-1104
Citi Bank Private Bank
New York, NY

Chris Downey 703-968-9363
Carteret Mortgage
Herndon, VA

Ted Lauer 703 871-2104
Access National Bank
Reston, VA

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