

**Joseph M. Massey Ohio #404865
3316 N. High Street (614) 267-2467**

BUSINESS EXPERIENCE

- 12/94 to Present DBA as **AM Appraisals, Inc.** , Residential Real Estate Appraisals. Responsible for the Appraisal of Single and Multi-Family Residential Properties, Modular Homes and Vacant Land for Banks, Mortgage Companies, Credit Unions and Estate Settlements. Performing Desk and Field Reviews for various lenders.
- 6/93 to 12/94 **Wayne Conley and Associates**
4661-A Cleveland Avenue, Columbus, OH 43231
Appraised Single and Multi-Family Residential Properties and Vacant Land for Suburban Mortgage, Flagstone Mortgage, Picktown Processing, J Mortgage Inc., Tower Mortgage, Campbell and Associates and other Lending Institutions.
- 3/91 to 6/93 **Appraco Inc.**
34 W. Whittier Street, Columbus, OH 43206
Appraised Single and Multi-Family Residential Properties and Vacant Land for Huntington Mortgage Company, Midwest Savings Bank, NVR Mortgage Company, Heartland Bank, Bank One and Honda Federal Credit Union.
- 9/60 to 2/90 **AT&T Network Systems** (Western Electric)
6200 E. Broad Street, Columbus, OH 43213
Materials Management
Supervisor-Circuit Card New and Equipment New and Changes Design
Responsible for introduction of new and design changed products from various Bell Laboratory design groups.

EDUCATION

Hondros College – Columbus, Cincinnati
Real Estate Appraisal 30 Hrs.
Cost & Income Approaches 15 Hrs.
Basics of Appraisal 15 Hrs.
Appraisal Standards & Ethics 15 Hrs.
Blue Prints & Specifications 7 Hrs.
Regression Analysis 8 Hrs.
Intro to Narrative Appraisal Reports 8 Hrs.
Appraising Small Income Properties 15 Hrs.
Appraising Residential Property Valuation 15 Hrs.
Housing: Building from the Ground Up 21Hrs.
Intro to Technology 7 Hrs.
Supervising Beginning Appraisers 7 Hrs.
Sales Comparison 7 Hrs.
National USPAP 15 Hrs.

McKissock – Worthington, Ohio
FHA Appraisal Requirements 7 Hrs.
Intro to Review Appraisal 7 Hrs.
Current Issues In Appraising 7 Hrs.
USPAP Update 7 Hrs.

National Association of Independent Appraisers – Columbus, Ohio
Basic Residential HUD Appraisal Requirements 8 Hrs.

Ronald & Ruben – Columbus, Ohio
Appraising Investment Value 14 Hrs.

Bryan College - Dayton, Tennessee
B.A. History, 6/7/60
Minor: Mathematics

LICENSE

3/94 Ohio #404865 Issued 3/3/94