

RESUME OF THOMAS J. SCHULTE

EMPLOYMENT HISTORY:

- 1993 – Present Thomas J. Schulte & Associates
Owner and sole proprietor – Supervised day to day operations; trained and supervised staff of appraisers; reviewed appraisal reports; managed client relations; additional duties including financial and payroll.
- 1986 – 1993 Schulte-Holzen, Inc.
Partner in real estate appraisal firm – Trained and supervised residential staff appraisers; reviewed appraisal reports; managed client relations.
- 1983 – 1985 Wisniewski & Hottle Appraisal Company
Staff Appraiser – Completed residential appraisal reports for Mortgage Lenders, Corporate Relocation Companies.
- 1982 – 1983 St. Louis County Assessor's Office
Staff Appraiser – Completed residential appraisals for tax assessment; Consultant for the County Board Of Equalization and State Tax Commission.
- 1974 – 1982 Paul U. Holzen & Associates
Staff Appraiser – Completed residential appraisal reports for Mortgage Lenders, Corporate Relocation Companies.

QUALIFICATIONS OF THOMAS J. SCHULTE

LICENSES / MEMBERSHIPS:

Missouri State Certified Residential Appraiser (License #RA001136)

Member of the St. Louis Association Of Realtors

OFFICES / POSITIONS HELD:

President of the St. Louis Chapter of the Society Of Real Estate Appraisers (1986-1987)*

*now known as the Appraisal Institute

Vice President / Director of the St. Louis Chapter of the Society of Real Estate Appraisers (1982-1986)

Vice-Governor of the Society Of Real Estate Appraisers District #27 - MO, IL, KS (1988-1990)

Member of the Society Of Real Estate Appraisers Young Advisory Council

Chairman of the Education Committee of the St. Louis Chapter of the Society Of Real Estate Appraisers / Appraisal Institute (1988-1993)

Member of the National Residential Experience Review Subcommittee for the Appraisal Institute (1990-1992)

EXPERIENCE:

Engaged full time in real estate appraisal practice since 1974 in St. Louis City and County, St. Charles, Lincoln, Warren, Jefferson and Franklin Counties in Missouri.

Clients include Banks, Savings & Loans, Mortgage Brokers, Appraisal Management Companies, Corporate Relocation Companies, Attorneys, Homeowners.

Types of properties appraised includes Single Family Residential, Multi-Family Residential, Condominium, PUD Units, Small Residential Income Properties, Unimproved Acreage & Building Sites.

QUALIFICATIONS OF THOMAS J. SCHULTE

(continued)

EDUCATION / TEACHING EXPERIENCE:

University of Missouri – BSBA

Instructor for Appraisal Institute / Society Of Real Estate Appraisers – 1985 to 1994

COURSES / SEMINARS ATTENDED:

Introduction to Real Estate Appraisal

Capitalization Theory and Technique

Appraisal Uses Of Regression Analysis

Condominium Appraising

Investment Feasibility Analysis

Basic Money Market & Economic Analysis

Adjustment For Financing Differences In Residential Properties

Depreciation Analysis

Uniform Residential Appraisal Report

Fair Lending And The Appraiser

Fundamentals Of Relocation Appraisal

Foreclosures & Short Sales: Dilemmas & Solutions

How To Do An FHA Appraisal

Two – Four Unit Residential Case Study

Residential Appraisal Review

Uniform Standards Of Professional Practice (update every two years)