

Exhibit D

Anthony J Barrett
SCV Appraisal Service
Ph: 661-977-7501
License#AR032260
tony@scvappraisal.com
www.scvappraisal.com

Anthony J Barrett, Certified Residential Appraiser

Appraisal Services and Professional Experience

Appraisals completed for all facets of the Mortgage Lending Industry and Private Sector Appraisals including Estate and Divorce Settlement, Private Party Appraisals, Pre-listing Appraisals and Valuation Consulting.

Experience with Traditional Appraisal Products, Appraisal Review, Current and Retrospective/Prospective Valuations.

FHA Approved, REO & Short Sale Experience, New Construction Experience.

Certified Residential Appraiser & Licensed Realtor®

Local market expert with primary focus inside a small concentric area to better serve clients seeking to obtain well supported quality valuations

Experience

01/2004-Present Southland/SCV Appraisal Service

Owner/Principle Appraiser

- Certified FHA Approved Appraiser.
- Certified Since 10/2008
- Provided Appraisal services to a wide variety of clients.
- Primary Coverage Areas: Santa Clarita & San Fernando Valleys.

01/2005-07/2006 Valencia Appraisal Company

Staff Appraiser

- Licensed Appraiser.
- Provided Appraisal services to a wide variety of clients.
- Primary Coverage Areas: Los Angeles, Kern and Ventura Counties.

10/2002-01/2005 North American Properties

Staff Appraiser

- Licensed/Trainee Appraiser.
- Provided Appraisal services to a wide variety of clients.
- Primary Coverage Areas: Los Angeles and Ventura Counties.

Appraisal Education

I have attended numerous classes, seminars and continuing education hours. Most recently: USPAP, Fannie Mae guidelines, UAD implementation, FHA guidelines, Appraisal Review, Small Income Appraisals, Complex Appraisals, Market Conditions, Construction Details and Trends, how to Analyze & Value Income Properties.

Professional Affiliations and Designations

- Member – Southland Regional Association of Realtors.
- Member – National Association of Realtors
- Designation – Certified Distressed Property Expert
- Designation – Certified Investor Agent Specialist

APPRAISER RESUME

PERSONAL DATA			
Name:	Jose Cubas, AR017105	Phone Number:	Tel (661) 255-3983 * Cell (818) 632-0651
Company Name:	JP Cubas Appraisal Services	Fax Number:	(661) 255-3983
Address:	P.O. Box 220361 Newhall, CA 91322 www.AppraisalZoom.Com	Certifications:	State Certified Residential, AR017105 FHA Approved
PROFESSIONAL MEMBERSHIPS			
California State License No. AR017105			
Southland Regional Association of Realtors #0210004556			
EDUCATION			
Name of Institution (HS, College, University, etc.)	Dates Attended	Type of Degree or Certificate	
Sylmar High School, Sylmar CA	1982	Diploma	
Pierce College, Woodland Hills CA	1984	Certificate	
Professional/Technical Courses (Appraisal Related)	Date Completed	Sponsoring Organization	
Continued Education Licensing Requirements	2004	L. A. Mission College	
Seminars, Conferences, Clinics Attended	Date Completed	Sponsoring Organization	
State Required continuation courses	Every two years up to 2020	State Approved Sponsors	
EMPLOYMENT HISTORY			
Employer's Name and Address	Business Title	Dates of Employment	% of Time Dedicated to Appraising
Davey Appraisal Services 18345 Sierra Hwy., Canyon Country, CA	Real Estate Appraisals	08/1993 to 02/1994	100%
Davey & Yeager Appraisals P.O. Box 5123 Glendale, CA	Real Estate Appraisals	01/1992 to 08/1993	100%
Rowland Appraisals 501 Santa Monica Bl., #601 Santa Monica, CA	Real Estate Appraisals	01/1989 to 01/1992	100%
EXPERIENCE SUMMARY			
Started appraising residential real estate in Los Angeles County on January 1989 and continued as a independent fee appraiser till August 1993. Commenced J.P. Cubas Appraisal Services on August 1993 and have been conducting residential appraisals in Los Angeles and Ventura County since.			
I am a seasoned appraiser with over 25 years of appraisal experience all here in Los Angeles County. I am state licensed and certified to the highest state level for residential properties. I am state certified to appraise any type of residential property of any price and complexity.			
APPRAISAL COVERAGE AREAS		MARKET AND COST DATA SOURCES	
Los Angeles County and Ventura County		Data Quick, NDC Data, Multiple Listing Services, Title Companies, Public Records and Marshall & Swift Cost Data.	
REFERENCES			
J. Dalton Mortgage C/O Rose Characky 28494 Westinghouse Place #207 Valencia, CA 91355 (661) 294-9616		Mortgage Express Financial Services c/o Garry V. Trujillo 24307 Magic Mountain Pkwy., #307 Valencia, CA 91355-1292 (661) 263-1441	
First Rate Financial Group. c/o Mitchell S. Saunders 2625 Townsgate Road. #300 Westlake Village, CA 91316 (818) 707-4131		Blue Stone Mortgage c/o Ana Lazaro 3355 Cochran Street #103 Simi Valley, CA 93065 (805) 584-5033	
Approved Capital Mortgage, Inc. c/o Greg Nierenberg 5959 Topanga Canyon Blvd., #221 Woodland Hills, CA 91367 (800) 506-9903		Metrocities Mortgage c/o Mark G. Cavarretta 15301 Ventura Blvd., #D300 Sherman Oaks, CA 91403 (818) 728-7134	
Or visit us at: www.JPCubasAppraisalServices.com			
SIGNATURE OF APPRAISER: _____		DATE: _____ 01/01/2020	



Business, Consumer Services & Housing Agency
BUREAU OF REAL ESTATE APPRAISERS
REAL ESTATE APPRAISER LICENSE

Jose P. Cubas


has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:

“Certified Residential Real Estate Appraiser”

This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.

BREA APPRAISER IDENTIFICATION NUMBER: AR 017105

Effective Date: September 29, 2019
Date Expires: September 28, 2021


Jim Martin, Bureau Chief, BREA

3048650

Resume

Paul Biddle

Real Estate Appraiser

(661) 600-3413 – Primary phone - cell

(661) 291-1695 – Office phone

paul8x8@yahoo.com

Appraisal Experience

1983-1988 Independent Fee Appraiser

1988-1994 Staff Appraiser, California Federal Bank

1994 - Present Independent Fee Appraiser

Clients

Earlier years, primarily lenders. Currently, relocation companies, homeowners, attorneys, & financial consultants

Professional Development

1987	UCLA Extension Course 475.5: Real Estate Appraisal
1990	Society of Real Estate Appraisers, Course 101: Introduction to Appraising Real Estate
1991	Society of Real Estate Appraisers, Course 102: Applied Residential Property Valuation
1994 - Present	California approved real estate appraisal Continuing Education classes

Market Data Resources

Multiple Listing Services & County Assessor Data

Professional License

California Certified Residential Real Estate Appraiser License