

## **QUALIFICATIONS OF BONNIE KRUMHOLTZ REAL ESTATE APPRAISER AND CONSULTANT**

### **CURRENT POSITION:**

Licensed Real Estate Appraiser and Consultant  
Jones, Gutcher, & Associates, Inc.  
Licensed – 02-20445 since June 2000

### **EXPERIENCE:**

Real Estate Appraiser – Jones, Gutcher, & Associates, Inc. Sept. 1998 – Present  
FHA Certified – November 2000  
Office Manager – Jones, Gutcher, & Associates, Inc. May 1998 – Sept. 1998

### **EDUCATION:**

*School of Real Estate Appraising, Inc.*

- Review of USPAP-  
May 2006  
March 2003
- New FNMA Guidelines/Field Review
- Current Appraisal Issues

*The Maryland Association of Appraisers, Inc.*

- What's New With Fannie Mae's 2005 Appraisal Forms–May 2006
- Narrative Report Writing
- Residential Sales Comparison Course 203 – April,2006
- Revised FHA Appraisal Reporting Requirements & The New Fannie Mae Forms – PM Class – Dec. 2005
- Fannie Mae's 2005 Revised Appraisal Forms – October 17, 2005
- Appraising the Farm Property – An Overview – May 12, 2004
- Appraising Urban & Other Non-Homogeneous Properties – March 2003
- HUD's 203K Program
- Comment, Comment, Effective, Commentary For Any Res. Appraisal – Nov. 2000
- Are You Being Reviewed By HUD? – Nov. 2000
- Understanding Residential Construction – October 1998
- Basic Surveying For Appraisers & Realtors – October 1998
- Appraising High-Value & Historic Homes – October 1998

*O'Connor, Piper, & Flynn Realtors*

- Real Estate Principles Course – August 1998

*Anne Arundel Community College*

- Introduction to Real Estate Appraising – September 1998
- Applications of Real Estate Appraising – September 1998
- Intro Income/Cost Approaches Appraisals – September 1998
- Real Estate: Appraisal Standards and Ethics - September 1998

### **ASSOCIATIONS:**

Maryland Association of Appraisers

