

Curriculum Vitae for HEATHER N. ESPOSITO, SCGREA


PROFESSIONAL EXPERIENCE & LICENSING

Actively engaged in real estate valuation and consultation since 2000 with broad based experience in all property types including residential, commercial, industrial, land, subdivision development analysis and special purpose properties. Heather is a graduate of George Washington University and holds the State Certified General Real Estate Appraiser license.

State Certified General Real Estate Appraiser in the State of NJ (#42RG00218800)
State Certified General Real Estate Appraiser in the State of PA (#GA003976)
Principal - Otteau Group, Inc.
Principal – Realty Advisors, Inc.
Licensed Real Estate Sales Person in the State of New Jersey
FHA/HUD Approved Appraiser – NJ & PA
FEMA Approved Appraiser & Consultant



PRIMARY EDUCATION

 George Washington University (1998)
Bachelor of Arts Degree

PROFESSIONAL EDUCATION

Condominium/PUD Valuation
Single Family Residential Appraisal
Uniform Standards of Professional Appraisal Practice (USPAP)
Fundamentals of Real Estate Appraisal
Expert Witness Testimony
Income Property Valuation
Studies and Analysis
Relocation Valuation
Residential Sales Comparison and Income Approaches
Residential Report Writing and Case Studies
Foundations in Sustainability
Information Technology & The Appraiser
Mortgage Fraud
Federal Housing Administration (FHA) Valuation
Pennsylvania State Mandatory Law for Appraisers

AFFILIATIONS & HONORS

National Association of Realtors (NAR) Member, 2004 - Present

EXPERT TESTIMONY

Monmouth County Board of Taxation

PROFESSIONAL QUALIFICATIONS: HEATHER N. ESPOSITO, SCGREA (continued)

Appraisal Services Performed for the Following Clients:

FORTUNE 500

Anheuser Busch Companies

FINANCIAL INSTITUTIONS

Aames Home Loans
Advanced Mortgage Concepts
Affinity Federal Credit Union
Allied Home Mortgage Capital Corp.
Amboy Bank
Bank of New Jersey
BC National Bank
BNB Bank
Broadway National Bank
Brunswick Bank & Trust
Celebrity Mortgage
Central Jersey Bank, N.A.
Chase Manhattan Mortgage Corp.
Chesapeake Appraisal & Settlement
City National Bank
Clifton Savings Bank
Close Fast Funding
Columbia Bank
Continental Bank
Countrywide Homes Loan, Inc.
Custom Capital
Customer's Bank
Dana Capital
Enterprise National Bank
Fidelity National Financial, Inc.
First Bank
First Choice Bank
First Commerce Bank
First Constitution Bank
First Metropolitan Mortgage
First Investors
First Savings Bank
First Washington State Bank
Fulton Bank of New Jersey
Fulton Financial Corporation
Grand Bank
Hopewell Valley Community Bank
HSBC
Huntington Mortgage Company
Indus American Bank
Internet Mortgage
Investors Savings Bank
JP Morgan Chase & Co.
Kearny Federal Savings
KEB Hana Bank
Lakeland Bank
Lighthouse Community Bank
Macrolase Int'l Co.
Magyar Bank
Mariner's Bank
Mercado Funding Group
Metuchen Savings Bank
Millington Savings Bank
Mortgage IT.com, Inc
Morgan Funding
Mortgage Loan Solutions
National Bank of Kansas City
National City Mortgage

Nationwide Appraisals & Title
New Century Mortgage
New Jersey Community Bank
New Jersey Community Capital
NJ Mortgage Lending Service
New Millennium Bank
New York Mortgage Company
North Fork Bank
NovaStar Mortgage Inc.
Ocean First Bank
OneLoan by First Horizon
Oritani Bank
PanAM Mortgage
Porch Light Mortgage, LLC
Priceline Mortgage Company, LLC
Quadrant Financial
RomAsia Bank
Royal Bank of America
Service Corp Mortgage
Shore Community Bank
Sib Mortgage Corp.
SLK Mortgage Services Inc.
Sovereign Bank
Susquehanna Bank
The Bank of Princeton
The Huntington National Bank
The Lending Source
Two River Community Bank
United Funding
United International Bank
Unity Bank
Wachovia Bank
Washington Mutual Home Loans
Wells Fargo Home Mortgage
Wilmington Trust
Yardville National Bank

LAWYERS

Backes & Hill, P.C.
Borrus, Goldin, Foley, Vignuolo
Braff, Harris & Sukoneck
Christopher W. Algeo, Esq.
Conrad & Vincent, Esqs.
Copeland, Shimalla & Wechsler, LLP
Flaster Greenberg, P.C.
Fox Rothschild LLP
Frizell and Samuels, P.C.
Greenbaum, Rowe, Smith & Davis
Heilbrunn Pape, LLC
Jeffrey Fisher, Esq.
JG & SR Associates LLC
Law Office of Steven Rothblatt
Levine, Furman & Smeltzer, LLC
Manning, Caliendo & Thomson, P.A.
McCarter & English
Mehr, LaFrance & Williams
Norris, McLaughlin & Marcus
Paul Fericola & Associates
Saul Ewing LLP
Silvi, Fedele & Honschke
Sonnenblick, Parker & Selvers
Stark & Stark

Sterns & Weinroth, P.C.
Stillwell & Main LLC
Taff & Davies
Teschner Law Firm
Wilentz, Goldman & Spitzer, Esq.

DEVELOPERS

Bob Meyer Communities
Byron-Hill Homebuilders
CJS Investments, Inc.
Cobs Homes LLC
D.R. Horton
Edgewood Properties
Forest Knoll LLC
Foxmoor Development Corp.
Jerald Development Group
K. Hovnanian Homes
Leewood New Jersey
Lennar
Marble Arch Homes
Matzel & Mumford
MetroHomes LLC
Renaissance Properties, Inc.
Richmond American Homes
S. Hekemian Group, LLC
SCS Realty Investment Group, LLC
Severino Homes
Southfield Grand, LLC
The DeRosa Group

MISCELLANEOUS

ARC of Middlesex County
Employee Transfer Corporation
Johns Manville Corporation
Market Intelligence
Mobility Advocates
Northeast Arc.
Rhoda Incorporated

GOVERNMENTAL

Middlesex County Improvement
Authority