

STEVE LEDERER, SRA
RESIDENTIAL APPRAISAL SERVICES
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PROFESSIONAL DESIGNATIONS	SRA Appraisal Institute
STATE LICENSE	State of California, Office of Real Estate Appraisers Certified Residential Appraiser #AR002240
FORMAL EDUCATION	University of California, Berkeley: BA Economics
APPRAISAL EDUCATION	see pages 2 & 3
EXPERIENCE:	1980-current <i>Independent Real Estate Appraiser and Consultant</i> Practice limited to residential properties 1977-1980 <i>Staff Appraiser for Bank/Appraisal Company</i> Appraisal of residential properties for mortgage lenders
ASSOCIATION MEMBERSHIPS	Appraisal Institute, Northern California Chapter Contra Costa Association of Realtors Worldwide Employee Relocation Council
PROFESSIONAL SERVICE	Board of Directors, East Bay Branch of the Society of Real Estate Appraisers: 1990, 1991, 1993, 1994; Education Chair, 1991. Workshop Chair, 1990. Appraisal Institute SRA Experience Credits Committee, 1989-1994.
TERRITORY	Contra Costa County (partial coverage) Alameda County (partial coverage)
EXPERT WITNESS	Superior Court, Contra Costa County Superior Court, Alameda County Federal Bankruptcy Court

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APPRAISAL EDUCATION

May 1978	Chabot College, Income Property Valuation
March 1980	Society of Real Estate Appraisers (SREA) Course 101
March 1982	SREA Seminar, Adjusting for Financing in Residential Appraisals
Feb. 1983	SREA, Course 102
May 1984	University of California, California Real Estate Law
June 1985	SREA Seminar, Memorandum 41-B
Nov. 1987	SREA Seminar, Anatomy of Residential Property
Feb. 1988	SREA Seminar, Depreciation Analysis
April 1988	Employee Relocation Council Seminar, Focus on Relocation
May 1988	SREA Seminar, Measuring Economic Obsolescence
July 1988	SREA Seminar, Review Appraisals
Aug. 1988	Employee Relocation Council Seminar, Appraisal Workshop
Dec. 1988	SREA Seminar, Appraiser's Legal Liabilities
Feb. 1989	SREA Seminar, Standards of Professional Appraisal Practice
March 1989	AIREA Seminar, Appraising from Blueprints and Specifications
Sept. 1989	SREA Workshop, Fannie Mae Appraisal Guidelines
June 1980	SREA Seminar, Small Residential Income Report
Oct. 1990	SREA Workshop, Expert Witness/Appraising for Litigation
Nov. 1990	SREA Seminar, Uniform Standards of Professional Appraisal Practice
Dec. 1990	SREA Seminar, Appraisal Regulations of Federal Agencies
Sept. 1993	Appraisal Institute (AI) Seminar, New URAR Appraisal Report
Sept. 1993	AI Seminar, Appraising Complex Residential Properties
Nov. 1993	AI Workshop, Limited Scope Appraisals
Feb. 1994	AI Seminar, Panelist: Relocation Appraisals
Oct. 1994	AI Workshop, Review Appraisals
Nov. 1994	AI Workshop, Limited Scope Appraisals
Feb. 1995	AI Workshop, Panelist: Residential Form Reports
Sept. 1995	AI Seminar, Residential Litigation
Jan. 1996	AI Seminar, California Laws and Regulations
April 1996	AI Seminar, Uniform Standards of Professional Appraisal Practice
April 1999	AI Seminar, Attacking and Defending an Appraisal in Litigation
July 1999	AI Seminar, Uniform Standards of Professional Appraisal Practice
Oct. 1999	AI Fall Conference, Panelist: Residential Appraisal Practice
Oct. 1999	AI Seminar, FHA and the Appraisal Process
Jan. 2000	AI Seminar, Mortgage Fraud and the Appraiser
June 2000	AI Seminar, Appraiser as Expert Witness
Aug. 2000	AI Seminar, Data Confirmation and Verification Methods
Feb. 2001	AI Seminar, Appraisal of Nonconforming Uses
Nov. 2001	AI Fall Conference, Panelist: Residential Problem Solving
Jan. 2003	AI Seminar, Scope of Work
Feb. 2003	AI Seminar, Appraisal Consulting
Feb. 2003	AI Seminar, Cost Approach for Residential Property
Feb. 2003	AI Seminar, Appraising the Ugly House
Mar. 2003	AI Seminar, USPAP 2003 Update
May 2003	AI Seminar, Evaluating Residential Construction
Jan. 2004	AI Workshop, The Appraiser's Work file
Oct. 2004	AI Fall Conference, Panelist: Residential Appraisals
Nov. 2004	AI Seminar, Estimating Loss in Value

Dec. 2005	AI Seminar, Professional's Guide to the URAR
Feb. 2006	AI Seminar, USPAP update
Oct. 2006	AI Fall Conference, Panelist: Residential Reports on Trial
Feb. 2007	AI Seminar, Appraising the Tough Ones/Complex Residential Valuations
June 2007	AI Seminar, Business Practice and Ethics
Jan. 2008	AI Workshop, Appraising in Declining Markets
March 2008	AI Seminar, Quality Assurance in Residential Appraisals
Aug. 2008	AI Seminar, REO Appraisals of Residential Property for Foreclosure
Jan. 2009	AI Seminar, Current FHA Guidelines
Feb. 2009	AI Workshop, Fannie Mae 1004 MC Addendum
June 2009	AI Workshop, HVCC, 1004 MC and Review Issues
Nov. 2009	AI Fall Conference, Panelist: Expanding the Scope of Residential Appraisal Practice
March 2010	AI Workshop, State of the Profession
Oct. 2010	AI Seminar, Business Practice and Ethics
Dec. 2010	AI Workshop, Residential Appraisal Update 2010
Sept. 2012	AI Seminar, Appraisal Review-Residential
Oct. 2013	AI Fall Conference, Panelist: Appraising High End Homes in a Rising Market
Oct. 2014	AI Seminar, Residential Tapas/ Current Topics for Residential Appraisers
Dec. 2016	AI Seminar, Real Estate Finance Statistics and Valuation Modeling
March 2017	AI Workshop, Residential Assignment Analysis Supporting the Adjustments