

Stephen M. Keohane

U. S. Navy (Retired)

Owner,

Home Probe, Real Estate Appraisals

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- **Licenses/Affiliations: MA State Licensed Real Estate Appraiser #2651** (issued: 3/24/1993)

(over 18+ years full time residential appraiser)

- Member, Greater Boston Real Estate Board
- Member, Mass Board of Real Estate Appraisers (MBREA)
- Past Member, Greater Salem Association of Realtors
- Lifetime Member, Disabled American Veterans (D.A.V.)
- Past - National Association of Home Inspectors (NAHI), 1994-1999
- Certified Title 5 System (septic) Inspector in Mass

- **Background:** 1969-1990, U.S. Navy (Retired). Job in Navy was a naval intelligence analyst (analyzing soviet ship movements). 1984 - Naval Intelligence instructor at Navy and Marine Corps Intelligence Training Center. Throughout much of my naval career was a part time realtor in Virginia.

1991 - present...Work full time as a real estate appraiser. Have worked part time as a home inspector from 1994-1999. Have done appraisal work for people desiring to get rid of PMI. Some banks I've done appraisal work for are: Citibank, Citimortgage, The Lending Connection, Beneficial, Countrywide, Fleet Bank, Chase Manhattan, Wells Fargo, Allied Mortgage Capital, Putnam Mortgage Corp, Eastern Bank, Homebound Mortgage, BLS Funding, Washington Mutual, Citifinancial Services, Novastar Mortgage, Great Southwest Mortgage, Leader Mortgage, Heartland Home Finance in Ohio, IndyMac Bank, Dana Capital, Mortgage World Corp. in Watertown, Patriot Funding in Framingham, Mortgage Master in Norwood, HomeQuest Mortgage in North Grafton, GreenPointe Mortgage, and numerous other lenders around the country. Appraisal assignments have been to find value in the range, from \$50,000 in Lynn to \$2,100,000 in Beverly (waterfront). Have also done appraisal work for lawyers, F.D.I.C., and both the Woburn and Cambridge (Mass.) Housing Authority.

- **Appraisal Education:**

- American Real Estate Academy, Waltham, MA (1992) -initial 75 hours
- primary (3 courses) required for licensing

Took and passed the real estate appraisal licensing exam. (2/25/1993)

- Appraising 1-4 family properties, 30 primary hrs (1994)
- Appraising income properties (yield, capitalization, etc), 30 primary hrs (1996)
- Appraising in a Foreclosure Market (2008)
- Mortgage Fraud: A Dangerous Business (2009)

Other appraisal courses:

- Continuing Education (1993-2008): Mass Board of Real Estate Appraisers (MBREA), JMB Real Estate & McKissock: completed over 18 additional appraisal courses.

- **Other related education:**

- Century 21 Real Estate Academy, Virginia Beach, Virginia (1983)
- Bremis Real Estate School, Somerville, MA (1993)
- Home Inspection Course, South Carolina (1994)
- DEP Title V Septic Inspector Course, Stow, MA (1995)
- Various military (security, intelligence and administration (1970-1990)
- Arlington Catholic High, Arlington, MA (graduated 1969)