

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)

(25+ years full time residential appraiser)

- Member, MLS Property Information Network, Inc.
- Lifetime Member, Disabled American Veterans (D.A.V.)
- Past - Mass Board of Real Estate Appraisers (MBREA)
- Past - National Association of Home Inspectors (NAHI), 1994-1999
- Past - Certified Title 5 System (septic) Inspector in Mass
- Past - Member, Greater Salem Association of Realtors
- Disabled Veteran Owned Business - 50% Disability from the Veteran's Administration (in country Vietnam veteran)

• **Background:** 1969-1991, U.S. Navy (Retired). Job in Navy was a naval intelligence analyst - analyzing Soviet & Warsaw pact ship & ground force movements. 1984 - 1986 I was a Naval Intelligence instructor at the Navy and Marine Corps Intelligence Training Center. I was required to have a Top Secret clearance. Throughout much of my naval career I was also a part time realtor in Virginia. I've also done work as a property manager, home inspector, Title V inspector, and rental agent.

1991 - presentWork full time as a real estate appraiser. I've worked part time as a home inspector from 1994-1999. I have done over 8400 1-4 family appraisals. And I've done a lot of appraisal PMI removal, bankruptcy, pre-marketing valuations, impending divorce, and for other estate purposes. Some banks & others I've done appraisal work for are: Fannie Mae, Freddie Mac, Sovereign Bank, Citibank, Citimortgage, The Lending Connection, Wells Fargo, Bank of America, Beneficial, Fleet Bank, Chase Manhattan, Wells Allied Mortgage Capital, Green Tree, Guidance Residential, Eastern Bank, Homebound Mortgage, BLS Funding, Citifinancial, Citimortgage, Novastar, Flagstar Bank, Ally Bank, AmeriSave, Citizens Bank, Granite State Mortgage, GMAC, TD Bank, N.A., Cross Country, Guaranteed Rate, Ditech, Santander, PennyMac, Berkshire Bank, American Finance House (LARIBA), USAA Federal Bank, JPMorgan Chase, Merrimack Valley FCU, & other Savings Banks & Credit Unions.

E & O Insurance Coverage Held: Aggregate - \$1,000,000 / Policy Expires: 12/23/2017

Areas Covered: NE Corner of Massachusetts (Essex County & Middlesex County)

• 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. (02/25/1993)

- Appraising 1-4 family properties, 30 primary hrs (1994)
- Appraising income properties (yield, capitalization, etc), 30 primary hrs (1996)
- Sales comparison Approach (2009)
- Mortgage Fraud: Protect Yourself (2014)
- Environmental Contamination (2015)
- Mortgage Fraud for Appraisers (2016)

Other appraisal courses:

- Continuing Education (1993-2016): Mass Board of Real Estate Appraisers (MBREA), JMB Real Estate, VANED & McKissock: completed over 37 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, instructor and administration courses (1970-1990)
- Arlington Catholic High, Arlington, MA (graduated 1969)