

## QUALIFICATIONS OF JUDITH E. VERTALKA, SRA

### EMPLOYMENT

- 1988 - Present Real Estate Appraiser with Vertalka & Vertalka, Inc.  
714 Edgemont Blvd., Lansing, MI 48917 (517) 321-1455
- 1979 - 1988 Office Manager, Vertalka & Vertalka, Inc.
- 1975 - 1979 Teacher, Maple Valley Elementary School, Vermontville, Michigan  
Supervisor: William Christianson. (517) 726-0600

### EDUCATION - APPRAISAL AND RELATED COURSE WORK

- 2016 Michigan Appraisal Law, Even Odder - More Oddball Appraisals, Understanding Residential Construction, Managing Appraiser Liability, 2016-2017 7-hour National USPAP Update Course (all online)
- 2014 2014-2015 USPAP 7-hour Update (McKissock online)
- 2013 Avoiding UAD Callbacks - Northern Michigan University; Appraisal Institute: Introduction to Green Buildings-Principles & Concepts; Appraisal Curriculum Overview-Residential (online); Business Practices & Ethics (online); Construction Details & Trends; 2-4 Family Finesse (McKissock)
- 2012 7 hour National USPAP Update; Residential Challenge-Declining Markets and Sales Concessions; FHA & the Appraisal Process - Appraisal Institute
- 2011 Uniform Appraisal Dataset from Fannie Mae and Freddie Mac - Appraisal Institute; Michigan Appraiser Law Update - Holloways Real Estate Institute
- 2009 Marshall & Swift Residential Cost Training - Appraisal Institute
- 2008 Valuation of Detrimental Conditions in Real Estate; 7 Hour National USPAP Equivalent Course; Business Practices and Ethics; Introduction to FHA Appraising - Appraisal Institute
- 2007 Condominiums, Co-ops, and PUDs, Appraisal Institute; License Law Issues, Holloways Real Estate Institute
- 2005 Developments in Advanced Energy Technology, Appraisal Institute; How New Appraisal Requirements Impact Bankers and Appraisers, Appraisal Institute; Relocation Appraisal Training Program, ERC; Residential Income Approach, McKissock Appraisal School
- 2004 Case Studies and Valuations for Financial Reporting; Trends in Institutional Real Estate; Analyzing Distressed Real Estate; GIS Applications of Retail Gravity Model Appraisal Institute, Toronto, Canada
- 2003 Internet Search Strategies for Appraisers; Residential Property Construction; Appraising from Blueprints & Specifications; Road Less Traveled: Special Purpose Properties; National USPAP Update 2003; Real Estate Fraud - Appraisal Institute
- 2000 Cross Examination of USPAP; Inspection Liability - Appraisal Institute; Narrative Report Writing - Northern Michigan University
- 1999 Attacking & Defending an Appraisal in Litigation - Appraisal Institute Great Lakes Chapter; FHA Homebuyer Protection Plan & The Appraisal Process - Appraisal Institute

**QUALIFICATIONS OF JUDITH E. VERTALKA, SRA (continued)**

**EDUCATION - COLLEGE**

Bachelors Degree, magna cum laude, Michigan State University, 1972.

**PROFESSIONAL AFFILIATIONS**

Receipt of SRA Designation, Appraisal Institute  
Certified Residential Appraiser, State of Michigan, #1201000493  
Member: Greater Lansing Board of Realtors  
Member: Michigan Association of Realtors  
Member: National Association of Realtors

**APPRAISAL CLIENTS**

Auto Owners Insurance - relocation program  
LSI Relocation Services  
Valuation Services  
Comerica Bank  
Eaton Federal Savings Bank  
Independent Bank  
Mallory, Cunningham, Lapka & Scott, PC, Attorneys at Law  
Mason State Bank  
Mercantile Bank  
PCV Murcor Corporation  
Prudential Relocation  
Schroeder Builders  
Summit Community Bank