

JAMES BOWEN

Certified Residential Real Estate Appraiser

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SUMMARY

I have been in the appraisal industry for more than 15 years and have performed many duties related to the residential real estate appraisal field. My experience ranges from working for larger corporations as a national reviewer to working for private individuals that would like to know the value of their home. I have a wide variety of experience completing residential valuations and reviewing appraisals that have been completed by other appraisers. I currently hold active certifications in Florida, Ohio, Pennsylvania, and Virginia. My certifications are active and in good standing with their renewals being maintained by completing the necessary continuing education requirements outlined by the individual states. Due to the renewal cycles being varied, I complete continuing education courses on a yearly basis. I am also approved with the U.S. Department of Housing and Urban Development to complete FHA appraisals. I have knowledge of, and complete appraisals in accordance with, state and federal guidelines.

PROFESSIONAL EXPERIENCE

SELF-EMPLOYED INDEPENDENT APPRAISER, New Castle, PA

∴ 2010 – Present ∴

Certified Residential Real Estate Appraiser

- Develop various appraisal reports for different types of residential properties
- Appraisal report types include desk reviews, reconciliations, field reviews, interior, exterior, FHA, USDA, and REO appraisals
- Complete desktop valuations on client provided forms
- ACI software is used to write reports
- Use multiple sources to gather information about a property, the market activity, etc. (i.e. County Records, MLS, etc.)
- Appraise all types of residential properties that vary from 1 to 4 units
- Review appraisals completed by other appraisers. Reviewing includes; but not limited to, providing feedback as to the reports quality and its adherence to industry guidelines, state regulations, and federal regulations
- Manage scheduling, income, expenses, website, and potential client solicitations
- Maintain state certifications through continuing education
- Perform appraisals in accordance with state and federal guidelines

CREDIT BUREAU OF COLUMBUS (CBCINNOVIS), Greentree, PA

∴ 2009 – 2010 ∴

Staff Appraiser

- Perform appraisal reviews on dated files. Review the appraisals to make a determination if a value within 25% of the appraised value, as of the effective date of the appraisal, was supported.
- Used two different formats for the appraisal review process. The different formats used are: A computer application based program to answer specific questions about the appraisal under review. And, a summary format write up that outlines unacceptable appraisal practices, general concerns, or acceptance of the appraisal under review.
- Manage requests for retro Field Reviews from clients. Management includes: receiving the request for a field review, place and order for the field review, follow up on the order placed to insure the field review gets completed in a timely manner, complete a quick review of the field review returned to try and identify any obvious errors, etc., and then forward the completed field reviews to the client.
- Participated in the development of the workflow process for the three responsibilities noted above. Participation included identifying the steps to complete the above tasks and to outline specific methods to streamline the processes.

LENDER SERVICE INC., Coraopolis, PA

∴ 2006 – 2009 ∴

Dispute Analyst (Appraisal's)

- Work directly with assigned LSI Relationship Manager on value disputes and missed sales prices
- Responsible for making judgments about the quality of information supplied to/from Washington Mutual for an ROV (reconsideration of value), along with researching public records site for additional/supplemental property and comparable data
- Responsible for communicating all ROV supplemental data to the appraiser and outlining the timeframe for completion
- Responsible for tracking outstanding disputes, following up with appraisers to obtain necessary revisions

Dispute Analyst (BPO's)

- Responsible for making judgments about the quality of information supplied to/from all clients for a value dispute, along with researching public records sites for additional/supplemental property and comparable data
- Responsible for initiating disputes and assigning the dispute to other dispute analyst
- Responsible for tracking outstanding disputes, following up with agents to obtain necessary revisions
- Write up final analysis of the dispute that will be sent to the client

QA Analyst (Appraisal's)

- Review appraisals to assure LSI Market Intelligence is providing clients with accurate, supportable values while also adhering to client specific requirements based on product, project, client, Turn-Around-Times and/or other criteria as needed
- Use available resources to research, confirm and/or validate data as a part of the review process
- Assure high overall quality and integrity of the reports is met and maintained for all clients
- Assist vendors in completing orders as needed (often by phone or email)
- Identify and assist in resolving issues with data, orders, forms and products
- Reconcile appraisals to resolve and provide explanation of discrepancies as needed

QC Analyst (BPO's)

- Review default and consumer lending products to assure LSI Market Intelligence is providing clients with accurate, supportable values while also adhering to client specific requirements based on product, project, client, Turn-Around-Times and/or other criteria as needed
- Reconcile value and data to prior orders based on address history
- Use available resources to research, confirm and/or validate data as a part of the review process
- Assure high overall quality and integrity of the reports is met and maintained for all clients
- Assist vendors in completing orders as needed (often by phone or email)
- Identify and assist in resolving issues with data, orders, forms and products
- Reconcile vendor data with other supplied data (internally researched, client provided, prior report, appraisal, etc) to resolve and provide explanation of discrepancies as needed

ED CLINE APPRAISAL SERVICES, Chippewa, PA

∴ 2005 – 2006 ∴

Appraisal Trainee

- Assisted with appraising condo's, 1-4 unit's, drive-by's, FHA and vacant land
- Data sources; West Penn MLS, County Records, and Real Stats
- Knowledge in using Apex drawing software
- WINTotal software was used to write reports

ROBERT GROMAN APPRAISAL SERVICES, Pittsburgh, PA

∴ 2003 – 2005 ∴

Appraisal Trainee

- Assisted with comparable sales searches
- Assisted with collections and marketing
- Assisted with scheduling appointments
- Assisted with appraising condo's, 1-4 unit's, drive-by's, and vacant land
- Data sources; West Penn MLS and County Records
- Knowledge in using Win Sketch and Apex drawing software
- ACI software was used to write reports

EDUCATION/CERTIFICATIONS

Associate Degree, Community College of Beaver County, Monaca, PA
"General Studies" degree with a focus on Business Management

Florida Residential Real Estate Certification (Cert. # RD7928)

Ohio Residential Real Estate Certification (Cert. # 2014004528)

Pennsylvania Residential Real Estate Certification (Cert. # RL139791)

Virginia Residential Real Estate Certification (Cert. # 4001013064)

MLS MEMBERSHIPS

WestPenn Multi-List (Western Pennsylvania MLS)

Yes-MLS (Eastern Ohio MLS)