

A two-story blue house with white trim and a porch, set in a fall landscape with trees and fallen leaves. The house has a dark roof and white columns on the porch. The foreground is covered in fallen yellow and orange leaves. A large tree is on the left side of the frame.

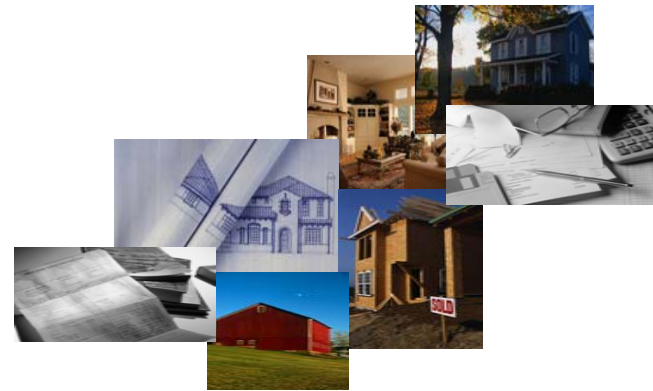
# Northeast Appraisals, LLC

Introduction Prepared for TD Banknorth

# Contents

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- Who We Are
- Our Capabilities
- Our Appraisal Process
- What You Can Expect
- A Proposal
- Contact Information
- Attachments



# Who We Are

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- John G. Schiavoni & David P. Moulton
- Experienced residential real estate appraisers
- Partners in newly-formed Northeast Appraisals, LLC
- New business office is located at 4 Glens Falls Technical Park, Glens Falls, New York
- Professional focus is on quality – all work done by licensed real estate appraisers with a vested interest in building our reputation
- Office and office systems are aligned for responsiveness and excellent customer service
- Experienced in Warren, Washington, Saratoga, Hamilton and Southern Essex Counties
- Professional liability insurance with Liability Insurance Administrators
- Member of Warren & Capital Region MLS



# John Schiavoni

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- Lifelong resident of the North Country
- Certified Residential Real Estate Appraiser
- Independent contractor appraiser since 1991
- Experienced in Warren, Washington, Saratoga, Hamilton and Southern Essex Counties
- Holds FHA-Approved Appraiser Status
- NYS License Number 45-000019717



# Dave Moulton

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- Lifelong resident of North Country
- Licensed Residential Real Estate Appraiser
- Independent contractor fee appraiser since 2002
- Experienced in Warren, Washington, Saratoga, Hamilton and Southern Essex Counties
- NYS License Number 47-000043571



# Our Capabilities

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## Appraising

- Single family homes
- Multi-family homes
- Townhouses & condominiums
- New construction
- Undeveloped land
- Multi-use properties
- **FHA** & 203 K

## Sensitive to the needs of

- Local, regional and national banks
- Mortgage brokers & mortgage companies
- Loan aggregators
- Government-backed programs
- Relocation programs
- Individuals



# Our Capabilities, continued

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- Using state of the art computers and information technology systems
- Running the latest version of ACI appraisal software
  - Quick editing and updating of appraisals
  - Easy production of hundreds of necessary forms
  - Able to customize reports to meet clients needs
- Able to accommodate EDI and other electronic submission requests







# Contact Information

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John Schiavoni & Dave Moulton  
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# Attachments

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- [Memorandum of Insurance]
- [Professional Resumes]
- [Copy of NYS Certification]
- [Copy of NYS License]

