

**MICHAEL S. CIBENE, SRA, AI-RRS, REALTOR**  
STATE-CERTIFIED GENERAL REAL ESTATE APPRAISER #1404

## **WORK EXPERIENCE**

Michael's Appraisal, Inc.: Fort Lauderdale, FL (July 1985 - Present)  
Appraisal and Review Appraisal of Real Estate. Appraisal for the purpose of first and second mortgages and relocations. These include: Residential, Condominium, PUD Units, Multi-family and Vacant Property, Construction Inspection.

Coral Gables Federal Savings & Loan Association: Tamarac, FL (March 1983 - July 1985)  
Appraisal and Review Appraisal of Real Estate as a staff appraiser.

## **EDUCATION**

University of Miami: Coral Gables, FL (August 1979 - May 1983)  
Degree of Bachelor of Business Administration.  
Major in Finance and Real Estate.  
Society of Real Estate Appraisers: Course 101 and Course 102. (Fall 1983 and Spring 1984)  
Appraisal Institute: Course 310; Basic Income Capitalization (February 1997)  
Appraisal Institute: Course 600; Residential Income Capitalization (November 1997)  
USPAP Core Law for Appraisers (2014 - 1994 Every Two Years) (7 Hour National Course)

## **APPRAISAL INSTITUTE SEMINARS**

Loss Prevention For Real Estate (January 2016)  
Business Practice and Ethics (December 2015)  
Collateral Underwriting (October 2015)  
Tightening The Appraisal (September 2015)  
Economic Engines Driving Broward County (May 2015)  
Review Theory - Residential (March 2015)  
The Economic Engines of Miami-Dade County (January 2015)  
Litigation Assignments For Residential Appraisers (July 2014)  
Behind The Headlines - The New Real Estate Economy (May 2014)  
Developing A Supportable Workfile (November 2013)  
Critical Thinking In Appraisals (September 2013)  
Real Estate Forecast (January 2013)  
That's Logistics - Valuation of Warehouses (June 2012)  
Introduction of Land Valuation (April 2012)  
Trial Components (November 2011)  
Appraising From Blueprints and Specifications (July 2011)  
Real Estate Operations (July 2011)  
Uniform Appraisal Dataset from Fannie Mae & Freddie Mac (July 2011)  
The Lending World in Crisis (June 2011)  
Business Practices and Ethics (May 2011)  
Appraisal Curriculum Overview (May 2011)  
The Real Estate Market 2011 (February 2011)  
Residential Appraisal Update (January 2011)  
Spotlight on USPAP: Common Errors, Issues & Work Files (September 2010)  
Property Tax Assessment (May 2010)  
Real Estate Market/How We Got Here (October 2009)  
The New Residential Market Conditions Form (March 2009)  
Public Sector Appraising: An Overview (February 2009)  
Supervisor Trainee Roles & Rules (February 2008)  
Florida State Law for Real Estate Appraisers (November 2007)  
Real Estate Fraud: Appraisers Beware (August 2007)  
Residential Summary Appraisal Reports (April 2007)  
Reappraising, Readdresssing, Reassigning (February 2007)  
Business Practices & Ethics (December 2006)  
2006 Scope of Work & New USPAP Requirements (August 2006)

