



JOHN S. CIRINCIONE, SRA, CRE, FRICS

EXPERIENCE / INDUSTRY ACTIVITY SUMMARY

- National Appraisal Management
- Customized appraisal training for appraisers, Quality Control & marketing support.
- Appraisal Institute National Residential Experience Review Screener for SRA Designation
- Served as Appraisal Institute Demonstration Report Grader for associates members seeking the SRA Designation.
- Recipient of the 2007 Employee Relocation Council (ERC™) Meritorious Award
- Appointed to serve on the Appraisal Institute Mentor Appraiser Project Team.
- GIS Geospatial Valuation Analysis
- Served as reviewer for IAAO AVM Standards.
- Appraisal Institute JITF (Joint Industry Task Force) AVM Standards
- Government Relations Chair for Appraisal Institute Northern Ohio Chapter.
- Served as nationwide radio show co-host on May 5, 2008 for October Research program, REO Appraisal of Real

ACCOMPLISHMENTS

- Built and managed bank owned residential and commercial appraisal subsidiary to serve parent company needs and provide a range of valuation and consultation services to the open market place.
- Developed residential real estate appraisal division serving national lender customers..
- Managed savings and loan origination, closing, underwriting, construction loan and foreclosure departments.

DATA STANDARDS ACTIVITY AND PUBLICATIONS SUMMARY

- Appraisal Institute: MISMO and Technology Representative.
- Employee Relocation Council (ERC™): XML Data Standards Advisor and MISMO Representative.
- Authored articles related to open data standards¹ in mortgage, real estate, GIS and appraisal that were published in the American Real Estate Society, Journal of Real Estate Literature (ARES, JREL) and Geospatial Solutions Magazine, Dr. Grant Thrall's, Shop Talk Column, June 2005 Issue.

OTHER PUBLICATIONS/MEDIA

- Appraisal Institute VIP publication, Real Estate Appraiser and Analyst with The Society of Real Estate Appraisers & numerous appraiser technology related articles for Northern Ohio AI Chapter.
- Currently featured in the Appraiser Expert Advice column listed on Domania.com/Lending Tree web site. Interviewed and quoted in New York Times, Miami Herald, Cleveland Plain Dealer, Appraisal buzz, Appraisal Intelligence, other local publications.



EXPERT APPRAISAL WITNESS

- Testified as Expert Witness in Summit County Common Pleas Court, the U.S. District Court.

Representative Appraisal & Consulting Clients

- Technology companies, Mortgage lenders, banks, relocation companies, government agencies, municipalities, District Court, Insurance Companies, Attorneys, mass appraisal firm and individual consumer based clients.

EMPLOYMENT HISTORY

09/2/2008-PRESENT

Director of Business Development

JVI Appraisal Division, LLC

11/06-09/2/08

Chief Appraiser

Secolink Settlement Services, LLC. (Keybank-First American Joint Venture as of 8/1/2007)

9/03-11/06

Independent Consultancy Services Client-Base

ValX-RMVS - Commercial and residential appraisal and technology valuations solutions firm that develops, builds and markets customized AVM and valuation modeling solutions on the technology side. Summary of service responsibilities to ValX: Retained on a consulting basis to provide advisory services support to Managing Director and CEO for business development, business partner alliance development.

Mortgage Information Services, Inc (MIS)

Offers title, closing, flood and appraisal services on a nationwide basis.

Their panel of appraisers includes full time employee staff and outside contractors.

Summary of service responsibilities to MIS: Appraisal Foundation Industry Advisory Council (IAC) Representative.

Legal department and industry intelligence support. Previously served as National Chief Appraiser, 12/97 – 9/03

Causeway Data Communications (CDC)

Founders of spatialest™ - an innovative AVM mass property valuation GIS based product. CDC is located on the campus of the University of Northern Ireland, Coleraine as an incubation technology innovation center to facilitate the knowledge transfer of academic research into the business market place.

Summary of service responsibilities to CDC: Provide business development support and consultancy to Adrian Moore, PhD, Managing Director and Founder. Developed project plan, market penetration strategy and provide ongoing support to leverage patented intellectual property from their award winning spatialest™ Geospatial based AVM valuation software product from the mass taxation appraisal to vertical opportunities in mortgage lending.



12/97-9/03

Mortgage Information Services, Inc. (MIS)
National Chief Appraiser

8/89-12/97

Property Appraisal Corp, Inc.
Chief Appraiser - Real Estate Valuation and Technology Consulting Services

5/85-8/89

Western Reserve Savings Bank
Chief Appraiser, Parent Bank
 Founder and President of wholly owned appraisal subsidiary service corporation.
 Western Reserve Savings Bank was acquired by Charter One Bank in 1989.

8/78-5/85

Real Estate Appraisal Services, Inc.
Staff Appraiser & Management Support
 (Real Estate Appraisal Services, Inc was wholly owned by First Federal Savings Bank/Charter One Bank as a service corporation subsidiary).

1975-1978

Peoples Savings and Loan Association
Manager
 Loan closing, underwriting, origination, new construction and foreclosure.

EDUCATION

1975 Ohio State University
 BS: Business Administration, Real Estate and Finance

CERTIFICATIONS, DESIGNATIONS & MEMBERSHIPS

- General State Certified Appraiser in Ohio, Florida and New York.
- Senior Residential Appraiser (SRA) designated member with the Appraisal Institute.
- FRICS (Fellow Royal Institute of Chartered Surveyors)
- CRE (Counselors of Real Estate).

PROPERTY/APPRaisal DATA STANDARDS PRESENTATIONS

- IAAO AVM Symposium, Washington, DC. – MISMO.
- URISA Conference, Reno Nevada, Data Quality Control – MISMO.
- Thai Appraisal Foundation, Bangkok, Thailand, International Real Estate Conference – MISMO & OGC.
- Mortgage Technology Conference, Miami, FL – MISMO Data Standards Presentation. – MISMO & OGC.
- Appraisal Institute Strategic Planning Committee – MISMO.
- Location Intelligence Conference, April 5, 2006, San Francisco, CA – MISMO & OGC.
- April 20, 2006: ARES (American Real Estate Society) Key West Conference – MISMO, OGC and OSCRE.
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- 2007 Valuation Expo, Las Vegas, Served as moderator for CRN, Chief Appraiser Collateral Risk Network Meeting.
- Open Geospatial Consortium (OGC) Conference, September 17-18, 2008, Atlanta, Georgia.
- Scheduled to serve as moderator to the November, 2008 Valuation Expo 'Valuation Visionaries' session in Las Vegas.

OTHER GIS & APPRAISAL TECHNOLOGY RELATED PRESENTATIONS

- RealComm Commercial Real Estate Conference, Dallas Texas.
- Valuation 2005, Las Vegas, GIS and Its Application in Valuation Techniques.
- Mobile Office & Wireless Internet Computing for the Appraiser.
- Paperless Office Solutions for the Appraiser.
- Leveraging Adobe Acrobat Technologies for the Appraiser
- GPS and Digital Mapping for the Appraiser.
- Appraisal EDI technology seminar, 'Appraiser's Boot Camp'.
- Instructor, Society of Real Estate Appraisers Residential Course 101.
- Northern Ohio Chapter of the Appraisal Institute.
- Cardinal Chapter of the Appraisal Institute.
- Ohio Association of Realtors.
- AppraisalTech 2001, San Francisco.
- Indiana/SW Michigan Chapter of the Appraisal Institute.
- PHH Relocation Conference, San Diego, California.

APPRAISAL INSTITUTE EDUCATION

- Residential Course 110
- Residential Course 120
- Standards of Professional Practice
- Annual Conferences (several)
- Residential Demonstration Report Grading Clinic
- Appraisal Instructor Faculty Workshop

SOCIETY OF REAL ESTATE APPRAISERS EDUCATION

- Applied Income Property Valuation 202
- Applied Income Property Valuation 201
- Residential Course 101
- Financing Adjustments
- Appraising Inner City Properties
- Appraising Residential Condominiums
- Annual Conferences (several)

AMERICAN INSTITUTE OF REAL ESTATE APPRAISERS EDUCATION

- Real Estate Case Studies
- Capitalization Theory and Techniques, Part 1 & 2

EMPLOYEE RELOCATION COUNCIL EDUCATION

- Relocation Appraisals

ENVIRONMENTAL SERVICES RESEARCH INSTITUTE (ESRI) EDUCATION

- ArcGIS Courses Parts I & II
- ArcView GIS Version 9.1 Software current licensed subscriber.



OTHER EDUCATION

- Professional Building & Housing Inspection I & II
- City and Regional Planning I & II
- Underwriting Residential Appraisals
- Real Estate Economic Seminar
- Current Issues & Misconceptions in the Appraisal Process
- Tax Impact & Strategy with Income Properties
- Regression Analysis: The Appraisal Approach of the Future
- Data Interchange Standards Association (DISA) Technology Conference
- The Appraiser as Expert Witness
- Real Estate Fraud & The Appraiser's Role
- Practical Ways to Leverage Adobe Acrobat
- Mark to Market
- Loss Prevention Seminar
- Black Mold

OPEN DATA STANDARD RELATED ARTICLES

Integrating Real Estate Property Information Data Standards into Financial Business Processes

Author: John Cirincione, SRA,CRE,FRICS Abstract: This paper explores the requirements and solutions for integration of real estate property information data standards into financial industry business processes, and the necessity of adoption. Most business processes do not benefit from open data standards because they are locked within proprietary systems. A commitment to adopt open data standards has the potential to leverage current Information Technology (IT) investments with dramatic improvement in unforeseen ways. However, with data standards, other factors related to technical interoperability, understanding of a given business process, and education are crucial for optimum success. This paper addresses how the Mortgage Industry Standards Maintenance Organization (MISMO) operates with the mission to develop, promote, and maintain open specifications for real estate information as a data standards body to facilitate business processes more efficiently.

<http://cbeweb-1.fullerton.edu/finance/jrel/papers/abstract/past/v15n02/v15n0206.htm>

Creating Open Data Standards for Real Estate, Appraisal, and Mortgage Banking

Author: Mark R. Linne, MAI,CRE,FRICS,CAE,ASA and John Cirincione, SRA,CRE,FRICS. Journal of Real Estate Literature Real Estate Information Technology Abstract: The academic community can play a vital role in the development of open data standards within the real estate, appraisal, and mortgage banking professions as a key stakeholder group. What becomes clear from an examination of the future of data standards is the need for a strong academic/practitioner connection. It is also clear that the primary source for education and analytic tool sets must be the academic community, yet at present there is only minimal involvement by academics in the data standards effort.

<http://cbeweb-1.fullerton.edu/finance/jrel/papers/abstract/current/v16n01/v16n0105.htm>

Data Standards and Service Standards: Helping Businesses in Real Estate, Mortgage, Appraisal, and Related Industries Function More Efficiently. Author: John Cirincione and Sam Bacharach.

American Real Estate Society www.aresnet.org Journal of Real Estate Literature (JREL). Much work is being accomplished globally in many industries to standardize data and online services. Benefits of standards include decreased operational costs, increased employee and workplace productivity, improved accuracy, more open exchange of information, increased flexibility, reduced risk, and more real-time transactions. This article discusses the standardization efforts of



four standards bodies working on information technology standards to benefit the real estate market and related markets such as mortgage, property valuation, architecture, engineering and construction markets. These standards bodies are the Appraisal Institute, Mortgage Industry Standards Maintenance Organization, Open Standards Consortium for Real Estate, and the Open Geospatial Consortium. The article also addresses each organization's interoperability focus, some of key areas of collaboration, and where they see convergence occurring.

<http://cbeweb-1.fullerton.edu/finance/jrel/papers/abstract/past/v15n01/v15n0105.htm>

Integrating Real Estate Property Information Data Standards into Financial Business Processes.

Author: John Cirincione, SRA, Daniel Szparaga, Grant Ian Thrall, Ph.D., Geospatial Solutions Shop Talk article on mortgage data standards: During the past decade, technology has played a major role in revolutionizing the way industries throughout the United States maintain profitability. Revamped logistical processes and improved supply chain management, new manufacturing methods and pinpoint marketing all demonstrate the ways technology — and information technology in particular — are continuously changing the underlying economics of business.

www.geospatial-solutions.com/geospatialolutions/article/articleDetail.jsp?id=163884