

**PROFESSIONAL QUALIFICATIONS OF  
HELEN F. MONTAGNARO**

*Real Estate Appraiser & Consultant*

Molinari & Associates, P.C.  
Harrison Professional Building  
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(856) 853-7622 ~ Fax (856) 853-7627

Helen F. Montagnaro resides in Cherry Hill, New Jersey. She is a residential real estate appraiser licensed by the State of New Jersey. Helen has appraised various types of single and multi-family residential properties in southern New Jersey. In addition to appraising, she owns and operates Studio m.3: a full-service residential and commercial interior design and project management firm since 1996. Helen is also fluent in Italian.

**EDUCATIONAL BACKGROUND:**

BFA Interior Design - Moore College of Art & Design, Philadelphia, PA

Also studied at:

Rutgers University, Camden, NJ  
Istituto Universitario Orientale, Naples, Italy

**APPRAISAL COURSES SUCCESSFULLY COMPLETED (Appraisal Institute):**

Basic Appraisal Principles – 30 hours  
Basic Appraisal Procedures – 30 hours  
Uniform Standards of Professional Appraisal Practice – 15 hours  
Residential Market Analysis and Highest & Best Use – 15 hours  
Residential Report Writing and Case Studies – 15 hours  
Residential Site Valuation & Cost Approach – 15 hours  
Residential Sales Comparison & Income Approach – 30 hours  
Also completed the ERC Relocation Appraisal Training Program

The New Jersey Board of Real Estate Appraisers requires 28 hours of continuing education credit within a 2 year period. Helen F. Montagnaro is currently certified with the New Jersey Board of Real Estate Appraisers.

**MEMBERSHIPS, LICENSES, PROFESSIONAL, AND SERVICE AFFILIATIONS:**

New Jersey Licensed Residential Appraiser #42RA00434600

Associate Member: Appraisal Institute

**TYPES OF PROPERTY APPRAISED:**

Single and multi-family residential, detached, attached, condominium, and vacant lots.

**ASSIGNMENTS INCLUDE:**

Current market value and retrospective market value for financing, PMI reduction, foreclosure, collateral decisions, settling estates, private sales and purchases, insurance claims, divorce proceedings, employee relocation, and tax appeals.