

**APPRAISER QUALIFICATIONS  
KATHRYN R. CINKER  
CERTIFIED STAFF APPRAISER**

**Certified Residential Appraiser by State Board of Certified Real Estate Appraisers**

**STATE CERTIFICATION:**

**Dated: February 13, 2002  
Residential Certification**

**FHA Approved Appraiser**

**POSITION:**

**Staff Appraiser – 2002 – Present**

**Staff Appraiser Assistant - 1993 – 2002**

**EDUCATION:**

**The following courses have been completed  
at the Realtors Education Institute/  
Appraisal Institute:**

**New Construction Appraisal  
Appraising Small Income Producing Properties  
Uniform Standard of Professional Appraisal  
Practice (USPAP)  
Reporting Results of a Residential Valuation  
Legal Updates and Supplemental Standards  
Appraising Manufactured Housing**

**CONTINUING EDUCATION:**

**2006 – FHA and the New Residential Forms  
2007 – PA Appraisal Regulations  
2007 – Appraisal Standards and Ethics  
(National USPAP Courses)  
2007 – Property Documentation of  
Appraisal Work File  
2007 – Supplemental Reporting Standards  
Fannie Mae/FHA**

**EXPERIENCE INCLUDES:**

**Assisting in and preparing appraisals since 1993  
Corporate Relocation work for various  
Relocation companies  
Mortgage appraisal work for banks, savings and  
loans and mortgage companies**

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To contact Kathryn R. Cinker: [kcinker@baroneandsons.com](mailto:kcinker@baroneandsons.com) – Phone: 412/881-6020;  
Fax: 412/881-8381