

**Doreen H. Campbell**, Independent Real Estate Appraiser  
Campbell & Associates Appraisal  
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### **Professional Summary:**

Over thirty years experience in South Florida as an appraiser, realtor, entrepreneur, business owner and appraiser educator at the college level. I founded Campbell & Associates Appraisal to provide valuation services to mortgage lenders, mortgage brokers, realtors, attorneys, homeowners and insurance companies. Since 1992, I have specialized in residential appraisals and valuation. My focus includes residential reviews, mortgage, relocation, REO, bankruptcy, divorce, estate, property tax appeals, acreage, unique and waterfront valuation and particularly, retrospective reviews in southeast Florida.

### **Professional History:**

My family business was construction and landscaping. A 1977 FDOT project to widen Broward Blvd. was my entrée into the appraisal and real estate business. This began a varied appraisal, commercial and residential real estate and sales career. My unique skill set has served me well in doing REO/foreclosure cases for the Resolution Trust Corporation in the S&L crisis, and since, for casualty losses, insurance settlements/coverage, IRS, estate and property tax appeals. I further honed my skills during the Hurricane Andrew crisis of 1992 by providing hurricane damage appraisals and estimates, while providing crucial and timely assistance to FEMA and the SBA. The proprietary system I designed in the wake of Hurricane Andrew increased productivity eight fold and was adapted for use in Pacific hurricane/typhoon/monsoon relief. It has been refined and is still in use by FEMA and the SBA. I am also fluent on Xactimate, with estimating skills refreshed and updated in Hurricane Ike recovery. I was appointed by three South Florida county commissions to serve as an Appraiser Special Magistrate to their respective Value Adjustment Boards, hearing ad valorem tax appeal cases for three consecutive terms in Miami-Dade, Broward and one complete term in Palm Beach county. I also serve as an expert witness for property valuation in addition to teaching real estate and appraisal courses (pre/post licensure) at Miami-Dade College.

### **Professional Areas of Expertise:**

My areas of expertise include all facets of real estate appraisal including all nuances and subtleties of residential appraisal, review and retrospective valuation, housing trend analysis, foreclosure, REO/FNMA reviews, bankruptcy valuation, FHA/HUD guideline specialist, relocation analysis, property tax valuation appeals and real estate consultation and management. In addition, my years of diverse experience enables me to provide professional guidance regarding insurance and construction estimating and consulting, negotiation and management, litigation support in the form of professional advice and expert testimony, evidentiary valuation and support, disaster assessment, landscape and building REO cleanup and maintenance support. In the course of my extensive experience as a business owner, I've mentored and trained a dozen appraisers who went on to become State Certified Appraisers in Florida. In essence, I'm constantly teaching and training, as an appraisal business owner.

### **Professional Experience:**

Senior appraiser with extensive experience in all areas of real estate appraisal including REO, Review, Relocation, Mortgage and Tax appraisals. I have served as a special magistrate to the county commissions of three South Florida counties. I have worked as the appraisal department manager for a major lender. My services have included litigation support and expert testimony in the legal system. In addition, I have extensive experience as a trusted review appraiser. I have an entrepreneurial spirit and "can do" attitude that has led me to found, manage, cultivate and grow one of South Florida's only 100% female owned professional real estate appraisal practices. I have trained and supervised between one and six state registered trainee appraisers at any and all times. Florida real estate appraisal license law provides for Trainees to be trained and mentored for a minimum of two years, completing a minimum number of appraisals during that time, in order to become State Certified Real Estate Appraisers. This last is the license status I hold for the past three decades.

My educational experience includes a stint as an adjunct professor at Miami-Dade College. Additionally, I have done real estate, investment, appraisal and business training, as the owner of a real estate related business, and in the process of mentoring and training Appraiser Trainees, as part of an ongoing on the job training process.

As a result of living in South Florida, I have become proficient in disaster assessment and assistance. Furthermore, I have served as an expert witness for divorce, fraud, estate and other real estate issues. Moreover, I have had professional licensure in the State of Florida as both a real estate broker and salesperson. I also have attained a level of professional expertise in roofing and construction sales and estimating as well as insurance adjusting and negotiation.

### **Professional Education:**

Uniform Stds of Professional Appraisal Practice (USPAP) Annual/Biennial 1977 -1978 thru 2014- 2015  
ERC – Employee Relation Council Certification - CertainTeed Roofing Technology Specialist  
Appraisal Institute Coursework – Applied Residential Valuation – Appraising Income Property  
Florida Appraisal Requirements – Continuing Education exceeding state requirements  
Appraiser as Expert Witness – Mortgage Fraud Training FHA/HUD Direct Endorsement Training  
Appraising Manufactured Homes – FHA/HUD/CHUMS Panel Roster Qualification  
Florida Real Estate Course – Sales & Broker including Continuing Education & Specialty Education  
Appraisal of Assisted Living Facilities - Essential Elements of Disclosures & Disclaimers - Unique Properties

### **Professional Supporting Skills:**

Fluency speaking and writing both English and Spanish (I was raised in Florida, Nicaragua and Belize). I am a self-starter with exceptional native intellect. I am a very quick learner, versatile, reliable, glib and articulate. In addition, I have thirty three years experience appraising real estate in virtually every economic climate imaginable in addition to a wealth of expertise in Residential REO and Foreclosure.

### **Professional Licenses and Affiliations:**

Florida State Certified Real Estate Appraiser RD1596  
Certified Valuation Consultant  
FEMA – Inspector/Disaster First Responder  
NAREA – Certified Home Consultant  
Senior Housing Specialist  
Licensed Florida Assisted Living Facility Administrator

### **Community Service Volunteer/Non-Profit Affiliations: (2008)**

Founder of Angel House Assisted Living, elderly assistance/advocacy, ***a non-profit human service agency, providing housing and healthcare education and assistance, social services (including benefits assistance) adult daycare and recreational activities, to improve the quality of life for seniors and their caregivers.***

My personal mission and goal is to improve the Quality of Life for elders by improving the Quality of Caregiving, itself, by renewed focus on the human aspects of caregiver-elderly interaction. Technology has been both a blessing and a curse on elderly care. On one hand, we have advances in medical technology; on the other, an entire generation of healthcare workers are disconnecting from the world of physical, personal interaction with family members and those they care for on a daily business, and turning instead to online connections and communications. We are increasingly more connected "in the cloud", which paradoxically disconnects us from the person at our side or across the table, down the street or next door.

### **Professional Biographical Sketch:**

I have lived in South Florida for 48 years weathering and thriving in all economic conditions. I own two properties in Broward county and have owned three others at various times. Currently, I own two successful businesses in South Florida serving the needs of the real estate, appraisal and homeowner communities as well as providing a safe home environment for the elderly and impaired. My extensive knowledge of Latin culture (I spent time in my youth in Belize and Nicaragua) and fluency in Spanish has afforded me the opportunity to provide exceptional service to the Latin community of South Florida. I enjoy an excellent reputation with mortgage lenders, brokers, realtors, attorneys and other real estate professionals and this has enabled me to cultivate an inordinate amount of repeat business. My professional relationships have helped to greatly enhance my word of mouth business. In short, my clients know they are hiring an experienced, honest and hard-working appraiser and I intend to maintain my exceptional reputation in the community.