

# MICHAEL S. CIBENE, SRA, AI-RRS, REALTOR

State-Certified General Real Estate Appraiser #1404

2019 & 1997 President of the South Florida Chapter of the Appraisal Institute

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## WORK EXPERIENCE

*Self Employed Certified Real Estate Appraiser* *South Florida (July 1985 – Present)*

Appraisal and Review Appraisal of Real Estate. Appraisal for the purpose of mortgages, litigation, probate, estate, divorce, foreclosure, short-sale, bankruptcy, pre-purchase, listing, pre-sale and relocation. These include: Residential Single Family, Condominium, Co-Op, Multifamily, PUD Units, Pre-Construction and Vacant Property. Deemed expert witness in Miami-Dade, Broward & Palm Beach Counties.

*Coral Gables Federal Savings & Loan Association* *South Florida (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 with concentration in Real Estate

*Appraisal Institute (formerly the Society of Real Estate Appraisers):*

Course 101 – Introduction to Appraising Real Property	(Fall 1983)
Course 102 – Applied Residential Property Valuation	(Spring 1984)
Course 310 – Basic Income Capitalization	(February 1997)
Course 600 – Residential Income Capitalization	(November 1997)
Residential Review Theory (AI-RRS Designation)	(March 2015)
USPAP Core Law (7 Hour National Course)	(attended every 2 years from 1994 to 2020)
Florida Appraisal Law	(attended every 2 years from 1994 to 2020)

## PROFESSIONAL DESIGNATIONS & MEMBERSHIPS

*The Appraisal Institute*  
Senior Residential Appraiser (Earned SRA Designation March 1986)  
Residential Review Specialist (Earned AI-RRS Designation April 2015)  
President and Regional Representative for the South Florida Chapter (1997 & 2019)  
Former Treasurer of Region X (Florida and Puerto Rico) (1998-1999)

*U.S. Government*

FHA Approved Appraiser – US Department of Housing & Urban Development  
Veterans Administration Approved Appraiser (VA #0649)  
Employee Relocation Council (Completed Relocation Appraiser Training Program – October 2003)

*Other Real Estate Affiliations*

Realtor with the Broward, Palm Beaches & St. Lucie Association of Realtors  
The Florida Association of Realtors and the National Association of Realtors  
(Completed Code of Ethics Training)

Graduate of Realtors Institute  
Course 1 (July 1982)  
Course 2 (May 1991)  
Florida Real Estate Commission Course 1 and Course 2 (Salesman and Broker)

**APPRAISAL INSTITUTE SEMINARS (Pages 2-4)**

The Evolution of Logistics Infrastructure – Real Estate Impact (July 2020)  
Valuation Impacts of Covid-19 (April 2020)  
Artificial Intelligence, AVMs, and Blockchain: Implications for Valuation (January 2020)  
Client Requested Evaluations – Appraisal Assignments (October 2019)  
Supporting Adjustments with the Three Approaches (September 2019)  
Protecting Yourself – Bulletproofing Your Files (June 2019)  
2019 Real Estate Forum – The Evolution of Real Estate: E-Commerce Impact (June 2019)  
Ignorance Isn't Bliss – Understanding an Investigation by State Regulatory Agencies (May 2019)  
Craft Brewery Real Estate Valuation (March 2019)  
Airport Appraisals (January 2019)  
Candidate for Designation Advisor Orientation (May 2018)  
Hot Topics and Myths in Appraiser Liability (January 2018)  
2018 Legislative Value Event (January 2018)  
The 50% FEMA Rule Appraisal (November 2017 and August 2019)  
Sales Comparison Approach for Mixed-Use Properties (May 2017)  
Economic Engines Driving Broward County in 2017 (January 2017 and May 2015)  
The Tough One: Mixed-Use Properties (August 2016)  
Redefining Appraisal & Its Role in an Evolving Banking Environment (May 2016)  
Loss Prevention for Real Estate Appraisers (January 2016)  
Business Practices and Ethics (December 2015, May 2011 and December 2006)  
Collateral Underwriter (CU) (October 2015)  
Tightening the Appraisal (September 2015)  
Miami-Dade County Property Appraiser Presentation (July 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 Work file	(November 2013)
Critical Thinking in Appraisals	(September 2013)
Real Estate Forecast	(January 2013)
That's Logistics – The Valuation of Warehouses	(June 2012)
Introduction of Land Valuation	(April 2012)
Trial Components: Recipe for Success or Disaster	(November 2011)
Appraising from Blueprints and Specifications	(July 2011)
Real Estate Appraisal Operations	(July 2011)
The Uniform Appraisal Dataset from Fannie Mae and Freddie Mac	(July 2011)
The Lending World in Crisis	(June 2011)
Appraisal Curriculum Overview – Residential	(May 2011)
Appraisal Institute Update	(May 2011)
The Real Estate Market	(February 2011)
Residential Appraisal Update: Staying Competent in a New Decade	(January 2011)
Spotlight on USPAP: Work files	(September 2010)
Spotlight on USPAP: Common Errors and Issues	(September 2010)
Property Tax Assessment	(May 2010)
Real Estate Market	(October 2009)
New Government Regulations & Their Effect on Real Estate Appraising	(August 2009)
The New Residential Market Conditions Form	(March 2009)
Public Sector Appraising: An Overview	(February 2009)
The Real Estate Economy	(August 2008)
Supervisor Trainee Roles & Rules	(February 2008)
Real Estate Fraud	(August 2007)
Summary Appraisal Report – Residential	(April 2007)
Reappraising, Readdressing, Reassigning	(February 2007)
2006 Scope of Work and the New USPAP Requirements	(August 2006)
Professional's Guide to the Uniform Residential Appraisal Report	(November 2005)
Tri County Residential Symposium	(October 2005)
Analyzing Distressed Real Estate	(January 2004)
An Appraisal Agreement: An Appraiser, A Client, An Agreement	(November 2003)
Appraisers and the Gramm-Leach-Bliley Act	(July 2002)
Standards of Professional Practice, Part C	(December 2001)
Fraud from the Front Lines: Florida Real Estate Fraud	(November 2001)
Convincing Residential Appraisals	(April 2001)
Streamlined Appraisal Process	(November 2000)
Appraisal: A Peak Behind, A Look Ahead	(August 2000)
Analyzing Income Producing Properties	(May 2000)
FHA and the Appraisal Process	(September 1999)
The Florida Appraisal Board	(July 1999)
Valuing Your Business	(June 1999)
Automated Valuation Models	(June 1999)
Residential Appraisers Toolbox	(June 1999)
An Inside View of Ethics and Standards	(May 1999)

Consumer Influence and the Impact on Public Policy	(February 1999)
Mock Trial for Appraisers	(September 1998)
The Impact of Contamination on Real Estate	(July 1998)
Loss Prevention for Appraisers	(May 1998)
Non-conforming Uses	(January 1998)
Appraisal of Transferable Development Rights	(September 1997)
The Appraisal of Real Estate 11 <sup>th</sup> Edition	(June 1997)
FHA 203K Seminar	(February 1997)
Tomorrows Appraiser	(October 1996)
Standards of Professional Practice, Part B	(July 1996)
Luxury Waterfront Market and Determination of Land Values	(July 1996)
Appraisal Review – Residential Properties	(September 1995)
How to Appraise FHA Insured Property	(June 1995)
Americans with Disabilities Act	(February 1994)
The New Uniform Residential Appraisal Report	(October 1993)
Appraisal Reporting of Complex Residential Properties	(October 1993)
Standards of Professional Practice, Part A	(September 1992)