

Thomas J. Kneesel, SRA, AI-RRS

SUMMARY

An analytical and results-oriented appraiser, with a demonstrated track record of accomplishment in residential properties including high-value residential, property rating, real estate consulting, litigation appraising and taxation. Expertise in financial underwriting/reporting, OREO Properties, lending, and closing activities. Facilitates the advancement of staff through comprehensive training methods, thereby enhancing productivity and performance. Consistently exceeds corporate objectives and communicates with bank customers to develop a strong client base. Solves complex problems and provides practical solutions to secure the lasting success of an enterprise. Has been an elected assessor, Lake Villa Township, 1990 through 1993. Approved instructor with the Appraisal Institute and the American Society of Appraisers. Featured speaker to several National appraisal groups across the country including, most recently, the Collateral Risk Network annual meeting and the Valuation Exposition, March 2019.

Was also recently invited to be a member of the Collateral Risk Advisory Forum by Fannie Mae. Upon my recommendations, Fannie Mae has implemented several my created training methods, to use around the country as they help appraisal review teams improve the quality of appraisals nationwide.

EXPERIENCE

Thomas J. Kneesel And Associates 2020-Current

Independent real estate appraiser that is certified in both IL and WI and specializes in complex and high-end residential properties. Experienced in litigation appraisal, mortgage lending appraisal, relocation appraisal and REO appraising.

Associated Bank, VP Residential Appraisal Compliance Officer,

Created the Appraisal Review Department including implementation of review software, overseeing Appraisal Management Companies, hired a total of 12 reviewers and implemented their training, hired 4 administrative assistants, including an office manager, who maintain communication with vendors and business lines. Also, developed an appraiser panel which included approximately 180+/- independent appraisers and implemented the vendor management area that oversees the panel of individual appraisers. This enabled our team, to improve appraisal turn time with both review and appraisal products by over three days and improved appraisal report quality. Worked directly with the business lines, on the REO Committee and provide support and assistance throughout numerous departments in the bank. Member of the Due Diligence Committee, as Associated Bank assessed and acquired other financial institutions.

THOMAS J. KNEESEL AND ASSOCIATES, LIMITED Lindenhurst, Libertyville, Illinois and Pleasant Prairie, WI President

1990-2008

Developed, operated, and maintained organization/client base. Hired and trained appraisers, holding responsibility for work product. Reviewed reports and maintained operations, including budget/corporate accounting. Performed relocation appraisals for large corporations in the Chicago and southeast Wisconsin area. Contributed to Relocation Appraisers and Consultants group. Developed client base of attorneys, served as specialist in high-end residential valuations for relocation, estate planning and relocation companies. Specialized in high value-construction, including, custom staircases, wine cellars, equestrian properties, pools, indoor and outdoor, custom kitchens and baths, as well as upgraded materials and complex construction. Provided professional testimony for litigation.

ADDITIONAL EXPERIENCE

ST. FRANCIS BANK/MID AMERICA BANK DOWNERS GROVE, ILLINOIS

CHIEF APPRAISER, APPRAISAL MANAGER 2004-2007

Reviewed appraisals and appraisal disputes, leading Wisconsin appraisal department and half of Illinois department. Troubleshoot problems and oversaw production/quality control. Hired and trained staff. Worked closely with existing appraisal companies, ensuring functionality of company appraisal department. Recruited three top area appraisers. Ensured completion of appraisals in Milwaukee metro area and Lake County, Illinois area. Oversaw production in Illinois appraisal department and trained appraisers, reviewing previous work.

NORTH SHORE TRUST AND SAVINGS, Waukegan, Illinois, *Chief Appraiser, Asst. Vice President*, 1978-1989. Oversaw foreclosures, real estate owned, collections, and loan underwriting. Led appraisal department and worked closely with loan department, taking loan applications as well as underwriting and closing loans.

MID AMERICA TITLE COMPANY, Waukegan, Illinois, **Title, Tax Searcher**, 1977-1978. Performed tax and title searches, locating legal descriptions using county tax maps.

APPRAISAL INSTITUTE completed leadership and education training and currently achieved associate instructor status.

ASSESSOR, LAKE VILLA TOWNSHIP, Elected as Assessor for Lake Villa Township, IL. Responsible for assessment of approximately 10,000 parcels of real estate, as well as office management, budget and training. 1990-1993

EDUCATION

ST. MARY'S UNIVERSITY, Winona, Minnesota
B.A., Business, Communications, 1977

CERTIFICATIONS

Appraisal Institute, Associate Appraisal Instructor, 2006
State of Illinois, Certified Illinois Assessing Officer, 1990
Appraisal Institute, Senior Residential Appraiser Designation, 1988 and Residential Review Specialist, 2015
FHA/HUD, Approved Appraiser, Illinois and Wisconsin, 1988 to present
WI Real Estate Salesperson, 2018
American Society of Appraisers, ASA designation 2018

LICENSURE

State of Wisconsin, Certified Residential Real Estate Appraiser ██████████, expires 12/14/2021
State of Illinois, Certified Residential Real Estate Appraiser, ██████████ expires 09/30/2021
State of Wisconsin Real Estate Salesperson, & ██████████, expires 12/14/2022

PROFESSIONAL DEVELOPMENT

APPRAISAL INSTITUTE

National USPAP, 2007
Instructor Leadership and Development Conference, 2006
Basic Appraisal Procedures, 2006
Uniform Standards of Professional Practice, 2005
Internet Search Strategies for Appraisers, 2005
Professional's Guide to URAR, 2005
Online Appraising Manufactured Housing, 2005
Art, Science of Real Estate Feasibility Analysis, 2004
Contemporary Issues in Condemnation Appraising, 2004
Appraising the Appraisal-Understanding the Review Process, 2004
FHA Appraisers and Underwriting Meeting, 2004
Residential Design and Functional Utility, 2003
National Uniform Standards of Professional Practice, 2003
When Good Houses Go Bad, 2003
Real Estate Disclosure, 2001
Standards of Professional Practice, Part C, 2001
Appraisers and Fair Lending, 2001
Serving the Client: Fannie Mae Appraisal Process, 2000
FHA and the Appraisal Process, 1999
How to Appraise FHA-Insured Property, 1998
Residential Property Construction and Inspection, 1998
Appraisal Review-Residential Properties, 1998
Supporting Sales Comparison Grid Adjustments-Residential, 1998
Standards of Professional Practice A and B, 1997
Opportunities for the Practicing Appraiser, 1997
Appraiser and the Internet, 1997
Fair Lending and the Appraiser, 1995
Individual Condo Unit and Small Residential Income Property Appraisal Report, 1995
Understanding Limited Appraisals and Appraisal Reporting Options-Residential, 1994
Relocation Appraising, 1994
The New Uniform Residential Appraisal Report, 1993
Relocation Appraising, 1992
Applied Sales Comparison, 1992
FIRREA and the Law, 1991
Standards of Professional Practice, 1989
Residential Construction, 1989

Also continuing education and have addressed realtors and appraisers at numerous meetings since working at Associated Bank in 2011. Recent CE classes, USPAP, 01, 2018, Single Family FHA, 01, 2018, 2018 NAIFA Instructors Conference, 03, 2018, ASA Instructor Conference, 11, 2018.

RELOCATION APPRAISERS AND CONSULTANTS

Relocation Appraisal Process, Property Inspection, Market Approach, Internet, Electronic Data Transfer, 2003

PHH HOMEQUITY, HFS MOBILITY, CENDANT

Inspection, Property Condition, Market Approach and Professional Practice, 1997

INTERNATIONAL ASSOCIATION OF ASSESSING OFFICERS

Basic Real Estate Assessment, 1990

Master's in real estate Assessment, 1990

SOCIETY OF REAL ESTATE APPRAISERS

Course 102-Applied Residential Valuation, 1987

Demonstration Report Writing, 1982

Course 201-Income Property Appraising, 1979

Course 8-Residential Valuation, 1979

THE AMERICAN INSTITUTE OF REAL ESTATE APPRAISERS

Course 1A-Introduction Appraisal of Real Estate, 1978

AFFILIATIONS

Appraisal Institute, 1979-present

Wisconsin Department of Regulation & Licensing, Application Advisory Committee, 2008-present

Southeastern Wisconsin, MLS, 2003-present

Northern Illinois MLS, 1978-present

Current Chairman of the WI State Real Estate Advisory Board which issues all appraisal licenses in the State of WI, current

Appointed by Gov. Walker 06/09/2015 to the WI Real Estate Appraiser Board, which handles disciplinary actions Appointment just reaffirmed by the WI State Senate and expires in 2023.

WI Association of Realtors

Emmer Realty, Green Lake, WI

COMPUTER SKILLS

Appraisal Software, FNC/Corelogic, Microsoft Excel and Word

PERSONAL

Married. Enjoys music and golf.