

# Thomas J. Kneesel, SRA, AI-RRS, ASA

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## 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 a number of 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 a number of my created training methods, to use around the country as they help appraisal review teams improve the quality of appraisals nationwide.

## EXPERIENCE

Associated Bank, VP Residential Appraisal Compliance Officer,

Created the Appraisal Review Department including; implementation of review software, overseeing AMCs, 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 and oversee the vendor management area that oversees the panel of over 175 individual appraisers. This enabled our team, to improve our turn time with both review and appraisal products by over three days and improved appraisal report quality. Currently, work 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. Troubleshot 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 1339-09, expires 12/14/2019*  
*State Of Illinois, Certified Residential Real Estate Appraiser, 556.000252, expires 09/30/2019*  
*State Of Wisconsin Real Estate Salesperson, 87052-94, expires 12/14/2020*

## PROFESSIONAL DEVELOPMENT

### **APPRAISAL INSTITUTE**

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

*Masters 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  
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*

*Collateral Risk Network*

*Risk Management Association*

*Collateral Risk Advisory Forum, by invitation, Fannie Mae*

*Emmer Realty, Green Lake, WI*

**COMPUTER SKILLS**

*Appraisal Software, FNC/Corelogic, Microsoft Excel and Word*

**PERSONAL**

*Married. Enjoys music and golf.*