

Todd Ortlieb dba TCO APPRAISALS

3017 Garboso Street, Carlsbad CA 92009

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todd@tcoappraisals.com

- Objective:** To provide clients with an accurate, credible, ethical and prompt opinion of value for real property
- Education:** Menlo College, Atherton CA – Bachelor of Science in Finance 5-1995
Palomar College, San Marcos CA – Associate of Arts 5-1922
- Specialized Education:**
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|---|---|
| <u>McKissock, LP</u>
Statistics, Modeling & Finance
Advanced Residential Applications & Case Studies
National USPAP
Appraiser Liability
California Laws & Regulations
Construction Details & Trends
Mortgage Fraud: Protect Yourself
Private Appraisal Assignments
The Cost Approach | <u>Anthony Schools</u>
Basic Appraisal Principles
Basic Appraisal Procedures
Residential Sales Comparison & Income Approach
Residential Report Writing & Case Studies
Residential Appraiser Site Valuation & Cost Approach |
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- License:** Certified Residential AR041198 - California FHA Approved
- Affiliations:** Appraisal Institute, Member
San Diego Association of Realtors, Member
San Diego County Bar Association, Affiliate Member
Carlsbad Chamber of Commerce, Member
- Experience:**
- TCO APPRAISALS - Owner/Chief Appraiser - Carlsbad, CA** 5-2010 to Present
Produce an accurate, credible and prompt opinion of value for real property using ethical business practices. Exceptional knowledge of San Diego County to develop supported results.
- University Federal Credit Union - Staff Appraiser - Austin, TX** 12-2009 to 5-2010
Reviewed appraisals from independent appraisers for accuracy and/or violations to assure integrity of bank portfolio loans. Reported directly to the Chief Appraiser.
- Forsythe Appraisals, LLC - Real Estate Appraiser - San Diego, CA** 5-2007 to 11-2009
Inspected properties and vacant land to determine market value for clients. Reviewed appraisals to determine violations for compliance purposes in conforming to FHA/HUD, FNMA, FHLMC and USPAP guidelines.
- Wells Fargo Home Equity - Credit Reporting Analyst - Carlsbad, CA** 5-2004 to 4-2007
Analyzed home equity delinquent loans for policy and procedure violations. Made recommendations to management for repurchasing loans to recuperate millions of dollars of loss revenue. Evaluated correspondent and community bank applications for approval status. Responsible for reviewing, monitoring, compiling and analyzing moderately complex credit portfolio information. Tracked activity and prepared various reports for the credit reporting manager. Recommended changes to credit reporting systems to senior management. Trained new employees.
- Wells Fargo Home Equity - Loan Processor - Carlsbad, CA** 5-2003 to 5-2004
Managed between 100-200 equity loans. Collected and analyzed data submitted by mortgage brokers to conform to guidelines set forth by the company. Communicated policies and procedures with customers. Recommended alternate methods to achieve objectives.
- References:** References are available on request.