

# LYDIA SECKALA

8 N. 15<sup>TH</sup> Street ▪ Franklin, NY 11115

222-421-3333

appraisal@net.net

## LICENSURE

### **CERTIFIED RESIDENTIAL APPRAISER**

State of New York 1996

### **LICENSED APPRAISER**

State of New York 1993

## QUALIFICATIONS

- Review Appraisal
- Mortgage Banking
- Professional Home Inspection for Licensing
- Commercial Appraisals
- Gross Income Multipliers
- Income Capitalization
- Highest & Best Use
- Environmental Issues
- Physical Depreciation
- Manufactured Housing
- New Construction
- Property Inspection
- Building Components
- Depreciation
- Streamlined Reporting Options

## APPRAISAL REVIEWER

- Expert in reviewing work to multiple guidelines including FNMA, Freddie Mac, Appraisal Institute, GAAR, Lender Portfolio & other Mortgage Underwriting Guidelines, Private Investors, B-C Paper and REITs.
- Propelled Seckala Appraisal from startup into a viable, competitive and prestigious Appraisal Review organization serving well known corporations such as First Finance and Biltons and others throughout the nation.
- Appointed to the State of New York's Review Appraiser Committee by the Secretary of State; among eight Review Appraisers statewide selected to serve on this prominent and influential committee.
- Founded the Local Appraisers' Organization; expertise, professional standing and solid principles warranted the respect of peers and led to the development of the organization.

## PROFESSIONAL EXPERIENCE

- SECKALA APPRAISAL & CONSULTING, LLC, Franklin, NY**  
*Review Appraiser, Owner & Founder* 1993-Present
- LAKE STONE, Smith, NY**  
*General Manager* 1989-1993
- VALLEY INVESTMENTS, LLC, Smith, NY**  
*President* 1987-1989
- ALLENTON PROCESS SERVERS, LLC, Boyd, NY**  
*Owner & Founder* 1982-1987

## AFFILIATIONS

- Appraisal Institute, Member, 2004
- Cuyahoga County Board of Realtors, Affiliate Director, 2004
- New York Realtors Association, Member, 1998-Present
- National Association of Realtors, Member, 1998-Present
- Cuyahoga County Appraisers Association, Director, 1998-Present
- State of New York Real Estate Appraisers Application Advisory Committee, Member, 1998-Present