# Gayle E. Cumbus

CR&S Appraisal Services 9307 Smoke Glen Road Kernersville, NC 27284 (336)644-0894 (877)233-4795 FAX

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### **EDUCATION**

BSHE, University of North Carolina at Greensboro – 1979-1983 Society of Real Estate Appraisers – Course 101; 1985 Society of Real Estate Appraisers – Course 102; 1986 Introduction of Income Property Appraisal – G1; 1991

## **CERTIFICATION**

North Carolina State Certified Residential Real Estate Appraiser – 1991

FHA Approved

### **WORK EXPERIENCE**

1983 to 1991: McNairy & Associates Appraisers. Staff Appraiser

1991 to 1994: TRW/SMS Real Estate Appraisers – Staff Appraiser

1994 to 1999: Elliott & Company Appraisers: Managing Appraiser

1999 to 2003: CR&S Appraisal Services – Principal Appraiser

## PARTIAL CLIENT LISTING

State Employees Credit Union Wachovia Mortgage Indymac Bank Chase Manhattan Mortgage Ditech Flat Fee Home Loans