

**Laura Boerema**  
P.O. Box 1235  
Gaylord, MI 49734  
(989) 732-3307  
lboerema@arndtandassoc.com

**Education:**

**Bachelor of Business Administration, 1981**  
Central Michigan University

**Real Estate Education**

**Holloway Institute – License Prep Course**  
**(40 hours)**  
**1991**  
**Successfully completed exam**

**Appraisal Institute – Standards of Professional Practice**  
**SPPA – Part A (11 hours)**  
**SPPB - Part B (16 hours)**  
**September, 1991**  
**Successfully completed exam**

**Appraisal Institute – Real Estate Appraisal Principles**  
**REAP – Course 1A1 (40 hours)**  
**November, 1991**  
**Successfully completed exam**

**Appraisal Institute – Residential Valuation 8-2**  
**(39 hours)**  
**February, 1992**  
**Successfully completed exam**

**Appraisal Institute – Standards of Professional Practice**  
**Part C**  
**(16 hours)**  
**October, 1999**  
**Successfully completed exam**

**Continuing Education Current**

**Licensing:**

**State License – Appraiser, Michigan, 1992  
License #1201002647  
HUD Fee Appraiser, 1995, #0574**

**Work Experience:**

**June, 1996-present  
Staff Residential Appraiser  
Kenneth R. Arndt & Associates, Inc.**

**January, 1991-May, 1996  
Staff Residential Appraiser  
Alpine Appraisal Company, Inc.**

**December, 1990-January, 1991  
Trainee  
Alpine Appraisal Company, Inc.**

**May, 1989-December, 1990  
Assistant Bank Manager, Mortgage Lending Manager  
Heritage Federal Savings Bank**

**References**

**Ms. Deborah Clement, Vice President  
The Bank of Northern Michigan  
814 South Otsego, Suite A  
Gaylord, MI 49735  
(989) 731-5550**

**Mr. Timothy Hall, Vice President  
Northwestern Bank  
2091 South Otsego Avenue  
Gaylord, MI 49735  
(989) 731-9107**

**Mr. Chris Dandeneau, Vice President  
Northwestern Bank  
2091 South Otsego Avenue  
Gaylord, MI 49735  
(989) 732-9106**