



Mary K. Cummins
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Curriculum Vitae

Abstract

Cummins is a bilingual Latino real estate appraiser born and raised in Los Angeles, California with over 38 years of experience. Cummins has appraised over 20,000 residential, multi-family, income, land, industrial, mixed-use properties and construction projects for lenders, AMCs, lawyers, relocation companies, banks and individuals. Cummins has passed the Department of Justice and SterlingBackcheck background checks multiple times. There has never been any complaint, claim or lawsuit against any license. A la mode Total software. Combined LA/Westside MLS member. E&O insurance \$1,000,000 no claims.

Education

- 1982 [Beverly Hills High School](#) - Dean's list, Swim Team, Water Polo
- 1984 [University of Southern California](#) - Dean's list, Swim Team, Scholarship

Licenses, Certifications

- 1984 [California Department of Real Estate](#), Real Estate Sales License
- 1986 [California Department of Real Estate](#), Real Estate Brokers License
- 1989 [California Notary Public](#)
- 1993 [California Bureau of Real Estate Appraisers](#), Real Estate Appraisal License
Certified Residential 1993 (First Mandatory 1994)
- [HUD/FHA](#) Approved Real Estate Appraiser

Work Experience

- 1984 Merrill Lynch Real Estate - Sales, Comparative Market Analysis
- 1984 to present - Cummins Real Estate Services - Real Estate Appraisal, Sales
- 1985 [Apartment Owners Association](#) - Commercial Brokerage Division
- 1986 [Forensis Group](#) - Expert Witness
- 1990 Westside Properties - Real Estate Appraisal, Sales. 100% office

Selected Legal Cases

- 1989 Schine vs Schine - Appraisal of Ambassador Hotel as land for development project with Donald Trump. Deposed.
- Various cases for Forensis Group 1986-2006
- 2009 Union Pacific vs Jimmy Nasralla. Criminal. Court appearance.
- 2010 Don Carstens vs JP Morgan. Civil. Deposed. Court appearance.
- 2013 Narrative Appraisal for [Los Angeles Metro](#) Eminent Domain.

Courts

- [United States Bankruptcy Court California](#)
- [Los Angeles County Superior Court Civil](#)
- [Los Angeles County Superior Court Criminal](#)
- [Riverside County Superior Court Civil](#)

Selected Clients

- Crestview Financial
- Don Carstens, Attorney at Law
- Home Savings Bank
- [Wells Fargo](#)
- [Chase Financial, Bank](#)
- Forensis Group, Expert Witness
- Western Relocation Services

Selected Professional Education 1,350+ hours

- 1984 Lumbleau School of Real Estate - Real estate sales
- 1984 to present - Various real estate schools: Expert Witness Testimony, Appraising Apartments, Oddball Appraisals, USPAP, FHA Appraising, Appraising Manufactured Homes, Environmental Issues for Appraisers, Fair Housing, LEED Real Estate, Foundations in Sustainability: Greening the Real Estate and Appraisal Industries, Review Appraisals, REO and Foreclosures, The Cost Approach.
- 1985 Merrill Lynch - Real estate sales, CMA
- 1986 Lumbleau School of Real Estate - Real estate broker – 8 College Courses
- 1986 Apartment Owners Association - Income property evaluation and sales
- 2014 2 - 4 Family Finesse 06167C167
- 2014 The Sales Comparison Approach 14CP167303029
- 2014 Understanding Residential Construction 14CP167303033
- 2014 The Nuts and Bolts of Green Building for Appraisers 10167C114
- 2014 Even Odder: More Oddball Appraisals 08167C181
- 2014 Appraising FHA Today - Virtual classroom 06167C169
- 2014 Laws and Regulations for California Appraisers 12167C163
- 2014 2014-2015 7 hour National USPAP Update Course 13CP167303017

- 2014 Appraising Manufactured Homes 11167C134
- 2014 Land and Site Valuation 08167C187
- 2014 Mortgage Fraud- Protect Yourself 08167C179
- 2016 2016-2017 7 Hour National USPAP Update Course 15CP167303053
- 2018 2018-2019 7- Hour Equivalent USPAP Update Course 1810000011
- 2018 FHA Site Inspection for Appraisers 1610000007
- 2018 California Laws and Regulations for Appraisers 1710000010
- 2018 Mold A Growing Concern 1310000004
- 2018 Appraising Energy Efficient Residential Properties 1710000008
- 2018 Environmental Hazards Impact on Value 1210000001
- 2018 Construction Details From Concept to Completion 1710000009
- 2018 A Brief Historic Stroll Through America's Architectural Styles 1310000003
- 2020 2020-2021 7-Hour Equivalent USPAP Update Course 2010000012

Selected Seminars, Webinars

- 2020 California Preservation Foundation webinar: Learning from Large-Scale Adaptive Reuse Projects
- 2021 HUD: Advancing Equity in the Home Valuation Process
- 2021 Freddie Mac, Appraisal Institute: Property Valuation, Appraisal Bias, & Black Homeownership
- 2021 ClearCapital: Does Your Appraisal Data Include Racial Bias?
- 2021 HUD: National Fair Housing Training Academy, Collateral Damage: The Consequences of Racial Bias in the Residential Appraisal Process
- 2021 Richard Hagar, SRA: Six-Part Appraiser Webinar series
How to Determine Land Values, Even Where There Are No Sales
Comparables: What to Use and What to Do When You Can't Find Any
Why the Cost Approach is Valuable (and Helps You Earn Higher Fees)
Easy Ways to Determine Condition Adjustments
How a Regression Analysis Can Help Determine Adjustments
Fighting Pressure and Intimidation
- 2021 Consumer Finance Protection Bureau: Home Appraisal Bias Event
- 2021 Fannie Mae: Racial Bias in Appraisals
- 2021 Appraisal Subcommittee Roundtable: Building a More Equitable Appraisal System
- 2021 George Dell; Peter Christensen, Attorney: How to Avoid Being Accused of Bias in Real Estate Appraisal
- 2022 Los Angeles Business Journal: Commercial Real Estate Symposium
- Appraisal Institute: Diversity, Equity and Inclusion Webinar Series: Revealing Relevance for the Appraiser Profession
- Robert Keller: Bullet Proof Workfile Class

Selected Media

- 1985 [Los Angeles Times](#) "People in Westside Real Estate" Cummins joins Merrill Lynch

- 1990 Los Angeles Times “People in Westside Real Estate” Cummins joins Westside Properties
- 2002 Los Angeles Times “Suggestions for the bidder whose offers are rejected”
- 2006 [Los Angeles Daily News](#) “County relaxes restrictions on llamas, animal rehab”
- 2007 Los Angeles Times “Historical Homes, not for everyone”
- 2009 [LA Weekly](#) “Jimmy Nasralla finds a lawyer”
- 2009 LA Weekly “Is LA City Attorney Trutanich screwing over the little guy?”
- 2009 LA Weekly “Jimmy on the edge of town”

Awards

- 2014 [Los Angeles Business Journal](#), Latino Business Award
- 2014 [Los Angeles Business Journal](#), Women Making a Difference Award
- 2020 [GlobeSt](#), Women of Influence Award

Social Media

- 1992 [Mary Cummins Real Estate website](#) – Includes Real Estate Dictionary
- 2000 [Cummins Real Estate blog](#) – Articles on Real Estate, Appraisal, Affordable Housing, Homeless, Housing Crisis, Celebrity Homes
- 2010 [Cummins Real Estate Services Facebook page](#)

Task Forces, Committees

- 2006 [Los Angeles City Proposition F Committee](#) – Oversaw construction of new animal shelters and fire stations with \$500,000,000+ fund

Publications, Articles

- Main Reasons Home Loans are Denied
- How Condominium Home Owners Associations (HOA) are Organized and Operate
- How Real Estate Appraisers Measure and Calculate Size of a Home
- Race and Racism in Real Estate Appraisal
- Difficulties Finding a Real Estate Appraiser Mentor in California
- The History of Redlining in Home Lending
- How to Submit a Reconsideration of Value, Appeal
- Understanding the 1004P Hybrid Real Estate Appraisal
- One Cause of the Housing Crisis
- Causes of the Increase in Homelessness in Los Angeles
- Ideas to Help Solve the Housing Crisis
- Real Estate Cycles, Revitalization and “Gentrification”
- Notre Dame Cathedral fire shows how building structure affects susceptibility to fires
- Eminent Domain in California and Texas
- Donald Trump and the Ambassador Hotel Development Project
- Using Google Maps to Calculate a Driving Route for Real Estate Appraisers
- Using Google Maps to Get Rough Estimates of Building Size

- EB-5 Visa Renewal Program and Real Estate
- California Bill AB139 - Real Estate Transfers and Trusts
- Office to Housing Conversion is Not That Easy
- Appraisal Gap: What is it? What are the Causes?
- Different Types of Home Valuations
- Measuring, Describing Land Using Metes and Bounds, PLSS, Lot and Block and Parcel Numbers

Past, Present Organizations, Memberships

- [USC Alumni Real Estate Network](#), AREN
- [National Association of Real Estate Appraisers](#), NAREA
- [Beverly Hills Board of Realtors](#), BHBR, now Beverly Hills/Greater Los Angeles Association of Realtors, GLAR
- [Los Angeles Board of Realtors](#), LABR, now Beverly Hills/Greater Los Angeles Association of Realtors, GLAR
- [California Association of Realtors](#), CAR
- [Combined L.A./Westside MLS](#), CLAW

Other Experience

- Bilingual – English, Spanish
- PC, Mac, iPad, iPhone
- UAD, .pdf, .doc, .xml, .env, html, FTP, Power Point, FHA forms
- Approved by numerous Appraisal Management Companies
- MLS, Homeputer, a la mode, Total, AppraisalMAT, LoopNet, Carets
- Real estate photography, panoramas, scans, floor plans
- E&O insurance \$1,000,000/\$1,000,000
- Never had a real estate complaint, claim or lawsuit
- Perfect appraiser license record
- Passed full SterlingBackcheck background check multiple times
- Passed multiple DOJ background checks for professional licenses, gun permit
- Perfect driving record, type 100+ wpm