

**ELIZABETH MORSA**  
**ACADEMY APPRAISAL, INC.**

**PERSONAL HISTORY:**

**NJ State Certified Residential Appraiser (Cert # 42RC00229700), since 2009**  
**PA State Certified Residential Appraiser (Cert # RL139764), since 2009**  
**Academy Appraisal, Inc., Warminster, PA**  
**Appraiser Assistant/Apprentice 2007 - 2009**  
**Universal Real Estate Services, Inc., Clifton Heights, PA**  
**Part Time Appraiser Apprentice 2006 – 2007**  
**New White Palace Bakery Inc., Philadelphia, PA**  
**General Manager, 1998 – 2005**  
**Assistant, 1996 - 1998**

**EDUCATION:**

**Bachelor of Science in Criminal Justice, Penn State University**  
**High School Graduate**

**REAL ESTATE COURSES:**

**National Uniform Standards of Professional Appraisal Practice**  
**Basic Appraisal Principles**  
**Basic Appraisal Procedures**  
**Residential Appraiser Site Valuation and Cost Approach**  
**Residential Report Writing and Case Studies**  
**Residential Market Analysis and Highest and Best Use**