



**Joseph J. Cavarretta**  
MA Licensed Residential Appraiser #75320

**Watertown, MA**

### **Experience**

Real Estate Appraiser since 1977. Perform real estate appraisals throughout Middlesex and Suffolk counties in Massachusetts. Thirty years' experience in sales, management and development.

### **Professional and Technical Appraisal Courses**

*All courses taken at The Massachusetts Board of Real Estate Appraisers*

06/07/16	Introduction to Legal Descriptions
06/06/16	Appraising Manufactured Homes
06/06/16	Avoiding Mortgage Fraud for Appraisers
05/31/16	Understanding Residential Construction
05/25/16	USPAP Update 2016-2017
06/07/16	Introduction to Legal Descriptions
06/06/16	Appraising Manufactured Homes
06/06/16	Avoiding Mortgage Fraud for Appraisers
05/31/16	Understanding Residential Construction
05/25/16	USPAP Update 2016-2017
06/09/14	Today's FHA and VA (7)
05/31/14	Mortgage Fraud-Protect Yourself (7)
05/27/14	Appraising Green Residences (7)
01/09/14	2014-2015 USPAP Update (7)
05/05/12	Residential Sales Comparison & Income Approach (30)
04/11/12	USPAP Update (7 SC)
03/09/12	Advanced Residential Application and Case Studies (30)
02/15/12	Appraisal Review from the Underwriters Perspective (3)
06/02/11	Uniform Appraisal Dataset (7 SC)
05/04/11	Mastering Residential Form Writing (7 SC)
04/30/10	2010-2011 USPAP Update
04/22/09	2008-2009 USPAP Update (7 SC)
03/18/09	Fannie Mae Form 1004 MC Seminar (7 SC)
05/24/07	USPAP Update (7 SC)
02/13/07	12 Things Residential Appraisers should know (7.5 SC)
06/04/05	Advanced Virtual Real Estate Appraising (15 SC)

## Employment

### **Middlesex Appraisal Associates**

Appraiser, July 2002 –Present

### **Cavarretta Realty and Development Company.**

Owner/Broker 1980 - 1996

## Professional Affiliations

Multiple Listing Service, Member

Massachusetts Board of Real Estate Appraisers, Member

