

THIS DOCUMENT IS PRINTED ON WATERMARKED PAPER, WITH A MULTI-COLORED BACKGROUND AND MULTIPLE SECURITY FEATURES. PLEASE VERIFY AUTHENTICITY.

State Of New Jersey  
New Jersey Office of the Attorney General  
Division of Consumer Affairs



THIS IS TO CERTIFY THAT THE  
Real Estate Appraisers Board

HAS CERTIFIED

VIVIAN R. GARZONE  
994 MAIN ST  
Fords NJ 08863

FOR PRACTICE IN NEW JERSEY AS A(N): Cert Residential Appraiser

01/04/2008 TO 12/31/2009  
VALID

42RC00205200  
LICENSE,REGISTRATION,CERTIFICATION #

A handwritten signature in black ink, appearing to read 'V. Garzone'.

Signature of Licensee/Registrant/Certificate Holder

A handwritten signature in black ink, appearing to read 'Laurence DeMauro'.

ACTING DIRECTOR