

Richard L. Davis
Curriculum Vitae
DavisInspectionservices1@gmail.com
www.Davisinspection.com
(248)646-5219
Last Updated 11/10/22

05/87 – Present **Davis Inspection Services, LLC, Troy, MI**
Owner / Inspector

Conduct inspections of homes and commercial buildings. Diagnose defects and deficiencies. Advise clients of findings. Prioritize the urgency of needed repairs and replacements discovered during the inspection process. Generate written reports of findings to clients. Calculate and assign cost estimates for repairs and replacements of defects and deficiencies. Investigate and report construction defects and deficiencies. Serve as expert witness regarding residential and commercial construction, maintenance and repairs. Consult with clients during the new construction or remodeling stage. Test for Radon. Test for mold. Test water for contaminants. Train and educate others in construction inspection techniques. Serve as an expert witness in construction, environmental and emergency disaster scenarios. Advise on contaminant and hazardous material diagnoses, containment and remediation.

06/21- Present **Springfield Twp Fire Department, Springfield Twp, MI**
Firefighter/Fire Inspector

Design and develop a digital fire inspection reporting platform to document violations found during fire inspections. Design and develop a digital reporting system for pre-incident planning for emergency responding units. Design and develop a digital platform to catalog hazardous materials and conditions confronting emergency responders. Prepare, monitor, report and issue citations for fire code violations found during inspections. Supervise and manage inspection of properties to ensure that they are in compliance with the existing applicable fire codes, ordinances, laws, regulations, and standards. Testify in court regarding violations. Drive and operate fire trucks and other emergency vehicles. Respond to emergency calls to effect rescue, protect life and property. Act as Safety Officer reducing safety risk on fire ground and firefighter training activities. Test and operate water hoses, fire extinguishers, apparatus and pumps, and all firefighting tools and equipment. Establish rehabilitation areas for emergency responses. Prepare and monitor written reports on emergency incidents, status of condition, hazards and risks to be submitted to the incident commander (IC). Communication with the IC for additional safety support. Assess traffic hazards and apparatus placement. Monitor radio transmissions. Clean and maintain equipment. Monitor conditions, operation, and other activities. Make sure that the accountability system is being utilized. Provide a risk assessment of incident scene operation using the incident action plan (IAP), Assure the establishment of safety zones, hot zones, collapse zones, and other hazard areas. Direct and command firefighters in station maintenance duties. Participate in maintenance duties and attend in-service training classes to remain current in knowledge of firefighting operations and procedures, codes, laws, ordinances, and regulations.

05/08-11/20 **Troy Fire Department, Troy, MI**
Firefighter

Drive and operate fire trucks and other emergency vehicles. Respond to emergency calls to effect rescue, protect life and property. Test and operate water hoses, fire extinguishers, apparatus and pumps, and all firefighting tools and equipment. Establish rehabilitation areas for emergency responses. Prepare and monitor written reports on emergency incidents, status of condition, hazards and risks to be submitted to the incident commander (IC). Communication with the IC for additional safety support. Assess traffic hazards and apparatus placement. Monitor radio transmissions. Conduct fire drills for buildings and make a report regarding the training and drills that occurred. Clean and maintain equipment. Monitor conditions, operation, and other activities. Make sure that the accountability system is being utilized. Provide a risk assessment of incident scene operation using the incident action plan (IAP). Assure the establishment of safety zones, hot zones, collapse zones, and other hazard areas. Direct and command firefighters in station maintenance duties. Train probationary members in various aspects of firefighter procedures. Participate in maintenance duties and attend in-service training classes to remain current in knowledge of firefighting operations and procedures, codes, laws, ordinances, and regulations.

06/87 – 01/91 **RLD Construction**, Birmingham, MI
Owner / Builder Contractor

Rendered plans for construction projects. Read and evaluated blueprints. Composed estimates and proposals for construction services. Provided construction services and advice to clients. Evaluated and purchased construction related materials. Interviewed, hired, supervised and trained subcontractors and trades for specific construction projects. Consulted with municipal authorities regarding building codes and construction guidelines for various areas. Purchased and renovated homes for resale. Performed quality control inspections. Inspect homes and commercial buildings for clients to help them make informed purchase decisions.

03/85 – 06/87 **MS Builders**, Romeo, MI
Builder Contractor

Renovated centennial homes. Remodeled kitchens. Constructed additions. Finished basements. Installed roofs, doors, flooring, windows, plumbing fixtures, electrical, structural and finish materials in homes and commercial applications. Prepared and painted various materials. Supervised crews. Scheduled projects, trades, inspections, and material deliveries. Composed proposals. Estimated and evaluated projects. Performed sales presentations. Performed quality control inspections. Interviewed, hired, trained and supervised employees and subcontractors.

Education & Training:

Foundation Failures & Repairs

ASHI Great Lakes Chapter, Southgate, MI.
Completed 9/26/15

Lead Paint

Constraints, Diagnosis and Remediation

ASHI Great Lakes Chapter, Livonia, MI.
Completed 12/9/14

Stain & Odor Solutions

Nu-Tech Cleaning Systems

ASHI Great Lakes Chapter, Berkley, MI.
Completed 4/1/14

Residential Code

Michigan Institute of Real Estate

Livonia, MI
Completed 5/20/14

Tank-Less Water Heaters

ASHI Great Lakes Chapter, Royal Oak, MI.
Completed 10/18/11

Construction Safety Standards

Michigan Institute of Real Estate

Livonia, MI
Completed 5/20/14

Thermostat Comparisons

ASHI Great Lakes Chapter, Livonia, MI.
Completed 5/13/14

Flooring Issues

ASHI Great Lakes Chapter, Royal Oak, MI.
Completed 9/26/11

Weatherization

ASHI Great Lakes Chapter, Rolling Meadows, IL
Completed 7/17/11

Renewable Energy & Solar Inspections

ASHI Great Lakes Chapter, Royal Oak, MI.
Completed 10/12/09

Problems With Aging Wiring & The History of Electricity

ASHI Great Lakes Chapter, Schaumburg, IL
Completed 7/26/09

Looking For Common HVAC Problems

ASHI Great Lakes Chapter, Schaumburg, IL
Completed 7/26/09

Structural Inspections of Historical Homes

ASHI Great Lakes Chapter, Royal Oak, MI.
Completed 11/11/08

Engineered Lumber, American Plywood Assoc.

ASHI Great Lakes Chapter, Livonia, MI.
Completed 9/9/08

Residential Mold Inspection

Professional Mold Inspection Institute, Madison, SD
Completed 8/8/08

Simpson Strong Ties/Building Code Compliant Decks

Stock Building Company, West Bloomfield, MI
Completed 8/6/08

Personal Protection Equipment

LMX course ID-FFCS SH021
Completed 7/2/08

Preparing For Expert Witness Testimony

ERI Learning Center, Vancouver WA.
Completed 5/15/08

Manufactured Housing Inspection

Professional Home Inspection Institute, Madison, SD
Completed 8/15/08

Residential Boilers

ASHI Great Lakes Chapter, Southgate, MI.
Completed 9/26/15

Residential & Commercial Masonry Techniques, Materials and Understanding What Went Wrong

ASHI Great Lakes Chapter, Royal Oak, MI.
Completed 5/13/08

Electrical Inspection Reporting and Tips

ASHI Great Lakes Chapter, Romulus, MI.
Completed 4/27/08

Residential Masonry & Composite Siding

ASHI Great Lakes Chapter, Romulus, MI.
Completed 4/27/08

Moisture Free Roof Inspection Certification Program

Moisture Free Residential Corporation
Completed 4/29/08

Roof Inspection Techniques

ASHI Great Lakes Chapter, Romulus, MI.
Completed 4/27/08

Plumbing Problem Solving

ASHI Great Lakes Chapter, Livonia, MI.
Completed 3/11/08

Current Environmental Issues & Information On Vermiculite Asbestos

ASHI Great Lakes Chapter, Royal Oak, MI.
Completed 12/11/07

PEX Plumbing Inspection

ASHI Great Lakes Chapter, Livonia, MI.
Completed 10/9/07

Reporting Techniques for Unusual Defects

ASHI Great Lakes Chapter, Royal Oak, MI.
Completed 9/11/07

Moisture In Your Attic

ASHI Great Lakes Chapter, Itasca, IL.
Completed 7/22/07

Carbon Monoxide, The Good the Bad & Deadly

ASHI Great Lakes Chapter, Itasca, IL.
Completed 7/22/07

Residential Energy

ASHI Great Lakes Chapter, Itasca, IL.
Completed 7/22/07

Changes To Building Technology

ASHI Great Lakes Chapter, Itasca, IL.
Completed 7/22/07

Round Table Discussions on Radon

ASHI Great Lakes Chapter, Itasca, IL.
Completed 7/22/07

Panel Of Experts focusing on the Professional Inspection

ASHI Great Lakes Chapter, Grand Rapids, MI
Completed 4/29/07

Pest Inspection

Professional Home Inspection Institute, Madison, SD
Completed 8/15/08

Infrared For the Home Inspector

ASHI Great Lakes Chapter, Grand Rapids, MI
Completed 4/29/07

Inspecting Electrical Panels

ASHI Great Lakes Chapter, Grand Rapids, MI
Completed 4/29/07

Understanding Electricity & How to Inspect It

ASHI Great Lakes Chapter, Grand Rapids, MI
Completed 4/29/07

Air Vents Attic Ventilation: Ask the Expert Seminar

AIR VENT INC. A GIBRALTAR INDUSTRIES
COMPANY
Livonia, MI
Completed 2/1/07

Construction Defects, In-Depth Inspection Techniques, What to Look for In Residential Roofing

ASHI Great Lakes Chapter, Schaumburg, IL
Completed 7/30/06

Commercial Building Mold Inspection

Professional Mold Inspection Institute, Madison, SD
Completed 8/8/08

Gastite Corrugated Stainless Steel Tubing Systems Professional Techniques and Procedures

ASHI Great Lakes Chapter, Schaumburg, IL
Completed 9/13/05

Diagnosing Moisture, Building Defects and Legal Issues, Professional Techniques and Procedures

ASHI Great Lakes Chapter, Schaumburg, IL
Completed 7/24/05

Local ASHI Branding Marketing Program Michigan Legislation Update, Professional Techniques and Procedures

ASHI Great Lakes Chapter, Livonia, MI
Completed 4/12/05

Environmental And Disaster Clean-up Methods Professional Techniques and Procedures

ASHI Great Lakes Chapter, Troy, MI
Completed 2/8/05

Moisture Management, Professional Techniques and Procedures

ASHI S.E. Michigan Group, Livonia, MI
Completed 4/18/04

Heating and Marketing, Professional Techniques and Procedures

ASHI S.E. Michigan Group, Livonia, MI
Completed 2/10/04

The Home Inspector as Expert Witness Professional Techniques and Procedures

ASHI S.E. Michigan Group, Livonia, MI
Completed 2/10/04

Hot Water & Steam Boilers

ASHI S.E. Michigan Group, Livonia, MI
Completed 9/12/00

Radiant Panel & In Floor Heating

ASHI S.E. Michigan Group, Livonia, MI
Completed 5/09/00

Furnace Inspection Standards & Practices

ASHI S.E. Michigan Group, Livonia, MI
Completed 4/11/00

Fiber Cement Siding

ASHI S.E. Michigan Group, Livonia, MI
Completed 3/14/00

Geothermal Heating

ASHI S.E. Michigan Group, Livonia, MI
Completed 11/9/99

Structural Inspections

ASHI S.E. Michigan Group, Dearborn Heights, MI
Completed: 10/12/99

Engineered Lumber

ASHI S.E. Michigan Group, Dearborn Heights, MI
Completed: 1/12/99

Louisiana Pacific Siding

ASHI S.E. Michigan Group, Dearborn Heights, MI
Completed: 10/13/98

Wood Destroying Insects

ASHI S.E. Michigan Group, Dearborn Heights, MI
Completed: 9/15/98

E.I.F.S. (Exterior Insulated Finishing Systems)

ASHI S.E. Michigan Group, Dearborn Heights, MI
Completed: 3/10/98

Chimneys, Brick Construction, GFCI'S

ASHI Great Lakes Chapter, Ypsilanti, MI
Completed: 4/27/97

E.I.F.S. Foundation Failures

ASHI Great Lakes Chapter, Schaumburg, IL
Completed: 6/28/96

How To Perform Relocation Inspections

R. J. Moore & Associates, INC., Schaumburg, IL
Completed: 11/8/94

Gas Furnace Inspection Techniques

ASHI Great Lakes Chapter, Schaumburg, IL
Completed: 6/17/94

The New Professional Inspector Training

NAHI National Association of Home Inspectors
St. Paul, MN
Completed: 5/28/93

Home Inspector Training Program

St. Clair County Community College
St. Clair County, MI
Completed: 4/28/93

Building Inspection Training Program

Society of Professional Real Estate Inspectors
Boston, MA
Completed: 2/14/93

Radon Measurement Operators Proficiency

The University of Illinois, Chicago, IL
Completed: 4/15/92

How To Perform Home Inspections

Homotech Educational Training, Livonia, MI
Completed: 4/31/92

Environmental Inspections for Real Estate

Environmental Assessment Association, Scottsdale, AZ
Completed: 10/8/91

Home Inspection Training

Property Inspectors Training Institute, Inc.
Alexandria, VA
Completed: 9/13/91

Professional Inspection Techniques

ASHI Pittsburgh, PA
Completed: 4/28/91

Blueprint Reading

Oakland County Community College,
Orchard Ridge Campus, MI
Completed: 12/20/89

Material Estimating & Costing for Construction

Oakland County Community College,
Orchard Ridge Campus, MI
Completed: 12/20/89

Mold Remediation

Professional Mold Inspection Institute, Madison, SD
Completed 8/10/08

NFPA National Fire Protection Association Certified Fire Inspector 1

Schoolcraft College Fire Academy
Livonia, MI

NFPA National Fire Protection Association Fire Site Plan Examiner

Schoolcraft College Fire Academy
Livonia, MI

Current and Past Certifications, Licensing, and Accomplishments:

- 1). Guest speaker on the WXYT radio show "Ask the Handyman" with Glen Haege.
- 2). Co Host on the WXYT radio show "Ask the Handyman" with Joe Gannon.
- 3). Author of several articles for the REAL ESTATE NEWS column "Ask the Inspector."
- 4). Qualified as an expert witness for construction and inspection techniques in the State of Michigan.
- 5). Documented as a source of information in the book "How to Successfully Market Your Inspection Business" by Joe Scaduto, President and founder of The Society of Professional Real Estate Inspectors (SPREI).
- 6). Certified Member of the American Society of Home Inspectors (ASHI) (Certification #033801).
- 7). Certified Member of the Great Lakes Chapter of American Society of Home Inspectors.
- 8). Ethic's Committee Member of the Great Lakes Chapter of the American Society of Home Inspectors.
- 9). Licensed by the State of Michigan as a Residential Builder (License #2101083137).
- 10). Licensed by the State of Michigan as a Residential Maintenance & Alterations contractor (License #2101083137).
- 11). Certified Member of the International Association of Electrical Inspectors (CEI #00 1 35497).
- 12). Charter Member of the National Society of Environmental Consultants (Certification # 1645).
- 13). Certified Member of the American Association of Radon Scientists and Technologists.
- 14). Certified Construction Inspector with the Association of Construction Inspectors (CCI #846).
- 15). Member of the (NFPA) National Fire Protection Association.
- 16). RMP Certified with the EPA for Radon Measurement Proficiency. (RMP ID# 2145200).
- 17). Licensed with the State of Michigan as a Real Estate Agent from 1976-1982.
- 18). Quoted as a source of expert information for the DETROIT NEWS, FREE PRESS, and Observer Eccentric newspapers.
- 19). Qualified expert construction investigator and witness for the U.A.W. Legal Services Plan.
- 20). Renovation specialist for centennial homes.
- 21). New construction supervisor and consultant on over 50 new home construction projects.
- 22). Trainer for several home inspectors in the Detroit metropolitan area.
- 23). Over 30,000 completed commercial, residential and industrial inspections.
- 24). Served as the General Contractor and General Manager for residential, commercial and industrial build-outs and construction projects.
- 25). Housing and Urban Development (HUD) Certified Inspector.
- 26). Department of Homeland Security Certified.
- 27). National Leadership Award and Honorary Co-Chairman of the Business Advisory Council for A National Congressional Committee.
- 28). Awarded a Gold Medal in 2002 for special service to A National Congressional Committee and The President.
- 29). Ameritech Advisory Board Member.
- 30). Appointed Special Federal Criminal Investigator.
- 31). Member of National Association of Home Inspectors (NAHI) Certified Master Real Estate Inspector (CMRI) designation #200814.
- 32). Preferred Vendor on "ANGIE'S LIST".
- 33). SERVICE MAGIC Approved Inspector.
- 34). Moisture Free Roof Inspection Certification Program Certified Inspector #745.
- 35). Pro-Lab Professional Partners Program Certified (Mold, Contaminants, Toxins and Air Quality).
- 36). Certified Residential Mold Inspector (CRMI #ZMR247).
- 37). Certified Commercial Mold Inspector (CCMI # CMC884).
- 38). Certified Mold Mitigation (CMR #RMD411).
- 39). Member #201698 of the National Association of Mold Inspectors (NAMI).
- 40). Certified Member of the Society of Professional Real Estate Inspectors (SPREI)
- 41). Certified Pest Inspector (CPI #BEN425).
- 42). Certified Manufactured Housing Inspector (CMHI #MFH425).
- 43). Certified Member #217026 of The National Society of Home Inspectors (NSHI).
- 44). Michigan Department of Community Health (MDCH) Michigan Volunteer Registry Approved as a General Support Volunteer.
- 45). Michigan Department of Community Health (MDCH) Michigan Volunteer Registry Approved as an Unlicensed Health Volunteer.
- 46). Registered member of the Michigan Medical Reserve Corps. Detroit Chapter.
- 47). State of Michigan Department of Energy, Labor and Economic Growth Bureau of Fire Services\Office of Fire Fighter Training Fire Fighter 1 & 2
- 48). State of Michigan Department of Energy, Labor and Economic Growth Certified Bureau of Fire Services\Office of Fire Fighter Training HazMat First Responder - Operations
- 49). Certified in Emergency Vehicle Response under Public Act 300.
- 50). State of Michigan Certified Firefighter.
- 51). Retired City of Troy Firefighter.
- 52). Springfield Twp Firefighter & Fire Inspector.
- 53). Combined Regional Emergency Services Training (CREST) Flashover Survival Training.
- 54). Certified in CPR.
- 55). State of Maryland Police Training Commission Firearm Safety Certified.
- 56). Tactical Firearm and Building Sweep.
- 57). State of Michigan Firearm Safety Training.

- 58). National Rifle Association (NRA) Competition Pistol Marksman.
- 59). National Rifle Association (NRA) High Powered Rifle Marksman.
- 60). Executive Diplomatic Service & Protection.
- 61). Defensive Driving & Evasive Maneuvers.
- 62). Firearm Training, Firearm Safety, Personal Protection, Safety Enterprises NRA Instructor #ACP4752H
- 63). Cap-Home Legal Dispute Arbitrator DeMars & Associates.
- 64). Member of the (MFIS) Michigan Fire Inspectors Society

**Department of Homeland Security & Fema
Certified through The Emergency Management Institute in the following:**

IS-00001	Emergency Program Manager	IS-00208	State Disaster Management
IS-00003	Radiological Emergency Management	IS-00230	Principles of Emergency Management
IS-00005.A	An Introduction to Hazardous Materials	IS-00235	Emergency Planning
IS-00007	A Citizens Guide to Disaster Assistance	IS-00240	Leadership & Influence
IS-00008.A	Building for the Earthquakes of Tomorrow: Complying with Executive Order 12699	IS-00241	Decision Making and Problem Solving
IS-00010	Animals in Disaster, Awareness and Preparedness	IS-00242	Effective Communication
IS-00011	Animals in Disaster, Community Planning	IS-00244	Developing and Managing Volunteers
IS-00015.A	Special Events Contingency Planning for Public Safety Agencies	IS-00253	Coordinating Environmental & Historic Preservation Compliance
IS-00022	Are You Ready? An In-Depth Guide To Citizen Preparedness	IS-00271	Anticipating Hazardous Weather & Community Risk
IS-00055	Household Hazardous Materials	IS-00275	Role of Emergency Operations Center in Community Preparedness, Response & Recover
IS-00100	Introduction to Incident Command System	IS-00279	Engineering Principles and Practices for Retro-Fitting Flood-Prone Residential Structures
IS-00100.LE	Introduction to the Incident Command System I-100 for Law Enforcement	IS-00292	Disaster Basics
IS-00111	Livestock in Disaster	IS-00809	Emergency Support Function (ESF) #9 Search and Rescue
IS-00120	An Orientation to Community Disaster Exercises	IS-00630	Introduction to the Public Assistance Process
IS-00139	Exercise Design	IS-00700	National Incident Management System (NIMS)
IS-00197.SP	Special Needs Planning Considerations for Service and Support Providers	IS-00701	National Incident Management System (NIMS) Multi-Agency Coordination System
IS-00200	Single Resources and Initial Action Incidents	IS-00804	Emergency Support Function (ESF) #4 Firefighting

Certified through The Department of Homeland Security & Fema in the “Professional Development Series” and awarded a “Certificate of Achievement” The Department of Homeland Security & the National Incident Management System (NIMS) compliant with the completion of:

		IS-00100.SC	Introduction to the Incident Command System, I-100, for Schools
IS-00100	(ICS 100) Introduction to Incident Command System, I-100	IS-00200	ICS for Single Resources and Initial Action Incidents
IS-00100.HC	Introduction to the Incident Command System for Healthcare/Hospitals	IS-00200.HC	Applying ICS to Healthcare Organizations
IS-00100.LE	Introduction to the Incident Command System, I-100, for Law Enforcement	IS-00700	National Incident Management System (NIMS), An Introduction
IS-00100.PW	Introduction to the Incident Command System, I-100, for Public Works Personnel	IS-00701	National Incident Management System (NIMS) Multi-Agency Coordination System
		IS-00800.A	National Response Plan (NRP), An Introduction

**Certified through the Department of Homeland Security
& The National Fire Academy in the following:**

Q534	Emergency Response to Terrorism	Q218	Testing and Evaluation of Water Supplies
Q136	NFA Tutorial		For Fire Protection
		Q318	Fire Service Supervision

The Michigan State University School of Criminal Justice:

052092	Hazardous Materials Response-Awareness Level	052135	Radiation Safety Awareness
052093	Container Inspections	052136	Unified Command-Awareness Level
052095	Incident Management System-Awareness Level	052137	Emergency Response Planning
052120	Evacuation Coordinator	052139	Blood borne Pathogens
052133	Inspection and Testing of Water-Based Fire Protection Systems	052142	Hospital-Based Decontamination: Hazard Recognition

Department of Justice certified through the Presidents DNA Initiative:

DOJ-4366	What Every Law Enforcement Officer Should Know About DNA Evidence: First Responding Officers	DOJ-5290	Techniques and Technologies Communications Skills, Report Writing and Courtroom Testimony for Forensic Analysts
DOJ-4377	What Every Law Enforcement Officer Should Know About DNA Evidence: Investigators and Evidence Technicians	DOJ-5295	DNA Amplification for Forensic Analysts
DOJ-4398	Advanced and Emerging DNA	DOJ-5299	Crime Scene and DNA Basics for Forensic Analysts

Department of Defense Certified:

Anti-Terrorism Level 1 Awareness Training

**National Security Agency Certified through the
National Security Personnel System:**

NSPS-101

U.S. Department of Health & Human Services & the Centers for Disease Control and Prevention (CDC)

WB3149 Radiological Terrorism: Medical Response to Mass Casualties

References:

Legal:

Fred Sakllah, Atty.
William Calunas, Atty.
Roger Gottfried, Atty.
Freya Weberman, Atty.
Hazel Holly, Atty.
Wendy Lampert, Atty.
Jeff Moss, Atty.
Lee Knauf, Atty.
Joseph Larkin, Atty.
Robert Meisner, Atty.
Stuart Best, Atty.
Norman Hubert, Atty.
Steve Robay, Atty.
Mark Schreier, Atty.
Jay Schreier, Atty.
Sandy Plotkin, Atty.

Jeffrey Bean, Atty.
Brian Oakley, Atty.
Robert Goodman, Atty.
Deborah Lampar, Atty.
Adrienne C. Watts, Atty.
Chanille Bouldes, Atty.
Richelle Lester, Atty.
Robert Maxwell, Atty.
Paul Bailey, Atty.
Richard A. Shapack, Atty.
Lachelle Logan, Atty.
Harry Kalogerakos, Atty.
William Mayes, Atty.
John Mucha, Atty.
Jay Abramson, Atty.
Sandra Ganos, Atty.
Craig Forhan, Atty.

Joseph McGill, Atty
UAW Legal Services Plan
Paul Koczkur, Atty.

Dave Marsh, Atty.
Mike Healy, Atty.
Micaiah Owens, Atty.

Financing & Mortgage Lending:

NBD of Detroit
Comerica Bank
Blue Star Mortgage
Flagstar Bank
Amerifund Mortgage
Fidelity Bank
National City Bank
Golden Mortgage
Chase Bank
Tarr and Associates Financial
Dynasty Funding Corp.
Sterling Bank & Trust
Rock Financial

Mortgages Unlimited
American Express
Hantz Financial
Village Mortgage
First Alliance Mortgage Co.
Capital Mortgage Funding
Banc One Financial Services
St. James Capital L.L.C.
Mortgage One
Worldwide Financial Services
Veteran's Administration (VA)
Federal Housing Authority (FHA)
Housing and Urban Development (HUD)
Huntington Bank