

Employment:

Secretary/Treasurer of Emerson Appraisal Company. Actively engaged in the real estate appraisal profession since 1983, with appraisal experience in all types of valuation and evaluation assignments. Emerson Appraisal Company was established in 1961 and provides appraisal services to the Gainesville, Alachua County and the North Central Florida geographical region.

Contact Information:

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Gainesville, FL 32601 Website: www.emersonappraisal.com

Appraisal License:

State of Florida

State Certified General Real Estate Appraiser RZ248

Educational Background:

B.S.B.A. University of Florida, 1983

Major-Computer and Informational Science

Minor-Economics

Professional Organizations:

Licensed Real Estate Broker, State of Florida

Gainesville Board of Realtors

Florida Association of Realtors

National Association of Realtors

Appraisal Institute - MAI Member No. 10,546 (1994)

Appraisal Institute - Ocala/Gainesville Chapter, Vice Chairman (1995)

Appraisal Institute - Ocala/Gainesville Chapter, Chairman (1996)

Appraisal Institute - East Florida Chapter, Board of Directors (2007-2009) Appraisal Institute - Region X (Florida) Regional Representative (2008-2009)

Professional Seminars:

A.I.R.E.A. R41B Seminar, 1985 S.R.E.A. R41C Seminar, 1987

A.I. Powerline Easement & EMF's, 1995

A.I. Data Confirmation and Verification Methods, 1996

A.I. Small Hotel/Motel Valuation, 1998

A.I. Standards of Professional Appraisal Practice, 1998
A.I. Case Studies in Commercial Highest & Best Use, 1999

A.I. Appraisal of Nonconforming Uses, 1999

A.I. Standards of Professional Appraisal Practice, 2002

A.I. Real Estate Disclosure, 2002

A.I. New Technology for RE Appraisers, 2004

A.I. USPAP Update, 2004 A.I. USPAP Update, 2006

A.I. Appraising from Blueprints and Specifications, 2006

A.I. Analyzing Operating Expenses, 2006

A.I. New Technology for Real Estate Appraisers, 2007

A.I. USPAP Update, 2008

A.I. Supervisory/Trainee Roles and Relationships, 2008

A.I. Office Building Valuation, 2008

A.I. Feasibility, Market Value, Investment Timing: Option Value, 2008

A.I. Appraising Distressed Commercial Real Estate, 2009

A.I. Valuing Commercial Green Buildings, 2009

A.I. USPAP Update, 2010 A.I. USPAP Update, 2012 A.I. USPAP Update, 2014

A.I. New Technology for Real Estate Appraisers, 2018

Professional Education:

A.I.R.E.A. Course/Exam #8-2, Residential Valuation (October 1984)

A.I.R.E.A. Course/Exam 1B-A, Capitalization Theory & Techniques, Part A (July 1985)
A.I.R.E.A. Course/Exam 1B-B, Capitalization Theory & Techniques, Part B (July 1985)
A.I.R.E.A. Course/Exam #8-1, Real Estate Appraisal Principles (October 1985)
A.I.R.E.A. Course/Exam #8-1, Real Estate Appraisal Principles (October 1985)
Course/Exam 2-1, Case Studies in Real Estate Valuation (October 1986)

A.I.R.E.A. Exam 1A-2, Basic Valuation Procedures (February 1987)

A.I.R.E.A. Course/Exam 2-2, Report Writing and Valuation Analysis (July 1989)
A.I.R.E.A. Course/Exam 10, Market Analysis in Valuation Appraisals (June, 1991)

A.I. Course/Exam, Standards of Professional Appraisal Practice (Part A) (July 1992)

A.I. Course/Exam, Code of Professional Ethics (Part B) (July 1992)

A.I. Course/Exam, Standards of Professional Appraisal Practice (Part A) (November 1994)

A.I. Course/Exam, Code of Professional Ethics (Part B) (November 1994)

A.I. Course/Exam, Standards of Professional Appraisal Practice (Part A) (November 1996)

A.I. Course, Advanced Sales Comparison and Cost Approaches (November 2004)

A.I. Course, Business Practices and Ethics (2009)

A.I. Course, Residential Design and Functional Utility (2010)
A.I. Course, Business Practices and Ethics (2014)

A.I. Course, Business Fractices and Ethics (2014)
A.I. Course, Site Valuation and Cost Approach (2014)
A.I. Course, Appraising Automobile Dealerships (2018)

A.I. Course, Subdivision Valuation (2018)

Expert witness:

Qualified as Expert Witness: Eighth Judicial Circuit, Gainesville, Florida, 1992

Community Activities:

Alachua County - Mandatory Refuse Collection Task Force, Vice Chairman (1987)

Alachua County - Illegal Dumping Task Force, Chairman (1988)

Gainesville Area Chamber of Commerce - Leadership Gainesville XVI Program (1989)

Delta Tau Delta Fraternity - House Corporation Secretary (1995 to 2003)

Delta Tau Delta Fraternity - House Corporation Treasurer (2004 to Present)

Brief Client List:

Mortgage Associations:

American General Finance Company Alliance Mortgage Company Atlantic Mortgage Company Baldwin Mortgage Brokering, Inc. Citicorp Mortgage Company City Federal Mortgage Company Collective Mortgage Services Colony First Mortgage Corporation

Equi-Data, Inc.

Family First Mortgage Corporation NCNB Mortgage Corporation Southeast Mortgage Company SunTrust Mortgage Company **Unified Mortgage Company** U.S. Mortgage Corporation

Banks and Savings and Loan Associations:

Alarion Bank Anchor Savings Bank AmSouth Bank Bankatlantic Bank of America Bankers Bank of Florida **Barnett Banks** Campus USA Credit Union

California Federal Savings and Loan Columbia County Bank

Compass Bank Education Credit Union

Everbank

First Federal of Jacksonville Perkins State Bank First Source Bank Publix Credit Union Florida Capital Bank Regions Bank Florida Citizens Bank Royal Palm Savings Gateway Bank Security First Federal Great Western Southeast Banks Indiana Federal Bank

SouthTrust Bank of Florida

SunTrust Banks, North Central Florida

U.S. Banks

VyStar Credit Union Wachovia Bank Wells Fargo Bank

Corporations:

Alachua Conservation Trust Busch Properties, Inc. Collier Companies Coldwell Banker Relocation Contemporary Management Coopers & Lybrand Sigma Countryside Homes CSX Transportation Chrysler First Business Corp.

CH2M Hill Coca Cola Company Commcap, Inc. Coopers and Lybrand **Dupont De Nemours and Company** Equitable Relocation Service

Mellon United National Bank

Overseas Chinese Bank

Merchants and Southern Bank

ERA Metro Realty

Mercantile Bank

Millennium Bank

NationsBank

Gainesville R.E. Management Homequity Relocation Service

IBM Corporation Indicom, Inc.

Investment Source Corporation Lewis Oil Company

Lincoln Service Corporation Lomas and Nettleton

M.M. Parrish and Associates

Merrill Lynch

Nationwide Insurance Company Nekoosa Packaging Corporation Owens-Illinois Corporation

Paradigm Properties

Santa Fe Healthcare Systems Saul Silber Properties The Boston Company Thomas Oil Company Trend Realty of Gainesville

Trimark Properties United Fuels

University of Florida Foundation

Governmental Agencies:

Alachua County Alachua County Housing Authority Alachua County Library District City of Gainesville City of Newberry

Department of Environmental Protection State of Florida (DEP) Fannie Mae

Federal Deposit Insurance Corporation

Gainesville Regional Utilities Gainesville Housing Authority Lake County Water Authority Resolution Trust Corporation (RTC) St. Johns River Water Management Dist. Suwannee River Water Management Dist. United States Department of Agriculture

Also: Many attorneys and individuals in the North Central Florida area.

Brief Client List: (Cont'd)

Brief Property Types Appraised List (properties appraised last 5± years):

Automotive Service-Sales Agricultural, Timberland Bank Buildings Commercial Land Condominium Dental Office

Gasoline-Convenience Sales

Hotel/Motel Industrial

Large Multiple Family Medical Office Mobile Home Parks Multi-Story Office Multiple Family Acreage
Pasture, Farmland
Residential
Restaurants, Fast Food
Restaurants, Table Service
Retail Small Stores

Shopping Center Small Multiple Family Subdivision Appraisals Suburban Office Vacant Industrial Wetlands

Special use properties appraised include the following:

Animal Hospital

Bowling Alley

Car Wash

Churches

Cold Storage Warehouse

Dairies

Farm Supply

Fast Oil Change

First Magnitude Springs

Fraternities/Sororities

Fruit Packing House

Funeral Homes

Funeral Homes

Funeral Homes

Dairies Funeral Homes
Daycare Center Golf Driving Range
Emergency Medical Horse Farm

Ice Skating Arena Marinas Membership Lodge Mini Storage Muck Farms Nursing Homes/ACLF's

Private School River Acreage Sports Club

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