

PROFESSIONAL BACKGROUND

MILO Appraisal Group – President & CEO (March 2017 to Current – Founding Principal)
Captain & Associates – Chief Appraisal Manager (March 2015 to March 2017)
JP Morgan Chase – Senior Review Appraiser (July 2012 to March 2015)
Curtis-Rosenthal, Inc. – Senior Appraiser & Team Leader (February 1996 to July 2012)

PROFESSIONAL DESIGNATIONS

Appraisal Institute – Designated Member (566047)
Royal Institution of Chartered Surveyors – Professional Member (6574766)
The Territory of Guam Certified General Appraiser (CA-021-050)
Commonwealth of the Northern Mariana Islands Certified General Real Property Appraiser (REA-038-93)

EDUCATION

Bachelor of Science Degree, University of Southern California, Urban and Regional Planning Major (Graduated in 1995)

REAL ESTATE COURSES AND SEMINARS COMPLETED

Appraisal Institute, 7-Hour Equivalent USPAP Update Course, 2024
Appraisal Institute, Residential and Commercial Valuation of Solar, 2022
Appraisal Institute, Cool Tools: New Technology for Real Estate Appraisers, 2022
Appraisal Institute, 7-Hour Equivalent USPAP Update Course, 2022
Appraisal Institute, 7-Hour Equivalent USPAP Update Course, 2021
Appraisal Institute, 7-Hour Equivalent USPAP Update Course, 2020
McKissock, Uniform Appraisal Standards for Federal Land Acquisitions, 2019
McKissock, Basics of Expert Witness for Commercial Appraisers, 2019
McKissock, Appraisal of Self-Storage Facilities, 2019
McKissock, Advanced Hotel Appraising, 2019
McKissock, Essential Elements for Disclosures and Disclaimers, 2019
McKissock, Laws and Regulations for California Appraisers, 2019
Appraisal Institute, International Valuation Standards Overview, 2019
Appraisal Institute, Eminent Domain and Condemnation, 2019
Appraisal Institute, 7-Hour Equivalent USPAP Update Course, 2018
Appraisal Institute, Small Hotel/Motel Valuation, 2018
Appraisal Institute, Business Practices and Ethics, 2017
Appraisal Institute, Yellow Book Changes - Overview for Appraisers, 2017
Federal Highway Institute, Appraisal Review for Federal Highway Aid Programs, 2016
Federal Highway Institute, Appraisal for Federal Highway Aid Programs, 2016
Federal Highway Institute, Business Relocation Under the Uniform Act, 2016
Appraisal Institute, Uniform Standards for Federal Land Acquisitions, 2016
Appraisal Institute, Laws and Regulations for California Appraisers, 2015
McKissock, Supervisor-Trainee Course for California, 2014
Appraisal Institute, General Demonstration Report – Capstone, 2014
Appraisal Institute, Advanced Income Capitalization, 2014
Appraisal Institute, Quantitative Analysis, 2014
Appraisal Institute, General Demonstration Report Writing, 2013
Appraisal Institute, Advanced Market Analysis and Highest & Best Use, 2013
Appraisal Institute, General Appraiser Report Writing and Case Studies, 2013
UCLA, Income Property Appraisal, 1999
UCLA, Shopping Center Development, Leasing, and Management, 1999

UCLA, Real Estate Investment Analysis, 1998
Learning Tree, Microsoft Exchange Server 5.5 (Design/Implementation)
Learning Tree, Microsoft Exchange Server 5.5 (Concepts/Administration)
Learning Tree, Supporting Microsoft Windows NT Server 4.0 Enterprise Technologies
Learning Tree, Implementing Microsoft TCP/IP on Microsoft Windows NT Server 4.0
Learning Tree, Administering Microsoft Windows NT 4.0
Learning Tree, Microsoft Windows NT 4.0 Core Technologies
Learning Tree, Networking +

PROFESSIONAL EXPERIENCE

28 years of experience in all real estate valuation methods (cost, sales comparison, and income approach – direct capitalization and discounted cash flow analysis) and ownership positions. Clients serviced include but are not limited to, attorneys for litigation support, accountants for tax purposes, government agencies (acquisition, condemnation, and eminent domain), institutional lenders, banks, insurance companies, pension funds, and mortgage brokers throughout the United States. Appraised properties were within California, Arizona, Nevada, and Guam. Competent in underwriting, financial modeling, and due diligence for acquisitions, asset management, and disposition of most real estate types, including commercial, retail, office, industrial, multifamily, land, hotel, and service stations. Well-versed and highly proficient with industry-specific software, including Argus Discounted Cash Flow, Valcre, Rockport Val, and Microsoft Office Suite.

PERFORMANCE HISTORY

- Approved appraiser for major financial institutions active on Guam, including but not limited to Bank of Guam, First Hawaiian Bank, Bank of Hawaii, BankPacific Ltd, First Commercial Bank, Community First Guam Federal Credit Union, Coast360 FCU, PFC, etc.
- Approved appraiser for the Department of Public Works. Specifically for the Division of Highways Rights-Of-Way Section. Has performed appraisal, consulting, and appraisal review services for acquisition purposes involving the larger parcel, remainder parcel, and area to be acquired (Yellow Book Standard).
- Approved appraiser for the Guam Power Authority, Guam Waterworks Authority, Guam Power Authority, A. B. Won Pat International Airport Authority, Guam, and the Port Authority of Guam. Has performed appraisal and consulting services for acquisition purposes, determining fair market rental rates and insurable value estimates.
- Approved appraiser for Naval Facilities Engineering Command (NAVFAC). Has performed appraisal consulting services for the Department of Defense (DOD) for valuation purposes and market rental rates.
- Performed appraisal services for developers, individuals, and corporations that hold significant commercial real estate assets in Guam. Appraised special uses include hotels, churches, medical facilities, schools, and large corporate facilities.
- Notable off-island clients include KB Securities, Lotte Hotels & Resorts, Mate Plus Advisors, Shinhan Bank, SD&G Holdings, McDonald's USA, CB Richard Ellis, and Cushman and Wakefield.

NOTE: Due to client confidentiality, we cannot disclose or identify specific properties appraised in Guam. Properties appraised include significant commercial assets, including but not limited to regional malls, hotels, special purpose properties, trophy assets in Guam, self-storage facilities, photovoltaic sites, and providing insurable value estimates.