QUALIFICATIONS OF APPRAISER





Professional Designations, Certification, and Licensure:

Member Appraisal Institute (MAI) # 8876 – Since May 1991 State-Certified General Real Estate Appraiser #RZ656, State of Florida Certified General Real Property Appraiser #427673, State of Georgia Certified General Appraiser #A9018, State of North Carolina Certified General Appraiser #8470, State of South Carolina Certified General Appraiser #00939, State of Nevada (Not renewed) State-Certified General Appraiser #CG00042199, State of Utah (Not renewed) Licensed Real Estate Broker, State of Florida

Experience & Background:

1996- Present	President Commercial Realty Valuation, Inc. Tampa, Florida
1992- 1996	Vice President & Valuation Manager First Interstate Bank of Nevada, N.A. Las Vegas, Nevada
1991-1992	Vice President & Senior Appraiser First Florida Bank, NA Tampa, Florida
1986-1991	Vice President & Senior Appraiser (1988-1991) Staff Appraiser (1986-1987) Suncoast Appraisers Tampa, Florida
1985-1986	Staff Appraiser Real Estate Appraisal & Analysis Tampa, Florida

Formal Education:

University of South Florida - 1984 Degree: MBA studies initiated; no degree conferred.

Awarded Graduate Assistantship, Economics Department University of South Florida, 1984.

- Auburn University Auburn, Alabama 1978 to 1982. Degree: Bachelor of Science, Finance.
- Jesuit High School Tampa, Florida 1974 to 1978. High School Diploma

QUALIFICATIONS OF THE APPRAISER (Continued)

Appraisal Education:

Relevant university-level courses completed:

Real Estate Principles and Practices Money Markets Microeconomic Analysis Statistical Analysis I, II Real Estate Finance and Investment

Partial Listing of Appraisal Institute Courses & Seminars Completed or Successfully Challenged:

Real Estate Appraisal Principles **Basic Valuation Procedures** Capitalization Theory and Techniques, Part A Capitalization Theory and Techniques, Part B Case Studies in Real Estate Valuation Report Writing and Valuation Analysis Advanced Sales Comparison & Cost Approaches Standards of Professional Practice Easement Valuation **Troubled Properties** Analyzing Distressed Real Estate Appraisal Review Fair Lending Comprehensive Appraisal Workshop Attacking & Defending an Appraisal in Litigation Highest and Best Use and Market Analysis Case Studies in Uniform Standards Condemnation Appraising I & II Real Estate Disclosure Online Analyzing Distressed Real Estate Litigation Appraising: Specialized Topics and Applications

Scope of Appraisal Experience:

Reports and appraisals prepared determining:

Feasibility	Remaining Economic Life
Market Value	Easement Value
Value-in-Use	Rental Value
Costs to Cure	Damages
Going Concern Value	Severance Damages
Replacement Cost New	_

Interests Appraised:

Fee Simple
Leased Fee
Leasehold
Sandwich Leasehold
Minority Ownership Interests
Remainderman Estate

Temporary Construction Easements Perpetual Drainage Easements Utility Easements Grading Easements Life Estates Impact Fee Credits

QUALIFICATIONS OF THE APPRAISER (Continued)

Scope of Appraisal Experience (Continued)

Appraisals and/or reviews prepared involving Real Property in categories of:

Commercial	Industrial	Residential	Other
Office Buildings Medical Office Buildings Retail Stores Banks Hotels Motels Shopping Centers Marinas Flea Markets Restaurants Bowling Centers Mini-Storage Office Condominiums Grocery Stores	Industrial Warehouses Truck Terminals Distribution Warehouses Manufacturing Plants Processing Plants	Residential Single-Family Duplexes Multi-family Estates Condominiums Apartments Condominium Developments ACLFs Nursing Homes Residential PUDs Subdivisions	Other Vacant Land Farms Churches Jails Hospitals Theme Parks Mixed Use PUDs Surgical Centers Schools Environmentally- Sensitive Land
Auto Dealerships Hotel / Casinos			

Assignments prepared involving Real Property located in:

Alabama	Illinois	Maryland	South Carolina
California	Indiana	Mississippi	Tennessee
Colorado	Iowa	Nevada	Texas
Florida	Kentucky	North Carolina	Utah
Georgia	Louisiana	Pennsylvania	Virginia

Expert Witness & Other Testimony:

Qualified as an Expert Witness in Circuit Courts in Hillsborough, Pinellas, and Pasco Counties. Testified before the Hillsborough County Value Adjustment Board Testified before the Nevada Division of Real Estate Testified before the Hernando Board of County Commissioners Testified before the Pasco Board of County Commissioners

