

QUALIFICATIONS OF THE APPRAISER

Charles P. Emerson



Employment:

Vice President of Emerson Appraisal Company. Actively engaged in the real estate appraisal profession since 1979, with appraisal experience in all types of commercial and agricultural valuation and evaluation assignments. Emerson Appraisal Company was established in 1961 and provides appraisal services to Alachua County and the North Central Florida geographical region.

Contact Information:

Emerson Appraisal Company, Inc.
110 Northwest 2nd Avenue
Gainesville, FL 32601

Phone: (352) 372-5645 Fax: (352) 377-4665
Email: charlie@emersonappraisal.com
Website: www.emersonappraisal.com

Appraisal License:

State of Florida
State Certified General Appraiser RZ236

Educational Background:

B.S.B.A. University of Florida, 1980
Major-Real Estate and Urban Land Studies
Minor-Economics
Minor-Florida History

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Professional Education:

- AIREA Course/Exam #1A-1, Real Estate Appraisal Principles (January 1983)
- AIREA Course/Exam #1A-2, Basic Valuation Procedures (February 1983)
- AIREA Course/Exam #1B-1, Capitalization Theory, Part 1 (June 1983)
- AIREA Course/Exam #1B-2, Capitalization Theory, Part 2 (June 1983)
- AIREA Course/Exam #1B-3, Capitalization Theory, Part 3 (August 1983)
- AIREA Course/Exam #2-3/8-3, Standards of Professional Practice (December 1984)
- AIREA Course/Exam #8-2, Residential Valuation (June 1985)
- AIREA Course/Exam #2-1, Case Studies in Real Estate Valuation (February 1990)
- AIREA Course/Exam #2-2, Report Writing and Valuation Analysis (August 1990)
- A.I. Course/Exam, Standards of Professional Appraisal Practice (Part A)
(September, 1992)
- A.I. Course/Exam, Code of Professional Ethics (Part B) (September, 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, USPAP Update Core Law for Appraisers (October, 1996)
- A.I. Course/Exam, #1410, Standards of Professional Appraisal Practice (Part A),
(November, 1996)

Expert witness:

Qualified as Expert Witness: Fourth Judicial Circuit, Green Cove Springs, Florida 1991

Community Activities:

- Delta Tau Delta Fraternity - Chapter Advisor (1995 to 2006)
- Delta Tau Delta Fraternity - Resident Advisor (2006 to 2008)
- Delta Tau Delta Fraternity - House Corporation Secretary (2004 to Present)
- Delta Tau Delta Fraternity - National Housing Committee (2000 to Present)
- Sovereign Motorcycle Club (2002 to Present)

EMERSON APPRAISAL COMPANY

Appraisers, Consultants & Market Analysts

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Professional Seminars:

A.I.R.E.A. Subdivision Analysis, 1985
ST. JOHNS RIVER WATER MANAGEMENT DISTRICT
Effects of Regulatory Programs on Land Value (May, 1988)
Lee & Grant Company HP-12c Calculator (November, 1992)
A.I. Electro - Magnetic Field (July, 1995)
A.I. Appraisal of Retail Properties (October, 1995)
A.I. Data Confirmation and Verification (November, 1996)
A.I. The Internet and Appraising (February, 1997)
A.I. Data Confirmation & Verification (October, 1998)
A.I. Small Hotel/Motel Valuation (October, 1998)
R.E.I.S.E. USPAP and Florida Law Update (October, 2000)
R.E.I.S.E. Environmental Hazards (October, 2000)
R.E.I.S.E. Appraising Conservation Easements (October, 2000)
R.E.I.S.E. Appraising Wetlands (October, 2000)
A.I. Real Estate Disclosure (May, 2002)
A.I. Florida Law Updated (November, 2002)
A.I. USPAP Update (November, 2002)
Lee & Grant Company HP-12c Calculator (November, 2002)
A.I. Florida Law Update (March, 2004)
A.I. USPAP Update (March, 2004)
Bert Rodgers Communicating the Appraisal (November, 2004)
Bert Rodgers Residential Subdivision Analysis (November, 2004)
Bert Rodgers Sales Comparison Approach (November, 2004)
Bert Rodgers The Federal National Mortgage Corporation (November, 2004)
A.I. Florida Law Update (September, 2006)
A.I. USPAP Update (September, 2006)
Bert Rodgers Appraisal Principles, Residential Applications (November, 2006)
Bert Rodgers Communicating the Appraisal (November, 2006)
Bert Rodgers Sales Comparison Approach (November, 2006)
Bert Rodgers Neighborhood Analysis (November, 2006)
Bert Rodgers Real Estate Mortgages and the Law (November, 2006)
A.I. Florida Law Update (April, 2008)
A.I. USPAP Update (April, 2008)
A.I. Supervisor Trainee Roles and Rules (April, 2008)
Bert Rodgers Appraisal Principles (November, 2008)
Bert Rodgers Neighborhood Analysis, Residential (November, 2008)
Bert Rodgers New FNMA Forms (November, 2008)
A.I. USPAP Update (September, 2010)
Cornerstone Core Law Update (September, 2010)
Cornerstone Supervisor/Trainee Responsibilities (September, 2010)
McKissock Ad Valorem Tax Consulting (November, 2010)
McKissock Appraising Apartment Properties (November, 2010)
McKissock Appraising and Analyzing Office Buildings (November, 2010)
A.I. Florida Law Update (September, 2012)
A.I. USPAP Update (September, 2012)
Hondros Learning Mortgage Fraud (October, 2012)
Hondros Learning Foreclosure Basics (October, 2012)
Hondros Learning Appraisal of 2 to 4 Unit Apartments (November, 2012)

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Brief Client List:

Government Agencies:

Alachua Conservation Trust	Florida High School Association
Alachua County Library District	Gainesville Regional Utilities
City of Gainesville	Small Business Administration
City of Newberry	St. Augustine Airport Authority
City of Hawthorne	St. Augustine Preservation Board
Federal Deposit Insurance Corporation	St. Johns River Water Management Dist.
Federal National Mtg Assoc (Fannie Mae)	State Dept of Environmental Protection
Florida Communities Trust	University of Florida Foundation

Financial Institutions:

Alarion Bank	Florida Credit Union
American 1 st Mortgage	Lafayette State Bank
AmSouth Bank	M & S Bank
Atlantic Coast Federal	Mellon United National Bank
BB&T Bank	Mercantile Bank
Bank of America	Millennium Bank
California Bank & Trust	PNC Bank
Campus USA Credit Union	Public Bank
Capital City Bank	Prosperity Bank
Carolina First Bank	Regions Bank
CNB National Bank	Republic Security Bank
Compass Bank	Rurban Financial Corp
Fidelity Bank of Florida	SouthTrust Bank
First National Bank of Alachua	Suntrust Bank
First National Bank of Jacksonville	TD Bank
First National Bank River Falls	Tri County Bank
First Union National Bank	U.S. Bank
Florida Bank	USbank, Real Estate Tech. Services
Florida Bank of Pinellas County	Valrico State Bank
Florida Capital Bank	Wachovia Bank
Florida Citizens Bank	Wells Fargo Bank

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Brief Client List: (Cont'd)

Corporations:

Anheiser Bush	Georgia-Pacific Corporation
Austin, Bovay and Associates	Goldkist, Inc.
Auto Kraft Investments, Inc.	Gulfstream Development Corporation
BMA Suwannee River Dialysis Clinic	Highway Oil Company
Camanchee Cove Yacht Harbor, Inc.	Holland and Knight
CH2M Hill Engineering	ITT Rayonier
Columbia HCA	Kerr-McGee Corporation
Coopers and Lybrand Sigma	Krispy Kreme Corporation
CSW Associates, Inc.	Lewis Oil Company
CSX Transportation, Inc.	Metropolitan Mortgage, Inc.
Davis Pipe Corporation	Miller Enterprises
Double Envelope Corporation	National Development Corp.
E. I. DuPont denemours and Company	National Properties, Inc.
Federal Express	Pac Tel Properties
Florida Clinical Practice Association	Salvation Army
Florida Power and Light Company	State Farm Insurance
Gainesville Orthopaedic Group	Trust for Public Lands, Inc.
Gainesville Real Estate Management	Wellness, Inc.
General American Insurance Company	

Brief Property Types Appraised List

Automotive Service-Sales	Office Condominium
Agricultural, Timberland	Pasture, Farmland
Bank Buildings	Residential
Commercial Land	Restaurants, Fast Food
Dental Office	Restaurants, Table Service
Gasoline-Convenience Sales	Retail Small Stores
Hotel/Motel	Shopping Center
Industrial	Small Multiple Family
Large Multiple Family	Subdivision Appraisals
Medical Office	Suburban Office
Multi-Story Office	Vacant Industrial
Multiple Family Acreage	Wetlands

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Special Use Properties Appraised Include the Following:

Animal Hospital	Funeral Homes
Beachfront	Historic Site
Car Wash	Marinas
Churches	Medical Clinic
Cold Storage Warehouse	Mini Storage
Farm Supply	Muck Farms
Fast Oil Change	Nursing Homes/ACLF's
First Magnitude Springs	River Acreage
Fraternities/Sororities	Special Manufacturing
Fruit Packing House	Wetlands

Also: Many attorneys, builders, architects, accountants, real estate agents, property managers, and individuals in the North Central Florida area.

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Copy of Appraiser License:

