

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

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)

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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)

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)

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Appraisers, Consultants & Market Analysts

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Professional Seminars: (Cont'd)

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)
A.I.	Florida Appraisal Law (September 2014)
A.I.	USPAP Update (September 2014)
McKissock	Mortgage Fraud (November 2014)
McKissock	Even Odder: More Oddball Appraisals (November 2014)
McKissock	Appraisal of Self Storage (November 2014)
McKissock	Florida Appraisal Law (October 2016)
McKissock	USPAP Update (November 2016)
McKissock	Managing Appraiser Liability (November 2016)
McKissock	Appraisals of Owner-Occupied (November 2016)
McKissock	Avoiding Mortgage Fraud for Appraisers (November 2016)
McKissock	Florida Appraisal Law (October 2018)
McKissock	USPAP Update (2018)
McKissock	Appraisal Liability (October 2018)
McKissock	Mortgage Fraud (November 2018)
McKissock	Appraisal of Special Use Facilities (November 2018)

Brief Client List:

Government Agencies:

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

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Brief Client List: (Cont'd)

Corporations:

Anheiser Bush	General American Insurance Company
Austin, Bovay and Associates	Georgia-Pacific Corporation
Auto Kraft Investments, Inc.	Goldkist, Inc.
BMA Suwannee River Dialysis Clinic	Gulfstream Development Corporation
Camanchee Cove Yacht Harbor, Inc.	Highway Oil Company
CH ₂ M Hill Engineering	Holland and Knight
Charles Perry Partners, Inc.	ITT Rayonier
Columbia HCA	Kerr-McGee Corporation
Concrete Precast Products	Krispy Kreme Corporation
Coopers and Lybrand Sigma	Lewis Oil Company
CSW Associates, Inc.	Metropolitan Mortgage, Inc.
CSX Transportation, Inc.	Miller Enterprises
Davis Pipe Corporation	National Development Corp.
Davis Properties	National Properties, Inc.
Double Envelope Corporation	Pac Tel Properties
E. I. DuPont denemours and Company	Precon Corporation
Federal Express	Salvation Army
Florida Clinical Practice Association	State Farm Insurance
Florida Power and Light Company	Trust for Public Lands, Inc.
Gainesville Orthopaedic Group	Wellness, Inc.
Gainesville Real Estate Management	

Financial Institutions:

Alarion Bank	Florida Credit Union
American 1 st Mortgage	Gateway Bank of Central Florida
Ameris Bank	Lafayette State Bank
AmSouth Bank	M & S Bank
Atlantic Coast Federal	Mellon United National Bank
BB&T Bank	Mercantile Bank
BBVA Compass Bank	Merchants & Southern 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
Citizens State Bank	Renasant Bank
CNB National Bank	Republic Security Bank
Columbia Bank	Rurban Financial Corp
Country Federal Credit Union	SunState Federal Credit Union
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)

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

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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