

**Jason Howgate / Licensed Residential / Appraisal Consultants**

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Jason Howgate started as a full time staff appraiser with Appraisal Consultants in March 1993 and is now co-owner. The firm is engaged in real estate appraising in York County and southern Cumberland & Oxford County. Assignments have included a variety of property types such as single-family residences, new construction, lakefront, oceanfront, condos, multi-family, vacant land, etc. He also performs Relocation (ERC) and Foreclosure (REO) appraisals. He also has assisted with considerable commercial property inspections and data collection.

**Attended Noble High School & Sanford High School (Graduated)**

**Appraisal Education 1993 to 2016:**

1993, Introduction to Real Estate, USM  
1993, Principles of Appraisal, USM  
1994, URAR Form 70, USM  
1995, Standards of Professional Practice, Appraisal Institute  
1997, REA1, Real Estate Appraisal Basics, Bentley College  
1999, Using the Marshall Valuation Service, Appraisal Institute  
1999, Manufactured Housing Seminar, USM  
1999, FHA & the Appraisal Process, Appraisal Institute  
1999, Appraising 2-4 Family Multi-Units, USM  
2001, Appraisal Procedures, Appraisal Institute  
2001, USPAP Seminar, USM  
2003, National USPAP Update, Manchester, NH  
2003, Residential Construction, Manchester, NH  
2003, Oddball, Nonconforming, & Difficult Properties, NH  
2003, Does My Report Comply to USPAP, Manchester, NH  
2003, FHA Appraising Today, Manchester, NH  
2004, VA Appraising, Manchester, NH  
2005, Annual VA Meeting, Augusta, ME  
2005, New URAR, Appraisal Institute  
2005, USPAP Update, Portland, ME  
2005, Complex Properties, Portland, ME  
2005, Understanding Subsurface Wastewater Disposal, ME  
2006, Annual VA Class, Augusta, ME  
2007, USPAP Update, Appraisal Foundation  
2007, Land Valuation, Appraisal Institute  
2007, Relocation Appraisal is Different, Manchester, NH  
2007, Construction Cost, Portland, ME  
2009, Residential Site Valuation, Westbrook, ME  
2009, Cost Approach, Westbrook, ME  
2009, USPAP Update, Westbrook, ME  
2009, Current Issues in Appraising, Meredith, NH  
2010, USPAP Update, Sawyer Education  
2010, Risky Business, Minimizing Liability, McKissock  
2011, Understanding the Uniform Appraisal Dataset, McKissock  
2011, Intro to Residential Green Building , McKissock  
2011, Residential Appraisal Review, Scarborough, ME  
2012, USPAP Update, Sawyer Education  
2012, Residential Appraisal Review, McKissock  
2013, Disciplinary Cases: What Not to Do, McKissock  
2013, FHA for Today's Appraiser, McKissock  
2014, USPAP Update, McKissock  
2014, UAD – Up Close and Personal, McKissock  
2014, Reviewers Checklist, McKissock  
2015, The New FHA Handbook 4000.1, McKissock  
2015, A Review of Disciplinary Cases, McKissock  
2015, Fannie Mae Appraisal Guidelines, McKissock  
2016, Applications of Appraisal Analysis, McKissock  
2016, Expert Witness Testimony: To Do or Not, McKissock  
2016, USPAP Update, McKissock

**Appraisal Education 2017 to 2025:**

2017, Recognizing Mortgage Fraud and Its Effects, McKissock  
2017, Appraisal Practices of Manufactured Housing, McKissock  
2017, Issues in Appraiser Liability, McKissock  
2017, REO Appraisal Guidelines & Best Practices, McKissock  
2018, Be Compliant w/ Restricted Reports, McKissock  
2018, USPAP Update, McKissock, South Portland  
2018, The Appraisal of 2-4 Unit Properties, McKissock  
2019, Residential Construction and the Appraiser, McKissock  
2019, Res Property Inspection for Appraisers, McKissock  
2020, USPAP Update, McKissock  
2020, Mortgage Lending Appraisal Requirements, McKissock  
2021, Diversify Your Practice w/ Estate Appraisals, McKissock  
2021, Market Disturbances, McKissock  
2021, Introduction to the Uniform Appraisal Dataset, McKissock  
2021, Appraising for the VA, McKissock  
2022, Measuring 1-4 Unit Res Properties for ANSI, McKissock  
2022, USPAP Update, McKissock  
2022, New Construction Essentials: Luxury Homes, McKissock  
2023, Using the MLS in Real Estate Appraisals, McKissock  
2023, Land and Site Valuation, McKissock  
2023, Appraising Complex & Stigmatized Res Prop, McKissock  
2024, Valuation of Residential Solar, McKissock  
2024, Fundamentals of Appraising Luxury Homes, McKissock  
2024, USPAP Update, McKissock  
2025, Appraiser's Guide to the New URAR, McKissock  
2025, Sales Comparison Approach & New URAR, McKissock  
2025, Scope of Work and the New URAR, McKissock

**Maine Licensed Residential Appraiser # AP1380**  
**VA Appraiser ID: 3730304**