Kurt Howgate / Certified Residential / Appraisal Consultants

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Kurt Howgate started as a full time staff appraiser with Appraisal Consultants in September of 1998 and is now coowner. 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, complex properties, etc. He is experienced in Expert Witness Testimony, is FHA qualified, and is webmaster of the company website HowgateAppraisals.com.

> Graduated 1992, Noble High School, North Berwick, ME Graduated 2002, York County Technical College, Wells, ME Associates Degree in *Computer Applications Technology*

Appraisal Education 1998 to 2020:

1998, Principles of Appraisal, USM

1998, USPAP Seminar, USM

1999, Virtual Appraisal, USM

1999, The Internet & Appraising, USM

2003, USPAP Update, USM

2003, Appraisal Principles, Appraisal Institute

2003, Appraisal Procedures, Appraisal Institute

2005, Res Market Analysis and H&BU, Appraisal Institute

2006, USPAP Update, USM

2006, Complex Properties, USM

2006, Marketing for the Appraiser, USM

2006, Understanding Older Housing in Maine, USM

2008, Statistics, Modeling, and Finance, USM

2008, USPAP Update, USM

2008, URAR Form Review, USM

2009, Appraising FHA Today, Mckissock

2010, USPAP Update, Sawyer Education

2010, Risky Business, Minimizing Liability, McKissock

2010, REO & Short Sale Appraisal Guidelines, McKissock

2010, Appraising in a Post HVCC World, McKissock

2011, Understanding the Uniform Appraisal Dataset, McKissock

2011, Intro to Residential Green Building, McKissock

2011, Changing World of FHA Appraising, McKissock

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

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

Appraisal Education 2021 to 2024:

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, USPAP Update, McKissock

2024, Valuation of Residential Solar, McKissock

2024, Fundamentals of Appraising Luxury Homes, McKissock

Maine Certified Residential Appraiser # CR2288 FHA User ID: MHF622