

Kurt Howgate / Certified Residential / Appraisal Consultants

849 Main St, Suite 200 Sanford, ME 04073 Phone (207) 490-1073 kurt@howgateappraisals.com

Kurt Howgate started as a full time staff appraiser with Appraisal Consultants in September of 1998 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, 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 2025:

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
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 Certified Residential Appraiser # CR2288
FHA User ID: MHF622**