

# REAL ESTATE APPRAISER QUALIFICATIONS

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CR003934

## BUSINESS ADDRESS

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## EXPERIENCE

Real Estate Appraiser, L003934  
KNIGHT APPRAISAL SERVICES, INC. DBA Reachable Appraisal Services - Oxford, Georgia  
January 1994 to Present  
Real Estate Appraiser, L003934  
FIRST ALLIANCE MORTGAGE CO.  
1995 - 1996  
Staff Appraiser for non-conforming lending.  
CITY WIDE MORTGAGE, INC.  
1992 - 1994  
Staff Appraiser  
CITY WIDE MORTGAGE, INC.  
1989 - 1994  
Market Research Supervisor

## EDUCATION

LICENSED RESIDENTIAL REAL ESTATE APPRAISER: State of Georgia Appraisal Board  
L 003934  
THE NATIONAL COLLEGE OF APPRAISAL & PROPERTY MANAGEMENT  
DEKALB COMMUNITY COLLEGE

## CONTINUING EDUCATION:

Aspects of Appraising Historic Property - 1992/ Appraisal Institute/GA Institute of Real Estate  
Appraisal Report Forms: An Overview - 1993/ Lee & Grant  
FHA Appraising - 1993/ Lee & Grant  
Sales Comparison Approach: Techniques and Applications - 1994/ Lee & Grant  
Land Valuation, Depreciation and The Cost Approach - 1994/ Lee & Grant  
Appraising 1-4 Family Residential Rentals - 1994/ Lee & Grant  
Uniform Standards of Residential Appraising - 1994/ Lee & Grant  
Capitalization Rates and The Income Approach to Value - 1995/ Lee & Grant  
The Future for Residential Real Estate Appraising - 1996/ Lee & Grant  
Basic Real Estate Finance - 1997/ MLS Training Institute  
Methods of Residential Financing - 1997/ MLS Training Institute  
WinTotal 2000 - 1998/ Ala Mode Software, GA  
Internet Search Strategies for Real Estate Appraising - 1998 / Appraisal Institute - Atlanta Area Chapter  
Appraising FHA Properties I & II - 1999 / The Real Estate Information Management School  
From the Appraiser to the Underwriter - 2000 / Lee & Grant Company  
Legal & Economic Aspects of Appraising - 2001 / The Real Estate Information Management School  
The Income Approach to Value - 2002 / The Real Estate Information Management School  
Uniform Standards Of Professional Appraisal Practice - 2003 / Lee & Grant  
USPAP 2004 update & The new Fannie Mae URAR Form - 2004 / The Real Estate Information Management School  
The Income Approach to Value - 2005 / The Real Estate Information Management School  
USPAP 2006 update - 2006 & Georgia Law - 2006 / The Real Estate Information Management School  
FHA update - 2007 & USPAP update - 2007 / The Real Estate Information Management School  
The Cost Approach to Value - 2008 / The Real Estate Information Management School  
The Market Conditions Addendum - 2009 & USPAP update 2009 / The Real Estate Information Management School