

QUALIFICATIONS OF PATRICK KEEGAN, CGA

For the past 27 years, I have been actively engaged in the appraisal real estate. Prior to the opening of Keegan Appraisal Company, Inc., I had been actively engaged in appraising real estate for Jerome Appraisal Company, Inc. located at 846 Broadway in East Providence, Rhode Island. My initial years of employment consisted of tax revaluation work within the State of Rhode Island and nearby Massachusetts. Duties included data collection for residential, commercial, and industrial properties and analyzing, pricing, and reviewing residential and commercial valuations for taxation purposes. I had most recently been employed as a senior staff appraiser with emphasis on narrative and residential appraisal reporting for major lending institutions in the Rhode Island and Massachusetts area, as well as for individual use. My responsibilities also included reviewing the work of several staff appraisers. I started Keegan Appraisal Company, Inc. in 1992 with four accounts, I currently service numerous banking & lending institutions, management companies, and my company's appraisal work is highly regarded. I also perform appraisal work for numerous attorneys handling; estate, divorce, and bankruptcy cases.

EDUCATION

1981: Rhode Island College, Bachelor of Science Degree
Major: Business Management
Minor: Economics
Also completed the Computer Science Skills Sequence

RELATED COURSES (successfully completed)

1983: Sponsored by the Massachusetts Board of Real Estate Appraisers

Introduction to Real Estate Appraisal REA1

1991: Sponsored by the Appraisal Institute

Capitalization Theory and Techniques ,Part A
Capitalization Theory and Techniques ,Part B
Standards of Professional Practice, Part A
Standards of Professional Practice, Part B
Basic Valuation Procedures, Course 1A2

1989: Uniform Residential Appraisal Report Seminar (preview of new 2 to 4-Family Uniform Appraisal report), sponsored by the Society of Real Estate Appraisers.

1990: Fannie Mae Form 1025 Seminar.

QUALIFICATIONS OF PATRICK KEEGAN (continued)

COURSES & SEMINARS ATTENDED

- 1992: Recent Developments in Income Property Valuation, sponsored by the Appraisal Institute. Appraising Troubled Properties, sponsored by the Appraisal Institute.
- 1993: Industrial Valuation, sponsored by the Appraisal Institute.
The Appraiser as an Expert Witness, sponsored by the RI Assoc. of Realtors.
- 1994: FIRREA: Overview and practical application, sponsored by the RI Association of Realtors.
- 1995: Commercial Appraisal Review - Review Appraising Seminar, sponsored by the Massachusetts Board of Real Estate Appraisers.
- 1996: Residential Property Inspection Seminar, sponsored by the MA Board of Real Estate Appraisers.
USPAP Updated Seminar, sponsored by the MA Board of Real Estate Appraiser.
- 1997: Residential Site Appraisal, sponsored by RI Association of Realtors.
Government Lending and 203K, sponsored by RI Association of Realtors.
Lead Paint Issues, sponsored by RI Association of Realtors.
- 1998: Writing Better Reports: Communication with the Client, sponsored by the Massachusetts Board of Real Estate Appraisers.
Real Estate Law and the Registry of Deeds, sponsored by the MA Board of Real Estate Appraisers.
General Concepts, sponsored by the MA Board of R. E. Appraisers.
USPAP Updated Seminar, sponsored by the MA Board of R.E. Appraisers
- 1999: Appraisal Communication; Writing Convincing Appraisal Reports Seminar; Residential Appraising Problem Solving (part II); sponsored by the MA Board of R.E. Appraisers.
- 1999: HUD Appraisal Seminar 1999, sponsored by MA Board of R.E. Appraisers.
- 1999: Appraising Complex Residential Properties, sponsored by MA Board of R.E. Appraisers.
- 2000: USPAP Update Seminar, sponsored by MA Board of R.E. Appraisers.
- 2001: Introduction to Environmental Issues for R.E. Appraisers, sponsored by the MA Chapter of the Appraisal Institute.

QUALIFICATIONS OF PATRICK KEEGAN (continued)

COURSES & SEMINARS ATTENDED (continued)

2001: Land Development Seminar, sponsored by MA Board of R.E. Appraisers

2003: FHA and the Appraisal Process, sponsored by The Appraisal Institute

2003: USPAP Update Seminar: sponsored by MA Board of R.E. Appraisers

2003: Valuation of Detrimental Conditions in Real Estate, sponsored by The Appraisal Institute

2003: Appraising from Blueprints and Specifications, sponsored by The Appraisal Institute

2004: Feasibility, Market Value, Investment Timing: Option Value, sponsored by The Appraisal Institute

2005: Analyzing Distressed Real Estate, sponsored by The Appraisal Institute

2005: On-line Overview of Real Estate Appraisal Principles, sponsored by The Appraisal Institute

2005: National USPAP Update Equivalent - Virtual Classroom, sponsored by McKissock Appraisal and Real Estate School

2005: Appraising for the Secondary Market - Virtual Classroom, sponsored by McKissock Appraisal and Real Estate School

2006: Detrimental Conditions in Real Estate - Virtual Classroom, sponsored by McKissock Appraisal and Real Estate School

2006: FHA and the Appraisal Process, sponsored by The Appraisal Institute

2007: 7-Hour National USPAP Equivalent Course, sponsored by The Appraisal Institute

2007: Feasibility, Market Value, Investment Timing, Option Value, sponsored by The Appraisal Institute

2008: National USPAP Equivalent Course, sponsored by The Appraisal Institute

WORK EXPERIENCE

1981 - 1992 Jerome Appraisal - Tax revaluation, update, & new construction (residential and commercial reports for various banks, management companies, lending institutions, and private concerns).

1992 - Present Keegan Appraisal Company - residential and commercial reports for various banks, management companies, lending institutions, and private concerns.

REFERENCES

Michelle Guertin - AAA SNE

Carla Santos - Navigant CU

Gary Goodman - Randolph Savings Bank

CLIENT LIST

Bank of America
Wachovia
Wells Fargo
Navagant Credit Union, Smithfield, RI
Countrywide Funding, Pasadena, California
Oceangate Mortgage, Woonsocket, RI
AAA Southern New England, Providence, RI
The Mortgage Corner, Warwick, RI
Randolph Savings, Stoughton, MA
1st Alliance Lending, E. Hartford, CT
Province Mortgage Associates, Providence, RI
Numerous Attorneys (estate, divorce, bankruptcy, etc., appraisals)

APPRAISAL MANAGEMENT COMPANIES

Lender's Service, Inc., Pittsburgh, PA
US Property & Appraisal Services, Pittsburgh, PA
Chesapeake Appraisal & Settlement Services., Linthium, MD
Compass Appraisal Network, Smithfield, RI
Apex Appraisal, Pittsburgh, PA
Home Connects Lending, Horsham, PA
Greenlink, Jacksonville, FL
AMSA. Hunting Beach, CA 92647
ServiceLink, Coraopolis, PA