

APPRAISER RESUME

PERSONAL DATA					
Last Name <u>Lucas</u>	First Name <u>Patricia</u>	M.I. <u>J</u>	State - Lic /Cert# - Expires		
Prof. Designations (Yr. Earned) Appraiser since 1999			<u>AP1579 12/31/10</u>		
Company Name <u>LUCAS APPRAISAL SERVICES</u>					
Address <u>28 GALEVILLE STREET</u>					
City <u>WINTHROP</u> State <u>ME</u> Zip Code <u>04364</u>					
Phone <u>207-377-7097</u>		Fax <u>207-377-7168</u>	E-Mail <u>MPLUCAS@FAIRPOINT.NET</u>		
MEMBERSHIPS					
List Memberships in Professional and Technical Organizations related to your current employment activities and Office(s) held.					
<u>Kennebec Valley Board of Realtors</u>					
<u>Better Business Bureau</u>					
EDUCATION					
Formal Education					
Name of Institution	Dates	Type of Degree or Certificate			
Professional and Technical (Appraisal) Courses Satisfactorily Completed					
Course Title	Dates	Sponsoring Organization			
<u>University of Southern Maine</u>	<u>2/27/99</u>				
<u>JMB Real Estate Academy</u>	<u>3/99, 4/99 and 11/00</u>				
<u>FHA Exam</u>	<u>9/14/01</u>				
<u>Yearly continuing education classes</u>					
Appraisal Conferences, Seminars, and Clinics Attended During the Past Three Years					
Activity	Dates	Sponsoring Organization			
<u>Several</u>					
EMPLOYMENT HISTORY					
Beginning with Present Employment. List Chronologically all Employment Related to Appraising					
Name and Address of Employer (indicate self-emp)	Principle Duties	Dates	Percent of Time Appraising		
<u>Lucas Appraisal Services</u>	<u>Appraiser</u>	<u>4/99-Current</u>	<u>100%</u>		
EXPERIENCE SUMMARY					
Give approximate number and total dollar amount of each different type of appraisal report prepared for clients in last five years					
Construction Type	Existing	Proposed	Construction Type	Existing	Proposed
Single Family Detached	<u>800+/-</u>	<u>100+/-</u>	Apartments (5-20 units)	<u>-0-</u>	
Condominiums	<u>25+/-</u>	<u>-0-</u>	Subdivisions	<u>-0-</u>	
Land (finished lots/raw)	<u>25+/-</u>	<u>-0-</u>	Commercial	<u>-0-</u>	
Planned Unit Developments	<u>-0-</u>	<u>-0-</u>	Industrial	<u>-0-</u>	
Dwellings (2-4 units)	<u>200+/-</u>	<u>-0-</u>	Other	<u>-0-</u>	
Give number of appraisal reports prepared in the past two years for the following					
Institutional Investors #	<u>500+/-</u>	Government Agencies #	<u>10+/-</u>	Private Mortgage Insurers #	
Briefly describe review appraising experience					
<u>I have done several desk and field review appraisals over the past few years. I have also been the supervisory appraiser of three trainee appraisers.</u>					
APPRAISAL ACTIVITY/AREA					
Define the area of your appraisal activity. List cities and/or counties					
<u>Kennebec, Androscoggin, Cumberland, Knox, Waldo, portions of York and most southerly portion of Penobscot</u>					
MARKET AND COST DATA SOURCES					
State sources, types and availability of data and how it is maintained					
<u>MLS (MREIS), town declarations, real estate brokers and Marshall and Swift cost hand book</u>					
Do you use local MLS? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No					

APPRAISER RESUME CONTINUED

Last Name **LUCAS**

First Name **PATRICIA**

Middle Initial **J**

EXPERIENCE/REFERENCES

To summarize your work experience, list clients and employers (mortgage lenders, private mortgage insurers, secondary mortgage purchasers, and governmental agencies) which have accepted your appraisal reports and may be contacted. Please make certain your reference information is current. Give priority to clients for which you appraised residential property for purposes of conventional mortgage financing.

1	Name of Firm <u>Winthrop Area Federal Credit Union</u>	Type of Business
	Person to Contact <u>Jeff Sequin</u>	Title <u>CEO</u>
	Street Address / City St Zip <u>P O. Box 55</u> <u>Winthrop, ME 04364</u>	Area Code and Phone Number <u>207-377-2124</u>
	Types of Property Appraised, Date and Valuation <u>SFR, Land and 2-4 Multi-Family Properties</u>	
2	Name of Firm <u>Heritage Equity and Mortgage</u>	Type of Business
	Person to Contact <u>Evan Justice</u>	Title <u>Owner</u>
	Street Address / City St Zip <u>488 Stevens Ave</u> <u>Portland, ME 04103</u>	Area Code and Phone Number <u>207-772-5626</u>
	Types of Property Appraised, Date and Valuation <u>SFR, Condo's and 2-4 Multi-family Properties</u>	
3	Name of Firm <u>Genius Mortgage</u>	Type of Business
	Person to Contact <u>Ian O'Hora</u>	Title <u>Mortgage Broker</u>
	Street Address / City St Zip 	Area Code and Phone Number <u>207-653-7601</u>
	Types of Property Appraised, Date and Valuation <u>SFR, Condo's and 2-4 Multi-Family Properties</u>	
4	Name of Firm <u>Diamond Mortgage and Investment Group</u>	Type of Business
	Person to Contact <u>Jenn Jalbert</u>	Title
	Street Address / City St Zip <u>161 John Roberts Road</u> <u>South Portland, ME 04106</u>	Area Code and Phone Number <u>207-807-8334</u>
	Types of Property Appraised, Date and Valuation <u>SFR, Condo's and 2-4 Multi-Family Properties</u>	
5	Name of Firm 	Type of Business
	Person to Contact 	Title <u>Owner</u>
	Street Address / City St Zip 	Area Code and Phone Number
	Types of Property Appraised, Date and Valuation 	
6	Name of Firm 	Type of Business
	Person to Contact 	Title <u>Mortgage Broker</u>
	Street Address / City St Zip 	Area Code and Phone Number
	Types of Property Appraised, Date and Valuation 	
7	Name of Firm 	Type of Business
	Person to Contact 	Title
	Street Address / City St Zip 	Area Code and Phone Number
	Types of Property Appraised, Date and Valuation 	
8	Name of Firm 	Type of Business
	Person to Contact 	Title
	Street Address / City St Zip 	Area Code and Phone Number
	Types of Property Appraised, Date and Valuation 	

Additional, Pertinent Information _____

APPRAISER'S STATEMENT

The above statements are true to the best of my knowledge and belief and may be investigated through any of the sources shown here or through other sources as warranted.

Signature of Appraiser _____

PATRICIA J. LUCAS

Date: 5/13/2008