

Education:

Degrees: Johnson State College; BA in Liberal Arts

R1/G1 Foundations of RE Appraisals - February, 91
R2/G2 Appraising Single Family Properties - March, 91
RS/GS Standards of Professional Practice - March, 91
Report Writing - November, 92
Income Capitalization Approach - September, 94
Regression Analysis - March, 97
Expert Testimonies for Appraisers - September, 99
Current Issues in Appraising - March, 01
Vacant Land Appraisals - March, 01
Real Estate Fraud & the Appraisers Role - March, 01
5.0A Standards Review - May, 01
USPAP - 03,04

Appraisal Courses: All courses up to date.

Licenses: Vermont Real Estate License, Broker - # 81-0001041, since 1979
Vermont Certified Real Estate Appraiser - #79-0000156, since 1983

Professional Affiliations: National Association of Realtors
National Association of Real Estate Appraisers
Vermont Association of Realtors

Experience:

Lyndonville Savings and Trust, Peoples Trust, Citifinancial, Community National Bank,
Lenders Service,
USDA, wells Fargo, Chase Manhattan, Union Bank and others.

Appraising properties in Vermont since 1983, including residential properties,
vacant land, multi-family properties,
small commercial properties and farms.