CURRICULUM VITAE

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EXPERIENCE HIGHLIGHTS

1984 REAL ESTATE BROKER (REB), CERTIFIED GENERAL REAL ESTATE
to APPRAISER (CGREA), HUD - CERTIFIED CONTRACT PHYSICAL INSPECTOR, HUD
Present 203(K) CONSULTANT, ASTM E-2018 COMMERCIAL REAL ESTATE INSPECTOR,
SOUTHERN CALIFORNIA EDISON-CTAC LEED GREEN CERTIFICATION, HUD APPRAISER/REVIEWER, FANNIEMAE - REO APPRAISER.

Property Inspection and Reporting Service of Southern California & The Harris Company, Real Estate Consultants, Mar Vista, CA. Conduct appraisals, inspections, market analysis, and feasibility studies for government, private sector investors, real estate developers and attorneys. County of Los Angeles - Housing Rehabilitation Loan Program (HRLP), Administrator - 1987/88.

1980 PROPERTY INSPECTOR

to
Housing Authority of The City of Los Angeles, Los Angeles, CA.

Inspect properties, submit written reports, and make recommendations on improvements necessary to qualify property for various housing programs. Appraise property to determine Fair Market Rent.

Duties required a general knowledge of the City of Los Angeles Building Code; County of Los Angeles Health and Safety Code; Department of Housing and Urban Development - Housing Quality Standards - for Existing Housing, Moderate Rehabilitation, and New Construction.

1974 REAL ESTATE ASSOCIATE

to Supreme Estates, Inglewood, California

As a licensed Real Estate Salesman, provide counseling to real estate investors and home purchasers. Draft real estate purchase, sales, lease contracts to facilitate real property transaction.

Fiduciary relationship requiring an empathic understanding of clients needs.

1970 <u>TITLE EXAMINER</u>

t.o

American Title Company, Los Angeles, California

1974 Examine public records to determine vested owner, legal description, liens, and encumbrances, prior to issuance of Title Insurance.

Duties required a comprehensive understanding of California Real Estate Law.

1968 CARTOGRAPHER

to **Detroit Edison**, Detroit, Michigan

Drew new, and revised old maps of area serviced by employer. Responsible for location of easements, overhead transmission lines, underground conduit, and electrical apparatuses.

EDUCATION

2000 to Present	APPRAISAL INSTITUTE, Chicago, III *Level I, Course Work Appraisal Principles, Course 110 Appraisal Procedures, Course 120 Basic Income Capitalization, Course *Level II Course Work	cse 310
	*Level II, Course Work Completed: Highest and Best Use and Market Analysis, Course 520 Advanced Sales Comparison and Cost Approaches, Course 530 Condemnation Appraising, Course 710	
1982 to Present	<pre>UNIVERSITY OF CALIFORNIA, LOS ANGELES, Los Angeles, California Professional Designation in Building and Construction Management & *Real Estate Appraisal Certificate, (objectives)</pre>	
	Course Work Construction Management Land Development Procedures Legal Aspects of Construction Projects and Contract Writing Fundamentals of Construction Costs and Estimating Real Estate Project Management and Feasibility Analysis	Completed *Microcomputer Applications for Real Estate Financial Analysis *Income Property Appraisal *Real Estate Investment Analysis *Real Estate and Land Economics *Shopping Center Development *Legal Aspects and Negotiation of Real Estate Leases
1981 to Present	LOS ANGELES TRADE TECHNICAL COLLEGE, Los Angeles, California Associate of Science Degree in Inspection Technology, (objective) Courses Completed in Specialization: Introduction to Construction Principals of Residential Building Inspection and Safety Construction Inspection Principles of Residential Electrical Inspection	
1974 to 1979	<u>CALIFORNIA STATE UNIVERSITY, LOS ANGELES</u> , Los Angeles, California Bachelor of Science Degree in Business Administration, Option in Real Estate	
	Courses in Option: Appraisal of Real Estate Advanced Techniques in Real Estate Appraisal Property Management Real Estate Practices Real Estate Principles California Real Estate Law Real Estate Finance Escrow Procedures (LACC) Beginner Surveying (LACC)	Related Courses: Administrative Communications Managerial Accounting Quantitative Math Analysis for Business Introduction to Business Statistics Economics of a Business Firm Money Banking and the Economy Principles of Marketing Programming Business Computers
1970 to 1974	LOS ANGELES CITY COLLEGE (LACC), Los Angeles, California *Associate of Arts Degree in Architecture, & *California Real Estate Certificate, 1973	
1966 to	CASS TECHNICAL HIGH SCHOOL, Detroit, Michigan Diploma, Major in Architectural Drafting	

PROPERTY TYPES

** Residential: Single Family Residential, Condominium, Planned Unit Development, Two to Four Units, Estate and Horse Properties, Mobile Homes ** Apartments: Five to Seventy-Five Units, Single Room Occupancy (SRO), Adult/Assisted Care Facility, Mobile Home Park ** Office Properties: Single Tenant, Multi Tenant, Medical Office, and Mixed Use ** Retail: Single Unit Retail, Street Retail, Strip Center, Local, Neighborhood, and Regional Malls, Mixed Use Commercial and Residential ** Special Purpose Properties: Re-Use, Adaptive Re-Use, CC&R Appraisals, Restaurants, LEED Green Property, Public Park and Recreation Facility, Hotels, and Motels ** Easements: Conservation, Temporary, Permanent, Subject To, In Gross, and Appurtenant To ** Industrial Property: Single Tenant, Multi Tenant, Industrial Park, Condominium ** Vacant Land: Tract w/Map, Remnant Parcels, Small, Medium, and Large Parcels, all Zoning Classification ** Leases: Fair market Rent **

EXPERT WITNESS

** United States District Court, Central District of Los Angeles ** United States Bankruptcy Court, California Central Bankruptcy Court ** Superior Court-State of California, Los Angeles Judicial District (Court Appointed) ** Superior Court-State of California, Compton Judicial District ** Superior Court-State of California, Marin County Judicial District ** Numerous Acquisition and Condemnation Appraisals for The City of Los Angeles, California, The County of Los Angeles, California, and a number of other Southern California Public Agencies and Condemnee's ** Los Angeles County, County Assessor, Assessment Appeals Board **

SEMINARS PRESENTED

** 2010 Appraising Real Estate in a Down Market, and Why Appraisers Should Not Use Distressed Sales When Estimating Market Value, Los Angeles Board of Realtors ** 2004 "The Appraisal Process" for The Southwest Los Angeles Board of Realtors ** 1997/2004 "USPAP, Federal and State Laws, for the User of Real Estate Appraisal Reports and Services" ** 1996 "Using the 203K Loan Program to Eliminate Urban Blight" ** 1993 "New Profits from Old Buildings" ** 1992 "Legal Aspects of Assumptions and Limiting Conditions for Real Estate Appraisers" **

ACHIEVEMENTS AND CONTINUING EDUCATION

** United States Department of Housing and Urban Development, Completing Today's FHA Appraisal, 2013 ** American Society of Appraisers, Overview of the Ad Valorem/Mass Appraisal Designation, 2013 ** Anderson Schools, Certified General Appraiser Continuing Education, 2012 ** Real Estate School, 45 Hours Broker Continuing Education, 2012 ** Herron Companies, Advanced In-Use Appraisal Review Seminar, 2012 ** FannieMae Webnar, Special Considerations in Reviewing Rural Property Appraisals, 2011 ** CTAC, Financial Techniques for Owner-Occupied and Income-Producing Properties, 2011 ** FannieMae, Uniform Appraisal Data Certification, 2011 ** FannieMae, The Basics of Rental Income Webnar, 2011 ** Southern California Edison CTAC, Title 24 Refrigerated Warehouses, Seminar 2011 ** Southern California Gas Company - Energy Resource Center, EnergyPro 5, Certificate of Completion, 2011 ** Southern California Edison CTAC, Evaporative Cooling for Residential, Commercial, and Industrial Facilities, Seminar 2011 ** Southern California Edison CTAC, Green Building -Help or Hype?, Seminar 2011 ** LAW.COM CLE Center, New Cases and Statutes Affecting Title Insurers, Webnar 2011 ** Southern California Edison CTAC,

Sustainable Building Envelopes, Seminar 2011 ** Department of Housing and Urban Development-HUD, HUD Home Sales for Brokers, Webnar 2011 ** LAW.COM CLE Center, Funding the Brownfields Deal When the Fund is Broke, Webnar 2011 ** LAW.COM CLE Center, Enforcing Lease Remedies: back to Basics, Webnar 2011 ** LAW.COM CLE Center, Construction Law for Leasing Lawyers-The Nuts and Bolts, 2011 ** LAW.COM CLE Center, The Dirt on Ground Leases: Their Use as Vehicles For the Development & Financing of Commercial Real Estate, Webnar 2011 ** LAW.COM CLE Center, Los Angeles County Bar Association, LEED Certification Webnar, 2011 ** LAW.COM CLE Center, Zoning Lot Mergers and Development Rights Transfers in New York City, Webnar 2011 ** LAW.COM CLE Center, Real Estate Valuation Principles for the Legal Professional, Webnar 2011 ** LAW.COM CLE Center, Law, Politics, Media, and Communities: A Common Sense Approach to Land Use Law, Webnar 2011 ** LAW.COM CLE Center, Estate Planning Primer: Everything You Needed to Know About Estate Planning, Webnar 2011 ** LAW.COM CLE Center, Landlord/Tenant Issues and the Bankruptcy Code, Webnar 2011 ** The Appraisal Foundation, Fair Value Measures Including Mark to Market, A Focus on Financial Reporting Under IFRS, Webnar 2011 ** Southern California Gas Company, Energy Resource Center, Financial Analysis, 2011 ** LAW.COM CLE Center, Partial Taking in Eminent Domain: A Cal Trans Case Study, Webnar 2011 ** LAW.COM CLE Center, Density and Development in Los Angeles, Webnar 2011 ** California Tax Credit Allocation Committee, Low Income Housing Tax Credit Application Work Shop, 2011 ** Southern California Edison CTAC, Introduction to Life-Cycle Costing, Seminar 2011 ** Southern California Edison CTAC, CSI Commercial Solar, Workshop 2011 ** Southern California Edison CTAC, Benchmarking Energy Use in Commercial Buildings, Seminar 2011 ** Southern California Edison CTAC, Technology Update, Seminar 2011 ** Commercial Lending for The Residential Originator, Workshop , California Association of Mortgage Bankers, 2009 ** FannieMae REO Appraiser Conference, 2009 ** Updated, Appraising Rural Properties, FannieMae Webnar, 2009 ** Appraising Under the HVCC, Your Survival Plan, FNC Audio Seminar, 2009 ** Euclid Management's 20th Annual Condominium Management Seminar, Financial Deficits-Water Management-FDIC and Bank Insurance-Inspector of Elections-Today's Collection Climate, Euclid Management Company, 2008 ** REO Appraisal-Appraisal of Residential Property for Foreclosure and Preforeclosure, Appraisal Institute, 2008 ** Assessment Appeals, County of Los Angeles, Assessment Appeals Public Education Program, 2008 ** FHA Education Series/How to Become an FHA Approved Lender, California Association of Mortgage Brokers, 2008 ** Real Estate Finance, Statistics and Valuation Modeling, Appraisal Institute, 2008 ** 15-Hour National USPAP Course, Appraisal Institute, 2008 ** Electrical Safety Seminar, Southern California Edison, CTAC, 2008 ** Mastering SwiftEstimator for Commercial Real Estate, Webnar, Marshall & Swift 2008 ** Air Handling Systems Efficiency Seminar, Southern California Edison, CTAC, 2008 ** Air Conditioning Efficiency Testing Seminar, Southern California Edison, CTAC 2008 ** FannieMae REO Appraiser Training, Federal National Mortgage Association, 2008 ** 40th Annual Litigation Seminar, Appraisal Institute, 2008 ** Valuation and Litigation Spring Conference, Appraisal Institute, 2007 ** Planning for the Future, Land Use Legal Issues Seminar, Nossaman Land Use Law, 2007 ** The 39th Annual Litigation Seminar, Southern California Chapter of the Appraisal Institute, 2006 ** The National IRS Symposium on Value Issues, American Society of Appraisers, 2006 ** Adjustment Techniques, Acheson Schools, 2006 ** FannieMae and ANSI Guidelines, Acheson Schools, 2006 ** National Uniform Standards for Professional Appraisal Practices (USPAP), Anthony Schools, 2006 ** 40 Hours Broker Continuing Education, California Land Title Company, 2006 ** Technical and Professional Training-ASTM International, Property Condition Assessments, 2005 ** U.S. Department of Housing and Urban Development, Single Family Housing Lender Training, 2004 ** County of Los Angeles, the Assessment Appeals Process-Seminar, 2004 ** eFannieMae.Com WEB Seminars 2004: Analyzing Assets and Liabilities; Basics of Analyzing Appraisal Reports; The Basics of Condominium and PUD Eligibility ** Complex Residential Appraisals, Acheson School Seminar, 2004 ** Adjustment Techniques, Acheson School Seminar, 2004 **HUD Broker Training Seminar, Stewart Title, 2004 ** An Experts Approach to Completing the URAR Form, Appraisal Institute, 2004 ** Condo's and Small

Units, Acheson School, 2003 ** Federal and State Laws and Regulations, Acheson School, 2003 ** National USPAP Update Course, National Association of Independent Fee Appraisers, 2003 ** Litigation Valuation Course, National Association of Independent Fee Appraisers, 2003 ** Condemnation Appraising Course, National Association of Independent Fee Appraisers, 2003 ** 35 Annual Litigation Seminar, Appraisal institute, 2002 ** Scholarship Award, Minorities and Women Regional Scholarship Program, Southern California Chapter of the Appraisal Institute, 2001 ** Appraisal Institute, Attacking and Defending an Appraisal in Litigation Seminar (14 Hours), 2001 ** Council for Urban Economic Development, Brownfields Redevelopment Workshop (16 Hours), 2001 ** Construction Campus, Hot Water Systems, Course 2001 ** Construction Campus, Soil Investigation Basics, Course 2001 ** Construction Campus, Structural Loads, Course 2001 ** State of California Department of Real Estate, Assisted Care Housing Development, Seminar, 2000 **Appraisal Institute's, Real Estate Disclosure (the RED Report) Seminar, 2000 **
Appraisal Institute's, 33rd Annual Litigation Seminar, 2000 ** Golden Feather Realty Services, How to Sell HUD Homes Seminar, 2000 ** Office of Real Estate Appraisers, Real Estate Fraud Seminar, 2000 ** Acheson Course, 203(K) Re-Certification-Seminar, 2000 ** Certified FHA Review Appraiser-Seminar, 2000 ** Certified FEMA Inspector-Seminar, 2000 ** Southern California Association of Non-Profit Housing, An Overview of the Development Process, A Ten Seminar (40 Hour) Series, 2000 ** Successfully passed the State of California, Probate Referee, Exam, 2000 ** U.S. Department of Housing and Urban Development, Brownfields Redevelopment-Workshop, 2000 ** National Association of State Boards of Accountancy, Discharge and Subordination of IRS Liens to Expedite Escrows-Workshop, 2000 ** Acheson Course, FHA 203(K) Consulting-Seminar, 2000 ** Acheson Course, FHA 203(K) Appraisals-Seminar, 2000 ** Acheson Course, Home Inspection- Seminar, 2000 ** Appraisal Institute's, Thirty-second Annual Litigation Seminar, 1999 ** Appraisal Institute, Residential Econometrics-Seminar, 1999 ** U.S. Department of Housing and Urban Development, Certified Contract Physical Inspector, 1999 ** Real Estate Assessment Center (REAC), HUD Physical Inspection Training Program, 40 Hour Orientation-Seminar, 1999 ** Appraisal Institute, New FHA-Seminar, 1999 ** Appraisal Institute, Uniform Standards of Professional Appraisal Practice (USPAP) - Seminar, 1999 ** Appraisal Institute's, Southern California Market Trends Seminar, 1999 ** NSREA, Appraising in the Inner-City Seminar, 1999 ** NSREA, FannieMae Appraisal Guidelines, 1999 ** Appraisal Institute's, Thirty-first Annual Litigation Seminar, 1998 ** Appraisal Institute's, Uniform Standards of Professional Appraisal Practice (USPAP)-Seminar, 1998 ** Appraisal Institute's, Federal and State Laws and Regulations-Workshop, 1998 ** Appraisal Institute's, The Appraiser's Role in the Redevelopment Process-Seminar, 1998 ** Appraisal Institute's, Valuation Considerations regarding a Partial Acquisition-Seminar, 1998 ** Appraisal Institute's, The Technical Inspection of Commercial/Industrial Real Estate-Seminar, 1998 ** Appraisal Institute's, Technical Inspection of Residential Real Estate-Seminar 1998 ** Washington Mutual, Appraisal Orientation-Workshop, 1998 ** Southern California Association of Non-Profit Housing, How to Avoid Non-Compliance in Tax Credit Projects: Managing the Property-Workshop, 1998 ** Appraisal Institute's, Anatomy of Apartment Projects, Seminar, 1998 ** California Association of Realtors, Residential Real Estate Transactions-From Beginning to End, 45 Hours Continuing Education, 1998 ** Appraisal Institute's, Cost Estimation-Workshop, 1998 ** Appraisal Institute's, Eminent Domain and Condemnation Appraising-Seminar, 1998 ** Appraisal Institute's, 30th Annual Litigation-Seminar, 1997 ** Approved Appraiser, Los Angeles County-Metropolitan Transportation Authority (METRO), 1997 ** Appraisal Institute's, Valuation of Estate Homes-Seminar, 1997 **Appraisal Institute's, Theaters, Theme Parks, and Thriving Developments-Seminar, 1997 ** FannieMae, Fee Panel Appraiser-Workshop, 1997 ** Assessment Appeals Board, the Assessment Appeals Process-Seminar, 1997 ** Continuing Education for Real Estate Professionals, What is a Casualty Loss Appraisal and How to Complete a Casualty Loss Appraisal-Seminar, 1997 ** Continuing Education for Real Estate Professionals, OREA State and Federal Laws and Regulations-Seminar, 1997 ** Continuing Education for Real Estate

Professionals, "How To Fill Out a FHA Form Appraisal-Seminar, 1997 ** Appraisal Institute's, Loss Prevention For Appraisers-Workshop, 1997 ** Appraisal Institute's, "What Clients Really Want From Appraisers,"-Workshop, 1997 ** Appraisal Institute's, Appraising Southern California Congregate and Residential Care Facilities-Seminar, 1996 ** Appraisal Institute's, The Impact of Detrimental Conditions on Real Estate Values-Seminar, 1996 ** Affordable Housing Projects in Southern California-Seminar, 1996 ** Appraisal Institute's, Appraising Apartments in Southern California-Seminar, 1996 ** Old Republic Title Company's, Understanding the Mortgage Credit Certificate-Workshop, 1996 ** Novogradac & Company, LLP, California Tax Credit Application-Workshop, 1996 ** Southern California Savings, CHBP & Fair Lending-Seminar, 1996 ** Old Republic Title Companies's, "The Short Sale"-Workshop, 1996 ** Appraisal Institute's, The Southern California Market Trends-Seminar, 1996 ** Approved Appraiser, Federal National Mortgage Association, Fee Panel (FannieMae), 1996 ** FannieMae's, Appraiser Seminar, 1996 ** Appraisal Institute's-1995 Conference, Session B: Special Purpose Properties - Gasoline Service Stations and Restaurants, Session C: Residential Litigation Valuation ** Malone Mortgage/FHA, How to Finance and Rehab. Homes Using the FHA 203(K) Loan-Seminar, 1995 ** Appraisal Institute's, FannieMae Update-Seminar, 1995 ** Appraisal Institute's, Appraising Land in Southern California-Seminar, 1995 ** Appraisal Institute's, Appraisal Business Forecast-Workshop ** Approved Appraiser, U.S. Department of Housing and Urban Development, 1995 ** National Society of Real Estate Appraisers, FHA Appraisers -Orientation, 1994 ** Appraisal Institute's, California's Office of Real Estate Appraisers, Federal and State, Laws and Regulations-Workshop, 1994 ** California Real Estate Inspection Association, Red Flags-Clues and Must Checks-Workshop, 1994 ** California Real Estate Inspection Association, Earthquake Retrofit-Workshop, 1994 ** Appraisal Institute's, Appraisal Reporting of Complex Residential Properties-Seminar, 1994 ** Appraisal Institute's, Inspecting Residential and Commercial Property-Seminar, 1994 ** 45 Hours DRE Approved Continuing Education, California Association of Realtors, 1993 ** National Association of Realtors - Real Estate Appraisal Section Member, 1993 ** Designated Realtor, California Association of Realtors, 1993 ** Appraisal Institute's, The New URAR Form-Seminar, 1993 ** Appraisal Institute's, FIRREA Compliance For Fee Appraisers-Seminar, 1993 ** Appraisal Institute's, Small Residential Income Property Valuation-Seminar, 1993 ** National Association of Real Estate Appraiser's, Appraisal of a Small Business-Educational Course, 1993 ** Appraisal Institute's, Operating Expenses-Seminar, 1993 ** International Right of Way Association's, First Annual Right of Way Valuation-Conference, 1993 ** Appraisal Institute's Americans With Disabilities Act-Workshop, 1993 ** Appraisal Institute's, Residential Appraisal Guidelines-Seminar, 1993 ** Appraisal Institute's Institute's, 25th Annual Litigation-Seminar, 1992 ** International Right of Way Association's, Creative Trends in Public Right-of-Way Use in the 90's, 1992 ** Developed the South Central Commercial Market Index, 1992 ** Appraisal Institute's, Relocation Appraisal-Seminar, 1992 ** Appraisal Institute's, Time Management-Seminar, 1992 ** Appraisal Institute's, Subdivision-Seminar, 1992 ** Appraisal Institute's, Valuation of Leased Fee Interest-Seminar, 1992 **
Appraisal Institute's, Legal Aspects of Assumptions and Limiting Conditions-Workshop, 1992 ** Appraisal Institute's, Appraisal Review Seminar, 1992 **
State of California, Certified General Real Estate Appraiser (CGREA), 1992 **
Appraisal Institute's, Shopping Center-Seminar, 1992 ** Appraisal Institute's,
Apartment Building-Seminar, 1992 ** Appraisal Institute's, Why Discounted Cash Flow? - Seminar, 1992 ** National Association of Industrial and Office Parks, Structuring Build-to-Suit Deals-Seminar, 1992 ** California Mortgage Bankers Association, Focus on Service-Seminar, 1991 ** Appraisal Institute's, State General Certification Review-Seminar, 1991 ** Appraisal Institute's, 24th Annual Litigation-Seminar, 1991 ** National Society of Real Estate Appraisers, Uniform Standards of Professional Appraisal Practice and Code of Ethics-Course, 1991 ** Attendee, Restaurant-Hotel International Design-Exposition/Conference, 1991 ** Appraisal Institute/Office of Thrift Supervision/Federal National Mortgage Association, Residential Valuation-

Seminar, 1991 ** Member, American Planning Association, 1990 ** PSI, Solving the Environmental Problem-Seminar, 1990 ** Member, Downey Board of Realtors/Multiple Listing Service, 1990 ** Member, Urban Land Institute, 1990 ** PSI - Professional Services Industry - Roof Management-Seminar, 1990 ** California Real Estate Brokers' License (REB), 1989 ** Member, Los Angeles Board of Realtors/Multiple Listing Service, 1989 ** American Institute of Real Estate Appraisers (AIREA), Environmental Hazards-Workshop, 1989 ** AIREA, Residential Valuation-Seminar, 1989 ** AIREA, Persuasive Style in Narrative Report Writing- Seminar, 1989 ** AIREA, MAI Candidate, 1989 ** AIREA, Course-Litigation Valuation, 1988 ** Office of the County Counsel, Approved Appraiser, 1988 ** Certified Review Appraiser (CRA), National Association of Review Appraisers and Mortgage Underwriters, 1988 ** City of Los Angeles, Real Estate Officer Ranking, 1987 ** Programmer, Market Data Analysis for S.P.I.R., computer software, Copyright 1986 ** Publisher, The Real Estate Buyers Newsletter, 1985 ** Developed and published The HARRIS SCALE, Income Multiplier and Capitalization Rate Selector, 1984 ** City of Lynwood, Rehabilitation Specialist Ranking, 1983 ** Member, Southwest Board of Realtors, 1975 ** California Real Estate Salesman's License, 1974 ** Award, LACC/Southern California Gas Company, Kitchen Design, 1971

COMPUTER LITERACY

** Social Network: LinkedIn (900+), Twitter (1,000+), FaceBook (3,000+) ** Web Master/Designer- http://www.harriscompanyrec.com ** Publisher/Editor, the Commercial Appraiser-Appraisal Blog-http://www.harriscompanyrec.com/blog ** Publisher/Editor, the Residential Appraiser-Appraisal Blog http://www.harriscompanyrec.com/bloq1 ** Marshal & Swift, Swiftestimator Online ** Developer, The "LOop" Real Estate Directory and Custom Search Engine-http://www.google.com/coop/cse?cx=000747579154309164948%3Annakvu69iqy ** Palm Treo 750, SmartPhone ** Microsoft Windows 3.1, 95, 98, XP, 8.1 ** WordPerfect Suite 10, (Word Perfect, QuattroPro, Envoy, CorelFLOW, and Presentations) ** MicroSoft Works 4.0 ** MicroSoft Publisher ** Lotus 1-2-3, Release 5 for Windows ** Los Angeles CityROM, Aerial Photo Maps ** TOPO, Interactive Maps ** Delorme, Tripmate, Hyperformance GPS Navigation ** GEOFinder ** WinTOTAL 2000 ** Quicken/Pocket Quicken ** Times Link ** HP 95LX/200LX Palm Computer ** HP 19B Calculator ** HP 12C Calculator ** CompuServe ** America Online ** The Internet ** WinFax Pro Version 7.5 ** Basic A ** Fortran IV ** Boris Systems' (PC Access & Navigate) ** Homeputer, Real Estate Appraisal Forms Software ** MicroTrack ** Generic CADD ** CARNET ** CHRISNet ** PROCOM+ ** Floor Plan & Estimator PLUS ** and numerous others

GEOGRAPHIC COMPETENCY

Los Angeles County, Orange County, San Diego County, Kern County, Ventura County, San Bernardino County, Riverside County, California



REAL ESTATE APPRAISER LICENSE OFFICE OF REAL ESTATE APPRAISERS Business, Transportation & Housing Agency

Curtis D. Harris

has successfully met the requirements for a license as a residential and commercial real estate appraiser in the State of California and is, therefore, entitled to use the title "Certified General Real Estate Appraiser"

This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.

OREA APPRAISER IDENTIFICATION NUMBER: AG 002574

Effective Date: November 25, 2012 Date Expires: November 24, 2014 Jaw & Martin

Jim Martin, Director, OREA

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