

E. Curtis Carter, SRA

500 West Lake Drive Athens, Georgia 30606

Georgia Certified General Appraiser #000331

SUMMARY OF CREDENTIALS

- Graduate of University of Georgia (BBA, Real Estate & Urban Development)
- Thirty-five years of experience in the real estate field as Realtor®, General Contractor/Builder, home renovator, and appraiser; thirty-five years as owner of Carter Appraisal Services, Inc.
- SRA designated member of the Appraisal Institute
- Georgia licensed real estate broker
- Georgia Real Estate Appraisal Board-Approved Instructor for 90-hour appraiser licensure course; teaching pre-licensing at University of Georgia's Center for Continuing Education, January 2008
- Appointed to State Attorney General's Task Force for Mortgage Fraud, 2006
- Founding member of the Athens Area Council of Real Estate Appraisers; five-time President
- Certified for Federal Land Acquisition appraisals
- Designated by Georgia Department of Revenue as Statewide Binding Arbitrator

EDUCATION

- University of Georgia, Athens, GA. BBA Degree, Real Estate and Urban Development, Graduated 1976
- Abraham Baldwin College, Tifton, GA. A.S. in Business Degree, Graduated 1974
- Ware County High School, Waycross, GA. Graduated 1969

EMPLOYMENT

- *1986 – Present*
Owner/Senior Appraiser, Carter Appraisal Services, Inc. Manage three staff appraisers serving northeast Georgia
- *1986*
Assistant Branch Manager, Daniel Karski and Associates, Athens, GA. Managed seven staff appraisers
- *1984-1986*
Branch Manager, Tri-State Appraisal Services, Decatur, GA. and Athens, GA
- *1984 – Present*
Principal Broker/Owner, Car-Ver Company Realtors
- *1980 – 1984*
Principal Broker, Power Realty, Inc. and West Broad Realty Group, Inc. Managed sales staff and performed appraisals
- *1976 – 1980*
Sales Agent for three brokers
- *1970 – 1972*
United States Marine Corps, Engineers, honorably discharged 1972

PROFESSIONAL EXPERIENCE

- *1984 - Present*
Agricultural, Residential, and Commercial appraiser throughout northeast Georgia; responsible as appraiser or review appraiser for over 35,000 appraisals
- *1974 – 1995*
General contractor/builder for twenty-two new home constructions and forty remodeling/renovation projects
- *1978 – Present*
Licensed real estate Broker®, Principal Broker for three firms
- 1974 - 1978 Licensed real estate agent

PROFESSIONAL ORGANIZATIONS/DESIGNATIONS

- Appraisal Institute, SRA designation, 1993. Member from 1991 to present
- FHA designated appraiser #2294
- Georgia Pre-license Instructor 2007 - 2008
- Athens Area Council of Real Estate Appraisers. Charter Member (1987), Chairman of Ethics Committee (1988, 1992, 1994 - 97, 2002, 2008 – 2009), Secretary-Treasurer (1989,1995), Vice-President (1990, 1995, 1998, 2002), President (1991, 1996, 1999, 2003)
- Certified for Federal Land Acquisition appraisals
- Local, State, and National affiliations, Board of Realtors, since 1972

SAMPLE LIST OF CLIENTS

University of Georgia	Wachovia
Wells Fargo	Chestatee State Bank
USDA	FDIC
Athens-Clarke County Unified Gov't	Athens First Savings Bank
Georgia Department of Transportation	Georgia National Bank
Resolution Trust Corporation (RTC)	First American Bank
Bank of America	BB&T
Small Business Administration	Oconee State Bank
Federal Housing Administration (FHA)	Georgia Power Company
Waynesboro City Government	Chattahoochee Land Trust
Athens Land Trust	Oconee River Land Trust
Lincoln County Government	Coweta County Government
Fannie Mae (FNMA)	US Treasury Department
City National Bank	SunTrust Bank
Prudential	Synovus Financial
Regions Bank	Brand Mortgage
United Community Bank	Robins Financial
Ameris Bank	Delta Community Credit Union
State Farm Insurance Company	Bank South
Atlanta Postal Credit Union	

COURT APPEARANCES

Qualified as an expert witness in Clarke, Madison, Oconee, Barrow, Gwinnett, and DeKalb Counties; also Cook County, Illinois. Qualified as expert witness for Federal Bankruptcy Court for Eastern Regional United States, Washington, DC and Macon, Georgia.

SCOPE OF WORK

- Appraisal of residential, 1-4 family properties, commercial properties, as well as complex agricultural & residential properties
- Numerous court appearances involving bankruptcy, divorce, rights-of-way (for both taking authority and property owners)
- Consultant to local probate court.

SAMPLES OF WORK ORDERS

- Clarke County SPLOST program, assignments for landfill takings
- Clarke County SPLOST program, assignments for multiple acquisitions for Athens Greenway Project
- Bear Creek Reservoir Authority, assignments for multiple acquisitions for water line rights-of-way
- Appraisal of proposed 120-unit condominium project in downtown Athens
- Appraisal of 480-acre lake site for proposed resort/waterpark/golf/residential community
- Numerous Conservation Easements for USDA, Athens Land Trust, Oconee River Land Trust, Chattahoochee Land Trust, Stewart County Government
- Rights-of-way for park/sidewalk improvements in Clarke County, City of Waynesboro, City of Hartwell
- Acquisition for parcels for water treatment facility, Franklin County Government
- Numerous subdivision and multi-use parcel appraisals/feasibility analyses for various clients.
- Numerous Market Studies (supply/demand analyses) for proposed apartment projects, condominium projects, and mixed use (residential/retail/office) developments.

COMMUNITY AND CIVIC ACTIVITIES

- o North High Shoals City Council, 1994-2002
- o Board of Directors, Kelly Workshop, 1991-1996 (Vice-Chairman of Board 1996)
- o Board of Directors, Housing and Leadership Partners, 1996-2008 (Secretary/Treasurer 2003, Board Chairman 2006 - 2008)
- o Board of Directors, Athens Board of Realtors' Multiple Listing Service, 2003
- o Local and State participation in Athens Jaycees and Georgia Jaycees (several local offices including President; State offices of District and Region Director, State Staff; and Commander of the Honorary Corps within State organization)

CONTINUING EDUCATION

	<u>Sponsoring Org.</u>	<u>Date(s)</u>
Professional Standards	SRA	1989
Demo Report Writing	AIREA	1989
Depreciation Analysis	SRA	1988
FHA Recertification	FHA	1987-1996
R.E. Appraisal Principles	AIREA	1987
Basic Valuation Procedures	AIREA	1988
Residential Valuation	AIREA	1987
Standards of Prof. Practice	AIREA	1987
Course 101 (exempted)	SRA	1989
Course 102 (exempted)	SRA	1989
Cap Theory and Techniques-A	Appraisal Institute	1991
Cap Theory and Techniques-B	Appraisal Institute	1991
Appraisal Regulations of the Federal Banking Agencies	App. Inst./OTS	1992
Appraiser Recertification	Appraisal Institute	1992
Fair Value Seminar	Appraisal Institute	1992
Principles of Agricultural & Residential Appraisal	Dargan, Mattox	1992
Agricultural & Residential Appraisal Overview	Recertification	1993
Future of the Appraisal Profession	Ga. App. Coalition	1994
Sales Comparison Approach	Lee and Grant	1995
The Home Inspection	William Sharp	1996
Appraising High Value Homes	Appraisal Institute	1997
Standards of Professional Practice A and B	Appraisal Institute	1997
Consult 2000 Construction Practices	Wm. Sharpe	1998
Income Capitalization	McKissock Data	1998
Appraising 2-4 Family	McKissock Data	1998
New USPAP guidelines	Atlantic School	1999
HUD Appraisal Standards Update	Lincoln Graduate Center	1999
Income and Cost Approaches	Atlantic School of RE	2000
Valuation of Partial Interests	Atlantic School of RE	2000
Appraiser as Expert Witness	McKissock Data Systems	2001
Real Estate Fraud and Appraiser's Role	McKissock Data Systems	2001
Appraising the Oddball: Nonconforming Properties	McKissock Data Systems	2002
Appraiser Liability	McKissock Data Systems	2002
Estate and Tax Benefits of Land Conservation	Carolina Mtn Land Cons.	2003
National USPAP Update Equivalent	McKissock Data Systems	2003
Information Technology and the Appraiser	McKissock Data Systems	2003
Appraising Manufactured Housing	Appraisal Institute	2004
Residential Property Construction and Inspection	Appraisal Institute	2004
National USPAP Update	Appraisal Institute	2004
Appraiser Liability	Appraisal Institute	2004
Real Estate Fraud and the Appraiser's Role	Appraisal Institute	2004
Income & Cost Approaches/Valuation of Partial Interest	Appraisal Institute	2004
HUD Appraisal Standards Update	Appraisal Institute	2004
Online Business Practices and Ethics	Appraisal Institute	2004
Appraising for the Secondary Market	Appraisal Institute	2004
Information Technology & The Appraiser	Appraisal Institute	2004
Financial Strategies for Landowners: Estate & Tax Benefits	Appraisal Institute	2004
Appraising the Oddball: Nonconforming & Difficult Properties	Appraisal Institute	2004
The Appraiser as Expert Witness	Appraisal Institute	2004
HUD Appraisal Standards Update	Appraisal Institute	2004
Georgia Instructor Training	Ga Real Estate Educators	2004
Subdivision Analysis	Appraisal Institute	2005
USPAP Update	Bramlett School	2006
Course Instructor for Subdivision Appraisal	Lorman Educational Svc	2006

Course Instructor for Conservation Easements	Lorman Educational Svc	2006
Georgia Instructor Training	Ga Real Estate Educators	2007
Uniform Appraisal Standards for Federal Land Acquisitions	Appraisal Institute	2007
40-Hour Certification Course, Valuation of Conservation Easements-	Appraisal Institute/Land Trust	2008
FHA Update	Appraisal Institute	2009
USPAP Update 2010	Bailey Academy	2010
Fannie Mae Guidelines	GA Appraiser School	2010
USPAP Update 2011	Bailey Academy	2011
UAD Compliance	Bailey Academy	2011
Uniform Appraisal Dataset	Bailey Academy	2011
Foreclosures and Short Sales	Bramblett School	2011
Hearing Officer Training	GREAB	2011
USPAP Update	Bailey Academy	2012
Conservation Easements	Appraisal Institute	2012
FHA Protocol	GA Appraiser School	2013
Internet Search Strategies	Appraisal Institute	2014
Business Practices and Ethics	Appraisal Institute	2014
Current Appraisal Topics	GA Appraiser School	2015
FHA Handbook 4000.1	McKissock	2015
Residential Property Inspection	McKissock	2016
The Sales Comparison Approach	McKissock	2017
GA Appraiser Law, Rules, Regulations	GA Appraiser School	2018
The Cost Approach	McKissock	2018
The Dirty Dozen	McKissock	2018
FHA Handbook Update	McKissock	2018
FNMA Appraisal Guidelines	McKissock	2018
Business Practices and Ethics	Appraisal Institute	2019
Basics of Firearms	GA Appraiser School	2019
USPAP Update	GA Appraiser School	2020