

Qualifications

A. KENT ANDERS, SRA

ANDERS APPRAISAL ASSOCIATES, INC.
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EXPERIENCE:	During the past 24 years, an appraiser of single family and multi-unit dwellings in the Washington, D.C. Metro area, both new and resale.
EDUCATION:	University of Maryland, College Park, Maryland Bachelor of Science, 1973
LICENSE INFORMATION:	Certified Appraiser, State of Maryland, No. 03-73 Certified Appraiser, State of Virginia, No. 4001-001438 Certified Appraiser, District of Columbia, No. CR11029 Maryland Real Estate Broker - 33448 Maryland General Contractor - 48832 FHA and VA Panel
MEMBERSHIPS:	Appraisal Institute Greater Capital Area Association of Realtors Prince George's County Association of Realtors State of Maryland Real Estate Broker License
PROFESSIONAL EDUCATION:	1979 - Principles and Practices of Real Estate, Montgomery College, Germantown, Maryland 1982 - Graduate, Realtor Institute 1984 - Course 101, Basic Appraisal Techniques (45 Hours), Society OF Real Estate Appraisers 1984 - Course 102, Applied Residential Property Valuation (45 Hours), Society of Real Estate Appraisers 1984 - Professional Practices Seminar, Society of Real Estate Appraisers 1989 - Advanced Appraiser Techniques in Employee Relocation (8 Hours) 1989 - HCBR - Antitrust/Fair Housing Professional Standards (3 Hours) 1990 - SRA - Senior Residential Appraiser Designation (6 Hours) 1990 - Small Residential Income Property Appraisal Report Seminar (7 Hours) 1991 - MAR - Appraisal Standards and Ethics (15 Hours) 1991 - MCAR- Real Estate and the Law 1991 - MCAR - Fair Housing 1991 - MCAR - Professional Standards (15 Hours)

PROFESSIONAL
EDUCATION:

- 1991 - FCAR - Basic Training in New MLS System
- 1992 - Subdivision Analysis, Appraisal Foundation (7 Hours)
- 1993 - Appraising Complex Residential Properties, Appraisal Institute (7 Hours)
- 1993 - The Cost Approach, Institute of Real Estate Technologies (7 Hours)
- 1994 - Understanding Limited Appraisal, Appraisal Institute (7Hours)
- 1994 - Review Appraising, Appraisal Institute (7 Hours)
- 1994 - Standards of Professional Practice, Part A and Part B, Appraisal Institute (27 Hours)
- 1995 - Regression Analysis
- 1995 - Appraiser As An Expert Witness
- 1997 - How to Appraise 203k Properties, Appraisal Institute, Washington, D.C. Metropolitan Chapter (4 Hours)
- 1997 - The Internet and Appraising, Washington, D.C. Chapter, Appraisal Institute (7 Hours)
- 1997 - Bankruptcies, Foreclosures and Short Sales, Washington, D.C. Association of Realtors (3 Hours)
- 1997 - Review of USPAP and Limited Scope Appraisals, School of Real Estate Appraising, Inc. (7 Hours)
- 1997 - Maryland's Legal & Legislative Update, Washington, D.C. Association of Realtors (3 Hours)
- 1997 - Loss Prevention Program for Real Estate Appraisers, Liability Insurance Administrators (4 Hours)
- 1999 - Seminar: Maryland License Law Review & Update, GCAAR (3 Hours)
- 1999 - Log Building Inspection, George Hastings, Log Building Seminar (7 Hours)
- 1999 - Appraisers and Lenders Working Together - R8720, Washington, DC Metropolitan Area Chapter, Appraisal Institute (2 Hours)
- 1999 - Board Mandated 3-Hour Continuing Education Course, Prince William Association of Realtors Real Estate School (3 Hours)
- 1999 - FHA and the Appraisal Process, Appraisal Institute, Washington, DC (7 Hours)
- 1999 - Fair Housing Update, GCAAR, Rockville, Maryland (3 Hours)
- 1999 - Creative Financing for Home Purchasing, Realistic Techniques That Buyers and Sellers Can Use Every Day (F), The Professional Development Institute, Wheaton, Maryland (3 Hours)
- 1999 - Automated Valuation Models (Applications), McKissock Data Systems (8 Hours)
- 2000 - Applying Appraisal Concepts to the Pricing of New Listings (F), The Professional Development Institute, Wheaton, Maryland (3 Hours)
- 2000 - Standards-C, Course 430, Appraisal Institute, Manassas, Virginia (15 Hours)
- 2002 - Developing and Growing an Appraisal Practice, McKissock Data Systems (10 Hours)
- 2002 - Information Technology & The Appraiser, McKissock Data Systems (7 Hours)
- 2002 - Crossing the Line: Home Mortgage Fraud, Appraisal Institute, Baltimore, MD (4 Hours)
- 2002 - 3 Hour USPAP Update, Moseley, (3 Hours)
- 2003 - Ethics/Real Estate Code, Montgomery College (3 Hours)
- 2003 - Washington, DC Summit, Appraisal Institute (13.5 Hours)
- 2003 - Real Estate Legislative Update, Montgomery College (3 Hours)
- 2003 - National USPAP Update - Virtual Classroom, McKissock (7 Hours)
- 2005 - VA Annual Appraiser Training, Manassas, VA (3 Hours)
- 2005 - The Professional Guide to the Uniform Residential Appraisal Reports, Appraisal Institute (7 Hours)

PROFESSIONAL
EDUCATION:

- 2005 - Course 1400 - 7 Hour National USPAP Update Course, Appraisal Institute, Baltimore, MD (7 Hours)
- 2005 - Course 420 - Business Practices and Ethics, Appraisal Institute (8 Hours)
- 2005 - Appraisal Institute/ABA Telephone Briefing, Appraisal Institute (2 Hours)
- 2006 - MD Code of Ethics, Flipping and Predatory Lending (D) (3 Hours)
- 2006 - MD Fair Housing (1.5 Hours)
- 2006 - Real Estate Legislative Update (A) (3 Hours)
- 2006 - FHA and the New Residential Appraisal Forms, Appraisal Institute (7 Hours)
- 2006 - VA Fee Appraiser Training, US Dept. of Veterans Affairs, (2 Hours)
- 2006 - The Relocation Training Program, Worldwide ERC (6 Hours)
- 2007 - MD Fair Housing (3.0 Hours)
- 2007 - MD Real Estate Ethics or Professional Standards (D) (3 Hours)
- 2007 - MD Legislative Issues (A) (3 Hours)
- 2007 - VA Fee Appraiser Training, US Dept. of Veterans Affairs (2.5 Hours)
- 2008 - Technology for Today's Appraiser, McKissock (5 Hours)
- 2008 - 2006 National USPAP Update Course, McKissock (7 Hours)

EMPLOYMENT:

Real Estate Appraising

- Anders Appraisal Associates, Inc, President/Owner, November 1987 - present.
- UFS Mortgage Company, Staff Appraiser, June 1986-November 1987.
- United Appraisal Services, Ltd., Appraiser, June 1985-June 1986.
- Guaranty Mortgage, Appraiser, November 1984-June 1985.
- Winston Associates, Appraiser, January 1984-November 1984.
- Consolidated Appraisal Service, Appraiser, December 1981-December 1983.

Real Estate Sales

- Appraisal Data Services, Broker of Record, January 1987- April 1992.
- Mount Vernon Realty, Realtor Associate, March 1984-January 1987.
- Coldwell Banker Real Estate, Realtor Associate, August 1979 to March 1984.

REFERENCES:

American Bank
Attn: Kim Back, Executive Vice President
9001 Edmonston Road, Suite 100
Silver Spring, Maryland 20904 301.254.4510

M&T Bank
Attn: Mike Giampietro, Branch Manager
193 Thomas Johnson Drive
Frederick, MD 21702 301.846.2060

First Home Mortgage
Attn: Bruce Meyers
8737 Colesville Road, Suite 308
Silver Spring, MD 20910 301.346.3905