

Qualifications

GREGORY J. CATRETT

ANDERS APPRAISAL ASSOCIATES, INC.
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EXPERIENCE:

During the past 20 years, an appraiser of single family and multi-unit dwellings in the Washington, DC Metro area, both new and resale.

EDUCATION:

University of Rochester, Rochester, NY
Bachelor of Arts, Music, 1973

LICENSE INFORMATION:

Certified Appraiser, State of Maryland, No. 03-2528
Certified Appraiser, Commonwealth of Virginia, No. 4001-002326
Certified Appraiser, District of Columbia, No. CR11058

Expert Testimony - State of Maryland

PROFESSIONAL EDUCATION:

2007 - The Cost Approach, McKissock
2007 - USPAP Update, McKissock
2007 - Appraisal Trends, McKissock
2005 - Professional's Guide to the Uniform Residential Appraisal Report, Appraisal Institute
2005 - USPAP Updated, McKissock
2005 - Appraising for the Secondary Market, McKissock
2005 - Income Capitalization, McKissock
2004 - FHA Appraising Today, McKissock
2004 - Appraiser Liability, McKissock
2004 - Information Technology & The Appraiser, McKissock
2004 - USPAP Update, McKissock
2004 - Factory Built Housing, McKissock
2004 - Construction Details & Trends, McKissock
2000 - USPAP Review, McKissock
2000 - Factory Built Housing, McKissock
2000 - The Appraiser as Expert Witness, McKissock
1999 - Log Building Inspection, George Hastings Log Building Seminars
1999 - HUD Appraisal Procedures, Appraisal Institute and NOVA Community College
1998 - USPAP Review, Maryland Association of Appraisers
1997 - Site/Project Analysis & Valuation, Maryland Association of Appraisers

PROFESSIONAL
EDUCATION:

1997 - Environmental Considerations for the Appraiser, McKissock
 1997 - Real Estate Appraisal Law. Northern Virginia Community College
 1997 - Review Appraisal Techniques, McKissock
 1994 - HUD Appraisal Procedures, Realtech Appraisals Consulting and Training
 1994 - Standards of Practice and Ethics for Appraisers, Maryland Association of Appraisers
 1994 - Residential Construction, Maryland Association of Appraisers
 1993 - Appraisal Reporting of Complex Residential Properties, Appraisal Institute
 1993 - FHA Orientation and Training Seminar, HUD Baltimore, MD Branch
 1991 - Standards of Professional Practice - Parts A & B, Appraisal Institute
 1989 - Residential Cost Handbook Seminar, Marshall & Swift
 1987 - Applied Residential Valuation, Society of Real Estate Appraisers (102)
 1987 - Introduction to Appraising Real Property, Society of Real Estate Appraisers (101)
 1986 - Advanced Real Estate Principles, Rochester Institute of Technology
 1985 - Basic Real Estate Principles, Rochester Institute of Technology

EMPLOYMENT:

? Anders Appraisal Associates, Inc., Bethesda, MD, Fee Appraiser, February 1998- Present
 ? Cityscape Corp., Capital Region, Review Appraiser, November 1996- February 1998
 ? Anders Appraisal Associates, Inc., Bethesda, MD, December 1995- November 1996
 ? Self Employed, Independent Fee Appraiser, January 1995-December 1995
 ? North American Mortgage Co., Columbia, MD, (Direct Endorsement FHA), Staff Appraiser, September 1993-December 1994
 ? United Appraisal Services, Kensington, MD, Fee Appraiser, January 1990-August 1993
 ? Anderson Appraisal Associates, Rocky Hill, CT, Fee Appraiser, April 1988- January 1990
 ? John T. Nothnagle, Inc., Rochester, NY, Real Estate Sales, May 1985- March 1988

REFERENCES:

American Bank
 Attn: Kim Back, Executive Vice President
 9001 Edmonston Road, Suite 100
 Greenbelt, MD 20904 301.254.4510

M&T Bank
 Attn: Mike Giampietro
 193 Thomas Johnson Drive
 Frederick, MD 20815 301.846.2060

M-Point Mortgage
 Attn: Donna Hubbard
 6430 Rockledge Drive, Suite 160
 Bethesda, MD 20817 301.896.5300