

Qualifications

RAYMOND J. BROKAMP

ANDERS APPRAISAL ASSOCIATES, INC.
9414 OLD GEORGETOWN ROAD
BETHESDA, MD 20814
(301) 897-9430 VOICE
(301) 897-9435 FAX

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EXPERIENCE:

Employed as a full-time real estate appraiser for the past 15 years. Experience includes one to four family residential properties, residential condominiums, multi-family units, land appraisals and proposed construction.

EDUCATION:

Catholic University of America - Washington, DC
Bachelor of Arts

LICENSE INFORMATION:

Licensed Appraiser, State of Maryland, No. 02-2670
Licensed Appraiser, District of Columbia, No. RA0226
FHA Approved

PROFESSIONAL EDUCATION:

1986 - The Appraisal of Real Estate, Anne Arundel Community College
1986 - The Effects of Maryland's Critical Areas, Legislation of Residential Property Values, SREA
1986 - Appraising Real Property, SREA, Course 101
1987 - A Guide to Memorandum R-41C, Federal Home Loan Bank Board, Residential Construction Basics
1989 - Applied Residential Property Valuation, National Association of Real Estate Appraisers
1989 - Demonstration Appraisal Report Mini-Clinic, Course 102, SREA
1990 - Standards of Professional Practice, SREA
1991 - Capitalization and Statistics for Appraisers, AIREA
1992 - Appraising Complex Residential Properties, Ed Smith Real Estate School
1993 - Appraisal Institute, New URAR Seminar
1995 - Fair Lending and The Appraiser
1995 - Environmental Influences and the Valuation Process
1995 - Appraisal of Retail Properties
1996 - Environmental Feasibility Analysis to Improve Land Development Assessment, Montgomery College Continuing Education (9 Hours)
1996 - Uniform Standards Review and Limited Scope Graduate and Continuing Studies (6 Hours)
1996 - Current FNMA Appraisal Guidelines, Realtech (R.E. Appraisals, Consulting & Training), Chevy Chase FSB (4 Hours)

PROFESSIONAL
EDUCATION:

- 1996 - HUD Appraisal Procedures/Review and Update, Realtech (2 Hours)
- 1996 - Principles and Techniques of Appraisal Review, National Association of Review Appraisers and Mortgage Underwriters (8 Hours)
- 1997 - How to Appraise 203k Properties, Appraisal Institute, Washington, D.C. Metropolitan Area Chapter (4 Hours)
- 1997 - Practical Applications of Regression Analysis, McKissock Data Systems, Dept. Of Consumer and Regulatory Affairs, Occupational and Professional Licensing Adm., Real Estate Commission
- 1997 - The Internet and Appraising, Washington, D.C. Chapter, Appraisal Institute (7 Hours)
- 1998 - Uniform Standards of Professional Appraisal Practice, McKissock Data Systems (6 Hours)
- 1998 - Appraising High Value and Historic Homes, Washington, D.C. Chapter, Appraisal Institute (7 Hours)
- 1999 - Preparing to Become Qualified as an FHA Appraiser, The Maryland Association of Appraisers, Inc.
- 1999 - Manufactured Housing, McKissock Data Systems (8 Hours)
- 1999 - Uniform Standards of Professional Appraisal Practice, McKissock Data Systems (6 Hours)
- 2001 - The Appraiser as Expert Witness, McKissock Data Systems
- 2002 - Uniform Standards of Professional Appraisal Practice-VC, McKissock Data Systems (7 Hours)
- 2002 - Appraiser Liability-Virtual Classroom, McKissock Data Systems (7 Hours)
- 2002 - Crossing the Line: Home Mortgage Fraud, Appraisal Institute, Baltimore, MD (4 Hours)
- 2003 - National USPAP Update Equivalent - Virtual Classroom, McKissock Data Systems (7 Hours)
- 2003 - Information Technology and the Appraiser - Virtual Classroom, McKissock Data Systems (7 Hours)
- 2003 - Developing and Growing an Appraisal Practice - Virtual Classroom, McKissock Data Systems (10 Hours)
- 2003 - Appraising for the Secondary Market, McKissock Data Systems (7 Hours)
- 2003 - Two to Four Family Fitness, Appraising Multi-Family Properties (8 Hours)
- 2004 - Two to Four Family Fitness, Appraising Multi-Family Properties, McKissock Data Systems
- 2005 - The Professionals Guide to the Uniform Residential Appraisal Report, Appraisal Institute (7 Hours)
- 2005 - Economic Incentives for Historic Preservation
- 2005 - Online Appraising From Blueprints and Specifications, Appraisal Institute (7 Hours)
- 2006 - Online 7 Hours National USPAP Equivalent Course, Appraisal Institute (7 Hours)
- 2008 - Online 7 Hour National USPAP Equivalent Course, Appraisal Institute (7 Hours)
- 2008 - Online Condominiums, Co-ops and PUDs, Appraisal Institute (7 Hours)
- 2008 - Online Professional's Guide to the Fannie Mae 2-4 Unit Form 1025, Appraisal Institute (10 Hours)
- 2008 - Online Residential Design & Functional Utility, Appraisal Institute (7 Hours)

EMPLOYMENT:

? 1991-1995 - Thomas J. O'Halloran & Associates, Darnestown, MD
? 1987-1990 - Atlantic Appraisal Systems, Salisbury, MD
? 1986-1987 - Treffer & Associates, Annapolis, MD

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