

# Qualifications of the Appraiser

Curtis Bearden

**Objective** To pursue a professional career in the field of real estate specializing in commercial appraising and consulting and to further personal excellence through continued education and designation.

**Education** **Georgia Baptist College/Liberty University**

- 06/1991 Bachelor of Art
  - 2006 – Present: Pursuit of masters degree
  - 2008 – Present: **Appraisal Institute** General Associate Member (pursuit of MAI designation)

**Real Estate Related Education**

- 2007 NATIONAL USPAP UPDATE EQUIVALENT
- CONSTRUCTION DETAILS & TRENDS
- NATIONAL USPAP UPDATE COURSE (2005) USPAP
- 15 HR NATIONAL USPAP COURSE (2005)
- RESIDENTIAL APPRAISAL SITE VALUATION AND COST APPROACH
- 7-HOUR NATIONAL USPAP UPDATE COURSE (2004) USPAP
- RESIDENTIAL INCOME APPROACH TO VALUE
- DIRECT CAPITALIZATION
- CASE STUDIES IN CAPITALIZATION
- INTRODUCTION TO CAPITALIZATION
- 03/30/2002 APPRAISING FHA PROPERTIES II
- 03/29/2002 APPRAISING FHA PROPERTIES I
- 10/23/1999 APPRAISAL METHODS CERTIFIED GENERAL
- 02/08/1999 "FANNIE MAE" GUIDELINES CERTIFIED GENERAL
- 02/01/1999 USPAP AND ITS APPLICATION CERTIFIED GENERAL
- 10/23/1998 APPRAISAL METHODS CERTIFIED GENERAL
- 08/28/1998 REAL ESTATE APPRAISAL LAW AND THEORY

**Professional experience**

1999 – Present A-1 Appraisal Associates, Calhoun/Ellijay GA.  
Commercial and Residential Appraiser

- Certified General Appraiser Classification 03/2005
- Completed a wide variety of residential and commercial real property appraisals including: residential homes, vacant tracts, poultry farms, multi-million dollar subdivision development proposals, and veterinary and medical offices. These appraisals have been used for financing decisions, sale purposes, estates, and litigation purposes.

1987 – 1991 Rug Depot, Peachtree City, GA.

Field Manager

- Managed flooring installation crews with emphasis on customer care and quality control.

1991 – 2002 Georgia Churches

Pastor/Teacher/Elder

- Worked in faith communities across Georgia helping establish churches through personal and congregational mentoring.

**Professional Designations**

- Appraisal Institute, General Associate Member
- State of Georgia Certified General Real Property Appraiser
- Active roster, FHA approved List

**References And Clients**

<p>Ms. Sherry Riley Regions Bank 11 North Water St. , 29th Floor, Suite 29-02 Mobile, Alabama 36602</p>	<p>Mr. Patrick McVey United Community Banks, Inc. 558 Industrial Blvd. Ellijay, GA 30540 (706) 635-5411</p>	<p>Richard Huie, Georgia Bank &amp; Trust (Synovus), Calhoun, GA., (706) 625-2265.</p>
<p>Mitzi K. Forbes Certified Residential Real Estate Appraiser Senior Reviewer Landsafe Appraisal (Country Wide Mortgage) Phone - 770-717-2816</p>	<p>Mr. Adam Teague Appalachian Community Bank 829 Industrial Blvd. Ellijay, GA 30540 (706) 276-8047</p>	<p>Dewey Fleming, Senior Pastor Evangelical Methodist Church PO Box 62 Dalton, GA 30722 (706) 278-9208; daltemc@alltel.net</p>