

Qualifications of the Appraiser

Jerry H. Bearden

Education 1961 – 1962 John Marshall University of Law

Real Estate Related

2009 FNMA Forms
2008 2008 – 2009 National USPAP update
FHA and VA Appraiser
2007 Georgia Appraisers Rules and Regulations
2006 USPAP update
2006 Income Approach – Certified General
2005 National USPAP update
FNMA Guideline
2004 Problem Solving in Residential Real Estate Appraising
2003 2002 Fannie Mae Guidelines
National USPAP update
2002 What Real Estate Appraisers Face in the Field
2001 Tax Free Exchanges
Basic Real Estate Finance
Pricing Property to Sell
2000 Appraising Small Income Property
1999 Appraising Rural Properties and Timberland
1996 Problem Solving in Commercial Real Estate Appraising
Capitalization Rates and The Income Approach to Value
1995 From the Appraiser to the Underwriter
1992 Real Estate Appraisal Methods
Real Estate Appraisal Practices
Real Estate Law and Theory

1991 Floyd College

- Effective Finance
- Real Estate Sales I, II and III

Professional Experience

1993 – Present A-1 Appraisal Associates
Commercial and Residential Appraiser

- Certified General Appraiser Classification 1996
 - Completed a wide variety of residential and commercial property appraisals including small and large vacant tracts, farms, large scale poultry farms, manufacturing plants, free standing commercial buildings, convenience stores, assisted care facilities, day care facilities, multi-million dollar doctor/health facilities, shopping centers, funeral homes, Big Spring “water source” and facilities and other commercial properties. These appraisals have been used for financing decisions, sale purposes, estates and litigation purposes.
- 1991 – 1993 Century 21/Brenda Brock & Associates
Sales Agent

1968 – 1991 Self Employed Business Owner
Excavating, builder/contractor, subdivision development, pre-cast and retail septic tanks, buying and selling real estate and commercial properties, pool construction and retail swimming pool supply store.

1967 – 1968 Lockheed Aircraft, structural assembly

1965 – 1967 U. S. Navy

1963 – 1965 Lockheed Aircraft, structural assembly

Professional Designations

- State of Georgia Certified General Real Property Appraiser
- State of Tennessee Certified General Real Property Appraiser
- State of Alabama Certified General Real Property Appraiser
- State of North Carolina Certified General Real Property Appraiser

References

Mr. Richard Huie
Georgia Bank & Trust
Calhoun, GA 30701
706 625-2265

Mr. Mike Hughes
First Financial Bank
Enterprise, AL
334 347-9944

Mr. Bill Davies
BB&T
Dalton, GA
706 217-3715

Mrs. Nancy Lockett
North Georgia National Bank
Calhoun, GA
706 629-6499

Michael Taylor
Citizens First Bank
Rome, GA
706 291-5026

Mr. John Graham
Unity National Bank
Rome, GA
706 234-0355

Mr. Josh Walton
Heritage First Bank
Rome, GA
706 232-5600

Mr. David Johnson
United Community Bank
Rome, GA
706 766-6569

Mr. Mark Swanson
NorthSide Bank
Adairsville, GA
770 877-7926

Mr. Craig Brewster
River City Bank
Rome, GA
706 236-3530

Ms. Stacey Long
Century Bank
Calhoun, GA
706 602-0871