

HARRY JACK BEGG, MAI

APPRAISAL QUALIFICATIONS

LENGTH OF EXPERIENCE

Ten years devoted to Real Estate Appraisal

PROFESSIONAL ATTAINMENTS

Certified General Real Estate Appraiser:

- **State of Maryland** (License No. 04-31637)
- **State of Pennsylvania** (License No. GA 003752)

Designated Member of the Appraisal Institute – Membership Number: 445443

EDUCATION

University of Delaware: Bachelor of Arts; Economics

APPRAISAL INSTITUTE EDUCATION

Real Estate Appraisal Principals (2004)

Real Estate Appraisal Procedures (2004)

Uniform Standards of Professional Appraisal Practice (2004)

Basic Income Capitalization (2005)

Evaluating Commercial Construction (2006)

General Applications (2007)

General Appraiser Market Analysis and Highest and Best Use (2007)

Skip Seward Commercial Market Update Seminar (2011)

Appraisal Curriculum Overview - Residential (2011)

Appraisal Curriculum Overview - General (2011)

Business Practices and Ethics (2011)

Advanced Income Capitalization (2011)

Advanced Concepts and Case Studies (2011)

General Appraiser Report Writing and Case Studies (2011)

Completed MAI Comprehensive Exam (2012)

General Appraiser Sales Comparison Approach (2012)

Real Estate Finance, Statistics and Valuation Modeling (2012)

General Appraiser Site Valuation and Cost Approach (2012)

Completed MAI Experience Screening (2012)

Completed MAI Demonstration Report (2012)

Skip Seward Commercial Market Update Seminar (2013)

APPRAISAL CLIENTS

BlueRidge Bank, Frederick County Bank, Woodsboro Bank, Frederick County Government, Severn Savings Bank, Ameriserv Trust and Financial Services Company, Old Line Bank, Comstar Federal Credit Union, Carroll Community Bank, Newtek Small Business Finance, First United Bank & Trust, Susquehanna Bank

Other Client Classifications: Attorneys, Individuals, Real Estate Investors.

SCOPE OF EXPERIENCE

Apartment, Churches, Special Purpose, Mixed-Use, Retail, Office (Medical, Professional), Office Condominiums, Vacant Land (residential, agricultural, commercial, industrial), Warehouse/Flex, Industrial, Manufacturing, Veterinary Clinic, Gas Station, Subdivisions

PURPOSE OF MOST APPRAISALS

Mortgage Lending, Estate Planning and Settlement