

QUALIFICATIONS OF CHRIS STEWART, MAI

WORK EXPERIENCE:

Staff Appraiser, Brantley Appraisal Company, February 2001 to present

Certified General Real Property Appraiser in the State of Kentucky, Certificate No. 004139

Designated member of the Appraisal Institute

EDUCATION:

- Received a Bachelor Degree from Western Kentucky University.
- Real Estate Certificate from Western Kentucky University (Associate Degree).
- Completed Uniform Standards of Professional Appraisal Practice in Lexington, Kentucky, July 2000; as well as updates in May 2003 (Paducah-Badger), January 2005 (Bowling Green-Badger), May 2006 (Lexington-Badger), June 2008 (Louisville-Badger), May 2009 (Lexington-AI), May 2010 (Bowling Green-AI), March 2012 (Louisville-AI).
- Completed the Basic Income Capitalization Course Parts A & B by Dennis Badger & Associates in June 2002 in Lexington, Kentucky.
- Completed the American National Standards Institute Class Z765-Square Footage Calculation by Dennis Badger & Associates in May 2003 in Paducah, Kentucky.
- Completed Fraud and Flipping by Dennis Badger & Associates in January 2005 in Bowling Green, Kentucky.
- Completed The Professional's Guide to the Uniform Residential Appraisal Report by the Appraisal Institute in June 2005 in Louisville, KY.
- Completed Appraising Manufactured Housing by Dennis Badger & Associates in May 2006 in Lexington, Kentucky.
- Completed Residential Report Writing by the Appraisal Institute in May 2007 in Chicago, Illinois.
- Completed Apartment Appraisal by the Appraisal Institute in August 2007 in Maumee, Ohio.
- Completed General Market Analysis and Highest and Best Use by the Appraisal Institute in September 2008 in Louisville, KY.
- Completed Introduction to FHA Appraising by the Appraisal Institute in January 2009 in Louisville, Kentucky.
- Completed Business Practices and Ethics by the Appraisal Institute in December 2009 in Louisville, Kentucky.
- Completed General Report Writing by the Appraisal Institute in May 2010 in Louisville, Kentucky.
- Completed Valuation of Conservation Easements by the Appraisal Institute in September 2010 in Paris, Kentucky.
- Completed Advanced Income Capitalization by the Appraisal Institute in November 2010 in Louisville, Kentucky.
- Completed Uniform Standards for Federal Land Acquisition (Yellow Book) by the Appraisal Institute in June 2011 in Louisville, Kentucky.
- Completed Advanced Concepts and Case Studies by the Appraisal Institute in November 2011 in Louisville, Kentucky
- KREAB Day with the Board 2010 (plus Foreclosure, Deeds in Lieu, Short Sales, & Bankruptcy), 2011 (plus Loss Prevention) & 2012 in Bowling Green
- Real Estate Appraisal: US Bank Training 1 & 2 by Allterra Group February 2012 in West Chester, Ohio
- Highest and Best Use Seminar by the American Society of Farm Managers and Rural Appraisers in March 2013 in Lexington, Kentucky

- Rates and Ratios: Making Sense of GRMs, OARs, and DCF Appraisal Institute Online Education April 2014
- KREAB News, Views & Updates March 2015
- Analyzing Operating Expenses Appraisal Institute Online Education April 2015

CLIENTS:

Financial Institutions

PBI Bank
 Franklin Bank & Trust
 Bank of Edmonson County
 PNC Bank
 Citizens First Bank
 Republic Bank & Trust
 Southeastern Financial Credit Union
 BB&T

Other Clients

Peabody Energy
 Prudential Relocation Company
 LSI Relocation

Government Agencies

Department of Housing and Urban Development (HUD)
 Federal Housing Administration (FHA)
 Department of Veterans Affairs (VA)

SPECIAL PURPOSE APPRAISALS:

Caves
 Farms
 Churches
 Medical Offices and Clinics
 Agricultural Easements
 Residential/Non-residential Subdivisions

OTHER SERVICES OFFERED:

Appraisal Consulting
 Marketing Appraisals
 Marketability Studies
 Feasibility Studies
 General Real Estate Consulting

PROFESSIONAL ORGANIZATIONS:

Licensed Real Estate Agent in the State of Kentucky (License in Escrow)
 Certified General Real Property Appraiser in the State of Kentucky, Certificate No. 004139
 Designated member, Appraisal Institute
 Member of the Nominating Committee, Bluegrass Chapter of the Appraisal Institute

Kentucky Real Estate Appraisers Board

2016 - 17

Certified General Real Property Appraiser

Hereby grants a

License No 4139

Christopher T. Stewart
To Brantley Appraisal Company
549 East Main Street
Bowling Green, KY 42101

who has complied with the provisions of Chapter 32.4A of the Kentucky Revised Statutes IN WITNESS
WHEREOF, we have caused the official seal to be affixed and attested for the year shown above.

Thomas Oliver, Chair

Dann Camm, Vice Chair

Kathy J. Mayfield

Jeff Fultz

Dwain Wheeler



THIS CERTIFICATE EXPIRES

6/30/2017