

# APPRAISAL RESUME

## PERSONAL DATA

NAME OF APPRAISER JEFFREY J. GAUGHAN  
(Last, First, Middle)

FIRM NAME: HE PROPERTY VALUATION SERVICES INC.

BUSINESS ADDRESS 100 COURT STREET, PLYMOUTH, MA, 02360

PHONE ( 508 ) 747-6153

PROFESSIONAL DESIGNATION(S) (Include year earned)  
**CANDIDATE MASS. BOARD OF R.E. APPRAISERS.**

## MEMBERSHIPS

List memberships in professional and technical organizations related to your current employment activities, and office(s) held.

**CANDIDATE MASS. BOARD OF R.E. APPRAISERS**

## EDUCATION

### FORMAL EDUCATION

NAME OF INSTITUTION	DATES	TYPE OF DEGREE OR CERTIFICATE
NORTHEASTERN UNIVERSITY	9/87-6/92	BS/BA MARKETING

### PROFESSIONAL & TECHNICAL (APPRAISAL) COURSES SATISFACTORILY COMPLETED

COURSE TITLE	DATES	SPONSORING ORGANIZATION
INTRODUCTION TO REAL ESTATE APPRAISAL	5/92	MASS. BOARD OF REAL ESTATE APPRAISERS
APPRAISING THE SINGLE FAMILY RESIDENCE	8/92	MASS. BOARD OF REAL ESTATE APPRAISERS
USPAP	9/92	MASS. BOARD OF REAL ESTATE APPRAISERS
NEW URAR SEMINAR	12/93	MASS. BOARD OF REAL ESTATE APPRAISERS
USPAP	1/95	THE APPRAISAL INSTITUTE
2-4/CONDO SEMINAR	2/95	MASS. BOARD OF REAL ESTATE APPRAISERS

### APPRAISAL CONFERENCES, SEMINARS, AND CLINICS ATTENDED DURING THE PAST THREE YEARS

ACTIVITY	DATES	SPONSORING ORGANIZATION
URAR REPORT SEMINAR	2/95	MASS. BOARD OF RE APPRAISERS
RESIDENTIAL UPDATE	12/96	MASS. BOARD OF RE APPRAISERS

## EMPLOYMENT HISTORY

Beginning with present employment, list chronologically all employment related to appraising for the past five years.

NAME AND ADDRESS OF EMPLOYER <small>(Indicate if Self-employed)</small>	BUSINESS TITLE	PRINCIPAL DUTIES	DATES	% OF TIME DEVOTED TO APPRAISING
NEW ENGLAND PROPERTY VALUATION SERVICES INC.	APPRAISER	APPRAISALS	5/92-PRESENT	100
PROPERTY MGMT. ESTATE SERVICES	APPRAISER	APPRAISALS	1/93-PRESENT	100

## EXPERIENCE SUMMARY

Give approximate number and total dollar amount of each different type of appraisal report prepared for clients, governmental agencies, or lenders in the past five years.

TYPE	EXISTING CONSTRUCTION		PROPOSED CONSTRUCTION	
	EXISTING CONSTRUCTION	PROPOSED CONSTRUCTION	EXISTING CONSTRUCTION	PROPOSED CONSTRUCTION
Single Family Detached Dwellings	1000+	100+	None	None
Condominiums	300+	None	None	None
Planned Unit Developments	None	None	None	None
Dwellings (2 to 4 living units)	50+	None	None	None
Apartments (5 to 20 living units)	None	None	None	None
Other <b>704 DRIVE BYS</b>	500+	None	10+	None

Give numbers of appraisal reports prepared in the past two years for the following:

1. INSTITUTIONAL INVESTORS	2. GOVERNMENTAL AGENCIES	3. PRIVATE MORTGAGE INSURERS
1000+	250+	1500+

Briefly describe review appraising experience.  
**FIELD REVIEW EXPERIENCE.**

## APPRAISAL ACTIVITY AREA

Define the area of your appraisal activity. List cities or counties.

**PLYMOUTH, BRISTOL, BARNSTABLE, NORFOLK, DUKES COUNTIES.**

# MARKET AND COST DATA SOURCES

State sources, types and availability of data and how maintained.

**BANKER AND TRADERMAN ON-LINE SYSTEM.**

**NLS DATA**

**FEMA FLOOD INSURANCE MAPS, CENSUS TRACT MAPS, MARSHALL & SWIFT COST DATA MANUAL.**

Do you use local NLS data? **YES**

## EXPERIENCE REFERENCES

To summarize your experience, list clients and employers (mortgage lenders, private mortgage insurers, secondary mortgage purchasers, and governmental agencies) which have accepted your appraisal reports and may be contacted. Please make certain your reference information, (addresses, telephone numbers, etc.) is current. Give priority to clients for which you appraised residential property for the purpose of conventional mortgage financing.

	NAME OF FIRM	TYPE OF BUSINESS
1	<b>MASSACHUSETTS MORTGAGE ADVISORS</b> PERSON TO CONTACT <b>JOHN JAROSI</b> STREET ADDRESS <b>89 HANCOCK STREET SUITE 204</b> <b>BRAINTREE, MA. 02184</b>	TITLE <b>PRESIDENT</b> AREA CODE & TELEPHONE NO. <b>(617) 848-5118</b> TYPE OF PROPERTY APPRAISED, DATE & VALUATION <b>RESIDENTIAL</b>
2	<b>NEW ENGLAND CREDIT SERVICES</b> PERSON TO CONTACT <b>BETTY MELLO</b> STREET ADDRESS <b>10 DORRANCE STREET, PROVIDENCE,</b> <b>R.I. 02903</b>	TITLE  AREA CODE & TELEPHONE NO. <b>(401) 621-6220</b> TYPE OF PROPERTY APPRAISED, DATE & VALUATION <b>RESIDENTIAL</b>
3	<b>MORTGAGE ALTERNATIVES CORP.</b> PERSON TO CONTACT <b>CARL L. SYLVESTER</b> STREET ADDRESS <b>132 CENTRAL STREET, SUITE 208</b> <b>FOXBORO, MA. 02035</b>	TITLE <b>PRESIDENT</b> AREA CODE & TELEPHONE NO. <b>(508) 543-5400</b> TYPE OF PROPERTY APPRAISED, DATE & VALUATION <b>RESIDENTIAL</b>
4	<b>THE MORTGAGE COMPANY</b> PERSON TO CONTACT <b>SAMIRA JARRAHY</b> STREET ADDRESS <b>121B TREMONT STREET, BRIGHTON,</b> <b>MA. 02135</b>	TITLE <b>PRESIDENT</b> AREA CODE & TELEPHONE NO. <b>(617) 787-1314</b> TYPE OF PROPERTY APPRAISED, DATE & VALUATION <b>RESIDENTIAL</b>
5	<b>LENDER'S SERVICE INC.</b> PERSON TO CONTACT <b>AMY SMITH</b> STREET ADDRESS <b>700 CERRINGTON PARKWAY</b> <b>CORAOPOLIS, PA. 15108</b>	TITLE  AREA CODE & TELEPHONE NO. <b>(800) 722-0300</b> TYPE OF PROPERTY APPRAISED, DATE & VALUATION <b>RESIDENTIAL</b>
6	NAME OF FIRM  PERSON TO CONTACT  STREET ADDRESS	TYPE OF BUSINESS  TITLE  AREA CODE & TELEPHONE NO.  TYPE OF PROPERTY APPRAISED, DATE & VALUATION

(ATTACH ANY LETTERS OF REFERENCE OR OTHER PERTINENT EXHIBITS WHICH MAY FACILITATE APPOINTMENT)

## MISCELLANEOUS

State real estate or contractor's licenses currently held.

**MASSACHUSETTS LICENSED REAL ESTATE APPRAISER #864**

Additional, pertinent information.

## APPRAISER'S STATEMENT

The foregoing is true to the best of my knowledge and belief and may be investigated through any of the sources shown herein or through other sources, as warranted.

SIGNATURE OF APPRAISER

DATE  
8/13/97