

TRAHAN REAL ESTATE SERVICES

APPRAISER RESUME

PERSONAL DATA

NAME OF APPRAISER <u>DEBRA A. TRAHAN</u> <small>(Last, First, Middle)</small> FIRM NAME <u>TRAHAN REAL ESTATE SERVICES</u> BUSINESS ADDRESS <u>2318 ACUSHNET AVENUE</u> PHONE (<u>508</u>) <u>995-9079</u> SOC. SEC. NO. _____	PROFESSIONAL DESIGNATION(S) <small>(Include year earned)</small> _____ _____ _____
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MEMBERSHIPS

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

MASSACHUSETTS BOARD OF REAL ESTATE APPRAISERS

EDUCATION

FORMAL EDUCATION

NAME OF INSTITUTION	DATES	TYPE OF DEGREE OR CERTIFICATE
LEE INSTITUTE OF REAL ESTATE	1973 & 1987	REAL ESTATE SALESPERSON

PROFESSIONAL & TECHNICAL (APPRAISAL) COURSES SATISFACTORILY COMPLETED

COURSE TITLE	DATES	SPONSORING ORGANIZATION
UNIQUE RESIDENTIAL PROPERTY	9/11/98	MASS BOARD OF REAL ESTATE APPRAISERS
COMPLEX RES. PROPERTY	9/10/98	MASS BOARD OF REAL ESTATE APPRAISERS
FOUNDATION OF REAL ESTATE	6/94	AMERICAN ACADEMY OF REAL ESTATE
APPRAISING SINGLE FAMILIES	6/94	AMERICAN ACADEMY OF REAL ESTATE
2-4 FAMILY RESIDENTIAL	6/98	MASS BOARD OF REAL ESTATE APPRAISERS
DRIVE-BYS-LIMITED APPRAISALS	6/98	MASS BOARD OF REAL ESTATE APPRAISERS

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

ACTIVITY	DATES	SPONSORING ORGANIZATION
RES APPRAISAL PROBLEM SOLVING	10/1/98	MASS BOARD OF REAL ESTATE APPRAISERS
USPAP UPDATE	10/5/98	MASS BOARD OF REAL ESTATE 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
TRAHAN REAL ESTATE	APPRAISER	APPRAISING	SINCE 1974	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	TYPE	EXISTING CONSTRUCTION	PROPOSED CONSTRUCTION
Single Family Detached Dwellings	<u>1100</u>	_____	Apartments (21 or more units)	_____	_____
Condominiums	<u>25</u>	_____	Subdivisions	_____	_____
Planned Unit Developments	_____	_____	Commercial	_____	_____
Dwellings (2 to 4 living units)	<u>300</u>	_____	Industrial	_____	_____
Apartments (5 to 20 living units)	_____	_____	Land (finished lots, raw land)	<u>75</u>	_____
Other	_____	_____	Other	_____	_____

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

1. INSTITUTIONAL INVESTORS	2. GOVERNMENTAL AGENCIES	3. PRIVATE MORTGAGE INSURERS
500	100	100

Briefly describe review appraising experience.

FIELD REVIEW FOR HUD 250 REPORTS EACH YEAR 1993, 1994, 1995, 1996

APPRAISAL ACTIVITY AREA

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

BRISTOL, PLYMOUTH, DUKES, NANTUCKET.

TRAHAN REAL ESTATE SERVICES

MARKET AND COST DATA SOURCES

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

BANKERS AND TRADEMAN ON LINE SERVICE, MULTIPLE LISTING SERVICE.

Do you use local MLS data? **YES/ AFFILIATE MEMBERSHIP**

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 FIRST FEDERAL SAVINGS OF AMERICA	TYPE OF BUSINESS BANK
PERSON TO CONTACT ROBERT YOUNG	TITLE CHIEF APPRAISER
STREET ADDRESS 1 FIRSTFED PARK, SWANSEA MA 02777	AREA CODE & TELEPHONE NO. (508) 2351674
TYPE OF PROPERTY APPRAISED, DATE & VALUATION RESIDENTIAL	

NAME OF FIRM FIRST CITIZENS FEDERAL SAVINGS	TYPE OF BUSINESS CREDIT UNION
PERSON TO CONTACT DAWN MCGUIRE	TITLE
STREET ADDRESS 629 SOUTH STREET WEST RAYNHAM MA 02767	AREA CODE & TELEPHONE NO. (508) 884-3189
TYPE OF PROPERTY APPRAISED, DATE & VALUATION RESIDENTIAL	

NAME OF FIRM ATTORNEY TOM HUNT	TYPE OF BUSINESS ATTORNEY
PERSON TO CONTACT TOM HUNT	TITLE
STREET ADDRESS 700 PLEASANT STREET NEW BEDFORD, MA 02740	AREA CODE & TELEPHONE NO. (508) 994-8073
TYPE OF PROPERTY APPRAISED, DATE & VALUATION RESIDENTIAL, ESTATE APPRAISALS	

NAME OF FIRM LENDERS SERVICE	TYPE OF BUSINESS MORT. SERVICE
PERSON TO CONTACT MELISSA SZELC	TITLE
STREET ADDRESS 1300 TECHNOLOGY DRIVE PITTSBURG PA	AREA CODE & TELEPHONE NO. (800) 722-0300
TYPE OF PROPERTY APPRAISED, DATE & VALUATION RESIDENTIAL	

NAME OF FIRM	TYPE OF BUSINESS
PERSON TO CONTACT	TITLE
STREET ADDRESS	AREA CODE & TELEPHONE NO. ()
TYPE OF PROPERTY APPRAISED, DATE & VALUATION	

NAME OF FIRM	TYPE OF BUSINESS
PERSON TO CONTACT	TITLE
STREET ADDRESS	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.
MA REAL ESTATE SALESMAN LICENSE # 24713
MA APPRAISAL LICENSE #1575 EXPIRES 12/03/2001

Additional, pertinent information.
BOSTON OFFICE HUD APPROVED APPRAISER
TRAHAN REAL ESTATE SERVICES HAS BEEN TRANSMITTING ELECTRONICALLY SINCE 1994

APPRAISER'S STATEMENT

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

SIGNATURE OF APPRAISER
DEBRA A. TRAHAN



DATE
12/23/99