QUALIFICATIONS OF THE APPRAISER

Matthew J. Congdon

New York State Certified General Appraiser #46000017862 (since 1996)
Associate Member of the Appraisal Institute

Mr. Congdon is a life long resident of Broome County. Currently, he is serving as a senior appraiser at Congdon & Company Inc. in Endicott, NY and as the Chairman of the Southern Tier Chapter of the Appraisal Institute. Since 1992, Mr. Congdon has appraised all types of real estate including many large complex commercial and industrial properties, all types of residential properties, recreational properties and many types of land. Following is a cross section of property uses appraised:

Apartment Projects Golf Courses Motels

Auto Dealers Health Clubs Multiple Retail and Office Facilities

Business Offices Hotels Performing Arts Theater Car Wash Industrial Land Recycling Facilities Church Facilities Industrial Offices Rent Studies

Combination Com/Res Use Properties Institutional Buildings Residential (all types)
Commercial Land Lumber Mil Residential Land
Convenience Store Manufacturing Facilities Restaurant Buildings

Development Land Projects Medical Offices Restaurant Building

Medical Offices Shopping Centers

Downtown ROW Misc. Commercial/Industrial Sewage Treatment Facility

Funeral Homes M&E Appraisals Warehousing & Distribution Centers

EDUCATION:

- Vestal High School, 1983-1987.
- Broome Community College, Associates Degree, 1987-1989.
- State University of New York at Binghamton, 1989-1992.

Real Estate Appraisal Education Courses completed are:

- Standards of Professional Practice Parts A and B, the Appraisal Institute, Syracuse, NY 6/94.
- Foundations of Real Estate Appraisal (R-1), at The Syracuse Real Estate School on 8/95.
- <u>Valuation Principles and Procedures (R-2)</u>, at Syracuse Real Estate, Inc. on 2/96.
- <u>Introduction to Income Property Valuation (G-1)</u>, at Syracuse Real Estate, Inc. on 4/96.
- <u>Principles of Income Property Appraisal (G-2)</u>, at Syracuse Real Estate Inc. on 5/96.
- Applied Income Property Valuation (G-3), at Syracuse Real Estate Inc. 6/96.
- Ethics/Standards of Professional Practice, at Syracuse Real Estate School, 11/98.
- On-Line Internet Search Strategies for R.E. Appraisers, Appraisal Institute, 1/99.
- Information, Technology and the Appraiser, McKissock Virtual Classroom, 1/03
- <u>Income Capitalization</u>, McKissock Virtual Classroom, 1/03
- <u>Uniform Standards of Professional Appraisal Practice</u>, McKissock Virtual Classroom, 1/03
- Construction Details and Trends, McKissock Virtual Classroom, 1/03
- Effective Appraisal Writing, the Appraisal Institute, Syracuse, NY, 10/04
- <u>USPAP Update</u>, McKissock Virtual Classroom, 1/05
- Appraiser Liability, McKissock Virtual Classroom, 1/05
- The Art of Appraisal Review, McKissock Virtual Classroom, 1/05
- Advanced Income Capitalization, Appraisal Institute, Rutgers University, New Brunswick, NJ, 12/06
- <u>USPAP 2006 Update</u>, McKissock Virtual Classroom, 1/07
- Advanced Sales Comparison & Cost Approaches, Appraisal Institute, Baruch College, Manhattan, 2/07