

JOSEPH A. CHICO, III



EMPLOYMENT PROFILE

1996-Present	Chico Real Estate Appraisal Services Post Office Box 958 Dellslow, WV 26531-0958 Owner - Manager State Certified General Real Estate Appraiser WV#139, PA#GA-001147-R, MD#10520, DE#X1-0000400, VA# 40010150381 Appraisal Services-Project, Commercial, Industrial, Residential Appraisal and Review.
2005-Present	Appraiser Training Academy, LLC Charleston/Morgantown, WV Owner-Partner-Course Developer Instructor - AQB Certified USPAP Instructor #10368
1998-2008	Appraisal Review Specialists, LLC Charleston, West Virginia Review Appraiser
1996-1997	Robert Lowers Enterprises Morgantown, West Virginia Commercial and Residential Property Manager
1988-1996	Petroplus and Associates, Inc. Morgantown, West Virginia Real Estate Appraiser
1984 - 1990	Monongalia County Commission, Monongalia County Courthouse Morgantown, West Virginia Monongalia County Assessor's Office
1989 - 1991	Pride Construction Group Morgantown, West Virginia Construction Project Manager
1987 - 1988	Pat Stewart Realtors® Morgantown, West Virginia Sales Agent

LICENSES, DEGREES AND ASSOCIATIONS

International Right of Way Association
Member - Chapter 21 (2004)

Appraisal Institute
Associate Member (1994-2003)

AQB Certified USPAP Instructor #10368
The Appraisal Foundation (2002)

State Certified General Real Estate Appraiser - Certificate #139
State of West Virginia (1992)

State Certified General Real Estate Appraiser - Certificate #GA-001147-R
Commonwealth of Pennsylvania (1993)

State Certified General Real Estate Appraiser - Certificate #10520
State of Maryland (1993)

State Certified General Real Estate Appraiser - Certificate #X1-0000400
State of Delaware (2004)

State Certified General Real Estate Appraiser - Certificate #4001015038
Commonwealth of Virginia (2010)

Delaware Department of Transportation, Division of Highways
Approved Review Appraiser (2005)

West Virginia Department of Transportation, Division of Highways
Approved Fee Appraiser (1991)

Pennsylvania Department of Transportation, Division of Highways
Approved Fee Appraiser (1998)

Pennsylvania Department of Transportation, Division of Highways
Approved Review Appraiser (1998)

West Virginia Housing Development Fund
Approved Fee Appraiser (1993)

GRI, Graduate Realtors® Institute, West Virginia University at Parkersburg
West Virginia Association of Realtors® (1991)

Real Estate Sales License
State of West Virginia (1986)

CONTINUING EDUCATION & EXPERIENCE

APPRAISAL INSTITUTE

Standards of Professional Practice, Part A (11 credit hours) Charleston, WV (1992)	Standards of Professional Practice, Part B (15 Credit hours) Harrisburg, PA (1991)
Standards of Professional Practice, Part B (11 credit hours) Charleston, WV (1992)	Standards of Professional Practice, Part C (15 credit hours) Ohio State University, Columbus, OH (1997)
Standards of Professional Practice, Part C (15 Credit hours) Ohio State University, Columbus, OH (2001)	Course 101, Principles & Techniques of Amenity-Property Valuation (62 credit hours) University of Charleston, Charleston, WV (1991)
Basic Income Capitalization (39 Credit Hours) Ohio State University, Columbus, OH (1998)	Course 500, Advanced Residential Form & Narrative Report Writing (16 Credit Hours) Florida State University, Tallahassee, FL (1995)
Course 210, Residential Case Study (39 credit hours) University of Charleston, Charleston, WV (1993)	Course 720, Condemnation Appraising: Advanced Applications (15 Credit Hours) Ohio State University, Columbus, OH (2000)
Course 600, Income Valuation of Small, Mixed Use Properties (16 credit hours) Ohio State University, Columbus, OH (2000)	
The Appraiser as an Expert Witness (7 credit hours) Charleston, WV (1992)	Litigation Valuation Seminar (14 credit hours) Charleston, WV (1992)
Appraisal Regulations of the Federal Banking Agencies Seminar (7 credit hours) Charleston, WV (1993)	Understanding Limited Appraisals & Appraisal Reporting Options (7 Credit Hours) Charleston, WV (1994)
Electronic Data Interchange (4 Credit Hours) Toledo, OH (1995)	Policies vs. Standards/Market Extractions (3 Credit Hours) Charleston, WV (1996)
USPAP Update (6 Credit Hours) Pittsburgh, PA (1997)	Rates, Ratios and Reasonableness (7 Credit Hours) Charleston, WV (1997)
Loss Prevention Seminar (7 Credit Hours) Charleston, WV (1998)	Matched Pairs/Market Extraction/Highest and Best Use (7 Credit Hours) Charleston, WV (1998)

NATIONAL ASSOCIATION OF INDEPENDENT FEE APPRAISERS

1.1, Principles of Residential Real Estate Appraising (30 credit hours) Bridgeport, WV (1991)	2.1, Capitalization Tools & Techniques, Income Property Appraising (30 credit hours) Bridgeport, WV (1992)
5.0A, Standards Review, USPAP Update (8 credit hours) Pittsburgh, PA (1995)	

WEST VIRGINIA ASSOCIATION OF REALTORS®

GRI, Module I, West Virginia University at Parkersburg (1990)	GRI, Module II, West Virginia University at Parkersburg (1991)
GRI, Module III, West Virginia University at Parkersburg (1990)	GRI, Module IV, West Virginia University at Parkersburg (1990)
Morgantown Board of Realtors® Professional Standards, Seminar Morgantown, West Virginia (1987)	

WEST VIRGINIA DEPARTMENT OF TRANSPORTATION, DIVISION OF HIGHWAYS

Highway Plan Reading for Appraisers (15 Credit Hours) Charleston, WV (1993)	Introduction to Metrics and Metric Plan Reading for Appraisers (16 Credit Hours) Charleston, WV (1995)
Direct Capitalization and Discounted Cash Flow Analysis (8 Credit Hours) Bridgeport, WV (1996)	USPAP, Eminent Domain Concepts (Instructor) (4 Credit Hours) Bridgeport, WV (1998)
Direct Capitalization and Discounted Cash Flow Analysis (14 Credit Hours) Charleston, WV (2003)	National 7 Hour USPAP Update Course (Instructor) (7 Credit Hours) Charleston, WV (2004)

PENNSYLVANIA DEPARTMENT OF TRANSPORTATION

Litigation Skills, An Overview (Appraisal Institute)
(7 Credit Hours)
Pittsburgh, PA (2005)

National 7 Hour USPAP Update Course (Instructor)
(7 Credit Hours)
Indiana and Harrisburg, PA (2005)

Trial Tactics in Condemnation Cases
(4 Credit Hours)
IRWA Mid-Atlantic Conference, Pittsburgh, PA (2007)

PennDOT Appraisal Forms Course (Developer and Instructor)
(21 Credit Hours)
Ft. Indiantown Gap, PA (2010)

Two Hour Mandatory PA Law Course (Instructor)
(2 Credit Hours)
Harrisburg & Hollidaysburg, PA (2010)

National 7 Hour USPAP Update Course (Instructor)
(7 Credit Hours)
Harrisburg & Hollidaysburg, PA (2010)

THE APPRAISAL FOUNDATION

Concepts and Principles of The USPAP, Instructors Application
(19 Credit Hours)
Denver, CO (2002)

AQB USPAP Instructor Re-Certification Course
(7 Credit Hours)
Greensboro, NC (2004)

AQB USPAP Instructor Re-Certification Course
(7 Credit Hours)
Baltimore, MD (2007)

AQB USPAP Instructor Re-Certification Course
(7 Credit Hours)
On-Line Course (2009)

FAIRMONT STATE COLLEGE

Residential Real Estate Appraisal
(40 credit hours)
Fairmont, WV (1990)

POTOMAC STATE COLLEGE OF WEST VIRGINIA UNIVERSITY

National Uniform Standards of Professional Appraisal Practice (2003) (Instructor)
(15 Credit Hours)
Keyser, WV (2003)

National Uniform Standards of Professional Appraisal Practice (2003) (Instructor)
(7 Credit Hours)
Keyser, WV (2003)

HAGERSTOWN COMMUNITY COLLEGE AND ALLEGHENY COMMUNITY COLLEGES OF MARYLAND

National 7 Hour USPAP Update Course (Instructor)
(7 Credit Hours)
Hagerstown, MD (2008/2009/2010)

Appraisal Review, Topics and applications (Instructor)
(7 Credit Hours)
Hagerstown, MD (2009)

FNMA Announcement 08-30 & Market Conditions Addendum (instructor)
(7 Credit Hours)
Cumberland, MD (2009)

CHICO REAL ESTATE APPRAISAL SERVICES

National USPAP (2004) (Instructor)
(7 Credit Hours)
Keyser, WV (2004)

Principles, Applications and Techniques of The Cost Approach (Instructor)
(7 Credit Hours)
Keyser, WV (2004)

Appraisal Review, Topics and Applications (Instructor)
(7 Credit Hours)
Keyser, WV (2005)

March 2005 URAR Course (Instructor)
(7 Credit Hours)
Morgantown, WV (2005)

Advanced Site Valuation & Cost Approach (Instructor)
(15 Credit Hours)
Morgantown, WV (2006)

Math, Statistics & Income Approach Course (Instructor)
(15 Credit Hours)
Morgantown, WV (2006)

Advanced Techniques for Valuation of Mixed Use
Properties (Instructor)
(15 Credit Hours)
Morgantown, WV (2007)

Introduction to Real Estate Appraisal Course (Instructor)
(Principles and Practices)
(75 Credit Hours)
Keyser & Morgantown, WV (2006/2007)

Appraisal Review Course (Instructor)
(7 Credit Hours)
Canaan Valley, WV (2007)

Sales Comparison Approach (Instructor)
(7 Credit Hours)
Canaan Valley, WV (2007)

Ethics Record Keeping & Scope of Work (Instructor)
(7 Credit Hours)
Morgantown & Fairmont, WV (2008)

FNMA 08-30 and 1004MC Course (Instructor)
(7 Credit Hours)
Flatwoods, WV & Cumberland, MD (2009)

FNMA Guidance for Appraisers & Lenders (Instructor)
(7 Credit Hours)
Davis & Morgantown, WV (2010)

FHA Appraisal Guidelines (Instructor)
(7 Credit Hours)
Morgantown & Weston, WV (2010)

HONDROS COLLEGE

National Uniform Standards of Professional Appraisal Practice (2003) (Instructor)
(15 Credit Hours)
Akron, OH (2003)

Fair Housing for Appraisers
(3 Credit Hours)
Columbus, OH (2004)

OHIO DEPARTMENT OF TRANSPORTATION, DIVISION OF HIGHWAYS

Office of Real Estate Policies and Procedures Manual Training
(6 Credit Hours)
Columbus, OH (2002)

DELAWARE DEPARTMENT OF TRANSPORTATION, DIVISION OF HIGHWAYS - UNIVERSITY OF DELAWARE

7 Hour National USPAP Update Course (Instructor) Scope of Work - Eminent Domain Concepts (Presenter)
(7 Credit Hours) (2 Credit Hours)
Newark, DE (2007) Rehoboth Beach, DE (2007)

WEST VIRGINIA REAL ESTATE APPRAISER LICENSING AND CERTIFICATION BOARD

West Virginia Code, Board Rules and Policies, USPAP USPAP 4 Hour Review Course (Instructor)
(3.5 Credit Hours) (4 Credit Hours)
Charleston, WV (1994) Fairmont, WV and Charleston, WV (1997)

2006 7 Hour USPAP Course (Instructor) Sales Comparison Approach Techniques (Instructor)
(7 Credit Hours) (7 Credit Hours)
Martinsburg, WV (2006) Martinsburg, WV 2006

MARSHALL & SWIFT VALUATION SERVICE

Commercial Cost Approach Square Foot/Calculator Methods Residential Cost Approach Square Foot/Calculator Methods
(7 Credit Hours) (7 Credit Hours)
Charleston, WV (1994) Charleston, WV (1994)

WEST VIRGINIA REAL ESTATE COMMISSION

West Virginia Department of Education
Monongalia County Technical Education Center
Principles of Real Estate
Morgantown, West Virginia (1986)

OHIO ASSOCIATION OF REALTORS

Cost and Income Approaches
(14 Credit Hours)
Columbus, Ohio (1999)

WEST VIRGINIA UNIVERSITY

Attended West Virginia University, School of Journalism
Morgantown, West Virginia (1977-1978)

COURT TESTIMONY

Monongalia County Circuit Court, Morgantown, WV Harrison County Circuit Court, Clarksburg, WV
Marion County Circuit Court, Fairmont, WV Randolph County Circuit Court, Elkins, WV
Wood County Circuit Court, Parkersburg, WV Berkeley County Circuit Court, Martinsburg, WV
Preston County Circuit Court, Kingwood, WV Pocahontas County Circuit Court, Marlinton, WV
Hardy County Circuit Court, Moorefield, WV Lewis County Circuit Court, Weston, WV

AFFILIATIONS AND ACTIVITIES

West Virginia Chapter of the Appraisal Institute - Education Committee Chairperson (1998-1999)
West Virginia Appraiser Licensing and Certification Board Upgrades Committee (1996-2003)
Associate Member of the West Virginia Chapter of the Appraisal Institute (1994-2003)
Past President of the West Virginia Appraiser Coalition (1996-1997)
Approved Real Estate Appraisal Instructor - State of West Virginia (1996)
Approved Real Estate Appraisal Instructor - State of Maryland (2004)
Approved Real Estate Appraisal Instructor - State of Pennsylvania (2004)
Approved Real Estate Appraisal Instructor - State of Delaware (2005)
AQB National Certified USPAP Instructor - The Appraisal Foundation (2002)
Presenter IRWA Mid-Atlantic Conference - Rehoboth Beach, DE (2006)
Presenter IRWA Mid-Atlantic Conference - Pittsburgh, PA (2010)

REMARKS

Predominately appraise project and commercial properties in addition to industrial and residential properties since 1988.
Specialize in the review and development of Eminent Domain appraisals since 1991.
Development of several seminars and courses related to USPAP, Eminent Domain, Appraisal and Appraisal Review.