

Qualifications of

Joseph A. Chico, III
Certified General Real Estate Appraiser
AQB Certified USPAP Instructor



Experience:

23 years experience in Real Estate Appraisal Practice
13 years experience in Real Estate Appraisal Review Practice
5 years experience in Machinery and Equipment Appraisal Practice
13 years experience as an Appraisal Instructor

Author or Co-Author of Appraisal Manuals on:

Cost Approach
Income Approach
Sales Comparison Approach
Uniform Standards of Professional Appraisal Practice
Uniform Standards of Professional Appraisal Practice Eminent Domain Concepts
Red Flags - Items of Concern and Consideration (Inspecting Real Property)
Residential Forms Seminar
Appraisal Review
Scope of Work
Ethics

National and State Board Certifications:

Appraiser Qualifications Board Certified USPAP Instructor #10368
The Appraisal Foundation (2002)
State Certified General Real Estate Appraiser - Certificate #CG139
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)

National and State Instructor Approval:

AQB National Certified USPAP Instructor - The Appraisal Foundation (2002)
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)

Professional Associations:

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

Appraisal Institute
Associate Member (1994-2003)

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)

Summary of Courses Presented:

<i>USPAP 4 Hour Review Course</i> <i>(4 Hours) WV Appraiser Board</i> <i>Fairmont, WV and Charleston, WV (1997)</i>	<i>USPAP, Eminent Domain Concepts</i> <i>(4 Hours) WVDOT</i> <i>Bridgeport, WV (1998)</i>
<i>National USPAP Course</i> <i>(15 Hours) Potomac State College</i> <i>Keyser, WV (2003)</i>	<i>National USPAP Update Course</i> <i>(7 Hours) Potomac State College</i> <i>Keyser, WV (2003)</i>
<i>National USPAP Course</i> <i>(15 Hours) Hondros College</i> <i>Cleveland, OH (2003)</i>	<i>National USPAP Update Course</i> <i>(7 Hours) WVDOT</i> <i>Charleston, WV (2004)</i>
<i>National USPAP Update Course</i> <i>(7 Hours) DelDot</i> <i>Newark, DE (2006)</i>	<i>National USPAP Update Course</i> <i>(7 Hours) PennDOT</i> <i>Harrisburg and Indiana, PA (2005)</i>
<i>Appraisal Review, Topics and Applications</i> <i>(7 Hours) Potomac State College</i> <i>Keyser, WV (2005)</i>	<i>Scope of Work and Uniform Relocation Act</i> <i>(4 Hours) DelDot</i> <i>Rehobeth Beach, DE (2006)</i>
<i>March 2005 Fannie Mae Forms Seminar</i> <i>(7 Hours) ATA, LLC</i> <i>Morgantown, WV (2005)</i>	<i>Introduction to Real Estate Appraisal</i> <i>(75 Hours) Chico Appraisal</i> <i>Keyser, WV (2006)</i>

Summary of Courses Presented (Continued):

*7 Hour National USPAP Update
(7 Hours) WV Appraiser Board
Martinsburg, WV (2006)*

*Advanced Site Valuation & Cost Approach
Co-Instructor (15 Hours) Chico Appraisal
Morgantown, WV (2006-2007)*

*7 Hour National USPAP Update
(7 Hours) PennDOT
Allentown, PA (2007)*

*Appraisal Review Topics
(7 Hours) Chico Appraisal
Morgantown, WV (2007)*

*Techniques & Valuation of Mixed Use Properties
Co-Instructor (15 Hours) Chico Appraisal
Morgantown, WV (2007)*

*Techniques of Appraisal Report Writing
Co-Instructor (15 Hours) Chico Appraisal
Morgantown, WV (2007)*

*Introduction to Real Estate Appraisal
Co-Instructor (75 Hours) Chico Appraisal
Morgantown, WV (2007)*

*Ethics, Record Keeping & Scope of Work
(7 Hours) Hagerstown Community College
Hagerstown, MD (2008)*

*Ethics, Record Keeping & Scope of Work
(7 Hours) Chico Appraisal
Blackwater Falls, WV (2008)*

*7 Hour National USPAP Update
(7 Hours) Chico Appraisal
Morgantown, WV (2006)*

*7 Hour National USPAP Update
(7 Hours) PennDOT
Holidaysburg, PA (2007)*

*Mathematics, Statistics & Income Techniques
Co-Instructor (15 Hours) Chico Appraisal
Morgantown, WV (2006-2007)*

*Sales Comparison Techniques
(7 Hours) Chico Appraisal
Morgantown, WV (2007)*

*Sales Comparison Techniques
(7 Hours) Chico Appraisal
Morgantown, WV (2007)*

*Appraisal Review Topics
(7 Hours) Chico Appraisal
Canaan Valley, WV (2007)*

*Ethics, Record Keeping & Scope of Work
(7 Hours) Chico Appraisal
Morgantown, WV (2008)*

*Elements of Residential Construction
(7 Hours) Chico Appraisal
Blackwater Falls, WV (2008)*

Specialized Education:

_____ Completed over 800 hours of specialized education in appraisal since 1988.

Providers Include:

*The Appraisal Institute
National Association of Independent Fee Appraisers
WV Department of Transportation
PA Department of Transportation
OH Department of Transportation
Fairmont State University
Potomac State College of West Virginia University
West Virginia University
Ohio State University
Florida State University
Hondros College
The Appraisal Foundation*

Court Testimony:

Qualified and testified as an expert witness in numerous County, State and Federal Courts.

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)
AQB National Certified USPAP Instructor - The Appraisal Foundation (2002)
Member of the Delaware Association of Appraisers (2007)*