

QUALIFICATIONS OF THE APPRAISER
William Emerson, MAI

Employment:

Secretary/Treasurer of Emerson Appraisal Company. Actively engaged in the real estate appraisal profession since 1983, with appraisal experience in all types of valuation and evaluation assignments. Emerson Appraisal Company was established in 1961 and provides appraisal services to the Gainesville, Alachua County and the North Central Florida geographical region.

Appraisal License:

State of Florida
State Certified General Appraiser RZ248

Educational Background:

B.S.B.A. University of Florida, 1983
Major-Computer and Informational Science
Minor-Economics

Professional Organizations:

Licensed Real Estate Broker, State of Florida
Gainesville Board of Realtors
Florida Association of Realtors
National Association of Realtors
Appraisal Institute - MAI Member No. 10,546 (1994)
Appraisal Institute - Ocala/Gainesville Chapter, Vice Chairman (1995)
Appraisal Institute - Ocala/Gainesville Chapter, Chairman (1996)

Professional Seminars:

A.I.R.E.A. R41B Seminar, 1985
S.R.E.A. R41C Seminar, 1987
A.I. Powerline Easement & EMF's, 1995
A.I. Data Confirmation and Verification Methods, 1996
A.I. Small Hotel/Motel Valuation, 1998
A.I. Standards of Professional Appraisal Practice, 1998
A.I. Case Studies in Commercial Highest & Best Use, 1999
A.I. Appraisal of Nonconforming Uses, 1999
A.I. Standards of Professional Appraisal Practice, 2002
A.I. Real Estate Disclosure, 2002
A.I. New Technology for RE Appraisers, 2004
A.I. USPAP Update , 2004

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Professional Education:

- A.I.R.E.A. Course/Exam #8-2, Residential Valuation (October 1984)
- A.I.R.E.A. Course/Exam 1B-A, Capitalization Theory & Techniques, Part A
(July, 1985)
- A.I.R.E.A. Course/Exam 1B-B, Capitalization Theory & Techniques, Part B
(July, 1985)
- A.I.R.E.A. Course/Exam #8-1, Real Estate Appraisal Principles (October, 1985)
- A.I.R.E.A. Course/Exam 2-1, Case Studies in Real Estate Valuation (October, 1986)
- A.I.R.E.A. Exam 1A-2, Basic Valuation Procedures (February, 1987)
- A.I.R.E.A. Course/Exam 2-2, Report Writing and Valuation Analysis (July, 1989)
- A.I.R.E.A. Course/Exam 10, Market Analysis in Valuation Appraisals (June, 1991)
- A.I. Course/Exam, Standards of Professional Appraisal Practice (Part A)
(July, 1992)
- A.I. Course/Exam, Code of Professional Ethics (Part B) (July, 1992)
- A.I. Course/Exam, Standards of Professional Appraisal Practice (Part A)
(November, 1994)
- A.I. Course/Exam, Code of Professional Ethics (Part B) (November, 1994)
- A.I. Course/Exam, Standards of Professional Appraisal Practice (Part A)
(November, 1996)

Expert witness:

Qualified as Expert Witness:
Eighth Judicial Circuit, Gainesville, Florida, 1992

Community Activities:

Alachua County - Mandatory Refuse Collection Task Force, Vice Chairman (1987)
Alachua County - Illegal Dumping Task Force, Chairman (1988)
Gainesville Area Chamber of Commerce - Leadership Gainesville XVI Program (1989)
Delta Tau Delta Fraternity - House Corporation Secretary (1995 to 2003)
Delta Tau Delta Fraternity - House Corporation Treasurer (2004 to Present)

Brief Client List:

Mortgage Associations:

American General Finance Company	Crossland Mortgage Corporation
Alliance Mortgage Company	Equi-Data, Inc.
Atlantic Mortgage Company	Family First Mortgage Corporation
Baldwin Mortgage Brokering, Inc.	NCNB Mortgage Corporation
Citicorp Mortgage Company	Southeast Mortgage Company
City Federal Mortgage Company	SunTrust Mortgage Company
Collective Mortgage Services	Unified Mortgage Company
Colony First Mortgage Corporation	U.S. Mortgage Corporation

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Brief Client List: (Cont'd)

Banks and Savings and Loan Associations:

Alarion Bank	Indiana Federal Bank
Anchor Savings Bank	Mercantile Bank
AmSouth Bank	Merchants and Southern Bank
Bankatlantic	Millennium Bank
Bank of America	NationsBank
Bankers Bank of Florida	Overseas Chinese Bank
Barnett Banks	Perkins State Bank
Campus USA Credit Union	Publix Credit Union
California Federal Savings and Loan	Royal Palm Savings
Columbia County Bank	Security First Federal
Compass Bank	Southeast Banks
Education Credit Union	SouthTrust Bank of Florida
First Federal of Jacksonville	SunTrust Banks, North Central Florida
Florida Capital Bank	U.S. Banks
Florida Citizens Bank	Wachovia Bank
Great Western	

Corporations:

Alachua Conservation Trust	Indicom, Inc.
Busch Properties, Inc.	Investment Source Corporation
Coldwell Banker Relocation	Lewis Oil Company
Coopers & Lybrand Sigma	Lincoln Service Corporation
Countryside Homes	Lomas and Nettleton
CSX Transportation	M.M. Parrish and Associates
Chrysler First Business Corp.	Merrill Lynch Relocation
CH2M Hill	Nationwide Insurance Company
Coca Cola Company	Nekoosa Packaging Corporation
Commcap, Inc.	Owens-Illinois Corporation
Coopers and Lybrand	Santa Fe Healthcare Systems
Dupont De Nemours and Company	The Boston Company
Equitable Relocation Service	Thomas Oil Company
ERA Metro Realty	Trend Realty of Gainesville
Homequity Relocation Service	United Fuels
IBM Corporation	University of Florida Foundation

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Brief Client List: (Cont'd)

Governmental Agencies:

Alachua County	Federal Deposit Insurance Corporation
Alachua County Library District	Lake County Water Authority
City of Gainesville	Resolution Trust Corporation (RTC)
City of Newberry	St. Johns River Water Management Dist.
Department of Environmental Protection	Suwannee River Water Management Dist.
State of Florida (DEP)	United States Department of Agriculture
Fannie Mae	

Also: Many attorneys and individuals in the North Central Florida area.

Brief Property Types Appraised List (properties appraised last 5± years):

Automotive Service-Sales	Multi-Story Office
Agricultural, Timberland	Multiple Family Acreage
Bank Buildings	Pasture, Farmland
Commercial Land	Residential
Condominium	Restaurants, Fast Food
Dental Office	Restaurants, Table Service
Gasoline-Convenience Sales	Retail Small Stores
Hotel/Motel	Shopping Center
Industrial	Small Multiple Family
Large Multiple Family	Subdivision Appraisals
Medical Office	Suburban Office
Mobile Home Parks	Vacant Industrial
	Wetlands

Special use properties appraised include the following:

Animal Hospital	Funeral Homes
Car Wash	Golf Driving Range
Churches	Horse Farm
Cold Storage Warehouse	Ice Skating Arena
Dairies	Marinas
Daycare Center	Membership Lodge
Emergency Medical	Mini Storage
Farm Supply	Muck Farms
Fast Oil Change	Nursing Homes/ACLF's
First Magnitude Springs	Private School
Fraternities/Sororities	River Acreage
Fruit Packing House	Sports Club

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