APPRAISAL ASSOCIATES P.O. Box 8970 – Tyler, TX 75711 903/561-3200 – 903/581-1039 FAX

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QUALIFICATIONS OF THE APPRAISER

Philip C. Barrett State Certified - Residential Real Estate Appraiser TX-1320949-R Approved FHA and VA Appraiser

Education: College:	University of Texas at Tyler, Tyler, Texas B.B.A. Degree, Accounting, Graduated May, 1982
Continuing Education:	FHA Appraiser Examination, Passed, 9/24/99 USPAP Update Course, April 2006 USPAP Update Course, April 2010 USPAP Update Course, April 2012 USPAP Update Course, February 2014 USPAP Update Course, February 2015 USPAP Update Course, March 2020
Seminars:	What Every Appraiser Should Know, April 2010 A Bankers Perspective on East Texas Real Estate Trends, April 2010 Online Valuation of Green Residential Properties, January 2011 Residential Challenge: Declining Market & Sales Concessions, January 2011 The Uniform Appraisal Dataset, August 2011 Online Business Practices and Ethics, March 2012 Online Appraisal Curriculum Overview – Residential, March 2012 Commercial Trends in East Texas, April 2012 Expanding the R. E. Market in East Texas, April 2014 Unraveling the Mystery of Fannie Mae Appraisal Guidelines, April 2014 Appraisal of Single Residential New Construction, Oct. 2014 Expanding the Real Estate Market in East Texas, Feb. 2015 Unraveling the Mysteries of Fannie Mae Appraisal Guideline, Feb. 2015 FHA SFR Appraising, August 2015 Public Records, Square Footage and the Real Estate Appraiser, August 2016 Comprehensive Square Foot Calculations, Feb 2017 Strange but True: Appraising Complex Residential Properties, August 2018 Complex Properties, The Odd Side of Appraisal, March 2020 Avoiding Mortgage Fraud for Appraisers, March 2020 Green in Residences and Appraisals, April 2020 Texas Supervisor-Trainee Course, December 2020
Experience:	
July 1988 - Present Fee Appraiser for Appraisal Associates: Residential and other properties upon assignment	

Fee Appraiser for Appraisal Associates; Residential and other properties upon assignment February 1987 - July 1988 Residential & Commercial Real Estate Sales; Meadows & Company, Tyler, Texas June 1985 - October 1986 Credit Analyst & Internal Appraiser; First City National Bank; Tyler, Texas August 1983 - June 1985 Staff Accountant; Richard H. Barrett III, CPA, Tyler, Texas

Association Memberships:

Licensed Texas Real Estate Agent (July, 1984, to present) Greater Tyler Association of Realtors (Grievance Committee Member) Texas Association of Realtors National Association of Realtors