

Business
Background

Mr. Howgate started as a full time staff appraiser with Appraisal Consultants in March '93 and is now co-owner. The firm is engaged in real estate appraising in York County and some parts of southern Cumberland County, Maine. Assignments have included a variety of property types such as land, single-family residences, multi-family residences, condominiums, and proposed new construction.

Education



- Graduated - 1990, Sanford High School, Sanford, Maine
- Completed - 1993, Introduction To Real Estate / U. Maine, Augusta
- 1993, Principles of Appraisal / U. So. Maine, Portland
- 1994, URAR Form 70 / U. So. Maine, Portland
- 1995, Stand. of Profess.Practice, Part A, Appraisal Institute
- 1997, REA1, Real Estate Appraisal Basics, Bentley College
- 1999, Using the Marshall Valuation Service, Appraisal Institute
- 1999, Manufactured Housing Seminar, U. So. Maine, Saco
- 1999, FHA & the Appraisal Process, Appraisal Institute
- 1999, Appraising 1-4 Family Multi-Units, U. So. Maine
- 2001, Appraisal Procedures, Appraisal Institute
- 2001, USPAP / U. So. Maine, Augusta
- 2003, National USPAP Update, Manchester, NH
- 2003, Residential Construction, Manchester, NH
- 2003, Oddball, Nonconforming, & Difficult Properties, Manchester, NH
- 2003, Does My Report Comply to USPAP, Manchester, NH
- 2003, FHA Appraising Today, Manchester, NH
- 2004, VA Appraising, Manchester, NH
- 2005, Annual VA Meeting, Augusta, ME
- 2005, New URAR, Appraisal Institute, Portland, ME
- 2005, USPAP Update, Portland, ME
- 2005, Complex Properties, Portland, ME
- 2005, Understanding Subsurface Wastewater Disposal, Portland, ME
- 2006, Annual VA Class, Augusta, ME
- 2007, USPAP Update, Appraisal Foundation, Portland, ME
- 2007, Land Valuation, Appraisal Institute, Portland, ME
- 2007, Relocation Appraisal is Different, Manchester, NH
- 2007, Construction Cost, Portland, ME
- 2009, Residential Site Valuation, Westbrook, ME
- 2009, Cost Approach, Westbrook, ME
- 2009, USPAP Update, Westbrook, ME
- 2009, Current Issues in Appraising, Meredith, NH
- 2010, USPAP Update, South Portland, ME
- 2010, Risky Business, Minimizing Liability, Westbrook, ME
- 2011, Understanding the Uniform Appraisal Dataset, Londonderry, NH
- 2011, Intro to Residential Green Building for Appraisers, Londonderry, NH
- 2011, Residential Appraisal Review, Scarborough, ME
- 2012, USPAP Update, Lewiston, ME
- 2012, Residential Appraisal Review, McKissock Webinar
- 2013, Disciplinary Cases: What Not to Do, McKissock Webinar
- 2013, FHA for Today's Appraiser, McKissock Webinar
- 2014, USPAP Update, Scarborough, ME
- 2014, UAD – Up Close and Personal, McKissock Webinar
- 2014, Reviewers Checklist, McKissock Webinar
- 2015, The New FHA Handbook 4000.1, South Portland
- 2015, A Review of Disciplinary Cases, McKissock Webinar
- 2015, Fannie Mae Appraisal Guidelines, McKissock Webinar
- 2016, Analyze This! Applications of Appraisal Analysis, McKissock
- 2016, Expert Witness Testimony: To Do or Not to Do, McKissock
- 2016, USPAP Update, McKissock
- 2017, Recognizing Mortgage Fraud and Its Effects, McKissock
- 2017, Appraisal Practices of Manufactured Housing, McKissock
- 2017, Issues in Appraiser Liability, McKissock
- 2017, REO Appraisal Guidelines and Best Practices, McKissock

Additional
Professional
Experiences

Assisted with considerable commercial property inspections and data collection. Also, he currently performs Rural Development (**RD** - formerly Farmer's Home-FMHA), **Relocation (ERC)** appraisals, foreclosure (**REO**) properties, and other types of residential appraisal work. In addition, he was approved in 2004 by the Fee Roster Committee at the U.S. Department of Veteran's Affairs to complete **VA** work (**VA Appraisal ID # 0304**).

Professional
Licenses

Maine State Licensed Appraiser # AP1380