## Jason Howgate / Licensed Residential / Appraisal Consultants, LLC

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

2018, Be Compliant and Competitive w/ Restricted Appraisal Reports, McKissock

2018, USPAP Update, McKissock, South Portland

2018, The Appraisal of 2-4 Unit Properties, McKissock

2019, Residential Construction and the Appraiser, McKissock

2019, Residential Property Inspection for Appraisers, 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. He was approved in 2004 by the U.S. Dept of Veteran's Affairs to complete VA work (VA Appraisal ID # 3730304).