

## Kurt Howgate

### Appraisal Consultants, LLC

#### Background

Mr. Howgate started as a full time staff appraiser with Appraisal Consultants in September of 1998 and is now co-owner. The firm is engaged in real estate appraising in York County and some parts of southern Cumberland & Oxford Counties. Assignments have included a variety of property types such as single-family residences, new construction, lakefront, oceanfront, condos, multi-family, vacant land, etc. In addition, he is **FHA qualified**.

#### Education

**Graduated** - 1992, Noble High School, North Berwick, ME  
2002, **York County Technical College**, Wells, ME  
Associates in Applied Science Degree in  
*Computer Applications Technology*

**Completed** - 1998, Principles of Appraisal, USM  
1998, USPAP Seminar, USM  
1999, Virtual Appraisal, USM  
1999, The Internet & Appraising, USM  
2003, USPAP Update, USM  
2003, Appraisal Principles, Appraisal Institute  
2003, Appraisal Procedures, Appraisal Institute  
2005, Res Market Analysis and Highest & Best Use, Appraisal Institute  
2006, USPAP Update, USM  
2006, Complex Properties, USM  
2006, Marketing for the Appraiser, USM  
2006, Understanding Older Housing in Maine, USM  
2008, Statistics, Modeling, and Finance, USM  
2008, USPAP Update, USM  
2008, URAR Form Review, USM  
2009, Appraising FHA Today, McKissock  
2010, USPAP Update, Sawyer Education  
2010, Risky Business, Minimizing Liability, McKissock  
2010, REO & Short Sale Appraisal Guidelines, McKissock  
2010, Appraising in a Post HVCC World, McKissock  
2011, Understanding the Uniform Appraisal Dataset, McKissock  
2011, Intro to Residential Green Building for Appraisers, McKissock  
2011, Changing World of FHA Appraising, McKissock  
2012, USPAP Update, Sawyer Education  
2012, Residential Appraisal Review, McKissock  
2013, Disciplinary Cases: What Not to Do, McKissock  
2013, FHA for Today's Appraiser, McKissock  
2014, USPAP Update, McKissock  
2014, UAD – Up Close and Personal, McKissock  
2014, Reviewers Checklist, McKissock  
2015, The New FHA Handbook 4000.1, McKissock  
2015, A Review of Disciplinary Cases, McKissock  
2015, Fannie Mae Appraisal Guidelines, McKissock  
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

Designer and webmaster for the company website [www.HowgateAppraisals.com](http://www.HowgateAppraisals.com)

Expert Witness Testimony

#### License

**Maine Certified Residential Appraiser # CR2288**

**FHA User ID: MHF622**