

Kurt Howgate / Certified Residential / Appraisal Consultants, LLC
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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 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
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

Designer and webmaster for the company website www.HowgateAppraisals.com
Expert Witness Testimony

Licenses

Maine Certified Residential Appraiser # CR2288 and FHA User ID: MHF622