Swanson, Mercier & Associates, Inc.

State Licensed and Certified Real Estate Appraisers

Charles M. Swanson, MAI, SRA, Certified General Appraiser Lori A. Mercier, Certified General Appraiser Amy K. Rickard, Certified Residential Appraiser Brian J. Dobos, Certified Residential Appraiser Midtown Office Center 1229 W. Washington St. Marquette, MI 49855 Tel: 906-228-9634 Fax: 909-228-9644 admin@swansonmercier.com www.swansonmercierappraisal.com

QUALIFICATIONS Amy K. Rickard

EDUCATION

Holloway's Real Estate Institute Real Estate Appraisal "Two" – January 2003 Real Estate Appraisal "One" -February 2003 Uniform Standards of Professional Appraisal Practice – May 2003

<u>Appraisal Institute</u>

Appraisal Procedures 120 – May 2004 The Professional Guide to the URAR – May 2005

McKissock Learning

REO & Foreclosures Construction Details & Trends Divorce and Estate Appraisals: Elements of Non-Lender Work Introduction to Expert Witness Testimony for Appraisers: To Do or Not to Do Supervisor-Trainee Course for Michigan Evaluations, Desktops, and Other Limited Scope Appraisals Supporting Your Adjustments: Methods for Residential Appraisers USPAP Update Course ANSI

PROFESSIONAL ORGANIZATIONS

Upper Peninsula Association of Realtors Michigan Association of Realtors National Association of Realtors

LICENSE

Michigan State Certified Residential Real Estate Appraiser (#1204070216)

SPECIALIZED CREDENTIALS

FHA Roster Appraiser VA Affiliate Appraiser #5002383

EXPERIENCE Swanson, Mercier & Associates, Inc.

Michigan State Licensed Limited Real Estate Appraiser June 2003 – October 2004

Michigan State Licensed Real Estate Appraiser October 2004 – September 2007

Michigan State Certified Residential Real Estate Appraiser October 2007 – Present

Work assignments include the appraisal of the following types of property: single family residential, multiple-family (2-4 family) residential, new construction, and vacant land. These assignments have been prepared for financial institutions, tax appeal, relocation companies, attorneys, insurance companies, and individuals.