

# 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

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## SUMMARY OF QUALIFICATIONS

Charles M. Swanson, MAI, SRA

### EDUCATION

Northern Michigan University Marquette, Michigan	B.S. Degree - Business
Macomb Community College Mount Clemens, Michigan	Associate Degree - Real Estate

### PROFESSIONAL DESIGNATIONS

MAI (Member Appraisal Institute)  
SRA (Senior Residential Appraiser)

Both designations are awarded by the Appraisal Institute to those individuals who have demonstrated professional excellence in the analysis and valuation of both income producing real estate and residential real estate.

### LICENSE

Michigan State Certified Real Estate Appraiser	#1205000002
Michigan Real Estate Broker	#6501113730

### EXPERIENCE

Swanson, Mercier & Associates, Inc.	January 1, 1990 - Present
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Real estate appraisal and consulting firm specializing in commercial, residential, recreation property, vacant land, and special purpose properties. Clients include: lenders, individuals, government agencies, attorneys, relocation companies and insurance companies.

D&N Bank	June 1972 - December 1989
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Positions held include:

Vice President, Commercial Real Estate Lending - Responsible for State wide commercial real estate lending and servicing.

Vice President Upper Michigan Operations – Responsible for real estate lending, state wide appraisal operations, installment lending, savings and branch operations.

Assistant Vice President, Commercial Real Estate Lending and Servicing - Responsibilities included; new commercial loan origination, servicing of income property loans, and the workout of problem loans. Originated, underwrote and closed loans ranging from \$100,000 to \$10,000,000. Property types included apartments, motels, mobile home parks, nursing homes, land development, and shopping centers.

Chief Appraiser - Responsible for total appraisal function in Lower Michigan.

Macomb Community College - Part-time instructor. Taught appraisal and real estate finance.

### TYPES OF PROPERTY APPRAISED INCLUDE:

Apartments	Churches	Nursing Homes	Assisted Living Facilities
Condominiums	Hotels	Mobile Home Park	Special Purpose Properties
Office	Vacant Land	Residential	Subdivision Development
Schools	Commercial	Industrial	Recreation Properties

### PROFESSIONAL AND COMMUNITY MEMBERSHIPS (Past and Present)

#### APPRAISAL INSTITUTE

Member, Appraisal Institute (MAI) - Great Lakes Chapter - Board Member - Candidate Guidance Chairman (Past)  
MAI Admissions/Experience Committee (Past)

#### OTHER PROFESSIONAL MEMBERSHIPS:

Michigan State Real Estate Appraiser Board (Past Chairman)  
Michigan Association of Realtors  
National Association of Realtors  
Upper Peninsula Board of Realtors

#### COMMUNITY MEMBERSHIPS: (Past and Present)

Marquette Regional History Center – Past President  
Great Lakes Olympic Training Center Association - Board Member  
Hiawathaland Boy Scout Council - Past President  
Marquette Area Chamber of Commerce - Board Member  
Rotary International, Marquette Club  
Marquette County Economic Club - Board Member