

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, Michigan 49855
Tel: 906-228-9634
Fax: 906-228-9644
admin@swansonmercier.com
www.swansonmercierappraisal.com

SUMMARY OF QUALIFICATIONS

Lori A. Mercier

EDUCATION

Northern Michigan University
Marquette, Michigan

General Business Associate
Degree, December, 1990.

Course work included; Principals of Accounting I & II, Business Law I, and Management and Marketing Concepts.

Appraisal Institute

Real Estate Appraisal Principals - 1A1/81
Standards of Professional Practice - Part A, Part B and Part C
Residential Valuation
Appraisal Procedures - 120
Basic Income Capitalization - 510

Holloway's Real Estate Institute

Institute "One" - Real Estate Fundamentals
Appraisal Class - Appraising Fundamentals

Institute of Financial Education

Finance Management
Consumer Lending

PROFESSIONAL ORGANIZATIONS

Economic Club of Marquette County
Marquette County Chamber of Commerce
Bank Administration Institute - Lake States Chapter
Upper Peninsula Board of Realtors
Michigan Association of Realtors
National Association of Realtors

Lori A. Mercier
Summary of Qualifications (Continued)

LICENSE

Michigan State Certified Real Estate Appraiser	#1205000390
Michigan Real Estate Salesperson	#6501249305

EXPERIENCE

Swanson, Mercier & Associates, Inc., Vice President and Senior Appraiser, November 1989 - Present. Work assignments include the appraisal of narrative reports on various commercial properties, single family residential, residential income (2-4 family), land valuations, and the valuation of special purpose properties. These assignments have been prepared for financial institutions, relocation companies, attorneys, and individuals.

D&N Savings Bank, FSB (Now Huntington Bank), Administrative Aide to the Vice President of Upper Peninsula Operations. Responsibilities included compiling data for and preparing statistical reports relating to budgets and branch/area office performance. Completed special projects which included the development of a cash flow analysis program to assist in projecting the profitability of potential commercial loans and assisted in implementation of a computerized residential appraisal program. May 1984 through December 1989.