Professional Experience

Residential appraisal experience includes valuation of single-family residential homes, small income producing properties (2-4 unit multi-family residences), residential vacant land, and residential condominium units. Commercial appraisal experience includes commercial office buildings and multi-family residential apartments.

Professional Work History

October 1, 1993 to Present: Micronesian Appraisal Associates, Managing Director/Senior Appraiser.

August 1, 1993 to September 30, 1993: Bank of Hawaii, Residential Staff Appraiser, Appraisal Department. Reason for leaving: Closure of the Bank of Hawaii Appraisal Department

November 1, 1992 to July 31, 1993: Edward I. Takanishi Real Estate Appraisals, Staff Appraiser.

Professional Organizations & Affiliations

Associate Member, The Appraisal Institute, Hawaii Chapter Member, Pacific Association of Professional Real Estate Appraisers Approved Appraiser, US Department of Housing and Urban Development, FHA Appraiser Roster Approved Appraiser, Department of Veteran Affairs, VA Appraiser No. 5008

Licenses

Certified General Real Estate Appraiser, CA 09-023, Expiration November 28th, 2011, Territory of Guam

Professional Education

Appraisal Institute Courses

- Course 310: Basic Income Capitalization; 36 Hours June 1-7, 1997
- Course 320: General Applications; 36 Hours June 8-14, 1997
- Course 410: Standards of Professional Practice, Part A (USPAP); 15 Hours June 1-2, 2001
- > Course 420: Standards of Professional Practice, Part B; 7 Hours June 3, 2001
- Course 500: Advanced Residential Form and Narrative Report Writing; 40 Hours June 10-16, 2001
- Course 520: Highest & Best Use and Market Analysis; 36 Hours July 19-24, 2004
- Course 530: Advanced Sales Comparison and Cost Approaches; 40 Hours July 25-31, 2004
- Course 200R: Residential Market Analysis and Highest & Best Use; 15 Hours September 6-7, 2005
- Course II550: Advanced Application; 40 Hours September 13-19, 2007

Real Estate Appraisal Courses

- Uniform Standards of Professional Appraisal Practice; 15 Hours, Spring 1994
- Foundations of Real Estate Appraisal; 30 Hours Spring 1994
- Appraising the Single-Family Residence; 30 Hours Summer 1994
- Real Estate Appraisal Methods; 30 Hours Summer 1994
- Basic Income Capitalization Theory; 30 Hours Fall 1994
- Real Estate Appraisal Applications; 30 Hours Spring 1995
- ➤ Appraisal Basics: General and Residential (R1/G1); 30 Hours Fall 1997
- Two-to-Four Unit Case Study: Residential (R3); 15 Hours October 30, 1999
- Uniform Standards of Professional Appraisal Practice 2002; 15 Hours May 24-25, 2002
- National Uniform Standards of Professional Appraisal Practice Course 7-hours -April 23, 2004

Real Estate Appraisal Seminars

- Understanding Limited Appraisal & Appraisal Reporting Options: Residential; 7 Hours February 11, 1995
- Residential Property Construction and Inspection; 7 Hours February 18, 1995
- Appraisal Regulations of the Federal Banking Institutions; 7 Hours February 25, 1995
- Discounted Cash Flow Analysis; 7 Hours January 4, 1997
- ➤ Highest and Best Use Applications; 7 Hours October 4, 1997
- ➤ I' Tanota: A Valuation Perspective; 7 Hours February 6, 1999
- National Flood Insurance Program Workshop/Seminar; 7 Hours August 12, 1999
- Partial Interest Valuation Divided; 7 Hours September 10, 2007
- Subdivision Valuation; 7 Hours September 11, 2007

On-Line Appraisal Seminars

- Online FHA and The Appraisal Process; 7 Hours April 14, 2003
- Online Analyzing Operating Expenses; 7 Hours July 30, 2003
- > Online 7 Hour National USPAP Equivalent Course; 7 Hours November 27, 2007
- > Online 7 Hour National USPAP Equivalent Course; 7 Hours November 28, 2009
- Online Eminent Domain and Condemnation; 7 Hours November 29, 2009
- Online Appraising From Blueprints and Specifications; 7 Hours November 29, 2009
- Online Residential Design & Functional Utility; 7 Hours November 29, 2009

Published Articles

"For What It's Worth", Guam Real Estate Today, regular column.

Teaching Experience

Single-Family Appraisal: General and Residential (R2/G2); Co-Instructor; 30 Hours - Spring 1998 Appraisal Standards: General and Residential (RS/GS); Co-Instructor; 15 Hours - Summer 1998

Education

1987 to 1990: Simon Sanchez High School, areas of study were General Education. 1990 to 1994: University of Guam, area of study was Business Management.

Select Client List:

Government

- US Small Business Administration
- US Department of Agriculture
- US Rural Economic Development Authority (fka FmHA)
- Guam Housing Corporation
- Salvation Army
- Catholic Social Services
- Catholic Campus Ministries

Financial

- Bank of Hawaii: Guam
- Bank of Guam: Guam
- First Hawaiian Bank

Legal

- Carbullido, Pipes and Bordallo
- Carlsmith, Wichman, Case and Ichiki
- Law Office of Del Priore and Associates
- McCully, Lannen, Beggs and Melancon

Business/Private

- Toyo Real Estate
- Calvo Enterprises
- Baba Corporation
- Ada's Inc.
- Sgro Investment Corporation
- Perez Brothers, Inc.

- Hong Kong Shanghai Bank: Guam
- Guam Savings & Loan: Guam
- First Savings and Loan: Guam
- First Hawaiian Creditcorp
- GE Capital Guam
- Finance Factors
- Citizens Security Bank
- Allied Bank
- Citibank
- Union Bank: Guam
- Navmar Federal Credit Union
- Norwest Financial
- Pacific Financial: Guam
- First Commercial Bank
- Asahi Bank: Guam
- Ernst and Young
- Deloitte & Touche
- Associates Relocation
- Prudential Relocation
- Cendant Asset Services
- PHH Home Equity
- One Stop Mortgage, Inc.
- RH Appraisal Services
- First National Mortgage Exchange, Inc.
- First and Second Mortgage Company of New Jersey
- Fidelity Finance

- Triple J Enterprises: Guam, Saipan
- Premiere Properties
- TD Company
- RYG Company, Inc.
- Pacific Group Development
- L Realty
- Alpha Insurer's
- Great National Insurance
- Moylan's Insurance
- Korando Corporation
- OUG Development
- Kojimaya Realty Corporation
- Shin Ei Company, Ltd.
- Guam Pacific Tokyu Construction
- Continental Development Corporation
- Property Research and Development, Inc.
- Hong Kong Hunan Corporation
- Oriental M and M Corporation