

**JOHN H. SCHWARTZ
STATE OF MAINE
CERTIFIED GENERAL REAL ESTATE APPRAISER #668
LICENSE EXPIRATION DATE: 12/31/2011**

John H. Schwartz entered the appraisal profession in 1973, directly from college. By 1976 he was teaching appraisal courses for SUNY and, by 1979, had completed the experience and educational requirements for the MAI designation. That company provided many opportunities for unique, challenging, and complex appraisal assignments throughout the northeast, to include assignments requiring court testimony. Moving to Colorado to join a partnership provided a new series of challenges, including a large number of hospitality properties. While there, he served as President of Carbondale Economic Development Corp., and received formal economic development education.

Returning east, he conducted complex appraisals in southern Connecticut and served as a financial officer for a development company with \$35 million in annual sales. Since coming to Maine, he has continued to appraise complex properties, and has continued teaching. With 35 plus years experience, he continues to appraise a wide range of commercial and/or complex property types throughout the state.

EXPERIENCE

1992 - Present

Maineland Consultants

Associate Appraiser and Environmental Assessment Consultant, Portland, Maine; Assignments include commercial, industrial, recreational, businesses, going concern, restaurant, golf courses, resort properties, ice arenas, hotel/motel, residential, tax abatement valuations, conservation properties, and highway condemnation properties.

1989 - 1992

Self-employed, Fairfield, CT

Subcontracting income producing appraisal assignments to other appraisers, consulting with lenders regarding marketing, disposition, workouts, and reviews.

1987 - 1988

Seaview Development Corp., Milford, CT

Vice President of Finance and Product Research, responsible for financing, loan negotiation, lender liaison, ongoing valuation and analyses of development projects, research, due diligence, and valuation of existing, and target acquisitions, both investment and development, wrote business plan, oversaw marketing, marketed and negotiated purchase and sale of principal assets.

1986 - 1987

Arthur B. Estrada & Associates, North Haven, CT

Associate Appraiser, valued income producing properties, commercial, industrial, proposed residential subdivisions, condominium developments, office developments, and shopping centers.

1982 - 1986

High Country Appraisal Associates, Carbondale, CO

Partner - Valued all types of properties, commercial, industrial, residential, motels, water rights. Served as President, Carbondale Economic Development Corporation.

1973 - 1982

Pomeroy Appraisal Associates, Syracuse, NY

Associate Appraiser, appraised all types of properties, conducted market and feasibility studies, managed community re-valuations, managed residential section.

PROPERTY TYPES APPRAISED

Residential, proposed, existing, condominiums, residential subdivisions, proposed condominium developments, commercial and industrial land, subdivisions, office parks, commercial and industrial improved properties, golf courses proposed and existing, shopping centers, manufacturing in excess of 1,000,000 sf., warehouse, truck terminals, petroleum tank farms, gasoline service stations, churches, rights of ways, timber and recreational properties, surface easements, partial interests, railroads, tidal and freshwater wetlands, marinas, hotel/motel, restaurants, funeral homes, automobile dealerships, urban, suburban, and rural properties, large apartment complexes, operating farms; dairy, cropland, and ranches, wet and dry, with land permits, gravel pits, avigation easements, trout hatcheries, and water rights. Experience with condemnation and certiorari proceedings. Business and Going Concern Valuations, for closely and privately held businesses.

Consulting, with several corporations regarding planning, financing, structuring development, soliciting loan services, development design, and the preparation of material to promote financing, support development, and marketing advice.

EDUCATION

- University of Bridgeport, Bridgeport, CT; B.S., Business Administration, Major, Marketing 1973
- Graduate, U.S. Army Intelligence School, 1968
- American Institute of Real Estate Appraisers, 1A, 1B, 2, 6, and Business Valuation Seminar, numerous 1 and 2-day seminars
- Western States Economic Development Institute, Colorado State University; Certificate, "Advanced Economic Development Practitioner", August 1983
- University of Maine; "Standards and Professional Practices Course, 15 Hours, Augusta, ME, February 1992
- Courses #193 (Real Estate Environmental Screening), # 196 (Residential Environmental Screening), & #693 (Environmental Site Assessment) by Lincoln Graduate Center, San Antonio, Texas (held in Portland, ME 5/95) the education provider to the National Society of Environmental Consultants in accordance with EPA and ASTM standards

PROFESSIONAL QUALIFICATIONS

- Candidate M.A.I. designation, experience and education completed, resigned, 1988
- Qualified by N.Y.S. Department of Transportation, and all other state agencies, as consultant/appraiser. Approved by State of Maine D.O.T.
- Qualified by N.Y.S. Board of Equalization and Assessment as valuation contractor, consultant, and to teach all assessor courses
- Vocational Teaching Certificate, State University of Colorado, all real estate courses for certification and continuing education
- Qualified instructor, SUNY, real estate valuation courses
- Formerly (program no longer active) certified FNMA appraiser (#1160124), sponsor, Chase Manhattan Bank
- Taught, SUNY, 1975 - 1982

- Taught, Colorado University System, 1983-1986
- Expert Witness; NYS, Court of Claims, Supreme Court, Surrogate Court; Colorado District Court; Federal Bankruptcy Court (Houston, Texas). State of Maine Claims Commission & County Commissioners, Superior Court, and Assessment Review Board
- Maine State License & General Certification # 668
- Instructor, State Bureau of Taxation, Tax School, Orono, ME 1992 - Current
- Instructor, Univ. Southern Maine, Center For Real Estate education, 2002 - Present
- Environmental Assessment Consultant, (EAC), a professional designation of the National Society of Environmental Consultants, Member Since 1995. Terminated affiliation & designation, 2008.
- President of Carbondale Economic Development Corporation, 1983 to 1986
- Member, Board of Directors, Garfield County Economic Development Corporation, 1984 to 1986, by appointment of County Commissioners
- Member, Supervisory Committee, Portland Regional Federal Credit Union, 1997 to 2005.
- Chairman of Supervisory Committee, Portland Regional Federal Credit Union, 2001 to 2003.
- Member, Board of Directors, Portland Regional Federal Credit Union, 2002 to July 31, 2005.
- Treasurer & Member Board of Directors, Cumberland County Federal Credit Union as a result of merger, August 1, 2005 to present.

CONTINUING EDUCATION

- Government Regulations Seminar, Appraisal Institute, Augusta, ME 11/92 - ADA, Wetlands Regulations, Environmental Hazards regulation
- Subdivision Analysis & Valuation, Appraisal Institute, Bath, ME 11/94
- National Highway Institute Course 14136, "Eminent Domain Training for Attorneys and Appraisers", 12/98, Augusta, sponsored by Maine Department of Transportation and Federal Highway Administration. 3 days.
- Maine Commercial Brokers - Update on new wetlands regulations (3-tier approval system), storm water discharge regulations, and traffic impact analysis. Wetland mitigation (3 hours) 3/00

AREAS WORKED

New York, Pennsylvania, Massachusetts, Maine, Connecticut, Ohio, Colorado, Rhode Island, Vermont, New Hampshire, Commonwealth of Barbados