

DAVID J. HARRIGAN
STATE CERTIFIED GENERAL APPRAISER #124
LICENSE EXPIRATION DATE: 12/31/2010

David J. Harrigan has been appraising real estate since 1984. Over the past 20 years he has established himself as a true professional in the appraisal industry. During this time Mr. Harrigan has performed countless appraisals and appraisal reviews for Mainland Consultants. Mr. Harrigan also provides strict state regulated training to staff appraisers entering the industry. As the managing partner with Mainland Consultants, he also provides supervision and guidance to the all of the company appraisers.

A candidate member of the Appraisal Institute since 1985, former Board of Director for Avesta Housing and the Mortgage Bankers Association, Approved FHA (#2066) Appraiser since 1985, and Realtor Member since 2005, Mr. Harrigan holds an Associates Degree from the University of Maine and is also a trained Environmental Consultant.

EDUCATION

March 2003: IPED (101) - Low Income Housing Tax Credits (LIHTC)

February 2002: Appraisal Institute (620) - Sale Comparison, Small Mixed-Use

October 1998: Appraisal Institute (430) - Professional Practices

May 1995: National Society of Environmental Consultants - Residential & Commercial Screening/Phase I Assessments

November 1990: Society of Real Estate Appraisers - Applied Income Report, Valuation (202)

February 1988: Society of Real Estate Appraisers (201) - Principles of Income Property Appraising

March 1985: Society of Real Estate Appraisers (102) - Applied Residential Property Valuation

March 1984: University of Southern Maine (101) - An Introduction to Appraising Real Property,

Degree and Graduate

University Of Maine at Orono, Associates Degree Criminal Law - June 1977

Graduate: Chelmsford High School, Chelmsford, MA - 1975

APPRAISAL SEMINARS

Bi-annual 1988 to 2006	USPAP–Professional Practice - A.I. & S.R.E.A.
2005/06	Subdivision Valuation - A.I. Prof. Guide to URAR 2005 - A.I.
2003/04	Supporting Capitalization Rates - A.I. Partial Interest Valuation - A.I. Avoiding Liability as an Appraiser - A.I.
2001/02	Review Appraising - A.I. Market Analysis, Trends & Techniques - A.I.
1985 thru 2000	Detrimental Conditions - A.I. Automated Valuation Models - A.I. Hotel/Motel Valuation - A.I. Appraising Conservation Easements - A.I. 2-4 Family/Condo Report Changes - A.I. Development & Reporting of Limited Appraisal (General & Residential) - A.I. The New URAR Seminar - A.I. Appraising Troubled Properties - A.I. Appraisal Review - A.I. Government Regulations - A.I. Rates, Ratios & Reasonableness - A.I. Financial Calculator Seminar - S.R.E.A. Residential Cost Handbook Seminar - M&S Commercial Square Foot Method Seminar - M&S Uniform Residential Appraisal Report Seminar - S.R.E.A. Pre Purchase Home Inspection Seminar - S.R.E.A.

A.I.	Appraisal Institute
S.R.E.A.	Society of Real Estate Appraisers
M&S	Marshall & Swift Publications

EXPERIENCE

Present	Maineland Consultants Senior Staff Appraiser/Principal 30 Exchange Street Portland, Maine
May 1984 - Sept. 1986	Property Financial Services Portland, Maine Fee Appraiser

PROFESSIONAL AFFILIATIONS

F.H.A., Norris Cotton Federal Building
275 Chestnut Street
Manchester, New Hampshire
F.H.A./HUD Appraiser #2066

State of Maine Certified General Appraiser #124

Environmental Assessment Consultant (EAC)
National Society of Environmental Consultants, 1995—Inactive

ASSOCIATION MEMBERSHIP

Candidate Member, Appraisal Institute
State of Maine, Chapter #202

Board of Directors:
York Cumberland Housing—Avesta (Former)
Mortgage Banker Association—ME (Former)

PARTIAL LIST OF CLIENTS SERVED

Bank Of America, ME & MA
Bath Savings Bank, ME
Bangor Savings Bank, ME
BankBoston, Boston, MA
Camden National Bank, ME
Norway Savings Bank, Portland, ME
Countrywide Home Loans, ME, MA & NH
Gorham Savings Bank, Gorham, ME
Key Bank, Portland, ME & Canton, OH
Maine State Housing Authority
Maine Bank & Trust, Portland, ME
Paul Thelin, Attorney at Law, South Portland, ME
TD BankNorth, N.A., Portland, ME
Pepperell Trust Company, Biddeford, ME
Saco Biddeford Savings Bank, Saco, ME
University Credit Union, Portland & Orono, ME

For the past 20 years, I have completed appraisals and acted as Maineland Consultants Internal Review Appraiser. Assignments include complex Going Concern Analysis, Leased Fee Estates, Small multi-family and single-family properties, Low Income Housing Tax Credit projects, Luxury Homes, Subdivisions, and Master Condominiums Projects.



State of Maine

DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION
BOARD OF REAL ESTATE APPRAISERS

License # CG124

Be it known that: **DAVID J. HARRIGAN**
has qualified as required by Title 032 MRSA Chapter 000123 and is
licensed as an
CERTIFIED GENERAL APPRAISER

ISSUE DATE

Jan 01, 2009

Anne L. Head

EXPIRATION DATE

Dec 31, 2010

—Director, Office of Licensing & Registration
Authorizing signature

ME 524841