

APPRAISER RESUME

PERSONAL DATA			
Name: Andrew Gordon Bowes		Phone Number: 239.649.1446 (Office) 239.272.5937 (Cell)	
Company Name: Collier Residential Appraisals, Inc.		Fax Number: 239.649.4477	
Address: 1044 Castello Drive Suite 103 Naples, FL 34103		Certifications: Florida State Certified Residential Real Estate Appraiser Cert Res RD4221 FHA Certification Number FLRD4221	
PROFESSIONAL MEMBERSHIPS			
EDUCATION			
Name of Institution (HS, College, University, etc.)		Type of Degree or Certificate	
Miami University, Oxford, Ohio		N/A	
Xaver University, Cincinnati, Ohio		B.S. Business Administration, Marketing/Finance	
Professional/Technical Courses (Appraisal Related)		Sponsoring Organization	
Registered Assistant Appraiser (ABI)		Ed Klopfer School of Real Estate	
Certified Residential Appraiser (ABI and ABIIb)		Gulf Coast School of Real Estate	
Developing & Growing an Appraisal Practice		McKissock	
Income Capitalization		McKissock	
FHA Exam Preparation		McKissock	
Florida Appraisal Laws & Regulations		McKissock	
FL National USPAP Update 2006		McKissock	
Continued on Addendum			
Seminars, Conferences, Clinics Attended		Sponsoring Organization	
Aurora Software Training - Orlando		Alamode	
Scope of Work - Chicago		Appraisal Institute	
EMPLOYMENT HISTORY			
Employer's Name and Address		Business Title	Dates of Employment % of Time Dedicated to Appraising
Collier Residential Appraisal, Inc Naples, FL 34103		Certified Residential Real Estate Appraiser	2004 - Present 100%
Peter B. Dudley Appraisers Naples, FL 34109		Certified Residential Real Estate Appraiser	2001 - 2004 100%
First Florida Bank Naples, FL 34108		Vice President and Senior Credit Officer	1999 - 2001 Approximately 5 - 10% in review and policy compliance/administration
Various Commercial Banks/S&L's/RTC Miami, Boca Raton, Cincinnati, Naples		Commercial Loan Officer Senior Credit Officer	1975 - 2001 None
EXPERIENCE SUMMARY			
TYPE		EXISTING CONSTRUCTION	PROPOSED CONSTRUCTION
Single Family Detached Dwellings	3400+	650+	Apartments (21 or more units)
Condominiums	1100+	200+	Subdivisions
Planned Unit Developments			Commercial
Dwelling (2 to 4 living units)	450+	100+	Industrial
Apartments (5 to 20 living units)			Land (finished lots, raw land)
Other			275+
Number of appraisal report prepared for the following in the past 2 years			
1. INSTITUTIONAL INVESTORS		3. PRIVATE MORTGAGE INSURERS	
1,300+, also includes appraisals for individuals and trust/estate usages.		2. GOVERNMENTAL AGENCIES 650+- FHA/USDA/RHS	None
Briefly describe appraisal review experience: Extensive third party review experience (300+ individual reviews). Portfolio review consulting assignments for client banks/lenders. Expert witness for a variety of situations, including deficiency judgement, divorce, estate, and property tax appeal court proceedings.			
APPRAISAL ACTIVITY AREA			
List cities and/or counties in your area of appraisal activity: Collier County: Naples, Marco Island, Golden Gate Estates, Golden Gate City, Rural Collier County Lee County: Ft. Myers, Ft. Myers Beach, Bonita Springs, Estero, San Carlos Park, Miramar Lakes, Sanibel/Captiva			

MARK AND COST DATA SOURCES

State sources, types and availability of data:

Tax Rolls/Property Appraiser's Office, RealQuest online services, Sunshine, Rappatoni (Fort Myers/Cape Coral), and Marco MLS, Naples, Fort Myers, and Marco Island Boards of Realtors, Marshall & Swift, aerial, flood, zoning maps, contacts with local Realtors, builders, developers, and lenders/bankers.

How is the data maintained:

Hard (Paper) copy files, computer database, offsite backup.

Use of local MLS data: YES ☒ NO ☐

Name of Firm: Mutual of Omaha Bank		Type of Business: Commercial Bank
Name of Contact: Jean Wells	Title: Supervisor Mortgage Loan Processing	Area Code & Telephone No.: (239) 687.5264
Street Address: 500 Fifth Ave S #528 Naples, FL 34102	Type of property appraised (include Date & Valuation): Residential (Single Family/Condominium/Lot/1-4 Family) All types of residential property, with a specialty in high-end multi-million dollar homes	
Name of Firm: BB & T		Type of Business: Commercial Bank
Name of Contact: Marissa Gilbert-Phillips	Title: Processor	Area Code & Telephone No.: (239) 938.7350
Street Address: 4959 S Cleveland Ave Fort Myers, FL 33907	Type of property appraised (include Date & Valuation): Residential (Single Family/Condominium/Lot/1-4 Family/Manufactured/FHA/Bond Program Mortgages)	
Name of Firm: SunTrust		Type of Business: Commercial Bank
Name of Contact: Dahlia Engel	Title: Mortgage Loan Administrator	Area Code & Telephone No.: (941) 951.3024
Street Address: 12751 New Brittany Blvd Fort Myers, FL 33907	Type of property appraised (include Date & Valuation): Residential (Single Family/Condominium/Lot/1-4 Family)	
Name of Firm: Third Federal		Type of Business: Savings Association
Name of Contact: Gretchen Sorelle, SRA	Title: Appraisal Manager	Area Code & Telephone No.: (727) 392.2197
Street Address: 11125 Park Blvd Suite 121 Seminole, FL 33772	Type of property appraised (include Date & Valuation): Residential (Single Family/Condominium/Lot/1-4 Family)	
Name of Firm: Keller Williams		Type of Business: Real Estate Brokerage
Name of Contact: Pat Wilkins	Title: Real Estate Broker	Area Code & Telephone No.: (239) 290.8593
Street Address: 713 Bald Eagle Dr Marco Island, FL 34145	Type of property appraised (include Date & Valuation): High end single family homes and condominiums	
Name of Firm: Prudential Florida WCI Realty		Type of Business: Real Estate Brokerage
Name of Contact: John A Turco	Title: Real Estate Broker	Area Code & Telephone No.: (239) 210.8888
Street Address: 24880 S Tamiami Trail Suite 1 Bonita Springs, FL 34134	Type of property appraised (include Date & Valuation): High end single family homes and condominiums	

(VERIFY CONTACT INFORMATION IS CORRECT. ATTACH ANY LETTERS OF REFERENCE OR OTHER EXHIBITS)

MISCELLANEOUS

State any real estate and/or contractor's licenses currently held:

Florida State Certified Residential Real Estate Appraiser
Cert Res RD4221

Additional information:

Email Addresses: collierappr@earthlink.net
agbowes@embarqmail.com

APPRAISER'S STATEMENT

I certify that the aforementioned is correct and true to the best of my knowledge and may be investigated through any of the sources shown herein as warranted.

Signature of Appraiser:

Date: 11/27/2012

Supplemental Addendum

File No. AGB Resume

Borrower/Client			
Property Address AGB Resume			
City	County	State	Zip Code
Lender			

Professional/Technical Courses (Appraisal Related) - Continued:

Appraising REO & Foreclosure Properties	7/12/2008	McKissock
Supervisor/Trainee Roles and Relationships	7/11/2008	McKissock
Mortgage Fraud	7/11/2008	McKissock
USPAP Update	7/10/2008	McKissock
Florida Laws and Regulations	7/10/2008	McKissock
USPAP Update	11/13/2010	McKissock
Mortgage Fraud-Protect Yourself	11/12/2010	McKissock
Introduction to Expert Witness Testimony	11/12/2010	McKissock
Florida Supervisory/Trainee Roles and Relationships	11/09/2010	McKissock
The Dirty Dozen	11/06/2010	McKissock
Appraisal of 2 - 4 Family and Multi-Family Properties	10/10/2012	Ed Klopfer
Florida Real Estate Appraisal Law and Rules	10/08/2012	Ed Klopfer
Challenging Assignments for Residential Appraisers	10/07/2012	Ed Klopfer
Foreclosure Basics for Appraisers	10/01/2012	Ed Klopfer
USPAP Update	10/01/2012	Ed Klopfer