

# Jason Howgate

## Appraisal Consultants

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### Business Background

Mr. Howgate has been a full time staff appraiser with Appraisal Consultants since March of 1993. The firm is engaged in real estate appraising in York County and some parts of southern Cumberland County, Maine. Assignments have included a variety of property types such as land, single-family residences, multi-family residences, condominiums, and proposed new construction.

### Education



Graduated - 1990, Sanford High School, Sanford, Maine  
Completed - 1993, Introduction To Real Estate / U. Maine, Augusta  
1993, Principles of Appraisal / U. So. Maine, Portland  
1994, URAR Form 70 / U. So. Maine, Portland  
1995, Stand. of Profess.Practice, Part A, Appraisal Institute  
1997, REA1, Real Estate Appraisal Basics, Bentley College  
1999, Using the Marshall Valuation Service, Appraisal Institute  
1999, Manufactured Housing Seminar, U. So. Maine, Saco  
1999, FHA & the Appraisal Process, Appraisal Institute  
1999, Appraising 1-4 Family Multi-Units, U. So. Maine  
2001, Appraisal Procedures, Appraisal Institute  
2001, USPAP / U. So. Maine, Augusta  
2003, National USPAP Update, Manchester, NH  
2003, Residential Construction, Manchester, NH  
2003, Oddball, Nonconforming, & Difficult Properties, Manchester, NH  
2003, Does My Report Comply to USPAP, Manchester, NH  
2003, FHA Appraising Today, Manchester, NH  
2004, VA Appraising, Manchester, NH  
2005, Annual VA Meeting, Augusta, ME  
2005, New URAR, Appraisal Institute, Portland, ME  
2005, USPAP Update, Portland, ME  
2005, Complex Properties, Portland, ME  
2005, Understanding Subsurface Wastewater Disposal, Portland, ME  
2006, Annual VA Class, Augusta, ME  
2007, USPAP Update, Appraisal Foundation, Portland, ME  
2007, Land Valuation, Appraisal Institute, Portland, ME  
2007, Relocation Appraisal is Different, Manchester, NH  
2007, Construction Cost, Portland, ME  
2009, Residential Site Valuation, Westbrook, ME  
2009, Cost Approach, Westbrook, ME  
2009, USPAP Update, Westbrook, ME  
2009, Current Issues in Appraising, Meredith, NH  
2010, USPAP Update, South Portland, ME  
2010, Risky Business, Minimizing Liability, Westbrook, ME  
2011, Understanding the Uniform Appraisal Dataset, Londonderry, NH  
2011, Intro to Residential Green Building for Appraisers, Londonderry, NH  
2011, Residential Appraisal Review, Scarborough, ME

### Client Services

Banks, mortgage companies, attorneys, estates, corporations, and other private clients.

### Additional Professional Experiences

Assisted with considerable commercial property inspections and data collection. Also, he currently performs Rural Development (**RD** - formerly Farmer's Home-FMHA), **Relocation (ERC)** appraisals, foreclosure (**REO**) properties, and other types of residential appraisal work. In addition, he was approved in 2004 by the Fee Roster Committee at the U.S. Department of Veteran's Affairs to complete **VA** work (**VA Appraisal ID # 0304**).

### Professional Licenses

**Maine State Licensed Appraiser # AP1380 / expires 12/31/12**

