

Appraiser Resume, Certifications and E&O

PROFESSIONAL RESUME OF:

DUANE V. MILLER

Certified General Real Property Appraiser

185 Bennett Springs Ct Suite #G
Mineral Bluff, Georgia 30559
706-994-6135

WORK EXPERIENCE

August 2007 – Present: **Integrity Appraisal Management Co. – Mineral Bluff, Georgia**

Owner and operator and Certified General Real Estate Appraiser performing commercial analyses for banks, mortgage companies, attorneys, CPA's, developers, builders and investors. Certified General in Georgia, Tennessee, North Carolina and Alabama. Projects include all types of commercial analyses ranging from simple to very difficult in complexity. Specialties include Acquisition & Development, Convenience Stores, Marinas and Going Concerns.

January 2007 – July 2007: **Miller Appraisal & Associates Inc.- Young Harris, Georgia**

Certified General Real Estate Appraiser and partner performing commercial analyses for banks, mortgage companies, attorneys, CPA's, developers, builders and investors. Additional responsibilities include market expansion of residential appraisal business and management of operations.

January 2005 – December 2006: **Oakwood Homes -Denver, Colorado**

Sr. Loan Officer and Sub-Prime Expert for the mortgage division of Colorado's largest privately held new home builder. Daily responsibilities include the origination of loans and implementation and management of a sub-prime loan department. Monthly loan origination averaged 5.2 million with average loan size of \$209,000.

June 2004 - December 2004: **Colorado Home Funding- Greenwood Village, Colorado**

Sr.Loan Officer for a mortgage broker partnered with KB Homes and US Homes originating loans for purchases of primary residences, second homes and investment properties. Daily responsibilities included origination and management of a 15+ million dollar new home loan pipeline and day to day interaction with customers, sales staff, builders and title agents. Prime and sub-prime lending experience.

December 2000 - May 2004: **Team Lending Concepts- Greenwood Village, Colorado**

Sr. Loan Officer and Sales Manager for a large mortgage broker and lender. Daily responsibilities included the origination of both residential and commercial mortgages and management of a team of 10 junior loan officers. Other responsibilities included assisting upper management with day to day operations and decision making and the development of a correspondence lending division.

March 1999 - November 2000: **Forsythe Appraisals, Inc.- Lakewood, Colorado**

Branch Manager and Sr. Appraiser for a national real estate appraisal firm based out of St. Paul Minnesota. Daily responsibilities included the management of all operations for the Colorado branch. Other responsibilities included performing residential and commercial analyses and the overview and co-signing of all appraisal reports and the training of all new appraisers and direct marketing for new business.

January 1998 - February 1999: **Metro Appraisals, Inc. - Gainesville, Georgia**

Commercial Real Estate Appraiser for a reputable and established appraisal firm. Primary responsibilities included the preparation of commercial narrative real estate appraisals as well as conducting feasibility studies, cash flow analyses, and absorption studies for large financial lending institutions. Worked under direct supervision of MAI appraiser.

November 1991-December 1997: **Miller Appraisal & Associates, Inc.- Blairsville, Georgia**

Certified Residential Appraiser and partner in appraisal firm covering northeast Georgia and parts of western north Carolina and Tennessee. Performed both residential and commercial analyses. Majority of work was for FNMA/FHLMC, FHA mortgage transactions.

EDUCATION & CERTIFICATIONS

1990- Westminster Christian - Miami Florida

1992- Gainesville College- ASBA Business Administration

Georgia Certified General Real Property Appraiser No. 2714

Tennessee Certified General Real Estate Appraiser No. 4111

North Carolina Certified General Real Estate Appraiser A6406

Alabama Certified General Real Property Appraiser No.00869

FHA National Registry

APPRAISAL EDUCATION

1992- Foundations of Real Estate Appraisal (30 Hrs)
1992- Appraising The Single Family Residence (30 Hrs)
1992- Standards of Professional Appraisal Practice (15 Hrs)
1993- Principles of Appraisal Review (15 Hrs)
1993- Advanced Commercial Appraisal (15 Hrs)
1993- Commercial Investment Appraisal (15 Hrs)
1993- Farm and Land Appraisal (15 Hrs)
1997- Capitalization Rates and the Income Approach to Value (10 Hrs)
2007- Appraisal Applications (45 Hrs)
2007- National Uniform Standards of Professional Appraisal Practice (15 Hrs)
2007- Advanced Rates & Ratios (10 Hrs)
Total Hours of Appraisal Education- 215 Hrs

PROJECT & PROPERTY TYPE EXPERIENCE

Specialties: Acquisition & Development, Convenience Stores, Marinas, Complex Properties.
Other: Retail Buildings, Office Buildings, Light Industrial, Light & Heavy Manufacturing, Poultry Farms, Vacant Land Tracts, Timber Properties, Religious Facilities, Airports, Industrial Parks, Conservation Easements, Condemnation, Diminution, Estate Properties, Concrete Batch Plants, Hotels & Motels, Condominiums, Athletic Clubs, Special Use Properties.

CLIENTELE(Commercial Lending)

Bank of Blairsville, Bank of Hiawassee, Bank of Blue Ridge, Stephens Federal, Macon Bank, BB&T, United Community Banks, Georgia Bank & Trust, Nantahala Bank & Trust, Capital City Bank, Central Bank of Georgia, Commercial Bank, Community Bank & Trust, FSG Bank, Jones Jensen & Harris Law Firm, M&T Bank, Mile-High Banks, Wells Fargo Bank, First Citizens Bank.

REFERENCES

Jimmy Tallent- President & CEO United Community Banks 706-745-2151	Dale Hayter, MAI- Appraiser Chief Appraiser 770-597-2055
Gwen Christian- CCO, Exec.VP Chatuge Bank Shares 706-781-3166	Donald F. Crews- Appraisal Review Officer BB&T Corporate 919-250-0569
Jamie Tallent- President United Community Banks 706-635-5411	Gloria McColgan, MAI- Chief Review Officer UCBI 678-581-3598