

## QUALIFICATIONS OF APPRAISER

CHARLES KRUGER

Mr. Kruger has been a staff appraiser with Professional Appraisal Services since April, 1993, and a State-certified residential real estate appraiser. He had previously owned and operated a business on St. Armands Circle from 1980-1992.

## GENERAL AND RELATED EDUCATION

- 1979 – Indiana University, Bloomington, Indiana, undergraduate studies with an emphasis on business.
- 1983 – Graduated from the University of South Florida, Tampa, Florida; Bachelor of Business Degree; major: Marketing.
- 1991 – Fundamentals of Real Estate Investing; Orlando, Florida
- 1993 – Real Estate Education Specialist, Orlando, FL; Appraisal Board I course, Standards of Professional Practice.
- 1994 – I110 Appraisal Principles, Appraisal Institute, Tampa, Florida
- 1994 – I120 Appraisal Procedures, Appraisal Institute, Tampa, Florida
- 1994 – I210 Residential Case Study, Appraisal Institute, Tampa, Florida
- 1994 – Core Law Update, Lee Grant & Co., Sarasota, Florida
- 1995 – ABIIb Certified Residential Appraisal Course, Real Estate Education Specialists, Orlando, Florida
- 1996 – A141, Appraisal Methods & Applications, Real Estate Education Specialists, Tampa, FL
- 1996 – A92, USPAP/Law Update, Real Estate Education Specialists, Tampa, Florida
- 1997 – IFA, 5.2 Fair Lending Requirements, Ft. Myers, Florida
- 1998 – A92, USPAP/Law Update, Real Estate Education Specialists, Tampa, Florida
- 1998 – A182, Case Studies in Uniform Standards, Real Estate Education Specialists, Tampa, FL
- 1999 – Seven Hour USPAP (Update/Law), Sarasota, Florida
- 2000 – A224, Appraising the Appraisal, Real Estate Education Specialists, Orlando, Florida
- 2002 – Appraisal Continuing Education, including USPAP/Law Update, Bert Rodgers Schools, Sarasota, Florida
- 2004 – Appraisal Continuing Education, including USPAP/Law Update, Bert Rodgers Schools, Sarasota, Florida
- 2006 – Appraisal Continuing Education, including USPAP/Law Update, Bert Rodgers Schools, Sarasota, Florida
- 2008 – Appraisal Continuing Education, including USPAP/Law Update, Real Estate Education Specialists, Sarasota, FL
- 2010 – Appraisal Continuing Education, including USPAP/Law Update, Real Estate Education Specialists, Sarasota, FL

## BUSINESS AND PROFESSIONAL AFFILIATIONS

Member of Sarasota Board of Realtors

Clients include various banks, mortgage companies, relocation companies, attorneys, credit unions, accountants and brokers.

Expert testimony accepted in Sarasota County Circuit Court, Manatee County Circuit Court, Sarasota County Value Adjustment Board Hearing and Manatee County Value Adjustment Board Hearing.

State Certified Residential Real Estate Appraiser #0002711  
FHA Approved Appraiser