

# **QUALIFICATIONS FOR APPRAISING REAL AND PERSONAL PROPERTY**

## **EDUCATION:**

Avon High School, Avon, S.D., National College of Business, Rapid City, S.D., South Dakota State University, Brookings, S.D., Reisch College of Auctioneering, Mason City, Iowa, Dakota School of Real Estate, Yankton, S.D., (Courses I, II & III), The Lincoln Institute, San Antonio, Texas (Principles of Real Estate Appraisal, Practice of Real Estate Appraisal, Farm and Land Appraisal, Commercial Investment Appraisal, Advanced Commercial Appraisal & Standards of Professional Appraisal Practice), Graduate Realtor's Institute Course I, Real Estate Appraisal Applications and Uniform Standards of Professional Appraisal Practice from the Appraisal Institute, Pro Ed Courses 102, 103, 104 & 108, and several other classes sponsored by professional associations and continuing education providers. Annual continuing education is required to maintain the South Dakota Real Estate Broker's license and the South Dakota State Certified General Appraiser's License.

## **LICENSES:**

Presently holding South Dakota Real Estate Broker's License #3551 and South Dakota State Certified General Appraiser's Licenses #206.

## **EXPERIENCE:**

I am presently self-employed as a Real Estate Appraiser, Real Estate Broker and Auctioneer. I have been an auctioneer since 1970. I have been in the real estate business since 1979, starting as a salesperson. I received my Broker's license in 1983, and also started appraising under my Broker's license at that time. I received my Certified General Appraiser's License in 1992. I have testified several times as an expert witness in Federal Bankruptcy Court and other legal hearings and trials. During the farm crisis in the 80's I conducted over 150 chattel appraisals for the Farm Service Agency District III for bankruptcy and debt restructuring cases. I have also contracted with local banks to do annual farm inspections and chattel appraisals. I do about 120 to 130 real estate appraisals annually, plus some chattel appraisals. I was the lead auctioneer at the Wagner Livestock Auction for over 35 years. I do mainly agricultural appraisals, but have done residential and commercial. Commercial appraisal experience includes appraisals of restaurants and lounges, locker plants, hunting lodges, retail and service stores, funeral homes, apartment houses, car washes, shopping malls, franchise motels, livestock auctions, medical clinics, grain elevators, nursing homes and other commercial property. Agricultural experience includes over 2500 farm and ranch appraisals since 1992. I have also acted as a court appointed referee in settling disputes in real estate.

## **PROFESSIONAL ACTIVITIES:**

Member, Professional Appraisers Assn. of South Dakota

# QUALIFICATIONS FOR APPRAISING REAL AND PERSONAL PROPERTY

## REPRESENTATIVE CLIENTS

Agricultural Mortgage Co.	Louisville, KY
Altra Credit Union	LaCrosse, WI
American Community Bank & Trust	Woodstock, IL
American State Bank	Alvord, IA
Anderson Law Office	Wagner, SD
Andes State Bank	Lake Andes, SD
Bank of the West California	Denver, CO
Bank First	Norfolk, NE
Bank West Bank & Trust Dept.	Pierre & Mitchell, SD
Bertsch Law Office	Menno, SD
Boschma Legal Services	Springfield, SD
Boyce, Greenfield, Pashby & Welk	Sioux Falls, SD
Brale Law Office	Parkston & Corsica, SD
Bucher Law Office	Plankinton, SD
Charter West National Bank	West Point, NE
City of Chamberlain	Chamberlain, SD
City of Platte	Platte, SD
Commercial State Bank	Wagner, SD
Community Bank	Avon, SD
Community First Bank	Platte & Corsica, SD
Community National Bank	Waterloo, IA
Community State Bank	Spencer, IA
Cor Trust Bank	Mitchell, Sioux Falls & Yankton, SD
Creative Financial Consultants	Overland Park, KS
Cutler & Donahoe, Attorneys	Sioux Falls, SD
Dakoa Mac	Yankton, SD
Deadrick Law Office	Platte, SD
Farm Credit Services	Sioux Falls & Mitchell, SD
Farm Service Agency	SD Districts IV & V
Farmers & Merchants Bank	Plankinton, SD
Farmers & Merchants Bank	Scotland, SD
Farmers & Merchants State Bank	Crofton, NE
Farmers State Bank	Parkston, Stickney & Kaylor, SD
Farmers State Bank	Marion & Bridgewater, SD
Fink Law Office	Bridgewater, SD
First American Bank & Trust	Sioux Falls, SD
First Bank & Trust	Sioux Falls, SD
First Dakota Bank	Yankton, Mitchell, Chamberlain & Wagner, SD

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First Dakota Trust Dept.	Yankton, SD
First Federal Savings & Loan	Sioux Falls, SD
First Fidelity Banks	Platte & Burke, SD
First National Bank	Sioux Falls, SD
First National Bank & Trust	Syracuse, NE
First National Bank SD	Yankton, Mitchell & Woonsocket, SD
First National Bank SD Trust Dept.	Mitchell, SD
First Premier Bank	Sioux Falls, SD
First Savings Bank	Springfield, SD
First Savings Bank & Trust	Sioux Falls, SD
First State Banks	Armour, Delmont, Tripp & Geddes, SD
Fulton State Bank	Mitchell, SD
Glenn L. Roth, Attorney	Freeman & Olivet, SD
Great Western Bank	Chamberlain, SD; Mount Ayr, IA, Omaha, NE
Great Western Bank	Omaha, NE & Madison, SD
Home Federal Savings Bank	Sioux Falls, SD
James Haar, Attorney	Tripp, SD
Janus Ag Finance	Littleton, CO
Johnson Eklund Law Office	Gregory, SD
Johnson, Heidepriem, Marlow & Janklow	Sioux Falls, SD
Kennedy, Rokahr, Pier & Knoff	Yankton, SD
Kent Lehr Law Office	Scotland, SD
Koch Law Office	Mitchell, SD
Lee Burd, Attorney	Sioux Falls, SD
Marquette Banks	Chamberlain, Kimball, Yankton, SD
Marshall & Iisley Bank	Green Bay, WI
May, Adams, Gerdes & Thompson	Pierre, SD
MetLife Ag Investments	Norfolk, NE
Michael Kula, Attorney	Minneapolis, MN
Midwest Bank	Creighton, NE
MinnWest Bank	Luverne, MN
Morgan Theeler Law Office	Mitchell, SD
Murle Miller, Attorney,	Yankton, SD
Natvig Law Office	Kimball, SD
Nebraska Energy Federal Credit Union	Columbus, NE
Norwest Banks	Mitchell, Chamberlain, Huron, Sioux Falls, SD
Paul Halbur, Attorney	Omaha, NE
Pender State Bank	Pender, NE
Pinnacle Bank	ONeill, NE

## QUALIFICATIONS FOR APPRAISING REAL AND PERSONAL PROPERTY

Plains Commerce Bank	Aberdeen, SD
Prairie State Bank	Presho, SD
Premier Bank	Rock Valley, IA
Rabo Agri Finance	St. Louis, MO
ReliaBank	Hartford, SD
SD Game Fish & Parks Foundation	Pierre, SD
Security Bank & Trust	Glenwood, MN
Security State Bank	Tyndall, SD
Security State Bank	Sheldon, IA
Shelley Wieck, Attorney	Sioux Falls, SD
Small Business Administration	Sioux Falls, SD
State Bank of Alcester	Alcester, SD
Stearns Bank	St. Cloud, MN
Steele & Steele, Attorneys	Plankinton, SD
Steve Fox, Attorney	Chamberlain, SD
Steve Smith, Attorney	Chamberlain, SD
Thomas E. Alberts, Attorney	Avon, SD
Thompson Law Offices	Sioux Falls, SD
United Prairie Bank	Madison, MN
U.S. Bank	Rapid City, SD
Valley Bank	Sioux Falls, SD
Wells Fargo Mortgage Co.	Yankton, SD
Western Bank	Sioux Falls, SD
Whalen Law Office	Lake Andes, SD
Wheeler, Morgan, Theeler, Cogley	Mitchell, SD
Wipf & Cotton, Attorneys	Wagner, SD
Yankton Savings & Loan	Yankton, SD
Zieser & Rothschadl, Attorneys	Tyndall, SD