

Qualifications of James J. Nicholas

Independent Real Estate Appraiser

EDUCATIONAL & PROFESSIONAL AFFILIATIONS

Graduate: University of Santa Clara

Class of 1968

Bachelor of Science Commerce (B.S.C.)

- Introduction to Appraising Income Property
- Capitalization
- Narrative Report Course
- Case Studies in Real Estate Valuation
- Valuation Analysis & Report Writing
- Statistics, Capitalization, Partial Interest & Reports
- Real Estate Fundamentals II
- Math & Regulations for Applications
- FIRREA Overview & Practical Applications
- Technical Inspection of Real Estate
- Phase I Environmental Inspections (Membership # 11308)
- Federal & State Law Regulations
- USPAP

MEMBERSHIPS:

NARA/CREA – Approved Appraiser #10620

NARA/MU – Approved Appraiser #55082

Certified Review Appraiser (Senior Member 11/16/81)

Registered Mortgage Underwriter (Senior Member 8/8/83)

Quest for Quality Award (11/12/85)

Environmental Assessment Association (1994)

EMPLOYMENT HISTORY

1981 - Present

Principal / Appraiser

James J. Nicholas & Associates

1975 - 1981

Loan Agent/Appraiser

American Savings & Loan