

QUALIFICATIONS OF RONALD AMES, MAI, SRA

President, Ames Appraisal Services
(A division of The Ames Organization, Inc)
Federal Tax I.D. # 59-1432314
(Since 1973)

www.amesappraisal.com

Lake Worth Office 5700 Lake Worth Rd, Suite 305, Lake Worth, Florida 33463, 561-296-5152
Fort Lauderdale Office 401 E. Las Olas Blvd., Suite 1400, Fort Lauderdale, Florida 33394, 954-772-8200

PREVIOUS POSITIONS:

Executive Vice President, Chief Real Estate Appraiser
Transcontinental Mortgage Company and Parent Company,
Metropolitan Mortgage Company (1967 to 1973)

Real Estate Appraiser & Mortgage Loan Officer
Financial Federal Savings and Loan Association,
Miami Beach, Florida (1964 to 1967)

PROFESSIONAL AFFILIATIONS:

MAI & SRA Member of the Appraisal Institute, Member #6289
Member of the Florida Assoc. of Mortgage Brokers

CERTIFICATIONS:

Certified General Appraiser - State of Florida RZ 0000001

PROFESSIONAL POSITIONS:

Past President:

Society of Real Estate Appraisers, Greater Fort Lauderdale Chapter 204, SREA Designation (1974-75).
Fla. Assoc. of Mortgage Brokers, State of Fla., Miami Chapter **Society of Mortgage Consultants**
National Association of Mortgage Brokers

Current or Prior Professional Positions:

Member: Chapter Board of Directors, Appraisal Institute
Chairman: Chapter Public Relations Committee, Appraisal Institute; also Candidates Guidance Committee
Captain: Chapter Admissions Committee, Appraisal Institute
Member: Southeast Regional Panel, Appraisal Institute

LICENSES:

Registered Real Estate Broker: Licensed in the State of Florida
Licensed Mortgage Broker: State of Florida, Ames Mortgage Associates

INSTRUCTOR OF REAL ESTATE COURSES:

Instructor - **Real Estate Course #2** - University of Florida
Extension Division - Gainesville, Florida
Instructor - **Principle of Mortgage Lending** - Florida
International University - Miami, Florida

QUALIFICATIONS OF RONALD AMES, MAI, SRA (Cont)

Recent Courses and Seminars Taken			
Program Title	End Date	Type	Hours
Real Estate Investing & Development - A Valuation Perspective	7/15/2007	Program	7
A Client Perspective on the Appraisal Profession	7/16/2007	Program	4
The Real Estate Economy: What's in Store for 2008?	7/17/2007	Program	4
Making Sense of the Changing Landscape of Valuation: Cool Tools	7/17/2007	Program	4
Online Residential Design & Functional Utility	12/15/2006	Online	7
Online Analyzing Distressed Real Estate 12/15/2006 Online 4.0	12/15/2006	Online	4
The Canary in the Coal Mine:Energy Star & the Appraisal Proc	10/20/2006	Program	3
Business Practices and Ethics	12/9/2005	SPP	8
7-Hour National USPAP Update Course	12/8/2005	SPP	7
Florida State Law for Real Estate Appraisers	11/18/2005	Program	3
Mathematical Modeling (Seattle Ed. Session)	7/9/2005	Program	3.5
Internet Research	7/9/2005	Program	3.5
Lost in Translation: Role of Technology in Comm. RE	7/8/2005	Program	3
Site To Do Business	7/8/2005	Program	3
Art & Science of Real Estate Feasibility	7/7/2005	Program	7
7-Hour National USPAP Update Course	8/14/2004	SPP	7
Computer Concepts & Effective Email Cmn. for RE Appraisers	8/13/2004	Program	10

Other Courses and Seminars Taken			
Florida State Law for Real Estate Appraisers	8/1/2003	Program	3
Uniform Appraisal Standards for Federal Land Acquisitions	3/29/2003	Program	16
Gramm-Leach-Bliley Act	7/27/2002	Program	3
Separating Real & Personal Prop. from Intangible Bus. Assets	3/22/2002	Program	15
Eminent Domain Related Topics	February-03	Program	7
Online Appraisal of Nursing Facilities	12/31/2001	Online	7
Introduction to GIS Applications for Real Estate Appraisal	12/31/2001	Online	7
USPAP Florida Law for Appraisers	11/30/2001	Program	7
Real Estate Fraud: The Appr. Responsibilities & Liabilities	10/5/2001	Program	7
Standards of Prof. Practice, Part C	6/2/2000	SPP	16
SFWMD Appraisal Seminar: Valuation of Various Types of Vacant Land	May-00	Program	15
7-Hour USPAP Florida Law for Appraisers	4/7/2000	Program	7
Condemnation Appraising: Advanced Topics and Applications	6/25/1999	Program	16
The Impact of Contamination on Real Estate Value (Taught by Ronald Ames)	7/18/1998	Program	3
Appraisal Considerations for Rural Properties in S.E. FL	5/15/1998	Program	11
Real Estate Boom of "1997"- Will it Last?	11/21/1997	Program	1
Appraisal, Rural	5/9/1997	Program	11
Appraisal of Nursing Facilities	November-96	Program	7
USPAP Core Law for Appraisers	September-96	Program	7
Internet and the Appraiser	March-96	Program	7
Income Valuation	September-95	Program	7
Standards of Professional Practice Parts A & B (USPAP)	July-95	Program	15
Analysis, Shopping Centers	June-95	Program	7
Environment, Wetlands	May-95	Program	7
Property Management	April-95	Program	4
Income Valuation	March-95	Program	7
Market Analysis	September-94	Program	7
PowerLine Easements & Electro Magnetic Fields Effect on People/Value	April-94	Program	7
American with Disabilities Act (ADA Seminar)	February-94	Program	7

QUALIFICATIONS OF RONALD AMES, MAI, SRA (Cont)

APPRAISAL ARTICLES PUBLISHED:

1. Appraisal and Feasibility Analysis of Bowling Centers
2. Appraising Environmentally Sensitive Land
3. The Appraisal of a Business

EDUCATION:

B.A., Rutgers University, New Brunswick, New Jersey

APPLICATION OF APPRAISALS	
Arbitration	Gift and Estate Tax Matters
Bankruptcy	Litigation
Condemnation	Mortgage Loan Underwriting
Feasibility Analysis	Purchase or Sale
Foreclosure Proceedings	Real Estate Tax Appeals

EXPERT WITNESS TESTIMONY:

Federal Court - Dade Broward & Palm Beach Counties,
Bankruptcy Courts in Dade and Broward Counties
Circuit Courts in Dade, Broward, Palm Beach & Sarasota Counties
Real Estate Tax Hearings

TYPES OF PROPERTIES APPRAISED AND/OR FEASIBILITY STUDIES PREPARED	
Agricultural Lands	Mobile Home Parks
Bowling Centers	Office Buildings (Single User, Rental & Condominium)
Churches	Rental Apartments
Condemnation	Residential Subdivision
Condominium	Shopping Centers & Store Buildings
Environmentally Sensitive Lands	Single Family Residential Developments/ Houses
Feasibility Analysis of Bowling Facilities	Special Use Properties
Flex Buildings	Time Share Facilities
Free Standing Office	Townhouses (Condominium & Rental)
Ground Leases	Truck Terminals
Hotels, Motels & Restaurants	Vacant & Developed Land - all uses
Industrial & Manufacturing Buildings	Warehouses (Condominium & Rental)
Leasehold and Leased Fee Interests	

QUALIFICATIONS OF RONALD AMES, MAI, SRA (Cont)

Client List	
Alvarez, Armas & Borron	Heller Financial, Inc.
Allied Mortgage	Home Mortgage Specialist
American National Bank	InterBay Funding
Arvida/JMB Partners	John Hancock Real Estate Finance, Inc.
BAC Bank	Katz, Barron, Squitiero & Faust, Attys.
BankAtlantic	Kaufman, Miller, Dickstein, Grunspan, Attys.
BankUnited	Lowe's Home Center, Inc.
Broward County	Mellon Bank
Broward County School Board	Mercantile Bank
Business Capital Group (Div. of Bank of Alabama)	Mercury Real Estate Services
Carlton, Fields	Ocean Bank
Children's Home Society of Florida	Ocean Capital
City of Fort Lauderdale	Office Depot
City of Hollywood	Optimum Bank
City of Lauderdale Lakes	Palm Beach Community Bank
City of North Miami	Palm Beach County PREM
City of Oakland Park	Palm Beach County Right of Way
City of Pembroke Pines	Palm Beach County School District
City of Pompano Beach	Peninsula Bank
Cole, Scott & Kissane	Regions Bank
CommerceBank	Sawgrass Property Investments
Commerce Bank	Shell Oil Co.
Crown Bank	Shook, Hardy & Bacon
Dubosar & Perez	Silver Hill Financial
Evangelical Christian Credit Union	South Florida Water Management District
First National Bank of South Miami	Summit Realty and Development Corp.
Florida Dept. of Environmental Prot	Sun American Bank
Florida Dept. of Transportation	The Nature Conservancy
Floridian Community Bank	(Tri-Rail) S Florida Transportation Authority
Fromberg, Perlow & Kornik	VEP Housing Developers, LLC
General Services Administration	Weitz & Luxenberg
Gutter, Josepher, Ruffin & Sheehy, P.A., Attys.	White & Case LLP