

Appraiser Resume, Certifications and E&O
PROFESSIONAL RESUME OF:

DUANE V. MILLER
Certified General Real Property Appraiser

*Georgia * North Carolina * Tennessee * Alabama*

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Blue Ridge, Georgia 30513

706-374-3004

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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 Register

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)
14 hours of CE per year for license renewal (ongoing)
Total Hours of Appraisal Education- 215 Hrs plus continuous CE

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)

BB&T, RBC Centura (Royal Bank of Canada), First Citizens Bank, United Community Banks, Bank of Blairsville, Bank of Hiawassee, Bank of Blue Ridge, Stephens Federal, Macon Bank, Bank of North Georgia, Georgia Bank & Trust, Capital City Bank, Central Bank of Georgia, Commercial Bank, Community Bank & Trust, FSG Bank, M&T Bank, Mile-High Banks, Wells Fargo Bank, Century Security Bank, Bank of Morgan County, Whitefield Dalton Bank.

REFERENCES

Jimmy Tallent- President & CEO
United Community Banks
706-745-2151

Matilda Parker- Chief Review Officer
First Citizens Bank
919-716-2408

Jamie Tallent- President
United Community Banks
706-635-5411

Dale Hayter, MAI- Appraiser
Chief Appraiser
770-597-2055

Donald F. Crews- Appraisal Review Officer
BB&T Corporate
919-250-0569

Gloria McColgan, MAI- Chief Review Officer
UCBI
678-581-3598