

## QUALIFICATIONS / RESUME

**19 Years Experience** Single-Family – Condominiums -- Multi-Family -- Lots/Acreage

**FHA/HUD Approved Appraiser**

**Serving Western North Carolina Counties** Buncombe – Haywood – Madison – Transylvania – Yancey

### **Professional Courses, Seminars and Licensing**

**North Carolina State Certified Residential Appraiser**

**2002 North Carolina State Licensed Residential Appraiser**

**2002 Applied Residential Property Valuation (R-3) – 30 Hours** American School of Real Estate Appraisal

**2002 Valuation Principles and Procedures (R-2) – 30 Hours** American School of Real Estate Appraisal

**2002 Introduction to Real Estate Appraisal (R-1) – 30 Hours** American School of Real Estate Appraisal

**2002 North Carolina State Licensed Real Estate Salesperson**

**1994 HUD Approved Appraiser** HUD Appraisers Training Course

**1990 Florida State Licensed Real Estate Broker**

**1990 Applied Residential Property Evaluation – 54 Hours** Society of Real Estate Appraisers

**1989 Florida State Certified Residential Appraiser**

**1989 Introduction to Appraisal of Real Property – 54 Hours** Society of Real Estate Appraisers

**1988 Income Approach to Evaluation – 40 Hours** International Association of Assessing Officers

**1987 Fundamentals of Real Property Appraisal – 40 Hours** International Association of Assessing Officers

### **Employment**

**Jeffrey M. Gorff / Appraisal Carolina, LLC, Mars Hill, NC** Appraiser – *Independent Contractor, 6/02-Present*

- 1-4 unit residential properties and vacant land covering 5 counties for multiple clients.

**Comps.Com, Inc., Asheville, NC**

*Data Manager, 6/99-5/00*

Responsible for the confirmation and research of all details of real estate sales for the Charlotte, NC market in excess of \$200,000.

- Analyzed details of residential and commercial developments.
- Developed capitalization rates and income valuations for commercial real estate.

**Meredith Appraisal Service, Ft. Myers, FL**

*Appraiser – Independent Contractor, 11/88-9/98*

Responsible for all phases of the appraisal process for improved and vacant real estate.

- Housing and Urban Development (HUD) approved appraiser.

**DeSoto County Property Appraisers Office, Arcadia, FL**

*Appraiser – Independent Contractor, 6/90-7/91*

Responsible for discovering, listing and appraising real property for tax assessment purposes.

- Discovered and listed previously untaxed real property for ad valorem tax purposes to meet department of revenue guidelines.

**Lee County Property Appraisers Office, Ft. Myers, FL**

*Staff Real Property Appraiser, 12/86-11/88*

Responsible for the annual appraisal of half of a 118 square mile city and unincorporated areas of the county for tax assessment purposes. Successfully appraised over 40,000 properties annually.

- Mapped county areas into appraisal neighborhoods.
- Researched deeds and ownership records.
- Analyzed surveys and county maps.

**Edison Realty, ERA, Ft. Myers, FL.**

*Sales Associate 6/82 – 11/86*

### **Education**

Edison Community College, Ft. Myers, FL: A.A. Business Administration

University of South Florida, Ft. Myers FL: B.S. Business Administration



GENERAL STAR NATIONAL INSURANCE COMPANY  
 Financial Centre  
 P.O. Box 10360  
 Stamford, Connecticut 06904-2360

## REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

### DECLARATIONS PAGE

This is a claims made and reported policy. Please read this policy and all endorsements and attachments carefully.

Policy Number: NJA985188D

Renewal of Number: NJA985188C

1. **NAMED INSURED:** Jeffrey M Gorff  
**STREET ADDRESS:** 3444 Metcalf Creek Loop  
 Mars Hill, NC 28754

2. **POLICY PERIOD:** Inception Date: 06/12/2008                      Expiration Date: 06/12/2009

Effective 12:01 a.m. Standard Time at the address of the Named Insured.

3. **LIMIT OF LIABILITY:**  
 Each Claim: \$ 500,000  
 Aggregate: \$1,000,000  
**Claim Expenses** have a separate Limit of Liability:  
 Each Claim: \$ 500,000  
 Aggregate: \$1,000,000

4. **DEDUCTIBLE:** Each Claim: \$500.00                      Aggregate: \$1,000.00

5. **RETROACTIVE DATE:** 06/12/2003

If a date is indicated, this policy will not provide coverage for any **Claim** arising out of any act, error, omission or personal injury which occurred before such date.

6. **ANNUAL PREMIUM:**

7. **ENDORSEMENTS:**

This policy is made and accepted subject to the printed policy form together with the following form(s) or endorsement(s).

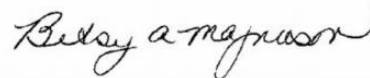
GSN-07-AP-122(07/2007) GSN-07-AP-835NC (10/2007)

GSN-07-AP-201 (06/2007) GSN-07-AP-375 (10/2007)

8. **MANAGING AGENT**

Herbert H. Landy Insurance Agency, Inc.  
 75 Second Avenue, Suite 410

Needham, Massachusetts 02494-2876



Authorized Representative

GSN-07-AP-720 (06/2007)

Producer Code: 00026230

Date: 06/20/2008

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Class Code: 73128

SLA#:

File No.

**NORTH CAROLINA APPRAISAL BOARD**  
**APPRAISER QUALIFICATION CARD**  
*Expires June 30, 2009*

REGISTRATION / LICENSE / CERTIFICATE HOLDER

**08** **JEFFREY M GORFF** **09**

**A6069** **C** **Y**

APPRAISER NUMBER TYPE NATIONAL REGISTRY

*Jeffrey M. Gorff*  
APPRAISER'S SIGNATURE

*Paul W. Hopkins*  
EXECUTIVE DIRECTOR