

C. Allen Carte, West Virginia Certified Residential Appraiser #CR0997

521 Churchill Drive
Charleston, WV 25314
FHA APPROVED

CARTE APPRAISAL SERVICE

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Appraisal Education

APPRAISAL INSTITUTE:

- Appraisal of Real Estate L 1 and L 2
- Uniform Standards of Professional Appraisal Practices
- FHA and the Appraisal Process
- Income Valuation of Small, Mixed-Use Properties (600)

OTHER APPRAISAL EDUCATION:

- Real Estate Fraud and the Appraiser's Role
- Valuation of Partial Interest
- Yield Capitalization
- The Home Inspection to the New ASHI Standards
- Appraiser Liability
- Mold, Radon, Asbestos, Lead Paint and Water, Carbon Monoxide and the Healthy Home
- Limited Appraisals and the Scope of Work Decision
- Appraising 2-4 Family and Multi-Family Properties
- Residential Site Valuation and Cost Approach
- Residential Sales Comparison and Income Approach
- Residential Foundation and Floor Structure Defects; their Recognition, Causes and Cures
- Answering Questions on URAR 1004, 2055, 2065
- The FHA and VA Appraiser
- Value Trends ó The Real Estate Agent and the Appraiser
- Residential Site Valuation and Cost Approach
- Foreclosures and Short Sales Dilemmas and Solutions
- Residential Sales Comparables and Income Approach
- Deriving and Supporting Adjustments
- Appraisal Challenges: Declining Market and Sales
- The Appraiser as Expert Witness
- USPAP Current

General Education

Fairmont State College	Fairmont, West Virginia
Realtor's Institute Graduate	Parkersburg, West Virginia
National Association of Realtors	Numerous Advanced Courses

Professional Experience

Licensed Real Estate Salesman (1984 – 2003)

- Property Manager, Carte Realty Company (1984 - 2003)

West Virginia Certified Residential Appraiser #CR0997 FHA

- Over 16 years assisting and appraising properties for
- Numerous Lenders, Attorneys, Builders, Estates, Individuals, and Family Court Testimonies

SPECIALTIES

FHA, Primary and Secondary Markets, New Construction, (from plans and specs), Construction Draw Inspections, Refinance, Estates, Foreclosure, Divorce, Single Family, Duplex, Condos, 2-4 Family, Lots, Land, Residential Tax Appeal, PMI