C. Allen Carte, WV Certified Residential Appraiser #CR0997

Phone: (304-344-3728 cacarte@suddenlink.net Fax: (304) 344-3729

Phone Direct: (304-546-6171) www.wvappraiser.com FHA APPROVED

SPECIALTIES FHA, Single Family, Duplex, Condos, Lots, Residential Tax Appeal, Primary and

Secondary Markets, New Construction (from plans and specs), Draw Inspections, Refinance, Estates, Foreclosure, Divorce, PMI, Manufactured Homes, Consulting

EXPERIENCE: Over 20 years active residential appraising for numerous lenders, appraisal

management companies, attorneys, builders, estates and individuals

Appraisal Education: Appraisal of Real Estate Level 1 and 2

Uniform Standards of Professional Appraisal Practices

FHA and the Appraisal Process

Income Valuation of Small, Mixed-Use Properties (600)

Valuation of Partial Interest

Yield Capitalization

Appraiser Liability

Limited Appraisals and the Scope of Work Decision

Appraising 2-4 Family and Multi-Family Properties

Residential Sales Comparison and Income Approach

Foundation and Floor Structure Defects;

Recognition, Causes and Cures

The FHA and VA Appraiser

Foreclosures and Short Sales Dilemmas and Solutions

Residential Sales Comparable and Income Approach

Site Valuation and Cost Approach

Deriving and Supporting Adjustments

The Appraiser as Expert Witness

Appraisal Challenges: Declining Market and Sales

General Education Fairmont State College – Fairmont, WV

Realtor's Institute Graduate - Parkersburg WV

National Association of Realtors – Numerous Advances Courses