

ANDERSON & CARR, INC.

COMPANY RESUME



**521 South Olive Avenue
West Palm Beach, Florida 33401
(561) 833-1661
(561) 833-0234 Fax**



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COMPANY DESCRIPTION

ANDERSON & CARR, INC. is the oldest and one of the top appraisal and commercial brokerage firms in Palm Beach County. It was incorporated in 1947 and has been in operation in downtown West Palm Beach, Florida since that time. Robert B. Banting, MAI, SRA became President of the company in 1984. Paul Snitkin is Vice President and Head of Sales and has been with the firm for 35 years.

Professional services include brokerage, appraisal, appraisal review, feasibility studies, tax appeals, expert witness testimony, consultation, mediation, leasing, management, rental surveys, absorption rate studies, and highest-and-best use studies.

Delivering the highest quality work, Anderson & Carr appraises and markets throughout the United States, specializing in South Florida. The firm has earned its top reputation by demonstrating expertise in all areas including: residential, including luxury residential; residential income; multi-family; vacant land; subdivisions; and industrial-commercial uses, such as shopping centers, office buildings and a broad array of special-purpose properties including going concern valuations. When complex valuation issues are involved, municipalities, lenders, and other clients consistently rely upon Anderson & Carr. In addition, the firm is the dependable choice for land-acquisition and road right-of-way appraisals for Palm Beach County, numerous municipalities and other governmental agencies.

Using the most current technology available, Anderson & Carr maintains a constantly updated real estate data bank. This includes immediate access to RealQuest data, plat maps, aerial photographs, CoStar COMPS Sales Service, as well as online access to county tax rolls and Multiple Listing Services. In addition, Anderson & Carr boasts a proprietary in-house computerized data bank of verified sales transactions throughout Florida.

In addition to appraising, some of the firm's talented staff are also licensed real estate salesmen, and can offer valuable assistance and expertise in the sale or leasing of residential, commercial, and industrial properties. This firm has done some developing and building and was very active in the mortgage loan business. In recent years, we have chosen to specialize in appraisal, brokerage and consulting, using our broad experience in the real estate business to benefit our clients.

Anderson & Carr's dynamic team is led by Robert B. Banting, President, who has been with the firm since 1972. He is a Member of the Appraisal Institute (MAI), which signifies the highest designation in the appraisal field. He attained his real estate broker status in 1980. Mr. Banting has served as President of the Society of Real Estate Appraisers, Palm Beach County Chapter; as an Officer and Director of the West Palm Beach Board of Realtors; and as a member of the Admissions Committee of the Appraisal Institute's South Florida Chapter. He also served on the State of Florida Department of Revenue Property Tax Administration Task Force.

Paul Snitkin, Vice President and Head of Sales for Anderson Carr, is primarily responsible for overseeing the sales division of the business. With over 35 years' experience within the real estate industry, he is a Past President of the Realtors Commercial Alliance of Palm Beach County, a multiple year winner of the Deal Maker awards, and a National Commercial Realtor award winner.



He sets and executes strategic goals for the business. Working closely with investors and property owners, he ensures that all deals deliver good investment performance and adds value to every transaction.

We feel confident that Anderson & Carr has the experience, integrity and business ethics, accounting and operation controls, technical skills and financial resources to complete any and all assignments in a prompt and professional manner.

ANDERSON & CARR, INC. ORGANIZATIONAL STRUCTURE			
521 S. Olive Avenue West Palm Beach, Florida 33401 (561) 833-1661			
Officers	Position	Years at Anderson & Carr	Years Experience
Robert B. Banting, MAI, SRA	President	51	51
Paul H. Snitkin Head of Sales/Broker	Vice President	36	40
STAFF APPRAISERS (INDEPENDENT CONTRACTORS)			
Charleen McManus	Cert Gen RZ204	45	45
Kevin Doran	Cert Gen RZ3345	40	40
Beau Arnold	Cert Gen RZ2937	26	26
Richard Mickle	Cert Gen RZ1511	19	40
Michelle Mickle	Cert Gen RZ3316	17	18
George Berisha	Cert Res RD5756	6	17
Ron Saar	Cert Gen RZ4225	2	2
William Spengler	Cert Res RD8462	1	14
REAL ESTATE DIVISION (INDEPENDENT CONTRACTORS)			
Zachary Rossetti	Real Estate Sales Associate	8	8
Ron Begleiter	Real Estate Sales Associate	4	5
Kevin McCarthy	Real Estate Broker Associate	3	18
Paul DiBona	Real Estate Sales Associate	1	1
SUPPORT STAFF			
Donna Banting	Director of Marketing	13	13
Christine Preece	Database Programmer / Administrator	19	19
Stefanie Poorman	Bookkeeper / Administrator	10	10
Total Years Experience			367



REFERENCES

LENDER REFERENCES
<p>Jim Springer Executive Vice President Bank of Belle Glade P.O. Box 790 Belle Glade, FL 33430 Office: (561) 996-6711 Email: jim@bankbg.com</p>
<p>Paige McDonald Credit Administration Coordinator Optimum Bank 2929 East Commercial Boulevard Fort Lauderdale, FL 33308 Office: (954) 900-2817 Email: pmcdonald@optimumbank.com</p>
<p>John Biordi, MAI Sr. Commercial Appraisal Review Specialist First Republic Bank 1230 Avenue of the Americas 2nd Floor New York, NY 10020 Office: (212) 284-60666 Email: jbiordi@firstrepublic.com</p>
<p>Jodi Wimmer Stifel Bank & Trust 12655 Olive Blvd. Ste. 250 St. Louis, MO 63141 Office: (863) 294-8178 Email: WimmerJ@stifelbank.com</p>



GENERAL WORK REFERENCES	
Contact Person	Scope of Services
Robert C. Sorgini, Attorney Sorgini & Sorgini, P.A. 300 North Federal Highway Lake Worth Beach, FL 33460 Office (561) 585-5000 Email: bob@rcslawyers.com	Appraisal of all types of residential, industrial, office, and commercial property over the past 20 years.
Wayne Lewis, MAI Review Appraiser South Florida Water Management District 3301 Gun Club Road West Palm Beach, FL 33406 Office (561) 682-6689 Email: wlewis@sfwmd.gov	Appraisal of all types of residential, industrial, office, agricultural, special purpose and commercial property over the past 15 years.
Joan C. Oliva Executive Director Lake Worth CRA 29 South "J" Street Lake Worth Beach, Fl 33460 Office (561) 439-2550 Email: joliva@lakeworth.org	Appraisal and brokerage services on all types of residential, industrial, office, and commercial property over the past 10 years.
Vincent J. Noel P.S.M., Survey/Real Estate Supervisor City of West Palm Beach 401 Clematis Street, 4th Floor West Palm Beach, FL 33401 Office (561) 494-1096 Email: vnoel@wpb.org	Appraisal of all types of residential, industrial, office, and commercial property over the past 20 years.



REFERENCES

EXPERT WITNESS TESTIMONY REFERENCES
Barry Balmuth, Esq. Barry S. Balmuth, P.A. 2505 Burns Road Palm Beach Gardens, FL 33410 Office: (561) 242-9400 Fax: (772) 344-4298 Email: bbtriallaw@cs.com
William P. Doney, Esquire Caldwell Pacetti Edwards Schoech & Viator LLP 1555 Palm Beach Lakes Blvd., Suite 1200 West Palm Beach, FL 33401 Office: (561) 655-0620 Fax: (561) 655-3775 Email: doney@caldwellpacetti.com
Daniel S. Rosenbaum, Esquire Rosenbaum PLLC 250 Australian Avenue South, 5th Floor West Palm Beach, FL 33401 Office: (561) 653-2900 Fax: (561) 820-2542 Email: drosenbaum@rosenbaumpllc.com
Theodore Babbitt, Esquire Babbitt & Johnson, P.A. 1641 Worthington Rd, Suite 100 West Palm Beach, FL 33409 Office: (561) 684-2500 Fax: (561) 684-6308 Email: tedbabbitt@babbitt-johnson.com



PARTIAL CLIENT LIST

Acquisition Experts
Adams and Reese LLP
Al Packer Ford
Albert Valuation Group New York, Inc.
Aldrich Tool Rental, Inc.
Alley, Maass, Rogers & Lindsay, P.A.
Alpha Realty Advisors
APEX Mortgage Corp.
Apex Oil Company, Inc.
Arnstein & Lehr, LLP
Bank of Belle Glade
BankUnited
Barnes & Thornburg LLP
BB&T
BMO Private Bank
Bodis Realty, Inc.
Boynton Beach Chamber of Commerce
Boynton Beach Community Redevelopment Agency
Boys & Girls Clubs of Palm Beach, Inc.
Braman Honda
Brandenburg & Associates, P.A.
Broad & Cassel
Brown Harris Stevens of Palm Beach
Burns and Severson, P.A.
Kirk Grantham, Esq.
Lewert Law Offices
Caldwell Pacetti Edwards Schoech & Viator LLP
Capital Bank Commercial Appraisal Department
Cargill Juice North America
Casey Ciklin Lubitz Martens & O'Connell
Cassidy Turley Midwest, Inc., Agent for JP Morgan Chase Bank, N.A.
Central Palm Beach County Chamber of Commerce
City of Boca Raton
City of Deerfield Beach
City of Delray Beach
City of Lake Worth Beach
City of Lauderdale Lakes
City of Palm Beach Gardens
City of Riviera Beach
City of Wellington
City of West Palm Beach
Cohen, Norris, Wolmer, Ray, Telepman & Cohen
Colliers International Valuation & Advisory



Comerica Bank
Continental Real Estate Companies
Cyma Finance Inc
Delray Beach Community Redevelopment Agency
Delray Beach Neighborhood Services Administration
Palm Beach County Department of Economic Sustainability
Desantis, Gaskill, Smith & Shenkman, P.A.
Dime Bank
Dinsmore & Shohl, LLP
Division of State Lands, FDEP
Divosta Investments. LLC
Elliott & Company Appraisers Client Services Department
Enterprise Bank of Florida
EverBank
Faisal Private Bank (Switzerland) SA
Farm Credit of Florida
Fidelity National Title
First Bank of the Palm Beaches
First Presbyterian Church
First Southern Bank
FirstCity Bank of Commerce
FirstService PGP Valuation Inc. on behalf of the FDIC
Flagler Bank
FLF Holdings
Florida Public Utilities
Floridian Community Bank
Fore, Miller & Schwartz
Freeman & Jones
Gary Dytrych & Ryan, P.A.
Gibraltar Private Bank & Trust
Great Plains Appraisal, Inc.
Guideway LLC Guidance Systems
Gunster, Yoakley & Stewart, P.A.
Hanson Professional Services
Helm Bank USA
Hinman, Howard & Kattell, LLP
Hippocrates Health Institute
Hudson Americas
IberiaBank
IberiaBank Mortgage Company
Ibis Golf and Country Club
Interamerican Bank, FSB
James McCartney Wearn, P.A.
Jones Walker LLP
Jones, Foster, Johnston & Stubbs, P.A.
Joseph, Greenwald & Laake, P.A.



Kagan Lubic Lepper Lewis Gold & Colbert, LLP
Keller Landsberg, PA
Kimley-Horn and Associates, Inc.
Kotz Sangster Wysocki P.C.
Lake Mangonia Congregation of Jehovah's Witnesses
Lake Worth Drainage District
Lakewood Jupiter Development Company
Law Firm of Stephens, Lynn, Klein, La Cava & Puya, P.A.
Learning Excellence Foundation of South Palm Beach, Inc.
Legacy Bank of Florida
Legal Services, Palm Beach County Tax Collector
Lerch, Early & Brewer, Chartered
Lewis, Longman & Walker, P.A.
Liberty Bank F.S.B.
Lion Country Safari, Inc.
Loxahatchee River District
Lydian Private Bank
MarineMax
Mathews Consulting, Inc.
Matwiczuk & Brown, LLP
Mercury Rising LLC
Mettler, Shelton, Randolph, Carroll & Sterlacci, P.L.
Murphy & Walker, P.L.
Murphy Reid, LLP
Northern Palm Beach County Improvement District
Northern Trust Company
O.R. Colan Associates, Inc.
Ocean Bank
Ohio Valley Bank / Commercial Bank Group
Old Port Cove Holdings, Inc.
Page, Mrachek, Fitzgerald & Rose, P.A.
Palm Beach Atlantic University
Palm Beach County Property & Real Estate Management Division
Palm Beach County Attorney's Office
Palm Beach County Engineering & Public Works Dept. Roadway Production Division
Palm Beach County Housing and Community Development
Palm Beach County Housing Authority
Paradise Bank
PCAM Private Wealth Management
PDS Services
Perry & Shone, P.A.
PNC
PNC Real Estate Finance
PNC Real Estate Valuation Services
Port of Palm Beach District
Presbytery of Tropical Florida




Property Tax Professionals
Quintairos, Prieto, Wood, & Boyer, P.A.
Regent Bank
Ricondo & Associates, Inc.
Riverside National Bank of Florida
Riviera Beach Community Redevelopment Agency
Rosarian Academy, Inc.
Rosenbaum Mollengarden, PLLC
Rudolph & Associates, LLP
Sabadell United Bank
Samuel Swerdlow
Sanchez & Maddux
Seaside National Bank & Trust
Shalloway & Shalloway, P.A.
Sheldrick, McGehee and Kohler, LLC
Shutts & Bowen, LLP
Sorgini & Sorgini, P.A.
South Florida Water Management District
Space Coast Credit Union
Texas Capital Bank
The Benjamin School
The Cypress Group LLC
The Palm Beach Consulting Group, LLC
The Wagner Law Group
TIB Bank
Town of Jupiter
Town of Lake Park
Town of Lantana
Town of Palm Beach
Two North Breakers Row Condo Assn. Inc.
USAmeriBancorp, Inc.
USAmeribank
Valley National Bank
Veritas Financial Partners
Village of Royal Palm Beach
Village of Wellington
Washington Real Estate Partners, LLC
Weichert Relocation Resources Inc.
Wellington Land Development
West Palm Beach Community Redevelopment Agency
West Palm Beach Housing Authority
Wilmington Trust Wealth Advisory




CERTIFICATE OF INCORPORATION

CORP
FILED 24 PAGE 155




State of Florida




Office of Secretary of State

J. R. A. Gray, Secretary of State of the State of Florida,
do hereby certify that the above and foregoing is a true and correct copy of
Certificate of Incorporation of ANDERSON & CARR, INC., a corporation
organized and existing under the Laws of the State of Florida, said
Certificate having been duly filed on the Twenty-fourth day of April,
A. D. 1947, as disclosed by the records of this office.

*Given under my hand and the Great Seal of
the State of Florida at Tallahassee, the Capital,
this the twenty-fourth day of April,
A. D. 1947*




J. R. A. Gray
 Secretary of State

This instrument was filed for Record at
 2:40 P. M. this 29 day of April
 1947, and Recorded in Corp.
 Book 24, at page 147 Record
 verified. J. ALEX ARNETTE, Clerk Circuit
 Court, Palm Beach County, Florida.
 By *J. A. Arnette* Deputy Clerk



ERRORS AND OMISSIONS INSURANCE



CERTIFICATE OF LIABILITY INSURANCE

ANDE&CA-01

WINTERS,J

DATE (MM/DD/YYYY)
4/17/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Insurance Office of America Abacoa Town Center 1200 University Blvd, Suite 200 Jupiter, FL 33458	CONTACT NAME: Annie Uribe	
	PHONE (A/C, No, Ext): (561) 296-5966 26059	FAX (A/C, No): (561) 776-0670
	E-MAIL ADDRESS: Annie.Uribe@ioausa.com	
INSURED Anderson & Carr, Inc. 521 South Olive Avenue West Palm Beach, FL 33401	INSURER(S) AFFORDING COVERAGE	
	INSURER A: Southern-Owners Insurance Company	NAIC# 10190
	INSURER B: Continental Casualty Company	20443
	INSURER C:	
	INSURER D:	
	INSURER E:	
	INSURER F:	

COVERAGES		CERTIFICATE NUMBER:		REVISION NUMBER:			
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.							
INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO JECT <input type="checkbox"/> LOC OTHER:			72632652-23	4/15/2023	4/15/2024	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 50,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 HNO \$ 1,000,000
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			72632652	4/15/2022	4/15/2023	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	72607884	4/15/2023	4/15/2024	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
B	Prof. Liability			28763577122	9/23/2022	9/23/2023	Agg/Occ 1,000,000
B	Prof Liability			28763577122	9/23/2022	9/23/2023	Deductible 20,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER	CANCELLATION
Anderson & Carr, Inc. 521 South Olive Avenue West Palm Beach, FL 33401	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE <i>C. Ray Dorsey</i>

ACORD 25 (2016/03)

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Form **W-9**
(Rev. October 2018)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

► Go to www.irs.gov/FormW9 for instructions and the latest information.

Give Form to the
requester. Do not
send to the IRS.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.
ANDERSON & CARR, INC.

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only **one** of the following seven boxes.

☐ Individual/sole proprietor or single-member LLC

☒ C Corporation

☐ S Corporation

☐ Partnership

☐ Trust/estate

☐ Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ►

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is **not** disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

☐ Other (see instructions) ►

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) _____

Exemption from FATCA reporting code (if any) _____

(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.
521 SOUTH OLIVE AVENUE

6 City, state, and ZIP code
WEST PALM BEACH, FL 33401

7 List account number(s) here (optional)

Requester's name and address (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

____ - ____ - ____

OR

Employer identification number

5 9 - 0 5 6 8 3 1 1

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here Signature of U.S. person ►  Date ► 1/27/2023

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
 - Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
 - Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
 - Form 1099-S (proceeds from real estate transactions)
 - Form 1099-K (merchant card and third party network transactions)
 - Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
 - Form 1099-C (canceled debt)
 - Form 1099-A (acquisition or abandonment of secured property)
- Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.
- If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

LICENSES AND QUALIFICATIONS

QUALIFICATIONS OF APPRAISER

ROBERT B. BANTING, MAI, SRA

PROFESSIONAL DESIGNATIONS - YEAR RECEIVED

MAI - Member Appraisal Institute - 1984

SRA - Senior Residential Appraiser, Appraisal Institute - 1977

SRPA - Senior Real Property Appraiser, Appraisal Institute - 1980

State-Certified General Real Estate Appraiser, State of Florida, License No. RZ4 - 1991

EDUCATION AND SPECIAL TRAINING

Licensed Real Estate Broker - #3748 - State of Florida

Graduate, University of Florida, College of Business Administration, BSBA (Major - Real Estate & Urban Land Studies) 1973

Successfully completed and passed the following Society of Real Estate Appraisers (SREA) and American Institute of Real Estate Appraisers (AIREA) courses and/or exams: Note: the SREA & AIREA merged in 1991 to form the Appraisal Institute.

SREA R2: Case Study of Single Family Residence
SREA 201: Principles of Income Property Appraising
SREA: Single Family Residence Demonstration Report
SREA: Income Property Demonstration Report
AIREA 1B: Capitalization Theory and Techniques
SREA 101: Introduction to Appraising Real Property
AIREA: Case Studies in Real Estate Valuation
AIREA: Standards of Professional Practice
AIREA: Introduction to Real Estate Investment Analysis
AIREA 2-2: Valuation Analysis and Report Writing
AIREA: Comprehensive Examination
AIREA: Litigation Valuation
AIREA: Standards of Professional Practice Part C

ATTENDED VARIOUS APPRAISAL SEMINARS AND COURSES, INCLUDING:

The Internet and Appraising	Golf Course Valuation	Discounting Condominiums & Subdivisions
Narrative Report Writing	Appraising for Condemnation	Condemnation: Legal Rules & Appraisal Practices
Condominium Appraisal	Reviewing Appraisals	Analyzing Commercial Lease Clauses
Eminent Domain Trials	Tax Considerations in Real Estate	Testing Reasonableness/Discounted Cash Flow
Mortgage Equity Analysis	Partnerships & Syndications	Hotel and Motel Valuation
Advanced Appraisal Techniques	Federal Appraisal Requirements	Analytic Uses of Computer in the Appraisal Shop
Valuation of Leases and Leaseholds	Valuation Litigation Mock Trial	Residential Construction From The Inside Out
Rates, Ratios, and Reasonableness	Analyzing Income Producing Properties	Development of Major/Large Residential Projects
Standards of Professional Practice	Regression Analysis In Appraisal Practice	Federal Appraisal Requirements

Engaged in appraising and consulting assignments including market research, rental studies, feasibility analysis, expert witness testimony, cash flow analysis, settlement conferences, and brokerage covering all types of real estate since 1972.

President of Anderson & Carr, Inc., Realtors and Appraisers, established 1947

Past President Palm Beach County Chapter, Society of Real Estate Appraisers (SREA)

Realtor Member of Central Palm Beach County Association of Realtors

Special Master for Palm Beach County Property Appraisal Adjustment Board

Qualified as an Expert Witness providing testimony in matters of condemnation, property disputes, bankruptcy court, foreclosures, and other issues of real property valuation.

Member of Admissions Committee, Appraisal Institute - South Florida Chapter

Member of Review and Counseling Committee, Appraisal Institute - South Florida Chapter

Approved appraiser for State of Florida, Department of Transportation and Department Natural Resources.

Instructor of seminars, sponsored by the West Palm Beach Board of Realtors.

Authored articles for The Palm Beach Post and Realtor newsletter.

Real Estate Advisory Board Member, University of Florida.

TYPES OF PROPERTY APPRAISED - PARTIAL LISTING

Air Rights	Medical Buildings	Apartment Buildings	Churches
Amusement Parks	Department Stores	Hotels - Motels	Marinas
Condominiums	Industrial Buildings	Office Buildings	Residences - All Types
Mobile Home Parks	Service Stations	Special Purpose Buildings	Restaurants
Auto Dealerships	Vacant Lots - Acreage	Residential Projects	Golf Courses
Shopping Centers	Leasehold Interests	Financial Institutions	Easements

"I am currently certified under the continuing education program of the Appraisal Institute."



Ron DeSantis, Governor

Melanie S. Griffin, Secretary



**STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION**

FLORIDA REAL ESTATE APPRAISAL BD

THE CERTIFIED GENERAL APPRAISER HEREIN IS CERTIFIED UNDER THE
PROVISIONS OF CHAPTER 475, FLORIDA STATUTES

BANTING, ROBERT B

521 S OLIVE AVE
WEST PALM BEACH FL 33401

LICENSE NUMBER: RZ4

EXPIRATION DATE: NOVEMBER 30, 2024

Always verify licenses online at MyFloridaLicense.com



Do not alter this document in any form.

This is your license. It is unlawful for anyone other than the licensee to use this document.

QUALIFICATIONS OF APPRAISER

CHARLEEN MC MANUS, SRA

GENERAL INFORMATION

Licensed Real Estate Broker/Salesman - State of Florida (No. 0186011)
Realtor/Associate Member - Realtors Association of the Palm Beaches, Inc.
Realtor/Associate Member - Florida Association of Realtors
Realtor/Associate Member - National Association of Realtors
Realtor/Associate Member - Regional Multiple Listing Service
Appointed Special Master - Palm Beach County Property Appraisal Adjustment Board
State-Certified General Real Estate Appraiser RZ204
Qualified as an Expert Witness in Matters of Real Property Valuation

PROFESSIONAL DESIGNATION

Residential Member (SRA) - Appraisal Institute
State Certified General Real Estate Appraiser #RZ204

EDUCATION AND SPECIAL TRAINING

Graduate - Barry University, Miami, Florida BPS (Major - Management & Marketing)

Successfully completed the following American Institute of Real Estate Appraisers (AIREA) and Society of Real Estate Appraisers (SREA) courses:

SREA 101: Introduction to Appraising Real Property
SREA 201: Principles of Income Property Appraising
AIREA: Course VIII - Single Family Residential Appraising
AIREA: Course III - Rural Properties
AIREA: Standards of Professional Practice
AIREA: Case Studies in Real Estate Valuation
AIREA: Valuation Analysis and Report Writing
AIREA: Capitalization Theory and Techniques, Parts A and B

Various other courses and seminars, including:

USPAP – Core Law
FHA & The Partial Interest
Lease Abstracting and Analysis
Fair Lending and The Appraiser
Residential Design and Functional Utility
Valuation and Evaluation: Appraisal of Nursing Facilities
Series B - Financial Computations
Series C - Financial Applications
Series D - Financial Analysis
Non-Conforming Uses

Engaged in appraising real estate on a full time basis with Anderson & Carr, Inc, since 1978.

TYPES OF PROPERTIES APPRAISED

Banks	Apartment Buildings	Service Stations	Restaurants
Motels	Industrial Buildings	Leasehold Interests	Condominiums
Clinics	Shopping Centers	Cemetery - Lots	Supermarkets
Churches	Special Purpose Buildings	Office Buildings	Nursing Homes
Funeral Homes	Store Buildings	Medical Building	High End Oceanfront Homes
Warehouses	Vacant Lots/Acreage	Department Stores	
Hotels	Residences All Types	Post Office Building	

"I am currently certified under the continuing education program of the Appraisal Institute."



Ron DeSantis, Governor

Melanie S. Griffin, Secretary



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PROVISIONS OF CHAPTER 475, FLORIDA STATUTES

MC MANUS, CHARLEEN A

521 S OLIVE AVE
WEST PALM BEACH FL 33401

LICENSE NUMBER: RZ204

EXPIRATION DATE: NOVEMBER 30, 2024

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QUALIFICATIONS OF APPRAISER
BEAU M. ARNOLD

GENERAL INFORMATION

State-Certified General Real Estate Appraiser RZ2937
State Licensed Real Estate Sales Associate SL3076071

EDUCATION AND SPECIAL TRAINING

Graduate, University of Florida, College of Business Administration,
BSBA (Majors - Real Estate and Management) 1997

Successfully completed and passed the following courses:

UF:	Real Estate Analysis
UF:	Real Estate Valuation
AI 200R:	Residential Market Analysis and Highest and Best Use
AI 300GR:	Real Estate Finance, Statistics, and Valuation Modeling
AI I310	Basic Income Capitalization
AI I410N:	National Uniform Standards of Professional Appraisal Practice
AI 520:	Highest & Best Use and Market Analysis

Engaged in appraising and researching real estate with Anderson and Carr, Inc. since May of 1997.

TYPES OF PROPERTY APPRAISED

Single Family Homes	Condominiums
Commercial Land	Multi-Family Land
Residential Land	Industrial Land
Agricultural Land	Subdivision Land
Conservation/Environmentally Sensitive Land	Public Land
Apartment Buildings	Retail Buildings
Warehouse Buildings	Office Buildings
Proposed Construction	Gas Stations
Net leased Properties	Special Purpose Properties
Restaurants	Shopping Centers
Houses of Worship	Schools
Civic Facilities	Mobile Home Parks
Marinas	Golf Courses
Rights-of-Way	Easements
Leasehold Interests	



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Melanie S. Griffin, Secretary



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ARNOLD, BEAU M

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WEST PALM BEACH FL 33405

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EXPIRATION DATE: NOVEMBER 30, 2024

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**QUALIFICATIONS OF APPRAISER
MICHELLE J. MICKLE**

GENERAL INFORMATION

State – Certified General Real Estate Appraiser RZ3316

EDUCATION AND SPECIAL TRAINING

Palm Beach Community College, Lake Worth, Florida
Areas of study - Architecture and Fine Art 1984

Practiced Architectural Design in Palm Beach County, Florida from 1985 through 1993.

Successfully completed and passed the following courses:

FREAB Residential Appraisal Course I, January 2005
MREA Residential Appraisal Course II, June 2006
FREAB Certified General Appraisal Course, October 2007
AI- General Appraiser Income Approach (Part I), April 2008
AI – Uniform Appraisal Standards for Federal Land Acquisitions, November 2017
USPAP, November 2016

Engaged in appraising real estate on a full time basis with:

Appraisal Realty Institute, March 2005-2006
North Palm Beach, Florida

Anderson & Carr, Inc., March 2006
West Palm Beach, Florida

Resident of Palm Beach County since 1971

TYPES OF PROPERTIES APPRAISED

Vacant Commercial Land	Self-Storage Facilities
Vacant Residential Land	Film Production Studios
Commercial Buildings	Eminent Domain
Office Buildings	Easements and Right-of-ways
Industrial Buildings	Automobile Dealerships
Insurable Value Reports – Residential and Commercial	Service Stations
Single Family Residences	Multi-Family Apartment Buildings
Condominiums - Residential and Commercial	Churches
2-4 Family Residential Buildings	Schools
Retail Stores	Financial Institutions
Leasehold Interests	Proposed Residential and Industrial Development Projects



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Melanie S. Griffin, Secretary



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MICKLE, MICHELLE JONES

8454 SE RETREAT DR
HOBE SOUND FL 33455

LICENSE NUMBER: RZ3316

EXPIRATION DATE: NOVEMBER 30, 2024

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QUALIFICATIONS OF APPRAISER

RICHARD J. MICKLE II

GENERAL INFORMATION

State Certified General Real Estate Appraiser RZ1511
Licensed Real Estate Sales Associate SL3076221

EDUCATION AND SPECIAL TRAINING

Nova Southeastern University - Fort Lauderdale, Florida - Bachelor of Science in Corporate Management - Degree issued November 1987.

New York Institute of Technology - Old Westbury L.I., N.Y. - Architectural Design & Construction Technology - 1971 thru 1973.

Successfully completed and passed the following courses and/or exams:

AIREA: Real Estate Appraisal Principles - Examination 1A-1 - University of Florida - Gainesville, Florida - February 1985.

AIREA: Valuation Procedures - Examination 1A-2 - University of Florida - Gainesville, Florida - February 1985.

AIREA: Standards of Professional Practices, Examination 2-3 - Boca Raton, Florida - March 1985.

AIREA: Capitalization Theory and Techniques Part "A" - Examination 1B-A - Boca Raton, Florida - August 1986.

AIREA: Capitalization Theory and Techniques Part "B" - Examination 1B-B - Boca Raton, Florida - January 1987.

AIREA: Case Study in Real Estate Valuation, Examination 2-1 - Orlando, Florida - May 1987.

SREA: Narrative Case Study Report Writing and R-2 examination, Fort Lauderdale, Florida - January 1981.

SREA: Principles of Real Estate Appraising, Course Examination 101, Fort Lauderdale, Florida - November 1981.

SREA: Principles of Income Property Appraising, Course Examination 201, Fort Lauderdale, Florida - December 1984.

Qualified Expert Witness for Broward & Miami-Dade Counties.

Engaged in appraising real estate, full time, since 1983.

TYPES OF PROPERTY APPRAISED

Acreage	Partial Interests
Agricultural Properties	Residences - All Types
Auto Care Centers	Apartment Buildings
Auto Dealerships	Restaurants
Churches	Retail Shops
Condominiums	Service Stations
Day Care Facilities	Shopping Centers
Eminent Domain & Right-of-Way Appraisals	Special Purpose Properties
Hotels – Motels	Used Car Lots
Industrial Buildings	Vacant Commercial Land
Marinas	Vacant Residential Land
Mobile Home Parks	Warehouses
Office Buildings	



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MICKLE, RICHARD JAMES II

4460 ROYAL FERN WAY
PALM BEACH GARDENS FL 33410

LICENSE NUMBER: RZ1511

EXPIRATION DATE: NOVEMBER 30, 2024

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**QUALIFICATIONS OF APPRAISER
KEVIN C. DORAN**

GENERAL INFORMATION

State-Certified General Real Estate Appraiser RZ3345

EDUCATION AND SPECIAL TRAINING

Graduate of Cardinal Newman High School - West Palm Beach

Graduate of Florida Atlantic University - BS Degree, Business Administration, 1981

Successfully completed and passed the following courses and/or seminars:

AIREA: Real Estate Appraisal Principles, 1983

SREA: Seminar on FNMA Guidelines, Lincoln Service Corp. 1983

SREA: Seminar on R41b

SREA: Seminar on R41c with Dr. William Kinnard, MAI, SRPA

SREA 101: Introduction to Real Property (Challenge Exam)

SREA 102: Applied Residential Property Valuation (Challenge Exam)

AIREA: Standards of Professional Practice

AIREA: Highest & Best Use and Market Analysis, 2000

Qualified Expert Witness for Palm Beach County, Florida.

Engaged in appraising real estate, full time, with Anderson & Carr, Inc. since January of 1983.

TYPES OF PROPERTY APPRAISED

Acreage

Agricultural Properties

Auto Care Centers

Auto Dealerships

Churches

Condominiums

Day Care Facilities

Eminent Domain & Right-of-Way Appraisals

Hotels – Motels

Industrial Buildings

Marinas

Mobile Home Parks

Office Buildings

Partial Interests

Residences - All Types

Apartment Buildings

Restaurants

Retail Shops

Service Stations

Shopping Centers

Special Purpose Properties

Used Car Lots

Vacant Commercial Land

Vacant Residential Land

Warehouses



Ron DeSantis, Governor

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DORAN, KEVIN CHARLES

521 SOUTH OLIVE AVE
WEST PALM BEACH FL 33401

LICENSE NUMBER: RZ3345

EXPIRATION DATE: NOVEMBER 30, 2024

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QUALIFICATIONS OF APPRAISER

Appraiser: George K. Berisha
State Certified Residential Real Estate Appraiser RD5756
FHA Roster Appraiser FL RD5756

Education: Florida Appraisal Laws and Regulations Update McKissock 10/2016
Florida Appraisal Oddities McKissock 10/2016
Strange but True: Appraising Complex Residential Properties McKissock 10/2016
National USPAP Update (2016-2017) McKissock 10/2016
Exploring Appraiser Liability McKissock 10/2016
Water, Water Everywhere McKissock 10/2016
Appraising FHA Today McKissock 10/2014
7 Hour National USPAP Course McKissock 10/2014
The Dirty Dozen McKissock 10/2014
Florida Laws & Regulations McKissock 10/2014
The Nuts & Bolts of Building Green for Appraisers McKissock 10/2014
Even More Oddball Appraisals McKissock 10/2014
National USPAP Update Equivalent 7 hours (10/2012)
Florida Appraisal Laws and Regulations Update 3 hours (10/2012)
Systems Built Housing: Advances in Housing 7 hours (10/2012)
Introduction to Residential Green Buildings 3 hours (10/2012)
Wetland Valuation: Techniques & Concepts 7 hours (10/2012)
Introduction to Regression Analysis 3 hours (10/2012)
National USPAP Update Equivalent 7 hours (10/2010)
Florida Laws and Regulations 3 hours (10/2010)
The Changing World of FHA Appraising 8 hours (10/2010)
Business Course: Ways to Minimize Liability 8 hrs (10/2010)
Florida Appraisal Supervisor-Trainee Roles 4 hrs (10/2010)
Florida Laws and Regulations 3 hours (6/2008)
National USPAP Update Equivalent 7 hours (6/2008)
Even Odder: More Oddball Appraisals 8 hours (6/2008)
Relocation Appraisal is Different 8 hours (6/2008)
Appraisal Supervisor Trainee Roles 4 hrs (6/2008)
National USPAP Update Equivalent 7 hours (6/2006)
Florida Laws and Regulations 3 hours (6/2006)
National USPAP Pre-Certification 15 Hours (11/2005)
AB-2 Licensed Residential Appraisal Course (06/2005)
Developing & Growing an Appraisal Practice (11/2004)
Factory Built Housing (11/2004)
FHA Exam Preparation (11/2004)
Florida Laws & Regulations (11/2004)
National USPAP Update Equivalent (11/2004)
AB-1 Licensed Residential Appraisal Course (09/2002)
Real Estate Salesperson Course (09/1998)
Daytona Beach Community College (1990-1993)
Tarrant County Junior College (1988-1990)

Title: Residential Staff Appraiser



Ron DeSantis, Governor

Melanie S. Griffin, Secretary



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BERISHA, GEORGE KOL

521 S OLIVE AVENUE
WEST PALM BEACH FL 33401

LICENSE NUMBER: RD5756

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