

**ANDERSON & CARR, INC.**  
**COMPANY RESUME**



**2801 Exchange Court**  
**West Palm Beach, Florida 33409**  
**(561) 833-1661**  
**(561) 815-1197 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 the City of West Palm Beach, Florida since that time. Paul Snitkin is President, manages Company and Brokerage Department, he has been with the firm for 39 years. Robert B. Banting, MAI, SRA manages Appraisal Department and has been the firm for 55 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 Paul Snitkin, President and Head of Sales for Anderson Carr, is primarily responsible for overseeing the sales division of the business. With over 40 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.

Robert B. Banting, 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.



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.

<b>ANDERSON &amp; CARR, INC. ORGANIZATIONAL STRUCTURE</b>			
<b>521 S. Olive Avenue West Palm Beach, Florida 33401 (561) 833-1661</b>			
<b>Officers</b>	<b>Position</b>	<b>Years at Anderson &amp; Carr</b>	<b>Years Experience</b>
Paul H. Snitkin Head of Sales/Broker	President	38	42
<b>STAFF APPRAISERS (INDEPENDENT CONTRACTORS)</b>			
Robert B. Banting, MAI, SRA	Cert Gen RZ4	53	53
Charleen McManus	Cert Gen RZ204	47	47
Kevin Doran	Cert Gen RZ3345	42	42
Beau Arnold	Cert Gen RZ2937	28	28
George Berisha	Cert Res RD5756	8	19
Ron Saar	Cert Gen RZ4225	2	2
William Spengler	Cert Res RD8462	3	16
<b>REAL ESTATE DIVISION (INDEPENDENT CONTRACTORS)</b>			
Zachary Rossetti	Real Estate Sales Associate	10	10
Ron Begleiter	Real Estate Sales Associate	6	7
Kevin McCarthy	Real Estate Broker Associate	5	20
Paul DiBona	Real Estate Sales Associate	1	1
<b>SUPPORT STAFF</b>			
Donna Banting	Director of Marketing	15	15
Christine Preece	Database Programmer / Administrator	21	21
Stefanie Poorman	Bookkeeper / Administrator	12	12
<b>Total Years Experience</b>			<b>335</b>



REFERENCES

LENDER REFERENCES
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
Paige McDonald Credit Administration Coordinator Optimum Bank 2929 East Commercial Boulevard Fort Lauderdale, FL 33308 Office: (954) 900-2817 Email: pmcdonald@optimumbank.com
Betsy McKinnish Farm Credit of Florida 1311 US Highway 17 N. Wauchula, FL 33873 Office: (800) 432-4156 Email: BMckinnish@FarmCreditfl.com
Cynthia Counts Seacoast Bank 815 S. Colorado Avenue Stuart, FL 34994 Office: (727) 430-4811 Email: cynthia.counts@seacoastbank.com
Jodi Wimmer Stifel Bank & Trust 12655 Olive Blvd. Ste. 250 St. Louis, MO 63141 Office: (863) 294-8178 Email: WimmerJ@stifelbank.com



GENERAL WORK REFERENCES	
Contact Person	Scope of Services
<p>Robert C. Sorgini, Attorney                      Sorgini &amp; Sorgini, P.A.                      300 North Federal Highway                      Lake Worth Beach, FL 33460                      Office (561) 585-5000                      Email: bob@rcslawyers.com</p>	<p>Appraisal of all types of residential, industrial, office, and commercial property over the past 30 years.</p>
<p>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</p>	<p>Appraisal of all types of residential, industrial, office, agricultural, special purpose and commercial property over the past 15 years.</p>
<p>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</p>	<p>Appraisal and brokerage services on all types of residential, industrial, office, and commercial property over the past 10 years.</p>
<p>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</p>	<p>Appraisal of all types of residential, industrial, office, and commercial property over the past 20 years.</p>



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 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  
Seacoast Bank  
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  
Stifel Bank  
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

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# 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





**Request for Taxpayer  
Identification Number and Certification**

Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

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

Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type. See Specific Instructions on page 3.	1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.) <b>Anderson &amp; Carr, Inc.</b>		
	2 Business name/disregarded entity name, if different from above.		
	3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only <b>one</b> of the following seven boxes. <input type="checkbox"/> Individual/sole proprietor <input checked="" type="checkbox"/> C corporation <input type="checkbox"/> S corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) . . . . . <b>Note:</b> Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner. <input type="checkbox"/> 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 Foreign Account Tax Compliance Act (FATCA) reporting code (if any) _____	
	3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions . . . . . <input type="checkbox"/>		(Applies to accounts maintained outside the United States.)
	5 Address (number, street, and apt. or suite no.). See instructions. <b>2801 Exchange Court</b>	Requester's name and address (optional)	
	6 City, state, and ZIP code <b>West Palm Beach, FL 33409</b>		
	7 List account number(s) here (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.

Social security number									
				-					
or									
Employer identification number									
5	9	-	0	5	6	8	3	1	1

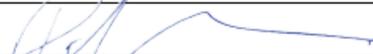
**Note:** If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

**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.

<b>Sign Here</b>	Signature of U.S. person	Date	January 3, 2025
			

**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](http://www.irs.gov/FormW9).

**What's New**

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

**Purpose of Form**

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they

# **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](http://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



**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

**MC MANUS, CHARLEEN A**

521 S OLIVE AVE  
WEST PALM BEACH FL 33401

**LICENSE NUMBER: RZ204**

**EXPIRATION DATE: NOVEMBER 30, 2024**

Always verify licenses online at [MyFloridaLicense.com](http://MyFloridaLicense.com)



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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	



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

**ARNOLD, BEAU M**

930 CHURCHILL ROAD  
WEST PALM BEACH FL 33405

**LICENSE NUMBER: RZ2937**

**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



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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



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Melanie S. Griffin, Secretary



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**BERISHA, GEORGE KOL**

521 S OLIVE AVENUE  
WEST PALM BEACH FL 33401

**LICENSE NUMBER: RD5756**

**EXPIRATION DATE: NOVEMBER 30, 2024**

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**QUALIFICATIONS OF APPRAISER  
RONALD J. SAAR**

GENERAL INFORMATION

State Certified General Real Estate Appraiser RZ4225 (Florida)  
State Certified General Real Estate Appraiser 46-37815 (New York)

EDUCATION AND SPECIAL TRAINING

Brooklyn Technical High School – Electrical Engineering  
Bernard Baruch College – Business Administration  
Pratt Institute- Construction Management  
New York University – Real Estate Appraisal

REAL ESTATE APPRAISAL EDUCATION

General Appraiser Income Approach  
General Appraiser Site Value & Cost Approach  
General Appraiser Market Analysis Highest & Best Use  
General Appraiser Sales Comparison Approach  
Nuances of Valuation-Cornerstone of Market Value  
Florida Law & Rules Update 2020  
National Uniform Standards Professional Appraisal Practice (USPAP)  
Florida Appraisal Law  
Specialized Residential Appraisal Topics  
Statistics, Modeling & Finance  
Residential Report Writing & Case Studies  
Advanced Residential Appraisal Applications and Case Studies  
Residential Market Analysis Highest & Best Use  
Residential Sales Comparison Approach  
Residential Site Value & Cost Approach  
Residential Income Approach  
Basic Appraisal Principles / Appraisal Procedures  
Supervisor/Trainee  
Parking & Its Impact on Florida Properties

Engaged in appraising real estate, full time, since 1986

TYPES OF PROPERTY APPRAISED

Commercial Office Buildings	Agricultural Land
Commercial Retail Buildings	Single Family Residences
Commercial Flex Office/Warehouses	Residential Waterfront Properties
Commercial/Industrial Land	New/Proposed Residential Construction
Multi-Family Apartment Buildings	Residential Condominiums
Special Use Properties	Small Residential Income Properties
Civic Use Properties	Residential Land
Civic Use Land	Residential Ground Leases
Equestrian Estates	Litigation Valuation Assistance

I attend the mandatory education classes and seminars as determined by the ASB and AQB and State Licensure continuing education requirements.



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Melanie S. Griffin, Secretary



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**SAAR, RONALD J SR**

43 06 ORIENT AVENUE  
DOUGLASTON NY 11363

**LICENSE NUMBER: RZ4225**

**EXPIRATION DATE: NOVEMBER 30, 2024**

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# QUALIFICATIONS OF APPRAISER WILLIAM H. SPENGLER

## **REAL ESTATE APPRAISAL LICENSE**

FL Certified Residential Real Estate Appraiser RD8462

## **ACADEMIC EDUCATION**

BA, Economics - University of Colorado, Boulder, CO

## **REAL ESTATE DESIGNATIONS**

CRS - Certified Residential Specialist

GRI - Graduate Realtor Institute

## **REAL ESTATE APPRAISAL EDUCATION**

General Appraiser Income Approach  
General Appraiser Site Value & Cost Approach  
General Appraiser Market Analysis Highest & Best Use  
General Appraiser Sales Comparison Approach  
Nuances of Valuation-Cornerstone of Market Value  
Florida Law & Rules Update 2020  
National Uniform Standards Professional Appraisal Practice  
Florida Appraisal Law  
Specialized Residential Appraisal Topics  
Statistics, Modeling & Finance  
Residential Report Writing & Case Studies  
Advanced Residential Appraisal Applications & Case Studies  
Residential Market Analysis Highest & Best Use  
Residential Sales Comparison Approach  
Residential Site Value & Cost Approach  
Residential Income Approach  
Basic Appraisal Principles / Appraisal Procedures  
Supervisor/Trainee  
Parking & Its Impact on Florida Properties

## **REAL ESTATE APPRAISAL EXPERIENCE**

Anderson & Carr, Inc., West Palm Beach, FL  
July 2022 to present

Appraisal & Acquisition Consultants, Inc., Lantana, FL  
May 2019 - June 2022

## **REAL ESTATE DESIGNATIONS**

CRS - Certified Residential Specialist

GRI - Graduate Realtor Institute

## **TYPES OF PROPERTIES APPRAISED**

Commercial Office Buildings  
Commercial Retail Buildings  
Commercial Flex Office/Warehouses  
Commercial Industrial Buildings  
Commercial Industrial Land  
Special Use Properties  
Civic Use Buildings  
Civic Use Land  
Historical/Landmark Buildings  
Equestrian Estates; Stables, Arenas, Rings  
Agricultural Land  
Residential Development Land  
Residential Oceanfront Properties  
Residential New Construction  
Residential Condominiums  
Residential Income Properties  
Residential Land / Subdivision Land  
Residential Ground Leases  
Residential Navigable Waterfront Properties  
Litigation Property Valuation

## **REAL ESTATE BROKERAGE/SALES EXPERIENCE**

FL Real Estate Broker 2018-2019  
CO Real Estate Broker 2003-2018  
CO Real Estate Agent 1995-2003



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**SPENGLER, WILLIAM HENRY**

1200 SCOTIA DR  
201  
HYPOLUXO FL 33462

**LICENSE NUMBER: RD8462**

**EXPIRATION DATE: NOVEMBER 30, 2024**

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## SMALL BUSINESS CERTIFICATION

The City of West Palm Beach's Small Business Program

Certifies that

### ANDERSON & CARR INC.

Has met the necessary requirements for certification as a Small Business under the Small Business Program as prescribed by the City of West Palm Beach's Ordinance Number 3366-00.

The following List of Services and/or Product are covered under this certification:

- \*\*\*\*
- Financial Services: Appraisal Services, Real Estate
- \*\*\*\*

Issued by the City of West Palm Beach for a three-year period January 17, 2023, to January 16, 2026

Certificate Vendor Number: 1000059



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Frank Hayden  
Director Office of Equal  
Opportunity