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**QUALIFICATIONS OF JAMES S. KEFFALAS, GRI
BROKER OF KEFFALAS REAL ESTATE, INC., BUTLER, PA.
PENNSYLVANIA CERTIFIED GENERAL REAL ESTATE APPRAISER
GA-000584-L**

- * Licensed Pennsylvania Real Estate Salesman since 1975.
- * Licensed Pennsylvania Real Estate Broker since 1978.
- * Pennsylvania Certified General Real Estate Appraiser since 1991.
- * Graduate of the Pennsylvania State University (1976), Bachelor of Science in Finance.
- * Graduate of the Pennsylvania Realtors Institute (1977) with the G.R.I. professional designation.
- * Completed the following courses from the Appraisal Institute, the Society of Real Estate Appraisers, and McKissock Real Estate School:

Fundamentals of Appraising - Basic Principles

Multi-Family Residential Appraising

Commercial/Investment Appraising

Uniform Standards of Professional Appraisal Practice

Tax Considerations in Real Estate Appraising

Historical Properties Appraisal

Eminent Domain Appraising

Environmental Hazards Appraising

Appraising of Nursing/Congregate Care Facilities

Litigation Skills for the Appraiser

FHA Homebuyer Protection Plan & the Appraisal Process

Appraisal of Local Retail Properties

Analyzing Commercial Leases

Industrial Property Appraisal

Appraisal of Complex Residential Properties

Feasibility Analysis, Market Value and Investment Timing

Appraisal Office Management

Appraisal of Self Storage Facilities

Appraising and Analyzing: Retail Shopping Centers for Mortgage Underwriting

REO and Foreclosure Appraising

Land and Site Valuation

Marcellus Shale: Effects of Energy Resource Operations on Residential Property Value

- * Three time past president of the Butler County Association of Realtors and past president (1994 - 1995), (2007-2008) and (2016).
- * Current member of the Board of Directors for the Butler County Association of Realtors (over 30 years continuous).
- * Skilled and Experienced in Real Estate Property Tax Assessment Appeals – Residential and Commercial Properties.
- * Approved expert witness on real estate matters with the Butler County, Armstrong County, Clarion County and Allegheny County Court of Common Pleas.
- * Approved expert witness on real estate matters before the U.S. Bankruptcy Court–Western Pennsylvania District–Pittsburgh.
- * Approved real estate instructor by the Pennsylvania Real Estate Commission.
- * Real estate instructor (since 1994) of real estate courses at Butler County Community College teaching real estate taxation and appraisal.
- * Awarded Realtor of the Year for 1991 by the Butler County Association of Realtors for professional accomplishments.
- * Have performed thousands of appraisals since 1978 for Citizens Bank, Dollar Bank, PNC Bank, First National Bank of Pennsylvania, F & M Bank, Butler Armco Employees Credit Union, NexTier Bank, United States Dept. Agriculture, Butler Health Systems, Sonneborn, Inc., the City of Butler Redevelopment Authority, Heckett MultiServ, Farmer's National Bank, Members First Federal Credit Union, the Internal Revenue Service, U.S. Department of Veterans Affairs, Habitat for Humanity, McDonalds Restaurants, GE Capital Credit Corporation, Sheetz Stores, Giant Eagle/Kappa Properties, Butler Area School District, Seneca Valley School District, Mars Area School District, Karns City Area School District and many local credit unions, area corporations, sewer authorities, local governments and attorneys.