

# Curtis Bearden

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## Education

### **Georgia Baptist College**

- 06/1991 Bachelor of Arts

### **Previous Education**

#### **Completion-Date School Name Course Name Authorized**

**02/12/2006 MCKISSOCK DATA SYSTEMS CONSTRUCTION  
DETAILS & TRENDS - VIRTUAL CLASSROOM COURS APPRAISER  
CE**

**02/03/2006 THE REAL ESTATE INFORMATION MANAGEMENT  
SCHOOL 7 HR NATIONAL USPAP UPDATE COURSE (2005) USPAP**

**01/25/2005 THE REAL ESTATE INFORMATION MANAGEMENT  
SCHOOL 15 HR NATIONAL USPAP COURSE (2005) REGISTERED  
APPRAISER PRE LICENSE**

**01/25/2005 THE REAL ESTATE INFORMATION MANAGEMENT  
SCHOOL CASE STUDIES IN CAPITALIZATION CERTIFIED  
GENERAL APPRAISER PRE LICENSE**

**01/15/2005 THE REAL ESTATE INFORMATION MANAGEMENT  
SCHOOL RESIDENTIAL APPRAISAL SITE VALUATION AND COST  
APPROACH CERTIFIED RESIDENTIAL APPRAISER PRE LICENSE**

**11/12/2004 THE REAL ESTATE INFORMATION MANAGEMENT  
SCHOOL 7-HOUR NATIONAL USPAP UPDATE COURSE (2004)  
USPAP**

**03/06/2004 THE REAL ESTATE INFORMATION MANAGEMENT  
SCHOOL RESIDENTIAL INCOME APPROACH TO VALUE  
CERTIFIED RESIDENTIAL APPRAISER PRE LICENSE**

**10/11/2003 THE REAL ESTATE INFORMATION MANAGEMENT  
SCHOOL DIRECT CAPITALIZATION CERTIFIED GENERAL  
APPRAISER PRE LICENSE**

**08/09/2003 THE REAL ESTATE INFORMATION MANAGEMENT  
SCHOOL CASE STUDIES IN CAPITALIZATION CERTIFIED  
GENERAL APPRAISER PRE LICENSE**

**03/22/2003 THE REAL ESTATE INFORMATION MANAGEMENT  
SCHOOL INTRODUCTION TO CAPITALIZATION CERTIFIED  
RESIDENTIAL APPRAISER PRE LICENSE**

**03/30/2002 THE REAL ESTATE INFORMATION MANAGEMENT SCHOOL APPRAISING FHA PROPERTIES II CERTIFIED GENERAL APPRAISER PRE LICENSE**

**03/29/2002 THE REAL ESTATE INFORMATION MANAGEMENT SCHOOL APPRAISING FHA PROPERTIES I CERTIFIED GENERAL APPRAISER PRE LICENSE**

**02/22/2000 W.H. HUNT REAL ESTATE APPRAISAL SCHOOL BACK TO BASICS APPRAISER CE**

**02/18/2000 THE REAL ESTATE INFORMATION MANAGEMENT SCHOOL USING APPRAISAL SOFTWARE I APPRAISER CE**

**02/18/2000 THE REAL ESTATE INFORMATION MANAGEMENT SCHOOL USING APPRAISAL SOFTWARE II APPRAISER CE**

**10/23/1999 BARNEY FLETCHER REALTYU REAL ESTATE APPRAISAL METHODS CERTIFIED GENERAL APPRAISER PRE LICENSE**

**02/08/1999 BARNEY FLETCHER REALTYU "FANNIE MAE" GUIDLINES CERTIFIED GENERAL APPRAISER PRE LICENSE**

**02/01/1999 BARNEY FLETCHER REALTYU USPAP AND ITS APPLICATION CERTIFIED GENERAL APPRAISER PRE LICENSE**

**10/23/1998 BARNEY FLETCHER REALTYU REAL ESTATE APPRAISAL METHODS CERTIFIED GENERAL APPRAISER PRE LICENSE**

**08/28/1998 BARNEY FLETCHER REALTYU REAL ESTATE APPRAISAL LAW AND THEORY CERTIFIED GENERAL APPRAISER PRE LICENSE**

Professional experience

1999 - Present                      A-1 Appraisal Associates, P.C.                      Calhoun, GA  
Chief Appraiser

- Certified General Appraiser Classification 01/2005
- Completed a wide variety of residential and commercial real property appraisals including: residential homes, vacant tracts, manufacturing plants, multi-million dollar subdivision development proposals, and veterinary and medical offices. These appraisals have been used for financing decisions, sale purposes, estates, and litigation purposes.

Professional memberships

Georgia Real Estate Appraisers Board

Mr. Jim Pack  
United Community Banks, Inc.  
558 Industrial Blvd.  
Ellijay, GA 30540

Mr. Greg Barker  
United Community Mortgage Services, Inc.  
558 Industrial Blvd.  
Ellijay, GA 30540

Mr. Adam Teague  
Gilmer County Bank  
829 Industrial Blvd.  
Ellijay, GA 30540

References

Ms. Doris St. Romain  
Market Street Mortgage Corporation  
772 Maddox Drive Suite 122  
Ellijay, GA 30540

Mr. Patrick McVey  
Branch Banking & Trust  
894 Maddox Drive  
Ellijay, GA 30540

Appraisal Activity  
Area

I currently service Gilmer, Pickens, Fannin , Murray, and Union counties

Market & Cost  
Data Sources

Local MLS, Marshall & Swift const information