

## PROFESSIONAL QUALIFICATIONS

KAREN W. BRETT  
JULY 2020

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Karen Brett has worked in the appraisal and real estate profession since March of 1998. Appraisal assignments include researching many commercial and industrial property types, including professional office, distribution warehouse, residential subdivision, mobile-home parks, golf course and long-term care (nursing home) property.

Appraisal reports prepared by Ms. Brett are written in conformity with the Codes of Ethics and Standards of Professional Practice of the Appraisal Institute and the Uniform Standards of Professional Appraisal Practice (USPAP). Steps to comply with the competency provision of USPAP by identifying the appraisal problem are taken prior to engagement

Ms. Brett is a native of Camp Hill, Pennsylvania, and graduate of East Pennsboro Area High School. She attended Gettysburg College where she earned a Bachelor of Arts degree. Ms. Brett resides with her family in the Mechanicsburg, PA area and has been a licensed Insurance Agent in the Commonwealth of Pennsylvania. The Commonwealth of Pennsylvania currently certifies her as a General Appraiser and a licensed Real Estate sales person.

### EXPERIENCE:

Walters Appraisal Services, Inc., Camp Hill, Pennsylvania (March 1998 to present):  
Office Manager/General Appraiser for regional commercial appraisal company.  
Geographical areas covered include South Central Pennsylvania.

### LICENSE:

*Certified General Real Estate Appraiser, Commonwealth of Pennsylvania*  
(2007): Certification Number: GA-003623 (Expires June 30, 2021)

*Real Estate Salesperson, Commonwealth of Pennsylvania (1999): Certification*  
Number: RS-221239-L (Expires May 31, 2022)

*Licensed Property & Casualty Insurance Agent, Commonwealth of Pennsylvania*  
(1985-2012)

### EDUCATION:

Gettysburg College, Bachelor of Arts (1984)

#### *Professional (Continuing Education) Classes*

- **Lead Alert: A Guide for Property Managers** – McKissock Education: March 2020
- **Finding Your Focus: Niche Marketing for Real Estate** – McKissock Education: January 2020
- **Artificial Intelligence, AVM's and Blockchain:** – The Appraisal Institute, Keystone Ch: January 2020
- **2020-2021 National USPAP Update** – The Appraisal Institute, Lancaster, Pennsylvania: January 2020
- **A Day in the Life of a Buyer Agent** – McKissock Education: January 2020
- **Educating Homebuyers** – McKissock Education: November 2019
- **What Everyone Should Know about Their Credit History** – McKissock Education: October 2019
- **Educating Sellers** – McKissock Education: October 2019
- **Residential Construction and the Appraiser** – McKissock Education: February 2019
- **Complex Properties: The Odd Side of Appraisal** – McKissock Education: February 2019
- **Managing Appraiser Liability** – McKissock Education: January 2019
- **Pennsylvania State Mandated Law for Appraisers** – McKissock Education: January 2019

- **Navigating Cooperation with Competition** – Greater Harrisburg Association of Realtors, Enola, Pennsylvania: November 2018
- **Real Estate Investing: Beyond the Basics** – McKissock Education: April 2018
- **How to Work with Real Estate Investors – Part II** – McKissock Education: March 2018
- **How to Work with Real Estate Investors – Part I** – McKissock Education: March 2018
- **PA Real Estate Rules and Regulations**– McKissock Education: February 2018
- **What Everyone Should Know about Their Credit History** – McKissock Education: January 2018
- **2018-2019 National USPAP Update** – The Appraisal Institute, Lancaster, Pennsylvania: January 2018
- **Work File: Your best Defense against an Offense, Live Webinar-** McKissock Education: May 2017
- **The Income Approach: An Overview** - McKissock Education: February 2017
- **Residential Property Inspection for Appraisers** - McKissock Education: February 2017
- **Pennsylvania State Mandate Law** – McKissock Education: February 2017
- **Millennials are Changing Real Estate: Are You Ready?** – McKissock Education: May 2016
- **Know the Code: Your Guide to the Code of Ethics** – McKissock Education: May 2016
- **Market Trends & Legislation Impacting Appraisals, Financing & Sales of Commercial Properties** – Greater Harrisburg Realtors Institute, Enola, Pennsylvania: May 2016
- **2016-2017 National USPAP Update** – The Appraisal Institute, Lancaster, Pennsylvania: March 2016
- **Marcellus Shale: Effects of Energy Resource Operations on Residential Property Value** - McKissock Education: May 2015
- **Expert Witness for Commercial Appraisers** - McKissock Education: April 2015
- **Supervisor-Trainee Course for Pennsylvania** - McKissock Education: April 2015
- **Pennsylvania State Mandate Law** – McKissock Education: February 2015
- **Commercial Real Estate for the Residential Agent** – Institute of Real Estate Studies, Camp Hill, Pennsylvania: May 2014
- **Investment Property Analysis** – Institute of Real Estate Studies, Camp Hill, Pennsylvania: April 2014
- **2014-2015 National USPAP Update** – The Appraisal Institute, Lancaster, Pennsylvania: January 2014
- **Essential Elements of Disclosures and Disclaimers** – McKissock Education: April 2013
- **IRWA - Principles of Real Estate Engineering** – PennDOT, Riverfront Office Center, Pa: April 2013
- **2012-2013 National USPAP Update** – The Appraisal Institute, Lancaster, Pennsylvania: March 2013
- **Pennsylvania State Mandated Law** – McKissock Education: February 2013
- **Ethical Behavior in a Wired World** – Greater Harrisburg Realtors Association, Enola, Pa: November 2012
- **Green Building Concepts** – Institute of Real Estate Studies: April 2012
- **Listing Presentation** – Institute of Real Estate Studies: April 2012
- **2010-2011 National USPSP Update** – McKissock Education: April 2011
- **Pennsylvania State Mandate Law** – McKissock Education: March 2011
- **PennDOT Appraisal Forms** – Appraiser Training Academy LLC, Annville, Pennsylvania: September 2010
- **Essential Residential Real Estate Topics** – RealEstateCE.com: January 2010
- **Real Estate Finance, Value, and Investment Performance** – Central Pennsylvania Chapter, Appraisal Institute, Lancaster, Pennsylvania: May 2009
- **Land and Site Valuation** – McKissock Education: May 2009
- **Disclosures & Disclaimers** – McKissock Education: May 2009
- **2008-2009 National USPSP Update** – McKissock Education: February 2009
- **Pennsylvania State Mandate Law** – McKissock Education: February 2009
- **Basics of Residential Valuation & Sales Comparison Approach** – Institute of Real Estate Studies, Camp Hill, Pennsylvania: April 2005
- **Advanced Income Property Valuation** – Institute of Real Estate Studies, Camp Hill, Pennsylvania: February 2005
- **Basic Income Property Valuation** – Institute of Real Estate Studies, Camp Hill, Pennsylvania: February 2005
- **Residential Construction II** – Institute of Real Estate Studies, Camp Hill, Pennsylvania: April 2004
- **Residential Construction I** – Institute of Real Estate Studies, Camp Hill, Pennsylvania: March 2004
- **Real Estate Finance II** - Institute of Real Estate Studies, Camp Hill, Pennsylvania: February 2004
- **Real Estate Finance I** - Institute of Real Estate Studies, Camp Hill, Pennsylvania: February 2004
- **Real Estate Investment** - Institute of Real Estate Studies, Camp Hill, Pennsylvania: March 2003
- **Residential Appraisal; Using Cost & Income Approach** - Institute of Real Estate Studies, Camp Hill, Pennsylvania: February 2000
- **Narrative Appraisal Report-** Institute of Real Estate Studies, Camp Hill, Pennsylvania: February 2000
- **USPAP (Uniform Standards of Appraisal Practice)** - Institute of Real Estate Studies, Camp Hill, Pennsylvania: January 2000
- **Real Estate Fundamentals** - Institute of Real Estate Studies, Camp Hill, Pennsylvania: November 1998
- **Principles of Real Estate** - Institute of Real Estate Studies, Camp Hill, Pennsylvania: September 1998