



INTEGRITY APPRAISAL

Qualifications of Jody L. Graham, SRA, SR/WA Certified General Appraiser #623 Idaho

Jody L. Graham has been an appraiser since May 1984. Her experience includes single and multi-family residential, employee relocation, condo/PUD and vacant land. She is approved with HUD/FHA and Fannie Mae. Her commercial experience (since 1992) includes apartment and condominium projects, residential/office/retail conversion, subdivision analyses and right-of-way acquisition. She has been a licensed real estate broker since 1984, a licensed residential appraiser since 1991 and a Certified General Appraiser since January 2002. She is a designated SRA (Senior Residential Appraiser with the Appraisal Institute and SR/WA (Senior Right of Way Agent) with the International Right of Way Association. She is certified as a Disadvantaged Business Enterprise (DBE) with the state of Idaho. She is certified in Idaho and Washington State.

Association Memberships

SRA, Senior Residential Appraiser, Appraisal Institute (2009)
SR/WA, Senior Right of Way Agent, International Right of Way Association (2009)
President – Snake River Chapter of the International Right of Way Association (2010)
Vice President – Snake River Chapter of the International Right of Way Association (2009)
Education Chair – Southern Idaho Chapter of the Appraisal Institute – 2009-2010
National Association of Professional Mortgage Women – 2009-2010
Secretary – Southern Idaho Chapter of the Appraisal Institute - 2008
Program Chair-Snake River Chapter of the International Right-of-Way Association (2002-2005)
Board of Directors-Snake River Chapter of the International Right-of-Way Association (2000)
Designated Member-Senior Residential Appraiser (SRA)-The Appraisal Institute (1992 to 2000)
President-Snake River Chapter of the International Right-of-Way Association (1998)
President-Southern Idaho Chapter of the Appraisal Institute (1997)
Association of Professional Mortgage Women (1996-98)
National Association of Realtors, Idaho Association of Realtors, Ada County Association of Realtors
Board Member-Southern Idaho Chapter of the Appraisal Institute (1994-1996)
Candidate Guidance Chairman-Southern Idaho Chapter of the Appraisal Institute (1994)
Regional Ethics and Counseling Panel-Appraisal Institute (1994)

Experience

Manager, Integrity Appraisal and Consulting, Inc.	2002 - present
Appraisal, Senior Right of Way Agent, State of Idaho DOT	5/02 – 4/05
Fee Appraiser with Mountain States Appraisal	2/98 – 5/02
Fee Appraiser with the Appraisal Offices	2/96 – 2/98
Fee Appraiser with Mountain States Appraisal	4/91 – 2/96
Fee Appraiser, Durango Colorado	4/90 – 4/91
Fee Appraiser, Love Appraisals, Inc.	4/85 – 4/90
Fee Appraiser, Researcher – Assoc. Real Estate Services, Inc.	5/84 – 4/85
Office Manager, Construction Company	1981 – 1983
Loan Processor, Federal Land Bank of Durango	1977 - 1981

Formal Education

Bachelor of Arts, Sociology, Fort Lewis College, Durango Colorado 1977
Associate of Arts, Aims Community College, Greeley, Colorado 1974



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Appraisal Education

FHA Appraisal Review Training (Santa Ana, CA) – 2010
Appraisal Curriculum Overview (General) – 2010
Foreclosure, Short Sale, Auction = Market Value? 2010
Wind Power and Understanding Conservation Easements - 2010
USPAP update - 2010
Appraisal Challenges: Appraising in a Declining Market - 2009
Business Practices & Ethics - 2009
General Appraiser Income Approach II - 2009
IRWA Course 400 – Appraisal – 2009
IRWA Comprehensive Examination for the SRWA designation (2008)
IRWA Course 100, Principles of Land Acquisitions (2008)
Uniform Standards of Professional Appraisal Practice (update) 2008
Uniform Standards of Professional Appraisal Practice for Federal Land Acquisitions (Yellow Book) 2007
Timber Appraisal (2007)
Mineral Appraisal (2007)
Advanced Report Writing (2005)
Appraisal of Partial Acquisitions (2004)
Negotiating with a Diverse Clientele (2004)
Advanced Sales Comparison and Cost Approach (2004)
Real Estate Law (2003)
Engineering and Plan Design (2003)
Uniform Standards of Professional Appraisal Practice (2003)
Preparing the Expert Witness (2003)
Scope of the Appraisal (2002)
Basic Income Capitalization – 310 (1998)
Standards of Professional Practice C (1998)
Highest & Best Use & Market Analyses – 520 (1994)
Standards of Professional Practice – 410 A and B (1994)
Standards of Professional Practice A & B (1989)
Applied Residential Valuation (1988)
Introduction to Real Property Appraising (1989)
1031 Exchanges & Data Base Seminar (1997)
HUD Appraiser Seminar 2 (1997)
HUD Appraiser Seminar I (1996)
FHLMC Appraisal Analyses (1996)
Understanding Limited Appraisals (1994)
Appraising from Blueprints (1994)
30 Specialized Appraisal issues (1994)
Americans with Disabilities Act (1993)
Environmental Law Issues (1991)
The Appraiser as Expert Witness (1989)
New FNMA Guidelines (1987)
Residential Construction (1987)
Real Estate Law, Contracts, Appraisal, Finance Closings (1984)
Blue Print Reading

Principles of Bank Operations (1984)
Successfully completed the Demonstration Appraisal Report on a single family residence. (1990)

Expert Witness Testimony – Idaho and Colorado District Courts