Joel Frost

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Objective

The purpose is for review by the Sandy City Council for approval to the Community Development Block Grant Committee.

Professional Accomplishments

Certified Appraiser in the State of Utah

• License No: 5630166-CR00

• Original Issue Date: 10/28/2008

• Expiration Date: 10/31/2020

• Status: Active

• Active on the FHA Appraiser Roster

• Active on the VA Appraiser Roster

Real Estate Agent in the State of Utah

• License No: 5630166-SA00

• Expiration Date: 07/31/2020

• Status: Active

Microsoft Certified Systems Engineer

• Date of Award: 05/31/2001

• Institution: Mountainland Applied Technology Center

Achievement: MCSE 2000Platform: Windows 2000 Edition

Work History

President/Owner ExcelAppraise, LLC May of 2006 - Present

Appraiser Instructor United Appraisers of Utah School 04/14/2011-Present

Education

| 2018-2019 USPAP Update | McKissock Learning | 2018 |
|-------------------------------|--------------------|------|
| That's a Violation | McKissock Learning | 2018 |
| Supporting your Adjustments | McKissock Learning | 2018 |
| Divorce and Estate Appraisals | McKissock Learning | 2018 |

| Expert Witness Testimony | McKissock Learning | 2018 |
|--|---------------------------|------|
| Education Continued | | |
| Code of Ethics for Appraisers | SL Board of Realtors | 2018 |
| Valuing Solar Panels in Utah | United Appraisers of Utah | 2016 |
| Essential Elements of Disclosures and Disclaimers | United Appraisers of Utah | 2016 |
| Managing Appraiser Liability | United Appraisers of Utah | 2016 |
| Appraising for Property Tax Appeals | United Appraisers of Utah | 2016 |
| Technology Updates & Appraisal Process | United Appraisers of Utah | 2016 |
| 2016-2017 USPAP UPDATE Seller Guidelines | United Appraisers of Utah | 2016 |
| Introduction to Statistical Regression for Appraisers | United Appraisers of Utah | 2015 |
| Understanding the Fannie Mae Seller Guidelines | United Appraisers of Utah | 2014 |
| Intro to Statistical Regression For Appraisers | United Appraisers of Utah | 2014 |
| Supporting Adjustments in the Sales Comparison Approach | United Appraisers of Utah | 2014 |
| Common Problems in Supporting Appraisal Results | United Appraisers of Utah | 2014 |
| Marshall & Swift Cost Approach | United Appraisers of Utah | 2014 |
| 2014 – 2015 USPAP Update | United Appraisers of Utah | 2014 |
| Supervisory/Appraiser Trainee Course | Untied Appraisers of Utah | 2014 |
| Understanding the Title Report | ExcelAppraise` | 2013 |
| Property Inspection Requirements For The FHA Appraisal | sFHA | 2013 |
| Property and Appraisal FAQs | FHA' | 2013 |

Education Continued...

| The FHA Appraisal - 50 Most Common Deficiencies | FHA | 2013 |
|--|---|------|
| Mid-Year Economic Real Estate Symposium | Utah Association of Appraisers | 2013 |
| 2013 Legislative Report To Appraisers | Utah Association of Appraisers | 2013 |
| Understanding the UAR REPC | ExcelAppraise | 2012 |
| Write it Right (no. 148) | Columbia Institute | 2012 |
| 2012 Appraisal Summit and Expo | Columbia Institute` | 2012 |
| UAD Field-Specific Training | ExcelAppraise | 2011 |
| Legislative Report to Appraisers | Utah Association of Appraisers | 2011 |
| Interactive Valuation Modeling & Case Studies, No. 226 | The Columbia Institute | 2011 |
| Online FHA & the Appraisal Process | Appraisal Institute | 2011 |
| Appraisal Summit 2010 | The Columbia Institute | 2009 |
| Introduction to FHA Appraising | Appraisal Institute | 2009 |
| Introduction to form 1004MC Workshop | Alamode, Inc. | 2009 |
| Accounting Major | LDS Business College | 2009 |
| Certified Appraiser Education | The Preferred Real Estate School of Utah | 2007 |
| Licensed Appraiser Education | The Real Estate School | 2006 |

Groups/Organizations

United Association of Appraisers Board Trustee 2012 to 2016

Utah Coalition of Appraisal

Professionals President, VP, Treasurer 2014 to 2016

Member 2010 to Present

Utah Association of Realtors Member 2007 to Present

National Association of Realtors Member 2007 to Present

References

Mark Welch

Creekside Mortgage Loan Officer

3401 North Thanksgiving Way #195 801-735-6140

Lehi, UT 84043 marktwelch@gmail.com

Jeremy Franco

Security National Mortgage Branch President 126 W Sego Lily Dr Suite 260 Sandy, UT 84070

801-571-1313

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Ike Dietz

Bank of American Fork VP, Mortgage Department 33 E Main St American Fork, UT 84003

801-756-7681

Fork, UT 84003 Ike.Dietz@bankaf.com

Cases for Court Testimony

Osborne v Osbourne Fourth Judicial Court of Utah County November 21, 2017