

QUALIFICATIONS OF APPRAISER

JOHN WEDEBRAND

**CERTIFIED GENERAL REAL PROPERTY APPRAISER
CERTIFICATE # CG02177**

EDUCATION (Not Appraisal Related)

Estherville High School – 1976
Mankato State University – 1984 with a B.S. in Finance & Economics

EDUCATION (Appraisal Related)

Iowa Lakes Community College, Estherville, IA – 1978
Introduction to Statistics
Mankato State, Mankato, Minnesota – 1983-1984
Principles of Macro Economics
Principles of Micro Economics
Business Finance
Money and Banking
Credit Management
Principles of Accounting I, II, & III
Business Finance
Risk Management
Business Law
Financial Applications
Pro Ed, Sioux Falls, SD – 1998
Fundamentals of Appraisal I & II
Sales Comparison Approach Single Family
Cost Approach for Single Family and Income Approach for Small Income Properties
Uniform Standards of Professional Appraisal Practice
Small Residential 2-4 Family Income Property
Principles of Appraisal Review
2001 Principals of Appraisal Review, Lincoln Graduate School
2001 USPAP Update Class
2003 USPAP Update Class - Culver Education Group
The Appraisal Process - The Property Inspection - 2003, Culver Education Group
Factory-Built Housing - 2003, McKissock
Income Capitalization - 2003, McKissock
Intro to the Income Approach - 2004, Bramlett, Instructor Diana Jacobs
2005 USPAP Update Class-Bramlett, Instructor Diana Jacobs
2005 Construction Details and Trends, McKissock
2006 Yellow Book – Uniform Appraisal Standards for Federal Land Acquisitions
2007 USPAP Update – AFSMRA, Instructor Karen Oberman
2007 Soil Management and Land Valuation Conference, Iowa State University
2008 USPAP Update – The Columbia Institute, Instructor Diana Jacob

2008 Writing the Residential Appraisal Report, Brumlett, Instructor Diana Jacob
2009 Fannie Mae Today, The Columbia Institute, Instructor Diana Jacob
2010 Appraising Distressed Commercial Real Estate- Appraisal Institute
2010 Appraisal Report Writing - Franklin Educational Institute, Instructor -Rich De Heer
2010 Foreclosures and Short Sales –Franklin Educational Institute, Instructor-Rich De Heer
2010 Appraising Distressed Commercial Real Estate – Appraisal Institute
2011 USPAP Update – Midwest Appraisers Association - Lynne Heiden
2011 Iowa Commercial Real Estate Expo
2012 USPAP Update – The Columbia Institute
2012 The Nuts and Bolts of Green Building – McKissock
2013 REO and Foreclosures – McKissock
2013 Interagency Rules of Banks and Credit Unions – The Columbia Institute
2013 Write it Right – The Columbia Institute
2014 USPAP Update – The Columbia Institute
2015 Appraisal of Self Storage Facilities – McKissock
2015 Mortgage Fraud – McKissock
2015 Supervisor Trainee Course for Iowa – McKissock
2015 The Dirty Dozen – McKissock

PRACTICAL EXPERIENCE

1984 - 1998 - Vice President and Chief Operations Officer with Greig & Company, Inc.
Estherville, IA
1998 - 2002 – Certified Residential Real Property Appraiser with
Vander Werff & Associates Inc., 215 Main Street, Sanborn, IA
2002 – Present – Certified General Real Property Appraiser with
Vander Werff and Associates, Inc., 215 Main Street, Sanborn, IA
Has completed over 500 residential appraisals 1998-present
Has completed over 2000 farm and commercial appraisals 1998-present

PRACTICAL HOURS OF APPRAISAL EXPERIENCE

Residential – Over 4,000 Hours
Farm & Commercial – Over 25,000 Hours

BOARDS AND COMMUNITY SERVICE (Past and Present)

Estherville Rotary Club – Past President 1993-94
Estherville Golf and Country Club – past board member and Club president 1988
Estherville Industrial Development Corporation – past board member
Iowa Lakes Community College Alumni Association – past board member
Emmet Realty Corporation – past board member
North-Star Bank, Estherville, IA – past board member
Many Voices Choir, Estherville, IA – current member
Member of National Association of Master Appraisers

REPRESENTATIVE SAMPLING OF APPRAISALS COMPLETED FOR INDIVIDUALS, CORPORATION, LENDERS AND ATTORNEYS:

AgriVentures Credit – numerous commercial hog appraisals
American State Bank, Sioux Center, Iowa – commercial appraisals
Bank Midwest, Okoboji, Iowa - commercial appraisals
Bank Plus, Estherville, Iowa - commercial and agricultural appraisals
Bjornstad, Christopher, Attorney, Spencer, Iowa - commercial and agricultural appraisals

Central Bank, Spirit Lake; Sioux City; and Storm Lake, Iowa - numerous commercial appraisals
Cherokee County – road right-of-way appraisals
Citizens State Bank, Sheldon, Iowa – number residential and commercial appraisals
Citizens State Bank, Pocahontas, Iowa – numerous residential and agricultural appraisals
City of Hull, Iowa – several commercial appraisals
Commercial Trust & Savings, Storm Lake, Iowa – numerous residential and commercial appraisals
Community Bank, Orange City, Alton, Hospers, Iowa - numerous commercial appraisals
Community State Bank, Spencer, Iowa – commercial appraisals
Emmet County State Bank, Estherville, Iowa - commercial and agriculture appraisals
Farmers Trust & Savings, Spencer, Iowa – numerous agricultural appraisals
Fillenworth Law Office, Estherville, Iowa - agricultural appraisals
First Bank and Trust, Spirit Lake, Iowa - commercial appraisals
First National Bank, Primghar, Iowa – numerous agricultural appraisals
First National Bank of Sioux City, Iowa - commercial appraisals
First Trust and Savings Bank, Marcus, Iowa – numbers residential, agricultural and commercial appraisals
Forsyth Law Office, Estherville, Iowa – numerous agricultural appraisals
Great Western Bank, Omaha, NE – commercial appraisals
Heritage Bank – commercial appraisals
Howe, Brad, Attorney, Spencer, Iowa - agricultural appraisals
Iowa-Nebraska State Bank, Sioux City, Iowa - numerous commercial appraisals
Iowa Dept. of Natural Resources - agricultural appraisals
Iowa Dept. of Transportation – excess land appraisals
Iowa State Bank, Sheldon, Orange City, and Hull, Iowa – numerous residential and commercial appraisals
Iowa Wetland Restoration Team, Indianola, Iowa – numerous proposed wetland appraisals
Liberty National – commercial appraisals
Morningside Bank and Trust, Sioux City, Iowa - commercial appraisals
NorthStar Bank, Estherville, Iowa – numerous residential & commercial appraisals
Northwest Bank, Spencer and Milford, Iowa - numerous commercial and agricultural appraisals
People’s Bank & Trust, Rock Valley and Sioux Center, Iowa – numerous residential, agricultural, & commercial appraisals
Plymouth County – road right-of-way appraisals
Premier Bank, Rock Valley, Iowa – numerous residential appraisals
Roger Bindner, Attorney, Klay, Veldhuizen, Bindner, DeJong, & Pals Law Firm, Orange City, Iowa – numerous agricultural & commercial appraisals
Sanborn Savings Bank, Sanborn, Iowa – numerous residential appraisals
Sanderson & Ridout Law Office, Estherville, Iowa - agricultural appraisals
Security State Bank, Hartley, Milford, Lake Park, Iowa – numbers agricultural and commercial appraisals
Smith, Gregg, Shea & Klinker, Primghar, Iowa - commercial and agricultural appraisals
State Bank, Spirit Lake, Iowa – numerous commercial appraisals
United Community Bank, Milford, Ocheyedon, Hartley, Iowa – numerous residential, commercial, & agricultural appraisals
USDA Rural Development - commercial appraisals
Vantus Bank, Sioux City, Iowa - commercial appraisals
Wolff, Whorley, DeHoogh & Schreurs, Sheldon, Iowa - commercial and agricultural appraisals