

RESUME AND QUALIFICATIONS:
BRAD BERLIN

Formal Education:

Northwood University, Bachelor of Business Administration - 1993
Associate of Arts - Advertising -1991

Real Estate And Appraisal Education:

Appraisal Institute, Appraisal Principles, 2004, 39 Hours
Appraisal Institute, Appraisal Procedures, 2004, 39 Hours
Appraisal Institute, Uniform Standards of Professional Practice, 2004, 15 Hours
Appraisal Institute, Basic Income Capitalization, 2004, 39 Hours
Appraisal Institute, Advanced Income Capitalization, 2004, 39 Hours
Appraisal Institute, Residential Case Studies, 2005, 39 Hours
Appraisal Institute, Highest & Best Use and Market Analysis, 2005, 39 Hours

Training:

Michigan Bankers Association, Essentials of Commercial Lending
Michigan Bankers Association, Principals of Loan Documentation
SBA, Basic Guaranty Lending
Lorman Education Services, Commercial Real Estate Financing
Michigan Bankers Association, Credit Analysis for Small Business Lending

Licensing:

State License - Limited Real Estate Appraiser, Michigan 2004,
License #1201071028

Professional Experience:

2003-Present, Commercial Appraiser
Kenneth R. Arndt & Associates, Gaylord, Michigan

1999-2003, Commercial and Consumer Lender
First National Bank of Gaylord, Gaylord, Michigan

1997-1999, Gas Marketing/Landman
Ward Lake Energy, Gaylord, Michigan

1996-1997, Claims Adjuster
Citizens Insurance Company, Gaylord, Michigan