

<p style="text-align: center;">QUALIFICATIONS OF RICHARD W. BERNKLOW REAL ESTATE APPRAISER</p>
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EDUCATION

- B.A. University of Lowell, Lowell, Massachusetts
- Appraisal Institute
 - Course 101 Introduction to Appraising Real Property 1988
 - Course 201 Applied Residential Property Valuation 1989
 - Course 310 Capitalization Theory & Techniques 1992
 - Course 510 Advanced Capitalization Techniques 1993
 - Course 520 Highest and Best Use Analysis 1998
 - Course 530 Sales & Cost Approaches 2006
 - Course 540 Report Writing 2000
 - Course 550 Advanced Applications 2006
 - Uniform Standards of Professional Practice Update Current

SEMINARS:

- The Appraiser as Expert Witness 1993
- Appraising Troubled Properties 1993
- Non-Conforming Uses 1999
- Issues in Appraising Lodging Properties 1999
- Attacking/Defending An Appraisal in Litigation 1999
- Partial Interest Valuation—Divided 2001
- Real Estate Fraud 2001
- Condemnation Appraising 2005
- Economic, Capital Markets and Investment Outlook 2009

- Lincoln Institute of Land Policy
 - Theory & Practice of Land Valuation 2002
- Mass Board of Real Estate Appraisers
 - Real Estate Expo Commercial Program 2002/3
 - USPAP Update 2004
- ASFMRA & MBREA
 - Yellow Book Seminar Federal Land Acquisitions 2004

PROFESSIONAL AND TRADE AFFILIATIONS

- Appraisal Institute - SRA Member
- Chairman, Board of Assessors, Stow MA, Term 2000-2002
- Appraisal Institute – SRA Experience Reviewer

DESIGNATIONS AND AFFILIATIONS

- Massachusetts Certified General Real Estate Appraiser #3111

BUSINESS EXPERIENCE

Professional real estate appraiser with 20 years of experience in the valuation of residential, commercial and industrial properties Certified as a general appraiser, Mr. Bernklow has worked as both an independent appraiser and as an employee for several firms throughout his career. Appraisal assignments have been completed in the following states: Connecticut, Maine, Massachusetts, New Hampshire and Rhode Island with most emphasis on Massachusetts and New Hampshire properties. Prior to his present affiliation, Mr. Bernklow served in the following capacities:

1996-1999	Senior Appraiser, Joseph C. Sansone Company F/K/A Property Tax Research Woburn, Massachusetts
1995-1996	Commercial Appraiser, Allied Appraisal Worcester, Massachusetts
1993-1995	Independent Fee Appraiser D/B/A Preferred Appraisals Pepperell, Massachusetts
1989-1994	Senior Appraiser, Property Consultants, Inc. Chelmsford, Massachusetts
1987-1989	Senior Appraiser, Realty Appraisals Tewksbury, Massachusetts
1985-1987	Appraiser, Appraiser Trainee, Able Appraisal Nashua, New Hampshire

Appraisal Assignments Include:

Airport	Aircraft Hangers
Banks	Condominiums
Conservation Easements	Easements
Garages	Gravel Pits
High-End Residential	Horse Farms
Industrial Land	Laboratory Buildings
Medical Office	Mill Buildings
Mixed-Use Properties	Multi-Family Dwellings
Office Buildings	Office Condominiums
Raw Land	Research & Development
Residential	Restaurants
Retail Plazas	Subdivisions
Unbuildable Land	Warehouses

Unusual Appraisal Assignments Include:

Airport Hanger Condominium Complex	Apple Orchards
Former Nike Missile Silo	Military Enclave, Fort Devens
Pond & Dam	Private Island
Rail Line Corridors	Seasonal Cottage Colony Condominium
Solar Farm Research	

BUSINESS ADDRESS

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