

REAL MAC, LLC, dba

CHICO APPRAISAL SERVICES

Phone: 304.322.1540
www.chicoappraisal.com



310 West Street
Berlin, MD 21811

JOSEPH A. CHICO, III Certified General Appraiser

EMPLOYMENT PROFILE

1996-Present	Chico Appraisal Services Morgantown, WV - Berlin, MD Owner - Manager State Certified General Real Estate Appraiser WV#CG139, MD#10520, DE#X1-0000400, VA# 40010150381 Appraisal Services-Project, Commercial, Industrial, Residential Appraisal and Review.		
2014-Present	Chico Appraisal AMC Berlin, MD Owner - Manager - Reviewer WV, MD and VA Licensed Appraisal Management Company Commercial and residential appraisal management and review		
2005-2013	Appraiser Training Academy, LLC Charleston, West Virginia Charleston/Morgantown, WV Owner-Partner-Course Developer-Review Appraiser	1998-2008	Appraisal Review Specialists, LLC Charleston, West Virginia Review Appraiser
1996-1997	Robert Lowers Enterprises Morgantown, West Virginia Commercial and Residential Property Manager	1988-1996	Petroplus and Associates, Inc. Morgantown, WV Real Estate Appraiser-Review Appraiser
1984 - 1990	Monongalia County Commission Morgantown, West Virginia Monongalia County Assessor's Office	1989 - 1991	Pride Construction Group Morgantown, West Virginia Construction Project Manager

LICENSES, DEGREES AND ASSOCIATIONS

State Certified General Real Estate Appraiser
Certificate #CG139 - State of West Virginia (1992)

International Right of Way Association
Member - Chapter 21 (2004-2018)

State Certified General Real Estate Appraiser
Certificate #GA-001147-R - Commonwealth of Pennsylvania (1993-2017)

Appraisal Institute
Associate Member (1994-2003)

State Certified General Real Estate Appraiser
Certificate #10520 - State of Maryland (1993)

AQB Certified USPAP Instructor #44746
The Appraisal Foundation (2002-2022)

State Certified General Real Estate Appraiser
Certificate #X1-0000400 - State of Delaware (2004)

Delaware Association of Appraisers
Member - (2010 - Present)

State Certified General Real Estate Appraiser
Certificate #4001015038 - Commonwealth of Virginia (2010)

WV Council of Appraisal Professionals
Member - (2014 - Present)

Delaware Department of Transportation
Division of Highways - Approved Review Appraiser (2005)

Delaware Department of Transportation
Division of Highways - Approved Fee Appraiser (2011)

Pennsylvania Department of Transportation
Division of Highways - Approved Fee Appraiser (1998-2017)

Pennsylvania Department of Transportation
Division of Highways - Approved Review Appraiser (1998-2017)

West Virginia Department of Transportation
Division of Highways - Approved Fee Appraiser (1991)

Maryland State Highway Administration
Approved Fee Appraiser (2010)

West Virginia Housing Development Fund
Approved Fee Appraiser (1993)

GRI, Graduate Realtors® Institute
West Virginia University at Parkersburg (1991)

West Virginia Department of Transportation
Division of Highways - Approved Review Appraiser (2022)

CONTINUING EDUCATION & EXPERIENCE

APPRAISAL INSTITUTE

Standards of Professional Practice, Part A - (11 credit hours) - Charleston, WV (1992)
Standards of Professional Practice, Part B - (15 Credit hours) - Harrisburg, PA (1991)
Standards of Professional Practice, Part B - (15 credit hours) - Charleston, WV (1992)
Standards of Professional Practice, Part C - (15 Credit Hours) - Ohio State University, Columbus, OH (1997)
Standards of Professional Practice, Part C - (15 Credit Hours) - Ohio State University, Columbus, OH (2001)
Course 101, Principles & Techniques of Property Valuation - 62 Credit Hours) - University of Charleston, Charleston, WV (1991)
Basic Income Capitalization - (39 Credit Hours) - Ohio State University, Columbus, OH (1998)
Course 500, Advanced Form & Narrative Report Writing - (16 Credit Hours) - Florida State University, Tallahassee, FL (1995)
Course 210, Residential Case Study - (15 Credit Hours) - University of Charleston, Charleston, WV (1993)
Course 720, Condemnation Appraising: Advanced Applications - (15 Credit Hours) - Ohio State University, Columbus, OH (2000)
Course 600, Income Valuation of Small, Mixed Use Properties - (16 credit hours) - Ohio State University, Columbus, OH (2000)
Uniform Appraisal Standards for Federal Land Acquisitions - (16 Credit Hours) - Louisville, Kentucky (2015)
The Appraiser as an Expert Witness - (7 credit hours) - Charleston, WV (1992)
Litigation Valuation Seminar - (14 credit hours) - Charleston, WV (1992)
Appraisal Regulations of the Federal Banking Agencies Seminar - (7 Credit Hours) - Charleston, WV (1993)
Understanding Limited Appraisals & Appraisal Reporting Options - (7 Credit Hours) - Charleston, WV (1994)
Electronic Data Interchange - (4 Credit Hours) - Toledo, OH (1995)
Policies vs. Standards/Market Extractions - (3 Credit Hours) - Charleston, WV (1996)
USPAP Update - (6 Credit Hours) - (7 Credit Hours) - Pittsburgh, PA (1997)
Rates, Ratios and Reasonableness - (7 Credit Hours) - Charleston, WV (1997)
Loss Prevention Seminar - (7 Credit Hours) - Charleston, WV (1998)
Matched Pairs/Market Extraction/Highest and Best Use - (7 Credit Hours) - Charleston, WV (1998)
Cool Tools: New Technology for Real Estate Appraisers - (7 Credit Hours) - On Line Seminar (2113)
Intro to Green Buildings: Principles & Concepts - (7 Credit Hours) - On Line Seminar (2014)
Review Theory - Residential - (15 Credit Hours) - Charleston, WV (2017)
Eminent Domain and Condemnation Course - (7 Credit Hours) - On Line Seminar (2018)
Litigation Appraising: Specialized Topics and Applications - (15 Credit Hours) - Lancaster, PA (2019)
Review Theory - Commercial - (15 credit hours) - Louisville, KY (2020)

NATIONAL ASSOCIATION OF INDEPENDENT FEE APPRAISERS

1.1, Principles of Residential Real Estate Appraising - (30 credit hours) - Bridgeport, WV (1991)
2.1, Capitalization Tools & Techniques, Income Property Appraising - (30 credit hours) - Bridgeport, WV (1992)
5.0A, Standards Review, USPAP Update - (8 credit hours) - Pittsburgh, PA (1995)

WEST VIRGINIA ASSOCIATION OF REALTORS®

GRI, Module I, West Virginia University at Parkersburg (1990) GRI, Module II, West Virginia University at Parkersburg (1991)
GRI, Module III, West Virginia University at Parkersburg (1990) GRI, Module IV, West Virginia University at Parkersburg (1990)
Morgantown Board of Realtors® Professional Standards, Seminar - Morgantown, West Virginia (1987)

WEST VIRGINIA DEPARTMENT OF TRANSPORTATION, DIVISION OF HIGHWAYS

Highway Plan Reading for Appraisers - (15 Credit Hours) - Charleston, WV (1993)
Introduction to Metrics and Metric Plan Reading for Appraisers - (16 Credit Hours) - Charleston, WV (1995)
Direct Capitalization and Discounted Cash Flow Analysis - (8 Credit Hours) - Bridgeport, WV (1996)
USPAP, Eminent Domain Concepts (Instructor) - (4 Credit Hours) - Bridgeport, WV (1998)
Direct Capitalization and Discounted Cash Flow Analysis - (14 Credit Hours) - Charleston, WV (2003)
National 7 Hour USPAP Update Course (Instructor) - (7 Credit Hours) - Charleston, WV (2004)
Eminent Domain Review Practices (Co-Instructor)- (7Credit Hours) - Charleston, WV (2007)

PENNSYLVANIA DEPARTMENT OF TRANSPORTATION

Litigation Skills, An Overview (Appraisal Institute) - (7 Credit Hours) - Pittsburgh, PA (2005)
National 7 Hour USPAP Update Course (Instructor) - (7 Credit Hours) - Indiana and Harrisburg, PA (2005)
Trial Tactics in Condemnation Cases - (4 Credit Hours) - IRWA Mid-Atlantic Conference, Pittsburgh, PA (2007)
PennDOT Appraisal Forms Course (Developer and Instructor) - (21 Credit Hours) - Fort Indiantown Gap, PA (2010)
Two Hour Mandatory PA Law Course (Instructor) - (2 Credit Hours) - Harrisburg & Hollidaysburg, PA (2010)
National 7 Hour USPAP Update Course (Instructor) - (7 Credit Hours) - Harrisburg & Hollidaysburg, PA (2010)
Fundamentals of Condemnation Practice - (3 Credit Hours) - Pittsburgh, PA - 48th Annual R/W Conference (2010)
The Uniform Act & Federal Project Aid - (6.5 Credit Hours) - Pittsburgh, PA - 48th Annual R/W Conference (2010)
Marcellus Shale: Process and Impact - (4 Credit Hours) - Pittsburgh, PA - 48th Annual R/W Conference (2010)

THE APPRAISAL FOUNDATION

Concepts and Principles of The USPAP, Instructors Application - (19 Credit Hours) - Denver, CO (2002)
AQB USPAP Instructor Re-Certification Course - (7 Credit Hours) - Greensboro, NC (2004)
AQB USPAP Instructor Re-Certification Course - (7 Credit Hours) - Baltimore, MD (2007)
AQB USPAP Instructor Re-Certification Course - (7 Credit Hours) - On-Line Course (2009)
AQB USPAP Instructor Re-Certification Course - (7 Hours) - On-Line Course (2011)
AQB USPAP Instructor Re-Certification Course - (7 Hours) - On-Line Course (2013)
AQB USPAP Instructor Re-Certification Course - (7 Hours) - On-Line Course (2015)
AQB USPAP Instructor Re-Certification Course - (7 Hours) - On-Line Course (2017)
AQB USPAP Instructor Re-Certification Course - (7 Hours) - On-Line Course (2019)

FAIRMONT STATE UNIVERSITY

Residential Real Estate Appraisal - (40 credit hours) - Fairmont, WV (1990)

POTOMAC STATE COLLEGE OF WEST VIRGINIA UNIVERSITY

National Uniform Standards of Professional Appraisal Practice (2003) (Instructor) - (15 Credit Hours) - Keyser, WV (2003)
National Uniform Standards of Professional Appraisal Practice (2003) (Instructor) - (7 Credit Hours) - Keyser, WV (2003)

HAGERSTOWN COMMUNITY COLLEGE AND ALLEGHENY COMMUNITY COLLEGES OF MARYLAND

Appraisal Review, Topics and applications (Instructor) - (7 Credit Hours) - Hagerstown, MD (2009)
FNMA Announcement 08-30 & Market Conditions Addendum (instructor) - (7 Credit Hours) - Cumberland, MD (2009)
National 7 Hour USPAP Update Course (Instructor) - (7 Credit Hours) - Hagerstown, MD (2008/2009/2010/2011)
Implementing the Uniform Appraisal Dataset - (7 Credit Hours) - Hagerstown, MD (2011)

BLUE RIDGE COMMUNITY AND TECHNICAL COLLEGE

National 7 Hour USPAP Update Course (Instructor) - (7 Credit Hours) - Martinsburg, WV (2012/2013/2014/2015)
Appraising 2-4 Family and Multi-Family Properties - (7 Credit Hours) - Martinsburg, WV (2012)
Using the HP 12C Calculator: The Basics - (7 Credit Hours) - Martinsburg, WV (2013)
Record Keeping and the Scope of Work: The Ultimate Defense Mechanism - (7 Credit Hours) 2015

OHIO DEPARTMENT OF TRANSPORTATION, DIVISION OF HIGHWAYS

Office of Real Estate Policies and Procedures Manual Training - (6 Credit Hours) - Columbus, OH (2002)

DELAWARE DEPARTMENT OF TRANSPORTATION, DIVISION OF HIGHWAYS - UNIVERSITY OF DELAWARE

7 Hour National USPAP Update Course (Instructor) - (7 Credit Hours) - Newark, DE (2007)
Scope of Work - Eminent Domain Concepts (Presenter) - (2 Credit Hours) - Rehoboth Beach, DE (2007)
DelDOT Procedures Manual Course (Instructor) - (7 Credit Hours) - Dover, DE (2012)
Understanding the Federal Rule of Acquisition - (7 Credit Hours) - Dover, DE (2014)
DelDOT Procedures Manual Course (Instructor) - (7 Credit Hours) Dover, DE (2016)

WEST VIRGINIA REAL ESTATE APPRAISER LICENSING AND CERTIFICATION BOARD

West Virginia Code, Board Rules and Policies, USPAP - (3.5 Credit Hours) - Charleston, WV (1994)
USPAP 4 Hour Review Course (Instructor) - (4 Credit Hours) - Fairmont, WV and Charleston, WV (1997)
2006 7 Hour USPAP Course (Instructor) - (7 Credit Hours) - Martinsburg, WV (2006)
Sales Comparison Approach Techniques (Instructor) - (7 Credit Hours) - Martinsburg, WV (2006)
Current WV Appraisal Issues Roundtable - (Presenter) (7 Credit Hours) - Morgantown, WV and Charleston, WV (2019)

HONDROS COLLEGE

National Uniform Standards of Professional Appraisal Practice (2003) (Instructor) - (15 Credit Hours) - Akron, OH (2003)
Fair Housing for Appraisers - (3 Credit Hours) - Columbus, OH (2004)

MARSHALL & SWIFT VALUATION SERVICE

Commercial Cost Approach Square Foot/Calculator Methods - (7 Credit Hours) - Charleston, WV (1994)
Residential Cost Approach Square Foot/Calculator Methods - (7 Credit Hours) - Charleston, WV (1994)

CHICO REAL ESTATE APPRAISAL SERVICES

National USPAP (2004) (Instructor) - (7 Credit Hours) - Keyser, WV (2004)
Principles, Applications and Techniques of The Cost Approach (Instructor) - (7 Credit Hours) - Keyser, WV (2004)
Appraisal Review, Topics and Applications (Instructor) - (7 Credit Hours) - Keyser, WV (2005)
March 2005 URAR Course (Instructor) - (7 Credit Hours) - Morgantown, WV (2005)
Advanced Site Valuation & Cost Approach (Instructor) - (15 Credit Hours) - Morgantown, WV (2006)
Math, Statistics & Income Approach Course (Instructor) - (15 Credit Hours) - Morgantown, WV (2006)
Advanced Techniques for Valuation of Mixed Use Properties (Instructor) - (15 Credit Hours) - Morgantown, WV (2007)
Introduction to Real Estate Appraisal Course (Instructor) - (Principles and Practices) - (75 Credit Hours) - Keyser & Morgantown, WV (2006/2007)
Appraisal Review Course (Instructor) - (7 Credit Hours) - Canaan Valley, WV (2007)
Sales Comparison Approach (Instructor) - (7 Credit Hours) - Canaan Valley, WV (2007)
Ethics Record Keeping & Scope of Work (Instructor) - (7 Credit Hours) - Morgantown & Fairmont, WV (2008)
FNMA 08-30 and 1004MC Course (Instructor) - (7 Credit Hours) - Flatwoods, WV & Cumberland, MD (2009)
FNMA Guidance for Appraisers & Lenders (Instructor) - (7 Credit Hours) - Davis & Morgantown, WV (2010)
FHA Appraisal Guidelines (Instructor) - (7 Credit Hours) - Morgantown & Weston, WV (2010)
Litigation Concepts and Mock Trial (Instructor) - (7 Credit Hours) - Davis & Morgantown, WV (2011)
National USPAP Update Course (Instructor) - (7 Credit Hours) - Davis & Morgantown, WV (2011)
National 7 Hour USPAP Update Course (Instructor) - (7 Credit Hours) - Morgantown, WV (2012)
Appraising 2-4 Family and Multi-Family Properties - (7 Credit Hours) - Morgantown, WV (2012)
Using the HP 12C Calculator: The Basics - (7 Credit Hours) - Morgantown, WV (2012)
National 7 Hour USPAP Update Course (Instructor) - (7 Credit Hours) - Morgantown and Fayetteville, WV (2013)
Using the HP 12C Calculator: The Basics - (Instructor) (7 Credit Hours) - Morgantown, WV (2013)
Sales Comparison Analysis - (Instructor) (7 Credit Hours) - Fayetteville, WV (2013)
National 7 Hour USPAP Update Course (Instructor) - (7 Credit Hours) - Morgantown, WV (2014)
Working Tools for the Collateral Underwriter (Instructor) - (7 Credit Hours) - Morgantown, WV (2015)
National 7 Hour USPAP Update Course (Instructor) - (7 Credit Hours) - Morgantown, WV (2015)
Appraisal Regulatory and Interagency Requirements (Instructor) (7 Credit Hours) - Morgantown, WV (2015)
Basic Litigation and Mock Trial (Instructor) (7 Credit Hours) - Morgantown, WV, Cumberland, MD, Charleston, WV (2016)
2019 West Virginia Law Course (Instructor) (3 Credit Hours) - Morgantown, WV, Cumberland, MD, Teays Valley, WV (2019)
Record Keeping and Scope of Work - (Instructor) (7 Credit Hours) - Morgantown, WV, Martinsburg, WV, Cumberland, MD (2019)
WV Mandatory 3 Hour Law Course - (Instructor) (3 Credit Hours) - Charleston, WV (2020)
National 7 Hour USPAP Update Course (Instructor) - (7 Credit Hours) - Morgantown, WV (2020)

WEST VIRGINIA REAL ESTATE COMMISSION

West Virginia Dept. of Ed. - Monongalia County Technical Education Center - Principles of Real Estate - (90 Credit Hours) - Morgantown, WV (1986)

OHIO ASSOCIATION OF REALTORS

Cost and Income Approaches - (14 Credit Hours) - Columbus, Ohio (1999)
Appraisal Review - (14 Credit Hours) - Columbus, Ohio (2000)

WEST VIRGINIA UNIVERSITY

Attended West Virginia University, Reed School of Journalism - Morgantown, WV (1977-1979)

ANNUAL CONTINUING EDUCATION REQUIREMENTS

Fulfilled annual continuing education requirements for each of the four states licensed/certified.

COURT TESTIMONY

Monongalia County Circuit Court, Morgantown, WV	Harrison County Circuit Court, Clarksburg, WV
Marion County Circuit Court, Fairmont, WV	Randolph County Circuit Court, Elkins, WV
Wood County Circuit Court, Parkersburg, WV	Berkeley County Circuit Court, Martinsburg, WV
Preston County Circuit Court, Kingwood, WV	Pocahontas County Circuit Court, Marlinton, WV
Hardy County Circuit Court, Moorefield, WV	Lewis County Circuit Court, Weston, WV
Jefferson County Court, Charles Town, WV	Gilmer County Court, Glenville, WV
Morgan County Court, Berkeley Springs, WV	Pendleton County Circuit Court, Franklin, WV
United States Federal Court, Allegheny County, Pittsburgh, PA	Doddridge County Circuit Court, West Union, WV
New Castle County Court of Common Pleas, New Castle, DE	Sussex County Court of Common Pleas, Sussex, DE
United States Bankruptcy Court, Eastern District of Virginia, Alexandria, VA	Somerset County Court of Common Pleas, Somerset, PA

AFFILIATIONS AND ACTIVITIES

West Virginia Chapter of the Appraisal Institute - Education Committee Chairperson (1998-1999)
West Virginia Appraiser Licensing and Certification Board Upgrades Committee (1996-2003)
Associate Member of the West Virginia Chapter of the Appraisal Institute (1994-2003)
Past President of the West Virginia Appraiser Coalition (1996-1997)
Approved Real Estate Appraisal Instructor - State of West Virginia (1996)
Approved Real Estate Appraisal Instructor - State of Maryland (2004)
Approved Real Estate Appraisal Instructor - Commonwealth of Pennsylvania (2004)
Approved Real Estate Appraisal Instructor - State of Delaware (2005)
Approved Real Estate Appraisal Instructor - Commonwealth of Virginia (2005)
AQB National Certified USPAP Instructor - The Appraisal Foundation (2002-2022)
Presenter IRWA Mid-Atlantic Conference - Rehoboth Beach, DE (2006)
Presenter IRWA Mid-Atlantic Conference - Pittsburgh, PA (2010)
Presenter IRWA Chapter 21 Conference - Pittsburgh, PA (2016)
Member Delaware Association of Appraisers (2010)
Member WV Coalition of Appraiser Professionals (2014)
West Virginia Real Estate Appraiser Licensing and Certification Board Standards Committee (2017 - 2022)
West Virginia Real Estate Appraiser Licensing and Certification Board Upgrades Committee (2017 - 2022)
West Virginia Real Estate Appraiser Licensing and Certification Board - Member
(Appointed by the Governor on July 1, 2017 to a 3 year term and July 1, 2020 to a second 3 year term)

REMARKS

Predominately appraise project and commercial properties in addition to industrial and residential properties since 1988.
Specialize in the review and development of Eminent Domain appraisals since 1991.
Appraisal Review for State and Federal Highway entities since 1998.
Perform appraisal review activities for the Federal Highway Administration.
Perform appraisal and review activities for the Federal Aviation Administration.
Banking Agencies Appraisal Review and Appraisal Management since 2014.
Development of many seminars and courses related to USPAP, Eminent Domain, Appraisal and Appraisal Review.
Author and co-author of Real Estate Appraisal and Review Course Manuals.
Public and Real Estate related speaking engagements on a local and regional platform.