

THOMAS C. GARRAHAN

REAL ESTATE APPRAISER

Massachusetts Certified General Number 4535

15 Fox Run, East Sandwich, MA 02537

(508) 888-8646

1991 - PRESENT:

SELF-EMPLOYED INDEPENDENT FEE APPRAISER

Appraisal of commercial and residential properties, primarily on Cape Cod and the Islands, for banks, attorneys and private parties. Collaboration with Paul V. O'Leary and Associates, Barnstable. Appraisal Experience in Evaluating the following Types of Real Estate: Residential Properties - vacant land, homes, duplexes, condominiums, timeshare, waterfront properties; Subdivisions; Farmland/Agricultural Preservation Restrictions; Eminent Domain; Conservation Restrictions; Retail Stores; Office Buildings; Warehouse/Industrial; Shopping Centers; Motels, Inns; Restaurants. Also, appraisal assignments for assistance in real estate tax abatements.

1993 - 1996:

INVESTOR AND RENOVATOR, Waterfront rental property in Hyannisport. Served as Treasurer of Condominium Association for last two years as an owner.

1986 - 1996:

REAL ESTATE DEVELOPMENT AND TITLE RESEARCH

Title examiner for several bank attorneys along with own pursuit of title and genealogical research involving about 15 separate parcels. Cleared title problems through petitions for partition and other remedies. Subdivided land for market. Proponent of affordable housing development through State Local Initiative Program.

1986

COMMERCIAL REAL ESTATE BROKER, Business Locators of Cape Cod, Osterville, MA and Peters Hartel, Hyannis, MA

1984-1985

SENIOR BUSINESS CONSULTANT - Small Business Service Group. Deloitte Haskins & Sells, Chicago, IL

1980-1984

METHODS ANALYST (IBM Mainframe computer programmer) - Customer Information Services Department. Commonwealth Edison Company, Chicago, IL

EDUCATION:

UNIVERSITY OF CHICAGO, GRADUATE SCHOOL OF BUSINESS

MBA, Finance and Economics. Graduated June, 1984.

UNIVERSITY OF CHICAGO, THE COLLEGE

BA, Economics. Graduated June, 1980.

MEMBER:

Mass. Board of Real Estate Appraisers (MBREA), Cape Cod and Islands Board of Realtors, Affiliate Member; Former member of Sandwich Community School Executive Council and Sandwich Advocates for Innovative Learning.

APPRAISAL COURSES AND CONTINUING EDUCATION - SINCE 2000

AI - Appraising From Blueprints and Specs- 2000
AI - Internet Search Strategies - 2000
AI - FHA and The Appraisal Process - 2000
AI - Residential Property Construction and Inspection - 2000
AI - Residential Design & Functional Utility - 2000
MBREA USPAP 2002
AI - Analyzing Operating Expenses - 2003
AI - Small Hotel/Motel Valuation - 2003
AI - Valuation of Detrimental Conditions of Real Estate - 2003
AI - Intro to GIS Application for Real Estate - 2003
AI - Feasibility, Market Value, Investment Timing: Option Value - 2003
MBREA USPAP Update 2005 & 2006
AI - Cost Approach to Commercial Appraising - 2006
AI - Eminent Domain and Condemnation - 2006
AI - Cool Tools - New Technology - 2006
AI - Scope of Work: Expanding Your Range of Services - 2006
LSI - Quality Road Show - 2006
MBREA USPAP Update 2008 - 2009
MBREA Appraising Easements - 2009
AI - Supervising Appraisal Trainees - 2009
AI - Subdivision Valuation - 2009
AI - Rates and Ratios: Making sense of GIMs, OARs, and DCF - 2009
McKissock LP - Intro to Expert Testimony - 2009
McKissock LP - Cost Approach - 2009
MBREA USPAP Update 2010-2011 - 2010
MBREA Uniform Appraisal Dataset - 2011
MBREA USPAP Update 2012-2013 - 2012
McKissock - Construction Details - 2012
McKissock - Environmental Issues - 2012, 2014
McKissock - More Oddball Appraisals - 2012, 2014
McKissock - Disclosures & Disclaimers - 2012
McKissock - Mold, Pollution & The Appraiser - 2012, 2014
McKissock - The Dirty Dozen - 2012
MBREA USPAP Update 2014-2015 - 2013
McKissock - Land and Site Valuation - 2014
McKissock - Expert Witness for Commercial Appraisers - 2016
McKissock - Essential Elements of Disclosures and Disclaimers - 2016
McKissock - Residential Appraisal Review and USPAP Compliance - 2016
McKissock - 2016-2017 National USPAP

PUBLIC CLIENTS FOR APPRAISAL WORK PERFORMED:

Commonwealth of Massachusetts Dept. of Food and Ag. and Div. of Fisheries, Wildlife & Environmental Law Enforcement; Towns of Aquinnah, Barnstable, Bourne, Brewster, Chatham, Chilmark, Harwich, Mashpee, Sandwich, Wellfleet, Westport, West Tisbury, and Yarmouth; Cape Cod Commission; Barnstable County Commissioners; Mashpee Wampanoag Tribal Council; Diocese of Fall River, The Nature Conservancy; The 300 Committee; Trustees of the Reservation; Housing Assistance Corporation; The New York State Supreme Court, New York County; The Federal Deposit Insurance Corporation (FDIC).

BANKS, FINANCIAL INSTITUTIONS, ETC. (PARTIAL)

Bank Of America	GMAC Mortgage
Boston Safe Deposit and Trust	Merrill Lynch
Cape Cod Cooperative Bank	Morgan Stanley
Chase Manhattan	Plymouth Mortgage
Citicorp	TD Banknorth
Citizens Bank	U.S.Trust
Compass Bank	Washington Mutual
Eastern Bank	Wells Fargo Home Mortgage

PARTIAL LIST OF CLIENT LAW FIRMS

Robert Ament, Esq.	Robert Lawless, Esq.
Ardito, Sweeney, Stusse, Robertson & Dupuy, PC	Lisa MacKenzie, Esq.
Brown and Barbosa	Paul Mayer, Esq.
Patricia Campanini, Esq.	McCormick & McCormick
Mark Carchidi, Esq.	Jack McElhinney, Esq.
Choate, Hall & Stewart	Stephen M. McGonigle, Esq.
Catherine Cullen, Esq.	McGrath and Kane
Day, Berry & Howard	Patrick Morris, Esq.
Robert Donahue, Esq.	Nutter, McClennen & Fish
Paul G. Farrell, Esq.	Peter O'Keeffe, Esq.
Michael I. Flores, Esq.	Palmer and Dodge
Bruce Gilmore, Esq.	Thomas C. Paquin, Esq.
Susan Merritt Glenny, Esq.	Rackemann, Sawyer & Brewster
Goulston & Storrs	Ropes & Gray, LLP
Donald F. Henderson, Esq.	Rubin, Rudman, Chamberlain and Marsh
Susan Huettner, Esq.	Jennifer Roberts, Esq.
Dunning & Kirrane	Frank Shealey, Esq.
Goodwin, Procter & Hoar	Skadden, Arps, Slate, Meagher & Flom
Marybeth Holland, Esq.	Michael Stone, Esq.
Ron Jansson, Esq.	Verrill Dana, LLP
John Kenney, Esq.	Jennifer Esmel Vecchi
Looney, Cohen, Reagan & Aisenberg	Brian D. Widegren, Esq.
Lander & Lander	Wilkins & DeYoung
LaTanzi, Spaulding & Landreth	Carrie Woods, Esq.
	Zisson & Veara

QUALIFIED AS AN EXPERT WITNESS FOR TESTIMONY IN:

Appellate Tax Board of the Commonwealth of Massachusetts
Barnstable County Probate Court
Barnstable County Superior Court
Essex County Probate Court
Massachusetts Land Court
Massachusetts Housing Appeals Committee
Palm Beach County Florida Probate Court
United States Bankruptcy Court, District of Massachusetts