

# Qualification of

## ***Benjamin B. Davidson***

Certified General Real Estate Appraiser  
Kentucky & Tennessee

## Employment

Owner/Appraiser: Blake & Associates, Inc. Real Estate Appraisal Company of Richmond, KY from November 1999 to present.

Owner: Blake Rentals, LLC of Richmond, KY, a single family rental and real estate investment company, from March 2003 to June 2009.

Owner: ½ Interest in Rednour Blake, LLC of Clay City, KY, a large multi family company, from December 2005 to January 2009.

## Education

Eastern KY University; Bachelor of Science; Agriculture, 2003

Completed the following courses under the Appraisal Institute's MAI program:

- ❖ 550 - Advanced Applications
- ❖ General Appraiser Market Analysis and Highest & Best Use
- ❖ 530 - Advanced Sales Comparison & Cost Approaches
- ❖ 540 - Report Writing and Valuation Analysis
- ❖ 510 - Advance Income Capitalization

Completed the following additional Appraisal Institute Course programs:

- ❖ FHA and The Appraisal Process
- ❖ Business Practice and Ethics
- ❖ Litigation Appraising: Specialized Topics and Applications
- ❖ The Appraiser as an Expert Witness: Preparation and Testimony
- ❖ Eminent Domain
- ❖ Condemnation Appraising: Principles and Applications
- ❖ Uniform Appraisal Standards for Federal Land Acquisitions

Completed the following additional appraisal courses:

- 306A Appraisal Course
- Appraisal Standards
- URAR, Condo, and 2 to 4 Family
- Residential Field Review Form
- Environmental, Commercial & Industrial
- Win Total Computer Program
- Farm and Rural Property Appraising
- Beginning Income Capitalization
- Introduction to Agribusiness
- Agriculture Measurements

- Marshall and Swift Cost Approach Handbook
- Appraising the Oddball: Non-conforming
- Appraiser Liability
- Residential Construction
- ANSI Standards
- Dysfunctional Appraisals
- Site and Site Improvements
- Housing Quality Standards
- Capitalizations' Applications

Completed all the necessary state required classes to receive a Certified General Appraiser License by 2005.

Completed all the necessary state required classes to receive a Certified Residential Appraiser License by 1999.

Completed the mandatory 14 hours of continuing education yearly since certification in 1997.

## **Professional Designations/Organizations**

Kentucky Certified General Real Property Appraiser # 003760

Tennessee Certified General Real Property Appraiser # 004370

Associate Member, The Appraisal Institute

Committee Chair, Associate Committee, Bluegrass Chapter of the Appraisal Institute

Member, KY Farm Managers and Rural Appraisers

## **Experience**

Mr. Davidson is a native of Berea, KY and currently resides and works from Richmond, KY. Being an appraiser since 1997, he has worked with all types of real estate throughout the entire state of KY. In 1999, Mr. Davidson started Blake & Associates, Inc, a real estate appraisal company that originally focused on residential appraising. Since that time, the company has moved into the commercial side of appraising and has appraised all types of real estate including horse farms, golf courses, industrial, retail, medical, etc. The coverage area has also expanded to Tennessee. No job is too large or too small for Blake & Associates, Inc. Mr. Davidson holds a Bachelor of Science degree with an emphasis in Agriculture. It is this background that allows him to complete many large farm assignments. Currently, he is working towards his MAI designation from the Appraisal Institute and is expected to have that designation in late 2011. Mr. Davidson has owned large multi family complexes, rental homes, and bought and sold large amounts of property as an investor. With larger assignments that require additional expertise, appraisers from the appraisal institute are relied on to assist Mr. Davidson, aiding in competency.

A partial list of clients served:

Ag Credit

Bank of America

Bluegrass Management  
Century Bank  
Century Lending  
Citizens Bank (RB)  
Citizens Guaranty Bank  
Commonwealth Credit Union  
Community Trust Bank  
Coy Gilbert Gilbert, Attorneys at Law  
David Williams, Builder  
Davis Law Office  
Evaluate, USA  
FAHE, Inc.  
Farm Credit  
Madison Bank  
Peoples Bank  
Peoples Exchange Bank  
Prather Law Offices  
Private Investors  
Pro Mortgages  
Purdue Law Office  
Real Property Solutions  
Star Mortgage  
Town and Country Bank  
TNC Construction  
United Bank of West Virginia  
Whitaker Bank