

RESUME OF PAUL D. MIDDAUGH, IFAS, BCBA



Paul D. Middaugh graduated from the Bremen Public High School in 1976. During his high school years he worked as a meat cutter at Kenny's Supermarket in Bremen, Indiana. In 1980, Paul earned his B.S. degree from Manchester College in North Manchester, Indiana with majors in Accounting, Business Administration, and Economics. In 1980, he moved to Indianapolis and began his career in banking, working as a commercial loan accountant and as an internal auditor. In 1984 Paul went to work as an accountant and warehouse manager for the Community Action Against Poverty (CAAP) weatherization program. Paul moved to West Lafayette in 1986, and in 1987 he started working for Appraisal Research doing residential and commercial property valuations for the 1988 Indiana General Property reassessment. When he left this position in the fall of 1990, he was overseeing eight Indiana counties. In 1990 Paul was licensed as an Indiana Real Estate Salesperson and in 1991 he was licensed as an Indiana Real Estate Appraiser. In 1994 he obtained his Real Estate Brokers License.

LICENSES:

Indiana Certified General Appraiser CG69100592 Indiana
Independent Real Estate Broker IB69400562

DESIGNATIONS:

IFAS: INDEPENDENT FEE APPRAISER SENIOR

The National Association of Independent Fee Appraisers has a mandatory program of continuing education for designated members. Paul is currently certified through December 31, 2010
Approved By the Indiana Department of Transportation for right-a-way work

Associate Member of the Appraisal Institute
Board certified in business valuation by the National Society of Appraiser Specialists,
ON FHA APPROVED ROSTER

President of the Greater Lafayette Chapter of NAIFA - 2003-2004
Indiana State Director for NAIFA - 2002

Regional Governor for Region One of NAIFA - 2004
Regional Governor for Region Five of NAIFA - 2005

WORK EXPERIENCE:

Paul D. Middaugh has been appraising residential, commercial, industrial, farm, and special use properties since 1991. Assignments over this time period have included a broad range of property types including numerous large developments of a multi-tenant and many-sided nature. These assignments have all been in Indiana.

APPRAISAL RELATED WORK EXPERIENCE:

Project Manager with Appraisal Research Corporation for 1988 Indiana General Reassessment

Appraiser with Gustavel and Associates Appraisal Services from October 1990 to January 1996, performing appraisals of residential and commercial properties.

August 1996 to October 31, 2004 - Commercial appraiser with Bud Sanders Appraisal Division.

November 1, 2004 to present - Principle owner and president of KMPM, LLC dba KMPM APPRAISALS.

Commercial accountant with Firstmark Financial Corporation in the second mortgage area

Internal auditor at Shelby Federal Savings and Loan

Accountant/Warehouse Manager for Community Action Against Poverty



EDUCATION:

March 1990 - Real Estate Certification Program approved real estate brokers courses

DATE	COURSE	PROVIDER	LOCATION
3/91	101 INTRODUCTION TO APPRAISING REAL PROPERTY	APPRAISAL INSTITUTE	INDIANAPOLIS, IN
5/91	102 APPLIED RESIDENTIAL PROPERTY VALUATION	APPRAISAL INSTITUTE	INDIANAPOLIS, IN
8/91	UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE	APPRAISAL INSTITUTE	INDIANAPOLIS, IN
10/93	APPRAISAL REPORT WRITING UPDATE	REAL ESTATE CERTIFICATION PROGRAM	INDIANAPOLIS, IN
6/94	LIMITED SCOPE APPRAISALS AND USPAP UPDATE	NAIFA	LAFAYETTE, IN
3/95	CAPITALIZATION THEORY & TECHNIQUES USING THE ROAD MAP SYSTEM	NAIFA	LAFAYETTE, IN
4/97	BASIC INCOME CAPITALIZATION	RESOURCE LLC	INDIANAPOLIS, IN
5/97	ADVANCE CAPITALIZATION APPLICATIONS	RESOURCE LLC	INDIANAPOLIS, IN
5/97	ADVANCE CAPITALIZATION APPLICATIONS II	RESOURCE LLC	INDIANAPOLIS, IN
11/97	USPAP	RESOURCE LLC	INDIANAPOLIS, IN
11/98	PRINCIPLE OF SMALL BUSINESS APPRAISAL	LINCOLN TECHNOLOGY	INDIANAPOLIS, IN
1/99	USPAP	NAIFA	LAFAYETTE, IN
4/99	APPRAISING MANUFACTURED & MOBILE HOMES	NAIFA	LAFAYETTE, IN
6/99	BASIC HOME INSPECTIONS	NAIFA	LAFAYETTE, IN
8/99	HUD 4.7	NAIFA	LAFAYETTE, IN
10/99	AMERICANS WITH DISABILITIES ACT	NAIFA	LAFAYETTE, IN
3/00	2.3 CONDEMNATION APPRAISAL	NAIFA	LAFAYETTE, IN
9/00	1 .2A REVIEW MARKET ABSTRACTION	NAIFA	LAFAYETTE, IN
5/01	USPAP	NAIFA	LAFAYETTE, IN
7/01	INTRODUCTION TO HISTORIC APPRAISING	NAIFA	LAFAYETTE, IN
9/01	RELOCATION APPRAISING	NAIFA	LAFAYETTE, IN
9/01	ROAD MAP TO INCOME CAPITALIZATION 4 HOURS	NAIFA	LAFAYETTE, IN
4/02	USPAP UPDATE 7 HOURS	NAIFA	LAFAYETTE, IN
7/02	UPDATE MOBILE HOMES	NAIFA	LAKE OF THE OZARKS
8/02	BLUE PRINT READING	NAIFA	LAFAYETTE, IN
06/03	FOUNDATION APPROVED 7HRS USPAP UPDATE	NAIFA	LAFAYETTE, IN
6/03	5.1A FAIR LENDING REQUIREMENTS	NAIFA	LAFAYETTE, IN
06/03	5.1 INSTITUTIONAL REGULATION OF REAL ESTATE APPRAISAL	NAIFA	LAFAYETTE, IN
06/03	13.0B INDIANA STATE RULES AND REGULATIONS	NAIFA	LAFAYETTE, IN
10/13/03	1.2C DEFENDING, DOCUMENTING, AND SUPPORTING APPRAISAL REPORTS	NAIFA	LAFAYETTE, IN
10/13/03	6.1 LIABILITY RISK MANAGEMENT FOR REAL ESTATE APPRAISERS	NAIFA	LAFAYETTE, IN

DATE	COURSE	PROVIDER	LOCATION
4/04	1 .5C RESIDENTIAL ANALYSIS FOR SMALL INCOME PROPERTY APPRAISALS	NAIFA	LAFAYETTE, IN
5/05	APPRAISAL FOUNDATION USPAP UPDATE	NAIFA	LAFAYETTE, IN
09/22/05	9.7 FANNIE MAE UPDATED PROPERTY & APPRAISAL GUIDELINES	NAIFA	LAFAYETTE
09/23/05	9.8 FANNIE MAE FORMS	NAIFA	LAFAYETTE, IN
01/06	5.0 USPAP UPDATE	NAIFA	PERU, IN
09/07	4.7 FHA APPRAISAL PROTOCOL UPDATE	NAIFA	LAFAYETET, IN
9/07	16.2 THE APPRAISAL OF FORECLOSURE PROPERTIES	NAIFA	LAFAYETTE, IN
12/07	INDIANA APPRAISAL LAW AND REGULATIONS	NAIFA	LAFAYETTE, IN
12/07 03/08	EASEMENTS, LICENSES AND PROFITS MORTGAGE FRAUD	NAIFA McKissock	LAFAYETTE, IN Lafayette, IN
4/08	INDOT APPRAISAL TRAINING SEMINAR PARTS 1 AND 2	IN DOT	INDIANAPOLIS, IN
5/08	APPRAISAL REVIEW PART ONE	NAIFA	LAFAYETTE, IN
6/08	USPAP UPDATE	NAIFA	LAFAYETTE, IN
7/08	AMERICANS WITH DISABILITIES ACT	EDUCATION RESOURCE	INDIANAPOLIS, IN
7/08	CONTRACTS	EDUCATION RESOURCE	INDIANAPOLIS, IN
7/08	INDIANA APPRAISAL LAW AND REGULATIONS	EDUCATION RESOURCE	INDIANAPOLIS, IN
8/08	ADVANCE APPRAISAL REVIEW	NAIFA	LAFAYETTE, IN
9/09	EMINENT DOMAIN AND CONDEMNATION	A.I	ON LINE
9/09	COMMERCIAL APPRAISAL ENGAGEMENT & REVIEW SEMINAR	A.I.	INDIANAPOLIS, IN
9/09	APPRAISING DISTRESSED COMMERCIAL REAL ESTATE	A.I	INDIANAPOLIS, IN