

QUALIFICATIONS OF JOHN S. MILLER, MAI

PROFESSIONAL EMPLOYMENT

4/08 to the Present: Member – J.S. Miller Appraisal Associates, LLC, Johnson City, NY
Full-service real estate appraisals and consulting firm providing services throughout the Northeast.

3/03 to 4/08: Member – Hynes, Miller & Associates, Vestal, NY
Full-service real estate appraisals and consulting firm providing services throughout the Northeast.

8/93 to 3/03: Senior Appraisal Officer, Vice President – Commercial Real Estate - M&T Bank, Endicott, NY
Appraisals, reviews, and consultation for commercial and residential properties throughout the southern tier of New York, central Pennsylvania, and the northern tier of Maryland. Oversaw the formation and operation of the Pennsylvania appraisal unit of M&T Bank.

4/92 to 8/93: Real Estate Appraiser – United Appraisal Services of New York, Ltd., Vestal, NY
Appraisals of commercial and residential properties in the southern tier of New York.

4/92 to 8/93: Real Estate Appraiser – Kanazawich Appraisal Co., Vestal, NY
Appraisals of residential and commercial properties in the southern tier of New York.

6/89 to 4/92: Cornerstone Management Group, Ltd., Binghamton, NY
Commercial development, analysis, and leasing in the southern tier of New York.

EDUCATION

9/88 to 6/90: MBA University of Rochester; Simon School of Business Administration, Rochester, New York.

9/85 to 6/88: BS Business Administration, SUNY Binghamton; School of Management, Binghamton, New York.

PROFESSIONAL AFFILIATIONS & MEMBERSHIPS

Appraisal Institute MAI Member #10874

Certified General Real Estate Appraiser, State of New York #46-10846

Certified General Real Estate Appraiser, State of Pennsylvania #GA-876-L

SPECIALIZED COURSES, SEMINARS AND EXAMS SUCCESSFULLY COMPLETED

Appraisal Institute Courses:

Online Business Practices and Ethics - 2021

Fundamentals of Apartment Appraising - 2020

Rates and Ratios: Making Sense of GIMs, OARs, and DCF - 2020

Online Appraising Convenience Stores - 2019

Online Eminent Domain and Condemnation - 2018

Online Data Verification Methods - 2018

Online Forecasting Revenue - 2017

Online Business Practices and Ethics - 2017

Online Small Hotel/Motel Valuation - 2015

Online Rates and Ratios: Making Sense of GIMs, OARs, and DCF - 2015

Online Introduction to Green Buildings: Principles & Concepts - 2015

Online Business Practices and Ethics - 2014

Online Subdivision Valuation - 2013

Online Advanced Internet Search Strategies - 2013

Online The Discounted Cash Flow Model - 2013

Online Rates and Ratios: Making sense of GIMs, OARs and DCF - 2010

Online Appraisal of Nursing Facilities - 2010

Online Data Verification Methods - 2010

Online Business Practices and Ethics - 2010

Online Eminent Domain and Condemnation - 2009

Online Small Hotel/Motel Valuation - 2009

Online Forecasting Revenue - 2009

Online Valuation of Detrimental Conditions in Real Estate - 2007

Condos, Co-ops and PUDs - 2007

Case Studies in the Valuation of Upstate N.Y. Real Estate - 2007

Feasibility Analysis, Market Value and Investment Timing: Introducing the Impact of Option Value - 2006

Online Appraising From Blueprints and Specifications - 2005

QUALIFICATIONS OF JOHN S. MILLER, MAI (CONTINUED)

Appraisal Institute Courses (continued):

Online Appraising Convenience Stores – 2005
Appraisal Consulting: A Solutions Approach for Professionals – 2005
Analyzing Operating Expenses - 2005
Analyzing Distressed Real Estate - 2005
Small Hotel/Motel Valuation: Limited-Service Lodging - 2005
Business Practices & Ethics (Course 420) - Fishkill, NY - 2004
Land Valuation Assignments, Syracuse, NY – 2003
Real Estate Disclosure, Owego, NY – 2002
Standards of Professional Practice Part C, Fishkill, NY - 2002
Litigation Skills for Appraisers, Fishkill, NY - 2002
Subdivision Analysis, Fishkill, NY - 2001
Real Estate Fraud, Syracuse, NY - 2001
Internet Search Strategies, Chicago, IL – 2000
Online Appraisal of Nursing Facilities, Chicago, IL - 2000
Case Studies in Commercial Highest and Best Use, Verona, NY - 2000
Appraisal of Local Retail Properties, Albany, NY - 1999
Standards of Professional Practice, Part C, Buffalo, NY - 1999
Valuation of Detrimental Conditions in Real Estate, Amherst, NY - 1998
Standards of Professional Practice, Part C, Kingston, NY - 1998
New Industrial Valuation Seminar, Grand Island, NY - 1997
Environmental Risk and the Appraisal process, Buffalo, NY - 1996
Dynamics of Office Building Valuation Seminar, Syracuse, NY - 1995
Understanding Limited Appraisals, Syracuse, NY - 1995
Standards of Professional Practice, A, Rochester, NY - 1995
Non-Residential Demonstration Report Seminar, Syracuse, NY - 1994
Report Writing and Valuation Analysis, Syracuse, NY - 1994
Capitalization Theory and Techniques, B, Buffalo, NY - 1994
Case Studies in Real Estate Valuation, 2-1, Buffalo, NY - 1994

New York and Pennsylvania State Appraisal Certification Courses:

Pennsylvania State Mandated Law for Appraisers, Online - 2021
National USPAP Update Equivalent Course, Online – 2020
Pennsylvania State Mandated Law for Appraisers, Online - 2019
National USPAP Update Equivalent Course, Online - 2018
Pennsylvania State Mandated Law for Appraisers, Online - 2017
National USPAP Update Equivalent Course, Online - 2016
Pennsylvania State Mandated Law for Appraisers, Online - 2015
National USPAP Update Equivalent Course, Online - 2014
Pennsylvania State Mandated Law for Appraisers, Online - 2013
National USPAP Update Equivalent Course, Online - 2012
National USPAP Update Equivalent Course, Online - 2011
Pennsylvania State Mandated Law for Appraisers, Online - 2011
PA State Mandated Course, Scranton, PA - 2009
PA State Mandated Course, Scranton, PA - 2007
National USPAP Update Equivalent Course, Online - 2007
National USPAP Update Equivalent, Scranton, PA - 2006
National USPAP Update Equivalent, Scranton, PA - 2005
Limited Appraisals and Scope of Work Decision, Scranton, PA - 2005
PA State Mandated Course, Scranton, PA - 2005
PA State Mandated Course, Scranton, PA - 2000
Uniform Standards of Professional Appraisal Practice, Scranton, PA - 1999
PA State Mandated Course, Scranton, PA - 1999
Uniform Standards of Professional Appraisal Practice, Scranton, PA - 1998
Real Estate Appraisal Principles, 110, Syracuse, NY - 1993
Basic Valuation Procedures, 120, Syracuse, NY - 1993
Capitalization Theory and Techniques, A, Syracuse, NY - 1993
Standards of Professional Practice, B, Rochester, NY - 1992
Foundations of Real Estate Appraisal, Syracuse, NY - 1992
Valuation Principles and Procedures, Syracuse, NY - 1992
Introduction to Income Property Valuation, Syracuse, NY - 1992
Applied Residential Property Valuation, Syracuse, NY - 1992
Ethics & Standards of Professional Practice, Syracuse, NY - 1992

Additional Technical Training:

Principles of Income Property Appraisal, Syracuse, NY - 1992
Applied Income Property Valuation, Syracuse, NY – 1992
New York State Real Estate Salesperson Licensing Course, Syracuse, NY - 1992
New York State Real Estate Broker licensing Course, Syracuse, NY - 1992

EXPERT WITNESS

Qualified as an expert witness in New York State Supreme Court

CROSS-SECTION OF APPRAISAL, CONSULTATION & REVIEW EXPERIENCE

Adult care facilities	Leased land
Apartment complexes	Leasehold Improvements
Apple orchards	Manufacturing plants
Automobile dealerships	Marinas
Bank branches	Medical Office buildings
Bed & Breakfasts	Mini-storage facilities
Bowling centers	Mixed-use properties
Car washes	Mobile homes and parks
Campgrounds	Nursing home and adult care facilities
Churches	Office buildings and parks
Commercial and industrial land	Pipeline easements
Condominium complexes	Post offices and distribution facilities
Condominiums-medical, professional, retail	Proposed development projects
Convenience stores	Rent Studies
Country Inns	Residential acreage and subdivisions
Educational Facilities	Resorts – Ski and Golf
Egg/Poultry/Farms	Restaurants and fast food
Eminent domain	Retail buildings
Funeral homes	Section-8 housing
Gas/mineral rights valuations	Shopping centers and malls
Gas stations	Single family attached and detached homes
Golf courses	Stone Quarry Operations
Health and racquet clubs	Truck terminal and repair facilities
High tech manufacturing facilities	Warehouse/distribution facilities
Hospitals and clinics	Wineries/Vineyards
Income-producing parking lots	

CROSS-SECTION OF CLIENTS SERVED

Clients include a variety of lending institutions, attorneys, governmental agencies, corporations, private individuals, real estate professionals, relocation companies and investors.

GEOGRAPHIC AREAS OF EXPERIENCE

New York:

Broome, Cortland, Delaware, Chenango, Chemung, Steuben, Essex, Livingston, Washington, Warren, Tioga, Seneca, Oneida, Dutchess, Orange, Rockland, Schuyler, Cayuga, Tompkins, Otsego, Schoharie, Yates, Ulster, Albany, Saratoga, Schenectady, Clinton, Alleghany, Sullivan, Steuben, Genesee, Monroe, Ontario, Orleans, Wayne, Madison, Onondaga, Oswego, Erie, Niagara, Columbia, Montgomery and Rensselaer Counties.

Pennsylvania:

Bradford, Susquehanna, Sullivan, Wyoming, Tioga, Lycoming, Luzerne, Lackawanna, Monroe, Wayne, Pike, and Potter Counties.

John S. Miller, MAI

E & O Insurance



301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS for REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

THIS IS A CLAIMS MADE INSURANCE POLICY.

THIS POLICY APPLIES ONLY TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE NAMED INSURED DURING THE POLICY PERIOD OR ANY EXTENDED REPORTING PERIOD. THE POLICY PROVIDES NO COVERAGE FOR CLAIMS ARISING OUT OF ACTS OR OMISSIONS IN THE PERFORMANCE OF APPRAISAL SERVICES WHICH TOOK PLACE PRIOR TO THE RETROACTIVE DATE.

COVERAGE UNDER THE POLICY CEASES UPON TERMINATION OF THE POLICY, EXCEPT FOR AUTOMATIC EXTENDED REPORTING PERIOD COVERAGE, UNLESS THE NAMED INSURED PURCHASES OPTIONAL EXTENDED REPORTING COVERAGE. THE POLICY PROVIDES FOR AUTOMATIC EXTENDED REPORTING PERIOD COVERAGE OF 60 DAYS, OPTIONAL EXTENDED REPORTING PERIOD COVERAGE OF 1, 2 OR 3 YEARS AND OTHER EXTENDED REPORTING PERIODS MAY BE AVAILABLE FOR AN UNLIMITED DURATION OF TIME AFTER THE TERMINATION OF THE POLICY. IF THERE IS NO UNLIMITED EXTENDED REPORTING PERIOD, POTENTIAL COVERAGE GAPS MAY ARISE AT THE EXPIRATION OF ANY APPLICABLE EXTENDED REPORTING PERIOD.

DURING THE FIRST SEVERAL YEARS OF THE CLAIMS MADE RELATIONSHIP, CLAIMS-MADE RATES ARE COMPARATIVELY LOWER THAN OCCURRENCE RATES AND THE NAMED INSURED MAY EXPECT SUBSTANTIAL ANNUAL PREMIUM INCREASES, INDEPENDENT OF THE OVERALL RATE LEVEL INCREASES, UNTIL THE CLAIMS-MADE RELATIONSHIP REACHES MATURITY.

Insurance is afforded by the company indicated below: (A capital stock corporation)

Great American Insurance Company

Note: The Insurance Company selected above shall herein be referred to as the **Company**.

Policy Number: **RAP4117096-20**

Renewal of: **RAP4117096-19**

Program Administrator: **Herbert H. Landy Insurance Agency Inc.
100 River Ridge Drive, Suite 301 Norwood, MA 02062**

Item 1. **Named Insured:** John S. Miller

Item 2. **Mailing Address:** 365 Harry L Drive

City, State, Zip Code: **Johnson City, NY 13790**

Item 3. **Policy Period:** From 12/01/2020 To 12/01/2021
(Month, Day, Year) (Month, Day, Year)

(Both dates at 12:01 a.m. Standard Time at the address of the **Named Insured** as stated in Item 2.)

Item 4. **Limits of Liability** (inclusive of **Claim Expenses**):

A. \$ 1,000,000 Limit of Liability – Each **Claim**

B. \$ 2,000,000 Limit of Liability – Policy Aggregate

Item 5. **Deductible (Damages only):**

A. \$ 0 Each **Claim**

Item 6. **Annual Premium:** \$

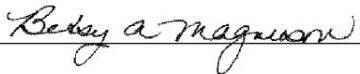
Item 7. **Retroactive Date** (if applicable): **12/01/2009**

Item 8. **Optional Extended Reporting Period Premium:**

- A. One (1) year **Extended Reporting Period** – 100% of the annual premium
- B. Two (2) year **Extended Reporting Period** – 135% of the annual premium
- C. Three (3) year **Extended Reporting Period** – 150% of the annual premium


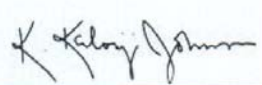
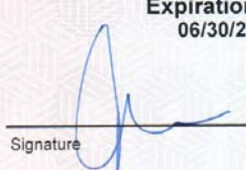
Item 9. **Forms, Notices and Endorsements attached:**

D42100 NY (07/13) IL7324 (08/12)
D42402 (05/13)


Authorized Representative

John Miller's Pennsylvania & New York Licenses

UNIQUE ID NUMBER 46000010846	State of New York Department of State DIVISION OF LICENSING SERVICES	FOR OFFICE USE ONLY Control No. 1526723
PURSUANT TO THE PROVISIONS OF ARTICLE 6E OF THE EXECUTIVE LAW AS IT RELATES TO R. E. APPRAISERS.		EFFECTIVE DATE MO. DAY YR. 09 29 20
MILLER JOHN S C/O JS MILLER APPRAISAL ASSOCI 365 HARRY L DRIVE STE 6A JOHNSON CITY, NY 13790		EXPIRATION DATE MO. DAY YR. 09 28 22
HAS BEEN DULY CERTIFIED TO TRANSACT BUSINESS AS A R. E. GENERAL APPRAISER		
In Witness Whereof, The Department of State has caused its official seal to be hereunto affixed. ROSSANA ROSADO SECRETARY OF STATE		
DOS-1098 (Rev. 3/01)		

DISPLAY THIS CERTIFICATE PROMINENTLY • NOTIFY AGENCY WITHIN 10 DAYS OF ANY CHANGE		
Commonwealth of Pennsylvania Department of State Bureau of Professional and Occupational Affairs PO BOX 2649 Harrisburg PA 17105-2649		19 0763754
License Type Certified General Appraiser JOHN S MILLER 365 HARRY L. DRIVE JOHNSON CITY, NY 13790		License Status Active Initial License Date 01/12/1993
 Acting Commissioner of Professional and Occupational Affairs	License Number GA000876L	Expiration Date 06/30/2021  Signature
ALTERATION OF THIS DOCUMENT IS A CRIMINAL OFFENSE UNDER 18 PA.C.S. §. 4911		