

# 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:*

Appraiser's Guide to Expert Witnessing – 2022

2022-2023 7-Hour Equivalent USPAP Update Course – 2022

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

## **QUALIFICATIONS OF JOHN S. MILLER, MAI (CONTINUED)**

### ***Appraisal Institute Courses (continued):***

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  
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:***

7 Hour Introduction to Fair Housing and Fair Lending Instruction – 2022  
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

***New York and Pennsylvania State Appraisal Certification Courses (Continued):***

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.