

**EXPERIENCE AND QUALIFICATIONS OF
DAVID B. RAY, SRA**
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Areas of Special Competence

Real estate appraisal preparation for all types of property including detached single-family residences, multi-family residences, attached townhomes, condominiums, relocation appraisals, and unimproved construction sites/lots.

Appraisal Institute Courses

- Appraisal Institute Lunch Seminars – 2006-2020
- Annual North Texas Realty Symposium – 2014, 2017, 2018, 2019, 2020
- 7-Hour National USPAP Update Course – 2008, 2011, 2013, 2015, 2017, 2019
- FHA Appraising – Principals and Procedures - 2018
- Online Business Practices and Ethics – 2015
- The Uniform Appraisal Dataset from Fannie Mae (FNMA) and Freddie Mac (FHLMC) – 2011
- Challenged Sales Comparison and Income Approach Exam – 2010
- Advanced Residential Applications & Case Studies Part I – 2009
- Residential Report Writing and Case Studies – 2009
- Online Residential Market Analysis and Highest & Best Use – 2009
- Real Estate Finance Statistics & Valuation Modeling – 2009
- Residential Site Valuation and Cost Approach – 2008
- Online Business Practices and Ethics – 2008
- Real Estate Appraisal Principles – 2005
- The Professional's Guide to the Uniform Residential Appraisal Report (URAR) – 2005
- How to Use the URAR – 2005

Relocation Appraisal Courses and Conferences

- RAC Appraisal Changes, Challenges and Solutions - 2016
- RAC TRAC -2011
- National Relocation Conference (ERC) –2011
- The Relocation Appraisal Training Program- 2006

Real Estate Courses

- Residential Sales Comparison – 2007
- Residential Income Approach – 2006
- Income Property Appraisal – 2005
- USPAP – 2005
- Real Estate Finance – 2003
- Real Estate Fundamentals – 2003

Professional Licenses, Memberships, and Services

- Designated Member of the Appraisal Institute (SRA)
- Member of the Board of Directors for The North Texas Chapter of the Appraisal Institute – 2012-2014, 2018-2019
- Nominating Committee for The North Texas Chapter of the Appraisal Institute – 2018
- Alternate, 2018 Fact/Government Relations Committee
- Treasurer for the North Texas Chapter of the Appraisal Institute - 2020
- State Certified Residential Appraiser (License No. TX 1337713-R)

Professional History

05/16 - Present Gardiner Ray, LLC, Owner
07/04 – 04/16 Jackson Claborn, Inc. Full Time Certified Appraiser

Education

B.B.A. Finance, University of North Texas