

Peter J. Picard, President – Certified Residential Licensed Real Estate Appraiser, I. D. No. 1201000880

## Education

- B. A., Social Science MDP  
Michigan State University, 1976
- GRI: Graduate  
Realtors Institute, 1983
- Others:  
Various real estate and appraisal courses including
  - Residential Valuation, (8-2)  
1990
  - Standards of Professional Practice Part A and Part B, (SPPA and SPPB)  
1991, Update 2004
  - Real Estate Appraisal Principals, (IA)  
1991
  - Appraisal 301 Capitalization 2004
  - Appraisal 302 Commercial Cost  
Approach 2005
  - Appraising Non Residential Property  
307: Small Business Valuations 2005
  - Narrative Report Writing 2005

## Professional Experience

- Licensed Real Estate Salesman 1979
- Licensed Real Estate Broker 1984
- Independent Appraiser 1989
- State Licensed Appraiser 1991
- Certified Residential Appraiser 2005

## Client List

- Approved Mortgage
- Appraisal & Title Corporation
- Bank One
- Central State Bank
- Chemical Bank & Trust
- Citizens Bank Mortgage Co., LLC
- Communications Family Credit Union
- Consec
- Countrywide Home Loans
- Credit Union One
- Crest Financial, Inc.
- Datacomp Appraisal Service
- Fifth/Third Bank
- First Federal of Michigan
- First Metropolitan Mortgage
- Flagstar Bank
- G. M. A. C.
- Good Harbor Mortgage
- H & R Block Mortgage
- Harris Trust Savings
- Honor State Bank
- Huntington Mortgage Company
- J.P. Morgan Chase
- Lenders' Services, Inc.
- Members Credit Union
- Michigan National Bank
- Northwestern Mortgage Company
- Option One Mortgage
- Quicken Loans
- Republic Bank
- State Savings Bank
- Traverse Mortgage Corporation
- U. S. Property and Appraisal
- Wells Fargo Home Mortgage
- Western Michigan National Bank
- Wetzel & Associates
- Various other financial institutions
- Appraisals for tax appeal, estates, etc

## Professional Affiliations

- [Michigan Association of Real Estate Appraisers](#)
- [Traverse Area Association of Realtors](#)
- [Mason-Oceana-Manistee Board of Realtors](#)
- [Michigan Association of Realtors](#)
- [National Association of Realtors](#)

