

JOSEPH J. IBACH, MAI

QUALIFICATIONS

STATE CERTIFICATIONS

<u>Date(s)</u>	<u>Certification</u>	<u>State</u>	<u>Permit No.</u>
1991 - Present	Certified General Appraiser	ND	CG-1009
1993 - Present	Certified General Appraiser	SD	324CG
1993 - Present	Certified General Appraiser	MT	REA-RAG-LIC-241

PROFESSIONAL AFFILIATIONS

<u>Date(s)</u>	<u>Affiliation</u>	<u>Organization</u>
1988 - Present	MAI Designated Member	Appraisal Institute (AI member since 1980)
1993 - 2016	Board Member	NDREAB ¹ (Chairman 1995-2015)
2021 & 2022	President	Association of Appraiser Regulatory Officials (AARO)
2019 - Present	Board Member/Exec. Committee	Association of Appraiser Regulatory Officials (AARO)
2013 - 2015	Board Member	Association of Appraiser Regulatory Officials (AARO)
2016 - Present	Charter Member	North Dakota Appraisers Association (NDAA)
2016 - Present	Board Member/2019 President	North Dakota Appraisers Association (NDAA)
1993 -	Affiliate of the Year	Bismarck-Mandan Board of Realtors
1983 - Present	Approved Appraiser	Federal Housing Administration (FHA)
1983 - Present	Realtor Member	Bismarck-Mandan Board of Realtors & North Dakota/National Association of Realtors

WORK EXPERIENCE

<u>Date(s)</u>	<u>Title</u>	<u>Employer</u>	<u>Location</u>
1982 - Present	Founder/Appraiser	Dakota Appraisal & Consulting, Ltd.	Bismarck, ND
1977 - 1982	Fee Appraiser <i>Multitude of appraisal assignments</i>	Ray Reilly Appraisal Consultants, Inc.	Grand Forks, ND
1975 - 1977	Staff Appraiser <i>Responsible for all residential and commercial appraising and the supervision of construction loans</i>	Gate City Savings & Loan Assn.	Bismarck, ND

COURT TESTIMONY

Qualified as an expert witness in Walsh, Emmons, Burleigh, Ramsey, Wells, Ward, Williams, McKenzie, McIntosh, & Mercer County District Courts & U.S. District Bankruptcy Court in Fargo, Bismarck, & Minot, ND

CONTINUING APPRAISAL EDUCATION

<u>Date(s)</u>	<u>Course</u>	<u>Sponsor</u>
Nov. 2022	Hot Topics & Myths in Appraiser Liability	NDAA*
Nov. 2022	Getting It Right from the Start: A Workout Plan for Your Scope of Work	Appraisal Institute
June 2022	Business Practices and Ethics	Appraisal Institute
April 2022	Valuation by Comparison: Residential Analysis and Logic	Appraisal Institute
Nov. 2021	Rapid Response: Market Analysis in Volatile Markets	Appraisal Institute
Nov. 2021	National USPAP Update Course	NDAA*
Nov. 2020	The Residential Marketplace – Expectations in Appraisals, Evaluations, & Alternatives	NDAA*
Nov. 2020	Update on ND Appraisal Reports: Avoid the Common Errors and Omissions	NDAA*
Nov. 2019	2020-2021 National USPAP Update Course	NDAA*
Nov. 2019	Rural Area Appraisals: Freddie Mac Guidelines and Property Eligibility Requirements	Appraisal Institute
July 2019	Appraisal of Manufactured Homes Featuring Next-Generation Manufactured Homes	Appraisal Institute
Mar. 2019	Review Case Studies – Residential	Appraisal Institute
Mar. 2019	2019 Cutting Edge Issues for Today's Appraisal Professional	Steinley RE Appraisals/NDAA*

*North Dakota Appraiser Association

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QUALIFICATIONS (Cont'd)

SECONDARY/POST EDUCATION

<u>Date(s)</u>	<u>School/Degree</u>	<u>Location</u>
1971 - 1975	Dickinson State College <i>B.A. Degree, Business Administration</i> <i>B.S. Degree, Secondary Education</i>	Dickinson, ND
1967 - 1971	Linton Public High School	Linton, ND

PARTIAL LIST OF MAJOR CLIENTS

Financial Institutions

Alerus Financial, American Bank Center, American Federal Bank, Bank of North Dakota, Bell Bank, BNC National Bank, Bremer Bank, Cornerstone Bank, Choice Financial, Dacotah Bank, Dakota Community Bank, Farm Credit Services, First American Bank West, Bell State Bank, First Community Credit Union, First International Bank & Trust, First National Bank & Trust (Williston), First Southwest Bank, First Western Bank & Trust, Gate City Bank, Great Western Bank, Horizon Financial, Kirkwood Bank & Trust, Ramsey National Bank & Trust Co., Security State Bank (Linton, ND), Starion Financial, Stearns Bank (St. Cloud, MN), U.S. Bank National Association, Unison Bank, VISIONBank, Wells Fargo Bank, Yellowstone Bank

Government Agencies

City of Bismarck, City of Minot, City of Williston, Emmons County, Federal Deposit Insurance Corporation (FDIC), General Services Administration (GSA), ND Department of Transportation, ND Public Service Commission, Mountrail County, Oliver County, ND State Land Department, ND Natural Resources Trust, ND State Water Commission, University of North Dakota, U.S. Army Corps of Engineers, U.S. Attorney's Office, U.S. Bureau of Reclamation, U.S. Department of Agriculture, U.S. Department of Interior/Fish & Wildlife Services, U.S. National Park Service, Veterans Administration

Employee Relocation Companies

Cartus, Dwellworks, LLC, Prudential Relocation

Businesses/Corporations

Advanta Mortgage, Alliance Pipeline Co., Apex Engineering Group, Basin Electric Power Cooperative, Brutger Equities, Burlington Northern/Santa Fe Railroad, Capital Electric Cooperative, Cloverdale Foods Company, Diamond Shamrock, Dougherty Funding, Falkirk Mining, Fannie Mae, Freddie Mac, G.E. Assurance Holdings, Inc., ING Inc., Glaser Financial, GreenTree Mortgage, Houston Engineering, Inc., Kadrmaz, Lee & Jackson, Minnkota Power Cooperative, Montana Dakota Utilities (MDU), North American Coal, St. Alexius Medical Center, SuperValu Stores, Inc., The Koehler Organization, The Nature Conservancy, Ulteig Engineers, United Power Cooperative, Venture Mortgage, Wal-Mart, and numerous realty firms, law firms, private clients, etc.

APPRAISAL ASSIGNMENT TYPES

Residential: Single-family & multi-family, & condominium/townhouse projects

Commercial: Lodging, resorts, medical clinics, office properties, retail/commercial buildings, automobile dealerships, industrial buildings, restaurants, manufactured housing parks, financial institution buildings, senior care properties, convenience stores, truck stops, warehouses, agricultural processing facilities, self-storage, grocery stores, etc.

Land: Residential, commercial, industrial, farms, & ranches

Other: Condemnation (representing property owners and condemning agencies), rent analysis, informational studies, feasibility studies, & property partitions