

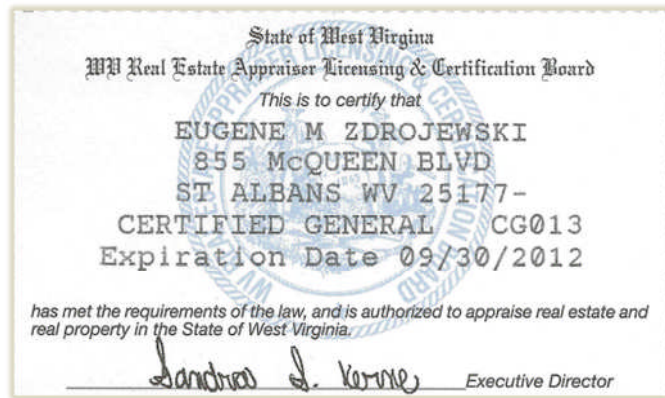
## Professional Qualifications

**Eugene M. Zdrojewski, Jr.**

West Virginia Certified General Real Estate Appraiser

Certificate No. CG013

Certificate originally granted in 1991 and continuously renewed. Renewed for 2011-2012.



(Renewed annually by October 1<sup>st</sup>, upon completion of 14 hrs of accredited continuing education)

### *Address*

Zdrojewski & Company  
Real Estate Services  
855 McQueen Boulevard  
Saint Albans, West Virginia 25177-3752  
Telephone: (304) 201-2221  
Website: [www.zdrojewskiappraisals.com](http://www.zdrojewskiappraisals.com)

### *General Education*

Bachelor of Science, Business Administration  
West Virginia University, Morgantown, WV - 1968

### *Appraisal Education*

American Institute of Real Estate Appraisers Course I-A (Basic Principles) - 1972  
AIREA Course I-B (Capitalization) - 1973  
AIREA Course II (Urban Properties) - 1974  
AIREA Course VI (Investment Analysis) - 1975  
AIREA Course VII (Industrial Properties) – 1975  
Society of Real Estate Appraisers Course 440 (Professional Practice) - 1990  
WVAL&CB Appraisal Exam Review Course – 1991  
Credit for SREA COURSES 101, 102 AND 201, by virtue of having completed AIREA Courses I-A, I-B and II and having passed the SREA R-2 Exam – 1978  
SREA Course 202 Applied Income Property Appraising (passed exam, did not attend) – 1988

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### *Partial List of Seminars Attended*

SREA Seminar - The Challenge of Measuring Economic Obsolescence – 1990  
Appraisal Institute Seminar - The Appraiser as Expert Witness – 1994  
Appraisal Institute Seminar - Data Confirmation & Verification Methods – 1995  
McKissock Data Systems Seminar - Regression Analysis – 1996  
National Business Institute Seminar - Land Use Planning and Eminent Domain in West Virginia – 1996  
National Business Institute Seminar - Fundamentals of Water Law in West Virginia – 1997  
Mid-Atlantic School of Appraising - The Appraisal of Shopping Centers - 1998  
What the Lender Really Wants – J. Craig Julian, Ph.D. – 2009  
Analyzing Operating Expenses – On Line CEU from The Appraisal Institute – 2009  
USPAP 2010 – 2011 Update – Chico Appraisals – 2010  
Litigation and Mock Trial – Chico Appraisals – 2010  
Appraiser Finance and Discounted Cash Flow Analysis – Charles F. Crider, MAI – 2011  
Report Writing – Charles F. Crider, MAI - 2011

### *Experience Summary*

I have extensive experience appraising vacant land, special purpose properties, right of ways, commercial, industrial and investment properties for a variety of purposes and client types in many counties in West Virginia and border counties in Eastern Ohio, Eastern Kentucky and Southwest Virginia.

Since 1981

Self Employed, Independent Fee Appraiser  
Doing business as Zdrojewski & Company  
Charleston and Saint Albans, West Virginia

1971-1981

Self Employed, Independent Fee Appraiser  
Associated with Estill & Greenlee, Inc. (Real Estate Brokerage Firm)  
Charleston, West Virginia

1970-1971

Mortgage Loan Representative – Commercial and Insured Multi-family  
Thomas & Hill, Inc. (Mortgage Banking Firm)  
Charleston, West Virginia

### *Professional Affiliations*

Member - Kanawha Valley Board and WV & National Associations of Realtors,  
Kanawha Valley MLS

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### *Some Notable Recent Clients*

BB & T, Wilson, NC (Approved Commercial Property Appraiser)  
JP Morgan Chase Bank, Columbus, OH, (Approved Commercial Property Appraiser)  
City National Bank, Cross Lanes, WV (Approved Commercial Property Appraiser)  
Charleston Urban Renewal Authority  
CSX Transportation, Inc., Jacksonville, FL  
Huntington Banks, West Virginia, Columbus, OH (Approved Commercial Property Appraiser)  
Fifth/Third Bank, Cincinnati, OH (Approved Commercial Property Appraiser)  
Kanawha County, West Virginia, Board of Education  
Kanawha County Library Board, Charleston, West Virginia  
The Nature Conservancy, Boston, Massachusetts  
U. S. Army Corps of Engineers, Huntington, WV  
U. S. Army Corps of Engineers, Baltimore, MD  
U. S. Department of Justice, U. S. Attorney's Office, Southern District of WV,  
U. S. Department of the Interior Appraisal Directorate and the U. S. Fish and Wildlife Service, Hadley Massachusetts  
WesBanco Charleston, Jackson, OH (Approved Commercial Property Appraiser)  
WV DOT Right Of Way Division, Charleston, WV

### *Summary of My Current Appraisal Practice*

I am engaged in private, solo, appraisal practice. I specialize in commercial, industrial and investment properties, eminent domain appraisals, vacant land and special use property appraisals. I have qualified as an expert witness in numerous Federal and West Virginia Circuit Court jurisdictions. I do appraisals for individual property owners, buyers and sellers of real estate, prospective tenants, corporate real estate departments, condemning bodies, lawyers, accountants, bank trust departments and commercial loan departments of banks. I am registered in the United States government Central Contractor Registry (CCR) and the RIMSCentral (real estate information management system) of Exact Bid, Inc.

Many of my past appraisal assignments have involved real estate in Putnam, Kanawha, Jackson, Cabell, Wayne, Mason, Wood and Tucker Counties in West Virginia, however, I will consider prospective assignments throughout West Virginia and in bordering counties of Kentucky, Ohio and Virginia. Appraisals outside West Virginia are performed with temporary licenses.