

Curriculum Vitae

Mark Ratterman, MAI, SRA
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EDUCATION

Graduate of Seccina High School, Indianapolis IN (1969)
 Bachelor of Science, Indiana University School of Business, majored in marketing (1977)

EMPLOYMENT HISTORY

1978 to 1979	March 1978 to August 1979, AHM Graves Co. Realtors; associated as a real estate salesman. This was residential real estate sales work.
1979 to 1982	Employed as real estate appraiser associated with Richard Nichols, MAI, SRA & Charles Kimmel. This time was spent learning the basics of appraisal work.
1982 to Present	Self-employed as an independent fee appraiser in Indianapolis. This practice was focused on institutional work including mortgage appraisals, foreclosure appraisals and reviewing appraisals. This work is done within a partnership known as REsource, LLC
2000 to 2003	Member of the Board of Trustees, Clay Township Regional Waste District. This is the governance board of directors for this public sewer utility that provides sewer services in Carmel.
2004 to 2006	City Plan Commission, Carmel IN. This part time job included responsibility of reviewing plans, development, zoning changes and other land use planning issues for the city.
2004 to 2007	City Council, Carmel IN (at large). Carmel was a city of about 60,000 citizens. This included legislative responsibility for budgets, public safety, utilities, etc.
1998 to 2016	Owner of Education REsource, LLC. This company is focused on presentation of real estate appraisal education and management of association educational programs.
2014	Appointed to Indiana Real Estate Appraiser Licensing and Certification Board.
2016	Chairman of Indiana Real Estate Appraiser Licensing and Certification Board.
2017	Board of Directors Metropolitan Indianapolis Board of Realtors (MIBOR)

Contributor for these text books.


2008	Appraisal Institute – Editor and contributing author for <u>The Student Outline for The Appraisal of Residential Real Estate</u> . This is a training manual used to supplement the Appraisal of Residential Real Estate. There were several contributors on this publication.
2008	Appraisal Institute – The Appraisal of Real Estate, 13th Edition. This is the textbook used in all Appraisal Institute educational programs. I was only one of many contributors to this book.

PROFESSIONAL AFFILIATIONS & DUTIES

1978	Indiana Real Estate Broker’s License; PB 1319321.
1979	National Association of Realtors - Realtor Member
1979	Metropolitan Indianapolis Board of Realtors
1982	SRA - Senior Residential Appraiser. This is a residential designation from the Appraisal Institute
1989	SRPA - Senior Real Property Appraiser This is a Commercial/Industrial designation from the Appraisal Institute
1990	MAI - Member, Appraisal Institute This is a designation for Commercial/Industrial appraisers from the Appraisal Institute.
1991	Indiana Certified General Appraiser; CG 69100245.
2001 to 2002	Member - The Appraisal Journal Editorial Review Board. This volunteer work includes reviewing articles for the <u>Appraisal Journal</u> for publication. The Appraisal Journal is an international publication focused on appraisal theory and techniques.
1995 to 1998	Member – National Education Committee of the Appraisal Institute. This committee oversees all aspects of educational offerings for the Appraisal Institute.
1992 to 1994	Hoosier State Chapter Education Chairman. This job involves planning, operations and decisions about appraisal education for the Hoosier State Chapter of the Appraisal Institute.
2007 to 2011	Hoosier State Chapter Education Chairman. This job involves planning, operations and decisions about appraisal education for the Hoosier State Chapter of the Appraisal Institute.
2002 to 2014	AQB – Certified USPAP Instructor #10291. This is authorization to teach USPAP courses in the U.S. Uniform Standards of Professional Appraisal Practice (USPAP) are the standards and ethical requirements for real estate appraisers in the United States.

AUTHORSHIP – I have authored the following books, classroom or online courses, seminars and articles. Some have co-authors which were noted. On line classes have only one author and development of the course includes teaching the class on line.

1994	Appraisal Institute – Four “Feature Articles” published four times in the Appraisal Journal since 1994.
2000-2011	Appraisal Institute - Semi-annual column in the Appraisal Journal. This was a regular publication in the Appraisal Journal focused on residential appraisals. This was a column published twice per year.
2000	Appraisal Institute – <u>Residential Sales Comparison, Deriving, Documenting and Defending Your Value Opinion</u> . This is a short book about residential sales comparison techniques.
2004	Appraisal Institute – <u>Student outline for The Appraisal of Real Estate, 12th Edition</u> . This is a textbook used to supplement the 12 th Edition of the Appraisal of Real Estate. This book was translated into several languages. ISBN 0-922154-80-5
2005	Appraisal Institute – Four day classroom appraisal training course; <u>Residential Sales Comparison and Income Approaches</u> . This is a required class for appraisers seeking the Certified Residential license.
2005	Appraisal Institute – One day classroom training seminar; <u>Underwriting Residential Appraisals For Mortgage Loan Professionals</u> This is a one day seminar designed for training mortgage underwriters.
2005	Appraisal Institute – One day classroom training seminar; <u>Reviewing Residential Appraisals</u>
2006	Appraisal Institute – 30 hour ON-LINE appraisal training course; <u>Residential Sales Comparison and Income Approaches</u> . This is a required course for Certified Residential Appraisers.
2006	Appraisal Institute – Seven hour ON-LINE training seminar <u>Reviewing Residential Appraisals</u>
2006	Appraisal Institute – <u>Training manual; Using Residential Appraisal Report Forms, The URAR and 2055</u>
2006	Appraisal Institute – Training manual entitled; <u>Using the New Condominium Forms (Form 1073) and Exterior Inspection (Form 1075)</u> . Published by the Appraisal Institute
2006	Appraisal Institute – Training manual entitled; <u>Using the Small Residential Income Property Appraisal Report (Fannie Mae Form 1025/Freddie Mac Form 72</u> .
2007	Appraisal Institute – Training manual entitled; <u>Valuation by Comparison, Residential Analysis and Logic</u> .
2008	Appraisal Institute – Co-developer of a two day seminar; <u>Appraisal Curriculum Overview</u> . This is a Continuing Education Course for members of the Appraisal Institute.
2008	Appraisal Institute – Developer 15 hour ON-LINE seminar <u>Appraisal Curriculum Overview</u> . This is a Continuing Education Course for members of the Appraisal Institute.
2008	Appraisal Institute – One day training seminar; <u>Appraisal Challenges - Declining Markets and Sales Concessions</u> . Co-authored with Pat Carey, SRA.
2008	Appraisal Institute – Seven hour ON LINE training seminar; <u>Appraisal Challenges - Declining Markets and Sales Concessions</u> .
2008	Appraisal Institute – One day training seminar; <u>Using Spreadsheets in Appraisals – the Basics</u> . This is a one day seminar to introduce appraisers to computer spreadsheet programs.
2009	Appraisal Institute – Three hour training PowerPoint seminar; <u>Using the Freddie Mac Form 71 – Fannie Mae Form 1004MC</u> . This is a three hour seminar to introduce the use of a new Fannie Mae – Freddie Mac form to support conclusions on the Market Conditions form.
2009	Appraisal Institute – Release of second edition of the training manual entitled; <u>Using Residential Appraisal Report Forms, The URAR and 2055 and the Market Conditions Form</u> .
2009	Appraisal Institute – <u>Student outline for The Appraisal of Real Estate, 13th Edition</u> . This is a textbook used to supplement the 13 th Edition of the Appraisal of Real Estate. .
2010	Appraisal Institute – <u>An Insider’s Guide to Residential Real Estate</u> . This is a book designed to help home buyers navigate the process of buying real estate.
2010	Appraisal Institute – Three hour training PowerPoint Seminar is designed to update residential appraisers on changes in the regulatory process, secondary market and agency rules.
2013	Appraisal Institute – <u>Practice Examination Questions for Real Estate Appraisers</u> A new training book designed to help appraisers who are upgrading their licenses pass the state and National licensing examination. This was released in 2013. ISBN 978-1-935328-37-7
2014	Appraisal Institute – <u>Student outline for The Appraisal of Real Estate, 14th Edition</u> . This is a textbook used to supplement the 14 th Edition of the Appraisal of Real Estate. This is in development now.
2016	Appraisal Foundation – Four on line classes for remedial education for use by licensing boards for all States and Territories as further education. To be presented on-line by McKissock Education Company.



Person Information	
Mark Rattermann	
Address Information	
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License Information	
License No:	CG69100245
Profession:	Appraiser Board
License Type:	Certified General Appraiser
Obtained By Method:	Examination
Issue Date:	1/1/1992
Expiration Date:	6/30/2018
License Status:	Active
Status Date:	
Previous Action	
Previous Action - None	
Related Licenses	
No Prerequisite Information	