

**JOHN A. DAVIDSON, LICENSED REAL ESTATE  
APPRAISER  
278 PATENT ROAD, HARTWICK, NEW YORK 13348**

Phone: (607) 965-6238

Fax: (607) 965-6238

Email: [john@jadappraisal.com](mailto:john@jadappraisal.com)

Web Site: <http://jadappraisal.com>

**EDUCATION:**

Oklahoma Horseshoeing School - August 1990 & 1991

Oklahoma Horseshoeing School

Oklahoma City, Oklahoma

Graduate of Cooperstown Central School - June 1993

Cooperstown Central School

Cooperstown, New York

R - 1 -Introduction to Real Estate Appraisal - 1993

R - 2 -Valuation Principles and Procedures - 1993

USPAP - Uniform Standards of Professional Appraisal Practice - 1993

Albany Center for Real Estate Education

Spada Bldg., 107 Everett Rd.

Albany, New York

Fundamentals of Residential Data Collection N.Y.S. Certified Data  
Collector - 1996

Fundamentals of Commercial Data Collection N.Y.S. Certified Data  
Collector - 1999

Office of Real Property Services

16 Sheridan Ave.

Albany, New York

USPAP - Uniform Standards of Professional Appraisal Practice -2002

AQ-1 - Appraisal Qualifying Course - 2002

Architectural Styles - February 2, 2005

National USPAP Update Course - April 2, 2005

Commercial Real Estate 101 - April 7, 2005

FNMA Case Studies and Forms 2005 - April 28, 2005

R - 3 -Applied Residential Property Valuation - August 18, 2006

R - 4 -Introduction to 1-4 Family Income Capitalization - August 30, 2006

2006 National USPAP Update Course - 7 Hours September 8, 2007

Manfred Real Estate Learning Center

16 Computer Drive West

Albany, New York

2008-2009 National USPAP Update Course - 2009

FHA and VA Appraisal Basics - 2009

Working Together: The Mortgage Broker, Sales Agent and Appraiser - 2009

Introduction To Commercial Appraisal - 2009

Mortgage Fraud: A Dangerous Business - 2009

Understanding The 1004MC Form - 2009

**EXPERIENCE:**

1988 to 2002      George H. Cade, Certified General Appraiser  
Cherry Valley, New York

Duties included data collection and pricing of individual properties for revaluation projects from 1988 to 2002 in the counties of Otsego, Delaware, Schoharie, Greene and Herkimer. Project supervisor for the revaluations done by the company since 1999.

Jan. - Apr. - 2003 Pioneer Appraisals

Cortland, NY

Split fee Licensed Real Estate Appraiser Assistant

April, 2003  
-Present

I started my own business after receiving my New York State Real Estate Appraisal License.

1990 - 2007

Professional Farrier

UNIQUE ID NUMBER  
47000042057

State of New York  
Department of State

DIVISION OF LICENSING SERVICES

FOR OFFICE USE ONLY  
Control  
No. 49892

PURSUANT TO THE PROVISIONS OF ARTICLE 6E OF THE  
EXECUTIVE LAW AS IT RELATES TO R. E. APPRAISERS.

EFFECTIVE DATE

MO. | DAY | YR.  
07 | 14 | 09

DAVIDSON JOHN A  
C/O DAVIDSON JOHN A  
278 PATENT RD  
HARTWICK, NY 13348

EXPIRATION DATE

MO. | DAY | YR.  
07 | 13 | 11

HAS BEEN DULY LICENSED TO TRANSACT BUSINESS AS A  
R. E. APPRAISER

In Witness Whereof, The Department of State has caused  
its official seal to be hereunto affixed

LORRAINE A. CORTES-VAZQUEZ  
SECRETARY OF STATE



PROFESSIONAL LIABILITY CONSULTING SERVICES, INC.  
Professional Liability • Health Insurance

Tuesday, August 17, 2010

Dawn Derr, Broker  
Neighbors Insurance  
5375 State Highway 7- Suite 2  
Oneonta, NY 13820

**Re: Real Estate Appraisers Errors & Omissions (E&O) Insurance**  
**Account: John A. Davidson, Sole Proprietor ID#: 176368**  
**Effective: August 17, 2010 to August 17, 2011 at 12:01 am Standard Time**

Dear Dawn:

As per your request, please be advised that coverage has been bound for **Name of Insured** with CNA. Coverage terms are as follows:

<b>Limits of Liability (Per Claim/Aggregate)</b> =====	<b>Deductible Per Claim</b> =====	<b>Annual Premium</b> =====
\$1,000,000/\$1,000,000	\$2,500	\$480.00

**Coverage includes:**

- i. *Defense In Addition to the Limits of Liability.*
- ii. *First Dollar Defense Coverage. The Deductible applies to Damages only.*
- iii. *Independent Contractor Coverage.\**

\* *Solely while working on behalf of the Named Insured - Firm.*

**Retroactive Date:** 8/17/2010 .

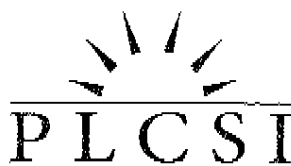
**Optional Coverage(s):**

1. **Environmental Hazards Endorsement:** *Not Elected*

**Note:** Please note that the limits of liability under this endorsement is part of, and not in addition to, the limits of liability for the policy. In addition, this coverage enhancement is for the failure to detect or disclose the existence of environmental hazards and specifically excludes the failure to test for, monitor, clean up, remove, contain, and treat, etc., any pollution or the effects thereof.

*Ensuring that you are properly insured™*

45 Knollwood Road • 2nd Floor • Elmsford, NY 10523  
914.592.6505 • Fax 914.592.6508 • www.plcsi.com



PROFESSIONAL LIABILITY CONSULTING SERVICES, INC.

Professional Liability • Health Insurance

Tuesday, August 17, 2010

Page 2 of 2

2. **Residential Ownership Coverage Endorsement:** *Not Offered.*

3. **Vicarious Liability and Disparate Impact Discrimination:** *Included.*

*Note: The premium calculated above includes this coverage with a sub-limit of \$25,000. Higher limits not elected.*

4. **Lockbox or Keyless Entry System Coverage:** *Included.*

*Note: The premium calculated above includes this coverage with a sub-limit of \$30,000.*

**Additional Exclusions:**

1. Business Valuations and Construction Phase inspections will be excluded by endorsement.
2. Regulatory Exclusion Endorsement.

**Financing:** Not Offered.

**Total Net Premium Due:** \$456.00 **Commission:** 5% (\$24.00)

The Total Net Premium Due must arrive in our office within five (5) days from the date of this letter. Please be advised that there is a late payment fee of \$45.00 for all late payments.

**Please make checks payable to:** *PLCSI*

We thank you for your business.

Sincerely,

  
**Professional Liability Consulting Services, Inc.**

Dennis M. Supraner  
President

*Ensuring that you are properly insured™*

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