

HOWARD S. DONO & ASSOCIATES, INC.
Real Estate Appraisers & Consultants
217 West Boylston Street, W. Boylston, Ma 01583
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QUALIFICATIONS OF HOWARD S. DONO, MRA, IFAS

EDUCATION:

Massachusetts Certified General Real Estate Appraiser, #1204
Bentley College, Business Management 1978 - 1981
Massachusetts Board of Real Estate Appraisers:
Real Estate Appraisal I, Three Approaches to Value, 1984
Real Estate Appraisal IA, Appraising the Single Family, 1985
Real Estate Appraisal II, Capitalization Techniques, 1988
Professional Practice and Conduct I, 1989
Professional Practice and Conduct II, 1991
Real Estate Appraisal IIA, Advanced Income Property, 1992
Appraisal Institute:
Appraisal Principles, I-110, 1993
Appraisal Procedures, I-120, 1993
Standards of Professional Practice - Part A, I-410, 1993
Standards of Professional Practice - Part B, I-420, 1993
Residential Case Study, I-210, 1994
Standards of Professional Practice - Part C, II-430, 1999
Seminars:
USPAP Update Seminar, 1999, 2004, 2005 & 2006
Demonstration Report, Residential Properties, 1985
Land Planning and Development, Strategies & Techniques 1988
Small Residential Income Properties Seminar, 1990
State Appraiser Certification Review Seminar, 1991
Demonstration Report, Commercial Property, 1991
Uniform Residential Appraisal Report Seminar, 1993
Appraisal Reporting of Complex Residential Properties, 1993
Uniform Residential Appraisal Report Seminar, 1993
Valuation of Temporary and Permanent Easements, 1994
Tax Assessments and Tax Abatements, 1994
Site Contamination, 1994
Title V – Update of the New Sanitary Codes, 1995
Contamination 21E – Commercial & Residential Issues, 1995
HUD’s Appraisal Regulations, 1995
Understanding and Completing Forms 71A and 71B, 1996
Evaluations and Limited Restricted Reports, Commercial, 1996
Fair Lending Seminar, 1996
Technology and the Appraiser: Making it work, 1997
Making the Most of Windows 95, 1997
Appraisal Communications, Writing Convincing Reports, 1997
Discounted Cash Flow Seminar, 1999
HUD Appraisal Seminar, 1999
Real Estate Law and the Registry of Deeds, 2001
Unique and Unusual Residential Properties, 2001
Land Development Seminar, 2001
Analyzing Operating Expenses, 2002
Residential Property Construction, 2002
USPAP Update Seminar, 2004
Analyzing Distress Real Estate, 2005
Appraising from Blueprints, and Specifications, 2005
Scope of Work, Expanding Your Range of Services, 2005
Eminent Domain & Condemnation, 2005
Residential Design & Functional Utility, 2005
Overview of Real Estate Appraisal Principle, 2005

ORGANIZATIONS:

Massachusetts Certified General Real Estate Appraiser, #1204
Massachusetts Board of Real Estate Appraisers, MRA
Senior Designated Member. Currently certified under the MBREA voluntary continuing education program. Qualified to appraise all types of real estate by the MBREA.
National Association of Independent Fee Appraisers, IFAS
Senior Designated Member. Currently certified under NAIFA voluntary continuing education program. Qualified to appraise all types of real estate by the NAIFA.
Massachusetts Continuing Legal Education (MCLE)
Faculty Member, Published, Lecturer. Trying Divorce Cases
Massachusetts Board of Real Estate Appraisers, Education Committee
Appraisal Institute, SRA Candidate
Appraisal Institute, State Accredited Affiliate
Department of Veterans Affairs, Fee Panel Appraiser
Housing and Urban Development, Fee Panel Appraiser
Massachusetts Highway Department, Approved Fee Appraiser
Employee Relocation Council, Member
Greater Worcester Board of Realtors, Member
Greater Worcester Board of Realtors, Banking Committee
Greater Worcester Board of Realtors, Appraisal Committee
Greater Boston Real Estate Board, Member
Northern Worcester County Board of Realtors, Member
Massachusetts Registered Real Estate Salesman
Worcester Chamber of Commerce, Member
Worcester Rotary Club, Member

EXPERIENCE:

Howard S. Dono & Associates, Inc.

President/CEO and Real Estate Appraiser, 1984 - Present

Duties as chief executive and operations officer include:

- o Management and direction of the region's largest staffs of licensed/certified real estate appraisers and clerical personnel offering a full range of real estate appraisal services.
- o Preparation and review of real estate appraisals for bank financing, asset evaluation, development analysis, real estate tax appeals, estate and probate matters and eminent domain land takings.
- o Provide expert witness testimony for litigation purposes.

Howard S. Dono, MRA, IFAS has thorough knowledge of the three accepted approaches to value; Direct Sales Comparison Approach, Cost Approach and Income Capitalization Approach (Discounted Cash Flow Analysis and Direct Income Capitalization).

Appraisal experience includes:

- o All types of residential property; single family homes, condominiums, undeveloped land, small income multi-family properties, apartment buildings, co-operative units, planned unit developments, employee relocation appraisals.
- o Commercial and industrial property; warehouse, manufacturing facilities, office and retail properties, residential subdivision, industrial subdivision, and special use properties.
- o Feasibility studies, lease analyses and quality control review appraisals for both residential and commercial review appraisals.
- o Qualified as an expert witness for testimony in Massachusetts Superior Court, Land Court, Probate Court, Appellate Tax Board, and Federal Bankruptcy Court.

Commonwealth of Massachusetts Appellate Tax Board,

System Administrator. 1985 – 1990.

Duties as System Administrator included:

Management and direction of all data processing operations and functions. Established and implemented system controls, system operations, system security and system maintenance. Monitored and improved system performance. Managed and controlled system resources. Designed and implemented the system hardware and software for the Board's case tracking systems. Managed system operators.

Commonwealth of Massachusetts Appellate Tax Board,

Assistant Clerk of the Board. 1983 – 1984.

Duties as Assistant Clerk of the Board included:

Reviewed all petitions and filing fees. Prepared lists of cases to be tried and notifying interested parties. Administered oaths, received and maintained records, exhibits and transcripts. Advised the public of their rights and the procedures of appeals before the Board. Acted as a liaison between the Board and the public. Prepared and verified weekly lists of scheduled hearings. Managed the Commonwealth's Payroll, Management and Information System Software.

