

## QUALIFICATIONS OF APPRAISER

**KALLY MOUW**  
**CERTIFIED RESIDENTIAL REAL PROPERTY APPRAISER**  
**CERTIFICATE #CR02618**

### EDUCATION (Not Appraisal Related):

Unity Christian High School, Orange City, Iowa  
Iowa State University, Ames, Iowa – Bachelor of Science – Animal Science

### EDUCATION (Appraisal Related):

Courses Successfully Completed Which Are Sponsored By Lincoln Graduate Center,  
San Antonio, Texas

- Principles of Real Estate Appraisal
- National USPAP and Ethics
- Writing the Narrative Appraisal Report
- Farm and Land Appraisal
- Appraisal of Residential Property
- Financial Analysis of Income Property
- Direct Capitalization of Income Property
- Yield Capitalization of Income Property
- Commercial Investment Appraisal

Prosource, St. Paul, Minnesota  
Introduction to Appraisal Practices II

ProEd, Sioux Falls, South Dakota  
Residential Construction Course

Appraisal Institute  
General Appraiser Site Valuation & Cost Approach  
General Appraiser Sales Comparison Approach  
General Appraiser Report Writing and Case Studies  
General Appraiser Market Analysis and Highest & Best Use

Successfully Completed  
Certified Residential Real Property Appraiser Examination

Associate Member of the Appraisal Institute



*Auctions*



*Appraisals*



*Real Estate*

Professional  
Service  
Since 1972

Attended and successfully completed 1 day and 2 day Appraisal seminars and updates for continuing education

### **PRACTICAL EXPERIENCE:**

Internship under Rich Vander Werff, MSA, CAI, Certified General Real Property Appraiser 2003-Present

Internship under Rick Altena, Certified Residential Real Property Appraiser 2002-2005

Internship under Loretta Laubach, Certified Residential Real Property Appraiser 2002-2005

Has Completed Over 850 Residential Appraisals 2002-Present

Has Completed Over 600 Farm or Farm Related Appraisals 2002-Present

Includes commercial hog units and cattle units, highly improved building sites, and agricultural land

### **REPRESENTATIVE SAMPLING OF APPRAISALS COMPLETED FOR INDIVIDUALS, CORPORATION, LENDERS AND ATTORNEYS:**

AgriVenture Credit Company, Omaha, Nebraska – agricultural

American Mortgage Company, North Platte, Nebraska – commercial – ag appraisals

American State Bank, Granville, IA - residential, agricultural, and commercial-ag appraisals

American State Bank, LeMars, IA - residential, agricultural and commercial-ag appraisals

American State Bank, Sioux Center, IA - residential, agricultural, and commercial-ag appraisals

Bank Midwest, Jackson, MN – commercial-ag appraisals

Bank of the West, Vermillion, SD – Improved Farm Appraisals

Campbell, Higgins & Mummert P.C., Spencer, IA – farm real estate appraisals and commercial-ag appraisals

Carroll County State Bank, Carroll, IA – farm real estate appraisals

Central Bank, Spirit Lake, Sioux City, Storm Lake and Cherokee, IA – commercial-ag appraisals

Cherokee State Bank, Cherokee, IA - farm real estate appraisals and commercial-ag appraisals

Citizens State Bank, Sheldon, IA - residential, agricultural, and commercial-ag appraisals

Community State Bank, Spencer, IA - farm real estate appraisals and commercial-ag appraisals

Cornwall, Avery, Bjornstad & Scott Law Firm, Spencer, IA – farm real estate appraisals

FSA (formerly FmHA) - farm and residential appraisals

Farmers Trust and Savings, Spencer, IA - farm real estate and commercial-ag appraisals

First American Wealth Management Group, Ft. Dodge, IA – farm real estate appraisals

First Community Bank, Fonda, IA – commercial-ag appraisals

First National Bank of LeMars, IA - farm real estate and commercial-ag appraisals

First National Bank, Sioux Center, IA - residential, commercial-ag, and agricultural appraisals

First Trust and Savings, Aurelia, Cleghorn, and Marcus, IA - residential, agricultural, and commercial-ag appraisals

Heidman Law Firm, Sioux City, IA – farm real estate appraisals

Home State Bank, Royal, IA - farm real estate appraisals and commercial-ag appraisals

Iowa Trust and Savings Bank, Hull, Sheldon, Orange City, Alton, & Ireton, IA – agricultural, residential, and commercial-ag appraisals

Heritage Bank, NA, Aurelia, IA - farm real estate appraisals  
Jeff Queck, Attorney, Sanborn, IA - agricultural and commercial-ag appraisals  
Northwestern State Bank, Orange City, IA - commercial, agricultural, and residential appraisals  
People's Bank and Trust, Rock Valley and Sioux Center, IA - residential, agricultural, and commercial-ag appraisals  
Premier Bank, Rock Valley, IA - farm real estate, and commercial-ag appraisals  
Primebank, Le Mars and Sioux Center, IA – commercial-ag appraisals  
Rabo Bank, St. Louis, MO – farm, improved farm, & large dairy farm appraisals.  
Sanborn Savings Bank, Sanborn, IA - commercial-ag, agricultural, and residential appraisals  
Savings Bank, Primghar and Hartley IA - residential, agricultural, and commercial-ag appraisals  
Security State Bank, Sheldon, IA - commercial-ag, agricultural, and residential appraisals  
Tom Whorley, Attorney, Paul Wolff, Attorney, Jack DeHoogh, Attorney, Keith Thompson, Attorney Whorley, DeHoogh, & Thompson Law Firm, Sheldon, IA - agricultural, commercial-ag, and residential appraisals  
U.S. Bank National Association, Rochester, MN, and Omaha, NE - farm real estate and commercial-ag appraisals  
United Community Bank, Hartley, Ocheyedan, Milford, and Okoboji, IA - farm real estate, commercial-ag, and residential appraisals  
Valley Bank & Trust, Cherokee, IA - farm real estate appraisals and commercial-ag appraisals

(Updated January 2010)