

EXPERIENCE:*Higgins & Welch Real Estate, Inc, Erdenheim, PA***December 2007-Present****Broker of Record / Owner**

- Broker of Record of active real estate brokerage with multiple agents and staff engaging in residential and commercial sales, development, consulting and property management
- Active consultant for various housing matters (i.e. market studies, development, affordable housing, testimony)
- PA Broker of Record for NCST Housing Services/National Community Stabilization Trust (2011- current)
- Awarded Real Estate Broker Services Contract with Philadelphia Housing Authority 2011 (2003-current)
- Awarded Real Estate Services Contract with Dept. of Aviation – City of Philadelphia (2009- current)
- Broker for Neighborhood Stabilization Program in the purchase and sale of NSP property
- Broker for Redevelopment Authority (Philadelphia) to sell PRA developed/owned property (2009 – current)
- HUD Approved Selling Broker, U.S. Department of Housing & Urban Development
- Obtained ownership of company in December 2007 (see H. H. Higgins Realtor, Inc. below)

*Higgins & Welch Appraisers, LLC, Erdenheim, PA***December 2007-Present****Certified Residential Real Estate Appraiser / Owner**

- Complete wide variety of valuation products for clients, including but not limited to individuals, lending institutions, law firms, municipalities, government agencies and community associations.
- Specialize in High Value and Unique Property Appraisals.
- Complete FHA, VA, Relocation, Estate, Tax Appeal and Distressed Property Valuations.
- Expert Witness & Testimony Experience
- Awarded Appraisal Services Contract with the U. S. Department of Agriculture (2009 – current)
- Approved to perform condemnation appraisals for the Pennsylvania Department of Transportation
- Completed several FHA Master Appraisals for HUD / PHA / Wachovia Bank
- Participate in the mentoring, training & oversight of appraiser trainees as they gain experience toward successfully obtaining their appraisal certifications
- Obtained ownership of company in December 2007 (see Higgins & Associates, LLC below)

*Welch Real Estate, LLC, Wyndmoor, PA***November 2004-Present****President / Owner**

- Real Estate Holding and Investment Company
- Engaged in project to digitally image each parcel of real estate in the Philadelphia region. Produced high definition, 360 degree digital views as gap / quality assurance product for lending institutions appraisers and municipalities.
- Managed team of Videographers and staff working towards imaging project

*Higgins & Associates, LLC, Philadelphia, PA***January 2003-Dec. 2007****Certified Residential Real Estate Appraiser / General Manager**

- Actively involved in various residential and commercial valuations.
- Assisted in completion of condemnation appraisals for the Redevelopment Authority (Philadelphia)
- Completed real property valuations for the Department of Public Property.
- Headed consulting projects for the Philadelphia Housing Authority, including a city wide market assessment for the inventory, acquisition and disposition of city-owned real estate
- Responsible for data, client and financial management

*H. H. Higgins Realtor, INC, Philadelphia, PA***March 2003-December 2007****Licensed Real Estate Associate Broker / Office Manager**

- Actively practiced with PA/NJ Real Estate Sales licenses in thirty+ year old brokerage
- Involved in sales, development, and consulting with various city agencies, including but not limited to Department of Public Property, Board of Revision of Taxes, Redevelopment Authority and Philadelphia Housing Authority.
- Aided investors, developers and other clients in identifying opportunity and analyzing strategies
- Developed Request for Proposal for Broker Services for the City of Philadelphia and authored implementation process and executive summary of said proposal
- Sold property, including subsidized housing, new construction, multi-family, commercial, industrial, city and suburban.

*Sambrick Builders, Inc, Schwenksville, PA***June 1995- December 2002****Carpenter / Operations**

- Built custom homes and additions
- Enhanced hands on technical abilities, interaction with consumers and gained in-depth working knowledge of residential home design and construction.

CERTIFICATION:	Accredited Senior Appraiser (ASA), American Society of Appraisers Certification, EPA Lead Dust Sampling Technician License, Notary Public, Commonwealth of Pennsylvania Approved Fee Panel Appraiser, Department of Veterans Affairs Certification, Equator Short Sale Certification, Equator Platform Platinum HUD Approved Selling Broker, U.S. Dept. of HUD Approved Appraiser, U. S. Dept. of Agriculture Certification, Certified Sellers Representative License, Pennsylvania Broker of Record License, New Jersey Residential Real Estate Appraiser License, Pennsylvania Associate Broker Approved Appraiser: FHA/HUD Roster of Appraisers Certification, Pennsylvania Residential Real Estate Appraiser Designation, Accredited Seller Representative License, New Jersey Real Estate Salesperson License, Pennsylvania Real Estate Salesperson	July 2014 December 2012 December 2012 September 2012 August 2012 August 2012 February 2011 May 2009 January 2009 March 2008 May 2007 May 2007 January 2007 January 2007 August 2006 August 2005 April 2003
EDUCATION:	ARCADIA UNIVERSITY Masters of Business Administration: <i>Graduation:</i> <i>Study Abroad:</i> Dominica, Spring 2007 / London, Spring 2008 TEMPLE UNIVERSITY, Fox School of Business & Management Bachelor of Business Administration: <i>Graduation:</i> <i>Study Abroad:</i> Rome, Italy Fall 2000 MONTGOMERY COUNTY COMMUNITY COLLEGE Associates of Business Administration: <i>Graduation:</i>	April 2008 January 2003 January 2000
AFFILIATIONS:	Member, Erdenheim Civic Association Board Member, Philadelphia Children's Foundation Member, Springfield Township Historical Society Member, Greater Philadelphia REALTORS Association Founding President, Arcadia University MBA Alumni Association Member, Arcadia University Alumni Association Member, Ocean County Board of REALTORS Board Member, Arcadia University Business Advisory Board Member, Greater Philadelphia Chamber of Commerce Board Member, Temple University Fox Alumni Association Associate Member, Appraisal Institute Board Member, Springfield Township Communications Committee Board Member, Temple University Young Alumni Association Participant, Wyndmoor Civic Association Member, National & PA & Suburban West REALTORS Association Member, Temple University Alumni Association Member, Young Involved Philadelphia, Member, American Marketing Association Member, International Business Association	April 2013 – Present January 2013 – January 2014 May 2010 – Present April 2010 – Present January 2008 – January 2009 January 2008 - Present March 2008 – Present Dec. 2007 – January 2009 Dec. 2007 – Present June 2007 – Present February 2007 – Present May 2006 – May 2008 January 2006 – January 2008 March 2005 – May 2008 March 2003 – Present January 2003 - Present January 2003- January 2007 September 2001-2003 September 2001-2003
TEACHING & SPEAKING:	Philadelphia Redevelopment Authority Guest Speaker on Best Practices for Neighborhood Stabilization Program Marketing and Sales Temple University, Fox School of Business Guest Speaker on panel of experts in commercial and residential real estate, economics and appraisal to discuss current influences and direction in the market. The forum was held at the Union League of Philadelphia and moderated by Dr. William Dunkelberg. Manor College Guest speaker discussing the state of the real estate market and hot topics in the real estate industry Greater Philadelphia Association of REALTORS Guest speaker discussing appraisal theory and practice to students pursuing their PA salesperson license Philadelphia Real Estate Investor - Inner Circle Guest speaker "taking the mystery out of Appraisals in our current market;" Interactive forum for first time investors, seasoned investors and professionals from the mortgage industry. Conducted discussions on residential and commercial real estate appraisal theory, technique, practice, and factors affecting the housing market in the Philadelphia region. Philadelphia Board of Revision of Taxes Guest speaker at Philadelphia Board of Revision of Tax in-house continuing education program geared towards staff members successfully obtaining their assessor's license. Conducted discussions on residential real estate appraisal theory, technique and practice; tenant & landlord interests; and leasehold estates	November 2011 April 2010 March 2010 December 2009 – December 2011 Fall 2007 Fall 2006 – Spring 2007

EXPERT WITNESS & TESTIMONY:

Gerace Law Firm	January 2014
Expert witness opining on the duties and standard of care owned by a licensed real estate broker/salesperson to his/her client in the Commonwealth of PA	
Fox Rothschild LLP	April 2012
Expert witness in deficiency judgment case in the City of Philadelphia. Contributed to successful outcome	
Tupitza & Associates, P.C.	January 2010
Expert witness in complex fraud case regarding retrospective and current valuations. Contributed to successful verdict.	
Various	January 2004 - Current
Engaged in various valuation and expert witness projects achieving favorable results	

MEDIA & PUBLICATIONS:

Real Estate Reality – WBCB 1490	March 2013
<i>Radio</i> - Real Estate and Finance Discussion	
Smart CEO Magazine – Philadelphia Edition	December 2010
<i>Print</i> - Interviewed as CEO on forecast and planning for 2011 economy	
CEO Intro Net / NBC 10	October 2010
<i>Television</i> - Filmed business related round table discussions and one on one interview	
Smart CEO Magazine – Philadelphia Edition	October 2010
<i>Print</i> - Interviewed as Broker Owner, Appraiser and Entrepreneur	
860 AM – WWDB – Money Talk Radio	January 2010 - Current
<i>Radio</i> - Reoccurring guest on Executive Leaders Radio Program where the host, Herb Cohen, leads discussion on how business owners are able to build their enterprise, their personal secrets of success, management style, industry trends, challenges and opportunities ahead.	
Temple University Alumni Newsletter	February 2009
<i>Print</i> - Penned article "How the Global Markets Have Affected North Philadelphia Real Estate"	
Philadelphia Business Journal	September 2007
<i>Print</i> - Interview in the 2008 MBA Education Guide	
CBS / CW – Speak Up Philly	July – November 2007
<i>Television</i> - Appeared as reoccurring guest on Philadelphia TV show that included topics of first time home-buying, market conditions, mortgage options and foreclosures.	
Philadelphia Inquirer	November 2006
<i>Print</i> - Quoted in "Pricing a House When Supply Exceeds Demand," written by Alan J. Heavens	

AWARDS & CHARITABLE:

Donor , Waldorf School of Philadelphia	April 2013 – Present
Recipient , Ranked #37 - Philadelphia Business Journal and UPENN Wharton School of Business 100 Fastest Growing Privately Held Companies	October 2011
Donor , Susan G Koman, For the Cure	April 2011 – Present
Donor , Friends of Hillcrest Pond	March 2011 – Present
Donor , Philadelphia Children's Foundation	December 2010 – Present
Donor , Media Mobilizing Project	December 2010 - Present
Recipient , Ranked #9 - Philadelphia Business Journal and UPENN Wharton School of Business 100 Fastest Growing Privately Held Companies	October 2010
Recipient , Ranked #25 - Philadelphia Business Journal and UPENN Wharton School of Business 100 Fastest Growing Privately Held Companies	October 2009
Co-Captain , Team Higgins & Welch/Leukemia & Lymphoma Light the Night	September 2008 - Present
Recipient , Liberty Foods Academic Scholarship,	Spring 2001-Fall 2001

SKILLS & LANGUAGES:

Microsoft Office; Expression; Adobe Creative Suite; Tenant Pro, Propertyware, ACI

ADDITIONAL COURSES:

Sustaining Economic Growth Through R.E. Development	Temple University	April 2014
Current Real Estate Market and 1031 Exchange Alternatives	Temple University	April 2014
Environmental Issues for Comm and Industrial Real Estate	Temple University	April 2014
Evolution of Cities and Their Real Estate Values	Temple University	April 2014
USPAP Update Course	Appraisal Institute	January 2014
Understanding Credit and Improving Credit Scores	Temple University	June 2013
Real Estate Ethics	Temple University	June 2013
Adjusting Comparable Sales For Seller Concessions	American Society of Appraisers	April 2013
Cap. Markets, Valuation/Develop in Lodging and Arts Sectors	Temple University	April 2013
Green Building Sales and the Home Energy Score Program	GPAP	March 2013
Using Technology to Measure/Support Assignment Results	Appraisal Institute	March 2013
Assessments, Abatements, Exemptions & Appeals	Temple University	January 2013
Dept. of Veterans Affairs Fee Panel Training	Dept. Of Veterans Affairs	November 2012
PA Appraisal Law (Act 98/103 & Act 28)	American Society of Appraisers	November 2012
Real Estate Taxes in Philadelphia	Appraisal Institute	October 2012
Buyer and Selling Distressed Real Estate	Temple University	May 2012
Center City's Economy, R.E. Development & Investment	Temple University	May 2012
USPAP Update Course	Appraisal Institute	April 2012

ADDITIONAL COURSES CONT:

Neighborhood Stabilization Program Buyer App. Training	Redevelop. Authority Philadelphia	September 2011
University Led Develop., Energy & Capital Market Trends	Temple University	April 2011
Using Spreadsheet Programs in Real Estate Appraisals	Appraisal Institute	February 2011
Litigation Appraising: Specialized Topics	Appraisal Institute	November 2010
Consumer Protection in the Appraisal Industry	Appraisal Institute	September 2010
Beyond the Dotted Line	Sub West REALTOR Assoc.	September 2010
General App Site Valuation & Cost Approach	Appraisal Institute	August 2010
Section 8 & Homeownership	Phila. Housing Authority	August 2010
Section 3 Compliance	Phila. Housing Authority	July 2010
Philadelphia Zoning Code Reform	Archer & Greiner, P.C.	June 2010
REIT/Economic Overview and Market Trends	Temple University	April 2010
General App Site Valuation & Cost Approach	Appraisal Institute	March 2010
Business Practice and Ethics	Appraisal Institute	November 2009
New Residential Market Conditions Form	Appraisal Institute	March 2009
Developing Sales Comparison Adjustments	Schlichter Kratz	February 2009
Appraising Unique & Unusual Property	Schlichter Kratz	February 2009
USPAP Update Course	Schlichter Kratz	January 2009
Convincing Residential Appraisals	Appraisal Institute	September 2008
PA Appr. Statutes, Regs & Board Policies	Appraisal Institute	September 2008
Quadrennial Code of Ethics Training	Nat. Assoc. of REALTORS	August 2008
Introduction to Valuing Green Buildings	Appraisal Institute	July 2008
General App. Income Approach II	Appraisal Institute	October 2007
General App. Income Approach I	Appraisal Institute	September 2007
General Market Analysis	Appraisal Institute	May 2007
Highest and Best Use	Appraisal Institute	May 2007
Real Estate Law	Schlichter Kratz	January 2007
Real Estate Investment	Schlichter Kratz	December 2006
Residential Construction	Schlichter Kratz	November 2006
RE Brokerage & Office Management	Schlichter Kratz	October 2006
Accredited Buyer Representation	Schlichter Kratz	August 2006
American Houses	Schlichter Kratz	December 2004
Property Management	Schlichter Kratz	May 2004
Residential Valuation III	Schlichter Kratz	February 2004
Residential Valuation II	Schlichter Kratz	November 2003
Residential Valuation I	Schlichter Kratz	August 2003
USPAP	Schlichter Kratz	August 2003

U.S. Citizen