

# THOMAS C. GARRAHAN

## REAL ESTATE APPRAISER

Massachusetts Certified General Number 4535

15 Fox Run, East Sandwich, MA 02537

(508) 888-8646

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### **1991 - PRESENT:**

#### **SELF-EMPLOYED INDEPENDENT FEE APPRAISER**

Appraisal of commercial and residential properties, primarily on Cape Cod and the Islands, for banks, attorneys and private parties. Collaboration with Paul V. O'Leary and Associates, Barnstable. Appraisal Experience in Evaluating the following Types of Real Estate: Residential Properties - vacant land, homes, duplexes, condominiums, timeshare, waterfront properties; Subdivisions; Farmland/Agricultural Preservation Restrictions; Eminent Domain; Conservation Restrictions; Retail Stores; Office Buildings; Warehouse/Industrial; Shopping Centers; Motels, Inns; Restaurants. Also, appraisal assignments for assistance in real estate tax abatements.

### **1993 - 1996:**

**INVESTOR AND RENOVATOR**, Waterfront rental property in Hyannisport. Served as Treasurer of Condominium Association for last two years as an owner.

### **1986 - 1996:**

#### **REAL ESTATE DEVELOPMENT AND TITLE RESEARCH**

Title examiner for several bank attorneys along with own pursuit of title and genealogical research involving about 15 separate parcels. Cleared title problems through petitions for partition and other remedies. Subdivided land for market. Proponent of affordable housing development through State Local Initiative Program.

### **1986**

**COMMERCIAL REAL ESTATE BROKER**, Business Locators of Cape Cod, Osterville, MA and Peters Hartel, Hyannis, MA

### **1984-1985**

**SENIOR BUSINESS CONSULTANT** - Small Business Service Group. Deloitte Haskins & Sells, Chicago, IL

### **1980-1984**

**METHODS ANALYST** (IBM Mainframe computer programmer) - Customer Information Services Department. Commonwealth Edison Company, Chicago, IL

### **EDUCATION:**

#### **UNIVERSITY OF CHICAGO, GRADUATE SCHOOL OF BUSINESS**

MBA, Finance and Economics. Graduated June, 1984.

#### **UNIVERSITY OF CHICAGO, THE COLLEGE**

BA, Economics. Graduated June, 1980.

### **MEMBER:**

Mass. Board of Real Estate Appraisers (MBREA), Cape Cod and Islands Board of Realtors, Affiliate Member; Former member of Sandwich Community School Executive Council and Sandwich Advocates for Innovative Learning.

## **APPRAISAL COURSES AND CONTINUING EDUCATION**

Real Estate Appraisal I - 1991  
Real Estate Appraisal II - 1993  
Eminent Domain Mock Trial, November 1993  
Fannie Mae Workshop, September 1993  
Appraising 1-4 Family Properties - 1996  
Advanced Income Property Valuation - 1996  
Real Estate Appraisal IA - 1997  
Uniform Standards of Professional Appraisal Practice (USPAP) Update- 1999  
MBREA EXPO 1999 Commercial Program  
AI - Appraising From Blueprints and Specs- 2000  
AI - Internet Search Strategies - 2000  
AI - FHA and The Appraisal Process - 2000  
AI - Residential Property Construction and Inspection - 2000  
AI - Residential Design & Functional Utility - 2000  
MBREA USPAP 2002  
AI - Analyzing Operating Expenses - 2003  
AI - Small Hotel/Motel Valuation - 2003  
AI - Valuation of Detrimental Conditions of Real Estate - 2003  
AI - Intro to GIS Application for Real Estate - 2003  
AI - Feasibility, Market Value, Investment Timing: Option Value - 2003  
MBREA USPAP Update 2005  
MBREA USPAP Update 2006  
AI - Cost Approach to Commercial Appraising - 2006  
AI - Eminent Domain and Condemnation - 2006  
AI - Cool Tools - New Technology - 2006  
AI - Scope of Work: Expanding Your Range of Services - 2006  
LSI - Quality Road Show - 2006  
MBREA USPAP Update 2008 - 2009  
MBREA Appraising Easements - 2009  
AI - Supervising Appraisal Trainees - 2009  
AI - Subdivision Valuation - 2009  
AI - Rates and Ratios: Making sense of GIMs, OARs, and DCF - 2009  
McKissock LP - Intro to Expert Testimony - 2009  
McKissock LP - Cost Approach - 2009  
MBREA USPAP Update 2010-2011 - 2010  
MBREA Uniform Appraisal Dataset - 2011

## **CLIENTS FOR APPRAISAL WORK PERFORMED:**

Commonwealth of Massachusetts Dept. of Food and Ag. and Div. of Fisheries, Wildlife & Environmental Law Enforcement; Towns of Barnstable, Chatham, Harwich, Mashpee, Sandwich, Wellfleet, Westport, West Tisbury, and Yarmouth; Cape Cod Commission; Barnstable County Commissioners; Mashpee Wampanoag Tribal Council; The Nature Conservancy; Trustees of the Reservation; Housing Assistance Corporation. The Federal Deposit Insurance Corporation (FDIC).

## **BANKS, FINANCIAL INSTITUTIONS, ETC. (PARTIAL)**

|                               |                           |
|-------------------------------|---------------------------|
| Bank Of America               | GMAC Mortgage             |
| Boston Safe Deposit and Trust | Merrill Lynch             |
| Cape Cod Cooperative Bank     | Morgan Stanley            |
| Chase Manhattan               | Old Republic Title        |
| Citicorp                      | Plymouth Mortgage         |
| Citizens Bank                 | PNC Mortgage              |
| Compass Bank                  | Sherwood Mortgage         |
| Dovenmuehle Mortgage          | TD Banknorth              |
| Eastern Bank                  | U.S.Trust                 |
| E-Loan                        | Washington Mutual         |
| Fidelity Title                | Wells Fargo Home Mortgage |

## **PARTIAL LIST OF CLIENT LAW FIRMS**

Robert Ament, Esq.  
Ardito, Sweeney, Stusse, Robertson &  
Dupuy, PC  
Brown and Barbosa  
Patricia Campanini, Esq.  
Mark Carchidi, Esq.  
Choate, Hall & Stewart  
Catherine Cullen, Esq.  
Day, Berry & Howard  
Michael Dean, Esq.  
Robert Donahue, Esq.  
Paul G. Farrell, Esq.  
Jonathan Fitch, Esq.  
Michael I. Flores, Esq.  
Bruce Gilmore, Esq.  
Susan Merritt Glenny, Esq.  
Goulston & Storrs  
Donald F. Henderson, Esq.  
Susan Huettner, Esq.  
Dunning & Kirrane  
Goodwin, Procter & Hoar  
Marybeth Holland, Esq.  
Ron Jansson, Esq.  
John Kenney, Esq.  
Looney, Cohen, Reagan & Aisenberg  
Lander & Lander  
LaTanzi, Spaulding & Landreth  
Robert Lawless, Esq.  
Lisa MacKenzie, Esq.  
Paul Mayer, Esq.  
McCormick & McCormick  
Jack McElhinney, Esq.  
Stephen M. McGonigle, Esq.  
Julie Court Molly, Esq.  
Patrick Morris, Esq.  
Nutter, McClennen & Fish  
Peter O'Keeffe, Esq.  
Palmer and Dodge  
Thomas C. Paquin, Esq.  
Christine Peterson, Esq.  
Rackemann, Sawyer & Brewster  
Ropes & Gray, LLP  
Rubin, Rudman, Chamberlain and Marsh  
Jennifer Roberts, Esq.  
Frank Shealey, Esq.  
Michael Stone, Esq.  
Verrill Dana, LLP  
Brian D. Widegren, Esq.  
Wilkins & DeYoung  
Carrie Woods, Esq.  
Zisson & Veara

## **QUALIFIED AS AN EXPERT WITNESS FOR TESTIMONY IN:**

Barnstable County Probate Court  
Barnstable County Superior Court  
Essex County Probate Court  
Massachusetts Land Court  
Massachusetts Housing Appeals Committee  
Palm Beach County Florida Probate Court