

**Chris Daniel, SRA, MRICS**



Chris Daniel & Associates  
P.O. Box 5638  
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**Education**

San Jose State University, San Jose, CA, *Bachelor of Arts in Economics, 1992*

Monterey Peninsula College, Monterey, CA, *Associate of Arts in General Studies, 1987*

**Professional Memberships**

State of California, *Certified General Appraiser*, License Number: AG003359,  
Expiration date: 10-31-2010

Appraisal Institute, Member since 1999, *SRA designation*

Appraisal Institute Litigation Certificate Registry – Certificate of Completion  
awarded in 2010

Royal Institution of Chartered Surveyors, Member since 2006, *MRICS  
designation*

Vice Chair, Monterey County Assessment Appeals Board, 2006 to present

Member, City of Pacific Grove Housing Committee, 2009-10

Appraisal Institute, Northern California Chapter committees: *Fall Conference  
2001, 2002, 2003, 2005; Associate Guidance 2003, 2004; LDAC 2003, 2004;  
Regional Representative, 2003, 2004, 2005; Monterey Bay Branch Chair, 2003,  
2004, 2005*

FHA Approved Appraiser, 09-1999 to present

Director, Northern California Chapter of the Appraisal Institute, 2003-2006, 2008

Commissioner, Monterey County Fish & Game Commission; 2005-2008

**Professional Experience**

2004 – Present, Monterey Peninsula College, Monterey, CA  
*Adjunct Faculty Instructor in Real Estate Economics and Appraisal*

2001 – Present, Chris Daniel & Associates, Carmel, CA  
*Owner, Real Estate Appraisal and consulting firm serving all of Monterey County*

1996 – 2001, Washington Mutual Bank, Fresno/Pacific Grove, CA  
*Senior Staff Appraiser*

1990 – 1996, Bank of America, Salinas/Fresno, CA  
*District Manager/Senior Appraiser*

1987 – 1989, Great Western Bank, Salinas, CA  
*Staff Appraiser*

1985 – 1987, H. Seyferth & Associates, Pacific Grove, CA  
*Appraiser*

### **Appraisal Education**

The Appraisal Institute:

- Appraisal Principles
- Residential Case Studies
- Standards of Professional Practice
- Business Practices and Ethics
- Condemnation Appraising: Principles and Applications
- Course 500 - Advanced Residential Form & Narrative Report Writing
- Course 510 - Advanced Income Capitalization
- Course 520 - Highest & Best Use and Market Analysis
- Course 530 - Advanced Sales & Cost Approach Applications
- Course 540 - Advanced Narrative Report Writing
- Course 550 - Advanced Applications
- Litigation Appraising: Specialized Topics
- Appraiser as an Expert Witness

Community Colleges:

- Appraisal I
- Appraisal II
- Real Estate Principles
- Real Estate Finance

Appraisal Institute Workshops & Seminars:

- The Appraisal Summit, 2006
- Professional's Guide to the Uniform Residential Appraisal Report
- Uniform Standards of Professional Appraisal Practices Update
- Market Analysis & Using the Site to Do Business
- 2005 State of the Profession
- The Changing Role of the Appraiser and USPAP
- Leadership Development Advisory Council 2004, 2003
- Code of Professional Ethics
- The Appraiser's Work file
- Annual Fall Conference, 2003, 2002, 2001, 2000
- FHA Appraisal Guidelines
- Residential Construction
- Apartment Expense Analysis

Other Workshops & Seminars

- Environmental Issues
- Highest & Best Use
- Fair Lending

Cost Estimating  
USPAP & State Regulations  
Diminution of Value  
Automated Valuation Models  
Technology Updates  
Ethics in the Public Service

### **Property Types Appraised**

I have completed appraisals for litigation support, mortgage underwriting, divorces, estate tax, estate planning, gifting purposes, bankruptcy, and diminution of value cases.

I have appraised Apartment complexes, auto dealership, neighborhood shopping centers, condominiums, commercial office buildings, retail buildings, aircraft hangers, fractional interests, life estates, single family residences, fast food restaurants, industrial buildings, residential subdivisions, small ranchettes and vineyards, vacant land, cold storage facilities, a gasoline station, veterinary hospital, easements, storage and well tank sites.

Notable properties valued include the David Avenue Reservoir in Pacific Grove, The Salinas YMCA, the Seaside Salvation Army, and the American Red Cross building in Salinas. I've also appraised numerous ocean view and ocean front properties on the Monterey Peninsula.

I've testified as an expert witness in Monterey County Superior Court. I've also valued property for private arbitration.

### **Past and Present Clients**

The Monterey Bay Aquarium Foundation	First National Bank
Monterey Peninsula Unified School District	The American Red Cross
The Salvation Army	RBC Mortgage
The Diocese of Monterey County	Santa Barbara Bank & Trust
California-American Water Company	Bank of America
Union Bank of California	Monterey Bay Bank
Community Bank of Central California	Flagstar Bank
Countrywide Home Loans	Monterey Coast Mortgage
Valley Financial	TreeHouse Mortgage Group
Clocktower Financial	Pacific Home Lending
Pacific Home Loans	Financial Freedom
Sterling Capital	Benchmark Lending
Washington Mutual Bank	Green Point Mortgage
Nations Mortgage Banc	North American Mortgage
JP Morgan Chase Bank	Preferred Financial
Advance Mortgage Services	Accredited Home Lenders
First American Title Company	Nations Valuation Service
City National Bank	Blue Adobe Mortgage
Golden Empire Mortgage	Wells Fargo Home Loans
San Benito Bank	Pacific Valley Bank
Various Attorneys, Accountants and Private individuals	