

Qualifications of Patrick M. O'Neal, RAA

Professional Licenses

Tennessee Certified Residential Real Estate Appraiser (5645)	<i>April 2019-Present</i>
North Carolina Certified Residential Real Estate Appraiser (A8276)	<i>July 2018-Present</i>
North Carolina Registered Trainee Real Estate Appraiser (T5829)	<i>May 2015-July 2018</i>

Associated Firms

High Country Appraisals (Appraiser)	<i>May 2015-Present</i>
Rocky Creek Appraisals (Owner)	<i>January 2017-Present</i>

Certifications, Designations, and Memberships

Certified Luxury Home Appraiser (CLHA)	<i>Winter 2021-Present</i>
NAR Residential Accredited Appraiser (RAA) Designation	<i>Summer 2019-Present</i>
HUD/FHA Appraiser	<i>Summer 2018-Present</i>
National Association of Realtors	<i>Spring 2015-Present</i>

Education and Experience

Appalachian State University <i>Bachelor of Science in Business Administration</i> Major: Finance and Banking Minor: Mathematics	<i>August 2015</i>
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Appraiser's Guide to the New URAR	<i>Spring 2025</i>
Supervisor/Trainee Course	<i>Winter 2024</i>
Estimating and Supporting Adjustments	<i>Fall 2024</i>
Appraisal of Self-Storage Facilities	<i>Summer 2024</i>
2024-2025 7-hour National USPAP Update	<i>Fall 2023</i>
Appraising Complex and Stigmatized Properties	<i>Spring 2023</i>
Residential Property Inspection for Appraisers	<i>Winter 2023</i>
National USPAP Update 2022-2023	<i>Spring 2022</i>
Understanding Luxury Home Features	<i>Fall 2021</i>
The Fundamentals of Appraising Luxury Homes	<i>Fall 2021</i>
Appraisal of REO and Foreclosure Properties	<i>Winter 2021</i>
Complex Properties: The Odd Side of Appraisal	<i>Winter 2021</i>
Appraising Today's Manufactured Homes	<i>Winter 2021</i>
National USPAP Update 2020-2021	<i>Fall 2019</i>
General Appraiser Market Analysis Highest and Best Use	<i>Winter 2019</i>
General Appraiser Income Approach Part 1&2	<i>Summer 2018</i>
Advanced Residential Applications & Case Studies	<i>Spring 2017</i>
Appraisal Subject Matter Electives	<i>Spring 2017</i>
Residential Sales Comparison and Income Approaches	<i>Spring 2017</i>
Statistics, Modeling & Finance	<i>Winter 2017</i>
Residential Site Valuation & Cost Approach	<i>Fall 2017</i>
Residential Report Writing & Case Studies	<i>Fall 2017</i>
Basic Appraisal Principles	<i>Summer 2015</i>
Basic Appraisal Procedures	<i>Summer 2015</i>
National USPAP 15 Hr Course	<i>Summer 2015</i>
Residential Market Analysis & Highest and Best Use	<i>Summer 2015</i>
Real Estate Principles and Practices	<i>Spring 2015</i>

Coverage Area

North Carolina Counties: Ashe, Avery, Burke, Caldwell, and Watauga.
Tennessee Counties: Carter, Johnson, Sullivan, Unicoi, and Washington.

Types of Property Appraised

Single Family, Multi Family, Investment, Acreage, Luxury, Waterfront, Condominium, Manufactured, Golf Course, Complex, View, Stigmatized, REO and Foreclosure, Resort Properties.

Expert Witness Testimonies

Qualified as an Appraisal Expert in the Avery County, NC & Newland, NC Market Areas by The United States Chief Bankruptcy Judge, Honorable Laura T. Beyer, United States Bankruptcy Court of the Western District of NC, Charles R Jonas Federal Courthouse, Charlotte, NC, Case #24-30680, 05/21/2025.

Appraisal Expert Witness Testimony, Carter County, TN Circuit Court, *Fall 2023*.