

STATE OF MINNESOTA



KOBOW, JAMES TODD
1958 127TH LN NW
COON RAPIDS, MN 55448

Department of Commerce

The Undersigned **COMMISSIONER OF COMMERCE** for the State of Minnesota hereby certifies that
JAMES TODD KOBOW

1958 127TH LN NW
COON RAPIDS, MN 55448

has complied with the laws of the State of Minnesota and is hereby licensed to transact the business of

Resident Appraiser : Certified Residential

License Number: 20317185

unless this authority is suspended, revoked, or otherwise legally terminated. This license shall be in effect until August 31, 2009.

IN TESTIMONY WHEREOF, I have hereunto set my hand this April 30, 2008.

A handwritten signature in cursive script, appearing to read "Glenn Wilson".

COMMISSIONER OF COMMERCE

Minnesota Department of Commerce
Licensing Division
85 7th Place East, Suite 500
St. Paul, MN 55101-3165
Telephone: (651) 296-6319
Email: licensing.commerce@state.mn.us
Website: commerce.state.mn.us

Continuing Education:

<u>CE Requirement Type</u>	<u>CE Required Hours</u>
Total - Appraiser	30
USPAP	7

Notes:

- **Continuing Education:** 15 hours is required in the first renewal period, which includes a 7 hour USPAP course. 30 hours is required for each subsequent renewal period, which includes a 7 hour USPAP course.
- **Appraisers:** You must hold a licensed Residential, Certified Residential, or Certified General qualification in order to perform appraisals for federally-related transactions. **Trainees do not qualify.** For further details, please visit our website at commerce.state.mn.us.

JAMES T. KOBOW
Certified Residential Real Property Appraiser

Formal Education

University of Minnesota
Edison High School

Minneapolis, Minnesota
Minneapolis, Minnesota

Professional Education

USPAP Update	2007	McKissock, Inc.
Appraisal 106 Investment & Financial Analysis	2006	Prosource
How To Prepare The New URAR	2005	Prosource
USPAP Update	2005	Prosource
Appraisal 107 How To Perform FHA Appraisals	2005	Prosource
Appraisal 105 National USPAP	2003	Prosource
Appraisal Review and Refresh	2002	Prosource
Appraisal 105 Appraisal Standards and Ethics	2002	Prosource
Appraisal 104 Appraisal Practices II	2002	Prosource
Appraisal 103 Appraisal Practices I	2002	Prosource
Appraisal 102 Appraisal Principles II	2002	Prosource
Appraisal 101 Appraisal Principles I	2002	Prosource
Appraisal 100 Construction Principles	2002	Prosource

Current Professional History

Real Estate Appraiser (License #20317185)	2002-Present	State of Minnesota
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Past Professional History

Telecommunication Sales	1999-2001	Twin Cities Metropolitan Area
Commercial Cleaning Contract Sales	1998-1999	Minneapolis, Minnesota
Industrial Tool Direct Sales	1997-1998	State of Minnesota
Bar-coding Equipment and Supply Sales	1995-1997	Minnesota, North Dakota and South Dakota
Sales and Management – Bar-coding Company	1982-1994	Minnesota, Wisconsin, Illinois and Indiana