

Calvin W. Moye Profile

Calvin W. Moye is a real estate program developer, consultant, instructor, real estate appraiser and real estate broker. Currently, he does not actively solicit real estate appraisal assignments or real estate listings.

CALMO Realty Services, Inc. provided appraisals for complex properties starting in the early 1970s. Estates and partial interests were familiar assignments. In the past, the firm has managed projects for city and county acquisitions for roads, utilities, water supply lakes and other public projects.

CALMO creates and licenses computer aided systems for ordering and reviewing appraisal reports as well as documents for completing evaluations and validating prior appraisals. (CALMO Appraisal System – CAS)

For 21 years, Mr. Moye was employed by commercial banks in Arkansas and Missouri. In addition to managing secondary market mortgage operations, he has served on commercial loan, asset-liability and fixed asset committees in those lending institutions.

He has developed numerous educational programs and conducted more than 1,000 educational sessions in more than 30 states. Beginning in 2001, the majority of his educational programs have been developed for state and federal bank regulators.

Education Programs were developed /or facilitated for these Federal or State Banking Agencies

- Federal Financial Institutions Examination Council (FFIEC), Arlington, VA (Current)
- National Credit Union Administration (NCUA), Alexandria, VA (Current)
- Office of Thrift Supervision (OTS)
- Illinois Office of Banks and Real Estate (IDFPR), Chicago, IL
- North Carolina Commissioner of Banks (NCCB), Raleigh, NC
- Kentucky Office of Financial Institutions, Frankfort, KY
- California Department of Financial Institutions
- Alabama State Banking Department
- Texas Department of Savings & Mortgage Lending
- Arkansas State Bank Department
- New Jersey Department of Banking
- Colorado Department of Banking (DORA)

Educational programs were developed and/or facilitated for these banking associations:

- Conference of State Bank Supervisors (CSBS), Washington, DC
- American Council of State Savings Supervisors (ACSSS), VA
- American Banker's Association of Montana (ABA), Billings, MT
- The Maryland Banker's Institute (AIB), Baltimore, MD
- The Center for Financial Training (CFT) (formerly AIB), Little Rock, AR

Speaking Engagements or Program Participation

<u>Commercial Lending Collateral Valuation</u> – NCUA Specialized Lending Conference	New Orleans, LA
<u>Commercial Appraisal Review</u> – NCUA Specialized Lending Conference	Chicago, IL
<u>Real Estate Appraisal Review</u> – CSBS Examiner Education Forum	Norfolk, VA
<u>Bank Director's Seminar – CSBS</u> – Real Estate Appraisal in a Down Market	Coeur d' Alene, ID
<u>Arkansas Appraiser Licensing & Certification Board</u> – Day at the Board Program (several times)	Little Rock, AR
<u>Current Issues in Appraisal Industry</u> – Office of Thrift Supervision (OTS), Crew Meeting	San Antonio, TX
<u>Value and Property Characteristics</u> - Community Financial Institutions Lending Forum for FFIEC	Arlington, VA
<u>Appraiser Fraud</u> – Financial Crimes Seminar for FFIEC	Arlington, VA

Educational Programs Developed/Facilitated for Banking Regulators and Associations by Calvin W. Moyer

Distressed Commercial Real Estate (DCRE) for Federal Financial Institutions Examination Council (FFIEC)

One-week classroom course developed and conducted for FFIEC (under a contract with the Federal Reserve). Course materials include a manual, presentations, and supplemental electronic files for students

Real Estate Appraisal Review School (REARS) for Federal Financial Institutions Examination Council (FFIEC)

One-week classroom course preceded by a 24-hour pre-course, developed for the FFIEC (under a contract with the Federal Reserve). Course materials including an Adobe manual for use in the classroom. He has facilitated more than 80 of these 1-week classes beginning in 2001 with several classes held each year thereafter.

Internet Based Real Estate Appraisal School (REARS) for Conference of State Bank Supervisors (CSBS)

Five-week Internet based class created for CSBS in cooperation with FFIEC beginning in 2003. Two to five of these classes have been conducted each year thereafter. He is the developer of materials and subject matter expert. Current contracts extend through 2019.

Real Estate Appraisal Review School (REARS) (State Bank Regulators)

He has developed and conducted the REARS for the banking regulatory agencies in several states. Depending on the circumstances, CALMO Realty Services, Inc may contract directly with the state agency or contract with CSBS to conduct the school under their name.

Publications/Textbooks Written and Published by Calvin W. Moyer

Principles of Residential Real Estate Appraising (US & Canadian Versions).....Hardback Textbook and Workbooks
Federal Regulation of Real Estate Appraisal FIC Conferences and CFT
Dissection of a Residential Appraisal Report GMAC, FIC Conferences, still in publication by CALMO)
Concepts, Terminology and Techniques Parts I & II Pre-licensing appraisal exam preparation courses

Education Programs Facilitated and/or Developed for Other Providers (Core Classes)

- 1.1 Principles of Real Estate Appraising (also author of text and student manual)
- 1.2 Market Data Analysis (also author of student manual)
- 1.3 Construction
- 1.4 Report Writing
- 2.1 Introduction to Income Property Appraising
- 2.2 Income Property Appraising
- 4.0 Concepts, Terminology and Techniques (also author and designer of manual)
- 4.6 Reviewing the Residential Appraisal Report (author and designer of manual)
- 6.0 Condemnation
- 5.0 Uniform Standards of Appraisal Practice (USPAP)

Sample of Seminars Facilitated for Non-Governmental Agencies

Appraisals and Appraisal Review for Federally Related Transactions (NWAAS)
 Federal Regulation of Real Estate Appraisal (CFT)
 Fair Lending/Housing Requirements (Effect on Real Estate Appraisal and Report)
 Home Inspections and ANSI Z765– Measuring a single-family house
 Basic Construction Terminology - Marketing the Appraiser
 Dissection of a Residential Appraisal Report (also author and designer of manual)
 Institutional Regulation of Real Estate Appraisal (also author and designer of manual)
 Reviewing Residential Appraisals (also author and designer of manual)
 USPAP Review Class
 Market Abstraction (also author and designer of manual) (IFA)