

# QUALIFICATIONS OF STEVEN H. BERG, MAI, SRA

## EXPERIENCE OVERVIEW

Mr. Berg has been providing advisory, valuation and litigation support services, full-time, since 1986. Clients have included lenders, attorneys, litigants, municipalities, property owners, buyers and government agencies. His experience addresses most property types, geographically concentrating in the New Hampshire Seacoast area. Services have been provided in a variety of circumstances such as acquisition, easements, estate, financing, workout, tax abatement, foreclosure and litigation, as well as development feasibility, investment and highest & best use. He has extensive experience providing litigation support in civil and zoning issues, including pre-trial support and expert witness testimony. Areas of specialization include appraisal review, market analysis and providing consulting services in litigation, particularly where a diminution in value is alleged. Mr. Berg is frequently asked to speak to professional groups, trade groups, municipalities and small groups on matters relating to local market conditions, the regulatory climate and the appraisal industry. Mr. Berg graduated from Connecticut College in 1984, with a Bachelor of Arts degree (cum laude), majoring in economics and sociology. Web site and contact information can be found at [www.sargentconsultingltd.com](http://www.sargentconsultingltd.com)

## PROFESSIONAL DESIGNATIONS, AFFILIATIONS AND CERTIFICATIONS

New Hampshire Real Estate Appraiser Board (2004 to 2008, Vice Chair 2006/2007, Chair 2007/2008)  
Appraisal Institute; RM Member #2646 (awarded 1990), Converted to SRA, 1998  
Appraisal Institute; MAI Member #11414 (awarded 1998)  
Member, Appraisal Institute Experience Review Panel  
Affiliate Member, Strafford County & NH Commercial Investment Boards of Realtors®  
Associate Instructor, Appraisal Institute (Introductory classes only)  
State Certified General Appraiser: New Hampshire (NHCG-40) & Maine (CG-641)  
Qualified Expert Witness (Federal Bankruptcy Court and Rockingham & Strafford Cnty, NH Superior Courts)

## EMPLOYMENT HISTORY

- 1994 - Pres. SARGENT CONSULTING, LTD. Portsmouth, NH  
President & Founder  
Real Estate Consultant  
Commercial and Residential Real Estate Appraiser
- 2008 – Pres. APPRAISAL INSTITUTE, Chicago, IL  
Experience Screener (Part-time)  
*Familiarity with Standards & Requirements of:*
- Uniform Standards of Professional Appraisal Practice
  - Fannie Mae
  - Uniform Appraisal Standards for Federal Land Acquisitions
  - Federal Physician Self-Referral Law (a/k/a “Stark Law”)
  - NH Board of Tax and Land Appeals
  - IRS Requirements for Non-Cash Charitable Contributions
  - Land Trust Alliance
  - National Trust for Historic Preservation
- 1989 - 1993 GOODWIN, BRAGG & BERG, INC. Portsmouth, NH  
Principal & Co-Founder  
Manager, Portsmouth Office  
Director, Residential Appraisal Services  
Commercial and Residential Real Estate Appraiser
- 1985 - 1989 PROPERTY FINANCIAL APPRAISAL SERVICES.  
Office manager and review appraiser, Greenland, NH (1987-1989)  
Residential Fee Appraiser, Providence, RI (1985-1987)
- 1985 - 1991 REAL ESTATE SALES AGENT, MA and RI, Licensed Real Estate Salesperson
- 1984 - 1985 BAYBANK NORFOLK COUNTY TRUST COMPANY, Dedham, MA, Commercial Credit Analyst

**PROFESSIONAL EDUCATION COMPLETED (PARTIAL LIST)**

*Total accredited education exceeds 700 classroom hours. This includes all qualifying education for both residential and general membership in the Appraisal Institute and a minimum of twenty hours of continuing education each year since 1991. Listed below are only specialty courses worthy of mention.*

APPRAISAL INSTITUTE (including predecessor, AMERICAN INSTITUTE OF REAL ESTATE APPRAISERS)

Valuation of Conservation Easements  
Valuation of Divided Partial Interests  
Condemnation Appraisal: Principles and Applications  
Valuation and Market Studies for Affordable Housing  
Residential Highest & Best Use and Market Analysis  
Evaluating Commercial Construction  
Real Estate Fraud  
Residential Consulting  
Appraising Apartments

MASSACHUSETTS BOARD OF REAL ESTATE APPRAISERS

Practical Applications of Discounted Cash Flows  
Capitalization Rates and Today's Markets  
Proper Accounting for Replacement Reserves and Capital Expenditures  
Issues in the Appraisal of Properties Affected by Hazardous Materials  
Valuation Impact of Contract versus Market Rent  
Proper Application of Direct Capitalization and Discounted Cash Flow  
Appraisers, Assessors, Attorneys and the Appellate Process

Other Organizations:

The Expert Witness (American Society of Appraisers)  
Attacking & Defending an Appraisal in Litigation (Ted Whitmer, MAI, CCIM)  
Land Use Planning & Eminent Domain in NH (National Business Institute)  
NH Land Use Law Update (National Business Institute)  
Federal Land Acquisition Appraising (LeMay School of Real Estate)  
Historic Appraising (National Assoc of Independent Fee Appraisers)  
Statistics and Modeling (LeMay School of Real Estate)  
The Cost Approach (Institute of Real Estate Technologies)  
Residential Construction: Details and Trends (McKissock, Inc)  
The Comprehensive Appraisal Workshop (Ted Whitmer, MAI, CCIM)

**RELEVANT CONFERENCES ATTENDED**

NH PLANNING AND ZONING CONFERENCE    Concord, NH (2003); Manchester, NH (2004)  
APPRAISAL INST. INSTRUCTOR LEADERSHIP  
    & DEVELOPMENT CONFERENCE        New York City, NY (2004)  
APPRAISER'S REGULATORY NETWORK        Oklahoma City, OK (2004), Omaha, NE (2005)  
ASSOCIATION OF APPRAISER  
    REGULATORY OFFICIALS                St. Petersburg, FL (2007)

**RELEVANT PERSONAL AFFILIATIONS AND VOLUNTEER EFFORTS**

Portsmouth Housing Endowment Fund Advisory Board (Member)  
Portsmouth Economic Development Loan Program Review Committee (Member)  
City of Portsmouth Assessor's Office Advisory Committee (Now defunct)  
Workforce Housing Coalition (Past Member)  
Appraisal Foundation State Regulators Advisory Group (Past Member)  
City of Portsmouth Zoning Board of Adjustment (Past Member)

# Steven H. Berg, MAI, SRA

Sargent Consulting, Ltd.

Portsmouth, New Hampshire

Tel 603-433-4494

Fax 877-674-2374

[www.sargentconsultingltd.com](http://www.sargentconsultingltd.com)

[shberg@sargentconsultingltd.com](mailto:shberg@sargentconsultingltd.com)



## PARTIAL LISTING OF CLIENTS SERVED

### *Lending Institutions*

TD Banknorth, NA, Bedford, NH / Portland, ME  
Boston Safe Deposit & Trust Co, Boston, MA  
Centrix Bank & Trust, Portsmouth, NH  
Citizens Financial Services, Lincoln, RI  
Community Bank and Trust Co. Wolfeboro, NH  
Federal Savings Bank, Dover, NH  
First National Bank of Ipswich, Ipswich, MA  
Fleet Bank, Boston, MA

KeyBank, NA, Portland, ME  
Mellon Bank  
Northeast Credit Union, Portsmouth, NH  
Ocean National Bank, Kennebunk, Maine  
Pace Realty Advisors, Inc. / Silver Hill Financial  
Piscataqua Savings Bank, Portsmouth, NH  
The Provident Bank, Amesbury, MA  
Washington Mutual Bank, Boston, MA

*List has been abbreviated to reflect only assignments completed in the past 5± years*

### *Attorneys*

Boutin & Associates, Londonderry, NH  
Christopher W. Keenan, Portsmouth, NH  
City Attorney's Office, Portsmouth, NH  
Colliander, Field & Brown, Portsmouth, NH  
Cooper, Deans & Cargill, North Conway, NH  
Coughlin, Rainboth, Murphy & Lown, Portsmouth, NH  
Donahue, Tucker & Ciandella, Exeter, NH  
Griffin & Pudlowski, Portsmouth, NH  
Hoeffle, Phoenix & Gormley, Portsmouth, NH  
James P. Loring, Portsmouth, NH  
Kalil & LaCount, Rye, NH  
Keane & Macdonald, Portsmouth, NH

Law Offices of Wholey & Pelech, Portsmouth, NH  
McKean, Mattson & Latici, Gilford, NH  
McLane, Graf, Raulerson & Middleton, Portsmouth  
McNeill, Taylor & Gallo, Dover, NH  
Patti Blanchette, Portsmouth, NH  
Paula DeSaulnier & Seigal, Portsmouth, NH  
Richard N. Foley, Portsmouth, NH  
Shaheen & Gordon, Portsmouth, NH  
Shaines & McEachern, Portsmouth, NH  
Sulloway & Hollis, Concord, NH  
Wescott, Millham & Dyer, Laconia, NH  
Wyskiel, Boc & Reid, Dover, NH

*With apologies to those firms whose names have changed*

### *Other*

Appraisal Institute  
Chinburg Builders, Inc.  
City of Portsmouth  
Commercial Property Tax Management, LLC  
Compass Care  
FannieMae  
Federal Aviation Administration  
Federal Deposit Insurance Corporation  
First American Title Insurance Company  
Goss International Americas  
The Housing Partnership

Hussey Seating Company  
The Nature Conservancy  
NH Real Estate Appraiser Board  
Packard Development  
Redhook Ale Brewery, Inc.  
The Salvation Army  
The Society for Protection of NH Forests  
Tanger Outlet Stores  
US General Services Administration  
Verizon Wireless  
Wal-Mart (Property Tax Division)

*Plus many private entities, developers, etc.*