

**P. Justin Swiney**  
*Certified General Real Estate Appraiser*

**On Point Properties, LLC /  
On-Point Valuation Services, LLC**  
528 E. Jackson Blvd., Jackson, MO 63755  
Phone: (573) 290-2050 / Fax: (573) 290-2241

**EDUCATION**

Master in Business Administration (MBA), William Woods University, Fulton, MO, 2011  
Bachelor of Science Degree, Criminal Justice, Southeast Missouri State University, Cape Girardeau, MO, 2004

**CERTIFICATIONS**

Certified General Real Estate Appraiser: State of Missouri – License No. 2014040843  
State of Illinois – License No. 553.002435

Real Estate Salesperson: State of Missouri – License No. 201700194

**PROFESSIONAL**

Candidate for Designation – Appraisal Institute  
Appraisal Institute – Greater St. Louis Chapter  
Cape Girardeau County Board of Realtors – Participant Member  
Egyptian Board of Realtors, Southern Illinois – Affiliate Member  
Mid America Regional Information Systems (MARIS) MLS – Affiliate Member  
SEMO MLS – Affiliate Member  
National Association of REALTORS™ - Member

Appraisal Institute Coursework includes:

Commercial Appraisal Engagement & Review  
Appraisal of Senior Housing and Long Term Care Properties  
Advanced Income Capitalization  
Advanced Market Analysis and Highest & Best Use  
Quantitative Analysis  
Advanced Concepts and Case Studies  
Condemnation Appraising: Principles & Applications  
Uniform Appraisal Standards for Federal Land Acquisitions

**APPRAISAL / WORK EXPERIENCE**

**On-Point Properties, LLC**; Cape Girardeau, MO (2014 – Present)  
Certified General Real Estate Appraiser  
Licensed Real Estate Sales Person

**Montgomery Bank**; Cape Girardeau, MO (2005 – 2015)  
Staff / Review Real Estate Appraiser (2012 – 2015)  
Special Assets (2007 – 2012)  
Consumer Credit (2006 – 2007)  
Collections (2005 – 2006)

**Scott County Sheriff's Department**; Benton, MO (1999 – 2004)  
Deputy Sheriff

**SCOPE OF ASSIGNMENTS**

Litigation  
Acquisitions  
Property Sales  
Divorce Proceedings  
Estate / Financial Planning

Loan Underwriting  
Portfolio Management  
Bankruptcy  
Appraisal Reviews  
Market Studies

Eminent Domain / Condemnation  
Advisory / Consulting  
Highest & Best Use Studies  
Property Tax Appeals  
Discounted Cash Flow Analysis