

# References

## Recommendation Letters

Dr. J. Craig Julian, SRA, AI-RRS, ASA, IFA

 Austin Aaronson

12:16 PM (24 minutes ago) ☆



to me ▾

To Whom It May Concern:

This is to commend the work and services of Craig Julian, SRA, MRICS, for your favorable consideration with respect to any complex residential or commercial appraisal work that you may require. Based upon our experience in using Dr. Julian to perform multiple appraisals for some rather complex litigation, I can attest that he is thorough, conscientious, and articulate in defending his work in an adversarial context. He is also a true gentlemen and will comport himself with dignity and respect, and treat others accordingly. I hope and trust that you will accord him the opportunity to perform the appraisal work needed, and I have every confidence that you will not be disappointed.

Austin N. Aaronson, Esq.

1801 Lee Rd., Ste. 241

Winter Park, FL 32789

[407-644-1336](tel:407-644-1336)

[aa@aaronsonaustin.com](mailto:aa@aaronsonaustin.com)

## Feedback on appraisal - Charlotte NC



Inbox x



kimon@nomik.com

9:35 AM (5 minutes ago) ☆



to me ▾

Hi Julian,

Just wanted to share with you some feedback regarding your services.

Really appreciated the appraisal assignment you (J, Craig Julian) performed for my property in Charlotte, NC at 4900 Carmel Rd. The appraisal was to determine the value so I could protest my case against Mecklenburg County Tax Assessor's Office. You performed the appraisal on time, kept me informed and charged the quoted fee, while also answering some follow up questions. I sent the appraisal report to Mecklenburg County and won my case, saving me a substantial tax increase.

Thanks again for your professional service !

Best Regards,  
Kimon Stathakos



**Robert Huffman**

Director, Valuation and Compliance Underwriting at PMI Mortgage Insurance Co.

Hi Craig,

Here you go - hope this helps.

Let me know if you need anything else.

Take care brother,

Bob

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9-18-2013

To whom it concerns,

I had worked with Craig for several years in the appraisal department at World Savings/Wachovia. I have the deepest respect for Craig and his understanding of the appraisal profession. His deep tenure, thorough knowledge of USPAP, experience reviewing and investigating, and being a superb communicator are assets I saw displayed in his work.

The quality of his appraisal work is outstanding. He can effectively review, solve complex appraisal issues, and develop supported value opinions. I really appreciate his ability to communicate appraisal issues in the most clear and reasonable way. I would highly recommend Craig to handle any property case - and be assured that the proper scope of work, due diligence, and communication would be completed for the proper solution.

If you have any questions regarding his qualifications, please call me.

Robert Huffman


sof@mail.google.com/mail/u/0/?ui=2&ik=70a3edd75&ie=pt&search=inbox&th=141348ca6b849b1

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9/13

Gmail - Letter of Recommendation

Past Senior Vice President  
Appraisal Administration  
World Savings/Wachovia  
Cell - 925-323-8991

 Samuel Williams

11:53 AM (42 minutes ago) ☆



to me ▾

Craig and Others—Let me express my appreciation for your appraisal work on the above two properties. The Pearson Group has Eagle Lake under consideration for adjustment, using your theory of Sanctuary status, and the Tax Office, again with a lead from Pearson, reduced Sunderland down, to like \$464,000, based on your work product and its. I am sending you the review appraisal that Robert got from goodmortgage, the company with which he this date re-financed. Let me know if further info from me is required. I would be more than happy to express appreciation of what you did for these two clients and how. All the best. Sam Williams (PS: Dr. Tolan at Eagle Lake has since died.)

This reference email is from Sam Williams, ESQ 704-376-0011

Jborowiec <jborowiec@ec.rr.com>  
To: "craigjulian@gmail.com" <craigjulian@gmail.com>

Thu, Sep 19, 2013 at 12:38 PM

To whom it may concern:

As a former appraisal reviewer for four national lines of business and a current REO Asset Manager for a national bank, I have had the privilege of knowing Craig Julian for more than 10 years under a wide variety of settings. As an instructor, I found Craig to be very well informed, incredibly insightful and extremely professional. He always maintained the attention of the class. As a region manager, Craig was involved in the careers of the appraisers reporting to him, was well organized, made informed and meaningful decisions, installed confidence, and simply made appraisers better people and professionals.

As a reviewer, Craig has in-depth knowledge of appraisal applications, techniques and methodology, excellent working knowledge of USPAP, and keen insight into complex issues. He has precise communication and writing skills exhibited in his writings and books. As an appraiser, Craig's ability to produce a credible and logical report always amazed me. His work was seldom questioned in the appraisal community. Finally, as a person I have known Craig to be a man of integrity demonstrating dependability, initiative, and resourcefulness. I have often seen him come up with incredible solutions to difficult issues in a wide variety of areas, not simply appraisal.

Putting all these elements together, coupled with Craig's diligence, energy and a great sense of humor, I can highly recommend Craig for any position he may apply for. He will be an asset to any organization he works for.

Feel free to call me anytime for additional information.

Sincerely,

Jim Borowiec

910/599-3060


Sent from my iPad

With sincere gratitude



2013 email x



 Catherine B. Freedberg <freedbergs@gmail.com>

Mar 26 ☆



to me ▾

Dear Craig,

Please forgive my delay in writing to you. I have been traveling during the past two days between North Carolina and D.C.

Of course, I am more than delighted to speak of your unqualifiedly exceptional professional skills as well as of your leadership in at least the two critical areas with which I am most familiar. I speak of course of your recent successful efforts in quickly establishing the appropriate team as well as the use of a highly skilled approach, resulting in the First National Bank's ability to achieve compliance with the OCC's MRA, concerning our --- repeated---failure to provide accurate and timely appraisals for our loan portfolio. This had become a serious impediment to the bank's health as well as to our good standing with our regulators. I am also aware that you were vitally instrumental, much in the same way, in righting another major problem--the bank's formulation of its all important criteria for Allowance for Loan and Lease Losses. This had been another repeatedly criticized defect. More importantly, if this is possible, I am also familiar with the high esteem in which your fellow team members, including management and the board of directors, hold you. This arises not only out first hand experience of your indisputable and exceptional skill set but also out of your work ethic and dedication.

I am and remain very, very grateful for all that you have brought to this fine institution and wish you every continued success.

Very sincerely,

Catherine Blanton Freedberg, Ph.D.  
Board of Directors  
First National Bank  
Shelby, North Carolina

Sent from my iPad

September 19, 2013

To whom it may concern

My name is Keith Brokaw and I have lived in Charlotte, NC at the same residence for almost 24 years.

Around two years ago Mecklenburg County underwent extensive property revaluations, and I was personally facing a large tax hike due to an extreme increase in my property values that I felt were unfair and unwarranted. I was granted a hearing to appeal my valuation, but with so much at stake (over three thousand dollars a year), I knew the appraisers I had worked with in the past were not qualified to help me fight my case. A realtor I know told me I should contact Dr. J. Craig Julian, stating that with his experience and credentials, he would be able to defend a valuation that he would feel was correct.

I worked closely with Craig over the next month and he came up with an appraisal that was around \$300,000 lower than my new County valuation. I retained Craig to represent me at my hearing and present his findings and reasons to back up his numbers. He very clearly laid out numerous reasons why the county's valuation of my property was flawed, and when the hearing was over my new tax increase was reduced by more than 80% on the spot. I believe my case was the only one found in favor of the property owner that day, but if not it was by far the largest change in valuation granted in favor of the property owner.

I have since used Craig's services on another issue where the valuation was of critical importance.

I would without any hesitation recommend Dr. J. Craig Julian's services as both an appraiser and an expert witness concerning property valuations or other real estate issues. He is very hard-working at getting the facts and documentation needed, very reliable and easy to communicate with, and totally professional in all ways.

Please feel free to contact me if you have any need to discuss this further.

Sincerely,  
Keith D. Brokaw  
4201 Olde Roxbury Dr  
Matthews, NC  
28105  
704 582 2643