

SNOW JENSEN & REECE  
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FIFTH JUDICIAL DISTRICT COURT FOR WASHINGTON COUNTY

STATE OF UTAH

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IN THE MATTER OF THE DIVORCE OF

DANIEL LEVI JOHNSON,

Petitioner,

vs.

JULIE LOCKE ISAACSON,

Respondent.

**AMENDED PRELIMINARY EXPERT  
DISCLOSURES**

Civil No. 244500263

Judge Eric Gentry

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Pursuant to Rule 26(a)(4) of Utah Rules of Civil Procedure, Julie Locke Isaacson, by and through her counsel of record, the law firm of Snow Jensen & Reece, P.C., hereby makes the following preliminary expert disclosures:

**Rule 26(a)(4)(A) Retained Experts**

1. Talon Stringham, CPA, ABV, CFE, ASA  
Dreamrunner Consulting  
25 W. Telegraph St., Ste. 471  
Washington, UT 84780  
[talon@dreamrunnerconsulting.com](mailto:talon@dreamrunnerconsulting.com)  
(801) 550-8894

Mr. Stringham's curriculum vitae ("CV") is attached hereto as **Exhibit A**. Mr. Stringham's CV describes his prior testimony as an expert witness at trial or deposition in the

past four years, as well as any publications he has authored in the past ten years. Mr. Stringham's compensation rate is \$275.00 per hour for preparation and expert witness services including depositions. His staff's compensation rates range from \$90.00 to \$150.00 per hour.

Mr. Stringham is expected to offer and respond to opinions regarding (1) the possibility of distinguishing marital and separate funds paid for the parties' marital home from Petitioner's checking and other related account(s) including the Torkabc account and whether those funds were commingled; (2) the parties' financial partnership, including Respondent's financial investments in and sacrifices for the marriage and for Petitioner, which include Respondent's expenditures for Petitioner's benefit that allowed him to spend more money elsewhere, including on the marital home; and (3) the purchase and ownership and construction of the parties' marital home. Mr. Stringham will rely on the disclosures, the parties' joint or separate bank accounts, depositions, discovery provided or obtained in this case, along with his expertise, knowledge, background, and experience in forensic and investigative accounting and business valuation in formulating his opinions.

2. Craig Morley  
Morley & McConkie, LC  
368 E Riverside Dr.,  
St. George, UT 84790  
(435) 673-7720  
[mm@sutap.com](mailto:mm@sutap.com)

Mr. Morley's CV is attached here as **Exhibit B**. Mr. Morley's CV describes his prior testimony as an expert witness at trial or deposition in the past four years as well as any publications he has authored in the past ten years. Mr. Morley is a certified general appraiser. Mr. Morley's compensation rate is \$2,500 for expert reports and \$300 per hour when providing expert witness services.

Mr. Morley is expected to offer and respond to opinions regarding the current value of the residence and other property owned by the parties. Mr. Morley will rely on the disclosures, testimony, visual observation, appraisal of the property, discovery provided or obtained in this case, along with his expertise, knowledge, background, and experience in formulating his opinions.

Petitioner reserves the right to supplement each of these disclosures as necessary.

DATED: January 3, 2025

SNOW JENSEN & REECE, P.C.

By: /s/ Lewis P. Reece\*  
Lewis P. Reece  
Ryan Cheney  
*Attorneys for Respondent*

*\*Original signatures on file with the law office of Snow Jensen & Reece*

# EXHIBIT A

# *CV of Talon C. Stringham*

CPA, ABV, CFE, ASA



Talon C. Stringham has over 24 years of professional experience including providing litigation support services, expert witness testimony, forensic and investigative accounting, economic loss calculations, and business valuation services. He is one of probably only a few professionals nationwide to have formal training, expertise, and experience in forensic, or investigative accounting, business valuation and computer forensics.

The following is a summary of Mr. Stringham's business valuation, investigative accounting, bankruptcy/liquidation, economic loss calculation, personal injury, patent infringement, computer forensics, and general litigation experience.

## **Business Valuations**

- Performed numerous appraisals for use in company financial statements for compliance with fair value accounting standards, including purchase price allocations, 409A valuations, option valuations, warrant and convertible debt valuations, preferred stock valuations, goodwill impairment analyses, etc., for use in both publicly traded and privately held audited financial statements
- Calculated the value of closely held companies in a wide variety of industries for a wide variety of purposes, including financial statement preparation, gift and estate tax planning, ESOP valuations, divorce settlements, shareholder disputes, and other litigation situations.
- Performed valuations of multiple early stage companies, including bio/med-tech, software-as-a-service, and technology companies, among others
- Provided hundreds of valuations for gift and estate tax purposes while never being challenged by the IRS on business valuation issues.
- Lead valuation analyst on a high-profile divorce valuation in Florida involving issuing of personal goodwill, pre-marital asset value and a disputed valuation range exceeding \$100M.
- Informed as to the rules and processes that guide appraisals. Experienced in performing appraisals in both contentious and cooperative environments.
- Performed an appraisal of a heavy-duty truck brake company in a California Anti-Trust case that involved elements of both lost profits and destruction of business.
- Performed an appraisal of a satellite communications provider whose owners were involved in a shareholder dispute. The company, a U.S. government subcontractor, provides satellite communication services for the U.S. government around the world.

- Performed five separate appraisals for three different companies involved in the paper mill industry in a Washington legal malpractice case.
- Lead valuation analyst for trucking company with sales in excess of \$500M for shareholder buy-out purposes.
- Performed a combined appraisal of seven different adult entertainment oriented nightclubs for a Utah divorce case.
- Performed appraisals of various automobile dealerships throughout the Intermountain area, including all the entities in a conglomerate of 19 dealership and 20 real property holding companies, encompassing 25 automotive and powersport brands and over \$1.1 billion in combined sales.
- Performed appraisals of various construction and real estate development companies, including companies with sales in excess \$100 million.
- Performed appraisals of landfill companies.
- Performed appraisals of various professional services firms, including a CPA practice and an engineering/architectural firm for divorce settlement purposes.
- Performed numerous appraisals of family limited partnerships and holding companies for gift and estate tax planning.
- Performed an appraisal of an educational film company involved in a shareholder dispute.
- Performed an appraisal of a parcel insurance provider involved in a shareholder dispute.

#### **Forensic / Investigative Accounting**

- Supervised and performed calculations of business interruption losses for myriad companies in a variety of industries.
- Supervised and performed reconstruction of accounting records as a result of theft, floods, fires, and other natural disasters.
- Supervised and performed investigative accounting work for criminal fraud trials and claims.
- Supervised and performed investigative accounting services on the assets of marital estates in divorce cases.
- Supervised and performed investigative accounting services on officers and directors litigation and partnership disputes.
- Performed investigative accounting work related to accountants malpractice litigation.

#### **Bankruptcy/Liquidations**

- Performed analysis related to alter ego in fraudulent conveyance and substantive consolidation proceedings.
- Supervised and performed an asset tracing analysis related to cash held in a constructive trust action.

### **Economic Loss Calculation**

- Calculated losses due to business interruption for a wide variety of industries on various insurance claims.
- Assisted both plaintiff and defense attorneys with analysis of various economic loss situations.
- Prepared economic loss calculation for a large coal mining loss in Central Utah.

### **Personal Injury, Wrongful Death and Wrongful Termination**

- Prepared analyses and testified in cases for a wide variety of individuals in personal injury, wrongful death, and wrongful termination cases.

### **Patent Infringement**

- Spent one month in Taiwan gathering and analyzing data during a patent infringement and trade secret case; helped to defend the company against an alleged \$1B in damages, resulting in a judgment less than \$1M.
- Analyzed and performed damage calculations for various patent infringement claims, including the performance of elasticity of demand analyses.
- Performed analyses for litigation involving an exercise equipment patent.
- Performed analyses for litigation involving computer equipment.
- Perform an analysis for litigation involving cushioning materials patents.

### **Computer Forensic Services**

- Familiar with software and methodologies related to the recovery of electronic evidence.
- Recovered electronic evidence on a variety of electronic media for use in divorce cases.
- Recovered electronic evidence on electronic media for use in employment law actions.
- Previously held certifications in Computer Forensics field

### **General Litigation Services**

- Led a data extraction process during a large non-competition case, resulting in the dismissal of the case against certain employees with no damages to other employees involved.
- Analyzed and performed damage calculation on anti-trust cases.
- Computed damages related to contract disputes.
- Computed damages on intellectual property cases.
- Computed damages involving losses associated with construction contracts.
- Computed damages on many different cases involving lost business profits.

## Educational Qualifications

Mr. Stringham earned a Bachelor of Arts degree in Accounting and a Master of Science degree in Accounting, with an emphasis in Finance, from Utah State University.

## Professional Credentials, Affiliations and Activities

- Certified Public Accountant (CPA), licensed in Utah
- Accredited Senior Appraiser (ASA) of the American Society of Appraisers
- Certified Fraud Examiner (CFE) of the Association of Certified Fraud Examiners
- Accredited in Business Valuation (ABV) from the AICPA
- Member of the American Institute of Certified Public Accountants (AICPA)
- Member of the Utah Association of Certified Public Accountants (UACPA)
- Member of the Southern Utah Estate Planning Council
- Chair, UACPA Business Valuation Committee, 2004
- Treasurer, Utah Chapter of Certified Fraud Examiners, 2004 – 2010
- Treasurer, Southern Utah Estate Planning Council, 2016 - 2019

## Publications and Courses Taught

- Author of "Fair Value in Utah," THE UTAH BAR JOURNAL (December 2003)
- Author of "Valuation Discounts for Holding Companies," THE JOURNAL ENTRY (October 2005)
- Author of "Personal Injury: How Much for How Long?" THE JOURNAL ENTRY (November 2005)
- Author of "Understanding Business Valuation: An Owner's Guide to the Business Appraisal Process" Amazon Kindle E-Book (June 2012)
- Author of various blog posts on LinkedIn
- Presented continuing legal education course on Discovering Hidden Assets
- Presented continuing education courses on Understanding Business Valuations
- Presented continuing education courses on Minority and Marketability Discounts
- Presented continuing education courses on Increasing Shareholder Value
- Presented continuing education courses on Valuation Concepts and Trends
- Presented continuing legal education course on Investigative Accounting and its Usefulness in Damage Calculations and Business Valuations

## Testifying Experience

Case Name	Law Firm	Client/Attorney	Court
Advanced Comfort Technology, Inc. v. Edizone LC, et al.	Berman & Savage, P.C.	E. Scott Savage	Third Judicial District Court, Salt Lake County, Utah

Bunting, et. al. v. File & New Prime LLC	Swenson & Shelly	Kevin D. Swenson	Jackson, Mississippi
Burke, et al v. Hahn & Kokoweef, Inc., et al.	Neil J. Beller, LTD.	Neil J. Beller	District Court, Clark County, Nevada
Caprice Capital, LLC et al v Ford	Anderson Hinkins	Kurt W. Laird	U.S. Bankruptcy Court for the District of Utah
Crenshaw v Crenshaw	Snow Jensen & Reece, P.C.	Lewis P. Reece	Fifth Judicial District Court, Washington County, Utah
Crosby v Crosby	Snow Jensen & Reece, P.C.	Lewis P. Reece	Fifth Judicial District Court, Washington County, Utah
Edwards v. Edwards	Snow Jensen & Reece, P.C.	Lewis P. Reece	Fifth Judicial District Court, Washington County, Utah
Frodsham v. BorgWarner Morse Tec, Inc., et al.	Maune Raichle Hartley French & Mudd, LLC	Steven D. Rineberg	Circuit Court of the City of St. Louis, State of Missouri
Hughes v. Hughes	Snow Jensen & Reece, P.C.	Lewis P. Reece	Fifth Judicial District Court, Washington County, Utah
In Re: Leslie Kay Kirkham	N/A	Court Appointed Conservator	Fifth Judicial District Court, Washington County, Utah
Lindsay v. Parry	Law Office of Steve Johnson	Steve Johnson	Fifth Judicial District Court, Washington County, Utah
Nelson Contractors v Walker Design, et. al.	Bennett Tueller Johnson & Deere	Ryan B. Braithwaite	Third Judicial District Court, Salt Lake County, Utah
Robinson v Zions Securities Corporation	Kirton & McConkie	Ryan B. Frazier	Third Judicial District Court, Salt Lake County, Utah
Thatcher v Thatcher	Kirton & McConkie	Richard J. Armstrong	Fourth Judicial District Court, Millard County, Utah
Tannoury v Fernandez	Pitegoff Law Office	Jeffrey I. Pitegoff	District Court, Clark County, Nevada



# **EXHIBIT B**



## **CURRICULUM VITAE AND EXPERT REPORT**

### **CRAIG MORLEY**

**Morley & McConkie LC  
368 E. Riverside Dr., Bldg 4  
St. George, UT 84790**

#### **EXPERIENCE**

The Uniform Standards of Professional Appraisal Practice (USPAP) under ethics prohibits an appraiser from disclosing confidential information that is not part of the public record with the exception of the subject of litigation where I am required to disclose personal involvement over the past 36 months. In most instances, permission for disclosure must be granted by the client.

In general terms, I can disclose work experience to satisfy the "competency" requirements.

Over my career I have testified as an expert witness for the following property types:

- Residential Homes
- Subdivision/Residential Building Lots
- Commercial/Industrial Buildings
- Lodging/Motels
- Apartments/Multi Family Housing
- Restaurants
- Power Line Easements
- Water Line Easements
- Vacant Land
- Water Rights
- Feasibility Studies
- Water Rights and Water Valuation

I have given expert witness testimony or provided depositions on the following cases since 2005:

01/2005 Re: Subdivision Gemstone Properties 2620 W 450 N Hurricane, UT  
Fifth District Court  
Plaintiff: Gemstone Properties vs  
Defendant: Lane Blackmore  
Case # 080500320

03/2005 Re: Residential Property Located at 1020 E Fort Pierce Drive, St George  
Fifth District Court  
Petitioner: Judith Lowry  
Respondent: Kenneth Lowry  
Case # 044500246 DA

08/2007 Re: Commercial Property on West Tabernacle 23 North and 200 West, and 212  
W Tabernacle, St George, UT  
Fifth District Court  
Plaintiff: City of St George vs  
Defendant: Carlos Oliver  
Case # 070501250

12/2007 Re: Commercial Property on West Tabernacle 23 North and 200 West, and 212  
W Tabernacle, St George, UT  
Fifth District Court  
Plaintiff: City of St George vs  
Defendant: Carlos Oliver  
Case # 070501250

07/2008 Re: Home Located at 3011 Home on Kings Court Lane, Washington, UT  
Fifth District Court  
Plaintiff: Monty Moshier  
Defendant: A. Kent Cottam  
Case # 060501010 CN

04/2008 Re: Home Located at 2228 Chaco Trail, St George, UT  
Fifth District Court  
Plaintiff: Delanoye Robertson  
Defendant: Bank of America  
Case # 090501755

08/2008 Re: Lot 27 Dixie Springs Plat F, St George, UT  
Fifth District Court  
Plaintiff: Jean E Rankin  
Defendant: Chris E Roberts  
Case # 070503034 CN

11/2009 Re: Copper Cliffs Subdivision, 4370 S 1200 W, Hurricane, UT  
Federal Court Bldg., St George  
Plaintiff: Sunfirst Bank  
Defendant: Brent Hofhines  
Case # 090501055 DC

09/2010 Re: Home Located at 320 E Virgin St Bunkerville, NV  
District Court Family Division, Clark Co., NV  
Plaintiff: Lisa Woods  
Defendant: Michael Woods  
Case # D370934

08/2011 Re: Property Located on Pine Tree Way, Brian Head, UT  
Pre-Trial Deposition  
Plaintiff: The Pines at Brian Head  
Defendant: Rocky Mountain Power  
Case # 090500231

3/2012 Re:  $\pm 65.76$  Acres of Vacant Land Located in Hurricane, UT  
Fifth District Court Case  
Deposition  
Plaintiff: Hurricane Land Holdings  
Defendant: 800 North, LLC, et al.,  
Case # 100503361

4/2012 Re:  $\pm 3.39$  Acres of Commercial Land  
Utah State Tax Commission  
Plaintiff: Baron Hughes Investments  
Defendant: Iron County  
Appeal # 12-444

2/2013 Re: 591.1 Acre Feet of Underground Water  
Nevada District Court, Clark County Nevada  
Plaintiff: Virgin Valley Water District  
Defendants: Michael E. Johnson and other named defendants

8/2013 Re: Schlicht v Foundation Specialists and Repair LC et al  
Fifth District Court  
Plaintiff: Schlicht  
Defendants: Foundation Specialists and Repair LC et al  
Appraiser File #13-048

8/2013 Re: Gregory F Berry v Leng  
Fifth District Court  
Plaintiff: Gregory F Berry  
Defendants: Leng  
Appraiser File #13-153

2/2014 Re: Paradise Canyon Homeowner Association v S&S Construction, Inc  
Fifth District Court  
Plaintiff: Paradise Canyon HOA  
Defendant: S&S Construction, Inc  
Appraiser File: #13-191

3/2016 Re: 3263 Morgan Springs Drive, Henderson, NV 89074  
Eighth District Court (Clark County, Nevada); Case No. A-13-692304-C  
Plaintiff/Counter-Defendant/Cross-Defendants: JPMorgan Chase Bank, National Association, et al.  
Defendant/Counter-Claimant: SFR Investments Pool 1, LLC, et al.  
Appraiser File: #CM16011

3/2016 Re: 2280 Laramine River Drive, Henderson, NV 89052  
Eighth District Court (Clark County, Nevada); Case No. 2:13-cv-01231-APG-GWF  
Plaintiff/Counter-defendant/Third Party Defendants: Wells Fargo Bank, N.A. et al.  
Defendant/Counter-claimant/Third Party Plaintiff: SFR Investments Pool 1, LLC et al.  
Appraiser File: #C15583

3/2016 Re: 239 Amber Light Court, Henderson, NV 89074  
Eighth District Court (Clark County, Nevada); Case No. A-13-678842-C  
Plaintiff: SFR Investments Pool 1, LLC  
Defendants: Bank of America, et al.  
Appraiser File: #C15625

3/2016 Re: 2824 Begonia Court, Henderson, NV 89074  
Eighth District Court (Clark County, Nevada); Case No. A-13-692202-C  
Plaintiff: JPMorgan Chase Bank, National Association  
Defendants: SFR Investments Pool 1, LLC, et al.  
Appraiser File: #CM16034

08/2016 Beaver County v Gregory F Marshall et al  
Fifth District Court  
Plaintiff: Beaver County  
Defendant: Gregory F. Marshall et al  
Case # 110500031  
Appraiser File # 15-155 CM CH

1/26/2017 Re: Z-Pact and Zimmermann v Dockstader Holdings, Inc., et al.  
Fifth District Court  
Plaintiff: Z-Pact and Zimmermann  
Defendants: Dockstader Holdings, Inc., et al  
Appraiser File #14-086

8/2017 Re: More Choo Choo, LLC v Harold Stanley Johnson, et. al.  
District Court, Clark County NV  
Plaintiff: More Choo Choo, LLC  
Defendants: Harold Stanley Johnson, et. al.  
Appraiser File #16-069

2/2018 Re: Utah Division of Real Estate v William E. Lifferth, SRA  
Utah Division of Real Estate – Appraisal Licensing Hearing  
Plaintiff: Utah Division of Real Estate  
Defendant: William E. Lifferth, SRA  
Case # AP-12-61955  
Appraisal File #16-044

7/2018 Re: Paradise Canyon, LLC v State of Nevada ex. rel. Virgin Valley Water District  
District Court, Clark County NV  
Plaintiff: Paradise Canyon, LLC  
Defendants: State of Nevada ex. rel. Virgin Valley Water District, et al.  
Case # A-18-774539-B  
Appraisal File #19-041

2/2022 Re: Darcey Hall Spendlove, Chief Petitioner v Mathew Reed Spendlove  
Fifth District Court, Washington County, UT  
Plaintiff: Darcey Hall Spendlove  
Defendant: Mathew Reed Spendlove  
Case # 204500304  
Appraisal File # 20-117 GH CM, CM20320, CM20321

9/2023 Re: Utah Department of Transportation v Lowe Land TK, LLC  
Fifth District Court, Washington County, UT  
Plaintiff: Utah Department of Transportation  
Defendants: Lowe Land TK, LLC, Lowe Land BL, LLC and Defendants DOE 1-10  
Case # 190500206  
Appraisal File # 19- 183 CM

10/2023 Re: Cory Hughes v Stacey Hughes  
Fifth District Court, Washington County, UT  
Plaintiff: Cory Hughes Stacey Hughes, ONP LLC, Heideman Hughes Mortuary LLC  
Defendants: Stacey Hughes, ONP LLC, Heideman Hughes Mortuary LLC  
Case # 210500065  
Appraisal File # 22-236 CM

## **PROFESSIONAL SERVICE**

- I have been appraising property in Utah for over 39 years and have had my Utah Certified General Appraiser license since Utah began licensing appraisers.
- I am a Certified General Appraiser in Nevada and have been appraising property in Nevada since 1988.
- I am a Certified General Appraiser in Arizona. I have been licensed in Arizona for 20+ years.
- I was appointed by the governor of Utah to the Utah Appraisal Standards Board in June of 2004 where I served a second four-year term. I was selected as Chairman of that board in 2007 and again in 2010.
- I am a certified instructor by the State of Utah for continuing education dealing with appraisal related issues for both Real Estate and Real Estate Appraisal. Topics include market analysis, comparative analysis and valuation issues.
- I am a hearing officer for Washington County for property tax appeals.
- Elected as President for Washington County Board of Realtors for 2013
- Elected as Vice President of Utah Association of Realtors for 2014
- Past Director of National Association of Appraisers
- Past President of the National Association of Appraisers

- Past President of Utah Association of Appraisers
- NAR Real Property Valuation Committee past chairman 2020
- Appointed to The Appraisal Foundation Appraisal Standards Board from October 2020 to December 2023.

## **PROFESSIONAL ARTICLES**

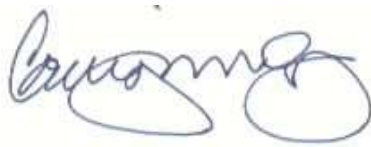
I have published the following articles:

- August 2005 "USPAP Q & A"
- The "Utah Real Estate Appraiser Review" in October 2006 regarding Trainee Supervision and Conduct.
- December 2007 in the "Utah Real Estate Appraiser Review" article addressing Common Appraisal Problems.
- September 2008 in the "Utah Association of Appraiser's Newsletter" regarding Policies and Procedures of the Appraisal Standards Board.
- March 2009 in the "Utah Association of Appraiser's Newsletter" regarding Guiding Principles of USPAP, Honesty, Competency, Ethical Behavior.
- August 2009 Utah Association of Appraiser's Newsletter regarding Home Valuation Code of Conduct (HVCC).
- March 2010 in "Appraiser's Newsletter", USPAP 2010 and New Rules Governing AMCs.
- November 2018 in the New England Journal of Real Estate, "State of Valuation – How changes affect the consumer."
- April 2019 in Working RE Magazine, "Evaluations."
- April 2020 NAA Appraisal Focus Magazine "What makes a room a bedroom."
- June 2022 in Realtor Magazine, "ANSI Square Footage Standards: What Agents and Appraisers Should Know."

A more detailed resume and copy of my license and certificate are attached hereto.

## **COMPENSATION**

My hourly rate of compensation for this assignment is Two Thousand Five Hundred Dollars (\$2,500) per hour for expert report. The hourly rate for deposition and expert testimony is at a rate of Three Hundred Dollars (\$300) per hour.



Craig Morley, GAA, MNAA

**CRAIG MORLEY**  
Morley & McConkie LC  
368 E. Riverside Drive, Bldg. 4  
St. George, Utah 84790

**PROFESSIONAL DESIGNATIONS**

National Association of Appraisers, MNAA  
Certified General Appraiser with Licenses in Utah, Nevada, & Arizona  
National Association of Realtor, GAA

**OTHER**

- Served as chairman for the Southern Utah Chapter of the appraisal Institute for three terms.
- Served as Chairman of the Utah Division of Appraisal Licensing and Certification Board
- Continuing Education Instructor for the Utah Appraisers Association
- Past President of the Washington County Board of Realtors
- Past President of National Association of Appraisers
- Past President of Utah Association of Appraisers
- NAR Real Property Valuation Committee

**EDUCATION**

Brigham Young University 1979-1982  
Major in Finance  
Extra Major Skill in Economics  
Graduate of Lambert Real Estate School

**COMPLETED  
COURSES  
RELATED TO  
REAL ESTATE  
APPRAISING**

Economics 110, Introduction to Economics – Fall, 1979  
Economics 300, Macro Economics – Fall, 1980  
Economics 301, Micro Economics – Spring 1981  
Economics 487, Quantitative Methods & Models – Fall 1982  
Statistics 222, Business Statistics – Fall 1980  
Accounting 232, Business Mathematics – Spring 1980  
Accounting 202, Cost Accounting – Fall 1980  
Accounting 201, Financial Accounting – Spring 1980  
Accounting 242, Business Law – Fall 1981  
Business Management 401, Finance – Fall 1981  
Business Management 301, Finance – Spring 1981  
Business Management 341, Marketing – Spring 1981  
Business Management 405, Banking – Fall 1982  
Business Management 410, Investments – Fall 1982  
Business Management 413, Real Estate Principles – Spring 1982  
Ag. Economics, Real Estate Appraising – Spring 1982  
Computer Science 132, 133, 141 – 1981-82



## PARTIAL LIST OF CONTINUING EDUCATION COURSES

Total Hours of Appraisal Continuing Education from 2014	161		
Financial Analysis , Direct and Yield	May-00	Appraisal Summit & Expo 216	Sep-16
Capitalization and Income Properties		CCIM Utah RealCon	Oct-16
Manufactured Housing	Apr-02	UAA Real Estate Conference	
Loan Fraud & Misleading Appraisal Reports	Oct-02	& Value Expo	Apr-17
Appraising REO & Foreclosure Properties	May-07	2018-2019 7-Hour USPAP Update	Jan-18
Real Estate Core, Mortgage Core Law	May-09	2018 Appraisal Summit & Expo	Sep-18
The FHA Appraisal - 50 common		2019 Appraisers Conference &	
Deficiencies	Jun-13	Trade Show	Apr-19
43 County Board of Equalization Hearing		2021 Appraisal Summit (2 days)	Nov-21
Officer Training	Apr-14	2022-2023 7-Hour USPAP	Dec-21
UVE Panel Discussion	Sep-14	2022 Appraisal Conference &	
FHA SFR Appraisal Handbook 4000.1	Aug-15	Trade Show	Apr-22
St George Economic Symposium	May-16	State of the Profession	Jan-23
		2023 Appraiser Conference &	
		Trade Show	Apr-23

## ACCREDITATIONS

National Association of Realtors  
 Utah Association of Realtors  
 Washington County Board of Realtors  
 Past President of Washington County Board of Realtors  
 FHA Certified and Approved  
 VA Appraisal Panel  
 Expert Witness in U.S. District Court  
 Past Chairman of the Southern Chapter of Appraisal Institute  
 Founding member of Morley & McConkie LC  
 Hearing Officer for Washington County Assessor  
 Past member of the Appraisal Standards Board of The Appraisal Foundation  
 Past president of the National Association of Appraisers

## EMPLOYMENT SUMMARY

Experience appraising most types of real property including raw land, single family residential, high density residential, commercial and industrial properties. Also, airport properties, including land acquisition and condemnation, airport land lease, airplane hangar leases and sales. Feasibility studies and market surveys.

- 8/1978 to 1/1981- M-13 Construction. General Contractor, construction, journeyman mason. Experienced with a variety of property types. Involved primarily with bidding and job costing.
- 1/1981 to 1/1983 - Bushnell Real Estate in Provo, UT. Real estate marketing.
- 1/1983 to 3/1985 - Investment Systems Consultants.
- 3/1985 to 1/1992 - Blake, Ence & Morley Appraisal Service. Certified General Appraiser, Partner
- 1/1992 to Present - Morley & McConkie LC Appraisal Services. Founding Partner and Certified General Appraiser.

**PARTIAL LIST OF CLIENTELES:**

Heritage Savings Bank  
Zions First National Bank  
Quality Mortgage USA  
Sunfirst Bank  
Utah Valley Bank  
Valley Bank of Nevada  
Clark County Credit Union  
St. George City  
Washington City  
L.D.S. Church  
State Bank of Southern Utah  
St. George Federal Credit Union  
Republic Mortgage  
Beehive Credit Union  
American Federal Mortgage  
SGI Mortgage  
Utah Housing Finance Agency  
Richards Woodbury Mortgage  
First Interstate Bank  
Far West Bank  
Federal Housing Administration  
Chase Manhattan Bank

Wells Fargo Bank  
Southland Corporation  
Continental Finance  
IMC  
Washington Mutual  
The Associates Finance  
State of Utah  
Medallion Mortgage  
LSI Services, Inc.  
Crestar Mortgage Capital Corp.  
Headlands Mortgage Co.  
Desert Valley Mortgage  
Chemical Financial Services Corp.  
Long Beach Mortgage  
United Savings Bank  
G.F. Hansen Loan Quality, Inc.  
Norwest Mortgage, Inc.  
Mortgage Service America Co.  
Westgate Mortgage  
Bank One  
Numerous developers, attorneys  
and individuals



## APPRAISER CERTIFICATE

### STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE

REAL ESTATE DIVISION

NOT TRANSFERABLE

This is to Certify That : CRAIG MORLEY

Certificate Number: A.0003469-CG

Is duly authorized to act as a CERTIFIED GENERAL APPRAISER from the issue date to the expiration date at the business address stated here in, unless the certificate is sooner revoked, cancelled, withdrawn, or invalidated.

Issue Date: January 16, 2024

Expire Date: January 31, 2026

In witness whereof, THE DEPARTMENT OF BUSINESS AND INDUSTRY, REAL ESTATE DIVISION, by virtue of the authority vested in Chapter 645C of the Nevada Revised Statutes, has caused this Certificate to be issued with its Seal printed thereon. This certificate must be conspicuously displayed in place of business.

FOR: MORLEY & MCCONKIE LC  
368 E RIVERSIDE DR BLDG 4  
ST GEORGE, UT 84790

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