



The Maryland Association of Appraisers, Inc.

P. O. Box 802
Forest Hill, Maryland 21050

410-879-1341 • Fax: 410-879-3909
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October 24, 2012

To The Log Home Industry,

Andy Cramer is the owner of Monkton Manor Specialties Inc, which builds, restores, and also provides consultation on both log and modular homes. Andy has over 25 years experience in the log home industry, and has been recognized in national magazines such as Building Systems Magazine, Log Home Guide, Log Cabin Magazine, Log Home Living Magazine, as well as in local papers. Andy has built log homes manufactured by several different companies, and is well versed in the many variations of log homes today.

The Maryland Association of Appraisers has enjoyed a well respected relationship with Mr. Cramer in excess of ten years as a course developer and instructor for two of our continuing education classes: *Evaluation of Log Home Construction*, a 7.5 hour seminar that offers an in-depth look at log home construction; both of older homes, as well as newer homes using the 2012 codes, enabling real estate professionals to identify both poor and good quality construction and materials, as well as how to differentiate natural settlement from poor construction. His second course entitled *Understanding Modular Construction* is a 4 hour seminar that explains in detail the advantages and disadvantages of modular home construction over traditional stick-built construction and details all phases of the modular home construction process, from the initial design, throughout the factory assembly line, to the arrival and setting of the home at the lot, ending with the final trim work and finished home.

Mr. Cramer has been extremely conscientious in the amount of research he has performed in both the development and presentation of these courses to ensure that the most up to date information is being provided to our appraisers. Not only has this benefited the appraisal profession but has proven valuable to the log and manufactured home industries through more credible valuations for both new construction and existing home mortgages.

The Maryland Association of Appraisers has only the highest of praise for Mr. Cramer and would strongly recommend his services in the real estate construction industry.

Sincerely,

A handwritten signature in black ink, appearing to read 'Beth L. Riedel', with a large, stylized initial 'B'.

Beth L. Riedel
President