

QUALIFICATIONS – EUGENE M. (Gene) ZDROJEWSKI, JR. (stroy-ev-ski)

West Virginia Certified General Real Estate Appraiser

Certificate No. CG013

Certificate granted in 1991 and continuously renewed through 9/30/2025.



(Renewed annually by October 1st, upon completion of required continuing education and submission of annual license fee)

Address

Zdrojewski & Company
Real Estate Services
855 McQueen Boulevard
Saint Albans, West Virginia 25177-3752
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(304) 553-2396 (Mobile)
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Email: gene@zdrojewskiappraisals.onmicrosoft.com
emzappraiser@icloud.com

General Education

Bachelor of Science, Business Administration
West Virginia University, Morgantown, WV – 1968
Undergraduate Pilot Training, USAF, Laredo, TX – 1971

Appraisal Education

American Institute of Real Estate Appraisers Course I-A (Basic Principles) - 1972
AIREA Course I-B (Capitalization) - 1973
AIREA Course II (Urban Properties) - 1974
AIREA Course VI (Investment Analysis) - 1975
AIREA Course VII (Industrial Properties) – 1975
Credit for SREA COURSES 101, 102 AND 201, by completing AIREA Courses I-A, I-B
and II and having passed the SREA R-2 Exam – 1978
SREA Course 202 Applied Income Property Appraising (passed exam, did not
attend) – 1988
Society of Real Estate Appraisers Course 440 (Professional Practice) - 1990
WVAL&CB Appraisal Exam Review Course – 1991

Recent/Significant Continuing Education

The Appraisal of Shopping Centers - Mid-Atlantic School of Appraising - 1998
Analyzing Operating Expenses – Appraisal Institute – 2009
Forecasting Revenue – Appraisal Institute – 2015
Appraisal of Fast-Food Facilities – McKissock – 2015
Appraisal of Limited-Service Hotels – McKissock – 2016
Appraisal of Owner-Occupied Commercial Properties – McKissock – 2017
Appraisal of Land Subject to Ground Leases – McKissock – 2017
Limited Scope Appraisals and Appraisal Reports – McKissock – 2018
The Appraisal of 2-4 Unit Properties – McKissock – 2018
Appraising Medical Offices – Appraisal Institute – 2019
Appraising Automobile Dealerships – Appraisal Institute – 2019
Introduction to Commercial Appraisal Review – McKissock – 2020
Appraisal of Self Storage Facilities – McKissock – 2021
Appraisal of Industrial and Flex Building – McKissock – 2021
West Virginia Appraisal Law – McKissock – 2022
Residential Property Measurement and ANSA Z765 – McKissock – 2022
Market Disturbances – Appraisals in Atypical Markets and Cycles – McKissock – 2022
Appraisal of REO and Foreclosure Properties – McKissock – 2023
Commercial Land Valuation – McKissock – 2023
Intermediate Income Approach Case Studies for Commercial Appraisers – McKissock – 2023
Biennial USPAP Update (2024-25 cycle) – McKissock – 2024
Fair Housing, Bias, and Discrimination – McKissock – 2024
Best Practices for Completing Bifurcated and Hybrid Appraisals – McKissock -2024

Experience Summary – 53 years in real estate, 52 years in appraisal

I have experience appraising vacant land, special purpose properties, right of ways, proposed and existing commercial, industrial and investment properties for a variety of purposes and client types.

Since 1981

Self Employed, Independent Fee Appraiser
Doing business as Zdrojewski & Company
Originally in Charleston and now located in Saint Albans, West Virginia

1971-1981

Self Employed, Independent Fee Appraiser
Associated with Estill & Greenlee, Inc. (Real Estate Brokerage Firm)
Charleston, West Virginia

1970-1971

Mortgage Loan Representative – Commercial and Insured Multi-family
Thomas & Hill, Inc. (Mortgage Banking Firm)
Charleston, West Virginia

1968-1976

West Virginia Air National Guard, Enlistee, Pilot Trainee, then eventually
First Pilot, C-119, 130th Special Operations Group, Charleston, West Virginia

1964-1968

Undergraduate, West Virginia University, Morgantown, West Virginia

Professional Affiliations

Kanawha Valley Board of Realtors
Parkersburg (WV) Area Association of Realtors
Huntington (WV) Board of Realtors
Beckley (WV) Board of Realtors
West Virginia Association of Realtors
National Association of Realtors
Realtor® Emeritus status 6/2016 by the National Association of Realtors for 40+ years of membership and service as an MLS board member from 1985 to 1987

Subscription Data and News Sources

Kanawha Valley (WV) MLS, Northeast Ohio (MLS-NOW) - includes Wood, Wirt, Pleasants Counties in WV), Huntington, WV MLS and Beckley, WV MLS
Marshall & Swift Valuation Services (construction cost data)
RealtyRates.com (national cap rate and operating expense ratio survey)
Digital Courthouse.com (statewide land book entries)
Charleston Gazette and Huntington Herald

Clients/Approved Appraiser Lists

City National Bank, Cross Lanes, WV
Community Bank Real Estate Solutions, Hickory, NC
Huntington Banks, West Virginia, Columbus, OH
Huntington Federal Savings Bank, Huntington, WV
Kanawha County, West Virginia, Board of Education
U. S. Department of Interior
U. S. Department of Justice
WesBanco Bank, Inc., Jackson, OH
Williamstown Bank, Williamstown, WV
WV DOT Right of Way Division, Charleston, WV

Current Appraisal Practice

I am engaged in private, solo, appraisal practice. Vacant land, special use, commercial, industrial and investment properties are the focus of my current practice. I have qualified as an expert witness in Federal and West Virginia Circuit Court jurisdictions. Past clients include individual property owners, buyers and sellers of real estate, prospective tenants, corporate real estate departments, condemning bodies, lawyers, accountants, bank trust departments and commercial loan departments of banks. Many of my past appraisal assignments involved properties in Putnam, Kanawha, Fayette, Raleigh, Jackson, Cabell, Wayne, Mason, Wood, and Tucker Counties in West Virginia.