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LICENSURE

North Carolina General Contractor - Unlimited Bldg #42065 : Licensure Date : 1998

Licensed for industrial, commercial and residential projects; unlimited as to the type or size of any one project. Pursuant to the guidelines of the North Carolina Licensing Board, a “general contractor” is any person, firm or corporation that pursues to construct, superintend or manage on behalf of a non-licensed entity the construction of any project where the cost of the undertaking is \$30,000 or more. Licensing is for a period of one year; all licensed contractors must meet eligibility requirements and file with the State of North Carolina annually.

South Carolina General Contractor - Bldg #G113511 : Licensure Date : 2002

Licensed for commercial and residential projects. Licensing in the State of South Carolina is regulated by the South Carolina’s Contractor’s Licensing Board under the Dept of Labor, Licensing and Regulation. Annual filings are required by the state for continuance of compliance; renewal periods are for a period of one year.

Florida General Contractor - Certified General Contractor #061674 : Licensure Date : 2000

The Florida Dept of Business & Professional Regulation regulates state contractors in the State of Florida; a certified General Contractors in under Division I. Qualifying exams in Division I have three parts: Business and Finance, Contract Administration and Project Management. To become a licensed certified contractor, an applicant must pass all parts of the exam, meet education/experience requirements, obtain worker’s compensation coverage and demonstrate financial responsibility. Continuing education is required for compliance; every two years, a certified general contractor must complete 40 hours of continuing education and file with the State of Florida in order to maintain licensing.

CERTIFICATIONS

Umpire Certification: The WIND Umpire Certification program is the first curriculum devoted to training professionals who serve as Umpire in property insurance appraisals. It was developed in 2003 by a group of attorneys, adjusters and consultants, and seeks to enhance the professionalism of those offering Umpire services. The program, which offers both a WIND Umpire Certification program and an Umpire Advanced Training/Recertification class, is also a valuable tool for those wanting to further their understanding of the insurance appraisal process. Both classes have been taught to hundreds of professionals since the first class in 2003.

Certified Floodplain Manager: The Association of State Floodplain Managers has established a national program for professional certification of floodplain managers. The program recognizes continuing education and professional development that enhance the knowledge and performance of local, state, federal and private-sector floodplain managers. The role of the nation's floodplain managers is expanding due to increases in disaster losses, the emphasis being placed upon mitigation to alleviate the cycle of damage-rebuild-damage, and a recognized need for professionals to adequately address these issues. This certification program will lay the foundation for ensuring that highly qualified individuals are available to meet the challenge of breaking the damage cycle and stopping its negative drain on the nation's human, financial, and natural resources.

Texas Department of Insurance Appraisal Umpire: Approved appraisal umpire in the resolution of property damage claims for policies issued by the Texas Windstorm Insurance Association [TWIA] under the direction of the Texas Department of Insurance.

HazMat Certified OSHA Hazwoper: In compliance with OSHA 29 CFR 1910.120 regulations, (40 hour HAZWOPER regulations) this training is required for individuals who plan to work in an area that is defined as a HAZWOPER Work Site. Upon successful completion of the course, students will receive a certificate of completion accepted by regulatory agencies. Students must complete a minimum of 40 hours of study time in order to satisfy part of the 40 hour HAZWOPER certification requirement.

The 40 Hour HAZWOPER Course is taken online. As with any training (classroom or online) the employer is required by regulations to train the employee(s) on performance based standards for any applicable equipment. This is a site-specific requirement and typically cannot be achieved in a regular public seminar or open enrollment class where training on a respirator(s) or PPE in general does not meet the site-specific regulatory requirement.

U.S. TSA Transportation Worker Identification Card (TWIC): TWIC is a common identification credential for all personnel requiring unescorted access to secure areas of MTSA regulated facilities and vessels, and all mariners holding Coast Guard-issued credentials. Individuals who meet TWIC eligibility requirements will be issued a tamper-resistant credential containing the worker's biometric (fingerprint template) to allow for a positive link between the card and the individual. (homeport.uscg.mil)

Thermographer FLIR B2 Building Diagnostics: Infrared thermology involving infrared thermography; allows one to instantly visualize and verify thermal performance. It is used in forensic building science to solve moisture intrusion problems involving brick, stone veneer, synthetic stone and EIFS. Certification encompasses the knowledge of a building envelope, the science behind an inspection, techniques for inspection and verification of findings.

New York State Department of Financial Services: Approved Continuing Education Instructor by the New York State Department of Financial Services.

EXPERIENCE

11/1997 – Present

Complete General Contractors, Inc. - Pensacola, FL

Complete, Inc. – Wilmington, NC

- * Insurance Restoration, Custom Building and Professional Consulting
- * Construction Management and General Contractors

Complete has provided for the successful restoration of millions of dollars in insurance restoration, building failures, and the difficult repairs originating from defective construction practices and materials. This is to include fire, wind, water, mold and mildew and other unique challenges of a restoration contractor. Complete engaged in custom building at the beaches including most notably Bald Head Island.

In addition to managing the business of Complete, Inc., John Minor teaches classes on mold and mildew remediation and prevention through proper building practices to a variety of clients thru Lorman Educational Services and other professional trainers. These classes are offered to attorneys, adjusters and construction industry professionals, providing CEU credits in North Carolina, South Carolina and Florida. Mr. Minor has been involved in the successful discharge of 50+ million dollars as an expert in property claim lawsuits and disputes. His work is throughout the Southeast, hired both by the plaintiff and defense, for a fair appraisal of the issues at hand.

The Florida entity, Complete General Contractors, Inc., provides restoration services for policyholders, insurance companies, counsel and businesses throughout the Gulf Coast. Mr. Minor has had experience in providing wind and flood damage repair to a number of businesses, residential structures, multi-family units and on municipality buildings as a general contractor in Florida, North Carolina and South Carolina. In other states, John Minor has had success working in the formal appraisal process as an appraiser and umpire, as well as, an expert only. The company has completed over 25 million dollars in hard construction and over 100 million dollars in alternative dispute resolution.

1/1997 – 11/1997

J.A.V. Inc. Builders - Wilmington, NC

Mr. Minor was an associate with this Wilmington general contractor; this multi-million dollar firm was active in restoration work associated with the effects of Hurricane Fran and EIFS replacement.

10/1996 – 6/1997

Robert Lowery Roofing - Wilmington, NC

John Minor served as the general manager for the roof restoration of hundreds of structures for this industrial, commercial and residential roofing company. Robert Lowery Roofing was a certified installer with several commercial roofing product manufacturers. Robert Lowery Roofing had been John Minor's sub while at PDS and was happy to move with this fine company to help restore properties damaged by Hurricane Bertha & Fran in and around Wrightsville Beach.

11/1995 – 9/1996

Paul Davis Systems - Pensacola, FL

Mr. Minor enjoyed employment as an associate with Paul Davis Systems in the insurance restoration industry. John attended the corporate school at the home office in Jacksonville, Florida and was trained by the corporate staff of Paul Davis Systems; following this, he achieved a top sales classification. PDS was the direct repair provider for a number of major insurance companies. While employed in Pensacola, the office was recognized as Rookie Franchise of the Year. John managed the restoration of many of his neighbors and friends homes in this time of recovery after Hurricane Opal on the Panhandle of Florida.

EXPERIENCE con't

1/1993 – 10/1995

Home Services Alliance - Tampa, FL

Home Services Alliance is a national franchiser of a home improvement referral service. Mr. Minor worked in many capacities within the company. John eventually worked with the corporate office in national accounts; his responsibilities included: job management, subcontractor hiring and screening, sales, quality control and homeowner liaison.

1/1985 – 1/1993

Gulf Breeze Appliance- Gulf Breeze, FL

Worked as a technician for this family owned business. Gulf Breeze Appliance specialized in the repair and service of damaged HVAC, electrical, and plumbing systems in residential and commercial building throughout Gulf Breeze and Pensacola Beach since 1971.

TRADE INVOLVEMENT & PROFESSIONAL TRAINING

2012 : Hazardous Waste Operations and Emergency Response Certification – Course 1001 NET, Inc.

Completed and passed the exam for HAZWOPER 8-hour refresher course as required by Title 29 CFR 1910.120; this training is required for individuals who plan to work in an area that is defined as a HAZWOPER Work Site and recertification is based on an annualized continuing education course completion.

2012 : Instructor ~ First Party Claims Conference

Served as an instructor for the State of New York teaching to industry professionals based on my research and presentation “*Property Claims – Establishing & Documenting Accurate Valuation/Damage Valuations*”.

2012 : Florida Contractor’s License Certification –

Understanding Workers’ Compensation for Employers – This interactive course explains what workers’ compensation insurance is and who needs coverage. It also educates on the proper procedures to follow in the event of an accident, and how implemented preventive measures, such as safety awareness and a drug-free workplace program, can reduce the occurrences of work-related incidents therefore controlling insurance costs. The course focuses on the Florida Statutes of the FBC Chapter 440 regarding workers’ compensation; the Family Leave Act and Americans with Disabilities Act.

Construction Mediation – This interactive course is designed to provide the construction professional with the definitions and concepts associated with the mediation process. Focusing on mediation and other techniques of dispute resolution, this workshop goes through the stages of mediation and the principles of each stage. Contractors learn the benefits of mediation as it relates to the construction industry as mediation continues to grow as the preferred method of dispute resolution.

Florida Building Code (FBC) Advanced 2010 : Residential Floors – Based on the 2010 FBC Chapter 5, this course addresses the proper construction of floors in residential structures. Reviewed were the specific materials and dimensioning allowed for each component of proper flooring. Also reviewed were the standards and practices that must be adhered to for compliance. Specific discussion was given to wood floor framing; floor sheathing; pressure-preservative treated wood floors; steel floor framing; and concrete flooring techniques.

Florida Statute Chapter 489 : Sections 101-114 - This interactive online course is based on Title XXXII, Chapter 489, Sections 101-114 of the Florida 2006 Statutes, Regulation of Professions and Occupations: Contracting. The purpose of Chapter 489 is to regulate the construction industry for the health, safety, and well-being of the community, and help prevent public financial losses due to unlicensed contracting. Course curriculum includes: Exemptions, Definitions, the Construction Industry Licensing Board, Rulemaking Authority, and Fees & Licensing Structure.

Preventing and Investigating Accidents – The curriculum for this course is taken from the OSHA guidelines and focuses on the prevention of accidents and investigating when an accident does occur. Special attention is given to breaking down a job; indentifying hazards; recommending safety procedures and protection; and revising job hazards analysis. The class also reviews the investigation stages involved when an accident does occur and how future, preventive measures can be incorporated into building a better workplace safety environment.

TRADE INVOLVEMENT & PROFESSIONAL TRAINING con't

2012 : Florida Contractor's License Certification – con't

Florida Wind Mitigation Retrofit Requirements for Existing Buildings [V2] – This educational program outlines the components of retrofitting structures against windstorms. It identifies the types of home renovation projects that are subject to the requirements. It also reviews the guidelines for roof-decking attachments; fastener retrofit requirements; roof-to-wall connection requirements; gable-end bracing techniques; and secondary water barrier retrofit requirements. Much of the curriculum is based on the Hurricane Retrofit Manual as utilized in the current Florida Building Code.

Building Pathology : Roofs – Offering a systematic approach to the pathology of horizontal closure systems, this education program looks at how roofs leak; the difference between single and multi-layered systems; the effects of roof ponding; hybrid systems of roofs; drainage issues; and the guidelines in effect for building a sound roof.

2012 – Attendee - Oversight Committee Member ~ Southeast Region Research Initiative [SERRI]

Participated in the SERRI Project No. 90100 : Residential Roof Covering Investigation of Wind Resistance of Asphalt Shingles spring meeting held at the Insurance Institute for Business & Home Safety Research Center (IBHS) in Richburg, South Carolina. The program consisted of a tour of the newly developed IBHS research facility, followed by panel discussions regarding Full-Scale Testing and the future work of the committee, which was led by Dr. Forrest Master of the University of Florida. Continued development of Project No. 90100 will expand throughout the year as research and development continues.

2012 – Attendee – Structural Evaluation and Restoration

The purpose of this course was to educate on the techniques and procedures used to conduct a structural evaluation of a fire damaged residential structure and develop a remediation protocol based on the new 2010 Florida Building Code requirements.

This course discusses the identification of various types and extents of residential fire damage and the applicable code requirements governing the repair as set forth by the 2010 Florida Building Code. This course also demonstrates the failure of a pre-engineered wood truss and the proper techniques for fire damaged components. This course is accredited by the ASFPM and the Florida CILB.

2012 – Attendee – Non-Destructive and Destructive Testing Certification

The purpose of this course was to educate on the proper techniques and procedures necessary to identify damage to the structural components of a building. This course discussed the various methods used when performing both non-destructive and destructive testing. The course also focused on when non-destructive testing can lead to an inconclusive result thus leaving destructive testing as the only alternative.

This course included a demonstration of non-destructive testing to identify damage through the use of infrared (IR) camera technology, as well as, destructive testing using a bora-scope and stucco removal and sampling. This course is accredited by the ASFPM and the Florida CILB.

2012 – Contributor – Last House Standing ~ DIY Network®

The Do It Yourself Network filmed a show based on experiences shared by experts in the mitigation of potential damages to individual's homes. John Minor was selected to participate and educate the television audience on the effects of high winds and its impact on residential housing. An actual home was upgraded with hurricane preventive components and filming was provided by the DIY network.

TRADE INVOLVEMENT & PROFESSIONAL TRAINING con't

2012 – Presenter – WIND Conference Multi-Causation Property Claims Workshop – John Minor serve as a co-presenter working with J. Phil Wilbourn, PE, Clay Morrison, CPPA-IIA and Valerie Jackson, Esquire. This workshop focused on the process of deciding multiple factual causes of a loss following windstorms. Areas of review were: observation, determination, planning & costs; identifying windstorm damage from an adjuster's perspective; and reviewing multiple causes of loss from a legal standpoint.

2012 : WIND Umpire Advanced Training – The WIND Umpire Advanced Training/Recertification Program was introduced at the 2008 Windstorm Insurance Network Conference. This class was an interactive learning program implementing real-life scenarios to promote discussion of the duties and responsibilities of Umpires. Common issues and problems that often arise during an appraisal were addressed, as well as, effective methods and techniques to facilitate an appraisal from beginning to conclusion. The class also includes an in-depth discussion on the ethical considerations and changes in case law impacting the appraisal process.

2010 – Present : Oversight Committee Member ~ Southeast Region Research Initiative [SERRI]

A groundbreaking program sponsored by the University of Florida and the Oak Ridge National Laboratory that studies and tests the functionality of building products and their sustainability to extreme weather conditions. This ongoing research program involves regular meetings of the panel; currently the panel is reviewing the following two projects:

SERRI Research Plan #5 : Mechanical Uplift Resistance of Class H 3-Tab Asphalt Shingles Exposed to Heat, Ultraviolet Light and Water Spray - This investigation is a continuation of the heat aging experiment (ERP #1) which studied the effect of accelerated thermal aging on the ASTM D6381 mechanical uplift performance of ASTM D7158 Class H three-tab asphalt shingles. The goal of this investigation is to evaluate the effect of the combined effects of heat, sunlight, and rain on the uplift resistance of asphalt shingle tabs self-seals. Similar to ERP #1, this experiment's test specimens are ASTM D7158 Class H three-tab asphalt shingles constructed following ASTM D6381 Procedures A and B.

SERRI Research Plan #6 : Survey of Existing Asphalt Shingle Roofs for Unsealed Shingles - The University of Florida will be investigating the vulnerability of unsealed asphalt shingles to wind damage using a two-phase approach: [1] Characterize the presence of unsealed self-sealed three-tab and laminated asphalt shingles on existing roofs; and [2] Assess the vulnerability of wind damage for the unsealed conditions observed in Phase 1 through wind simulation performance tests at the University of Florida Gainesville using the Dynamic Flow Simulator (DFS).

SERRI Project No. 90100 : Residential Roof Covering Investigation of Wind Resistance of Asphalt Shingles - Forrest J. Masters, David O. Prevatt, Kurtis R. Gurley, Craig R. Dixon, Dany Romero Assistant Professor, Associate Professor, Graduate Research Assistant, Department of Civil and Coastal Engineering, University of Florida. The objective of this experiment was to quantify the effects of heat exposure on the wind uplift resistance of lightweight three-tab fiberglass asphalt shingles. The goal is to better understand how weathering affects the performance of shingles in extreme wind events. Shingle samples prepared in conformance with ASTM D6381 will be continuously heated in a forced air dark oven at 160° F for up to 12 weeks. Samples will be removed on a set schedule for testing of mechanical uplift resistance (ASTM D6381) and rigidity (ASTM D7158). PRI Asphalt Technologies will analyze samples to quantify the rheological properties (ASTM D7175) and chemical composition (Modified ASTM D4124/Gel Permeation Chromatography). The rheological/chemical tests will be performed on asphalt that is chemically extracted from the specimens following ASTM D2172 and ASTM D5404, or when available from shingle manufacturers, on pure asphalt used in the production of the shingle specimens. For comparison, samples will be placed outdoors for natural aging for up to 5 years.

TRADE INVOLVEMENT & PROFESSIONAL TRAINING con't

2011 : Attendee ~ RCI, Inc. Rooftop Quality Assurance – This two day course provides professionals interested in observation to help assure roof installation is consistent with construction documents. Instructors cover fundamentals of quality assurance, component assembly and quality practice guidelines for a variety of roofing systems, including the role of the roof observer, construction contract documents, daily reports, low slope roofing, spray applied foam, steep slope roofing, ethics and codes.

2011 : Exhibitor/Instructor ~ National Hurricane Conference – Atlanta, Georgia
Worked as a co-speaker with Bill Bracken, PE, of Bracken Engineering and the 2004 “First Responder of the Year of the State of Florida”. Topic of Presentation : Gauging a Community's Infrastructure Vulnerability

2011 : Attendee ~ FEMA L273 Managing Floodplain Development through the NFIP : Certified Floodplain Management Exam FEMA L273. This was a four day class administered by the Mississippi Emergency Management Agency [MEMA] under the guidelines directed by FEMA. The class was designed to provide local Floodplain Managers with the ability to administer effective floodplain management programs in their communities. Course units included:

- Permitting Process
- Substantial Improvement / Substantial Damage
- Flood Insurance
- Legal Issues
- Elevation Certificates
- Solving Floodplain Management Problems

2011 : Attendee - Windstorm Conference in Houston, Texas – The conference was hosted by the WindStorm Insurance Network and is an annual event in the industry. Workshops participated in were:

Building Code Upgrade and Code Required Upgrades – This workshop provided an overview of current Building Codes in force throughout the Gulf and southern Atlantic states. It also provided an overview of how the Building Code and NFIP establish, and how building departments regulate, required upgrades. Examples and actual case studies were presented for discussion. Faculty: William C. Bracken, PE, Bracken Engineering and John Carroll, PE, Twenty-First Century Engineering

The Wild Wild West of Appraisals : Examining Ethical Issues in Appraisals - This class closely examined the law governing ethical issues in appraisals, as well as, the rules of conduct that appraisers should follow to help preserve the integrity of the appraisal process and avoid challenges to the appraisal award. Faculty: Justin Whedbee, Frontier Adjusting; Rebecca O. Leisure, ROL Insurance Consulting; Helen Alford, Esquire, Alford, Clausen & McDonald, LLC

2010 : WIND Umpire Advanced Training – The WIND Umpire Advanced Training/Recertification Program was introduced at the 2008 Windstorm Insurance Network Conference. This four hour class provided an interactive learning experience. Real-life scenarios are utilized to promote discussion of the duties and responsibilities of the umpire. Common issues and problems that often arise during an appraisal are addressed, as well as, effective methods and techniques to facilitate an appraisal from beginning to conclusion. The class also includes a discussion of ethical considerations and changes in case law impacting the appraisal process.

TRADE INVOLVEMENT & PROFESSIONAL TRAINING con't

2010 : Florida Contractor's License Certification –

Business Management - This course is aimed at helping contractors manage their businesses. Topics covered include: Defining Business Management; the Five Critical Management Areas; and Developing Comprehensive Business and Financial Plans. The information presented in this course is generic in nature, and is useful to anyone starting any type of business. We recommend that each professional apply the concepts learned in this course according to his/her specialty.

Florida Building Code Advanced 2007- The Florida Building Code (FBC) has been known as the go to guide for builders and others involved in the building trade when it comes to ensuring that minimum standards are met in a variety of areas critical to constructing safe, quality structures. Various parts of the FBC address everything from putting in an acceptable floor to appropriate plumbing, windows, and parking spaces. The course focuses on the requirements of the Florida Building Code 2007, Building, Section 11-4.1 through 11-4.7, which addresses Part I of Accessible Elements and Spaces.

Upon completion, a construction professional should be well versed with “Accessible Elements and Spaces”; be able to explain accessibility and space requirements for new construction; identify situations in alterations and additions where accessibility needs to be updated; recognize situations in which historical preservation tenets apply and understand how to apply them; memorize space allowance and reach ranges, accessible route requirements, and the treatment of protruding objects; and discuss parking and passenger loading zones, architectural barrier removal, curb ramps, and more.

Florida Statute Chapter 489 - The construction business is one of the largest industries in Florida, employing hundreds of thousands of workers who construct residences, businesses, and highways to support the state's tourism industry and growing population. This interactive online course is based on Title XXXII, Chapter 489, Sections 101-114 of the Florida 2006 Statutes, Regulation of Professions and Occupations: Contracting. The purpose of Chapter 489 is to regulate the construction industry for the health, safety, and well-being of the community, and help prevent public financial losses due to unlicensed contracting. Course curriculum includes: Exemptions, Definitions, the Construction Industry Licensing Board, Rulemaking Authority, and Fees & Licensing Structure.

ADA Guidelines Accessibility - The ADA, a major civil rights law prohibiting discrimination on the basis of disability, establishes design requirements for the construction or alteration of facilities. It covers facilities in the private sector (places of public accommodation and commercial facilities) and the public sector (state and local government facilities). Under the ADA, the Board is responsible for accessibility guidelines covering newly built and altered facilities. In 1991, the Board published the ADA Accessibility Guidelines (ADAAG) which serves as the basis for standards used to enforce the law.

This course covered accessibility requirements for accessible routes. This material is presented in Chapter 4 of the ADAAG and includes the technical specifications and regulations for topics such as walking surfaces, doors, ramps, curb ramps, elevators, and platform lifts. This course curriculum covers technical specifications, regulations, codes and standards required by the ADA.

Understanding Workers' Compensation for Employers - Under the federal and Florida state law, employers have a legal obligation to provide workers' compensation benefits for workers injured on the job. Failure of eligible employers to provide compensation for injured workers may result in lawsuits and heavy fines, so employers need to know their rights and responsibilities. This course explains what workers' compensation insurance is and who needs coverage. It also discusses proper procedures in the event of an accident, and how implemented preventive measures, such as safety awareness and a drug-free workplace program, can reduce the occurrences of work-related incidents and control insurance costs. The course focuses on the Florida Statutes under Chapter 440 regarding workers' compensation, the Family Emergency Leave Act and the Americans with Disabilities Act.

TRADE INVOLVEMENT & PROFESSIONAL TRAINING con't

2010 : Florida Contractor's License Certification con't

Workplace Safety - This 3-hour interactive online course was designed to help a contractor understand why safety in the work-place is so important, and to present you with some information about safety that goes beyond the common sense you already have. At the conclusion of this course, a participant will be familiar with the organizations that make and enforce safety regulations and be able to explain an employee's responsibilities under those regulations; list the physical hazards associated with chemicals and describe how to avoid those hazards; name several electrical shock hazards and the techniques used to prevent shocks; list the steps in a lock out and tag procedures; explain the importance of machine guarding, and name several types of machine guards; name the four classes of fire and how to extinguish each of them; describe the proper technique used to lift a heavy load; explain how to avoid hand injuries when using hand tools and power tools; list some of the hazards involved in welding and hot cutting operations and how to prevent them; explain how job analysis and the science of ergonomics are used to improve the workplace; and explain the importance of using personal protective equipment (PPE) and name several types of PPE.

Florida Wind Mitigation Retrofit - This program outlined the new wind loss mitigation retrofits required by the new Florida Building Code as of October 2007. This course will familiarize you with four specific areas that are vulnerable, including roof decking attachments, secondary water barriers, roof-to-wall connections and gable end bracing. The information that is highlighted in this course does not represent a complete review of the Florida Building Code Section 553.844. However, it is designed to highlight key points and methods and familiarize you with the building practices documented in the Florida Building Code.

2010 : Instructor ~ Stormwater Regulation and Best Practices for Lorman Education Services; this seminar was held in New Orleans, Louisiana; the workshop consisted of an in-depth study on stormwater management practices.

2010 : Instructor - Florida Catastrophic Storm Risk Management Center Seminar presented by the College of Business of FSU in Orlando, Florida. Lectured with the director of the FCSRMC, Mr. Patrick Maroney, and Mr. Bill Bracken of Bracken Engineering. The class, entitled WIND V SURGE and subtitled *Oil and Water Don't Mix*, focused on the effects of Wind v Surge and the current oil spill disaster in the Gulf.

2010 : National Environmental Trainers, Inc. - 29 CFR 1910.120 OSHA Hazwoper Certification In compliance with OSHA 29 CFR 1910.120 regulations, (40 hour HAZWOPER regulations) this training is required for individuals who plan to work in an area that is defined as a HAZWOPER Work Site. Upon successful completion of the course, students will receive a certificate of completion accepted by regulatory agencies. Students must complete a minimum of 40 hours of study time in order to satisfy part of the 40 hour HAZWOPER certification requirement. The 40 Hour HAZWOPER Course is taken online. As with any training (classroom or online) the employer is required by regulations to train the employee(s) on performance based standards for any applicable equipment.

2010 : Attendee - RCI, Inc. Roofing Technology & Science II – This two day class is the second course of the two part series covering aspects of the technology and the science of roofing in detail. Highlights of the program include: fundamentals of single-ply, polyurethane foam and PMR roof systems; basic concepts of and terminology of metal roofing; steep roof design and installation of asphalt shingles, tiles, wood shakes & shingles; building codes; fire testing/ratings of roofing; a basic understanding of wind interaction upon roofing and typical wind ratings; and principles of roof asset management, including roof inspections, maintenance and non-destructive evaluations.

TRADE INVOLVEMENT & PROFESSIONAL TRAINING con't

2010 : Attendee - National Hurricane Conference in Orlando, Florida; the conference was hosted by various government agencies and included a variety of educational forums; classes attended were:

Engineering – Performance Lessons Learned and Coastal Flood Zone Sustainability – This workshop provides information on engineering lessons learned during the past events, discusses the impact of sea level rise, and presents foundation design information for sustainability in coastal areas. Moderator: Dr. Forrest Masters, Assistant Professor, Department of Civil and Coastal Engineering, University of Florida.

Engineering – Building Performance Research – This workshop provides information on building performance research conducted to investigate engineering solutions to the problems of wind-driven rain intrusion, wind-borne debris impact, shingle loss and structural connection integrity concerns. Moderator: William L. Coulbourne, PE, Applied Technology Council, Rehoboth Beach, DE.

2010 – Attendee - RCI, Inc. Roofing Technology & Science I - This two day course is the first component of a two part series covering aspects of the technology and science of roofing in detail. It covers the history and evolution of roofing, up to present day common applications. It features terminology and technical information regarding roof decks and structures, roof insulation, bitumen membranes, built-up and modified bitumen membranes and flashing systems. An understanding of heat transfer theory, moisture, thermal design and the calculations of u-factors are also presented.

2010 – Instructor - Windstorm Conference in Jacksonville, Florida; the workshop consisted of an in-depth class on Evaluating Storm Losses.

2009 – Instructor – Society of Insurance Research Conference in Orlando, Florida; this conference was presented in conjunction with the School of Business of Florida State University. The conference was led by Dr. Patrick Maloney of FSU and the course taught by John Minor was *Determining Wind and Surge Losses*.

2009 – Instructor - Windstorm Conference in Orlando, Florida and Houston, Texas; the workshop focused on the effects of Wind v. Surge on coastal properties.

2009 - Attendee - Digital Hurricane Symposium at the Louisiana State University campus in Baton Rouge. The conference was hosted by Dr. Forrest Masters, PhD Assistant Professor of Civil and Coastal Engineering at the University of Florida and was supported by the NOAA Hurricane Research Division, as well as other various national organizations. A portion of the program was presented by Ahsan Kareem, a professor of the University of Notre Dame; this presentation focused on VORTEZ, an organization designed to reduce the toll of extreme winds on society.

2002 – Present - Faculty - Lorman Educational Services

“Stormwater Regulations and Best Practices” [Course 344792]

“Solving Water Intrusion and Mold Problems in North Carolina”

“Solving Water Intrusion and Mold Problems in South Carolina”

“Solving Water Intrusion and Mold Problems in Florida”

“Concerns for Contractors Facing Delay and Extra Work Claims”

“The Proper Restoration of Properties Damaged by Water and Resulting Mold and Mildew”

TRADE INVOLVEMENT & PROFESSIONAL TRAINING con't

2008 – Florida Contractor's License Certification –

Business Management – This one hour online course is aimed at helping contractors manage their businesses. Topics covered include: Defining Business Management; the Five Critical Management Areas; and Developing Comprehensive Business and Financial Plans. The information presented in this course is generic in nature, and is useful to anyone starting any type of business. We recommend that each professional apply the concepts learned in this course according to his/her specialty. However, you should look at this course as a guide, and remember to consult an accountant or a Certified Public Accountant on all matters regarding the financial operations of your business.

Florida Building Code Advanced 2004 : Residential – This course is an in-depth study of the residential building code regulations in effect throughout the state of Florida. The course focuses on the requirements of the FBC; accessibility guidelines and historical preservation.

Florida Statutes Chapter 489 : Sections 101 – 114 - The construction business is one of the largest industries in Florida, employing hundreds of thousands of workers who construct residences, businesses, and highways to support the state's tourism industry and growing population. This interactive online course is based on Title XXXII, Chapter 489, Sections 101-114 of the Florida 2006 Statutes, Regulation of Professions and Occupations: Contracting. The purpose of Chapter 489 is to regulate the construction industry for the health, safety, and well-being of the community, and help prevent public financial losses due to unlicensed contracting.

Preventing and Investigating Accidents - This course is taken from OSHA material and is broken down into two sections: Preventing Accidents and Investigating Accidents. The first part focuses on how employers can prevent accidents by conducting a job hazard analysis. The process is broken down into four sections: Breaking Down the Job; Identifying Hazards; Recommending Safe Procedures and Protection; and Revising the Job Hazard Analysis. However, accidents do happen, even when safety precautions are taken, so the second part of the course focuses on how to investigate an accident if and when one happens. The following investigative procedures will be discussed: Inspecting the Accident Site; Interviewing Victims and Witnesses; and Preparing an Accident Report.

Understanding Workers' Compensation for Employers - Under federal and Florida State Law, employers have a legal obligation to provide workers' compensation benefits for workers injured on the job. Failure of eligible employers to provide compensation for injured workers may result in lawsuits and heavy fines, so employers need to know their rights and responsibilities. This 1-hour online course explains what workers' compensation insurance is and who needs coverage. It also discusses proper procedures in the event of an accident, and how implemented preventive measures, such as safety awareness and a drug-free workplace program, can reduce the occurrences of work-related incidents and control insurance costs.

Wind Mitigation Methodology : Retrofits for Existing Homes - This interactive online course outlines the new wind loss mitigation retrofits required by the Florida Building Code. This course will familiarize you with four specific areas that are vulnerable, including roof decking attachments, secondary water barriers, roof-to-wall connections and gable end bracing. It is designed to highlight key points and methods and familiarize you with the building practices documented in the Florida Building Code.

TRADE INVOLVEMENT & PROFESSIONAL TRAINING con't

2008 – WIND Umpire Certification Program – The four-hour WIND Umpire Certification program class provides the necessary information for anyone who wishes to be included in the WIND Umpire Directory or those wanting to further enhance their professional umpire credentials. The courses focuses on ethics and professionalism, process, case law and the “how to” of acting as an umpire, as well as, techniques, forms, awards and more.

2008 – Participant - University of Florida Fenestration/Wall WDR Intrusion Task Force under the direction of by Forrest Masters, PhD Assistant Professor of Civil and Coastal Engineering at the University of Florida. The task force focuses on the research and development of building components in relation to withstanding the effects of coastal hurricanes.

2007 – Xactimate Estimating Software Expert Training – Atlanta, Georgia Estimating software training geared to professionals working in the building and insurance repair industry. Xactware has created the Xactimate Expert Certification Program which ensures that each estimator completing the certification has a well rounded understanding of the program and of estimating principals. Expert training provides the knowledge and skills that they need to accurately create an estimate in Xactimate. This certification program has rigorous training and testing requirements for each level of certification.

2006 – Infrared Training Center - Applications of Infrared Thermography for the Inspections of Commercial and Residential Buildings – Proceedings Volume 7 Inframation 2006 Infrared Camera Conference. Chair: Robert P. Madding

2003 – ABA – Tort Trial & Insurance Law, Ritz Carlton - New Orleans, Louisiana

2000 – Attendee ASCR – Mold Symposium - Las Vegas, Nevada

1999 - NC Building Code Council - Testified for the Wind “Ad Hoc” Committee on the need for improved and consistent wind codes.

1996 – Associate - Paul Davis Systems Training School – Jacksonville, Florida

Paul Davis Restoration invented the category of the Insurance Restoration Contractor. Paul Davis Restoration was the first to use computerized estimating for its insurance restoration work; the company was the first contractor network to introduce line item pricing. And Paul Davis Restoration, most proudly, was the first network to partner with insurance carriers.

Paul Davis Restoration was the first full-service Insurance Restoration Network to have a national presence and the first to offer an integrated electronic solution claim package called E-Services. The company was the first national mitigation organization to offer a Dry in Three days guarantee for water losses by utilizing the latest in technology and drying sciences, and was the first to meld restoration and remodeling. The training program of Paul Davis Restoration focuses on all the aspect of the company; it involves a two-week training curriculum and incorporates the use of Xactimate estimating software as part of the educational program.

1994 - Member - Ybor Development Committee – Tampa, Florida

WORKSHOP PUBLICATIONS

John G. Minor, “Establishing & Documenting Accurate Valuation/Damage Valuations” Publication

2012 : Presented at the 2012 First Party Claims Conference in Warwick, New Jersey

John G. Minor, “Multi-Causation Property Claims Workshop” Workshop Publication

2012 : Presented at the 2012 Florida Windstorm Conference in Orlando, Florida

John G. Minor, “Stormwater Regulation and Best Practices” Workshop Publication

2010 : Lorman Education Services® Course 344792

John G. Minor, “Coastal Construction – Issues, Codes, Compliances, Costs” Publication

2010 : Presented at the 2010 *Florida Catastrophic Storm Risk Management Center Seminar*

John G. Minor, “Evaluating Storm Losses” Workshop Publication

2010 : Presented at the 2010 Florida Windstorm Conference in Jacksonville, Florida

John G. Minor, “Wind v. Surge” Workshop Publication

2009 : Presented at the 2009 Windstorm Conference in Orlando, Florida & Houston, Texas

2009 : Presented at the 2009 WIND Symposium in Houston, Texas

John G. Minor, “Determining Wind and Surge Losses” Workshop Publication

2009 : Presented at the 2009 *Florida Catastrophic Storm Risk Management Center Seminar*

John G. Minor, “Water Intrusion Problems” Workshop Publication

2007 : Lorman Education Services® Course 368673

John G. Minor & J. Phillip Warren, Esquire “Evaluation and Resolution of Delay and Extra Work Claims in Florida”

2007 : Lorman Education Services® Course 372047

John G. Minor, “Residential Construction – Problems and Pitfalls”

2006 : Lorman Education Services® Course 358429

John G. Minor, “Solving Water Intrusion and Mold Problems”

2006 : Lorman Education Services® – Web-Based National Audience Course 372709 : 364471

John G. Minor, “Hurricane Insurance Claims”

2005 : Lorman Education Services® Web-Based National Audience Course 364205

John G. Minor, “The Proper Restoration of Properties Damaged by Water & Resulting Mold”

2005 : Lorman Education Services® Course 357812 : 352844

John G. Minor, “What You Really Need To Know About Mold & Your Legal Liabilities In North Carolina”

2004 : Lorman Education Services® Course 349460

John G. Minor, “The Proper Restoration of Properties Damaged by Water & Resulting Mold”

2004 : Lorman Education Services® Course 333515 : 347040 : 343156

John G. Minor, “The Proper Restoration of Properties Damaged by Water & Resulting Mold”

2003 : Lorman Education Services® Course 319034 : 327772 : 330971 : 332620

WORKSHOP PUBLICATIONS con't

John G. Minor, "Proper Restoration of Properties with Mold and Mildew Problems"

2002 : Lorman Education Services® Course 312226 : 306739 : 315065

The Lorman publications previously referenced have been presented in various cities throughout the Southeast providing continuing education credit.

North Carolina:	Wilmington, Charlotte, Greensboro and Raleigh
South Carolina:	Greenville and Columbia
Florida:	Pensacola, Miami, Orlando and Sarasota
Virginia:	Norfolk
Texas:	Houston
Louisiana:	New Orleans

Lorman Education Services, a division of Lorman Business Center, Inc., is an authorized continuing education provider of the International Association of Continuing Education and Training and is registered with the National Association of State Boards of Accountancy; the Florida Board of Professional Regulation; and the AIA Continuing Education System.

EDUCATION

Pensacola State College : AA Degree

University of South Alabama

Tallahassee Community College

University of West Florida

APPRAISER/UMPIRE

Mr. Minor works in the alternate dispute process which is included in most homeowners' insurance policies as he represents both the policyholder and the insurance company in this capacity; John Minor has also served as an umpire in this process and has attended the Wind Umpire Certification. Mr. Minor has served as an appraiser for the National Flood Insurance Program [NFIP] member companies. Mr. Minor has been involved in the successful disposition of more than a hundred appraisals as umpire or appraiser with claims values ranging up to 15 million dollar per file.

EXPERT WITNESS

Mr. Minor is a recognized expert on the causation, costs and the applications necessary to restore or value the replacement of buildings damaged by manufacturer, builder liability, water damage or intrusion, mold or asbestos, flood or wind, fire and how that is prescribed by building codes. Mr. Minor has qualified and testified as an expert in courts in Louisiana, as well as, Escambia County & Santa Rosa County. John Minor has also worked to establish the code requirements pertaining to bodily injury and how it relates to the cause of action in those instances. Mr. Minor is also considered an expert in contents losses and time necessary to complete repairs. John Minor has been retained as an expert on hundreds of occasions and served through the mediation process.

TRADE EXPERIENCE

John has inspected thousands of residences, as well as, commercial, institutional and industrial properties. Complete, Inc. has done extensive work in relation to synthetic stucco, door and window issues, framing concerns, and the improper application of siding, roofs, and weather resistant barriers in addition to fire damage, hurricane, differential settlement repairs and similar other construction issues.

PERSONAL AFFILIATIONS

Pensacola Country Club, Pensacola, FL – Member

Krewe De La Pez – Member – Gulf Breeze, FL

Naval Aviation Museum - Sponsor

Cape Fear Sports Association, Youth Coach Wilmington, NC

U6 Soccer

Baseball – Coach Pitch

Gulf Breeze Sports Association, Gulf Breeze, FL – Youth Coach

U6 Soccer Coach & Sponsor

U5 Tee Ball Coach & Sponsor

Mighty Mites – Assistant Coach Dolphins

Special Olympics – Volunteer – Tallahassee, Florida

PROFESSIONAL AFFILIATIONS

ASTM International

Association of State Floodplain Managers

American Architects Manufacturing Association

RCI, Inc. – Industry Member

Gulf Breeze Chamber of Commerce

Homebuilders Association

Pensacola Beach Chamber of Commerce

Pensacola State College WSRE Affiliate Member

Wind Insurance Network