

QUALIFICATION OF APPRAISER

Born in Battle Creek, Michigan in June of 1949
Graduated from Michigan State University in June of 1974 in Business Administration

Real Estate & Appraisal Education

GRI I, II, III

Real Estate Law

American Institute of Real Estate Appraisers:

Real Estate Appraisal Principals 1A1/8-1 Fall of 1989 (Passed exam)

Standards of Professional Practice SPP August of 1990 (Passed exam)

Residential Valuation 8-2 May of 1991 (Passed exam)

Former FHA Appraiser

Continuing Education Courses on an annual basis

Professional Experience:

Entered the Real Estate profession in the spring of 1975

Received a brokers license in 1978

Started residential and commercial fee appraising in 1980

Michigan State Licensed Appraiser in December 1991 License # 1201000891

Major Client List:

Northwestern Savings and Loan
Hannah Lay Building
109 E. Front Street, Suite 303
Traverse City, MI 49684
Att: Mike or Kathy Nagy
Phone: (231)-941-3850
Fax: (231)-946-9912
E-Mail: mnagy@nwbank.com

East Traverse Catholic Fed. CU
3797 Veterans Drive
Traverse City, MI 49684
Att: Theresa Giorgianni
Phone: (231) 929-2415
Fax: (231) 929-9118
E-Mail: tgiorgianni@etcfcu.org

Fifth Third Bank
102 West Front St.
Traverse City, MI 49684
Att: Christine Price
Phone: (231) 995-4519
Fax: (231) 922-44259
E-Mail: christine.price@53.com

Independent Bank
315 N. Division St
Traverse City, MI 49684
Att: Larry Kuhnke
Phone: (231) 932-1636
Fax: (231) 932-1686
E-Mail: lkuhnke@ibcp.com

JP MorganChase
250 E. Front Street
Traverse City, MI 49684
Att: Millie Bender
Phone: (231) 922-2508
Fax: (866) 459-0952
E-Mail: mildred.a.bender@chase.com

Republic Bank
534 E. Front Street
Traverse City, MI. 49686
Att: Holly Tegel Ext16
Phone: (231) 933-9323
Fax: (231) 946-9324
E-Mail: htegel@republicbk.com

Huntington Mortgage Group
415 Munson Ave.
Traverse City, MI 49686
Att: Jim McManus
Phone: (231) 929-5801
Fax: (231) 922-5865
E-Mail: james.mcmanus@huntington.com