

Re: Qualifications of Mike Brubaker, SRA, Appraiser

The purpose of this letter is to introduce some of the services offered by our firm as well as provide you with a brief summary of our qualifications.

Brubaker and Associates, Inc. is a full service Real Estate Appraisal firm with experience in all types of property, both commercial and residential. Please find below, highlights of my qualifications.

- * SRA designation from the Appraisal Institute, 1988
- * Degree: Bachelor of Architecture, University of Houston, 1981
- * Past Director: Houston Association of Realtors, ending 12/96
- * Past Director: Greater Houston Association of Mortgage Brokers
- * Past Director: Houston Association of Professional Mortgage Women
- * Currently qualified as an instructor for the Appraisal Institute
- * Currently qualified as an instructor by the Texas Real Estate Commission
- * Committee Chair Appraisal Institute Houston Chapter, Residential Admissions, 2005-2008
- * Past Co-chair of the Education Committee of the Houston Chapter of the Appraisal Institute

I am actively involved in the Houston Mortgage Bankers Association, the Greater Houston Builder's Association and am a licensed Real Estate Broker. I have a broad range of knowledge of many aspects of the Real Estate Industry including valuation, construction, financing and marketing. I have testified on a number of occasions.

Please find attached a copy of my Texas Appraiser Certification, a brief list of past clients and further details on my qualifications. Should you have a need for our services or a question, please do not hesitate to call or see our web site at "www.brubakerandassociates.com". We realize you have a choice when selecting your appraisal provider. Thank you in advance for your consideration.

Sincerely,



M. Brubaker, SRA

Partial list of past clients

Gregg & Valby, LLP Gregory Gregg Scott Valby	713.960.1377
Robertson & Anshutz Everett Anshutz Jim Robertson	713.871.9600
McEvily & Flowers	713.654.9898
George M. Shanks P.C. George Shanks	713.952.5662
Ledbetter & Tritter P.L.L.C. David Tritter	713.953.7940
Crain, Caton & James P.C. Henry Kollenberg	713.658.2323
Lamm & Smith Jack Lamm	713.228.2481
Jerry Mabry	281.965.9800
Cathy Baker	713.661.6683
Baker & Botts Margaret W. Brown	713.229.1234
Azzo & Azzo Alex Azzo	713.461.3772
Black, Mann & Graham Calvin Mann Tom Black	713.871.0005
Kay Dube	713.225.2297
Grosz & Associates Mark Grosz	713.227.2500

QUALIFICATIONS OF MIKE BRUBAKER, SRA

Texas State Certification: TX-1321776-G

Texas Real Estate Broker License: 0329335

PROFESSIONAL AFFILIATIONS

Member: The Appraisal Institute, **SRA designation**, Currently Certified
Houston Association of Realtors (HAR)
Greater Houston Association of Mortgage Brokers (GHAMB)
Greater Houston Builders Association (GHBA)
Houston Mortgage Bankers Association (HMBA)
Employee Relocation Council (ERC)
Texas Association of Realtors (TAR)
Texas Mortgage Bankers Association (TMBA)
National Association of Realtors (NAR)
National Association of Professional Mortgage Women (NAPMW)

EDUCATION

1981 Bachelor of Architecture, University of Houston
1985 Course 101, Appraising Real Property, Society of Real Estate Appraisers (45 Hrs)
1985 Course 102, Applied Residential Property Valuation, SREA (39 Hrs)
1990 Capitalization Theory & Techniques Part A, AIREA (30 Hrs)
1990 Capitalization Theory & Techniques Part B, AIREA (30 Hrs)
1991 Case Studies, Appraisal Institute (39 Hrs)
1997 Appraisal Institute Standards of Professional Practice, Part B (11 Hrs)
1997 Appraisal Institute Standards of Professional Practice, Part A (16 Hrs)
1998 Appraisal Principles, Course 110, Appraisal Institute, (39 Hrs)
1998 Appraisal Procedures, Course 120, Appraisal Institute, (39 Hrs)
2003 Business Practice and Ethics, Appraisal Institute, (8 Hrs)
2004 Course 210, Residential Case Studies, Appraisal Institute (39 Hrs)
2005 Basic Appraisal Principles, Appraisal Institute, (28 Hrs)
2006 Business Practices and Ethics, Appraisal Institute, (8 Hrs)

RECENT SEMINARS ATTENDED

- 1990 Hazardous Waste Liability, Society of Real Estate Appraisers (7 Hrs)
1990 Appraiser's Legal Liability, Society of Real Estate Appraisers (7 Hrs)
1990 Eminent Domain Seminar, Society of Real Estate Appraisers (7 Hrs)
1992 FNMA Appraisal Guidelines Seminar by Lynn McCracken, FNMA (7 Hrs)
1993 FNMA Underwriting Guidelines for Residential Appraisers, FNMA (7 Hrs)
1994 PHH Homeequity - Leaders in Change, Relocation Appraising (8 Hrs)
1994 The Changing Role of the Real Estate Analyst, Appraisal Institute (14 Hrs)
1994 Understanding Limited Appraisals and Reporting Options, Appr. Institute (7 Hrs)
1995 Appraisal Institute Symposium - New Orleans (15 Hrs)
1995 Appraisal Practices for Litigation, Appraisal Institute (14 Hrs)
1997 Appraisal Principals Faculty Workshop, Chicago
1997 PHH Relocation Appraisal Techniques (7 Hrs)
1999 Outlook for Texas Rural Land Markets, Texas A & M University (8 Hrs)
2001 Online Search Strategies for Real Estate Appraisers (8 Hrs)
2001 Standards of Professional Appraisal Practice, Part A (15 Hrs)
2002 Case Studies in Residential Highest and Best Use (8 Hrs)
2002 Residential Sales Comparison Workshop (10 Hrs)
2002 Appraising the Tough Ones (10 Hrs)
2003 Underwriting the Appraisal, Department of Housing and Urban Development (7 hrs)
2003 Business practices and Ethics, Appraisal Institute, (8 Hrs)
2004 Outlook for Texas Rural Land Markets, Texas A & M University (14 Hrs)
2004 How to use the Marshall and Swift Cost Manual – Residential (3 Hrs)
2005 National Uniform Standards of Professional Practice Course 400 (8 Hrs)
2005 The Professional Guide to the Uniform Residential Appraisal Report (7 Hrs)
2006 Business Practices and Ethics, Appraisal Institute (8 Hrs)
2006 Instructor Leadership and Development Conference, Appraisal Institute
2007 ERC Relocation Appraisal Training Program, ERC (7 Hrs)
2007 Reviewing and Underwriting Residential Appraisal Reports, AI (7 Hrs)
2007 Analyzing Operating Expenses, AI (7 Hrs)
2007 FHA and the New Residential Appraisal Forms, AI (7 Hrs)
2008 Course 400 National USPAP Update, AI (7 Hrs)
2008 Quality Assurance in Residential Appraisals, AI (7 Hrs)
2009 Attacking & Defending an Appraisal Litigation (14 Hrs)
2010 National 7 Hr Uniform Standards of Professional Appraisal Practice (7 Hrs)
2010 Annual Outlook for Texas Land Markets (12 Hrs)
2010 Eminent Domain Conference (15 Hrs)
2010 FHA and the Appraisal Process (7 Hrs)
2010 Appraisal Curriculum Overview – 2-Day General (14 Hrs)

Various other seminars and continuing education.

EXPERIENCE

- 1983 to 1985 Staff Appraiser and Review Appraiser with M & A Appraisal Services
- 1985 to 1988 Senior Associate with Tusing & Assoc., Inc.
- 1988 to Present President, Appraiser with Brubaker & Associates, Inc.

OTHER APPRAISAL RELATED EXPERIENCE

- Qualified as Instructor by the Texas Real Estate Commission
- Qualified as Instructor for the Appraisal Institute
- Qualified as an expert witness in many courts in the State of Texas
- Committee Chair Appraisal Institute Houston Chapter, Residential Admissions, 2005 - 2008
- Past Director for the Houston Association of Realtors (1994 - 1997)
- Past Director for the Houston Association of Professional Mortgage Women. (1997 - 1998)
- Past Director for the Greater Houston Association of Mortgage Brokers. (1996 - 1997)
- Past Co-Chair of the Education Committee for the Houston Chapter of the Appraisal Institute
- Past member of the Appraisal Institute Regional Ethics and Counseling Committee (1994)

RECENT COURSES TAUGHT

- 2008 Residential Sales Comparison and Income Analysis, Appraisal Institute
- 2008 Site Valuation and the Cost Approach, Appraisal Institute
- 2008 Appraisal Principles, Appraisal Institute
- 2008 Basic Appraisal Procedures, Appraisal Institute
- 2007 Appraisal Principles, Appraisal Institute
- 2007 Residential Sales Comparison and Income Analysis, Appraisal Institute
- 2007 Site Valuation and the Cost Approach, Appraisal Institute
- 2006 Residential Case Studies, Course 210, Appraisal Institute
- 2006 Basic Appraisal Principles, Appraisal Institute
- 2005 Residential Case Studies, Course 210, Appraisal Institute
- 2004 Residential Case Studies, Course 210, Appraisal Institute
- 2001 Appraisal Principles, Course 110, Appraisal Institute
- 2000 Appraisal Principles, Course 110, Appraisal Institute
- 2000 Appraisal Procedures, Course 120, Appraisal Institute
- 1999 Appraisal Principles, Course 110, Appraisal Institute
- 1999 Appraisal Procedures, Course 120, Appraisal Institute

RECENT SEMINARS DEVELOPED AND TAUGHT

The Houston Housing Market
The New URAR Form
Brubaker's One Minute Appraisal Review
What is HVCC?
It's A Seller's Market
It Depends
An Appraiser's Perspective on Fraud
Learn to Love Your Appraiser
Everything You Wanted to Know About Appraisals (but were too afraid to ask)
The Graying of America

RECENT SEMINARS TAUGHT

Avoiding Liability as a Residential Appraiser

(Updated 12/2010)



TEXAS APPRAISER LICENSING AND CERTIFICATION BOARD

BE IT KNOWN THAT

MICHAEL CHARLES BRUBAKER

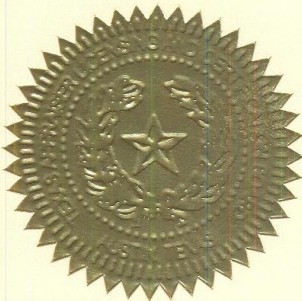
*HAVING PROVIDED SATISFACTORY EVIDENCE OF THE QUALIFICATIONS REQUIRED
BY THE TEXAS APPRAISER LICENSING AND CERTIFICATION ACT,
TEXAS OCCUPATIONS CODE, CHAPTER 1103,
IS AUTHORIZED TO USE THE TITLE*

**STATE CERTIFIED
GENERAL REAL ESTATE APPRAISER**

Number: TX-1321776-G

Date of Issue: October 9, 2009

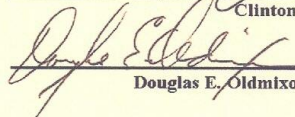
Date of Expiration: December 31, 2011



In Witness Whereof



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