

***Capabilities and Qualifications***  
***Atlantic Appraisal Company, Inc.***

**REAL ESTATE APPRAISERS AND CONSULTANTS**

**2355 Huguenard Drive, Suite 202  
Lexington, KY 40503  
Phone (859) 273-2060 Fax (859) 273-2061**

Since our inception in 1990, Atlantic Appraisal Co., Inc., has provided clients with quality appraisal and consulting services at a competitive price. Our staff has a combined experience of more than sixty years in real estate appraising, consulting and development. Dwain Wheeler, CGA, serves as president of the firm and Jeff Lagrew CGA, serves as our vice president. Our staff includes Brad Kear, CGA and Associate Appraiser, Alex Carter, Associate Appraiser.

Dwain Wheeler works primarily in the field of commercial and industrial property appraisals. He also works with property management, insurance, and other special use work.

Mr. Lagrew is the former Assistant Attorney General for the Commonwealth of Kentucky, his work primarily includes commercial and industrial properties, as well as estate planning, tax appeal, insurance, and other special use work including farm and subdivision development. Mr. Lagrew is a member of the Appraisal Institute

Mr. Kear works primarily in the commercial field with concentration on multi-family, residential properties including properties with Low Income Tax Credits, industrial, office, and retail properties with several special purpose properties. He has extensive experience in assignments involving convenience stores, hotels, chain restaurants, churches, and self storage facilities.

Mr. Carter is a trainee and works with our entire staff.

Keith E. Mays, CGA, MAI, former partner, serves as a consultant with the firm Mr. Mays has been involved in real estate business for more than twenty years and his background includes a solid foundation of real estate experience in building, sales management, and appraising. Mr. Mays is a member of the Appraisal Institute with the MAI designation. He is a Certified General Appraiser in Kentucky and Florida and a Kentucky licensed realtor.

The staff at Atlantic Appraisal Company is licensed in Arkansas, Florida, Georgia, Indiana, Kentucky, Minnesota, North Carolina, Ohio, Tennessee, and most surrounding states. Atlantic Appraisal Company travels throughout the United States.

Atlantic Appraisal Company's associates maintain relationships with real estate industry specialists in most of the eastern United States. Our associates can provide real estate appraisals throughout the region without losing nuances of local value patterns. Through our affiliation in over twenty states, we can also provide multiple location appraisals through one office therefore reducing appraisal turn around time and client cost.

# **Atlantic Appraisal Co., Inc.**

## **Client Reference List**

Mr. Robert Kelly  
Community Trust Bank, N.A.  
100 East Vine Street  
Lexington, Kentucky 40507  
(859) 389-5355

(859) 258-2646

Mr. Greg Parsons  
Stites & Harbison  
250 West Main Street  
Lexington, Kentucky 40507-1758  
(859) 226-2300

Mr. William T. Anglyn  
New York Life Insurance Co.  
400 Embassy Row, Suite 435  
Atlanta, Georgia 30328  
(770) 395-1122

Ms. D. Darlene Trimble  
National City Bank  
101 South 5<sup>th</sup> Street  
Louisville, Kentucky 40202-3101  
(502) 581-7322

Hon. Douglas P. Romaine  
Stoll, Keenon & Park, LLP  
201 East Main Street Suite 1000  
Lexington, Kentucky 40507  
(859) 231-3000

Mr. William M. Fleming III  
Branch Banking & Trust Co.  
4600 New Bern Avenue Suite 101  
Raleigh, North Carolina 27610  
(919) 231-6264

Mr. David L. Kocourek  
Allstate Life Insurance Co.  
3075 Sanders Road Suite G5C  
Northbrook, Illinois 60062-7127  
(847) 402-0427

Mr. Jim Amato  
McBrayer, McGinnis, Leslie &  
Kirkland,  
163 West Short Street Suite 300  
Lexington, Kentucky 40507  
(859) 231-8780

Mr. Tim Schuler  
Central Bank & Trust Co.  
300 West Vine Street  
Lexington, Kentucky 40507  
(859) 253-6181

Mr. Steve Belcher  
Community Trust Bank  
346 North Mayo Trail  
Pikeville, Kentucky 41502  
(606) 437-3287

Mr. Donnie Miller  
DCM Lending Corporation  
300 West Vine Street Suite 2200  
Lexington, Kentucky 40507

Ms. Susan Sams  
Wachovia Bank  
100 North Main Street

Winston Salem, North Carolina  
27101  
(336) 732-5323

Mr. Don Shannon  
American Founder's Bank  
400 East Main Street  
Lexington, Kentucky 40507  
(859) 367-3703

Mr. Al Isaac  
NAI Isaac Commercial Property  
771 Corporate Drive Ste 300  
Lexington, Kentucky 40503  
(859) 224-4000

Mr. Darryl Terry  
Forcht Bank  
2405 Sir Barton Way  
Lexington, Kentucky 40555  
(859) 264-2265

Mr. Steve Pewitt  
Capstone Realty Advisors  
1056 Wellington Way, Suite 160  
Lexington, Kentucky 40513  
(859) 223-7771

Mr. David Giles  
Whitaker Bank  
P.O. Box 55439  
Lexington, Kentucky 40544  
(859) 299-9200

Mr. Mark Del Cotto  
PBI Bank  
2500 East Point Parkway  
Louisville, Kentucky 40223  
(502) 499-4794

Mr. Bobby Ballard  
Traditional Bank  
49 West Main Street  
Mt. Sterling, Kentucky 40353  
(859) 296-0000

Mr. Mark Coffman  
Alltech, Inc.  
3031 Catnip Hill Pike  
Nicholasville, Kentucky 40356  
(859) 855-9613

Mr George Wallace  
Branch Banking & Trust Company  
360 East Vine Street  
Lexington, Kentucky 40507  
(859) 281-2125

Mr George R. Mann MAI, SRA  
Fifth Third Bank  
#38 Fountain Plaza Square  
Cincinnati, Ohio 45263  
(513) 534-3896

Mr Jim Taylor  
Fifth Third Bank  
250 West Main Street Ste 100  
Lexington, Kentucky 40507-1755  
(859) 455-5309

## **QUALIFICATIONS**

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A. DWAIN WHEELER  
CERTIFIED GENERAL REAL ESTATE APPRAISER  
& CONSULTANT

### **EMPLOYMENT**

President; Atlantic Appraisal Company, Inc. of Lexington, Kentucky from January, 2004 to present. Vice President; Atlantic Appraisal Company, Inc. of Lexington, Kentucky from March, 1990 to December 2003.

Real Estate Sales Associate; The McGoodwin Company, Lexington, Kentucky from April, 1988 to present.

### **EDUCATION**

University of Kentucky; Bachelor of Business Administration, College of Business & Economics, 1981

Completed the following courses under the American Institute of Real Estate Appraisers:

Course 1-A1	Appraisal Principles (1990)
Course 1-A2	Basic Valuation Procedures (1991)
Course 410-A	Standards of Professional Practice (USPAP)(1995)
Course 420-B	Standards of Professional Practice (Ethics)(1995)
Course 430-C	Standards of Professional Practice (USPAP & Ethics)(1999)
Course 520	Highest & Best Use & Market Analysis (1994)

Completed the following course under the National Association of Independent Fee Appraisers:

Course 2.2	Income Property Appraising II (1991)
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Completed the following from The National Academic Systems Institute, an authorized Kentucky Real Estate Appraisal Board education organization:

Course 307 A	Advanced Residential (1992)
Course 408 B	Environmental Hazards Comm.& Industrial (1992)

Seminars Attended:

DBA National Uniform Standards of Professional Appraisal Practice Update (2008)  
AI Uniform Appraisal Standards for Federal Land Acquisitions (2007)  
DBA National Uniform Standards of Professional Appraisal Practice Update (2006)  
DBA National Uniform Standards of Professional Appraisal Practice Update (2005)  
DBA National Uniform Standards of Professional Appraisal Practice Update (2004)  
DBA National Uniform Standards of Professional Appraisal Practice Update (2003)  
DBA National Uniform Standards of Professional Appraisal Practice Update (2002)  
AI Uniform Standards of Professional Appraisal Practice Update (1999)  
AI Appraising for Litigation (1995)

### **PROFESSIONAL DESIGNATIONS/ORGANIZATIONS**

Arkansas Certified General Real Property Appraiser #CG1674N  
Georgia Certified General Real Property Appraiser #208963  
Indiana Certified General Real Property Appraiser #CG 40500118  
Kentucky Certified General Real Property Appraiser #000712  
Minnesota Certified General Real Property Appraiser #20609933  
North Carolina Certified General Real Property Appraiser #A5547  
Tennessee Certified General Real Property Appraiser #00001979  
Associate Member of The Appraisal Institute #70822  
Bluegrass Chapter of The Appraisal Institute, Director  
Licensed Kentucky Real Estate Salesman  
Member, Commercial Property Association of Lexington (CPAL)  
Member, Lexington Sunrise Rotary Club  
Member, Lexington Forum

### **EXPERIENCE**

Originally a native of Lexington, Kentucky, Mr. Wheeler has, since March 1990, served as a Real Estate Appraiser and Consultant to public or private clients in Alabama, Arkansas, Colorado, Florida, Georgia, Illinois, Iowa, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, New Jersey, New Hampshire, New York, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Virginia, West Virginia and Ontario, Canada. He specializes in commercial and industrial appraising and consulting with special emphasis on income producing and special purpose property.

Mr. Wheeler's background includes real estate brokerage as well as management of residential, commercial, and industrial construction projects. Mr. Wheeler has been a salesman-leasing agent with the McGoodwin Companies Real Estate Firm in Lexington, Kentucky from 1988 to present. Prior to his involvement in real estate, Mr. Wheeler had been involved in the retail clothing business. He served as salesman, manager and buyer for Leonard Cox clothiers and Howard Miller Clothing from 1979 to 1988.

A partial list of clients served follows:

ABC Rail Corporation  
Advanced Mining Systems  
Allstate Life Insurance  
American Cyanamid  
Aegon Insurance Company  
Aeroquip Corporation  
Ascencia Bank  
Bank of America  
Bank of The Bluegrass  
Bank One  
Berkshire Life Insurance Company  
Branch Banking & Trust Company  
Capital Advisors Group  
Central Bank & Trust Company  
Central Kentucky Supply  
Citizens Commerce National Bank  
Community Trust Bank  
Congress Financial Corp.  
CSX Transportation  
Farmers Bank & Trust Company  
Fifth Third National Bank  
First National Bank  
Frye Copysystems  
Harbor Steel Corporation  
Hayes Lemmerz International, Inc.  
Heritage Community Bank  
Humana Corporation  
Huntington National Bank  
Integra Bank  
Intercity Products Corporation  
Isaac Commercial Properties  
Kentucky Association of Realtors  
Kentucky Bank

Kentucky High School Athletic Association  
Knoll Holdings (Foamex Division)  
LaSalle Bank  
Mann Industries  
McDonald's Corporation  
Metropolitan Federal Savings and Loan  
National City Bank  
NationsBank of Virginia  
NBD Bancorp, Inc.  
New England Mutual Life Insurance  
New York Life Insurance Company  
Nomura Asset Capital Corp.  
North Carolina National Bank  
Pace Realty Advisors  
Peoples Commercial Bank of Winchester  
Pikeville National Bank  
PNC Bank  
Polyloom Corporation of America  
Progressive Bancshares  
Republic Bank  
Resolution Trust Corporation  
U.S. Bank  
Standard Steel Corporation  
Traditional Bank  
Vine Street Trust Company  
Wachovia National Bank

## **QUALIFICATIONS OF**

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JEFFREY F. LAGREW  
CERTIFIED GENERAL REAL ESTATE APPRAISER

### **EMPLOYMENT**

Vice President: Atlantic Appraisal Company, Inc. of Lexington, Kentucky from March 1990 to December 2001 and January 2004 to present.

Assistant Attorney General Commonwealth of Kentucky, Frankfort, Kentucky from January 1996 to December 2003.

Manager –Commercial Investment Division, Century 21 Allen & Associates, Lexington, Kentucky from September 1987 to March 1990

Attorney-Private Practice, Jeffrey F. Lagrew, Attorney, Lexington, Kentucky from May 1984 to March 1990.

### **EDUCATION**

University of Kentucky; College of Law; Juris Doctor, 1982

University of Kentucky; MBA program 1979

Transylvania University; Bachelor of Arts, Business and Economics, 1978

Completed the following courses under the American Institute of Real Estate Appraisers:

Course 1-A1	Appraisal Principles (1990)
Course 1-A2	Basic Valuation Procedures (1991)
Course SPP-	Standards of Professional Practice (1991)
Course 420	Standards of Professional Practice Part B (1994 & 2007)
Course	General Market Analysis and Highest & Best Use (2007)

Course 510           Advanced Income Applications (1996)  
Course 520           Highest & Best Use and Market Analysis (1994)  
Course 530           Advanced Sales Comparison & Cost Approaches (1995)  
Course 540           Research & Report Writing (1996)  
Course 550           Advanced Applications (1993)

Completed the following courses under the National Association of Independent Fee Appraisers:

Course 2.2           Income Property Appraising II (1991)

The following are some of Mr. Lagrew's Honors and Activities:

Law School:

Named to the SBA Honor Roll for outstanding service; named to Who's Who in American Law Students, attended summer school at Cambridge University, England.

College:

Named to Dean's List six semesters; Wall Street Journal Award for           best student of Business & Economics; named to Phi Beta Lambda Business Honorary three years; Transylvania Investment Club - served as President and Vice President; served as company Advisor for Junior Achievement; served an Internship with J.J.B Hilliard, W.L. Lyons, Inc.

***The Appraisal Foundation - Appraisers Qualification Board - Member 2008***

***Received the 2001 Governor's Award For Outstanding Service In Crime Prevention from the Kentucky crime Prevention Coalition.***

***Received the 2003 Distinguished Practitioner Award for exceptional efforts on behalf of older people in Kentucky by The Kentucky Association of Gerontology.***

***In 2003, was named the Outstanding Volunteer by TRIAD of Kentucky.***

***Was named the 2000 Prosecutor of the Year for Kentucky and Indiana by the International Association of Financial Crimes Investigators.***

***Commercial Pilot***

***United States Coast Guard Licensed Captain – 50 Ton Masters***

***Boy Scouts of America – Executive Board Member, Blue Grass Council***

**PROFESSIONAL DESIGNATIONS/ORGANIZATIONS**

Kentucky Certified General Real Property Appraiser

Kentucky Bar Association

Florida Certified General Real Property Appraiser

Florida Bar Association

Licensed Kentucky Real Estate Broker

Realtor Member, National Association of Realtors

Realtor Member, Lexington Board of Realtors

**EXPERIENCE**

Originally a native of Lexington, Kentucky, Mr. Lagrew has, since 1990, served as a Real Estate Appraiser and Consultant to public or private clients in Kentucky, Alabama, Connecticut, Delaware, Florida, Georgia, Illinois, Indiana, Kansas, Massachusetts, Michigan, Missouri, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Virginia, West Virginia, and Ontario, Canada. He specializes in commercial and industrial appraising and consulting with special emphasis on income producing and special purpose property. Mr. Lagrew's background includes law, real estate brokerage as well as business consulting and management of residential, commercial properties

A partial list of clients served follows:

American Founder's Bank

Bank of The Bluegrass

Bank One, Lexington

Blue Grass Oxygen

Branch Banking & Trust Company

California Waterbeds

Central Bank & Trust, Lexington

Century Bank

Community Trust Bank  
Citizen's Commerce Bank  
Cumberland Valley National Bank  
Farmers Bank of Frankfort  
Farmer's National Bank  
Farwest Savings & Loan Association  
Fifth Third Bank  
First Security Bank of Lexington  
First Security National Bank &  
Trust  
First State Financial Bank  
Hazard Express  
Pikeville National Bank  
Regions Bank  
Republic Savings Bank  
Resolution Trust Corporation  
Southwest Community Bank  
Standard Asset Trust Corporation  
Stoll Keenon & Park  
Sun Trust Bank  
Traditional Bank  
Whirlpool Financial Corporation  
Whitaker Bank Corporation

Human, Inc.  
Hurt, Crosby, & May  
Kentucky Central Life Insurance Co.  
Lexington Public Library Liberty  
National Bank of Lexington  
Louden & Co.  
The McGoodwin Companies  
Merchants National Bank & Trust  
National City Bank  
PBI Bank  
Paramount Bank

## **QUALIFICATIONS OF**

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BRAD KEAR

Real Estate Appraiser & Consultant

### **EMPLOYMENT**

Appraiser; Atlantic Appraisal Company, Inc. of Lexington, Kentucky from 1997 to Present.

Appraiser; Pacific Coast Valuations, of Walnut, California from 1994 to 1997.

Appraiser; California Federal Bank, of Los Angeles, California from 1987 to 1994.

### **EDUCATION**

Oklahoma Baptist University; Bachelor of Arts, Speech Education; 1983

Completed the following courses under the American Institute of Real Estate Appraisers:

Course 410	Standard of Professional Practice Part A (1998)
Course 420	Basic Income Capitalization (1996)
Course 1-A2	Basic Valuation Procedures (1993)
Course 1-A1	Appraisal Principles (1991)
Course SPP-A	Standards of Professional Practice (1990)
Course SPP-B	Standards of Professional Practice (1990)
Course 520	Highest & Best Use Analysis (1999)

Seminars Attended:

AI	USPAP National Update (2007)
	Appraisal Review Fundamentals (2007)
	Basic Income Analysis (2006)
AI	Small Hotel/Motel Valuation (2005)
AI	Appraisal of Nursing Facilities (2005)
AI	Basic Compound Interest Concepts (2004)
AI	National USPAP Update (2004)
AI	Information Technology & The Appraiser (2003)
AI	Developing & Growing an Appraisal Practice

AI

(2003)Dynamics of Office Building Valuation (1998)  
The Internet and Appraising (1997)

### **PROFESSIONAL DESIGNATION**

Certified Kentucky General Real Estate Appraiser No. 1798

### **EXPERIENCE**

Mr. Kear moved to Lexington after serving as a Real Estate Appraiser and Consultant to public or private clients in Southern California. He was a senior staff appraiser for several years with California Federal Bank where he specialized in upscale residential dwellings and small income residential buildings. In the latter portion of his career he has focused his appraisal practice on commercial and industrial properties. Prior to his move to Lexington, Mr Kear was employed by the largest appraisal firm in the Los Angeles County area, Pacific Coast Evaluations, located in Walnut, California, a suburban city adjacent to the city of Los Angeles. While in Kentucky Mr. Kear has expanded his experience with multi-family residential including properties with Low Income Tax Credits, industrial, office and retail properties with several special purpose properties. He has extensive experience in assignments involving convenience stores, hotels, chain restaurants, churches, and self storage facilities.

## **QUALIFICATIONS OF**

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Alexander W. Carter  
KY Associate Real Property Appraiser #003999

### **EMPLOYMENT**

Appraiser: Atlantic Appraisal Company, Inc. of Lexington, Kentucky from June 2007 to present.

### **EDUCATION**

University of Kentucky: Bachelor of Business Administration, College of Business and Economics, 2007

Completed the following courses:

Basic Appraisal Principles	30 hours	Wilson Educational Group
Basic Appraisal Procedures	30 hours	Wilson Educational Group
USPAP	15 hours	Wilson Educational Group

The following are some of Mr. Carter's Honors and Activities:

PVA Job Shadow: Robert Thompson, Jessamine County, KY, August 2002

## **PROFESSIONAL QUALIFICATIONS**

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***KEITH E. MAYS, MAI  
STATE CERTIFIED GENERAL REAL ESTATE APPRAISER  
& CONSULTANT***

### **CONTACT DATA**

905 Wishbone Circle

Lexington, Kentucky 40502

Voice # 859-266-6297 (MAYS)

Fax # 859-266-6298

[Keithmays@aol.com](mailto:Keithmays@aol.com)

### **CURRENT CERTIFICATION DATA**

Kentucky Certified General Real Estate Appraiser #00828

Kentucky Real Estate Broker #39669

Florida Certified General Real Estate Appraiser #RZ2713

### **EMPLOYMENT & COMMUNITY SERVICE**

President; American Consulting, Inc., January, 1996 to present. Real property appraising, consulting and litigation support.

Appraiser Relationship Manager; Silver Hill Financial, LLC, October, 2004 to April, 2005.

Appraiser; Florida office of Independence Community Bank of New York, Commercial Real Estate Department, January to October, 2004.

President; Atlantic Appraisal Company, Inc. of Lexington, Kentucky from March, 1990 to January 2004.

Planning Commissioner; Lexington Fayette Urban County Planning Commission, June, 1996 to December, 2003. Vice Chairman from January, 2001 to December, 2003.

Assistant Professor in Real Estate; Lexington Community College of University of Kentucky  
1991 to 1994

Senior Appraiser & Consultant; Realty Research Corporation of Lexington, Kentucky

from April, 1989 to March, 1990.

Senior Appraiser & Consultant; Pinel & Carpenter, Inc. of Orlando, Florida from September, 1985 to April, 1989.

## **EDUCATION**

University of Florida; Bachelor of Building Construction, College of Architecture, 1981

University of Kentucky; Specialized study in Real Estate Marketing, Economics, and Land Planning, 1976-1978

Completed the following courses under the Appraisal Institute:

Course 420	Business Practices & Ethics (2005)
Course 330	Apartment Appraisal (2004)
2004.	Analyzing Operating Expenses
2005.	Online Scope of Work; Expanding Your Range of Services
2006.	Online Internet Search Strategies for R.E. Appraisers
2007.	Intro. To GIS Applications for Real Estate Appraisal
Course 400	National USPAP Update (2004)
Course 800	Separating Real & Personal Property (2002)
Course 623	Understanding Limited Appraisals - General(1994)
Course SPP-A	Standards of Professional Practice Update(1992)
Course SPP-B	Standards of Professional Practice Update(1992)
Course 10	Market Analysis in Valuation (1990)
Course SPP	Standards of Professional Practice (1988)
Course 2-2	Valuation Analysis and Report Writing (1987)
Course 2-1	Case Studies in Real Estate Valuation (1986)
Course 1-BB	Capitalization Theory and Techniques (1985)
Course 1-BA	Capitalization Theory and Techniques (1984)
Course 1-A2	Basic Valuation Procedures (1984)
Course 1-A1	Appraisal Principles (1983)

Successfully completed the Appraisal Institute's Comprehensive Exam (1989)

Completed the following course under the Society of Real Estate Appraisers:

Course 101 Introduction to Appraising Real Property (1983)

Seminars Attended:

AI	Effective Communications Workshop (2004)
AI	Assessment Appeals in Florida (2004)
WEG	National Uniform Standards of Professional Appraisal Practice (2003)

WEG	Uniform Standards of Professional Appraisal Practice Update (2000)
AI	Uniform Standards of Professional Appraisal Practice Update (1998)
AI	Litigation Skills for the Appraiser (1996)
AI	Valuation of Nursing Facilities Seminar (1996)
AI	Appraiser's Complete Review Seminar (1996)
AI	My Old KY Home Chapter Appraising for Litigation (1995)
AI	Cardinal Chapter (Ohio) Rates, Ratios and Reasonableness (1995)
AI	No. 31 Rural Valuation (1992)
AIREA	Chapter No. 31 Persuasive Report Writing (1989)
SREA	Chapter No. 100 Financial Calculator Techniques (1983)
FL D.O.T.	Construction Plan Reading (1983)

### **PROFESSIONAL DESIGNATIONS/ORGANIZATIONS**

Member Appraisal Institute No. 8385  
 Certified Florida General Real Estate Appraiser No. RZ2713  
 Certified Kentucky General Real Estate Appraiser No. 828  
 Certified West Virginia General Real Estate Appraiser No. 143  
 Licensed Kentucky Real Estate Broker  
 Realtor Member, National Association of Realtors  
 Licensed Florida Real Estate Salesman (Escrow)  
 Past President, Bluegrass Chapter of the Appraisal Institute  
 Licensed Florida Certified Class A General Contractor (Escrow)  
 Past Director, Commercial Investment Council, Lexington Area Board of Realtors  
 Past Member, National Council of Real Estate Investment Fiduciaries, (NCREIF)

### **EXPERIENCE**

Mr. Mays has been consulting and appraising for private clients as President of American Consulting, Inc. from January, 1996 to present. Mr. Mays founded the company as an outgrowth of Atlantic Appraisal Company, Inc. He coordinates all consulting and appraisal activities nationwide through a network of affiliated professionals. His recent position as the Appraiser Relationship Manager for Silver Hill Financial, LLC involved overseeing existing and developing new relationships with fee appraisers for Silver Hill Financial, a small balance commercial mortgage lender that creates commercial mortgage backed securities. Mr. Mays coordinated the procurement of fee appraisers for potential mortgage loans, monitored and evaluated fee appraiser progress and valuation issues nationwide. Monthly volume was approximately 150 appraisal engagements with combined dollar volume of approximately \$35MM. While there he also coordinated the formation of Pace Realty Advisors, LLC, a division

of Bayview Financial Trading Group. Pace is an appraisal management company serving primarily Silver Hill and affiliates. Prior to that Mr. Mays was a senior staff appraiser for Independence Community Bank and completed appraisal assignments throughout Florida for potential mortgage loans.

Mr. Mays, a native Kentuckian, lived in Lexington from January, 1989 to December, 2003 where he owned and managed Atlantic Appraisal Company from March, 1990 to December, 2003. He was also a principal in the development of eight office buildings and four residential subdivisions. He is presently an active partner in a holding company that owns and manages over five million dollars worth of investment property. Since 1983, he served as a real estate appraiser and consultant to public or private clients in Alabama, California, Florida, Georgia, Indiana, Kentucky, Louisiana, Michigan, Nevada, North Carolina, Ohio, Ontario, Canada, Tennessee, Texas, Virginia and West Virginia. He has consulted or completed appraisals of most all types of real property including residential, multi-family, retail, commercial, special purpose, and industrial. Mr. Mays has had extensive experience with income producing and special purpose property. His background includes real estate brokerage and investment management as well as engineering and management of residential, commercial and industrial construction projects. Mr. Mays was a Project Engineer, Project Manager and Estimator with the Williams Development Company of Orlando, Florida from 1981 to 1983.

A partial list of clients served follows:

ATT Capital Corporation  
B B & T  
Barnett Banks, Inc.  
Bank One, Lexington  
Blair Corporation Mortgage Co.  
Bourbon Agricultural Bank  
CSX Transportation  
Central Bank & Trust, Lexington  
Cygnus Industries  
Citizens Fidelity Bank, Lexington  
City of Orlando, Florida  
City of Lexington  
Community Bank, Lexington  
Federal Deposit Insurance Corporation  
First Security National Bank  
Florida Department of Transportation  
Florida Department of Natural Resources  
First National Bank of Woodford County  
First National Bank of Jessamine County  
Gentz Industries  
Gramex Company

GSA; Government Services Administration  
Home Life Insurance Company of New York  
H.J. Scheirich Cabinet Company  
Istrouma Foundry & Machine Co.  
James Felt Real Estate Services of New York  
Kentucky Association of Realtors  
Kentucky Insurance Commissioner (KY Central Life)  
Kentucky Transportation Cabinet  
L.W. Ellwood Company  
LandAmerica Corporation  
Landauer & Associates  
Liberty National Bank of Lexington  
Liberty National Bank of Louisville  
Montgomery & Traders Bank  
Morgan Stanley Company  
National City Bank, Lexington  
National Bank of Detroit  
PNC Bank  
North Carolina National Bank  
Olympia & York Southeast  
Pikeville National Bank  
Resolution Trust Corporation  
South Trust Bank  
United Bancorp  
Vine Street Trust company  
Wachovia Bank  
Walt Disney Corporation  
Whitaker Bank