

**RESUME AND QUALIFICATIONS OF THE APPRAISER
PATRICK O'NEAL
Certified General Real Estate Appraiser- #A6994**

BUSINESS:

High Country Appraisals, Inc.

7883 Hwy 105, Suite E, Boone, NC 28607

Telephone: (828) 963-4910 (828) 963-4910 FAX: (828) 963-4970

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EDUCATION AND EXPERIENCE:

Bachelor of Science Degree - Business Administration Major, Finance and Real Estate,
Florida State University, Tallahassee, 1984

Course No. REE 3040 Introduction to Real Estate

Course No. REE 3200 Real Estate Finance

Course No. REE 3100 Residential Appraising

Course No. REE 3140 Income Property Appraising

Course No. REE 3310 Real Estate Feasibility Analysis

Course No. 2-3 Standards of Professional Practice

Qualified as an expert witness in Broward County Circuit Court on April 4, 1990 by the
Honorable Barbara Bridge.

Appraisal Coverage: Avery&Watauga Counties NC/Broward & Palm Beach Counties FL

President, P. K. O'Neal and Associates, November 1991 to Present

Associate Appraiser for Marvin E. Meacham and Associates, June 1985 to November 1991.

Various Types of Property Appraised Include:

Acreage, Medical Offices, Apartment Buildings, Mobile Home, Nursing Homes, Office

Buildings, Commercial Property Residences, Condominium Apartments,

Restaurants Condominium Projects Retail Stores, Easements Service Stations, Subdivisions

Vacant Building Sites and Industrial Property Warehouses

Partial List of Appraisal Clients:

Wachovia Bank, Crossland Mortgage, Lennar builders, Chase Home Mortgage, Centerline

builders, Centerpointe Financial, Valuation Information Tech, Colonial Mrgt. Co., GreenLink

LLC, Northern Trust Co. of Chicago, Weyerhaeuser Mrgt Co., Washington Square Mrgt.

Co., Quality Mrgt., USA Inc., Ocwen Federal Bank, Universal American Mrgt., ComNet Mrgt.

Service Inc., Bank of America, Express Funding Inc, Kensington-Ashworth, Financial First,

Fidelity Funding, ATM Co. of America, Associates Relocation Management

PROFESSIONAL MEMBERSHIPS:

Beech Mountain Chamber of Commerce

Realtor Associate Fort Lauderdale Area Board of Realtors

Realtor Associate Florida Association of Realtors

National Association of Realtors

State Certified General Appraiser - License No. RZ 0000769FL/A6994NC

Fort Lauderdale Chamber of Commerce