

Past and Present Clientele includes: Action Mortgage, Bank of America, CLS Mortgage, Consolidated Federal Credit Union, Countrywide Home Loans, Equicredit Corp., First Horizon, First Mortgage Corp., First National Home Loans, GMAC Mortgage, Granite Loan Management LLC, Great Stone, Greenstone Mortgage, Group One Mortgage, HomeStreet Bank, Home Mortgage Northwest, Idaho Independent Bank, Key Mortgage, LandSafe Appraisal Services, Major Mortgage, Meritlending.com, Mortgage One Financial, Mortgage Plus, National City Mortgage, North American Mortgage Co., Numerica Credit Union, Pacific Mortgage Corp., Premier Northwest Mortgage, Principal Financial, Providence, Republic Mortgage, River City Mortgage, Steele Software Systems, Sterling Savings, The Mortgage Warehouse, U.S. Bank, Valuation Information Technology, Washington Mutual, Washington State Employees Credit Union, Western Capital Mortgage, Windermere Mortgage Services.

AVAILABLE TO WORK IN THE FOLLOWING COUNTIES

Washington: Spokane, Stevens, Pend Oreille, and Lincoln
Idaho: Kootenai

PROFESSIONAL REFERENCES

Randy McMaster	Major Mortgage	12012 E. Sprague Ave., Spokane Valley, WA 99206	509-924-8000
Rob Helgesen	Action Mortgage	9425 N Nevada St., Spokane, WA 99218	509-464-5060
Stephanie Felgenhauer	Mortgage Warehouse	13617 E. 14 th Ct., Spokane Valley, WA 99037	509-892-9014

MARKET AND COST DATA SOURCES

Cost Data: Marshal & Swift Residential Cost Handbook with Supplemental Local Data.

Market Data: Spokane, Stevens, Whitman and Kootenai Counties. MLS online services and Metro Scan.

Zoning Data: Pull maps for entire area and personal contacts with Spokane City, Spokane County, Lincoln County, Pend Oreille County, Kootenai County, Coeur D'Alene.

Flood Zone Data: FEMA Flood Zone Maps for all counties.

Census Data: Counties of Spokane, Lincoln, Whitman, Stevens, Pend Oreille and Kootenai Population Report.

ERRORS AND OMISSIONS INSURANCE POLICY

Current Policy No.: NJA-975913
Expiration Date: 12/5/2004
Insurer: General Star National Insurance Co.

Donald P. Teigen

Date