

APPRAISAL EXPERIENCE (past 10 years)

Year	Single Family	2-4 Family	Condo/PUD	Commercial	Other
2003	638	25	4	0	7 land
2002	618	32	6	0	4 land
2001	670	16	9	0	9 land
2000	398	10	4	0	10 land
1999	430	8	6	0	6 land
1998	433	5	10	0	5 land
1997	287	10	6	0	2 land
1996	200	4	9	0	5 land
1995	198	5	6	0	3 land
1994	140	3	4	0	0
1993	215	5	8	0	0

Past and Present Clientele include: Action Mortgage, Bank of America, CLS Mortgage, Consolidated Federal Credit Union, Equicredit Corp., Farwest Mortgage, First Franklin, First Mortgage Corp., First Horizon, First National Home Loans, GMAC Mortgage, Granite Loan Management LLC, Greenpoint Mortgage, Great Stone, Group One Mortgage, Idaho Independent Bank, Inland Northwest Bank, Key Mortgage, LandSafe Appraisal Services, Land America, Major Mortgage, Meritlending.com, Mortgage One Financial, Mortgage Plus, North American Mortgage Co., Norwest Mortgage Corp., Numerica Credit Union, Pacific Mortgage Corp., Premier Northwest Mortgage, Principal Financial, Providence, Republic Mortgage, River City Mortgage, STARS, Steele Software Systems, The Loan Star Mortgage Co., The Money Store, The Mortgage Warehouse, U.S. Bank, United General Mortgage Corp., Valuation Information Technology, Washington State Employees Credit Union, Washington Mutual, Western Capital Mortgage, Windermere Mortgage Services

AVAILABLE TO WORK IN THE FOLLOWING COUNTIES:

Washington: Spokane County, Stevens County, Pend Oreille County, Lincoln County, Whitman County
Idaho: Kootenai County, Benewah

PROFESSIONAL REFERENCES

- | | | | | |
|--------------------------|--------------------|---------------------|-------------|--------------|
| 1) Ben Sharpe | Action Mortgage | 507 N. Mullan | Spokane, WA | 509.924.8100 |
| 2) Randy McMaster | Major Mortgage | 12012 E. Sprague | Spokane, WA | 509.924.8000 |
| 3) Stephanie Felgenhauer | Mortgage Warehouse | 13617 E. 14th Court | Spokane, WA | 509.892.9014 |

MARKET AND COST DATA SOURCES

- Cost Data:** Marshall & Swift Residential Cost Handbook with Supplemental Local Data.
- Market Data:** Spokane, Stevens, Whitman and Kootenai Counties, MLS online services, Metro Scan and Local Assessors Offices.
- Zoning Data:** Zoning maps for entire area and personal contact with Spokane Department of Zoning and Planning as well as online.
- 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.: 520-12-93
Expiration Date: September 1, 2004
Insurer: Foundation of Real Estate Appraisers; Underwritten by Bankers Insurance Co.

Signature: _____ Date _____
Jeff Wood, Owner

Dated: 01/2004
JWRResume