

QUALIFICATION OF J. RICHARD SOWASH, SRA

Professional Registration

1991- State of Texas, State Certified Residential Real Estate Appraiser, TX 1322154 R(current)

2001- State of Florida, State Certified Real Estate Appraiser, #RD0003557(current)

1982- State of Texas, Real Estate Broker #319208(current)

Employment Experience:

8/02 to present Partner/Appraiser-Tasador, Inc., Corpus Christi, TX

9/01 to 7/02 Senior Appraiser-LandAmerica One-Stop, Naples, FL

2/00 to 7/01 Commercial Appraiser-Allied Appraiser, Inc., Ft. Myers, FL

5/92 to 12/99 Partner/Appraiser-Tasador, Inc., Corpus Christi, TX

8/82 to 5/92 Residential Appraiser-American Appraisers, Inc., Corpus Christi, TX

Education:

Indiana University, Bloomington, IN, B.S.-Real Estate, 1975-1979

Professional Designation:

Senior Residential Appraiser, Appraisal Institute, 1991-current

Technical Training:

Society of Real Estate Appraisers

Introduction to Appraising Real Property, Course 101

Applied Residential Property Valuation, Course 102

Standards of Professional Practice-Parts A and B

Inspections, Zoning, and Building Codes

Depreciation Analysis

Economic Obsolescence

Financial Calculator Applications

Appraisal Institute

Standards of Professional Practice, Course 430

Basic Income Analysis, Course 310

Appraisal Reporting of Complex Residential Properties

Appraising the Tough Ones

Americans with Disabilities Act

Guidelines for New URAR Form Report

Understanding Limited Appraisals-Residential

Fundamentals of Relocation Appraisals

USPAP "Core" Law Update for Appraisers

Appraisers Florida Law Update

Instructors Workshop on Uniform Standards of Professional Practice

Internet Strategies for the Real Estate Appraiser

Valuation of Detrimental Conditions in Real Estate

Small Hotel Valuations

FHA and New Residential Forms

Scope of Work, Expanding Your Range of Services

International Right-of-Way

Skills of Expert Witness Testimony

Federal National Mortgage Association

Underwriting Guidelines for Residential Properties

Guidelines for New Condominium and Small Income Appraisal Forms

Department of Housing and Urban Development

Appraisal Orientation and Guidelines

Lender Selection Roster-Appraiser Training

Department of Veterans Affairs

Appraisal Orientation and Guidelines