

Services and Pricing

We provided commercial and residential appraisal for the following areas in Northern Colorado:

- Larimer County – including Fort Collins, Loveland, Wellington, Windsor and Estes Park.
- Weld County – including Greeley, Johnstown, Firestone, Frederick, Dacono, and Evans.
- Northern Boulder County – including Longmont.

Commercial Appraisal Fees:

Our primary focus is Commercial Appraisal work. Fees vary widely depending on the property type and scope of work.

Please call us for timing and a fee quote!

Residential Appraisal Fees:

Residential appraisal fees tend to range from \$350 to \$600 depending on the property type and scope of work.

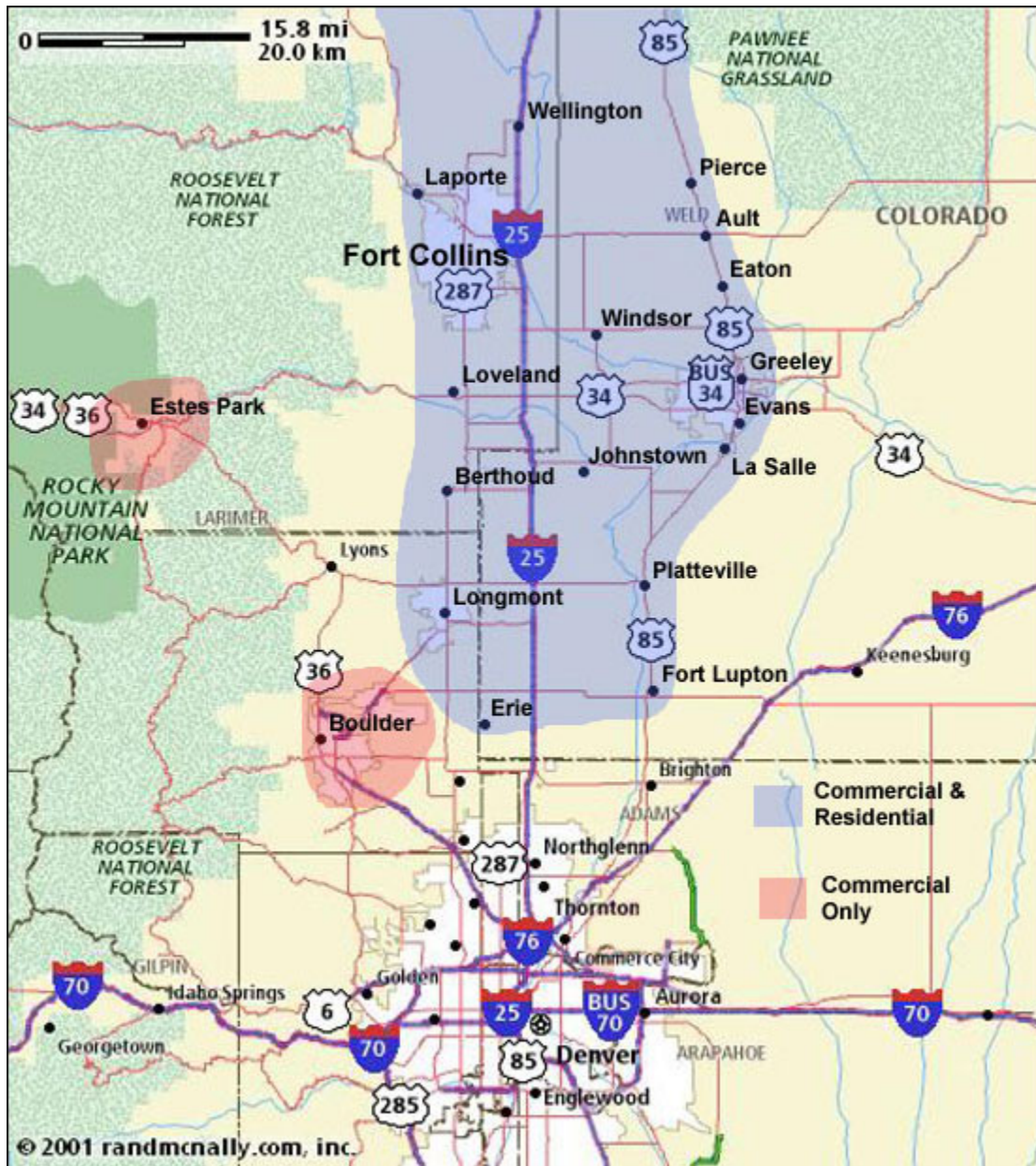
References:

Richard Burd, Appraisal Review
Wells Fargo (303) 863-6155

Lorne R. Reeves, Senior VP, Manager
Cache Bank and Trust (970) 493-4111

John A. Busby, President & CEO
Loveland Bank of Commerce (970) 679-7150

Area of Coverage on the Front Range



Commercial and Residential Real Estate Appraisers

Serving Larimer, Weld and Boulder Counties, Colorado, and Laramie and Albany Counties, Wyoming

Phone: (970) 493-7700

Fax: (970) 482-6771

Web: AppraisalSpecialties.com

Harold Sommers State Licenses

STATE OF COLORADO
Department of Regulatory Agencies
Division of Real Estate

Active
Cert Gen Appraiser

PRINTED ON SECURE PAPER

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|---------|------------|-------------|
| 1321901 | Jan 1 2009 | Dec 31 2011 |
| Number | Issue Date | Expires |

HAROLD L. SOMMERS JR.
FT. COLLINS, CO 80521

COPY

[Signature]
Program Administrator

[Signature]
Licensee Signature

Permit Number 336

STATE OF WYOMING

NON TRANSFERABLE
№ 29955

CERTIFIED REAL ESTATE APPRAISER PERMIT

HAROLD L. SOMMERS JR.
CERTIFIED GENERAL APPRAISER
AS PROVIDED FOR BY THE LAWS OF WYOMING

Issued: 03/19/2008
Expires: 03/18/2010

COPY

APPAISAL SPECIALTIES, INC.
105 SOUTH MELDRUM STREET #1
FT. COLLINS, CO 80521

Donna L. Rice
Donna L. Rice Executive Director

AUTHORIZED BY THE WYOMING CERTIFIED
REAL ESTATE APPRAISER BOARD WITNESS MY
HAND AND THE OFFICIAL SEAL AT CHEYENNE,
WYOMING.

THIS LICENSE SHALL BE KEPT IN THE CUSTODY OF THE RESPONSIBLE BROKER
AND RETURNED TO THE REAL ESTATE DIRECTOR UPON TERMINATION.

Harold Sommers, MAI, SRA

Principal

Appraisal Specialties, Inc.

105 South Meldrum #1
Fort Collins, Colorado 80521
(970) 493-7700
Fax 482-6771

Education

Architecture Major at Southwest Missouri State University

Appraisal Institute Courses

| | |
|-----------------------------------------------|---------------------------------------------|
| Principles and Procedures | Residential Valuation |
| Uniform Standards of Professional Practice | Case Studies in Real Estate Valuation |
| Report Writing and Valuation Analysis | Capitalization Theory and Techniques Part A |
| Advanced Sales Comparison and Cost Approaches | Capitalization Theory and Techniques Part B |
| Market Analyses and Highest & Best Use | Advanced Applications |

Other Courses, Seminars and Workshops

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|---------------------------------------------------|-----------------------------------------|
| The Appraisers Complete Review | Market Valuation Analysis |
| Current Residential Issues by FNMA | FIRREA Title 11 Seminar |
| Uniform Standards of Professional Practice (IFA) | Appraising for the FHA |
| Sales Analysis, Allocation, Statistics and Graphs | New FNMA Guidelines and FIRREA Policy |
| Fair Lending Seminar | Limited Appraisal and Reporting Options |

Professional and Trade Affiliations

Appraisal Institute - MAI Member
Appraisal Institute - SRA Member
Colorado Certified General Appraiser #CG01321901
Wyoming Certified General Appraiser #336
Energy Rated Homes of Colorado Energy Rater and Appraiser
Member, FHA Roster

Relevant Employment

| | |
|-----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Sept, 1993 to present | Independent fee appraiser performing a wide variety of residential and commercial appraisal assignments in Larimer and Weld County, Colorado, and Laramie and Albany County, Wyoming. |
| July, 1991 to Dec, 1995 | Associate commercial appraiser for Shannon & Associates of Fort Collins, Colorado. Work involves the examination of assigned properties, collection and analysis of data, and completion of the appraisal assignment and report. |
| July, 1989 to June, 1991 | Associate appraiser for J. David Appraisals of Tacoma, Washington. Work involved the completion of both residential and commercial assignments, along with personnel training. |
| Prior to 1989 | Previous employment includes architectural drafting, structural steel detailing and residential construction. |

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