

**QUALIFICATIONS OF APPRAISER
CRAIG SALSGIVER**

Education:

Texas A&M University
Master of Business Administration – 1989

California State Polytechnic University, Pomona
Bachelor of Science in Finance, Real Estate and Law – 1986

License and Continuing Education:

State Certified General Real Estate Appraiser - State of Texas Certificate TX-1333281-G
Associate Member – Appraisal Institute

Real Estate Related Seminars:

Understanding and Testing DCF Valuation Models – December 6, 2007
Analyzing Distressed Real Estate – December 6, 2007
Self Storage Economics and Appraisal – November 2, 2007
Subdivision Valuation – October 13, 2006
Online Internet Search Strategies for Real Estate Appraisers – January 31, 2006
Real Estate Finance, Value and Investment – December 13, 2005
Analyzing Operation Expenses – November 17, 2005
National USPAP Update Course – April 1, 2005
Appraising Residential Properties – October 5, 2003
Income Property Appraisal – October 2, 2002
Real Estate Appraisal – September 22, 2001

Real Estate Experience:

August 2000 to Present - Staff Appraiser for C. L. McDade & Company. Duties include research and valuation of all types of retail, office, multi-family, single-family, and industrial properties. An area of concentrated experience includes the valuation of single-family subdivisions and proposed condominium/townhouse developments. He has appraised over 500 Dallas/Fort Worth area subdivisions in the past 7 years, primarily for acquisition and development loans.

January 1994 to June 2000 – Associate for Frisco West, Ltd. Duties included overseeing firm's various real estate holdings in Denton and Collin County. Served as contact with local developers, lenders, city officials, and brokers in the firm's day-to-day activities. Supervised compliance to city, state, and county taxes and land uses. Developed and produced marketing information for the firm's multiple developments (planned and established).

Representative Clients (Partial Listing):

Sovereign Bank	Prosperity Bank
Bank of Texas	Northern Trust Bank
Compass Bank	North Dallas Bank
LegacyTexas Bank	NexBank
Colonial Bank	Stillwater National Bank and Trust Company
Frost National Bank	RBC Builder Finance
T Bank	Bank of the Southwest
Park Cities Bank	Regions Bank
Bank of America	The American National Bank of Texas