QUALIFICATIONS OF APPRAISER ROBERT LEWIS

Mr. Lewis has been active in real estate since 1978 and in real estate appraisal since 1982, when he received a Masters degree in real estate appraisal. He has experience with regional and national appraisal firms, large regional bank appraisal departments and in property tax valuation. He has also provided expert witness testimony on several occasions.

Professional Affiliations:

Received MAI designation - 1990

Received Real Estate Broker's license - 1981

Previous member of Board of Tax Professional Examiners

State Certified Real Estate Appraiser - State of Texas Certificate TX-1321989-G

Education

South Texas College of Law

Texas A&M University - M.A. Real Estate Appraisal

Texas A&M University - B.S. Ag. Economics

Board of Tax Professional Examiner courses

All courses required by Appraisal Institute to receive MAI designation

All courses required by Board of Tax Professional Examiners for RPA designation

All courses required by Texas licensing board to receive General Appraiser license

Researched for publication effects on real estate of oil industry downturn on Caldwell, Tx

"Human Relations Regulations for Managers" - First City Bancorp

"Negotiating Skills" Seminar - Rice University

Real Estate Appraisal Experience:

January 1998 to Present - Appraiser with C. L. McDade & Company in Dallas, Texas. Duties include valuation of all types of real estate properties.

January 1996 to January 1998 - Appraiser with Tommy Marshall & Associates in Denton, Texas. Duties include valuation of all types of real estate properties and training appraisers.

November 1994 to January 1996 - Chief Appraiser for Cooke County Appraisal District. Duties included being the 7th chief appraiser in 12 years to address numerous problems at a troubled district.

November 1992 to November 1994 - Senior appraiser with Denton Central Appraisal District. Duties included valuation of land and commercial properties for tax purposes.

February 1988 to November 1992 - VP-North/Central Regional Appraisal Manager for First City Bancorporation. Duties included establishing North Texas appraisal department, managing 7 employees, real estate appraisal, appraisal review and overseeing appraisal requirements for 28 north central banks.

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Real Estate Experience - continued

August 1986 to February 1988 - AVP-Appraisal Group II Manager for First RepublicBank - Houston (InterFirst Bank). Duties included real estate appraisal of all property types, appraisal review, training appraisers and developing an appraisal tracking system.

August 1984 to August 1986 – Real estate appraisal manager for Arthur Andersen & Co. in Houston. Duties included establishing real estate appraisal department for Houston office. Prepared appraisals in California, Florida, Oklahoma, Georgia, Arkansas, Louisiana, Kansas, New Mexico and Texas.

December 1982 to August 1984 - Staff appraiser for Osenbaugh, Fox & Associates in Houston. Duties included appraisal of all types of property and court testimony for TSU acquisitions.

Summer 1981 – Residential appraisal internship for Charles Rhodes & Associates in Amarillo, Texas.

Areas of Specialization:

- Day care facilities (over \$96M in 41 properties over last 4 years)
- Gas station/convenience stores (\$74.4M in 75 properties over last 8 years)
- Ground lease valuation
- North Texas area horse ranches
- North Texas livestock auction barns
- Appraisal review

Representative Clients:

Partial Listing

Bank of America – Dallas, Charlotte SNB Bank of Dallas – Frisco, Stillwater American National Bank – Plano, Terrell Prosperity Bank – Dallas, Houston

Wachovia Bank – D/FW Market

Northern Trust Bank

JP Morgan Chase Bank – Dallas, Houston

Bank of Texas Bank One

Americrest Bank – Dallas

Community Credit Union - Plano

CIT Small Business Lending - Dallas, Denver

Colonial Bank

First National Bank – Dallas, Omaha

Hibernia Bank – McKinney, New Orleans

North Texas Certified Development

North Dallas Bank – Dallas, Plano, Richardson

Regions Bank – D/FW Market

Texas Capital Bank – Dallas, Austin, San Antonio

Parkway Bank – Plano

Wing Lung Bank – Hong Kong, Los Angeles

United States Postal Service

Compass Bank – Dallas Frost Bank – San Antonio First Bank – Farmersville 1st Independent National Bank First National Bank – Durant

1st International Bank

Independent Bank – McKinney

Gateway Bank – Dallas, Frisco

GE Capital

Inwood National Bank United Texas Bank

MetroBank – Dallas, Houston

United Central Bank

First State Bank – Plano, Dallas

Amegy Bank Land Plan – Frisco Park Cities Bank Tayas Bank – Fort V

TexasBank – Fort Worth Signature Bank – Dallas

Wells Fargo Banks – Dallas, Houston

Zions Bank – Salt Lake City