

Michels' Appraisal Service, Inc.

P.O. Box 2461
Charleston, WV 25329
Business Phone 304-344-8051
Fax Phone 304-342-0057
E-mail: tmichels@ntelos.net
Website: www.michelsappraisalservice.com

Thomas W. Michels – Certified Residential Appraiser WV #0024
Amy E. Dunkin - Licensed Residential Appraiser WV #0430

With over thirty years of experience *Michels' Appraisal Service, Inc.* will provide you with professional appraisals within a reasonable turn around time frame. Typical turnaround time is five working days more or less, depending on current workload and location of appraisal subject. Current turnaround time has been 2 to 5 working days. *Michels' Appraisal Service, Inc.* has the capability of sending reports EDI for your convenience. We would enjoy adding your company to our list of clients and providing you with the professional service you deserve.

Thomas “Tom” W. Michels

-Tom is a Certified Residential Real Estate Appraiser with over 20 years appraisal experience in the Kanawha Valley and surrounding areas. Tom also is **FHA and VA approved**. Tom is a lifelong resident of Kanawha County. Tom worked for Old Colony Company for 20 years as a sales agent / property manager. He currently is the owner / broker for Colonial Property Management., Inc.

Amy E. Dunkin

-Amy is a Licensed Residential Real Estate Appraiser since 1991. Amy is a lifelong resident of Saint Albans. Amy graduated from Saint Albans High School in 1989 and then received a B.S. in Communications from West Virginia State College in 1993.

Current Client List:	Fee List for Kanawha & Putnam Co.
Bank One	1004 \$400
Mortgage Net	2055 Exterior \$300
BB&T	704 \$250
City National Bank	
Countrywide Home Loans	FHA 1004 \$400
Huntington Mortgage	VA 1004 \$350
Wesbanco	
United Bank	Compliance Inspection \$75
Various out of state Lending Companies	
Personal Requests	
Attorneys	Vacant Land \$500
FHA approved	1004 Condo \$500
VA approved	Multi Family 1-4units \$800

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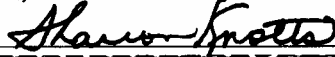
State of West Virginia

West Virginia Real Estate Appraiser Licensing & Certification Board

This is to certify that

THOMAS MICHELS
P.O. BOX 2461
CHARLESTON, WV 25329
CERTIFIED RESIDENTIAL 0024
Expiration Date 09/30/2006

has met the requirements of the law, and is authorized to appraise real estate and real property in the State of West Virginia.



Executive Director

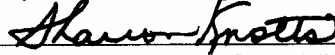
State of West Virginia

West Virginia Real Estate Appraiser Licensing & Certification Board

This is to certify that

AMY DUNKIN
P.O. BOX 2461
CHARLESTON, WV 25329
LICENSED RESIDENTIAL 0430
Expiration Date 09/30/2006

has met the requirements of the law, and is authorized to appraise real estate and real property in the State of West Virginia.



Executive Director

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Insurance Program Managers

Binder For: Real Estate Appraisers Errors & Omissions Insurance	
American Academy of State Certified Appraisers Risk Purchasing Group	
Date: October 12, 2005	Binder Number: 20219
To: Michels' Appraisal Service, Inc.	Licensed Appraisers: 2
	Trainee Appraisers: 0
PO Box 2461	Effective Dates: 12/09/05-06
Charleston WV 25329	Prior Acts Coverage: Yes
	Retroactive Date: 12/09/04
Telephone: (304) 344-8059	Liability Limits: \$ 250,000 Each Claim
Fax No.: (304) 342-0057	\$ 250,000 Aggregate
Conditions:	Deductible: \$ 2,500
	Annual Premium: * \$ 830.00
	Premium Tax: 41.50
	AASCA RPG Fee: 40.00
	Total: \$ 911.50
	*25% Minimum Earned Premium
Company: Lexington Insurance Company - A member of the American International Group, Inc. (A.M. Best "A++ XV")	
This binder is for a policy issued by a Risk Purchasing Group. The purchasing group may not be subject to all of the insurance laws of the state. State insurance guaranty funds are not available for the risk purchasing group.	

Policy to follow in the mail.

Signed 

Intercorp, Inc., 1438-F West Main Street, Ephrata, PA 17522-1345
(800) 640-7601; (717) 721-3500; Fax (717) 721-3515