

Business, Transportation & Housing Agency

OFFICE OF REAL ESTATE APPRAISERS

REAL ESTATE APPRAISER LICENSE



OREA APPRAISER IDENTIFICATION NUMBER

AR002501

BLAINE D. WILCOX

has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title "Certified Residential Real Estate Appraiser".

This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.

OFFICE OF REAL ESTATE APPRAISERS

Date Issued: August 1, 2008

Date Expires: July 31, 2010

Audit No. 110878

QUALIFICATIONS OF * BLAINE D. WILCOX*

Service with a SMILE!

CA LIC# AR002501 (Exp. 7/31/2008) CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER

Experience	<p>1/01/94 to Present Wilcox Appraisal & Associates, Inc Merced, CA President & Owner</p> <p>Appraise Single Family Residences, Condo's, 2-4 Units, Rentals, Agricultural Properties, Vacant Land, Manufactured Homes, Mountain Properties & occasionally some minor Commercial Real Estate.</p> <p>July 1989 to December 1993 Follett Appraisal Company Merced, CA Fee Appraiser</p> <ul style="list-style-type: none">▪ Purchased Follett Appraisal Company January 1994▪ Single Family, 2-4 Family, Minor Commercial, Multi Family, Land etc. <p>May 1986 to July 1989 Bank of America NT&SA Atwater, CA Residential Appraiser</p> <ul style="list-style-type: none">▪ Single Family, 2-4 Family, Vacant & Ag Land & Mobile Homes.
Clients	<p>Numerous Banks, Finance & Mortgage Companies, VA, HUD-FHA, Credit Unions, Insurance Companies, Lawyers & Private Parties</p>
Education	<p>Graduated April 1986 Brigham Young University Provo, UT</p> <ul style="list-style-type: none">▪ B.S. Degree Building Construction Management▪ GPA 3.29/4.0 <p>1981 to 1984 Ricks College, Junior College Rexburg, ID</p> <ul style="list-style-type: none">• A.S. Design Drafting & Engineering Technology• A.S. Architectural Drafting Technology• A.D Arts and Sciences (G.E.) <p>**SEE ATTACHED CONTINUED APPRAISAL EDUCATION**</p>
Designation	<p>CERTIFIED REAL ESTATE APPRAISER (CREA) Member since Oct. 1989 National Association of Real Estate Appraisers #34338</p>
Insurance	<p>E & O with General Star National Insurance Company Policy Expires 1/01/2007</p>
Now Serving	<p>All of Merced & Parts of Madera, Mariposa, & Stanislaus Counties</p>

Federal Tax I.D. # 77-0562236
WILCOX APPRAISAL & ASSOCIATES, INC.
710 West 18th Street, Suite 1
Merced, CA 95340
Phone: 1-209-722-5130
Fax: 209-722-4904
E-Mail: appr@wilcoxappr.com

BLAINE D. WILCOX / Appraiser
CA Licensee # AR002501
State Certified Residential Real Estate Appraiser
CONTINUED EDUCATION

National USPAP Course – 7 hours 4/24/06 – OREA 03542C106

Uniform Standards of Professional Appraisal Practice – 7 hours 5/18/04 – OREA 03542C107

Federal and State Laws and Regulations – 4 hours 5/18/04 - OREA 03542C107

California Real Estate Principles – 45 hours 5/18/04 - OREA 03542C107

Profitable Appraising, 7 hours, Completion 4/24/00, Course #96804C102

F.H.A. : Appraising Residential Income Properties 3/15/00 Course Provider # CP956603

Fed State Laws & Regs CA OREA 2/26/00 Approval #98167C104

USPAP: CA OREA 2/25/2000 Approval #98167C105

HUD/FHA Appraiser Examination Passed 1/13/2000

F.H.A. National Policy 6/99 Acheson Completion 1/7/2000 Course # 99535C110

F.H.A. Update Acheson Appraisal Class Completion 1/7/2000 Course #99535C109

Mandatory Fee Appraiser Training – Department of Veteran Affairs 3 hours 9/24/99

Principles & Techniques of Appraisal Review - NAREA 7.5 hours 4/09/99 National Association of Real Estate Appraiser CA Course Approval # 9296C001

Mandatory Fee Appraiser Training – Department of Veteran Affairs 3 hours 2/13/98

Attacking & Defending and Appraisal in Litigation – Appraisal Institute Sierra Chapter- Course Approval # 97303C103 14 Hours 9/16-17/97

HUD/FHA Appraisal Workshop – Appraisal Institute – 4 hours 8/15/96 CA Course Approval # 96754C375

USPAP Update Seminar – Appraisal Institute, Sierra Chapter 7 hours 1/13/96 - Approval #96754C198

OREA Federal & State Laws & Regulations – Sierra Chapter 4 hours 1/12/96 - Approval # 94754C230

Fair Housing – California Association of Realtors – 3 hours 9/27/95

Improved Area Processing Seminar – FHA Appraisal Guidelines Yosemite Chapter of REA 1/18/95

Technical Inspection of Real Estate – The Beckman Company – 20 hours 3/4/94 & 3/5/94

New URAR & FIRREA Seminar – Firrea Seminars - #93937C102 - 7 hours 9/15/93

Standards of Professional Practice & Ethics – NAREA – 16 hours 2/3/91 & 2/4/91

1990 Valley Seminar – Sierra Chapter SREA – 6 Hours 4/21/90

URAR Seminar – Sierra Chapter SREA – 8 Hours 10/13/88

1988 Valley Seminar – Sierra Chapter SREA – 6 hours 4/15/88

SREA Course #102 Applied Residential Property Valuation Passed 7/87

1987 Valley Seminar – Sierra Chapter SREA – 6 hours 4/25/87

SREA Course #101 Introduction to Residential Appraisal Passed 3/87



GENERAL STAR NATIONAL INSURANCE COMPANY
P.O. Box 10354
Stamford, Connecticut 06904

REAL ESTATE APPRAISERS ERRORS & OMISSIONS LIABILITY INSURANCE POLICY

DECLARATIONS PAGE

This is a claims made and reported policy.
Please read this policy and all endorsements and attachments carefully.

Policy Number: NJA975856E

Renewal of Number: NJA975856D

1. NAMED INSURED: Blaine D Wilcox
MAILING ADDRESS: 7257 Christina Ct.
Winton, CA 95388

2. POLICY PERIOD: Inception Date: 01/01/2009 Expiration Date: 01/01/2010
Effective 12:01 a.m. Standard Time at the mailing address of the Named Insured.

3. LIMIT OF LIABILITY:
Each Claim: \$ 500,000
Aggregate: \$1,000,000
Lock Box Liability: N/A

4. CLAIM EXPENSES:
b. Have a separate limit of liability.

5. STATUS OF INSURED: Corporation

6. DEDUCTIBLE:
Each Claim: \$500/1,000
b. The deductible amount specified above applies to both Damages and Claims Expenses.

7. PRIOR ACTS DATE: 01/01/1992
If a date is indicated, this insurance will not apply to any regular act, error, omission or personal injury which occurred before such date.

8. PREMIUM: \$ 644.00

9. ENDORSEMENTS:
This policy is made and accepted such to the printed conditions in this policy together with the provisions, stipulations and agreements contained in the following form(s) or endorsement(s).

GSN-06-RE-122 (07/2004)

GSN-07-PL-375 (02/2006) 06-PL-201 (07/2004)

10. MANAGING AGENT
Herbert H. Landy Insurance Agency, Inc.
75 Second Avenue, Suite 410
Needham, Massachusetts 02494-2876

Authorized Representative

Producer Code: 00026230
Date: 10/17/2008

Class Code: 73128
SLA#:

GSN-06-RE-720 (03/2005)