

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