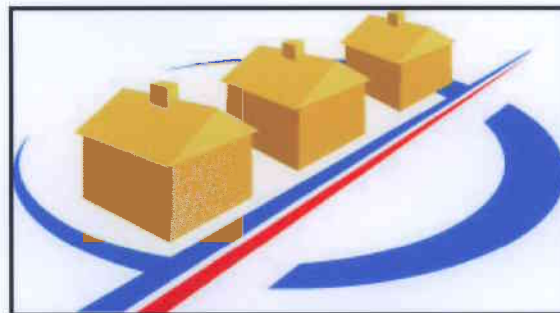


Americal Appraisals



Serving Southern California Counties



Exceeding Our Client's Expectations!

Appraiser/Broker Profile

Nathan Abbott

Appraiser, Broker, Owner

Office: (866) 502-9800 Cell: (626) 485-7280 Fax: (626) 609-4000

www.AmericalAppraisals.com

NathanA@AmericalAppraisals.com

Objective:

To provide professional, high quality real estate appraisal services to clients throughout Southern California.

Summary of Qualifications:

Licensed Real Estate Appraiser and Real Estate Broker in the State of California with over 25 years of combined experience.

Most Recent Real Estate Achievements:

Founder and current owner of Americal Appraisals.

Experience Includes:

Residential appraisal of Single Family Homes, Condos, Townhomes and Income Properties of 1-4 Units in throughout Southern California counties including Los Angeles, San Bernardino, Riverside, Orange and Ventura counties. Extensive experience in General Real Estate including residential, income and commercial properties.

Appraiser/Broker Advantages

Experience of real estate transactions from start to finish, sensitive to requirements necessary for timely and successful closings. Inspections can be completed with Supra Lock Box access for vacant or occupied properties, saving owners and agents valuable time



Thanks for considering Americal Appraisals,

Nathan Abbott

Professional Real Estate Organization Memberships

- National Association of Real Estate Appraisers
- Arcadia Association of Realtors
- California Association of Realtors
- National Association of Realtors



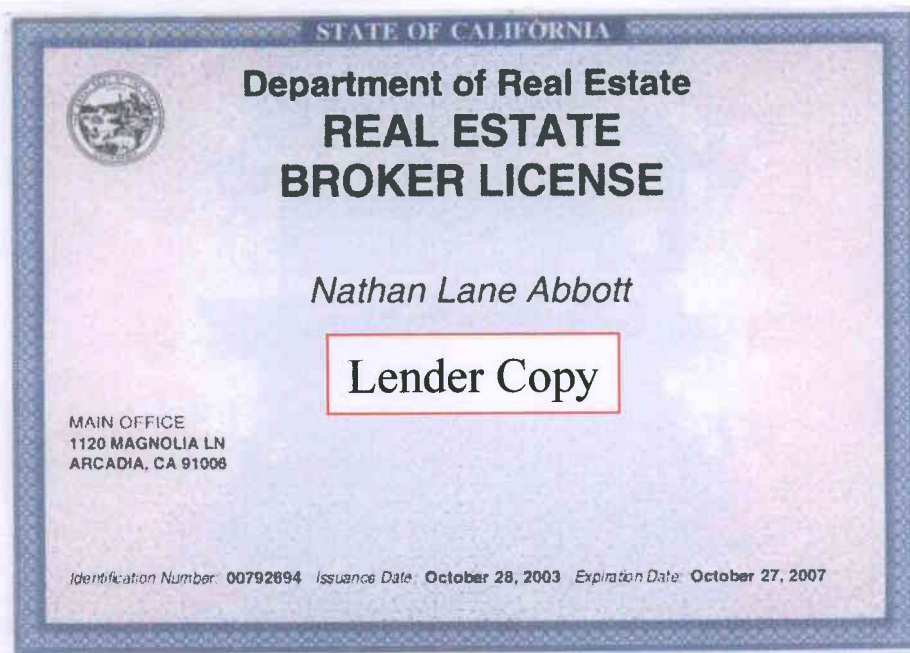
Client References

- All American Mortgage
- America One Finance
- Azco Appraisal Services
- Consumer Direct Lending
- Countrywide Home Loans
- Crestline Funding
- Equity Saver Appraisal
- Fidelity Capitol Funding
- Home Advantage Funding
- Home Loan Funding
- IWAY Loan, LP
- JP Mortgage Lending
- Trident Financial Group
- Phoneix Lending Group

State of California Real Estate Appraiser License

STATE OF CALIFORNIA	
Business, Transportation & Housing Agency	
OFFICE OF REAL ESTATE APPRAISERS	
REAL ESTATE APPRAISER LICENSE	
OREA APPRAISER IDENTIFICATION NUMBER	AL033821
NATHAN L. ABBOTT	
has successfully met the requirements for licensing as a real estate appraiser in the State of California and is, therefore, entitled to use the title "Real Estate Appraiser".	
This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.	
Lender Copy	OFFICE OF REAL ESTATE APPRAISERS <i>Anthony F. Majumdar</i> Date Issued: April 28, 2006 Date Expires: April 27, 2008
Audit No. 78236	
THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE "SAFE" AND "VERIFY FIRST"	

State of California Real Estate Broker License



FREA Certificate of E & O Insurance



COVER NOTE

INSURED: *Nathan L. Abbott*

MAILING ADDRESS: 1120 Magnolia Lane
Arcadia, CA 91006

This is to certify that the undersigned has procured insurance coverage as hereafter specified from certain companies and/or underwriters.

EFFECTIVE: 09/15/2006

TERM: 12 Months

COVERAGE: Professional Liability for Specified Professions

- Profession: Real Estate Appraiser
- Claims Made Form: MPL#26901 (9/87)
- Retroactive Date: 09/15/2004
- Limits: Per Occurrence: \$1,000,000 Annual Aggregate: \$1,000,000
- Deductible: \$1,000

CONDITIONS:

- Real Estate Agent/ Broker Referral Indemnity
- Knowledge of Wrongful Act Exclusion
- Pending and/or Prior Litigation Exclusion
- Defense within Policy Limit
- Deductible includes Loss Adjustment Expenses

COMPANIES PARTICIPATING:

National Union Fire Insurance Company of Pittsburgh, PA

ASSIGNED COVER NOTE #: Z FREA 04-5708

Issued at: 4907 Morena Blvd., Suite 1415
San Diego, CA 92117

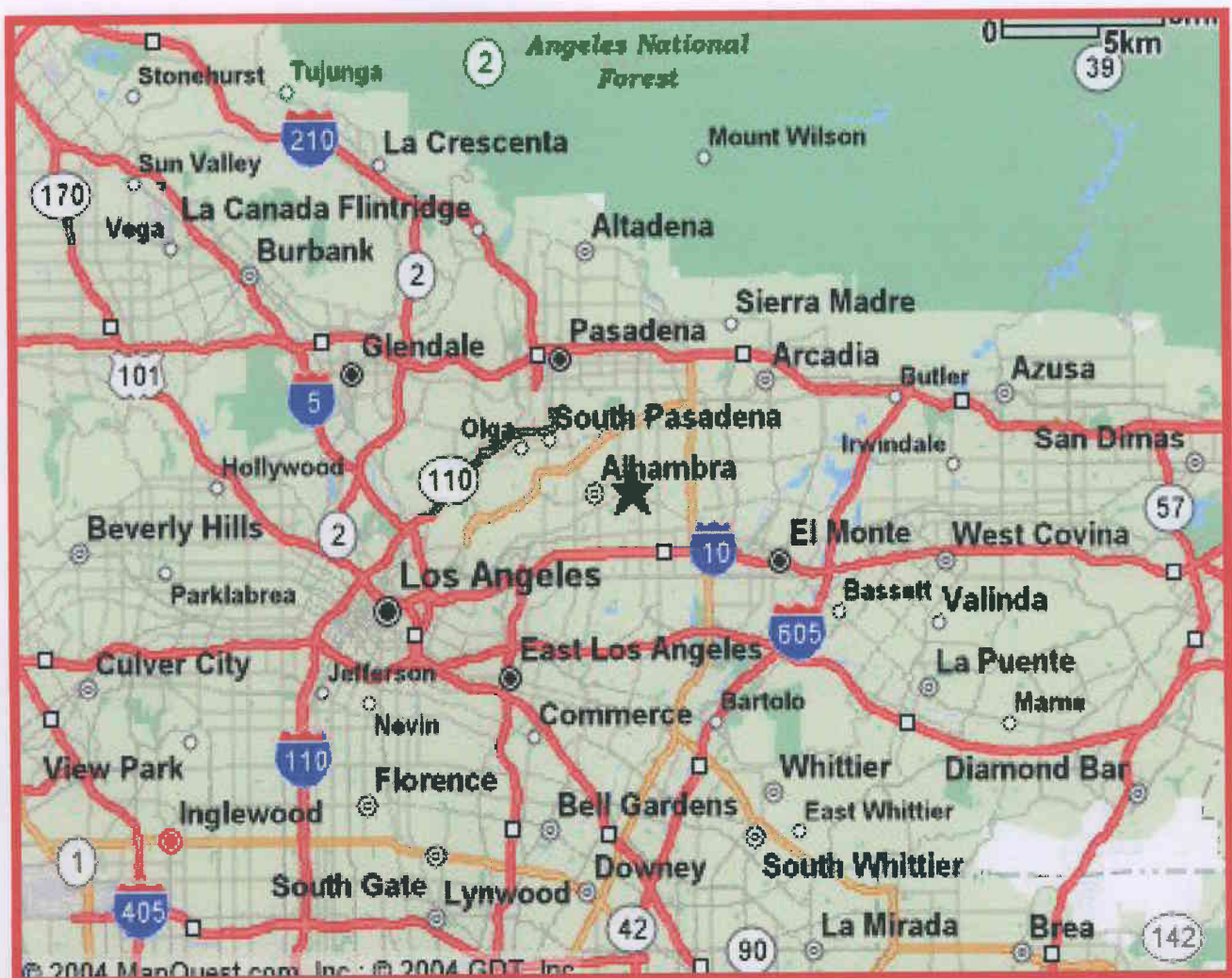
DATE: August 30, 2006

BY: S. Shiley

Lender Copy

Insurance, when effected shall be subject to all terms and conditions of policy (ies) which will be issued, and in the event of any inconsistency herewith, the terms and provisions of the policy prevail.

Los Angeles County Service Areas

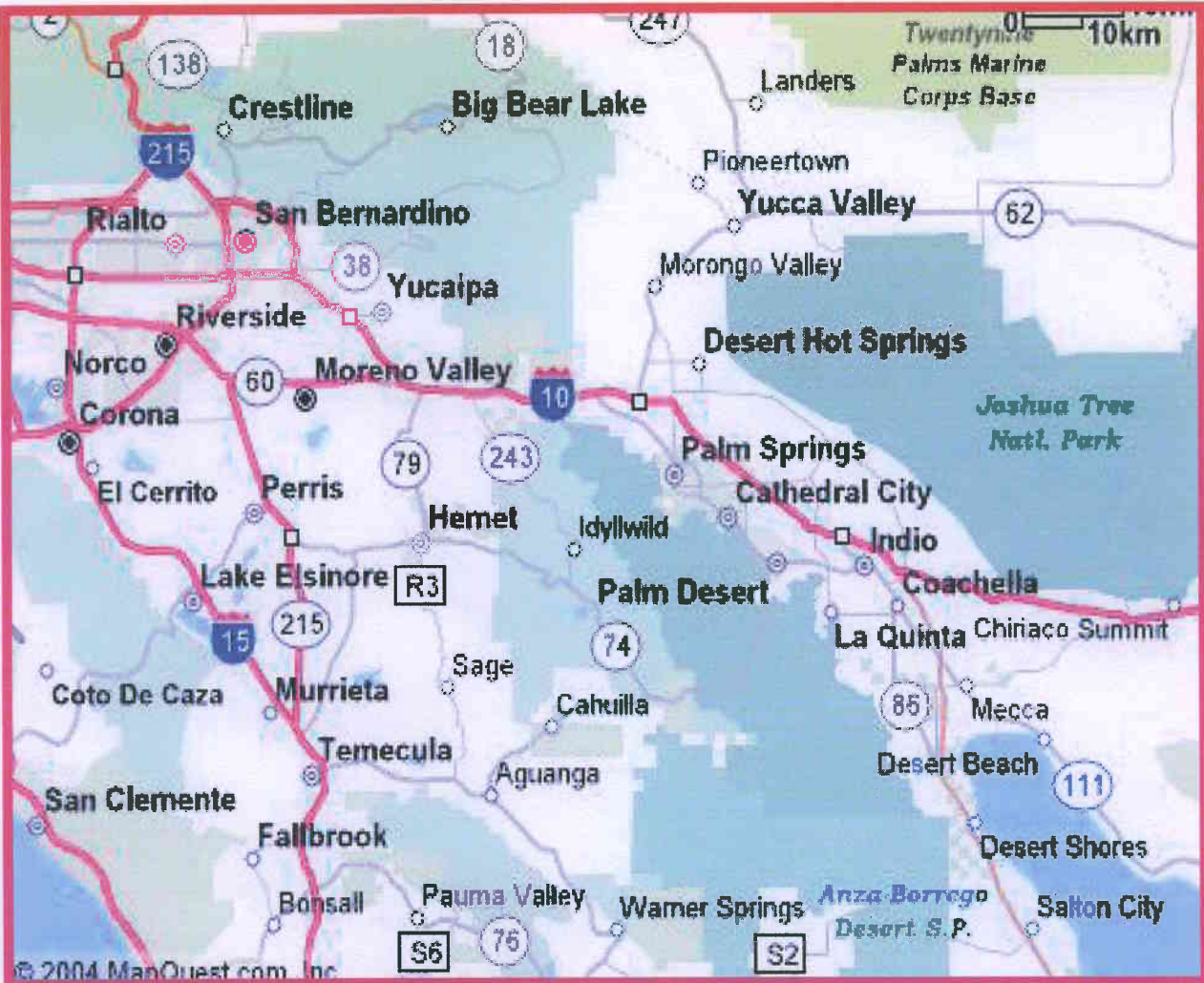


San Bernardino County Service Areas



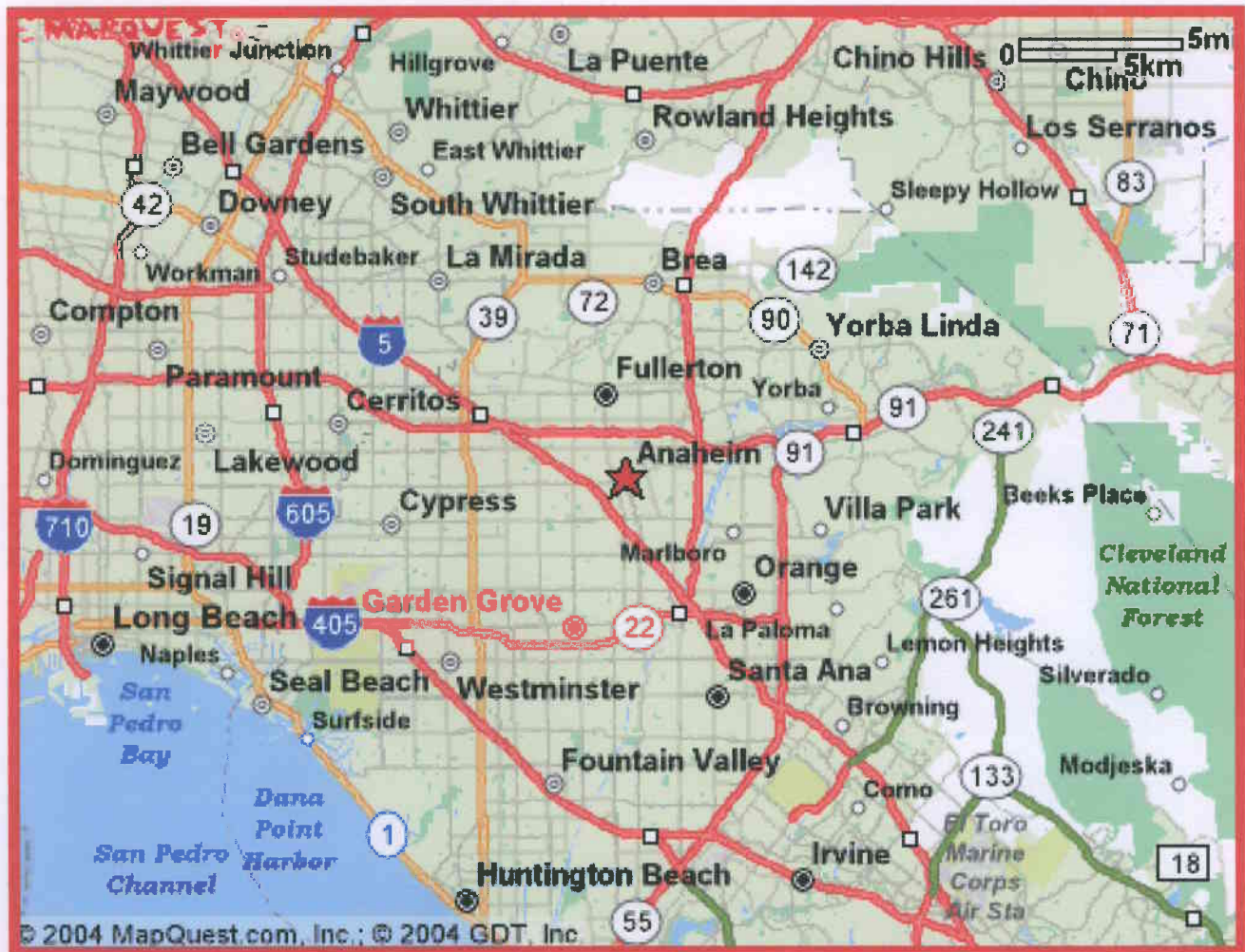
Outside border areas may require additional fees, call for quotes

Riverside County Service Areas



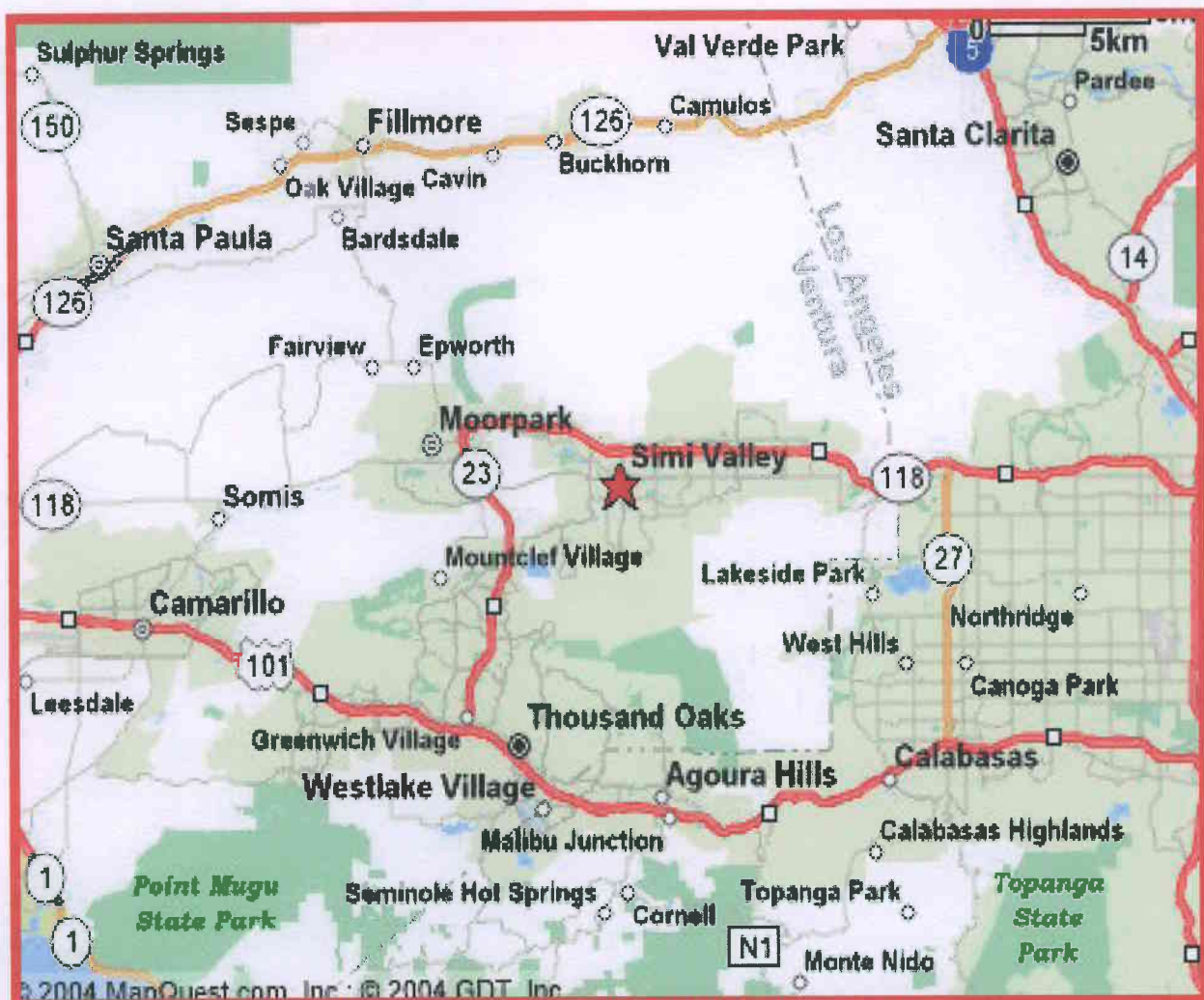
Outside border areas may require additional fee for distance, call for quotes

Orange County Service Areas



Outside border areas may require additional fees, call for quotes

Ventura County Service Areas



Outside borders areas may require additional fees for distance, call for quotes

Appraisal Fees

Fees - Fees are based upon the difficulty of the assignment and the surrounding average neighborhood price range for a particular neighborhood. Fees **are not** based upon the value of the subject property. The listing of average neighborhood price range stated below is only used as a guide and is one of many factors used to determine the difficulty of an assignment. Properties that are considered complex properties are more difficult and require more time and therefore a quote. These properties typically include; new home tracts where sales information is difficult due to lack of updated public records, properties with 2nd story room additions, major remodeling, non-typical homes for the area, larger than typical lot sizes, non typical view properties for a particular neighborhood, older properties located in areas with new custom homes or vice versa, etc. Due to the rising gas prices add an additional fee of \$50.00 for single family and condos below \$1,000,000 in Los Angeles, Riverside, San Bernardino, Orange and Ventura counties may apply to secondary service areas, see service area maps for primary and secondary service areas.

Standard Tract Home Fees

Form 1004 or 1073 Single Family Residence or Condo Interior/Exterior

\$0-399,000-----	\$350.00
\$400-499,000-----	\$350.00
\$500-799,000-----	\$350.00
\$800-999,000-----	\$350.00
\$1,000,000 and above-----	Call for quote

Residential Income Property and Units Interior/Exterior

2 Units-----	\$600.00
3 Units-----	\$600.00
4 Units-----	\$600.00

Exterior Inspection Only

\$0-499,000-----	\$300.00
\$500-999,000-----	\$300.00
\$1,000,000 and above-----	Call for quote

Form 442 Completion

\$0-999,000-----	\$125.00
\$1,000,000 and above-----	Call for quote

Americal Appraisals Web Site

Americal Appraisals

Serving Los Angeles-San Bernardino-Riverside-Orange-Ventura
Counties



LOS ANGELES
SERVICE AREAS

SAN
BERNARDINO

RIVERSIDE
SERVICE AREAS

ORANGE
SERVICE AREAS

VENTURA
SERVICE AREAS

ALL COUNTY
SERVICE AREAS

Americal Appraisals is a residential appraisal firm providing professional appraisal reports on single family homes and residential 1-4 units in the above Southern California Counties

Appraisal Services Offered

- * Primary and Secondary Mortgages
- * Mortgage Refinancing
- * Employee Relocation
- * Private Mortgage Insurance Removal
- * Estate Planning/Trusts/IRS Compliance
- * Divorce Settlement
- * Pre-Sell/Purchase Decisions

Appraisal Property Types

- * Single Family Residence
- * Condominiums/Townhomes/PUD'S
- * Residential Income Property of 2-4 Units

Americal Appraisal Services Advantage

- * Licensed Appraiser and Real Estate Broker
- * Over 25 years of combined experience
- * Knowledge of Loan, Escrow, processes
- * Sensitive to necessary closing requirements
- * Electronic Lock Box access in service areas
- * Lock Box access saves sellers/agents time
- * Full access to MLS data and Board Services
- * Flood Zone Data/ Plat Maps included
- * Short turn-around times after inspection
- * Highest-quality appraisal reports delivered
- * Electronic Appraisal ordering and delivery
- * Competitive pricing throughout all counties
- * Contact us today for all professional services

EXCEEDING OUR CLIENT'S EXPECTATIONS!

**SAME DAY APPOINTMENTS
UPON REQUEST**
(Additional Fees May Apply)



**SAME DAY APPRAISALS
UPON REQUEST**
(Additional Fees May Apply)

APPRAISAL FEES



APPRAISAL REQUESTS



Nathan L. Abbott
Real Estate Appraiser
Real Estate Broker

www.AmericalAppraisals.com

Phone-Email Contacts
Call Office Toll Free
Office: 866-502-9800
Cell: 626-485-7280
Fax: 626-609-4000

NathanA@AmericalAppraisals.com