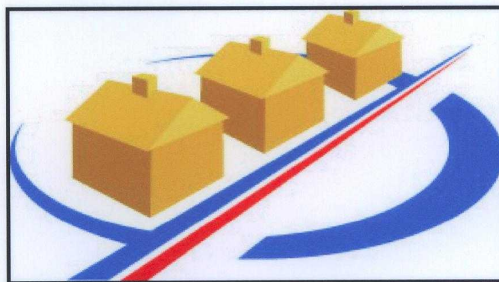


Americal Appraisals



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

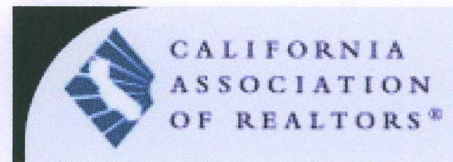


Thanks for considering Americal Appraisals,

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

- Amerisell Real Estate Loans
- Benchmark Mortgage
- Clarion
- Consumer Direct Lending
- Countrywide Home Loans
- Crestline Funding
- Equity Saver Appraisal
- First Security Lending
- Golden State Capitol Group
- Home Loan Funding
- IWAY Loan, LP
- JP Mortgage Lending
- Signature Home Lending
- The Prime Financial 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.

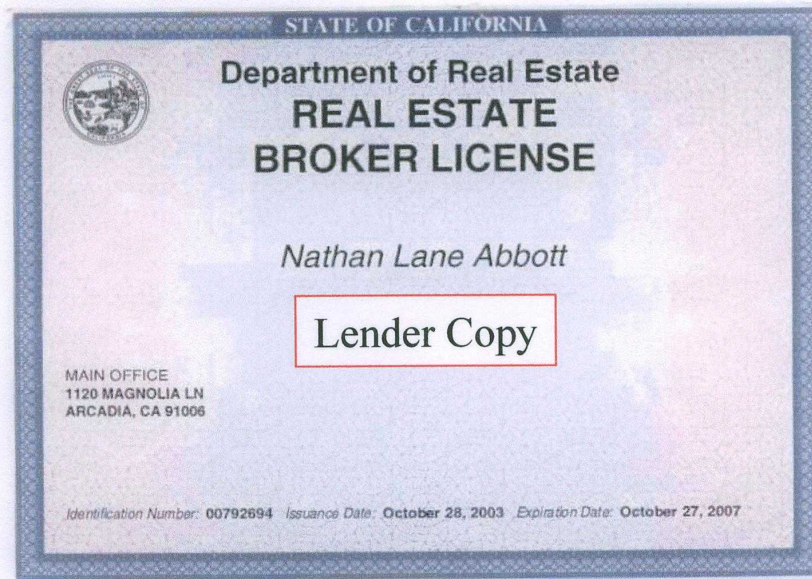
Lender Copy

OFFICE OF REAL ESTATE APPRAISERS
Anthony F. Majewski
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



**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

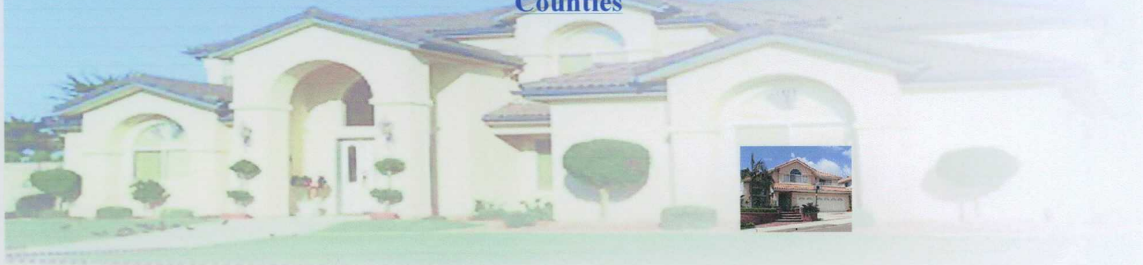
DATE: August 30, 2006

BY: S. Shiley

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.

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

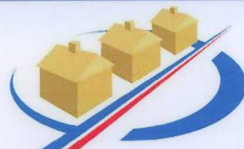
EXCEEDING OUR CLIENT'S EXPECTATIONS!

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



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

APPRAISAL FEES



Americal Appraisals

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