

APPRAISER RESUME

PERSONAL DATA							
Name: Sarah D. Wayne		Phone Number: 239-591-4212					
Company Name: Peter B. Dudley, Appraisers		Fax Number: 239-591-4469					
Address: 2045 Trade Center Way		Certifications: State Certified Residential Real Estate Appraiser					
Naples, FL 34109		License Number RD0003496					
		Exp 11/30/2010					
PROFESSIONAL MEMBERSHIPS							
EDUCATION							
Name of Institution (HS, College, University, etc.)		Dates Attended	Type of Degree or Certificate				
Barron Collier High School - Naples, Florida		1987-1991	Highschool Diploma				
Auburn University - Auburn, Alabama		1991-1995	Bachelor's Degree				
Professional/Technical Courses (Appraisal Related)		Date Completed	Sponsoring Organization				
Appraisal Board Course I		1/4/99 - 1/11/99	Real Estate Education Specialists				
Appraisal Principles, Course 110		2/7/00 - 2/12/00	The Appraisal Institute				
Appraisal Board Course II		7/26/00 - 7/30/00	Real Estate Education Specialists				
USPAP Course		11/17/00	Academy of Real Estate				
USPAP Course		5/31/02	McKissock Data Systems				
The Appraiser as an Expert Witness		6/1/02	McKissock Data Systems				
Real Estate Fraud and The Appraiser's Role		6/2/02	McKissock Data Systems				
Bert Rodgers Continuing Education		11/2004	Bert Rodgers School of Real Estate				
Florida Appraisal Law/USPAP Update		11/2004	Bert Rodgers School of Real Estate				
Seminars, Conferences, Clinics Attended		Date Completed	Sponsoring Organization				
CONTINUATION OF ABOVE LIST:							
Ed Klopfer Continuing Education		11/2006	Ed Klopfer Schools of Real Estate				
Florida Appraisal Law/USPAP Update		11/2006	Ed Klopefer Schools of Real Estate				
McKissock Continuing Education		11/2008	McKissock Real Estate School				
Florida Appraisal Law/USPAP Update		11/2008	McKissock Real Estate School				
EMPLOYMENT HISTORY							
Employer's Name and Address		Business Title	Dates of Employment	% of Time Dedicated to Appraising			
Peter B. Dudley, Appraisers		Real Estate Appraiser	January 1999 to December 2008	100%			
Naples, FL 34109							
Wayne and Dudley, Appraisers		Real Estate Appraiser	January 2008 to present	100%			
EXPERIENCE SUMMARY							
TYPE		EXISTING CONSTRUCTION	PROPOSED CONSTRUCTION	TYPE		EXISTING CONSTRUCTION	PROPOSED CONSTRUCTION
Single Family Detached Dwellings		1000	500	Apartments (21 or more units)		NA	
Condominiums		1000	500	Subdivisions		NA	
Planned Unit Developments		500	250	Commercial		NA	
Dwelling (2 to 4 living units)		200	20	Industrial		NA	
Apartments (5 to 20 living units)		NA	NA	Land (finished lots, raw land)		300	
Other		NA	NA	Other			
Number of appraisal report prepared for the following in the past 2 years							
1. INSTITUTIONAL INVESTORS		2. GOVERNMENTAL AGENCIES			3. PRIVATE MORTGAGE INSURERS		
100%							
Briefly describe appraisal review experience:							
Field Reviews and Desk Reviews							
APPRAISAL ACTIVITY AREA							
List cities and/or counties in your area of appraisal activity:							
All of Collier County including Naples, Marco Island, Golden Gate Estates, Everglades City and Immokolee. Lee County including Bonita Springs, Lehigh Acres, Cape Coral and Fort Myers. Charlotte Couny, exclusively Port Charlotte.							

MARKET AND COST DATA SOURCES			
State sources, types and availability of data: Realquest, MLS, tax rolls, arial and zoning maps and public records. All data, with the exception of public records, are obtained through paid subscription.			
How is the data maintained: Updated monthly.			
Use of local MLS data: YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>			
EXPERIENCE REFERENCES			
REFERENCE #1	Name of Firm: Regions Bank		Type of Business: Residential Mortgage Lending
	Name of Contact: Paula Steuer	Title: Job Manager	Area Code & Telephone No.: (423) 396-4464
	Street Address: 9930 Homewood Circle Ooltewah, TN 37363		
REFERENCE #2	Name of Firm: First National Bank of the Gulf Coast (In Organization)		Type of Business: Residnetial Mortgage Lending
	Name of Contact: Kevin Klimek	Title: Vice President	Area Code & Telephone No.: (239) 272-2664
	Street Address: 1415 Panther Lane Naples, FL 34109		
REFERENCE #3	Name of Firm: Florida Community Bank		Type of Business: Residential Mortgage Lending
	Name of Contact: Karen Bailey	Title: Assistant Vice President	Area Code & Telephone No.: (239) 690-3780
	Street Address: 11390 Palm Beach Blvd. Suite 100 Ft. Myers, FL 33905		
REFERENCE #4	Name of Firm: Regions Bank		Type of Business: Residential Mortgage Lending
	Name of Contact: Tim McLean	Title: Vice President	Area Code & Telephone No.: (239) 434-1109
	Street Address: 4851 Tamiami Trail North Naples, FL 34103		
REFERENCE #5	Name of Firm: Bank of Florida		Type of Business: Residential Mortgage Lending
	Name of Contact: Jamie Sousa	Title: Loan Administrator	Area Code & Telephone No.: (813) 739-2125
	Street Address: 777 S. Harbour Island Blvd. Suite 940 Tampa, FL 33607		
REFERENCE #6	Name of Firm: TIB Bank		Type of Business: Residential Mortgage Lending
	Name of Contact: Ellie Whitmer	Title: Loan Administrator	Area Code & Telephone No.: (239) 597-2626
	Street Address: 6435 Naples Blvd. Suite 2 Naples, FL 34109		
(VERIFY CONTACT INFORMATION IS CORRECT. ATTACH ANY LETTERS OF REFERENCE OR OTHER EXHIBITS)			
MISCELLANEOUS			
State any real estate and/or contractor's licenses currently held: N/A			
Additional information:			
APPRAISER'S STATEMENT			
I certify that the aforementioned is correct and true to the best of my knowledge and may be investigated through any of the sources shown herein as waranted.			
Signature of Appraiser:		Date: December 1, 2008	

AC# 4153099

STATE OF FLORIDA

DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
FLORIDA REAL ESTATE APPRAISAL BD

SEQ# L08112101537

DATE	BATCH NUMBER	LICENSE NBR
11/21/2008	088114953	RD3496

The CERTIFIED RESIDENTIAL APPRAISER
Named below IS CERTIFIED
Under the provisions of Chapter 475 FS.
Expiration date: NOV 30, 2010

WAYNE, SARAH DUDLEY
2045 TRADE CENTER WAY
NAPLES FL 34104

CHARLIE CRIST
GOVERNOR

DISPLAY AS REQUIRED BY LAW

CHARLES W. DRAGO
SECRETARY