

QUALIFICATIONS OF THE APPRAISER GENEVIEVE S. PENDERGRAS

PROFESSIONAL EXPERIENCE:

Member Appraisal Institute (MAI) - #402810
Qualified Expert Witness – El Paso County Courts at Law
Certified General Real Estate Appraiser licensed in Texas and New Mexico
Certified General Texas 1331023-G expires 05/31/2016
Certified General New Mexico 02600-G expires 04/30/2016

EDUCATIONAL BACKGROUND AND SPECIAL TRAINING:

Graduate of the University of Texas at El Paso in the Bachelor of Science Degree in Business Administration with a concentration in Economics.

Appraisal Institute Courses:

Real Estate Appraisal Principles
Basic Valuation Procedures
Capitalization Theory & Techniques – Part A
Capitalization Theory & Techniques – Part B
General Applications
Report Writing & Valuation Analysis
Standards of Professional Practice
Subdivision Valuation Seminar
The Uniform Standards of Appraisal Practice Update Course
Business Practices & Ethics
Appraising Nursing Facilities
General Demonstration Report Writing Seminar
Forecasting Revenue
Attacking & Defending an Appraisal in Litigation
Separating Real Personal Property and Intangible Business Assets
Eminent Domain & Condemnation
Complex Litigation Appraisal Case Studies
Online Rates & Ratios: Making Sense of GIMs, OARs and DCF
Appraising Airports & Airplane Hangers
Appraising Cell Towers
Carving Out Your Legal Niche: Do's and Don'ts of Litigation Support
Commercial Bankruptcy, Workouts, and the Valuation Process
Regression Analysis is Becoming Mainstream
IRS Valuation
Highest & Best Use and Market Analysis
Advanced Sales Comparison & Cost Approaches
Advanced Applications

EMPLOYMENT:

1999 to Present – Partner, Wilkinson, Pendergras & Beard, L.P.
1996 to February 1999 – Credit / Collection Manager, International Data, LLC

REPRESENTATIVE APPRAISALS:

Residential Subdivision Development, Commercial Subdivision Development, Easement Valuations, Right of Way Valuations, Eminent Domain & Condemnation, Municipal Utility Reimbursements, Partial Interests, Fast Food Restaurants, Restaurants, Light Industrial, Heavy Industrial, Office/warehouse, Office, Governmental Office, Retail, Apartments, Hotel/Motel, Banks, Self-Storage, Commercial Land, Agricultural Land, Automotive Dealerships, Special-Purpose, Truck Dealerships, Mobile Home, Car Washes, Churches, IRS Valuations, Day Care, Fitness Center

REPRESENTATIVE CLIENTS:

Bank of America, Wells Fargo Bank, BBVA Compass Bank, Bank of the West, West Star Bank, First National Bank, Washington Federal, The National Bank of El Paso, The National Bank of Arizona, Inter National Bank, Comerica Bank, First Savings Bank, United Bank, City Bank, Pioneer Bank, Capital Bank, G.E. Capital Assurance, V.P. Clarence Co., Kemp Smith, Scott Hulse, Gordon, Davis, Johnson & Shane, PC, Texas Tech University, El Paso Independent School District, Barron & Adler, LLP, Mounce, Green, Myers, Safi, Paxson & Galatzan, P.C., Windle, Hood, Alley, Norton, Brittain & Jay, LLP, Hunt Communities, El Paso Water Utilities, City of El Paso, Lower Valley Housing Authority, Seminole Finance, Hobson, Stribling & Carson, LLP, Lauterbach & Borshchow & Company, El Paso Independent School District, Town of Horizon City, Plains Capital Bank, PVC Murcor, Bank 34, Scott Hulse, PC, Kemp Smith, PC, The Greater El Paso Chamber of Commerce, The City of El Paso

QUALIFIED AS EXPERT WITNESS:

Deposition, 5 hours at Ainsa Hutson, LLP, Frank Ainsa, legal counsel, 02/17/2009
Deposition, 8 hours at El Paso County Courthouse, Barron Adler, Mr. Roy Brandys legal counsel, 07/12/10
Deposition, 6 hours at Windle, Hood, Alley, Norton, Britain & Jay, LLP, Jeff Alley, legal counsel, 04/11/2011
El Paso County Court #6, Cause 2009-4045, Clyde A. Pine, Jr., Legal Counsel, 07/25/11
Bankruptcy Case No.11-30977, DHC Realty, Harrel L. Davis, Legal Counsel, Deposition, 6 hours; 03/13/12
Bankruptcy Case No.11-30977, DHC Realty, Harrel L. Davis, Legal Counsel, Testimony, 5 hours; 03/17/12

PROFESSIONAL ORGANIZATIONS:

Appraisal Institute – MAI
El Paso Estate Planning Council – Board Member
The Greater El Paso Chamber of Commerce – Leadership El Paso Class XXXVI
Greater El Paso CCIM Chapter

SPEAKING ENGAGEMENTS:

“Overview of the Appraisal Process” - Capital Bank Appraisal Department, February 2014
“Appraisals for Estate & Business Planning” – The Estate Planning Council, March 2015

Texas Appraiser Licensing and Certification Board

P.O. Box 12188 Austin, Texas 78711-2188

Certified General Real Estate Appraiser

Number: TX 1331023 G
Issued: 05/16/2014 Expires: 05/31/2016
Appraiser: GENEVIEVE S PENDERGRAS

Having provided satisfactory evidence of the qualifications required by the Texas Appraiser Licensing and Certification Act, Texas Occupations Code, Chapter 1103, is authorized to use this title, Certified General Real Estate Appraiser.


Douglas E. Oldmixon
Commissioner

State of New Mexico

REAL ESTATE APPRAISERS BOARD

PO Box 25101 Santa Fe, NM 87505 (505) 476-4622



This is to certify that
Genevieve S Pendergras #02600-G

Having complied with the provisions of the New Mexico Real Estate Appraisers Act is hereby granted a license to practice as a

General Certified Appraiser

This appraiser is eligible to perform in Federally Related Transactions

Issue Date: 06/08/2006 Date Expires: 04/30/2016

THIS LICENSE MUST BE CONSPICUOUSLY POSTED IN PLACE OF BUSINESS