

QUALIFICATIONS OF THE REVIEWER

JACK H. WILKINSON

PROFESSIONAL EXPERIENCE:

Member Appraisal Institute (MAI)
Appraisal Institute - General Review Specialist (AI-GRS)
Certified Public Accountant/Accredited in Business Valuation (CPA/ABV) Texas #49182
State Certified General Real Estate Appraiser - Texas 1320475-G
Member American Institute of Certified Public Accountants
Qualified Expert Witness - El Paso County Courts at Law
Qualified Expert Witness - United States Federal District Court

Completed the following real estate courses from the Appraisal Institute:

Real Estate Appraisal Principles
Basic Valuation Procedures
Capitalization Theory and Techniques - Part A and B
Case Studies in Real Estate Valuation
Report Writing and Valuation Analysis
Standards of Professional Practice
Fundamentals of Separating Real Property, Personal Property & Intangible Business Assets
Appraisal Review Theory - General

Completed the following business valuation courses:

Valuation of Businesses & Practices – AICPA
Certificate of Educational Achievement Business Valuation – AICPA
Fundamentals of Business Valuation, Part I - AICPA
Fundamentals of Business Valuation, Part II - AICPA
Introduction to Business Valuation, BV 201 - ASA
Business Valuation Methodology, BV 202 - ASA
Business Valuation Case Study, BV 203 - ASA
Principles of Business Valuation, BV 204 - ASA

EMPLOYMENT:

April 1997 to Present - Partner, Wilkinson, Pendergras & Beard, L.P.
January 1994 to April 1997 - Shareholder, William Scott Burns & Wilkinson, Inc.
July 1987 to December 1993 - field and review appraiser, with William Scott Burns & Co.
July 1981 to June 1987 - owner of Syndicus, Inc. a real estate securities firm.
June 1979 to June 1981 - partner in Tawny Oaks Building Co. Inc.
June 1978 to May 1979 - comptroller for Sierra Properties, Inc.
September 1976 to May 1978 - staff accountant with the firm of Peat Marwick Mitchell & Co.

REPRESENTATIVE CLIENTS:

Bank of America, Chase Bank, Wells Fargo Bank, Bank One, Compass Bank, Bank of the West, First National Bank, InterNational Bank, Regency Bank, Comerica Bank, Sierra Bank, First Federal Bank, Credit Suisse/First Boston, Regency Bank, First Savings Bank, Allstate Life Insurance, G.E. Capital Assurance, Pan American Life Insur. Co., Ohio National Life Ins., V.P. Clarence Co., Northwestern Mutual Life, Realty Mortgage, Kemp Smith Attys, Mayfield Perrenot Attys, Scott Hulse Attys, Mounce Green Attys, El Paso Corporation, Colonial Bank, Southern Farm Life Insurance Co., Texas Department of Transportation, Delta Life Insurance Co., United Life Insurance Co., Payne Webber, Midland Commercial Funding, West Coast Life Insurance Co., El Paso Independent School District, City of El Paso, El Paso County, Dona Ana County, First National Rio Grande, FirstLight Credit Union

REPRESENTATIVE APPRAISALS:

Light Industrial, Heavy Industrial, Office, Governmental Office, Retail, Apartments, Hotel/Motel, Banks, Self-Storage, Residential Subdivisions, Commercial Land, Automotive Dealerships, Special-Purpose, Truck Dealerships, Mobile Home, Private Schools, Car Washes, Restaurants, Churches, Fast-Food Restaurant, Partial Interests, Assessment Bond Underwriting, Appraisal Review