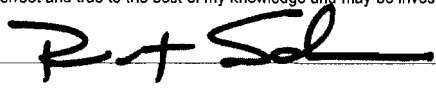


# APPRAISER RESUME

PERSONAL DATA					
Name: Robert James Schnurr		Phone Number: 770-579-2488			
Company Name: RJS Residential Appraisers, Inc.		Fax Number: 770-579-2487			
Address: 1850 Bishops Green Drive, Marietta, Ga 30062		Certifications: Certified Residential Real Property Appraiser State of Georgia			
		Email: robert@rjsappraisers.com			
PROFESSIONAL MEMBERSHIPS					
National Association of Real Estate Appraisers					
EDUCATION					
Name of Institution (HS, College, University, etc.)	Dates Attended	Type of Degree or Certificate			
West Virginia University	8/80-5/85	Bachelor of Science In Business Admin. (Finance)			
Professional/Technical Courses (Appraisal Related)	Date Completed	Sponsoring Organization			
Appraising to FHA Standards	6/08	The Real Estate Management School			
Residential Mortgage Fraud Awareness	7/07	The Real Estate Management School			
FHA Update	7/07	The Real Estate Management School			
Residential Appraisal Review / USPAP	7/06	The Real Estate Management School			
FNMA 1004 & Georgia Appraisal Law	7/05	The Real Estate Management School			
Appraisal Review	7/04	The Real Estate Management School			
FNMA & USPAP	7/03	The Real Estate Management School			
Seminars, Conferences, Clinics Attended	Date Completed	Sponsoring Organization			
Appraising FHA Properties I	10/99	John M. Bryant			
Appraising FHA Properties II	10/99	John M. Bryant			
EMPLOYMENT HISTORY					
Employer's Name and Address	Business Title	Dates of Employment	% of Time Dedicated to Appraising		
RJS Residential Appraisers, Inc.	OWNER	1/94 TO PRESENT	100%		
EXPERIENCE SUMMARY					
TYPE	EXISTING CONSTRUCTION	PROPOSED CONSTRUCTION	TYPE	EXISTING CONSTRUCTION	PROPOSED CONSTRUCTION
Single Family Detached Dwellings	12000	2500	Apartments (21 or more units)	N/A	N/A
Condominiums	1000	25	Subdivisions	N/A	N/A
Planned Unit Developments	2500	1000	Commercial	N/A	N/A
Dwelling (2 to 4 living units)	250	0	Industrial	N/A	N/A
Apartments (5 to 20 living units)	0	0	Land (finished lots, raw land)	N/A	N/A
Other	0	0	Other	N/A	N/A
Number of appraisal report prepared for the following in the past 2 years					
<b>1. INSTITUTIONAL INVESTORS</b>		<b>2. GOVERNMENTAL AGENCIES</b>		<b>3. PRIVATE MORTGAGE INSURERS</b>	
800 - CNV		800 - FHA		N/A	
<b>Briefly describe appraisal review experience:</b>					
I have been appraising residential properties in the Atlanta area since 1991 and have owned my company since 1994. I take a great deal of pride and responsibility in appraising each home. This is a profession that I am proud to be a part of and will continue to represent myself and company in a professional and knowledgeable way.					
APPRAISAL ACTIVITY AREA					
List cities and/or counties in your area of appraisal activity:					
COUNTIES: Fulton, Cobb, DeKalb, Gwinnett, Douglas, Forsyth, Clayton, Rockdale, Fayette, Newton, Henry, Hall, Bartow, Cherokee, Barrow, Walton and Paulding.					

MARKET AND COST DATA SOURCES			
State sources, types and availability of data: RED LINK, FMLS, MLS			
How is the data maintained: Internet			
Use of local MLS data: YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>			
EXPERIENCE REFERENCES			
REFERENCE #1	Name of Firm: Prestige Mortgage Company		Type of Business: Mortgage Bankers
	Name of Contact: Jeff Mauldin	Title: Loan Officer/Manager	Area Code & Telephone No.: ( 678 ) 990-9193
	Street Address: 574 Conyers Road Loganville, Ga		Type of property appraised (include Date & Valuation): SFR, Condos, 2-4 Dwellings
REFERENCE #2	Name of Firm: Ironstone Bank		Type of Business: Banking
	Name of Contact: William E. Bagman, II	Title: Financial Services Manager	Area Code & Telephone No.: ( 770 ) 209-4255
	Street Address: 4591 Peachtree Industrial Blvd. Norcross, GA 30092		Type of property appraised (include Date & Valuation): SFR
REFERENCE #3	Name of Firm: Sun America Mortgage Corporation		Type of Business: Mortgage Bankers
	Name of Contact: Lisa Vaughan	Title: Mortgage Loan Coordinator	Area Code & Telephone No.: ( 770 ) 889-0408
	Street Address: 327 Dahlonega Street Suite 903A Cumming, Ga 30040		Type of property appraised (include Date & Valuation): SFR, Condos, 2-4 Dwellings
REFERENCE #4	Name of Firm: Advanced Lending Network		Type of Business: Mortgage Lending
	Name of Contact: Matt Reeves	Title: Director of Wholesale Operations	Area Code & Telephone No.: ( 678 ) 502-5922
	Street Address: 11675 Great Oaks Way Suite 144 Alpharetta, GA 30022		Type of property appraised (include Date & Valuation): SFR, Condos, 2-4 Dwellings
REFERENCE #5	Name of Firm: Pine State Mortgage Corp.		Type of Business: Mortgage Banking
	Name of Contact: Larry Aronson	Title: Mortgage Banker	Area Code & Telephone No.: ( 404 ) 303-6842
	Street Address: 6065 Roswell Road Suite 12 Roswell, GA 30328		Type of property appraised (include Date & Valuation): SFR, Condo
REFERENCE #6	Name of Firm: Your Mortgage Source		Type of Business: Mortgage Brokers
	Name of Contact: Brian Krebs	Title: President	Area Code & Telephone No.: ( 678 ) 808-2422
	Street Address: 11675 Great Oaks Way Suite 144 Alpharetta, GA 30022		Type of property appraised (include Date & Valuation): SFR, Condos, 2-4 Dwellings
(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: Worked in the financial service industry and as a mortgage broker from June 1995 to November 1990. This experience guided me into the appraisal field where I have utilized my mortgage knowledge when working with loan processors and loan officers.			
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 warranted.			
Signature of Appraiser: 		Date: October 1, 2008	