

QUALIFICATIONS OF THE APPRAISER

Charles P. Emerson

Employment:

Vice President of Emerson Appraisal Company. Actively engaged in the real estate appraisal profession since 1979, with appraisal experience in all types of commercial and agricultural valuation and evaluation assignments. Emerson Appraisal Company was established in 1961 and provides appraisal services to Alachua County and the North Central Florida geographical region.

Educational Background:

B.S.B.A. University of Florida, 1980
Major-Real Estate and Urban Land Studies
Minor-Economics
Minor-Florida History

Professional Organizations:

State Certified General Appraiser, State of Florida, RZ0000236
Licensed Real Estate Broker, State of Florida, BK0223713
Associate Member - Appraisal Institute

Professional Education:

AIREA Course/Exam #1A-1, Real Estate Appraisal Principles (January 1983)
AIREA Course/Exam #1A-2, Basic Valuation Procedures (February 1983)
AIREA Course/Exam #1B-1, Capitalization Theory, Part 1 (June 1983)
AIREA Course/Exam #1B-2, Capitalization Theory, Part 2 (June 1983)
AIREA Course/Exam #1B-3, Capitalization Theory, Part 3 (August 1983)
AIREA Course/Exam #2-3/8-3, Standards of Professional Practice (December 1984)
AIREA Course/Exam #8-2, Residential Valuation (June 1985)
AIREA Course/Exam #2-1, Case Studies in Real Estate Valuation (February 1990)
AIREA Course/Exam #2-2, Report Writing and Valuation Analysis (August 1990)
A.I. Course/Exam, Standards of Professional Appraisal Practice (Part A)
(September, 1992)
A.I. Course/Exam, Code of Professional Ethics (Part B) (September, 1992)
A.I. Course/Exam, Standards of Professional Appraisal Practice (Part A)
(November, 1994)
A.I. Course/Exam, Code of Professional Ethics (Part B) (November, 1994)
A.I. Course/Exam, USPAP Update Core Law for Appraisers (October, 1996)
A.I. Course/Exam, #I410, Standards of Professional Appraisal Practice (Part A),
(November, 1996)

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Professional Seminars:

A.I.R.E.A. Subdivision Analysis, 1985
ST. JOHNS RIVER WATER MANAGEMENT DISTRICT, Effects of Regulatory Programs
on Land Value, May, 1988
Lee & Grant Company, HP-12c Calculator, November, 1992
A.I. Electro - Magnetic Field (July, 1995)
A.I. Appraisal of Retail Properties (October, 1995)
A.I. Data Confirmation and Verification (November, 1996)
A.I. The Internet and Appraising (February, 1997)

Brief Client List:

Banks and Savings and Loan Associations:

AmSouth Bank	Gainesville State Bank
Andrew Jackson Savings Bank	Levy County State Bank
BancBoston	Liberty National Bank
Bank of Florida	Loan America Financial Corporation
Bank U.S.	M & S Bank
Barnett Bank	Mellon Bank
Berkeley Bank	NationsBank of Florida
C & L Bank	Northern Trust Bank of Florida
California Federal Savings and Loan	Palm Beach Savings and Loan
Campus Federal Credit Union	Perkins State Bank
Community First Bank	Republic Bank
Farmers and Dealers Bank	Southeastern Bank of Florida
First Florida Bank	SouthTrust Bank of Florida
First Union National Bank	SunTrust Bank, North Central Florida
Florida Federal Savings and Loan	United Citizens Bank

Government Agencies:

Alachua Conservation Trust	Gainesville Regional Utilities
Alachua County Library District	Resolution Trust Corporation
City of Gainesville	Small Business Administration
City of Hawthorne	St. Augustine Airport Authority
Federal Deposit Insurance Corporation	St. Augustine Preservation Board
Federal National Mtg Assoc (Fannie Mae)	St. Johns River Water Management Dist.
Florida Communities Trust	State Dept of Environmental Protection
Florida High School Association	University of Florida Foundation

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Brief Client List (Cont'd):

Corporations:

Anheiser Bush	Georgia-Pacific Corporation
Austin, Bovay and Associates	Goldkist, Inc.
Auto Kraft Investments, Inc.	Gulfstream Development Corporation
BMA Suwannee River Dialysis Clinic	Highway Oil Company
Camanchee Cove Yacht Harbor, Inc.	Holland and Knight
CH2M Hill Engineering	ITT Rayonier
Columbia HCA	Kerr-McGee Corporation
Coopers and Lybrand Sigma	Krispy Kreme Corporation
CSW Associates, Inc.	Lewis Oil Company
CSX Transportation, Inc.	Metropolitan Mortgage, Inc.
Davis Pipe Corporation	Miller Enterprises
Double Envelope Corporation	National Development Corp.
E. I. DuPont denemours and Company	National Properties, Inc.
Federal Express	Pac Tel Properties
Florida Clinical Practice Association	Salvation Army
Florida Power and Light Company	Santa Fe Healthcare System
Gainesville Orthopaedic Group	State Farm Insurance
Gainesville Real Estate Management	Trust for Public Lands, Inc.
General American Insurance Company	United Fuels Corporation
	Wellness, Inc.

Brief Property Types Appraised List (properties appraised last 5± years):

Automotive Service-Sales	Multi-Story Office
Agricultural, Timberland	Multiple Family Acreage
Pasture, Farmland	Residential
Bank Buildings	Restaurants, Fast Food
Commercial Land	Restaurants, Table Service
Office Condominium	Retail Small Stores
Dental Office	Shopping Center
Gasoline-Convenience Sales	Small Multiple Family
Hotel/Motel	Subdivision Appraisals
Industrial	Suburban Office
Large Multiple Family	Vacant Industrial
Medical Office	Wetlands

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Special use properties appraised include the following:

Animal Hospital	Funeral Homes
Beachfront	Historic Site
Car Wash	Marinas
Churches	Medical Clinic
Cold Storage Warehouse	Mini Storage
Farm Supply	Muck Farms
Fast Oil Change	Nursing Homes/ACLF's
First Magnitude Springs	River Acreage
Fraternities/Sororities	Special Manufacturing
Fruit Packing House	Wetlands

Also: Many attorneys, builders, architects, accountants, real estate agents, property managers, and individuals in the North Central Florida area.

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