

QUALIFICATIONS OF DAVID R. CRAFT

EDUCATION:

- High school graduate of Enterprise High School, Enterprise, Mississippi
- Attended University of Mississippi, Oxford, Mississippi
- Attended Millsap's College, Jackson, Mississippi

PROFESSIONAL DESIGNATIONS:

- Licensed Real Estate Broker (No. 9257) under the Mississippi Real Estate Commission
- Certified General Appraiser of the State of Mississippi (GA-162)
- Licensed Insurance Agent (No. 8106537 87 001) under the Mississippi State Insurance Department
- Graduate of Mississippi Association of Realtor's Institute

PROFESSIONAL WORK EXPERIENCE

- 1977 to present, worked at Century 21 Property Shop Realty and Property Shop Realty in sales, construction, management, and rental management.
- 1977 to 1982, worked as an assistant to Freda C. Craft as a fee appraiser
- 1982 to present real estate appraiser and owner of The Appraisal Shop.

APPRAISAL COURSES COMPLETED

- Mississippi Association of Realtor's real estate courses I, II, III, and IV.
- Mississippi Insurance Association's, Property and Casualty course.
- Century 21 Securities Course SEC series 22 and 39.
- Real Estate Appraisal Principles (Exam 1A-1/8-1) of the American Institute of Real Estate Appraisers of the National Association of Realtors.
- Residential Valuation (Exam 8-3) of the American Institute of Real Estate Appraisers of the National Association of Realtors.
- Basic Valuation Procedures (Exam 1A-2) of the American Institute of Real Estate Appraisers of the National Association of Realtors.
- Capitalization Theory and Techniques, Part A (Exam 1B-A) of the American Institute of Real Estate Appraisers of the National Association of Realtors.
- Capitalization Theory and Techniques, Part B (Exam 1B-B) of the American Institute of Real Estate Appraisers of the National Association of Realtors.
- Standards of Professional Practice (Exam SPP) of the American Institute of Real Estate Appraisers of the National Association of Realtors.

APPRAISAL WORK PERFORMED FOR: (PARTIAL LIST)

- | | |
|---|--------------------------------|
| • Singing River Federal Credit Union | Bancorp South |
| • Merchants and Marine Bank | Century Bank |
| • Hancock Bank | City of Pascagoula |
| • City of Moss Point | George County Hospital |
| • Singing River Hospital Systems | The First Bank |
| • Regions Bank | Lender's Services, Inc. |
| • Chase Manhattan Bank | FDIC |
| • Ingall's Employees Credit Union | FREDDIE MAC |
| • Small Business Administration | RTC |
| • FANNIE MAE | Mississippi Highway Dept. |
| • Jackson County, Ms | United States Postal Service |
| • Circuit Court of Jackson, George, and Greene Counties | The Peoples Bank |
| • Federal Bankruptcy Court, Gulfport, Ms | U.S. Fish and Wildlife Service |
| • Hancock County | City of Gautier |
| • Harrison Circuit and Chancery Court | City of D'Iberville |
| • Flagstar Bank | The Nature Conservancy |