

**QUALIFICATIONS OF APPRAISER  
CHRISTINA HIU-KIT KONG**

**Education and License:**

Boston College – Chestnut Hill, Massachusetts  
Bachelor of Science – Finance, May 2010  
Appraisal Trainee License State of Texas Number TX-1320683

**Real Estate Experience:**

April 2011 to Present – Staff Appraiser for C. L. McDade & Company. Duties include research and valuation of all types of retail, office, industrial, multifamily and special use properties.

October 2010 to April 2011 – Structured Finance Staff for Ernst and Young, LLP. Duties included analyzing and reviewing investment offerings for Commercial Mortgage-Backed Securities and Residential Mortgage Backed Securities transactions.

**Representative Clients:**

BBVA Compass Bank	Bank of America
Frost National Bank	BB&T
Prosperity Bank	Northern Trust Bank
LegacyTexas Bank	Park Cities Bank
Sovereign Bank	Fidelity Bank
Texans Commercial Capital	RBC Builder Finance
United Texas Bank	PlainsCapital Bank
Jefferson Bank	MetroBank
CIT Small Business Lending Corporation	First Independent National Bank
Inwood National Bank	T Bank
Regions Bank	Independent Bank - McKinney
PointBank	ViewPoint Bank
North Dallas Bank and Trust Company	The American Bank of Texas
American National Bank of Texas	First National Bank
Pilgrim Bank	JP Morgan Chase Bank