

**QUALIFICATIONS OF THE APPRAISER
CHRISTOPHER LANCE MCDADE, MAI**

Mr. McDade is President and Owner of C. L. McDade & Company with offices serving the Dallas/Fort Worth Metroplex and Austin/San Antonio areas. He has been active in the real estate industry since 1980 and in the appraisal of real estate since 1982. C. L. McDade & Company is a real estate valuation and consulting firm that was established in 1988.

Mr. McDade has specialized in the valuation of investment grade real estate, primarily for regional and local financial institutions as well as federal regulatory agencies, pension fund trusts and insurance companies. He has qualified as an expert witness in U.S. Federal Bankruptcy and District Courts in Dallas, Grayson, and Tarrant Counties.

Professional Affiliations:

Member – Appraisal Institute (MAI)

State Certified General Real Estate Appraiser - State of Texas Certificate TX-1320683-G
Affiliate, Greater Dallas Association of Realtors, Inc.

Education:

Bachelor of Business Administration - Finance, Texas A&M University

Completed all required courses for the Appraisal Institute

Real Estate Related Seminars (most recent) –

Appraisal Curriculum Overview General – October 2011

Appraisal Curriculum Overview Residential – September 2011

Advanced Internet Search Strategies – May 2011

National USPAP Update Course – May 2011

Appraising Convenience Stores – September 2010

Business Practices and Ethics – November 2009

Site Use and Valuation Analysis – October 2009

7 Hour National USPAP Update Course – April 2009

Valuation of Green Residential Properties – December 2008

Supervising Appraisal Trainees – November 2008

Professional's Guide to URAR – December 2007

Analyzing Distressed Real Estate – December 2007

What Commercial Clients Would Like Appraisers to Know – December 2007

Residential Design and Functional Utility – November 2007

Appraisal Operation – October 2007

USPAP Update Course – May 2007

Restaurant Valuation – February 2007

Subdivision Valuation – October 2006

Scope of Work – September 2006

CT – New Technology – September 2005

Course 420: Business Practices and Ethics – June 2005

National USPAP Online Equivalent Course – December 2004

Feasibility, Investment and Option Value – January 2004

Overview of Real Estate Principles – June 2003

Small Hotel/Motel Valuation – November 2002

Code of Professional Ethics – November 2002

Real Estate Fraud – November 2002

Blueprints and Specifications – June 2002

GIS Application for Real Estate - March 2002

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Clients Served:

The American National Bank of Texas	BBVA Compass
Prosperity Bank – Dallas, Houston, Austin	Behringer Harvard
Sovereign Bank – Dallas, Austin	T Bank
Bank of America – Dallas, Charlotte	Frost Bank – San Antonio
SNB Bank of Dallas – Frisco, Stillwater	One World Bank
Wells Fargo Bank	RBC Bank – N.C.
Northern Trust Bank – Dallas, Chicago	1 st Independent National Bank
JP Morgan Chase Bank – Dallas, Houston	IronStone Bank – North Carolina
Bank of Texas	Golden Bank – Houston, Dallas
Coppermark Bank – Oklahoma, Texas	1 st International Bank, Plano
BB&T Bank	Independent Bank – McKinney
ViewPoint Bank	GE Capital
CIT Small Business Lending – Dallas	Inwood National Bank
Veritex Bank	United Texas Bank
First National Bank – Dallas, Omaha	MetroBank – Dallas, Houston
Capital One Bank – McKinney, New Orleans	First Bank
North Texas Certified Development	LegacyTexas Bank – Plano, Dallas
North Dallas Bank – Dallas, Plano, Irving	Amegy Bank
Regions Bank – D/FW Market	F&M Bank
Texas Capital Bank – Dallas, Austin, San Antonio	Park Cities Bank
Parkway Bank – Plano	Bank of the Ozarks
Wing Lung Bank – Hong Kong, Los Angeles	Signature Bank – Dallas
City Bank of Texas	Synergy Bank
CBRE – Melody Capital Markets	Highlands Bank
Cornerstone Bank	Comerica Bank
PlainsCapital Bank	NorthMarq
American Bank of Texas – Sherman, Dallas	First Horizon Bank
Town Center Bank	First United Bank
NexBank	ABC Bank – Lubbock, Austin
Pegasus Bank	Zions Bank – Salt Lake City
Town North Bank	Tolleson Bank
Vision Bank Texas	Texas State Bank

Real Estate Valuation and Consulting Services:

C. L. McDade & Company is a full service real estate appraisal consulting firm specializing in the valuation of commercial and residential properties and litigation valuation. With offices in Dallas and Austin, our company provides valuation services on office buildings, retail shopping centers, office/warehouses, hotel and motels, apartment communities and vacant land. In recent years, we have completed litigation assignments on condemnation, rights-of-way and ad valorem tax issues. Our residential staff provides appraisal services on existing and proposed single residences and 1-4 unit multifamily housing. We have developed a strong expertise in preparing appraisals on acquisition/development loans, primarily single family residential subdivisions and feasibility studies for proposed motel/hotel projects. Our consulting experience centers in the evaluation of distressed real estate portfolios for our institutional clients and estate/litigation/bankruptcy planning.