

**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:**

Designated 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

**Clients Served:**

The American National Bank of Texas	BBVA Compass Bank
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 <sup>st</sup> Independent National Bank
JP Morgan Chase Bank – Dallas, Houston	IronStone Bank – North Carolina
Bank of Texas	Golden Bank – Houston, Dallas
Stockmans Bank – Oklahoma, Texas	1 <sup>st</sup> 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.