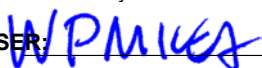


# APPRAISER RESUME

PERSONAL DATA			
<b>Name:</b>	William Porcher Miles	<b>Phone Number:</b>	985-871-5161
<b>Company Name:</b>	Miles Appraisal Group	<b>Fax Number:</b>	985-871-8036
<b>Address:</b>	68425 Highway 59, Suite 7 Mandeville, LA 70471-7753 poe@milesappraisal.com	<b>Certifications:</b>	Louisiana Certified Residential Real Estate Appraiser #R1017
PROFESSIONAL MEMBERSHIPS			
National Association of Independent Fee Appraisers IFA Candidate		New Orleans Metropolitan Association of REALTORS® Affiliate (www.nomar.org)	
FHA Approved Residential Real Estate Appraiser #LAR1017 (www.hud.gov)		ERC Member (www.erc.org)	
EDUCATION			
Name of Institution (HS, College, University, etc.)	Dates Attended	Type of Degree or Certificate	
University of the South, Sewanee, TN	1986-1990	Bachelor of Arts (BA)	
St. Martin's Episcopal School, Metairie, LA	1973-1985	High School Diploma	
Professional/Technical Courses (Appraisal Related)	Date Completed	Sponsoring Organization	
Fair Housing	11/2003	McKissock, Inc	
FHA Appraising Today	10/2003	McKissock, Inc	
Uniform Standards of Professional Appraisal Practice (USPAP)	03/2003	Burk Baker School of Real Estate	
Uniform Standards of Professional Appraisal Practice (USPAP)	12/2002	Louisiana Real Estate Appraiser's Board	
Uniform Standards of Professional Appraisal Practice (USPAP)	12/2001	Louisiana Real Estate Appraiser's Board	
Residential Valuation	04/2001	Louisiana Real Estate Appraiser's Board	
Real Estate Finance	06/2000	Louisiana Real Estate Appraiser's Board	
Real Estate Appraisal Principles and Practices	12/1999	Donaldson School of Real Estate	
Applied Residential Valuation	12/1999	Donaldson School of Real Estate	
Seminars, Conferences, Clinics Attended	Date Completed	Sponsoring Organization	
USPAP and Basic Income Capitalization Concepts	12/1999	Donaldson School of Real Estate	
Residential Case Study	12/1999	Donaldson School of Real Estate	
Appraisal Principles/Appraisal Procedures	03/1993	Appraisal Institute	
Residential Case Study	03/1993	Appraisal Institute	
Standards of Professional Practice, Parts A and B	08/1993	Appraisal Institute	
Applied Sales Comparison Approach	05/1992	Appraisal Institute	
EMPLOYMENT HISTORY			
Employer's Name and Address	Business Title	Dates of Employment	% of Time Dedicated to Appraising
Miles Appraisal Group 68425 Highway 59, Suite 7, Mandeville, LA 70471	Appraiser/Owner	04/2000-Present	100
Murphy/Blossman Appraisal Services 1011 N. Causeway Blvd, Suite 3, Mandeville, LA 70471	Appraiser/CIO	04/1995-03/2000	100
Richard L. Murphy & Associates 1010 Veterans Blvd., Suite 200, Metairie, LA 70002	Appraiser/CIO	04/1993-03/1995	100
EXPERIENCE SUMMARY			
Associate appraiser since 1991 (Miles & Associates 11/1991 to 03/1993). Types of Properties Appraised: Apartment Complexes, Commercial and Residential Land, Commercial and Residential Condominiums, Commercial Offices, Commercial and Industrial Office/Warehouses, Commercial and Industrial Warehouses, Feasibility Studies, Horse Farms, Hotels and Motels, Multi-Family Properties, Relocation Appraisals, REO Properties, Residential Townhomes, Restaurants, Single-Family Residences, Small Income Producing Properties, Subdivision Analyses.			
APPRAISAL COVERAGE AREAS		MARKET AND COST DATA SOURCES	
Greater New Orleans Metropolitan Area including the parishes of: St. Tammany, Orleans, Jefferson, Tangipahoa.		Market data is derived from the MLS system, Realtor provided data, Deedfax Cost Data is derived from the Marshall Valuation Service and local contractors. All appraisal data is also maintained on computer systems and physical files.	
REFERENCES			
Specific references available upon request.		Cornerstone Mortgage, Countrywide, Cross Country Mortgage, CTX Mortgage, Dana Capital, E-Loan, Essential Mortgage, Eustis Mortgage, First Bank and Trust, First Community Bank, First Franklin Financial, First Guaranty Bank and Mortgage First Horizon, First Tennessee Bank, Flagstar, Fontainebleau Mortgage, GMFF,	
SELECTED LIST OF CLIENTS: Ace Mortgage, Algiers Bank and Trust, Alliance Lending Services,		Hancock Bank and Mortgage, Harmony Financial Group, Harris Trust and Savings, Hibernia Bank and Mortgage, Home Capital Corp, Iberia Bank, Interstate Mortgage, Loan America, Miller Home Mortgage, Mortgage Market, Mortgages Direct, MTS, Network Funding, NOLA Lending, Novastar Home Mortgage, Ocean West Funding,	
Allied Home Mortgage Capital Corp, Allstate Mortgage, Alternative Lending, American Bank and Trust, American Funding Network, AmSouth Bank, Amstar Mortgage Corp, Assurance Financial Group, Avenue Mortgage, Bank One, Banksource Mortgage, Benchmark Mortgage, Cartel Asset Mgmt,		OCWEN Financial, Omni Bank, Option One Mortgage, Paragon Lending, Parish National Bank and Mortgage, Resource Bank, St Tammany Homestead, Standard Mortgage, Sunset Mortgage, Union Planters Bank, Washington Mutual, Wells Fargo Home Mortgage, Whitney National Bank, ZNet Financial, LLC.	
Carteret Mortgage Corp, Castlerock Mortgage, Cedent Mobility, Central Progressive Bank and Mortgage, Chase Manhattan Mortgage, Chateau Mortgage of Louisiana, Citicorp Trust and Bank, Citifinancial, Citimortgage, Citizens Bank and Trust, Colonial National Mortgage,			
Please visit our website at <a href="http://www.milesappraisal.com">www.milesappraisal.com</a> for real estate news, information and services. Order an appraisal online and receive e-mail status updates, online file storage and retrieval, and e-mail delivery. We are also lighthouse capable and members of the Realtrans Network. State Certificate and E & O are available online.			
<b>SIGNATURE OF APPRAISER:</b> 		<b>DATE:</b> Updated 04/2004	