

APPRAISER RESUME

PERSONAL DATA					
Name: Peter B. Dudley		Phone Number: 239-591-4212			
Company Name: Wayne & Dudley Appraisers		Fax Number: 239-591-4469			
Address: 2045 Trade Center Way		Certifications: State Certified Residential Appraiser #RD0000294			
Naples, Florida 34109		Appraiser's MRA Designation			
www.wayne-dudley.net		E-mail Address: appraisers@wayne-dudley.net			
PROFESSIONAL MEMBERSHIPS					
National Association of Master Appraisers					
EDUCATION					
Name of Institution (HS, College, University, etc.)	Dates Attended	Type of Degree or Certificate			
St. Lawrence University	1965-1967				
Roger Williams College	1971-1972	B.S. in Business Administration			
Professional/Technical Courses (Appraisal Related)	Date Completed	Sponsoring Organization			
Appraisal Ethics	1991	American Society of Appraisers			
Appraisal Practice	October 1992	Lee and Grant Company			
Residential Environmental Screening	May 1994	Lincoln Graduate Center			
Appraisal Methods and Applications	October 1996	Real Estate Education Specialists			
Appraisal Case Studies	November 1998	Real Estate Education Specialists			
Valuation of Partial Interests	October 1994	Fort Myers Association of Realtors			
Seminars, Conferences, Clinics Attended	Date Completed	Sponsoring Organization			
USPAP/Law Update	November 2000	Real Estate Education Specialists			
Appraisal Case Studies, USPAP/Law Update	November 2002	Bert Rodgers			
30 Hours; Case Studies, USPAP, Law Update	November 2004	Bert Rodgers			
30 Hours; Case Studies, USPAP, Law Update	November 2006	Ed Klopfer			
30 Hours; Case Studies, USPAP, Law Update	November 2008	McKissock			
EMPLOYMENT HISTORY					
Employer's Name and Address	Business Title	Dates of Employment	% of Time Dedicated to Appraising		
Peter B. Dudley					
2045 Trade Center Way, Naples, FL 34109	Appraiser	1980-12/2007	100%		
Wayne and Dudley, Appraisers	Appraiser	1/2008-Present	100%		
2045 Trade Center Way, Naples, FL 34109					
EXPERIENCE SUMMARY					
TYPE	EXISTING CONSTRUCTION	PROPOSED CONSTRUCTION	TYPE	EXISTING CONSTRUCTION	PROPOSED CONSTRUCTION
Single Family Detached Dwellings	2000+	1500+-	Apartments (21 or more units)	--	--
Condominiums	1500+-	--	Subdivisions	--	--
Planned Unit Developments	--	--	Commercial	--	--
Dwelling (2 to 4 living units)	400+-	--	Industrial	--	--
Apartments (5 to 20 living units)	--	--	Land (finished lots, raw land)	1000+-	--
Other	--	--	Other	--	--
Number of appraisal report prepared for the following in the past 2 years					
1. INSTITUTIONAL INVESTORS		2. GOVERNMENTAL AGENCIES		3. PRIVATE MORTGAGE INSURERS	
Briefly describe appraisal review experience: Limited					
APPRAISAL ACTIVITY AREA					
List cities and/or counties in your area of appraisal activity: All of Collier County including Marco Island, Naples, Golden Gate; Lee County including Ft. Myers, Ft. Myers Beach, Sanibel; Bonita Springs; Charlotte County including Punta Gorda and Port Charlotte.					

MARKET AND COST DATA SOURCES			
State sources, types and availability of data: Real Quest, Lee, Collier and Charlotte County Property Appraisers' web sites; Local MLS; FEMA Flood Maps. All data is available on line and is updated daily.			
How is the data maintained: Data is maintained electronically and updated monthly.			
Use of local MLS data: YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>			
EXPERIENCE REFERENCES			
REFERENCE #1	Name of Firm: Fifth Third Bank		Type of Business: Mortgage Lending
	Name of Contact: Frank Woodward	Title: Vice President	Area Code & Telephone No.: (239) 449-7022
	Street Address: 999 Vanderbilt Beach Road Naples, Florida 34108		
REFERENCE #2	Name of Firm: Bank of Florida		Type of Business: Mortgage Lending
	Name of Contact: Craig Sherman	Title: Vice President	Area Code & Telephone No.: (239) 254-2100
	Street Address: 1185 Immokalee Road Naples, Florida 34110		
REFERENCE #3	Name of Firm: Regions Bank		Type of Business: Mortgage Lending
	Name of Contact: Tim McLean	Title: Vice President	Area Code & Telephone No.: (239) 434-1109
	Street Address: 4851 Tamiami Trail North Naples, Florida 34103		
REFERENCE #4	Name of Firm: Regions Bank		Type of Business: Mortgage Lending
	Name of Contact: Paula Steuer, MAI	Title: Job Manager	Area Code & Telephone No.: (423) 396-4464
	Street Address: 9930 Homewood Circle Ooltewah, TN 37363		
REFERENCE #5	Name of Firm: First National Bank of the Gulf Coast (In Organization)		Type of Business: Mortgage Lending
	Name of Contact: Kevin Klimek	Title: Vice President	Area Code & Telephone No.: (239) 272-2664
	Street Address: 1415 Panther Lane Naples, Florida 34109		
REFERENCE #6	Name of Firm: TIB Bank		Type of Business: Mortgage Lending
	Name of Contact: Ellie Whitmer	Title: Loan Administrator	Area Code & Telephone No.: (239) 597-2626
	Street Address: 6435 Naples Blvd, Suite #2 Naples, FL 34109		
(VERIFY CONTACT INFORMATION IS CORRECT. ATTACH ANY LETTERS OF REFERENCE OR OTHER EXHIBITS)			
MISCELLANEOUS			
State any real estate and/or contractor's licenses currently held: State Certified Residential Real Estate Appraiser; Expires 11/30/2008 Licensed Real Estate Broker Additional information:			
APPRAISER'S STATEMENT			
I certify that the aforementioned is correct and true to the best of my knowledge and may be investigated through any of the sources shown herein as warranted.			
Signature of Appraiser:		Date: December 1, 2008	

AC# 4136242

STATE OF FLORIDA

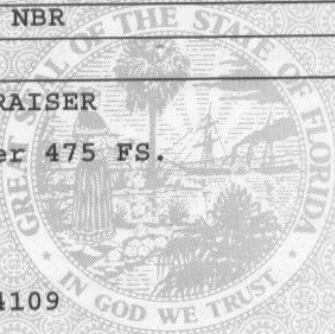
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
FLORIDA REAL ESTATE APPRAISAL BD

SEQ# L08110900062

DATE	BATCH NUMBER	LICENSE NBR
11/09/2008	088110358	RD294

The CERTIFIED RESIDENTIAL APPRAISER
Named below IS CERTIFIED
Under the provisions of Chapter 475 FS.
Expiration date: NOV 30, 2010

DUDLEY, PETER B
2045 TRADE CENTER WAY
NAPLES FL 34109



CHARLIE CRIST
GOVERNOR

DISPLAY AS REQUIRED BY LAW

CHARLES W. DRAGO
SECRETARY