

STATE OF ARIZONA
BOARD OF APPRAISERS

BE IT KNOWN THAT

WILLIAM J. WISNIEWSKI

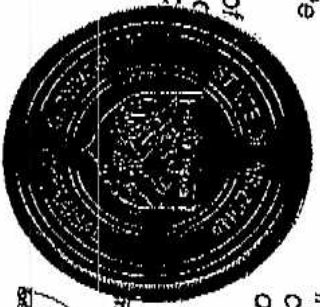
HAS MET ALL THE REQUIREMENTS AS A

Certified Residential Real Estate Appraiser

In accordance with Arizona Revised Statutes and on authority of the Board of Appraisal, State of Arizona.

This certificate shall remain evidence thereof unless or until the same is suspended, revoked or expires in accordance with the provisions of law.

CERTIFICATE NUMBER
21021
EXPIRATION DATE
MAY 31, 2006



[Signature]
General Director of the Board of Appraisers

SHALL REMAIN PROPERTY OF ARIZONA BOARD OF APPRAISAL