APPRAISER'S QUALIFICATIONS

J. MATTHEW BARONE BROKER OF RECORD BARONE AND SONS, INC. PRESIDENT OF BARONE & SONS, INC.

Licensed Residential Appraiser by State Board of Certified Real Estate Appraisers

STATE CERTIFICATION:	Dated: August 26, 1991; Residential Certification
	FHA Approved Appraiser
POSITION:	President of Barone & Sons, Inc.,
EDUCATION:	Bachelor of Arts Degree Washington & Jefferson College
PROFESSIONAL AFFILIATIONS: EXPERIENCE INCLUDES:	The following courses have been completed at the Realtors Educational Institute: Real Estate Fundamentals Real Estate Practice Residential Construction The Appraisal of Real Estate Property Management Real Estate Investment The Following courses have been completed through the Appraisal Institute (formerly A.I.R.E.A.): Standards of Professional Practice Residential Valuation Real Estate Appraisal Principles Continuing education includes approximately 28 hours every two years for appraisal recertification and 14 hours for broker license requirements. There is a USPAP requirement during every appraisal recertification period. Realtors Association of Metropolitan Pittsburgh. Pennsylvania Association of Realtors National Association of Realtors Appraisal work since 1986 Mortgage appraisal work for more than fifty Banks and Mortgage Companies. Additional appraisal work has been completed for Attorneys, taxing bodies, Realtors and Individuals. I have personally completed and assisted in over 20,000 single-family residential appraisals.

To contact J. Matthew Barone: jmb@baroneandsons.com - Phone: 412/881-6020; Fax: 412/881-8381