

QUALIFICATIONS OF THE APPRAISER

Don Winters Jr

Business Address:	10/20/2008	Bill Brown Appraisals LTD P O Box 652 Picayune, MS 39466
	2004 to 10/20/2008	Owner, Don Ginn (passed away) P. O. Box 954 Picayune, MS 39466
Appraisal Experience:	2004 to Present	Land, Residential, Multi Family, REO, Relocation <i>Over 1000 appraisals</i> State License No. LA-1402

Appraisal Education *I have over 150hrs of classroom training*

The Nature of Real Property
Uniform Standards Of Professional Appraisal Practice
The Valuation Process
The Market Comparison Approach
Cost Approach and Site Valuation
Income and Expense Estimates
Direct Capitalization
Six functions of a Dollar
Mississippi Appraisal License Law
Valuation Process for Home Mortgage Insurance
Sales Comparison Approach
Principles of Appraisal
Factory Built Housing

Professional and Trade Affiliation

State Licensed Real Estate Appraiser LA-1402 in the State of Mississippi
FHA approved appraiser, license MSLA-1402

Clients

First National Bank of Picayune, MS	The First Picayune, Hattiesburg, Gulfport
Bank Plus, Picayune, MS	Southern National Bank, Wiggins, MS
Hancock Bank of Picayune, Gulfport MS	Bank of Wiggins, Wiggins, MS
Cendant Mortgage, Mt. Laurel, NJ	Central Progressive Bank, Slidell, Mandeville, New Orleans
Hibernia Bank, Baton Rouge, LA	Equipoint Financial, Florida
Sunset Mortgage, Slidell, LA	Southern Bancorp, Picayune, MS
America's Moneyline, Inc., Glen Allen, VA	Wachovia Mortgage, Gulfport, MS
First Southern Bank, Picayune, MS	GMAC Mortgage
Plaza Mortgage, Slidell, LA	Regions Bank, Hattiesburg, MS
Homeowners Loan, Atlanta, GA	Parish National Bank, New Orleans, LA
Internet Mortgage, Overland Park, KS	City of Picayune
ASI Federal Credit Union, Harahan, LA	City of Poplarville
SMC Lending, Inc., Las Vegas, NV	J P Morgan Chase Bank
American Fidelity, Inc., Baton Rouge, LA	Peoples Bank, Biloxi, MS

Law Firms

Smith and Oldmixon, Poplarville, MS	Gerald Cruthirds, Picayune, MS
Edward Jones Trust Company, St. Louis, MO	McDonald and Patch, Picayune, MS
Williams, Smith and Stockstill, Picayune, MS	

Bill Brown Appraisals LTD

Licensed Real Estate Appraisers

Mississippi Gulf Coast

Hancock, Harrison, Jackson, Lamar, Pearl River and Stone Counties

Ocean Springs, Picayune, Poplarville, Biloxi, Gulfport, Pascagoula, Moss Point, Vancleave, D'Iberville, Long Beach, Pass Christian, Bay St Louis, Waveland, Kiln, Lumberton, Wiggins, etc...

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Picayune, MS 39466

BILL BROWN
Cell 800-630-9587

DON WINTERS JR
Cell 888-369-3508

Over 30 years experience, FHA approved. Residential, Land, Commercial and Industrial Appraisals. Licensed Appraisers in Mississippi. Bill is a Licensed Appraiser # LA1168. Don is a Licensed Appraiser # LA1402.

We are capable of sending appraisals out in PDF format to your email address or we can send it to you snail mail if you like.

You can check out our web site at www.AppraisalsLTD.com.

You can send your request by fax or online at the website.