

QUALIFICATIONS OF THE APPRAISER

William Brown

Business Address: 10/20/2008 Bill Brown Appraisals LTD
P O Box 652
Picayune, MS 39466

1999 to 10/20/2008 Owner, Don Ginn (passed away)
P. O. Box 954
Picayune, MS 39466

Appraisal Experience: 1999 to Present Land, Residential, Commercial *Over 2000 appraisals*
State License No. LA-1168

Appraisal Education *I have over 200hrs 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
Uniform Standards Of Professional Appraisal Practice
Mississippi Appraisal License Law
Valuation Process for Home Mortgage Insurance
Wetlands Identification and Delineation
Sales Comparison Approach
Principles of Appraisal
The Valuation Process
Uniform Standards of Professional Practice Appraisal
Mississippi Appraisal License Law

Professional and Trade Affiliation

State Licensed Real Estate Appraiser LA-1168 in the State of Mississippi
FHA approved appraiser, license MSLA-1168

Clients

First National Bank of Picayune, MS
Bank Plus, Picayune, MS
Hancock Bank of Picayune, Gulfport MS
Cendant Mortgage, Mt. Laurel, NJ
Hibernia Bank, Baton Rouge, LA
Sunset Mortgage, Slidell, LA
America's Moneyline, Inc., Glen Allen, VA
First Southern Bank, Picayune, MS
Plaza Mortgage, Slidell, LA
Homeowners Loan, Atlanta, GA
Internet Mortgage, Overland Park, KS
ASI Federal Credit Union, Harahan, LA
SMC Lending, Inc., Las Vegas, NV
American Fidelity, Inc., Baton Rouge, LA

The First Picayune, Hattiesburg, Gulfport
Southern National Bank, Wiggins, MS
Bank of Wiggins, Wiggins, MS
Central Progressive Bank, Slidell, Mandeville, New Orleans
Equipoint Financial, Florida
Southern Bancorp, Picayune, MS
Wachovia Mortgage, Gulfport, MS
GMAC Mortgage
Regions Bank, Hattiesburg, MS
Parish National Bank, New Orleans, LA
City of Picayune
City of Poplarville
J P Morgan Chase Bank
Peoples Bank, Biloxi, MS

Law Firms

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

Gerald Cruthirds, Picayune, MS
McDonald and Patch, 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...

Office 888-749-6726

Fax 800-388-8519

P O Box 652

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.