

QUALIFICATIONS OF APPRAISER

LEE F. PALLARDY, III, MAI

1973 - Honors Graduate, University of Notre Dame; Major - Finance.

Employed 2-1/2 years by Freedom Federal Savings & Loan Association of Florida. Participated in branch management, residential, commercial and construction lending. Last positions held - Vice President, Sunshine State Service Corp., a wholly owned subsidiary involved in real estate development; and Problem Loan Administrator for Freedom Federal in charge of liquidating foreclosure properties and working out delinquent loans.

Chairman of the Board
and Treasurer

- Lee Pallardy, Inc.

Experience:

- 33 years' experience in real estate appraisals, brokerage, and development; also experienced in the valuation of closely held corporations, small businesses and minority interests in corporations and partnerships.

Qualified as an expert witness in Alachua, Hernando, Hillsborough, Manatee, Pasco, Polk, Pinellas and Sarasota County Courts and Federal Courts.

Member

- Appraisal Institute (MAI)

Director, West Coast Florida Chapter (1993-1995)

Appraisal Institute, Region X Representative (1994)

Appraisal Institute, National Ethics and Counseling
Panel (1992-1999)

Florida Bar Grievance Committee (1990-1993)

Licensed

- Registered Real Estate Broker,
State of Florida
License #BK 0129880

Certified Residential Contractor,
State of Florida (Inactive)

Certified General Real Estate Appraiser,
State of Florida
Certification #RZ 0000121

QUALIFICATIONS OF APPRAISER

LEE F. PALLARDY, III, MAI

(Continued)

Appraised for - Developers, Municipalities, Attorneys and Financial Institutions,
including:

Hillsborough County
City of Tampa
Tampa-Hillsborough County Expressway Authority
Hillsborough County Aviation Authority
Pasco County
Pinellas County
Tampa Electric Company
Manatee County

Carlton, Fields
de la Parte & Gilbert, P.A.
Fowler, White
Hill, Ward & Henderson, P.A.
Holland & Knight, L.L.P.
Macfarlane, Ferguson & McMullen
Farm Credit of Central Florida
Bank of America
Wachovia
Mercantile Bank
Fifth Third Bank
SunTrust Bank
The Bank of Tampa
Colonial Bank
The Prudential Realty Group

Florida Communities Trust
Federal Deposit Insurance Corporation
Florida Department of Environmental Protection
Florida Department of Transportation
South Florida Water Management District
Southwest Florida Water Management District
The Nature Conservancy
The Trust for Public Land

U.S. Bankruptcy Court, Middle District of Florida
U.S. Department of Justice