

Michels' Appraisal Service, Inc.

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State of West Virginia
Real Estate Appraiser Licensing & Certification Board

This is to certify that

AMY DUNKIN
P.O. BOX 2461
CHARLESTON, WV 25329
LICENSED RESIDENTIAL LR0430
Expiration Date 09/30/2008

has met the requirements of the law, and is authorized to appraise real estate and real property in the State of West Virginia.

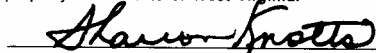
 Executive Director

State of West Virginia
Real Estate Appraiser Licensing & Certification Board

This is to certify that

THOMAS MICHELS
P.O. BOX 2461
CHARLESTON, WV 25329
CERTIFIED RESIDENTIAL CR0024
Expiration Date 09/30/2008

has met the requirements of the law, and is authorized to appraise real estate and real property in the State of West Virginia.

 Executive Director