

## APPRAISER RESUME

| PERSONAL DATA  |  |  |                                   |                       |                       |
|--|--|--|-----------------------------------|-----------------------|-----------------------|
| <b>Name:</b> Lester B. Caplan  | <b>Phone Number:</b> (760) 574-5242  |  |                                   |                       |                       |
| <b>Company Name:</b> American Valuation Company  | <b>Fax Number:</b> (760) 406-5783  |  |                                   |                       |                       |
| <b>Address:</b> 78206 Varner Road, Suite D-144<br>Palm Desert, CA 92211  | <b>Certifications:</b> California State Certified General Appraiser<br>Certificate Number AG001751 first issued 01/16/92<br>Expires 09/01/2022 |  |                                   |                       |                       |
| PROFESSIONAL MEMBERSHIPS   |  |  |                                   |                       |                       |
| Former member national association of real estate appraisers,CREA designation 1989, CCRA designation 1990  |  |  |                                   |                       |                       |
| former member "MAI candidate member" Appraisal Institute, Member Earth Advantage Accredited Green Appraiser Program, AGA Accredited Green Appraiser designation October 2019     |  |  |                                   |                       |                       |
| EDUCATION  |  |  |                                   |                       |                       |
| Name of Institution (HS, College, University, etc.)  | Dates Attended   | Type of Degree or Certificate          |                                   |                       |                       |
| Los angeles pierce college   | 1976-1978  | None                                   |                                   |                       |                       |
| University of colorado   | 1979-1981  | None                                   |                                   |                       |                       |
|  |  |  |                                   |                       |                       |
| Professional/Technical Courses (Appraisal Related)   | Date Completed   | Sponsoring Organization                |                                   |                       |                       |
| Appraisal principles 1a-1/s1   | 1988,  | Appraisal institute                    |                                   |                       |                       |
| Residential valuation 8-2  | 1988   | Appraisal institute                    |                                   |                       |                       |
| Uniform standards of professional practice   | 1989,91,94,97,2004,08,12,14  | Appraisal institute, community college |                                   |                       |                       |
| Hp-12c appraisal math seminar  | 1991   | Appraisal institute                    |                                   |                       |                       |
| Commercial & industrial r.e. Appraisal   | 1991   | Saddleback college                     |                                   |                       |                       |
| New urar appraisal report seminar  | 1993   | Appraisal institute                    |                                   |                       |                       |
| Fannie mae appraisal guidelines/fha guidelines   | 1989, 1990, 1992, 2014   | Fannie mae/fha                         |                                   |                       |                       |
| Appraisal of 1-4 family residential  | 1990   | Society of real estate appraisers      |                                   |                       |                       |
| 2-4 unit apt appraisal   | 1995   | Value information tech. School         |                                   |                       |                       |
| Seminars, Conferences, Clinics Attended  | Date Completed   | Sponsoring Organization                |                                   |                       |                       |
| Federal & state laws and regulations   | 1995, 97, 99, 2004, 08, 12, 14   | Allied business school                 |                                   |                       |                       |
| Real estate law  | 1979   | University of colorado                 |                                   |                       |                       |
| Real estate appraisal  | 1979   | University of colorado                 |                                   |                       |                       |
| Real estate economics  | 1979   | University of colorado                 |                                   |                       |                       |
| Real estate principles   | 1986, 2000, 2004, 2008, 2012   | Allied business school                 |                                   |                       |                       |
| See attached Bureau Of Real Estate appraisers list of recent Appraisal courses.  | 1989   | Appraisal institute                    |                                   |                       |                       |
| EMPLOYMENT HISTORY   |  |  |                                   |                       |                       |
| Employer's Name and Address  | Business Title   | Dates of Employment                    | % of Time Dedicated to Appraising |                       |                       |
| American valuation company<br>78206 varner road, suite d-144 , palm desert ca 92211  | President & ceo  | 1989 to present                        | 100%                              |                       |                       |
| Associated appraisers<br>Laguna niquel, ca   | Chief appraiser  | 5/1989 to 10/1990                      | 100%                              |                       |                       |
| Appraisal house<br>Fort walton beach florida   | Sr associate appraiser   | 10/1986 to 5/1989                      | 100%                              |                       |                       |
| Maranatha real estate investment<br>Denver colorado  | President  | 1982 to 10/1986                        | 30%                               |                       |                       |
| EXPERIENCE SUMMARY   |  |  |                                   |                       |                       |
| TYPE   | EXISTING CONSTRUCTION  | PROPOSED CONSTRUCTION                  | TYPE                              | EXISTING CONSTRUCTION | PROPOSED CONSTRUCTION |
| Single Family Detached Dwellings   | 4000   | 400                                    | Apartments (21 or more units)     | 15                    | 5                     |
| Condominiums   | 1500   | 0                                      | Subdivisions                      | None                  | 10                    |
| Planned Unit Developments  | 3000   | 0                                      | Commercial                        | 250                   | 10                    |
| Dwelling (2 to 4 living units)   | 1000   | 15                                     | Industrial                        | 250                   | 10                    |
| Apartments (5 to 20 living units)  | 150  | 10                                     | Land (finished lots, raw land)    | 450                   |                       |
| Other  | 500  | 20                                     | Other                             | 25                    | 0                     |
| <b>Number of appraisal report prepared for the following in the past 2 years</b>   |  |  |                                   |                       |                       |
| <b>1. INSTITUTIONAL INVESTORS</b>  | <b>2. GOVERNMENTAL AGENCIES</b>  | <b>3. PRIVATE MORTGAGE INSURERS</b>    |                                   |                       |                       |
| 125  | 115  | 0                                      |                                   |                       |                       |
| <b>Briefly describe appraisal review experience:</b>   |  |  |                                   |                       |                       |
| I have extensive review experience reviewing 1 to 4 family residential properties for several fannie mae direct wholesale lenders, I have reviewed in excess of 1000 appraisals. |  |  |                                   |                       |                       |
| APPRAISAL ACTIVITY AREA  |  |  |                                   |                       |                       |
| <b>List cities and/or counties in your area of appraisal activity:</b>   |  |  |                                   |                       |                       |
| California: Riverside County; Coachella Valley area (Palm Springs/Palm Desert)   |  |  |                                   |                       |                       |

**MARKET AND COST DATA SOURCES**

**State sources, types and availability of data:**

Multiple listing service for southern california, all counties serviced. On-line public records sales from RealQuest and Realist; plat maps from real quest; on-line flood maps; Marshall & Swift building cost valuation books commercial & residential;

**How is the data maintained:**

On-line and in office

Use of local MLS data: YES  NO

**EXPERIENCE REFERENCES**

|   |  |  |   |  |
|---|--|--|---|--|
| REFERENCE #1  | <b>Name of Firm:</b><br>Primelending, a plainscapital company                        |  | <b>Type of Business:</b><br>Mortgage Bank                   |  |
|   | <b>Name of Contact:</b><br>Kai tubberville   |  | <b>Title:</b><br>SALES MANAGER                              |  |
|   | <b>Street Address:</b><br>74199 El Paseo Drive #105<br>Palm Desert, CA 92260         |  | <b>Area Code &amp; Telephone No.:</b><br>( 949 ) 290-2851   |  |
| <b>Type of property appraised (include Date &amp; Valuation):</b><br>1-4 family residential<br>Review appraiser for 1-4 family residential<br>1990 to present \$100,000 to \$15,000,000   |  |  |   |  |
| REFERENCE #2  | <b>Name of Firm:</b><br>Bank of America  |  | <b>Type of Business:</b><br>Mortgage Bank                   |  |
|   | <b>Name of Contact:</b><br>Yadera Galarza  |  | <b>Title:</b><br>SENIOR LOAN OFFICER                        |  |
|   | <b>Street Address:</b><br>73261 highway 111<br>Palm Desert, CA 92260                 |  | <b>Area Code &amp; Telephone No.:</b><br>( 760 ) 578-9859   |  |
| <b>Type of property appraised (include Date &amp; Valuation):</b><br>1-4 family residential<br>1989 to present<br>\$100,000 to \$10,000,000   |  |  |   |  |
| REFERENCE #3  | <b>Name of Firm:</b><br>Franklin Loan Center   |  | <b>Type of Business:</b><br>Mortgage Bank                   |  |
|   | <b>Name of Contact:</b><br>Denise Goodman  |  | <b>Title:</b><br>NEW HOMES, LOAN MANAGER                    |  |
|   | <b>Street Address:</b><br>44-800 Village Court<br>Palm Desert, CA 92211              |  | <b>Area Code &amp; Telephone No.:</b><br>( 760 ) 779-8134   |  |
| <b>Type of property appraised (include Date &amp; Valuation):</b><br>1-4 family residential<br>2004 to present<br>\$100,000 to \$5,000,000  |  |  |   |  |
| REFERENCE #4  | <b>Name of Firm:</b><br>Alpine mortgage  |  | <b>Type of Business:</b><br>Mortgage Bank                   |  |
|   | <b>Name of Contact:</b><br>Mike Chapa  |  | <b>Title:</b><br>BRANCH MANAGER                             |  |
|   | <b>Street Address:</b><br>47050 Washington Street, suite 4202<br>La quinta, ca 92253 |  | <b>Area Code &amp; Telephone No.:</b><br>( 760 ) 660-4696   |  |
| <b>Type of property appraised (include Date &amp; Valuation):</b><br>1-4 family residential<br>1992 to present<br>\$100,000 to \$4,000,000  |  |  |   |  |
| REFERENCE #5  | <b>Name of Firm:</b><br>Union Bank   |  | <b>Type of Business:</b><br>Commercial Bank                 |  |
|   | <b>Name of Contact:</b><br>Ann Nodal   |  | <b>Title:</b><br>APPRAISAL DEPARTMENT                       |  |
|   | <b>Street Address:</b><br>6 Pointe Drive, Suite 500<br>Brea, CA 92821                |  | <b>Area Code &amp; Telephone No.:</b><br>( 714 ) 255-2155   |  |
| <b>Type of property appraised (include Date &amp; Valuation):</b><br>Proposed construction, 1-4 family residential<br>2014 to present<br>\$100,000 to \$10,000,000  |  |  |   |  |
| REFERENCE #6  | <b>Name of Firm:</b><br>David M. Hatfield - Attorney at Law, Trust, Probate & Wills  |  | <b>Type of Business:</b><br>Trust, Probate & Wills attorney |  |
|   | <b>Name of Contact:</b><br>David M. Hatfield   |  | <b>Title:</b><br>Owner                                      |  |
|   | <b>Street Address:</b><br>2435 Orange Avenue, Suite B-2<br>Costa Mesa, CA 92267      |  | <b>Area Code &amp; Telephone No.:</b><br>( 949 ) 933-2059   |  |
| <b>Type of property appraised (include Date &amp; Valuation):</b><br>1-4 family residential, proposed construction,<br>1990 to present<br>\$100,000 to \$10,000,000David M. Hatfield - Attorney at Law, Trust, Probate & Wills ~ (949) 933-2059 |  |  |   |  |

(VERIFY CONTACT INFORMATION IS CORRECT. ATTACH ANY LETTERS OF REFERENCE OR OTHER EXHIBITS)

**MISCELLANEOUS**

**State any real estate and/or contractor's licenses currently held:**

California State Certified General Appraiser, AG001751, Expires 09/01/2022 concurrent certified general license held since January 1992

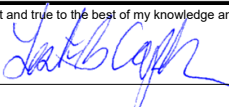
**Additional information:**

Current errors & omissions policy for \$1,000,000

**APPRAISER'S STATEMENT**

I certify that the aforementioned is correct and true to the best of my knowledge and may be investigated through any of the sources shown herein as warranted.

Signature of Appraiser:



Date:

02/23/2021