

**WILLIAM G. BOWEN, INC. - PROFILE**  
**REAL ESTATE APPRAISERS AND CONSULTANTS**

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52-1401971 - Federal I.D. Number  
PEG-9137738 Greenwich Insurance, E&O Insurance, 1M Limit

**BUSINESS:** William G. Bowen, Inc. is a full service appraisal firm that provides quick, quality appraisals, evaluations, and consultations at competitive prices on an a la carte basis. Since 1972, we have provided the best service and most complete market data available. The Firm performs 1,000 + residential and 100 + commercial, USPAP compliant, appraisals annually. Our web site ([www.williamgboweninc.com](http://www.williamgboweninc.com)) dramatically reduces loan processing time by providing instantly retrievable appraisal reports 24 hours a day, 7 days a week. The securitized reports are posted in the easy to use Adobe Acrobat, PDF (Portable Document Format) format. This format greatly reduces file size and the reader software is free. Try it! As a service company, we will provide the services you need. **Your success is our success.**

**MARKET AREA:** Maryland: Frederick County and Washington County  
Pennsylvania: Franklin County  
West Virginia: Berkeley County, Morgan County, and Jefferson County (Jefferson County Additional Fee)

**APPRAISERS:**

| <u>Appraiser</u>         | <u>Experience (Years)</u> | <u>FHA Approved</u> | <u>CertificationDate</u>           | <u>Expiration</u> |
|--------------------------|---------------------------|---------------------|------------------------------------|-------------------|
| William G. Bowen, MAI    | 38                        |                     | MD Certified General 04-001        | 12/31/12          |
|                          |                           |                     | PA Certified General GA-00613-L    | 06/30/11          |
|                          |                           |                     | WV Certified General 070           | 09/30/11          |
| Steven P. O'Farrell, MAI | 18                        |                     | MD Certified General 04-20148      | 04/16/11          |
|                          |                           |                     | PA Certified General GA001839      | 06/30/11          |
|                          |                           |                     | WV Certified General 297           | 09/30/11          |
| Nancy N. Bruno           | 16                        |                     | MD Certified General 04-20116      | 10/03/10          |
| C. Thomas Bowers, SRA    | 36                        | Yes                 | MD Certified Residential 03-067    | 12/31/12          |
| Carl C. Kidwiler         | 25                        |                     | MD Certified Residential 03-470    | 12/31/12          |
|                          |                           |                     | PA Certified Residential RL 138968 | 06/30/11          |
|                          |                           |                     | WV Certified Residential 0780      | 09/30/11          |
| Kristin G. Bowen         | 21                        | Yes                 | MD Certified Residential 03-5820   | 03/16/11          |
| Michael W. Colyer        | 15                        |                     | MD Licensed Residential 02-20411   | 02/02/11          |
|                          |                           |                     | WV Licensed Residential 0685       | 09/30/11          |
| Daniel J. McVicker       | 8                         |                     | MD Certified General 04-11729      | 12/09/11          |
| Mary J. Connolley        | 5                         | Yes                 | MD Certified Residential 03-12958  | 12/05/10          |
|                          |                           |                     | WV Certified Residential 0992      | 09/30/11          |
|                          |                           |                     | PA Certified Residential 139674    | 06/30/11          |

**DATA SOURCES:** 20,000 + In-House Appraisal Files for Market Trending  
MRIS - Metropolitan Regional Information Systems (MD, WV, PA and VA)  
Trend (Lusk type public records reports)  
FEMA Flood Hazard Boundary Maps (On-Line)  
Tax Maps and Assessment and Tax Information (On-Line & Hard Copy)  
Census Tract Maps (On-Line)  
Land Use regulations  
Marshall & Swift On-Line Cost Service and Marshall Valuation Service Manual  
Pricewaterhouse/Korpacz Real Estate Investor Survey  
U.S. Department of Labor, Bureau of Labor Statistics  
Maryland Office of Labor Market Analysis and Information, etc.

**REFERENCES:**

|                     |                 |                            |                |
|---------------------|-----------------|----------------------------|----------------|
| Jeff Gorman,        | Vice President  | Sovereign Bank             | (717) 217-3591 |
| Timothy G. Henry,   | CEO             | Centra Bank                | (301) 667-0067 |
| Steve Michael,      | Vice President  | Tower Bank                 | (301)491-3932  |
| Brian M. Holly, MAI | Chief Appraiser | U.S. Department of Justice | (202) 305-0296 |