



October 07, 2003

To Whom It May Concern:

I have known Chris Skalet for several years. He is an approved appraiser with SunTrust Mortgage and provides excellent service and a quality appraisal. Chris is very conscientious about his work and always delivers an accurate report to us. Chris works very well with all our staff and realtors/builders. He is a very dependable and consistent appraiser. I would recommend Chris Skalet to anyone that is looking for an excellent appraiser on any size property.

If you have any questions, please feel free to contact me at 865-544-2239.

Sincerely,

A handwritten signature in cursive script that reads "Melanie D. Watson".

Melanie D. Watson
Asst. Vice President/Underwriter

November 13, 2003

To Whom It May Concern:

I have utilized the appraisal services of Chris Skalet and Advanced Appraisal Services for approximately the past three years while in my role as a residential construction lender with both BB&T and SunTrust Banks. I have engaged Advanced Appraisal Services for URAR reports for both existing and proposed construction projects and have found his work to be both accurate and well supported with the most recent and relevant comparable sales data available. I have found Chris to be very professional and responsive with regards to delivery of the engaged work and I am confident that he takes a great deal of pride in his work. I have received an incredible turn around time on many of the reports I have requested with some reports delivered in as little as two days. In closing, I highly recommend Chris Skalet and Advanced Appraisal Services for your residential appraisal needs.

Sincerely,



David Lawson
Vice President
BB&T



All Things Financial.

To Whom It May Concern,

First Tennessee Bank N.A. has used Mr. Skalet (Advanced Appraisal Services) on several occasions for foreclosure appraisals. There are many benefits to using Advanced Appraisal Services: turn around times are quick; phone calls are returned within one business day; when updates are needed, they are provided quickly and reasonably priced. Overall, we feel that Advanced Appraisal Services can provide a dependable product for a reasonable price, and we would recommend other institutions take advantage of the service provided by Mr. Skalet.

Sincerely,

Matt Neel

A handwritten signature in cursive script that reads "Matt Neel".

Foreclosure Specialist

322 Nancy Lynn Lane, Suite 3
Knoxville, TN 37919
phone (865) 584-1584
fax (865) 584-1484
www.refg1.com



10/03/2003

Recommendation of Advanced Appraisal Services,

Advanced Appraisal Services has performed appraisals for REAL ESTATE FINANCE GROUP for the past three years. They consistently provide fast, accurate appraisals along with a high level of customer service. They have been a large part of my company's success and I recommend them with complete confidence.

Sincerely

A handwritten signature in black ink that reads 'Robert Coakley'. The signature is fluid and cursive, with a long, sweeping tail on the 'y'.

Robert Coakley
President
REAL ESTATE FINANCE GROUP

