

STATE OF ARIZONA
BOARD OF APPRAISAL

BE IT KNOWN THAT

LAURENCE J. O'GRADY

HAS MET ALL THE REQUIREMENTS AS A

Certified Residential Real Estate Appraiser

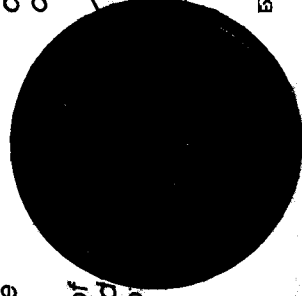
In accordance with Arizona Revised Statutes and on authority of the Board of Appraisal, State of Arizona.

This certificate shall remain evidence thereof unless or until the same is suspended, revoked or expires in accordance with the provisions of law.

CERTIFICATE NUMBER
21959

EXPIRATION DATE
OCTOBER 31, 2010

In witness whereof the Arizona Board of Appraisal caused to be signed by the Chair of the Board and the Executive Director



[Signature]
Executive Director of the Board of Appraisal
Date 10-2-08

SHALL REMAIN PROPERTY OF ARIZONA BOARD OF APPRAISAL