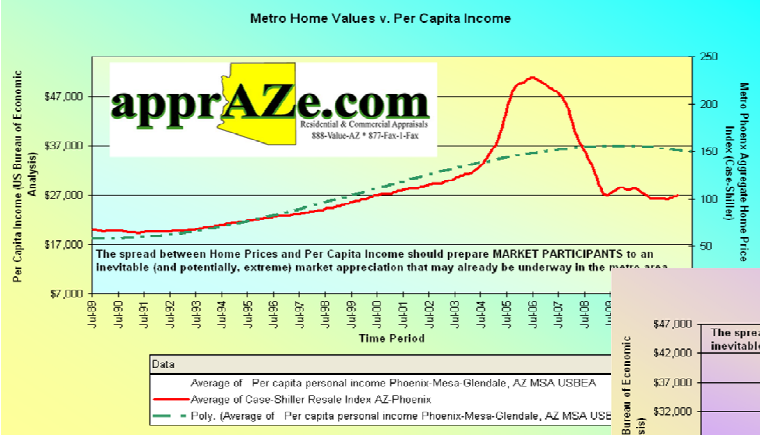


Appraising full time since 1984, Mr. Harper has personally completed 14,000+ residential & commercial appraisals & appraisal reviews of properties located in Maricopa County, Pima County, Pinal County, Cochise Cochise & Santa Cruz Elevator Speech County for use by governmental agencies, institutional lenders & servicers, attorneys & private parties concurrent w/Arizona residency.

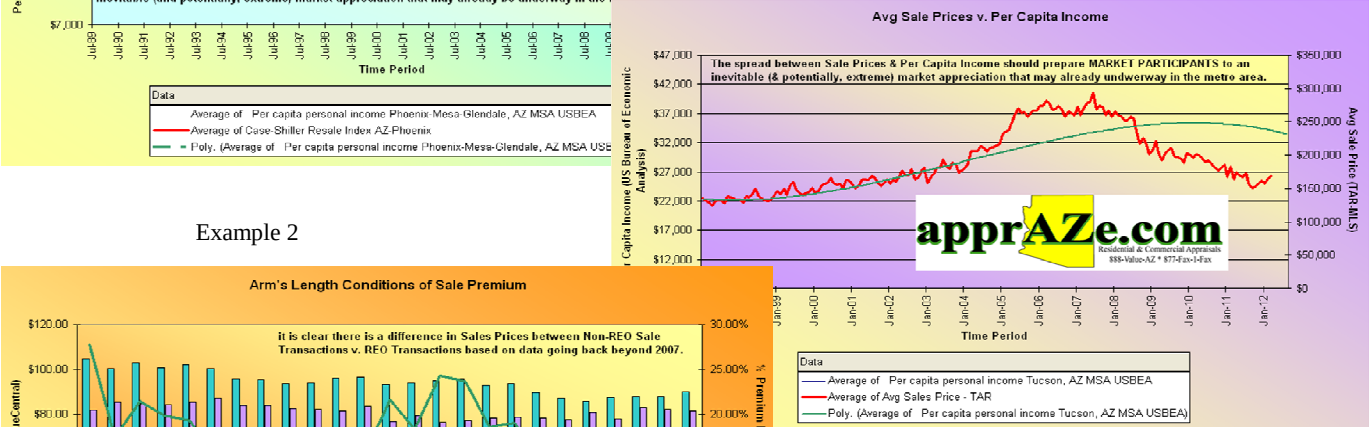
apprAZE.com staff employs an evolving emphasis in the use modern econometric tools (simple & multiple regression) to describe market conditions (supply & demand interaction) and provide credible (worthy of belief) residential appraisals & appraisal reviews & informed real estate consulting services in Maricopa, Pinal & Pima counties.

apprAZE.com is a 9 person appraisal firm, including 4 certified appraisers & 1 licensed appraiser. David B. Harper, SRA, President of apprAZE.com, commutes between both office locations: A) 2266 S Dobson Rd, Mesa in Maricopa County; & B) 1926 E 13th St, Tucson in Pima County.

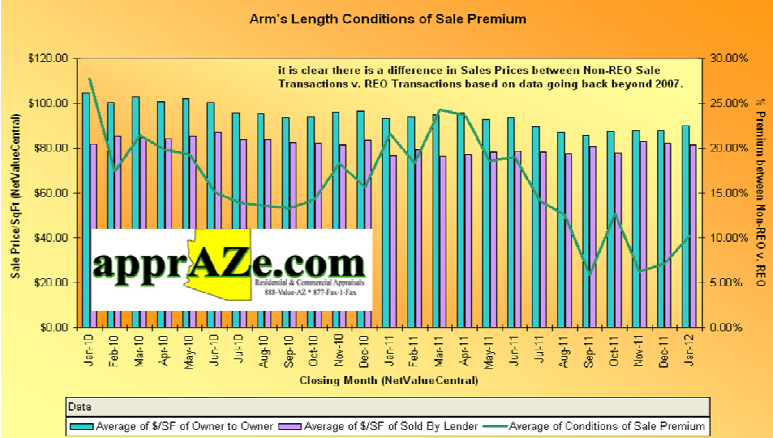
Relevant market data sources ascribed,but not limited hereto, are: ARMLS, ReaList, RealQuest, iMapp, NetValueCentral, TARMLS, CRS, GVMLS, &, multiple governmental web-sites.



Example 1 www.apprAZE.com



Example 2



Example 3

Dave Harper Completed	Appraisal Institute Education Program
11/19-20/2009	Residential Market Analysis and Highest & Best Use
09/27-28/2010	Adv. Spreadsheet Modeling for Valuation Applications
06/11-12/2008	15-Hour National USPAP Course
06/10-11/2011	Stats and Graphs
5/31-6/6/1987	Applied Residential Property Valuation
03/25-26/1994	Standards of Professional Practice, Part B (USPAP)
03/25-26/1991	Standards of Prof. Practice, Part B
03/23-24/1991	Standards of Prof. Practice, Part A
03/23-24/1 994	Standards of Professional Practice, Part A (USPAP)
03/07-08/2002	Standards of Prof. Practice, Part C
03/04-05/1 991	Residential Exam Prep Seminar
2/24-03/02/1991	Cap Theory & Tech, Part B
02/21-27/1993	Highest & Best Use and Market Analysis
02/1 7-23/1991	Cap Theory & Tech, Part A
01/28-29/2004	15-Hour National USPAP Course
1/08-9/2009	Appraisal Curriculum Overview (2-day General)
1/01-12/31/1990	Recert 126
1/20/2012	7-Hour National USPAP Update Course
12/10/2011	Appraising the Appraisal: Appraisal Review-General
4/9/2010	Office Building Valuation:A Contemporary Perspective
3/10/2010	Appraisal Challenges:Declining Markets and Sales Concessions
2/18/2010	Preparing & Reviewing Appraisals for Fannie Mae Loans
1/15/2010	7-Hour National USPAP Update Course
10/21/2009	Regression Analysis in Appraisal Practice: Concepts & Apps.
5/8/2009	7-Hour National USPAP Update Course

Dave Harper Completed	Appraisal Institute Education Program
3/19/2009	Completing Today's FHA Appraisal:Presented by HUD/FHA
7/17/2008	Supervising Appraisers in Arizona
5/8/2008	Business Practices and Ethics
5/7/2008	7-Hour National USPAP Update Course
10/10/2007	Forecasting Revenue
10/9/2007	Subdivision Valuation: A Comprehensive Guide
3/4/2005	Appraisal Consulting:A Solutions Approach
3/3/2005	Real Estate Finance, Value, and Investment Performance
2/25/2005	Business Practices and Ethics
2/24/2005	7-Hour National USPAP Update Course
3/11/2002	Fundamentals of Relocation Appraising
8/3/2001	Residential Consulting
7/11/2000	Appraising From Blueprints and Specifications Online
3/10/2000	Supporting Sales Comparison Grid Adjustments
1/31/2000	FHA and The Appraisal Process Online
3/6/1998	Analyzing Operating Expenses
5/30/1997	Dynamics of Office Building Valuation
4/11/1997	Litigation Skills for the Appraiser
6/21/1996	Highest and Best Use Applications
3/22/1996	Appraiser as Expert Witness
10/12/1995	The Challenge of Technology
7/20/1993	Appraisal Reporting of Complex Residential Properties
5/6/1988	Professional Practice
12/21/1984	Basic Valuation Procedures
11/4/1984	R.E. Appraisal Principles