

**QUALIFICATIONS OF APPRAISER
CYNTHIA JOHNSON**

Professional Designations

RM - Residential Member of the American Institute
of Real Estate Appraisers 1982

SRA - Appraisal Institute 1982
(Certified through 2014)

State Licensing and Certification

Certified General Appraiser-State of Nevada 1991
License #A.0000287-CG
(Certified through June 2013)

Certified Residential Appraiser-State of California 1991
License #AR011120
(Certified through May 2013)

Professional Activities

Society of Real Estate Appraisers, Chapter 189 1977-78
First Vice President

Member 1980 Young Advisory Council, SREA, Denver, CO

American Institute of Real Estate Appraisers,
Chapter 60 - Roster Committee Chairman 1985-89
Chapter 60 - Admission Committee 1987
Chapter 60 - Board of Directors 1988-91

Member of the Residential Appraisal Reports 1989-97
Subcommittee of the National Admissions
Committee of the Appraisal Institute

Member of the National Admissions Committee
(Residential) of the Appraisal Institute 1994-96

Region I Representative of the Residential Appraiser Board 1995-1998
(RAB of the Appraisal Institute)

**QUALIFICATIONS OF APPRAISER
CYNTHIA JOHNSON (cont.)**

Appraisal Experience

Independent Appraiser	1980-Present
Eagle Service Corporation	
Vice President & Appraiser	
Department Manager	1979-1980
Assistant Chief Appraiser	1978-1979
Staff Appraiser	1976-1978
Union Federal Savings and Loan	1975-1976
Alves Appraisal Associates	1972-1975

Formal Education

Sparks High School Graduate	1968
Bachelor of Science in Home Economics, University of Nevada, Reno	1972

Appraisal Education

Society of Real Estate Appraisers	1975
Course 101-Introduction to Appraising Real Property, Santa Clara, CA	
Course 201-Principles of Income Property Appraising, Santa Clara, CA	1977
Society of Real Estate Appraisers Seminars	1976
Narrative Report Writing Seminar	
Valuation of Leases and Leasehold Interest	1978
Real Estate Feasibility Analysis	1979
HP-38 Financial Calculator	1980
Application of Market Extractions	1981
American Institute of Real Estate Appraisers	1986
Residential Valuation	
Standards of Professional Practice	1986
SPPB Standards of Professional Practice - Parts A & B	1991
II420 Standards of Professional Practice - Part B	1995
Appraising 1-4 Family Income Properties	1997
I410 Standards of Professional Practice - Part A	1999
Standards of Professional Practice - Part C	2001
15-hour National USPAP Course	2003
7-hour National USPAP Update Course	2004
The Technical Inspection of Real Estate Condominiums, Co-ops & PUDs	2005
7-Hour National USPAP Update Course	2006
Business Practices & Ethics	2007

**QUALIFICATIONS OF APPRAISER
CYNTHIA JOHNSON (cont.)**

Seminars

Appraisal Institute

The High Tech Appraisal Office	1996
Internet and Appraising	1997
Residential Design and Functional Utility	1997
Experts on Trial	1997
Federal and State Laws and Regulations	1997
Boundary Law	1997
Microsoft Word 6.0 Windows Introduction	1997
Valuation of Detrimental Conditions	1998
Income Valuation of Small, Mixed Use Properties	1999
Lease Abstracting and Analysis	1999
Appraisal of Non-Conforming Uses	2000
Uniform Standards of Federal Land Acquisitions	2002
Appraising from Blueprints & Specifications	2003
Residential Property Construction & Inspection	2003
The Professions Guide to Uniform Residential Appraisal Report	2005
Subdivision Valuation	2005
The Road Less Traveled: Special Purpose Properties	2005
What Clients would like their appraisers to Know	2006
Housing Market Update	2007
Green Buildings: Valuation Issues	2007
The Appraisal of Unique Homes	2007
What is that "Million Dollar View" really worth	2007
Spotlight on Common Errors & Confidentiality USPAP Issues	2008
Valuation of Detrimental Conditions in Real Estate	2008
Construction Defects & Construction Cost Analysis	2008

Qualified as an Expert Witness

Washoe County District Court, Department 3
Douglas County Board of Equalization
Nevada State Board of Equalization
Douglas County District Court
El Dorado County District Court, Department 4
Contra Costa County District Court, Department 10

**QUALIFICATIONS OF APPRAISER
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REPRESENTATIVE APPRAISAL CLIENTS**

BANK OF AMERICA	U.S. BANCORP
BANK OF STOCKTON	U.S. FOREST SERVICE
BOSTON SAFE AND DEPOSIT	UMPQUA BANK
BRIDGE BANK MORTGAGE	UNIVERSITY OF NEVADA RENO
CHEVY CHASE BANK	VAIL RESORTS
CHASE MANHATTAN MORTGAGE	VALUATION ADMINISTRATORS
CITICORP HOMEOWNERS	VINEYARD BANK
CITICORP PRIVATE BANK	WASHOE COUNTY AIRPORT AUTHORITY
COMERICA	WELLS FARGO BANK
DOUGLAS COUNTY	WELLS FARGO PRIVATE SERVICES
FIRST CAPITOL GROUP	WEST ORIENT INVESTMENT
FIRST INDEPENDENT BANK OF NEVADA	WHITNEY BANK
FIRST NATIONWIDE MORTGAGE	AND NUMEROUS PRIVATE ATTORNEYS
FIRST REPUBLIC BANK	
HAWTHORNE SAVINGS	
HOMEQUITY	
INTERNAL REVENUE SERVICE	
JP MORGAN CHASE	
LENDERS SERVICE	
MERRILL LYNCH RELOCATION	
MERRILL LYNCH CREDIT CORPORATION	
METRO UNITED BANK	
MORTGAGE LOAN SPECIALISTS	
NATIONAL PREFERRED MORTGAGE	
NEVADA PACIFIC DEVELOPMENT CORP.	
NEVADA SECURITY BANK	
NEVADA STATE BANK	
NEW YORK MORTGAGE	
NORTHERN NEVADA BANK	
PACIFIC TRUST BANK	
PRIME POINT CORPORATION	
PRIVATE MORTGAGE INSURANCE	
REAL ESTATE FUNDING SERVICES	
SIERRA MOUNTAIN MORTGAGE	
SIERRA PACIFIC POWER COMPANY	
SIERRA SCHOOLS CREDIT UNION	
SPECIALTY FINANCIAL	
STANFORD ALUMNI ASSOCIATION	
THE MECHANICS BANK	
TRANSAMERICA	
TRANSPAC MORTGAGE GROUP	
TRUCKEE RIVER BANK	