

QUALIFICATIONS FOR THOMAS C. HORN, SRA

CURRENT STATUS:

Currently owner and operator of own business:

Thomas C. Horn, SRA, Real Estate Appraisals, Inc.
2491 Pelham Parkway
Pelham, Alabama 35124

APPRAISAL EDUCATION:

Successfully completed the following courses through the Appraisal Institute:

1A1 – Real Estate Appraisal Principles, 1991 – University of Alabama, Tuscaloosa, Alabama

SPP – Standards of Professional Appraisal Practice, Parts A and B, 1992 – University of Georgia, Athens, Georgia

120 – Appraisal Procedures, 1993 – Florida State University, Tallahassee, Florida

210 – Residential Case Study, 1993 – Holiday Inn – Haywood, Greenville, South Carolina

310 – Basic Income Capitalization, 1994 – University of Alabama, Tuscaloosa, Alabama

SPP – Standards of Professional Appraisal Practice, Parts A and B, 1995 – Panama City Beach, Florida

HISTORICAL DATA:

Thomas C. Horn grew up in Rolla, Missouri and was educated in the Phelps County school system. He graduated from Southwest Missouri State University in July of 1987 with Bachelors of Science Degree. Under the College of Business, he earned his degree with a major in Administrative Management and a minor in Marketing.

Mr. Horn began his appraisal experience with Abbott Appraisal Associates, Inc., in Panama City, Florida, where he worked from November 1990 until September 1995. He was subsequently employed with Joseph & Company, in Birmingham, Alabama, from October 1995 until June 1999. He currently owns his own company, where he concentrates in the area of vacant and improved residential properties.

QUALIFICATIONS OF THOMAS C. HORN, Continued:

PROFESSIONAL AFFILIATIONS:

SRA member of the Appraisal Institute
Certified Residential Real Property Appraiser #R00472 – State of Alabama
Mr. Horn is active in the Alabama Chapter of the Appraisal Institute.

INFORMATION SERVICES UTILIZED:

The following information services are utilized by the appraiser: Multiple Listing Service, Courthouse Retrieval Service, Appraiser Group Data Association, FEMA flood maps, Marshall & Swift Residential Cost Handbook.

REPRESENTATIVE CLIENTS:

First Southeast Mortgage, Inc.
Larue Residential Mortgage
New South Federal
Foundation Mortgage Group
Regions Bank
Compass Bank
Merrill Lynch Credit Coporation

EDUCATIONAL SEMINARS:

Appraisal Institute

Risk Management, 2003
Fair Housing/Fair Lending, 2003
Advanced Sales Comparison Approach-Supporting Your Adjustments, 2003
Fundamentals of Relocation Appraising, 2002
Standards of Professional Practice, Part C, 2000
The FHA and the Appraisal Process, 1999
Supporting Sales Comparison Grid Adjustments, 1999
Residential Consulting, 1999
Alternative Residential Reporting Forms, 1997
New Uniform Residential Appraisal Report Form, 1993
USPAP Update Core Law for Appraisers, 1994