

**QUALIFICATIONS
OF
DAN L. WIGINGTON, REAL ESTATE APPRAISER
State Certification No. 10315CGA**

Professional Experience

Entered real estate appraising in 1970 in Lawton, Oklahoma. Practiced real estate appraising with Bruce B. Cornish & Associates of Lawton, Oklahoma from 1973 through July, 1979.

Educational Background

BBS in management and finance from Oklahoma State University.

MBA with concentration in economics and finance, Oklahoma University.

American Institute of Real Estate Appraisers Courses:

I-A (San Francisco University)

I-B (Houston University)

II (Tulane University)

VI (Southern Methodist University)

Professional Affiliations

Member of Appraisal Institute (MAI)

Member of Lawton Board of Realtors

Member of Lawton Multiple Listing Service

Clients

Armstrong Bank

ARVEST Bank, Oklahoma

BancFirst, Oklahoma

Bank 7, Oklahoma

Bank of Commerce, Duncan, Oklahoma

Bank of Oklahoma Mortgage Corp., Lawton, Oklahoma

Bank of Oklahoma, Oklahoma

Citizens Bank of Edmond

City National Bank, Lawton, Oklahoma

City of Lawton

Comanche Nation

Crossroads Youth and Family Services, Oklahoma

Department of Veterans Affairs

First National Bank and Trust Co., Oklahoma

First United Bank and Trust, Oklahoma

Fort Sill National Bank

General Services Administration

Great Plains National Bank, Elk City, Oklahoma

Interbank, Sayre, Oklahoma

Legacy Bank, Oklahoma

Liberty National Bank, Lawton, Oklahoma

Public Service Company

State of Oklahoma

QUALIFICATIONS OF DAN L. WIGINGTON - Continued

In addition to the appraisal background, the appraiser has gained particular knowledge concerning the nursing home industry. The appraiser was licensed as a nursing home administrator from 1989 to 1996. License was obtained after attending and passing the nursing home administrators school presented under the auspices of the Oklahoma Nursing Home Association. In the completion of this course and the subsequent licensing, the appraiser has passed the National Nursing Home Association Board Exam.

The appraiser has also been involved in the construction and the management of a skilled nursing facility in Wichita Falls, Texas. This facility specializes in Medicare patients, private pay patients, Veterans Administration residents, and a limited amount of Medicaid reimbursement. While having this formalized and practical experience dealing with nursing homes, I have also completed over 100 nursing home appraisal assignments.

**QUALIFICATIONS
OF
KIMBERLY S. DOWNEY, REAL ESTATE APPRAISER
Oklahoma State Certification No. 13032CGA**

Professional Experience

Entered real estate appraising in 1992 in Lawton, Oklahoma. Practiced real estate appraising with Dan L. Wigington Appraisals of Lawton, Oklahoma from May, 1992 through January, 1994 and August, 2011 to the present.

Educational Background

BBS in marketing from Colorado University.

MBA with concentration in finance and accounting, Regis University, Denver, Colorado.

In addition to the appraisal background, the appraiser has gained particular knowledge concerning the mortgage banking industry. The appraiser worked as a mortgage loan officer, a wholesale mortgage loan representative, district loan manager and region loan manager from 1995 to 2007.

Clients

All America Bank, Elgin, Oklahoma

ARVEST Bank, Oklahoma

BancFirst, Oklahoma

Central National Bank & Trust Company of Enid

First National Bank & Trust, Chickasha, Oklahoma

Legacy Bank, Duncan, Oklahoma

NBC Bank of Oklahoma, Altus, Oklahoma