KELLY P. STEVENS is employed by rpa Wakefield & Hopper, Inc., dba Real Property Analysts, an independent appraisal firm.

CERTIFICATION Mr. Stevens is registered with the State of California Office of Real Estate Appraisers as a Certified Residential Real Estate Appraiser, CA #AR020683.

PROFESSIONAL ORGANIZATIONS

Mr. Stevens is an SRA designated member of the Appraisal Institute (2012).

ACTIVITIES

Secretary of the Northern California Chapter, Appraisal Institute, 2011 Treasurer of the Northern California Chapter, Appraisal Institute, 2012 Vice President of the Northern California Chapter, Appraisal Institute 2013

EDUCATION	California State University, Fresno Bachelor of Science Degree, 1993 Business Administration – Real Estate & Urban Land Economics California State University, Fresno – Courses Real Estate Law Real Estate Finance Real Estate Practices Real Estate Appraisal Business and Real Estate Economics
	The Appraisal Institute Residential Market Analysis and Highest & Best Use Residential Site Valuation and Cost Approach Residential Sales Comparison & Income Approaches Residential Report Writing & Case Studies Real Estate Finance Statistics & Valuation Modeling Advanced Residential Applications & Case Studies (Part I) Advanced Residential Report Writing (Part II) USPAP 2012-2013 Completed
APPRAISAL EXPERIENCE	Multiple-Family, Single-Family Residences, Condominiums & Land.
PARTIAL LIST OF CLIENTS	United Security Bank, Rabobank, Educational Employees Credit Union, First American Title Co., numerous other individuals and companies.