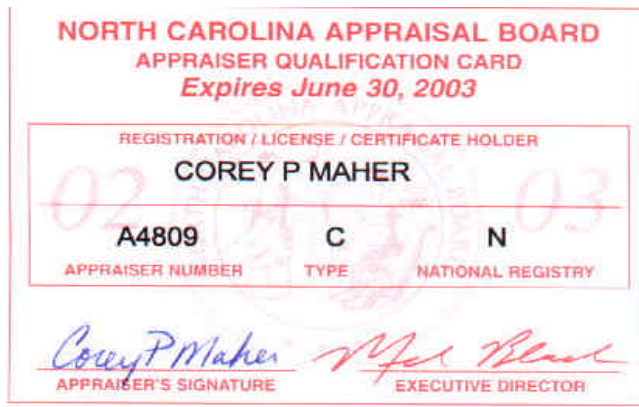


COREY P. MAHER

North Carolina State Certified Residential Real Estate Appraiser #4809

Steven L. Maher & Associates

10612 Parlor Road
Charlotte, North Carolina 28277-1900
Office: 704-564-0257
Fax: 704-541-5051
Email: maherappraisal@carolina.rr.com



FORMAL EDUCATION:

Appalachian State University

Bachelor of Science in Business Administration
Concentration: Finance & Banking
College of Business Honors Student

Boone, NC

Awarded in May of 1997

Final GPA: **3.82**

PROFESSIONAL EDUCATION:

McKissock Data Systems Appraisal School

Real Estate Fraud & The Appraiser's Role
Appraising the Oddball: Non-Conforming & Difficult Properties

Charlotte, NC

April, 2002

April, 2002

Triangle Appraisal & Real Estate School

Introduction to Income Property Appraisal (G-1) *30 Classroom Hours*

Raleigh, NC

February, 2001

Dan Mohr Real Estate Schools, Inc.

Introduction to Real Estate Appraisal (R-1) *30 Classroom Hours*
Valuation Principles and Procedures (R-2) *30 Classroom Hours*
Applied Residential Property Valuation (R-3) *30 Classroom Hours*

Winston Salem, NC

March, 1998

April, 1998

May, 1998

EXPERIENCE:

Steven L. Maher & Associates

June 1997 - Present

Over five years of residential appraisal experience in the Charlotte region. Appraisal experience includes single family, condominium, land only, 2-4 family, ERC Relocation, appraisal review, construction appraisals and commercial appraising.

Charlotte, NC

SOFTWARE AND DATA TRANSFER:

* Ability to transfer appraisals via internet using password-protected digital signatures, digital photos, and scanned documents. Available file formats include Adobe Acrobat (pdf) and LightHouse ACI.

CURRENT CLIENTELE INCLUDES:

Bank of America
First Citizens Bank

Central Carolina Bank
Wells Fargo

H&R Block Mortgage
AAXA Discount Mortgage