

PAUL WILEY - APPRAISER'S QUALIFICATIONS

EDUCATION:

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| A.A., Communications, Orange County Community College Middletown, New York | 1986 |
| B.A. Communications, State University of New York College at New Paltz GPA 3.49 | 1988 |
| New York State Teaching Certification English (Secondary) | 1990 |
| Appraisal Institute Standards of Professional Appraisal Practice Part A- Course 410 | 1993 |
| Appraisal Institute Appraisal Principles- Course 110 | 1993 |
| Appraisal Institute Appraisal Procedures- Course 120 | 1994 |
| Appraisal Institute Basic Income Capitalization- Course 310 | 1999 |
| Appraisal Institute Income Valuation of Small, Mixed Use Properties- Course 600 | 2002 |
| Appraisal Institute General Applications- Course 320 | 2001 |
| Appraisal Institute Standards of Professional Appraisal Practice - Course 430 | 2002 |
| Appraisal Institute Advanced Income Capitalization Course 510 | 2002 |
| Appraisal Institute Highest & Best Use and Market Analysis Course 520 | 2003 |
| Manfred Real Estate Learning Center Appraisal Qualifying Course: Fair Housing, Fair Lending & Environmental Issues | 2003 |
| Appraisal Institute | |

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| Course 400 - USPAP National Update | 2003 |
| Appraisal Institute Course 762 - Mathematically Modeling Real Estate Data | 2004 |
| Appraisal Institute Course 420 - Business Practices & Ethics | 2004 |
| Manfred Real Estate Learning Center G3 - Applied Income Property Valuation | 2004 |
| Appraisal Institute - NYS Code #2379-07 USPAP Update Course | 9/2006 |

SEMINARS:

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| Appraisal Institute Internet Search Strategies | 1998 |
| Argus Lease Analysis | 1999 |
| Appraisal Institute Scope of Work: Expanding Your Range of Services | 2003 |
| Appraisal Institute Code #2352-07 - Appraisal Consulting: A Solution Approach for Professionals | 2005 |
| Appraisal Institute Subdivision Valuation | 2005 |
| Appraisal Institute - Course OL-733 Introduction to GIS Applications for Real Estate Appraisal | 9/2005 |
| Appraisal Institute - NY State Code #2837-02 2006 Changes to USPAP; The Demise of Departure | 3/2006 |

ADULT EDUCATION:

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| Orange-Ulster BOCES Web Site Development | 2000 |
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WORK EXPERIENCE:

2/93 to Present -

Valuation Consultants, Inc., Newburgh, New York
Real Estate Appraiser

9/92 to 2/93 -

Appraisal Services Company, Newburgh, New York
Real Estate Appraiser

As a member of the staff, I have appraised all types of residential property, commercial and industrial buildings and vacant land.

I have made appraisals for financial institutions, attorneys, investors, accountants, insurance companies and major corporations. Here listed are a few selected employers:

A. GENERAL EXPERIENCE

American Business Lenders
Appraisal Management
Astoria
Bank of America
Bank of New York
Berkshire Bank
Business Lending
Chase Manhattan Bank
Citizens Bank
City of Newburgh
Community Preservation Corporation
Concorde Lending
Dormitory Authority of State of New York
Eastern Savings Bank
Interbay
HSBC Bank USA
Hudson United Bank
Hudson Valley Bank
Hudson Valley Federal Credit Union
Key Bank of New York
Lakeland Bank
Lend Lease
M&T Bank
Metbank
Mahopac National Bank
Mid Hudson Valley Federal Credit Union
Newburgh Central School District
New York State Office of Mental Retardation and
Developmental Disabilities
Orange County Trust

Putnam County Savings Bank
Provident Bank
Rhinebeck Savings Bank
Riverside Bank
Rondout Bank
SI Bank and Trust
Stanley Marks and Company, CPA
Summit Bank
SBU
Town of Chester
Town of Newburgh
Town of Wallkill
Trust Company of New Jersey
Ulster Savings Bank
Union Savings Bank
Union State Bank
Vanacore, DeBenedictus, DiGiovanni and Weddell, CPA
Valley National Bank
Village of Walden
Walden Federal
Walden Savings
Webster Bank
Wilber National Bank

B. ATTORNEYS

Bloom & Bloom, P.C.
Dinardo, Gilmartin and Burke
Drake, Sommers, Loeb, Tarshis and Catania, P.C.
Duggan, Crotty and Dunn
Finkelstein, Levine, Gittelsohn & Tetenbaum
Jacobowitz and Gubits
Kopald and Kopald
George Pafenbarger, Esquire
Rider, Weiner, Frankel and Calhelha, P.C.
Sheila Callahan-O'Donnell, Esquire
Werner and Saffioti

C. AREAS OF APPRAISAL EXPERIENCE - NEW YORK STATE

COUNTIES: Orange, Dutchess, Putnam, Rockland,
Sullivan, and Ulster

FACTUAL STATISTICAL AND REFERENCE INFORMATION

An up-to-date set of area Zoning Maps and Ordinances.
Multiple Listing Services and TRW (Experian) Redi Data.
City maps showing existence of underground utilities.

Maintenance of sales transactions by subdivisions and street name, effective dates of sale and current listing.

Current community statistics referring to retail sales, bank clearance, employment, transportation routes, construction activity, and mortgage recordings.

Census Tract Maps.

FEMA Flood Plain Maps.

New York State Wetland Maps.