

J. Foley Norman, IFAS

North Carolina State Certified General Real Estate Appraiser #A3649

Virginia State Certified General Real Estate Appraiser

#3430

Senior Member - National Association of Independent Fee Appraisers - IFAS

North Carolina Licensed Real Estate Broker

#131692

Current: Independent Appraiser since 1994
Owner of Hollingsworth Appraisal Co., Inc. since 2001

APPRAISER'S QUALIFICATIONS

Education

Elkin High School

Elkin, NC

1977-1980

Surry Community College

Dobson, NC

1987-1989

Fundamentals of Real Estate

Real Estate Finance

Real Estate Brokerage Management

Real Estate Law

Surry Community College

Dobson, NC

1991-1993

Introduction to Real Estate Appraisal R1

Valuation, Principles, and Procedures R2

Applied Residential Property Valuation R3

Introduction to Income Property Appraisal G1

Advanced Income Capitalization Procedures G2

Applied Income Property Valuation G3

National Association of Independent Fee Appraisers

Jonesville, NC

1994

Professional Standards of Appraisal Practice

- **28 hours every two years for continuing education**

APPRAISAL EXPERIENCE BY TYPE OF PROPERTY

Single Family Residences	Manufactured Housing
Acreages and Lots	Estates
Relocations	Commercial Properties

APPRAISAL EXPERIENCE BY PURPOSE OF PROPERTY

Mortgage Loans	Private Appraisals
Refinance	Estates
Relocation	Insurance Purposes
Equitable Distribution	

CLIENTS

Surrey Bank & Trust	B B & T
State Employees' Credit Union	Rural Development
First Citizens' Bank & Trust	RBC Centura Bank
North Carolina Farm Credit	Wachovia
Numerous Individual Attorneys	Yadkin Valley Bank

REFERENCES

Residential

Joe Gilley Surrey Bank & Trust Post Office Box 1227 Mount Airy, NC 27030 336-719-6916	Lilnette Phillips State Employees' Credit Union 1101 South Franklin Road Mount Airy, NC 27030 336-789-7226
Louise Bullins First Community Bank Post Office Box 520 Sparta, NC 28675 336-372-2265	Tyra Badgett B B & T 541 North Main Street Mount Airy, NC 27030 336-719-2800
David White PA Atty 220 West Kapp Street Dobson, NC 27017 336-386-8225	Darin Young North Carolina Farm Credit Post Office Box 788 Pilot Mountain, NC 27041 336-368-4761

Commercial

Stephanie Rizo
First Community Bank
Post Office Box 989
Bluefield, VA 24605
304-323-6358

Sam Luster
Southern Community Bank & Trust
P.O. Box 2149
Yadkinville, NC 27055
336-679-4121

Ken Shelton
Surrey Bank & Trust
653 South Key Street
Pilot Mountain, NC 27041
336-368-1122

Bill James
Northern Hospital of Surry Co.
830 Rockford Street
Mount Airy, NC 27030
336-719-7100

North Carolina License

Certificate No. A3649

State of North Carolina



North Carolina
Appraisal Board

J. FOLEY NORMAN

having satisfied the North Carolina Appraisal Board regarding the qualifications to practice as a General Real Estate Appraiser in this State and having complied with the requirements prescribed by law, is hereby licensed as a

State-Certified
General Real Estate Appraiser


Given under and by virtue of the provisions of Article 1 Chapter 93E of the General Statutes of North Carolina, I hereunto set my hand and seal of the North Carolina Appraisal Board at Raleigh on the date below shown:

This certificate shall expire on the 30th day of June following the date shown below unless renewed prior to expiration.



NORTH CAROLINA APPRAISAL BOARD	
APPRAISER QUALIFICATION CARD	
Expires June 30, 2010	
REGISTRATION	LICENSE / CERTIFICATE HOLDER
09	J. FOLEY NORMAN
A3649	G Y
APPRAISER NUMBER	TWO YEAR NATIONAL REGISTRY
<i>J. Foley Norman</i>	<i>W. Hughes</i>
APPRAISER'S SIGNATURE	EXECUTIVE DIRECTOR

Virginia License

DEPARTMENT OF PROFESSIONAL AND OCCUPATIONAL REGULATION COMMONWEALTH OF VIRGINIA		
EXPIRES ON 06-30-2011	9960 Mayland Dr., Suite 400, Richmond, VA 23233 Telephone: 1 (804) 367-8500	NUMBER 4001 003430
REAL ESTATE APPRAISER BOARD CERTIFIED GENERAL REAL ESTATE APPRAISER		
JOHN FOLEY NORMAN 139 MOORE AVENUE MOUNT AIRY NC 27030		 <i>Jan J. DeBost</i> Jan J. DeBost, Director
<small>ALTERATION OF THIS DOCUMENT, USE AFTER EXPIRATION, OR USE BY PERSONS OTHER THAN THOSE NAMED MAY RESULT IN CRIMINAL PROSECUTION UNDER THE CODE OF VIRGINIA</small>		
<small>(SEE REVERSE SIDE FOR NAME AND/OR ADDRESS CHANGE)</small>		