

APPROVED APPRAISER PANEL - NORTHERN CALIFORNIA

The Bank must order all appraisals for stated income transactions,
and you MUST call us for an appraisal referral for all TIC deals.

November 10, 2008

TIC APPRAISERS

Last Name	First Name	Company	Type	Phone #	Fax #	License Expiration
BALFOUR	LINDA	REAL ESTATE APPRAISAL SVCS	RESIDENTIAL	(408) 266-9833		04/14/09
CARNEGHI	CHRIS	CARNEGHI-BLUM & PART	COMMERCIAL	(415) 777-2666	(415) 977-0555	06/26/10
DENTON	ROBERT	DENTON VALUATION	COMM/MULTI/RES/IND	(925) 746-1420	(925) 746-0550	04/01/09
FILLMORE	JEFFREY	FILLMORE GROUP	COMMERCIAL	(408) 299-0444		05/24/10
FRIEND	BRUCE	FRIEND APPRAISAL CO.	MULTI/COMM	(925) 941-0077		01/28/09
GELLER	STEVEN	STEVEN J. GELLER & ASSOCIATES	COMMERCIAL	(925) 838-4560		09/06/10
GREY	BRIAN	GREY APPRAISAL ASSOCIATES	COMM/RES	(650) 355-7400		10/09/10
HART	DONNA M.	A & D APPRAISALS	RES/MULTIFAM	(650) 548-0286		06/28/10
HO	KINGMAN	EXPEDIA APPRAISALS	RES CONDOS/MIXED	(415) 661-0819		09/04/09
HOLCOMB	LARRY	LARRY HOLCOMB, INC.	COMM/MULTI/RES	(925) 932-3270		01/02/09
KROPP	MICHAEL	MODERN VALUATION TECHNIQUES	COMM/MULTI/RES/IND	(888) 522-8590	(888) 540-8436	10/10/10
KURZ	RICHARD	KURZ, RICHARD	COMM/MULTI	(415) 681-7310	(415) 681-7322	07/02/10
LARSON	TERRY	SMITH & ASSOCIATES, INC.	COMM/RES	(925) 855-4950		11/30/10
LARSSON	JAMES	LARSSON & ASSOCIATES	COMM/MULTI/RES	(925) 962-9110		11/13/10
MOORE	ROBERT	ROBERT W. MOORE & ASSOC.	COMM/MIXED	(415) 342-3207		07/28/10
NAVA	ROBERT	R.W. NAVA & COMPANY	COMML/ INDUSTRIAL / MULTI	(925) 560-0467		09/16/10
READY	RODNEY	AEGIS APPRAISAL SERVICES	RESIDENTIAL	(707) 255-3161		07/08/10
SMITH	DENNIS	SMITH & ASSOCIATES, INC.	COMM/MULTI/RES	(925) 855-4950	(925) 855-4951	02/01/10
WALKUP	STEVE	WALKUP CLARK & ASSOCIATES	COMM/MIXED	(415) 731-9601		05/05/10
WITTING	THEODORE A.	ASSOCIATED APPRAISERS	RES/MULTI/COMM	(925) 449-4868		03/14/09

Mark Skolnick
415.893.9321
mark@circlebloans.com

701 De Long Avenue, Suite H, Novato, CA 94945
Fax 415.893-9337 • T-box: GR 0001

Mark Skolnick
 Telephone 415.893.9321
 mark@circlebloans.com

CONTRA COSTA

Last Name	First Name	Company	Type	Phone #	Fax #	License Expiration
DENTON	ROBERT	DENTON VALUATION	COMM/MULIT/RES/IND	(925) 746-1420	(925) 746-0550	04/01/09
FRIEND	BRUCE	FRIEND APPRAISAL CO.	MULTI/COMM	(925) 941-0077		01/28/09
GELLER	STEVEN	STEVEN J. GELLER & ASSOCIATES	COMMERCIAL	(925) 838-4560		09/06/10
GREY	BRIAN	GREY APPRAISAL ASSOCIATES	COMM/RES	(650) 355-7400		10/09/10
HART	DONNA M.	A & D APPRAISALS	RES/MULTIFAM	(650) 548-0286		06/28/10
HO	KINGMAN	EXPEDIA APPRAISALS	RES CONDOS/MIXED	(415) 661-0819		09/04/09
HOLCOMB	LARRY	LARRY HOLCOMB, INC.	COMM/MULTI/RES	(925) 932-3270		01/02/09
KROPP	MICHAEL	MODERN VALUATION TECHNIQUES	COMM/MULIT/RES/IND	(888) 522-8590	(888) 540-8436	10/10/10
LARSON	TERRY	SMITH & ASSOCIATES, INC.	COMM/RES	(925) 855-4950		11/30/10
LARSSON	JAMES	LARSSON & ASSOCIATES	COMM/MULTI/RES	(925) 962-9110		11/13/10
MOORE	ROBERT	ROBERT W. MOORE & ASSOC.	COMM/MIXED	(415) 342-3207		07/28/10
NAVA	ROBERT	R.W. NAVA & COMPANY	COMML / INDUSTRIAL / MULTI	(925) 560-0467		09/16/10
READY	RODNEY	AEGIS APPRAISAL SERVICES	RESIDENTIAL	(707) 255-3161		07/28/10
SMITH	DENNIS	SMITH & ASSOCIATES, INC.	COMM/MULTI/RES	(925) 855-4950	(925) 855-4951	02/01/10
WALKUP	STEVE	WALKUP CLARK & ASSOCIATES	COMM/MIXED	(415) 731-9601		05/05/10

EL DORADO/PLACER/SACRAMENTO

Last Name	First Name	Company	Type	Phone #	Fax #	License Expiration
NAVA	ROBERT	R.W. NAVA & COMPANY	COMML / INDUSTRIAL / MULTI	(925) 560-0467		09/16/10
RUSSO	JOSEPH H.	RUSSO, JOSEPH H.	RESIDENTIAL	(916) 988-4534		08/09/10

LAKE

Last Name	First Name	Company Name	Type	Phone #	Fax #	License Expiration
BURWELL	DANA	DANA BURWELL	COMM/MULIT/RES/IND	(707) 433-7490	(707) 778-1389	12/09/08
LEVY	HOWARD	HORNSBY LEVY APPRAISAL GROUP	COMMERCIAL	(707) 575-7778	(707) 575-0240	08/30/10

Mark Skolnick
 Telephone 415.893.9321
 mark@circlebloans.com

MARINA

Last Name	First Name	Company Name	Type	Phone #	Fax #	License Expiration
BAKER	BETTY	BAKER & ASSOCIATES, INC.	RESIDENTIAL	(415) 456-1010		09/30/10
BOGERT	BETH	BOGERT & RADER	COMMERCIAL	(415) 453-5455	(415) 453-7361	01/05/09
BURWELL	DANA	DANA BURWELL	COMM/MULIT/RES/IND	(707) 433-7490	(707) 778-1389	12/09/08
CLAXTON	LINDA	CLAXTON APPRAISAL SERVICES	RESIDENTIAL	(415) 457-3267		04/07/09
CROFTS	ART	A.M. CROFTS	COMM/RES	(415) 892-9414		09/28/10
GELLER	STEVEN	STEVEN J. GELLER & ASSOCIATES	COMMERCIAL	(925) 838-4560		09/06/10
GOODWIN	WILLIAM P.	WILLIAM P. GOODWIN & ASSOC.	MULTI/COMM/MIXED	(415) 458-8610	(415) 458-8611	09/19/10
HO	KINGMAN	EXPEDIA APPRAISALS	RES CONDOS/MIXED	(415) 661-0819		09/04/09
KELLEY	GAIL	KELLY & DUNLOP	COMM/RES	(415) 899-8484		06/23/10
KELLEY	FOREST	KELLY APPRAISAL SERVICES, INC.	RESIDENTIAL	(415) 899-8484		10/20/10
KROPP	MICHAEL	MODERN VALUATION TECHNIQUES	COMM/MULIT/RES/IND	(888) 522-8590	(888) 540-8436	10/10/10
LARSSON	JAMES	LARSSON & ASSOCIATES	COMM/MULTI/RES	(925) 962-9110		11/13/10
LEVY	HOWARD	HORNSBY LEVY APPRAISAL GROUP	COMMERCIAL	(707) 575-7778	(707) 575-0240	08/30/10
MARSH	KEITH	MARSH & ASSOCIATES	RESIDENTIAL	(415) 457-6644		11/05/10
MILLER	JAN	MILLER & PEROTTI	RESIDENTIAL	(415) 459-3517		11/23/09
MOORE	ROBERT	ROBERT W. MOORE & ASSOC.	COMM/MIXED	(415) 342-3207		07/28/10
RAFUL	PHILIP BRUCE	RAFUL & ASSOCIATES	RESIDENTIAL	(415) 459-2873		04/27/09
WALKUP	STEVE	WALKUP CLARK & ASSOCIATES	COMM/MIXED	(415) 731-9601		05/05/10

MENDOCINO

Last Name	First Name	Company Name	Type	Phone #	Fax #	License Expiration
BURWELL	DANA	DANA BURWELL	COMM/MULIT/RES/IND	(707) 433-7490	(707) 778-1389	12/09/08
LEVY	HOWARD	HORNSBY LEVY APPRAISAL GROUP	COMMERCIAL	(707) 575-7778	(707) 575-0240	08/30/10
SHEPPARD	MARYELLEN	M. SHEPPARD & ASSOCIATES	RESIDENTIAL	(707) 964-9121	(707) 964-3824	11/03/10

NAPA

Last Name	First Name	Company Name	Type	Phone #	Fax #	License Expiration
BURWELL	DANA	DANA BURWELL	COMM/MULIT/RES/IND	(707) 433-7490	(707) 778-1389	12/09/08
GOODWIN	WILLIAM P.	WILLIAM P. GOODWIN & ASSOC.	MULTI/COMM/MIXED	(415) 458-8610	(415) 458-8611	09/29/10
GREGA	BROOKE	GREGA, BROOKE (SRA)	MULTI/RES	(707) 257-1204	(707) 251-0934	03/22/09
LEVY	HOWARD	HORNSBY LEVY APPRAISAL GROUP	COMMERCIAL	(707) 575-7778	(707) 575-0240	08/30/10
READY	RODNEY	AEGIS APPRAISAL SERVICES	RESIDENTIAL	(707) 255-3161		07/08/10
STAHR	KURT	ASSOCIATED SERVICES APPRAISAL	COMM/MULTI/RES	(707) 255-8121	(707) 255-0916	05/28/10

Mark Skolnick
 Telephone 415.893.9321
 mark@circlebloans.com

SAN FRANCISCO

Last Name	First Name	Company Name	Type	Phone #	Fax #	License Expiration
CARNEGHI	CHRIS	CARNEGHI-BLUM & PART	COMMERCIAL	(415) 777-2666	(415) 977-0555	06/26/10
CLARK	TRISHA	WALKUP CLARK & ASSOCIATES	COMM/MIXED	(415) 731-9601		01/29/10
CLAXTON	LINDA	CLAXTON APPRAISAL SERVICES	RESIDENTIAL	(415) 457-3267		04/07/09
CROFTS	ART	A.M. CROFTS	COMM/RES	(415) 892-9414		09/28/10
EGAN	JOHN P.	ALL BAY VALUATION	COMMERCIAL	(650) 568-5781		03/31/09
FRIEND	BRUCE	FRIEND APPRAISAL CO.	MULTI/COMM	(925) 941-0077		01/28/09
GELLER	STEVEN	STEVEN J. GELLER & ASSOCIATES	COMMERCIAL	(925) 838-4560		09/06/10
GOODWIN	WILLIAM P.	WILLIAM P. GOODWIN & ASSOC.	MULTI/COMM/MIXED	(415) 458-8610	(415) 458-8611	09/29/10
GREY	BRIAN	GREY APPRAISAL ASSOCIATES	COMM/RES	(650) 355-7400		10/09/10
HART	DONNA M.	A & D APPRAISALS	RES/MULTIFAM	(650) 548-0286		06/28/10
HO	KINGMAN	EXPEDIA APPRAISALS	RES CONDOS/MIXED	(415) 661-0819		09/04/09
KROPP	MICHAEL	MODERN VALUATION TECHNIQUES	COMM/MULTI/RES/IND	(888) 522-8590	(888) 540-8436	10/10/10
KURZ	RICHARD	KURZ, RICHARD	COMM/MULTI	(415) 681-7310	(415) 681-7322	07/02/10
LARSON	TERRY	SMITH & ASSOCIATES, INC.	COMM/RES	(925) 855-4950		11/30/10
LARSSON	JAMES	LARSSON & ASSOCIATES	COMM/MULTI/RES	(925) 962-9110		11/13/10
LUMPKINS	LARRY	ALL BAY VALUATION	COMMERCIAL	(650) 568-5781		09/23/10
MILLER	JANNETTE	MILLER & PEROTTI	RESIDENTIAL	(415) 459-3517		11/23/09
MOORE	ROBERT	ROBERT W. MOORE & ASSOC.	COMM/MIXED	(415) 342-3207		07/28/10
NAVA	ROBERT	R.W. NAVA & COMPANY	COMML / INDUSTRIAL / MULTI	(925) 560-0467		09/16/10
WALKUP	STEVE	WALKUP CLARK & ASSOCIATES	COMM/MIXED	(415) 731-9601		05/05/10

SAN JOAQUIN

Last Name	First Name	Company	Type	Phone #	Fax #	License Expiration
NAVA	ROBERT	R.W. NAVA & COMPANY	COMML / INDUSTRIAL / MULTI	(925) 560-0467		09/16/10
WITTING	THEODORE A.	ASSOCIATED APPRAISERS	RES/MULTI/COMM	(925) 449-4868		03/14/09

SAN MATEO

Last Name	First Name	Company	Type	Phone #	Fax #	License Expiration
GREY	BRIAN	GREY APPRAISAL ASSOCIATES	COMM/RES	(650) 355-7400		10/09/10
HART	DONNA M.	A & D APPRAISALS	RES/MULTIFAM	(650) 548-0286		06/28/10
HO	KINGMAN	EXPEDIA APPRAISALS	RES CONDOS/MIXED	(415) 661-0819		09/04/09
HULBERG	NORMAN	HULBERG & ASSOCIATES	COMM/RESIDENTIAL	(408) 279-1520		06/26/10
KURZ	RICHARD	KURZ, RICHARD	COMM/MULTI	(415) 681-7310	(415) 681-7322	07/02/10
LARSON	TERRY	SMITH & ASSOCIATES, INC.	COMM/RES	(925) 855-4950		11/30/10
MOORE	ROBERT	ROBERT W. MOORE & ASSOC.	COMM/MIXED	(415) 342-3207		07/28/10
NAVA	ROBERT	R.W. NAVA & COMPANY	COMML / INDUSTRIAL / MULTI	(925) 560-0467		09/16/10
WALKUP	STEVE	WALKUP CLARK & ASSOCIATES	COMM/MIXED	(415) 731-9601		05/05/10

Mark Skolnick
 Telephone 415.893.9321
 mark@circlebloans.com

SANTA CLARA

Last Name	First Name	Company	Type	Phone #	Fax #	License Expiration
BALFOUR	LINDA	REAL ESTATE APPRAISAL SVCS	RESIDENTIAL	(408) 266-9833		04/14/09
DENTON	ROBERT	DENTON VALUATION	COMM/MULTI/RES/IND	(925) 746-1420	(925) 746-0550	04/01/09
FELDMAN	LANCE	FELDMAN APPRAISAL	MULTI/RES	(408) 354-8109		09/23/10
GREY	BRIAN	GREY APPRAISAL ASSOCIATES	COMM/RES	(650) 355-7400		10/09/10
HART	DONNA M.	A & D APPRAISALS	RES/MULTIFAM	(650) 548-0286		06/28/10
HO	KINGMAN	EXPEDIA APPRAISALS	RES CONDOS/MIXED	(415) 661-0819		09/04/09
HULBERG	NORMAN	HULBERG & ASSOCIATES	COMM/RESIDENTIAL	(408) 279-1520		06/26/10
KROPP	MICHAEL	MODERN VALUATION TECHNIQUES	COMM/MULTI/RES/IND	(888) 522-8590	(888) 540-8436	10/10/10
LARSON	TERRY	SMITH & ASSOCIATES, INC.	COMM/RES	(925) 855-4950		11/30/10
MOORE	ROBERT	ROBERT W. MOORE & ASSOC.	COMM/MIXED	(415) 342-3207		07/28/10
NAVA	ROBERT	R.W. NAVA & COMPANY	COMML / INDUSTRIAL / MULTI	(925) 560-0467		09/16/10
RUPPE	RICHARD	PACIFIC COAST APPRAISAL	RESIDENTIAL	(831) 685-0415		12/22/08
SMITH	DENNIS	SMITH & ASSOCIATES, INC.	COMM/MULTI/RES	(925) 855-4950	(925) 855-4951	02/01/10

SANTA CRUZ

Last Name	First Name	Company	Type	Phone #	Fax #	License Expiration
BALFOUR	LINDA	REAL ESTATE APPRAISAL SVCS	RESIDENTIAL	(408) 266-9833		04/14/09

SOLANO

Last Name	First Name	Company	Type	Phone #	Fax #	License Expiration
DENTON	ROBERT	DENTON VALUATION	COMM/MULTI/RES/IND	(925) 746-1420	(925) 746-0550	04/01/09
GARLAND	LENA	GARLAND & ASSOCIATES	COMMERCIAL	(707) 429-8660		03/29/09
GELLER	STEVEN	STEVEN J. GELLER & ASSOCIATES	COMMERCIAL	(925) 838-4560		09/06/10
KROPP	MICHAEL	MODERN VALUATION TECHNIQUES	COMM/MULTI/RES/IND	(888) 522-8590	(888) 540-8436	10/10/10
LARSON	TERRY	SMITH & ASSOCIATES, INC.	COMM/RES	(925) 855-4950		11/30/10
READY	RODNEY	AEGIS APPRAISAL SERVICES	RESIDENTIAL	(707) 255-3161		07/08/10
SMITH	DENNIS	SMITH & ASSOCIATES, INC.	COMM/MULTI/RES	(925) 855-4950	(925) 855-4951	02/01/10

Mark Skolnick
 Telephone 415.893.9321
 mark@circlebloans.com

SONOMA

Last Name	First Name	Company	Type	Phone #	Fax #	License Expiration
ANGOTTI	DONALD	REDWOOD EMPIRE APPRAISALS	COMM/RES	(707) 763-2772		07/05/09
BOGERT	BETH	BOGERT & RADER	COMMERCIAL	(415) 453-5455		01/05/09
BURWELL	DANA	DANA BURWELL	COMM/MULTI/RES/IND	(707) 433-7490	(707) 778-1389	12/09/08
CLAXTON	LINDA	CLAXTON APPRAISAL SERVICES	RESIDENTIAL	(415) 457-3267		04/07/09
CROFTS	ART	A.M. CROFTS	COMM/RES	(415) 892-9414		09/28/10
GOODWIN	WILLIAM P.	WILLIAM P. GOODWIN & ASSOC.	MULTI/COMM/MIXED	(415) 458-8610	(415) 458-8611	09/29/10
GREGA	BROOKE	GREGA, BROOKE (SRA)	MULTI/RES	(707) 257-1204	(707) 251-0934	03/22/09
KELLEY	GAIL	KELLEY APPRAISAL SERVICES	COMM/RES	(415) 710-1773		06/23/10
KELLEY	FOREST	KELLEY APPRAISAL SERVICES	RESIDENTIAL	(415) 382-8484		10/20/10
LARSSON	JAMES	LARSSON & ASSOCIATES	COMM/MULTI/RES	(925) 962-9110		11/13/10
LEVY	HOWARD	HORNSBY LEVY APPRAISAL GROUP	COMMERCIAL	(707) 575-7778		08/30/10
MILLER	JANETTE C.	MILLER & PEROTTI	RESIDENTIAL	(415) 459-3517		11/23/09
RAFUL	PHILIP BRUCE	RAFUL & ASSOCIATES	RESIDENTIAL	(415) 459-2873		04/27/09
RIGGS	DEBBIE	RIGGS APPRAISAL CO.	RESIDENTIAL	(707) 579-9297		11/28/08
SAXE	JOAN E.	SAXE APPRAISAL SERVICES	RESIDENTIAL	(707) 874-2413		06/22/10

TAHOE

Last Name	First Name	Company	Type	Phone #	Fax #	License Expiration
CLAXTON	LINDA	CLAXTON APPRAISAL SERVICES	RESIDENTIAL	(415) 457-3267		04/07/09

Miscellaneous

BAY AREA

Last Name	First Name	Company	Type	Phone #	Fax #	License Expiration
BOTTA	MICHAEL	M.B.A. REAL ESTATE APPRAISAL	RESIDENTIAL	(650) 348-5798		12/19/08
KROPP	MICHAEL	MODERN VALUATION TECHNIQUES	COMM/MULTI/RES/IND	(888) 522-8590	(888) 540-8436	10/10/10
MENASCO	KEN	MENTOR SERVICES	RESIDENTIAL	(925) 803-2440		02/06/09
NAVA	ROBERT	R.W. NAVA & COMPANY	COMM / INDUSTRIAL / MULTI	(925) 560-0467		09/16/10
WINSLOW	ANN	WINSLOW APPRAISAL SERVICES	COMMERCIAL	(415) 925-2550		04/05/10

Mark Skolnick
 Telephone 415.893.9321
 mark@circlebloans.com

EAST BAY

Last Name	First Name	Company	Type	Phone #	Fax #	License Expiration
DENTON	ROBERT	DENTON VALUATION	COMM/MULIT/RES/IND	(925) 746-1420	(925) 746-0550	04/01/09
HULBERG	NORMAN	HULBERG & ASSOCIATES	COMM/RESIDENTIAL	(408) 279-1520		06/26/10
KROPP	MICHAEL	MODERN VALUATION TECHNIQUES	COMM/MULIT/RES/IND	(888) 522-8590	(888) 540-8436	10/10/10
MANN	KAREN	MANN & ASSOCIATES	COMMERCIAL	(510) 790-2345		04/29/10
NAVA	ROBERT	R.W. NAVA & COMPANY	COMML / INDUSTRIAL / MULTI	(925) 560-0467		09/16/10

HOTELS & MOTELS (All Counties)

Last Name	First Name	Company	Type	Phone #	Fax #	License Expiration
ERNST	SUSAN	ERNST & ASSOCIATES, INC.	HOTELS/MOTELS	(916) 543-6290		12/14/08
NAVA	ROBERT	R.W. NAVA & COMPANY	HOTELS/MOTELS	(925) 560-0467		09/16/10

TENANT IN COMMON (All Counties)

Last Name	First Name	Company	Type	Phone #	Fax #	License Expiration
CLARK	TRISHA	WALKUP CLARK & ASSOCIATES	TIC	(415) 731-9601		01/29/10
KROPP	MICHAEL	MODERN VALUATION TECHNIQUES	TIC	(888) 522-8590	(888) 540-8436	10/10/10
WALKUP	STEVE	WALKUP CLARK & ASSOCIATES	TIC	(415) 731-9601		05/05/10

REVIEW APPRAISER

Last Name	First Name	Company	Type	Phone #	Fax #	License Expiration
KROPP	MICHAEL	MODERN VALUATION TECHNIQUES	COMM/MULIT/RES/IND	(888) 522-8590	(888) 540-8436	10/10/10
LEVY	HOWARD	HORNSBY LEVY APPRAISAL GROUP	COMMERCIAL / MULTI	(707) 575-7778		08/30/10

ACCOUNTS RECEIVABLE AUDIT FIRMS

Last Name	First Name	Company	Type	Phone #	Fax #	License Expiration
RATTO	BOB	BUS. EXAMINATION RESOURCES	AR AUDIT	(415) 328-3193	(415) 276-8949	840 SUTRO, NOVATO, CA 94947
JONES	ARTHUR	ABL FINANCIAL	AR AUDIT	(530) 885-6668	(530) 885-6661	2250 DOUBLE O MINE, COOL, CA