

ANDREWS & ASSOCIATES APPRAISALS

Lloyd Andrews, Appraiser
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Gallatin, TN 37066
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Nelson Goad, Appraiser Trainee
Craig Coates, Appraiser Trainee
Jake Andrews, Appraiser Trainee

RESUME

PERSONAL INFORMATION: Name - Charles Lloyd Andrews; Age - 52; Married for 32 years with two children; Resident of Gallatin for 29 years and a life-long resident of Middle Tennessee.

QUALIFICATIONS: Licensed through the State of Tennessee as a Certified Residential Appraiser, License #CR-580 in 1991 when new requirements were made for licensing but have been doing appraisals since 1978. Obtained Tennessee Affiliate Broker's Real Estate License in 1975 and Real Estate Broker's License in 1978; received Auctioneer's License in 1979 and a Kentucky Broker's License in 1978.

EDUCATION: Graduate of Red Boiling Springs High School with continuing education in real estate obtained from Volunteer State Community College, The Tennessee Real Estate Education Systems as well as a graduate of the Reppert Auctioneer's School in Indiana. Continuing education in appraisals has been from TAPS (Tennessee Appraiser Preparatory School), C.L.I. and McKissock and all current educational requirements are up to date.

PROFESSIONAL MEMBERSHIPS: Member of the State, Local and National Board of Realtors and a life-time member of the Awards of Excellence of the Sumner Association of Realtors.

APPRAISAL EXPERIENCE AND CLIENTS: I have performed appraisals for the purpose of mortgage loans, for buyers and sellers as well as estate purposes. I have done all sorts of appraisals but mainly specialize in residential properties and vacant land. I have been doing appraisals since 1978 and performed or supervised over 600 appraisals and loan evaluations during the last year. My expertise and experience in the real estate industry complements my ability to do appraisal work.

PARTIAL LIST OF CLIENTS: Financial Institutions: First Tennessee Bank, Gallatin; Cumberland Bank, Gallatin; Citizens Bank, Hartsville; Gallatin, Lafayette; Macon Bank & Trust, Westmoreland, Lafayette; Volunteer State Bank, Hendersonville, Portland; Trousdale Bank & Trust, Hartsville; AmSouth Bank, Gallatin & Hartsville, Millstone Mortgage, Lafayette. Attorneys: Nathan Harsh, Gallatin; Jim Hunter, Gallatin; Charles Beaty, Gallatin; Betty Lou Taylor, Hartsville; as well as many others. Individuals: too numerous to mention.

COURT EXPERIENCE: I have been an expert witness testifying in court in Sumner, Trousdale, Macon and Davidson Counties.