

ANDREWS & ASSOCIATES APPRAISALS

Lloyd Andrews, Appraiser
1195 Nashville Pike
Gallatin, TN 37066
(615) 451-4203/(615) 451-1268 (Fax)

Nelson Goad, Appraiser Trainee
Craig Coates, Appraiser Trainee
Jake Andrews, Appraiser Trainee

RESUME

Personal Information: Name - Frankie Nelson Goad; Age - 34; Married for 13 years with three sons; Resident of Red Boiling Springs, Tennessee, for 9 years and a life-long resident of Northern Middle Tennessee and Southern Kentucky.

Qualifications: Licensed through the State of Tennessee as an Appraiser Trainee, License # 2719 since June 30, 2000. Obtained Tennessee Affiliate Broker's Real Estate License in 1997.

Education: Graduate of Monroe County High School in Tompkinsville, Kentucky, with all applicable licensing and continuing education courses for real estate and real estate appraisals through the Tennessee Real Estate Education Systems (T.R.E.E.S.) in Chattanooga, Tennessee.

PROFESSIONAL MEMBERSHIPS: Member of the State, local and national Board 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 2000 and have done an average of approximately 300 appraisals and loan evaluations per year since that time.

PARTIAL LIST OF CLIENTS: Financial Institutions: American Trust Realty, Lafayette, Benchmark Mortgage, Lafayette, Landsafe for Countrywide Home Loans, Millstone Mortgage, Lafayette, Tennessee; First Tennessee Bank, Gallatin; Cumberland Bank of Carthage, Portland, Gallatin and White House, Tennessee; Cambridge Mortgage of Gallatin, Tennessee; Citizens Bank, Hartsville; Citizens Bank, Lafayette; Macon Bank & Trust, Lafayette, Westmoreland and Red Boiling Springs, Tennessee; Trousdale Bank & Trust, Hartsville; AmSouth Bank, Gallatin; Atlantic Mortgage of White House, Tennessee. Realtors: Ben Bray Real Estate, Lafayette, Tennessee; Gene Carman Real Estate, Gallatin, Lafayette & Carthage, Tennessee; J. T. Shrum, Lafayette, Tennessee. Individuals: too numerous to mention.