

Sterling



Appraisal Services, LLC

Austin Office
100 East Whitestone Boulevard, Suite 148-316
Cedar Park, Texas 78613
Phone: 512.635.6450

San Antonio Office
10004 Wurzbach Road, Suite 283
San Antonio, Texas 78230
Phone: 210.201.5440

Introduction Packet

For your information, I have enclosed our company information and my personal qualifications. Sterling Appraisal Services, LLC is a commercial real estate appraisal firm engaged in the valuation of commercial real estate throughout the State of Texas primarily in the Austin and San Antonio metropolitan areas including all of Central and South Texas including the Texas Hill County.

Our Mission Statement: Our firm, through an unwavering commitment to integrity, excellence and on time service, strives to be a premier commercial real estate appraisal firm to serve and exceed our client's needs and requirements for commercial real estate appraisal services.

Our appraisal reports utilize current appraisal techniques, theories and reporting formats. We work with our clients to tailor a scope of work which meets their requirements while ensuring compliance with FIRREA and OCC underwriting criteria. Our primary areas of practice include:

- Commercial Real Estate Appraisals
- Commercial Real Estate Appraisal Review Services
 - Rural Farm and Ranch Appraisals
 - SBA Real Estate Appraisals
- Feasibility and Market Analysis Studies

I have comprehensive knowledge and experience in all major property types and special-use properties gained through experience in commercial real estate appraisal throughout the State of Texas and education from continuing education classes and seminars.

Alan K. Wood, MAI, the President of Sterling Appraisal Services, LLC, is a Designated Member of the Appraisal Institute and is a Certified General Real Estate Appraiser in the State of Texas. The appraiser is a member of multiple boards of realtors in the area. The appraiser has qualified as an expert witness in U.S. Federal Bankruptcy Court in Travis and Tarrant Counties.

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www.sterlingappraisaltx.com

512.635.6450

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Since 2005, Mr. Wood has served the Austin and San Antonio metropolitan areas including all of the surrounding counties in the Texas Hill Country, Central and South Texas. The appraiser has specialized in the valuation of investment grade real estate, primarily for regional and local financial institutions as well as private equity funds, insurance companies and corporations.

Enclosed are the following items to allow you to perform due diligence in reviewing our firm:

- Appraiser's qualifications
 - Client List
 - Property Types
 - Service Areas
- Copy of Appraiser's State and Appraisal Institute Certifications
 - Sample Appraisal Report (available upon request)

Thank you for taking the time to review my qualifications. Please contact us for any additional information.

Respectfully submitted,



Alan K. Wood, MAI
State Certified TX-1337703-G
awood@sterlingappraisaltx.com

AKW
Attachments

Qualifications of the Appraiser

Alan K. Wood, MAI is the President of Sterling Appraisal Services, LLC with offices in Austin and San Antonio. The appraiser has been active in the appraisal of commercial real estate since 2005. Sterling Appraisal Services, LLC is a real estate valuation and consulting firm.

The appraiser has specialized in the valuation of investment grade real estate, primarily for regional and local financial institutions as well as private equity funds, various trusts and estates, insurance companies and corporations. The appraiser has qualified as an expert witness in U.S. Federal Bankruptcy Courts in Travis and Tarrant Counties.

Professional Affiliations:

State Certified General Real Estate Appraiser – State of TX Certificate TX-1337703-G

Designated Member – Appraisal Institute (MAI)

Member - Austin Board of Realtors, San Antonio Board of Realtors, Highland Lakes Board of Realtors, Four Rivers Board of Realtors, Foundation Appraisers Coalition of Texas

Education:

Texas A & M University

Master of Business Administration – 1987

University of New Mexico

Bachelor of Arts, Economics and Chemistry – 1985

Real Estate Appraisal Related Classes and Seminars:

Appraisal Institute

Engagement Letters – November 21, 2018

State of the Multi-Family Union – September 11, 2018

7-Hour USPAP Course – April 27, 2018

Advanced Land Valuation: Sound Solutions to Perplexing Problems – April 5, 2018

Update of the Central Texas Housing Market – March 6, 2018

Drone Technology and Its Impact on the Appraisal Industry – July 25, 2017

Supervisory Appraiser/Trainee Appraiser Course – June 16, 2017

Alternatives to Evaluations: Using Restricted Appraisal Reports in Your Practice – May 18, 2017

Litigation Appraising – Specialized Topics and Applications – July 25, 2016

26th Annual Outlook for Texas Land Markets – April 28, 2016

Residential and Multifamily Housing Trends – March 4, 2016

Business Practices and Ethics – September 21, 2015

Improving Appraisal Reports Used for Financing Institutions – Strategies from Reviewers, April 1, 2015

The Appraisal Foundation – March 24, 2015

Appraising Airports and Airplane Hangars – December 3, 2014

The Challenge of Reviewing Appraisals – June 10, 2014

Condemnation Appraising: Principles and Applications – April 2, 2014

A Look at Today and Tomorrow – March 25, 2014

Appraisal of Cell Towers – December 5, 2013

Changes to The Appraisal of Real Estate, 14th Edition – November 13, 2013

General Demonstration Appraisal Report Writing Seminar – July 7, 2012

Fundamentals of Separating Real Property, Personal Property & Intangible Business Assets – June 21, 2012

Appraising the Appraisal: Appraisal Review-General – June 20, 2012

Advanced Market Analysis and Highest & Best Use – April 30, 2012
Appraisal Curriculum Overview – September 15, 2011
Advanced Sales Comparison and Cost Approach – July 27, 2009
Advanced Applications – May 11, 2009
Report Writing and Market Analysis – April 13, 2009
General Appraiser Market Analysis and Highest & Best Use – March 26, 2009
Advanced Income Capitalization – May 3, 2008
General Applications – May 2, 2007
Appraising Residential Properties – April 23, 2007
Basic Income Capitalization – February 2, 2007
Basic Appraisal Principles – September 14, 2006
Basic Appraisal Procedures – February 17, 2006
Analyzing Operating Expenses – February 4, 2006
Small Hotel/Motel Valuation – November 15, 2005

Representative Clients:

Partial Listing

BB&T	Sovereign Bank, N.A.
A+ Federal Credit Union	Various Estates and Trust for Tax Purposes
North Dallas Bank & Trust	Wells Fargo Bank
United Development Funding	BBVA Compass
Southwest Securities, SSB	American National Bank of Texas
Behringer Harvard	Southside Bank
Amegy Bank, N.A.	Park Cities Bank
American Bank of Commerce	Stillwater National Bank and Trust Company
Bank of America	The Northern Trust Co.
Northstar Bank	PlainsCapital Bank
American Bank of Texas	Prosperity Bank
Capital One N.A.	First National Bank of Beeville
Independent Bank	Affiliated Bank, N.A.
Metropolitan National Bank	Providence Bank
Lubbock National Bank	Zions National Bank
First Financial Bankshares, Inc.	Inwood National Bank
Veritex Community Bank	Liberty Bank of Arkansas
Vista Bank	Security Bank
Southwest Airlines	Symetra Life Insurance Company
Pacific City Bank	CommerceWest Bank, N.A.
T Bank	Security Service Federal Credit Union
Horizon Bank	Texas District Church Extension Fund
EverBank	SunTrust Bank
Wing Lung Bank	First State Bank Central Texas
Cornerstone Bank	People's United Bank
Texas Champion Bank	Texas Community Bank
Texas Realty Capital	Schertz Bank and Trust
Crockett National Bank	Firstmark Credit Union
Centennial Bank (Arkansas)	Bluebird Investments, LLC
HomeBank TX	Cadence Bank
Lone Star National Bank	Classic Bank, N.A.

Pinnacle Bank
Pioneer Bank SSB
North Rocky Investments, LLC
Frost Bank
Capital Bank of Texas
UMB Bank, N.A.
NewFirst National Bank
Housing Capital Company
Meyer Real Estate One, LLC
InterBank
MC Tile, Inc.
Woodmen of the World
First National Bank of Giddings
Austin Telco Federal Credit Union
Peoples Bank
Mobiloil Federal Credit Union
Parking Sense, Inc.
Meyer Terra One LLC
Holy Cross Coptic Orthodox Church
National United
Stancorp Mortgage Investors LLC
The Bank of Austin
WestStar Bank
RBank
First Guaranty Bank
Security State Bank & Trust
Texas Brand Bank

First Texas Bank
First-Lockhart National Bank
TIB – The Independent BankersBank
Buckholts State Bank
Amplify Credit Union
Hondo National Bank
L Investments, Ltd.
First State Bank - Mesquite
Texas District of the Lutheran Church
CoBiz Financial
Northstar Bank – Colorado
First United Bank and Trust
ViewPoint Bank
PointBank
FirstBank Southwest
Taylor Economic Development Corporation
Ratliff Chevrolet Buick
TDQ Brown Enterprises Inc.
Lampasas Professional Properties LLC
First United Bank - Lubbock
Heartland Bank and Trust
TrustTexas Bank
BancorpSouth Bank
First Hawaiian Bank
Innovative Capital Advisors LLC
Harris & Straub

Property Types:

Office:

- Multi-Tenant
- Single-Tenant
- Owner-Occupied
- Professional and Medical Office
- Office Condominium

Retail:

- Multi-Tenant
- Single-Tenant
- Restaurant
- Fast Food
- Automotive
- Convenience Store

Industrial:

- Multi-Tenant
- Single-Tenant
- Self-Storage
- Special Use

Land:

- Commercial
- Residential
- Single-Family Residential Subdivision Development
- Single-Family Residential Lots

Multi-Family Residential

- Apartments
- Condominiums
- Conversion (Apartment to Condominium)
- Mixed-Use (Residential/Commercial)

Hospitality:

- Hotel
- Motel

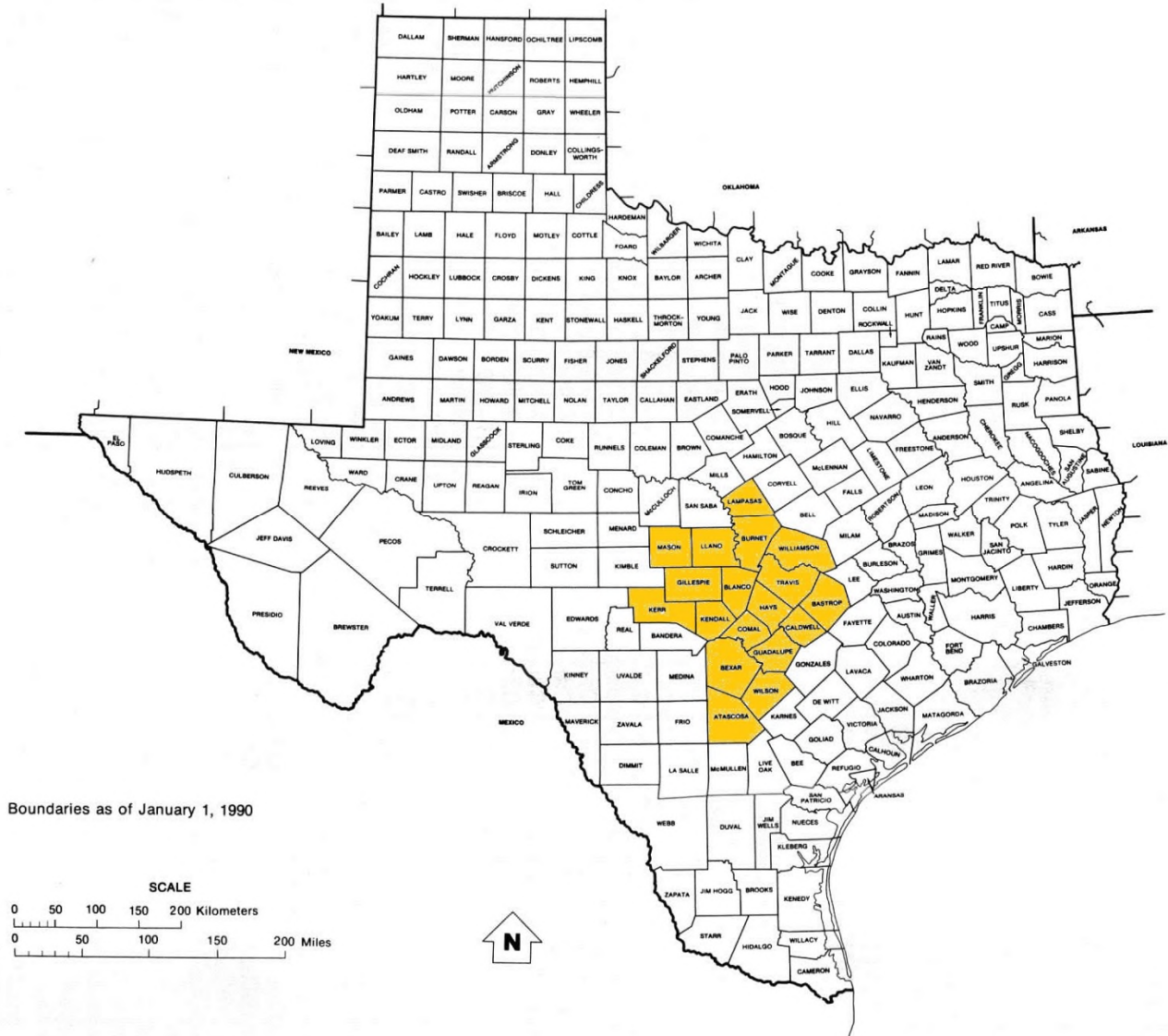
Farm/Ranch

Special Use:

- Surgical Center
- Governmental
- Educational
- Day Care

Service Areas

Counties: Atascosa, Bastrop, Bexar, Blanco, Burnet, Caldwell, Comal, Gillespie, Guadalupe, Hays, Kendall, Kerr, Lampasas, Llano, Mason, Travis, Williamson and Wilson



Cities: Alamo Heights, Austin, Bastrop, Blanco, Boerne, Buda, Bulverde, Burnet, Canyon Lake, Cedar Park, Cibolo, Comfort, Converse, Dripping Springs, Elgin, Fair Oaks Ranch, Fredericksburg, Georgetown, Helotes, Horseshoe Bay, Johnson City, Jourdanton, Kerrville, Kingsland, Kyle, Lago Vista, La Vernia, Lakeway, Lampasas, Leander, Leon Valley, Liberty Hill, Live Oak, Lockhart, Manor, Mason, Marble Falls, New Braunfels, Pleasanton, Rollingwood, Round Rock, San Antonio, San Marcos, Schertz, Seguin, Selma, Shavano Park, Spring Branch, Terrell Hills, Universal City, Von Ormy, West Lake Hills, Wimberley

Texas Appraiser Licensing and Certification Board

P.O. Box 12188 Austin, Texas 78711-2188

Certified General Real Estate Appraiser

Number: **TX 1337703 G**

Issued: **11/06/2017**

Expires: **01/31/2020**

Appraiser: **ALAN KEITH WOOD**

Having provided satisfactory evidence of the qualifications required by the Texas Appraiser Licensing and Certification Act, Texas Occupations Code, Chapter 1103, is authorized to use this title, Certified General Real Estate Appraiser.


Douglas E. Oldmixon
Commissioner



Appraisal Institute®

Professionals Providing Real Estate Solutions

This Certifies That

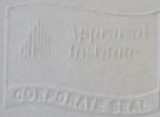
Alan K. Wood

has been admitted to membership as an

MAI Member

in the Appraisal Institute and is
entitled to all the rights and privileges of membership
subject only to the limiting conditions set forth from time to time
in the Bylaws and Regulations of the Appraisal Institute.

In Witness Whereof, the Board of Directors of the Appraisal Institute has
authorized this certificate to be signed in its behalf by the President, and the
Corporate Seal to be hereunto affixed on this *24th* day of *June* 2013



Richard A. Berger
President

This certificate is the property of the Appraisal Institute and
must be returned to the Secretary upon termination of membership.