

**QUALIFICATIONS OF APPRAISER
STEVE A. YARUS
INDIANA CERTIFIED RESIDENTIAL APPRAISER**

November 4, 2011

EDUCATION:

- B.S. Degree in Bioloical Sciences, Indiana University, 1973
- M.A.T. Degree in Biology, Indiana University, 1975
- M.S. Degree in Human Performance, Indiana University, 1980
- Ph.D. Candidate in Exercise Physiology, Indiana University, 1984

CERTIFICATION:

- Indiana Certified Residential Appraiser, #CR69100632, Expires 06/30/2012
- Indiana Real Estate Appraisal Commission -- 12/14/91

LICENSED:

- Real Estate Broker, State of Indiana #IB58604753

REAL ESTATE-RELATED EXPERIENCE:

College Courses:

- R300 Principles of Real Estate, Indiana University, 1984

Professional Appraisal Courses:

- Seminar: National USPAP Update, Bloomington, IN 2011
- Seminar: License Law, Bloomington, IN 2011
- Seminar: Civil Rights, Bloomington, IN 2011
- Seminar: Purchase Agreement, Bloomington, IN 2011
- Seminar: Standards of Professional Appraisal Practice, Indianapolis, IN 2010
- Seminar: Appraisal Reporting of Complex Residential Properties, Bloomington, IN 2010
- Seminar: Appraisal Review of Residential Properties, Bloomington, IN 2010

EMPLOYMENT:

- Employed with Gilbert S. Mordoh & Co, Inc, Real Estate Appraisers, Analysts and Consultants, 1983 to present

APPRAISAL EXPERIENCE AND TYPES OF PROPERTIES APPRAISED:

Savings Banks and Savings & Loans

- Bedford Federal Savings Bank, 1030 15th Street, P.O. Box 368, Bedford, IN
- Farmers & Mechanics Federal Savings, Post Office Box 269, Bloomfield, IN

Banks

- Old National Bank, P.O. Box 2689, Bloomington, IN
- Bloomfield State Bank, 1301 N. Walnut Street, P.O. Box 1294, Bloomington, IN
- Regions Bank, 116 S. Walnut Street, Bloomington, IN
- Wells Fargo Bank, 100 S 5th Street, 20th Floor, Minneapolis, MN 55401
- Jackson County Bank, P.O. Box 307, Bedford, IN
- Peoples State Bank, Post Office Box 128, Ellettsville, IN
- Our Community Bank, P.O. Box 381, Spencer, IN
- National City Bank, 101 W. Washington Street, Indianapolis, IN
- Fifth/Third Bank, 251 N Illinois Street, Indianapolis, IN 46204
- German American Bank, PO Box 360, Jasper, IN 47547

Credit Unions

- Hoosier Hill Federal Credit Union, 630 Lincoln Avenue, Bedford, IN
- Indiana University Credit Union, PO Box 368, Bloomington, IN
- Crane Federal Credit Union, 1201 James Avenue, Bedford, IN
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Mortgage Companies

- Mortgage Masters, 7144 E Virginia Street, Evansville, IN 47715
- Citicorp Mortgage, Inc., Post Office Box 790014, M.S. 314, St. Louis, MO
- Service Mortgage, 9279 N. Meridian Street, #200, Indianapolis, IN
- PHH US Mortgage, 6000 Atrium Way, Mt. Laurel NJ

Relocation Companies

- Argonaut Realty Acquisition, General Motors Corp., 485 W. Milwaukee Avenue, Detroit, MI
- PHH Home Equity, Inc., 2221 Camden Court, Oak Brook, IL
- Prudential Relocation, 1100 Woodfield Road, 2 Woodfield Lake, Suite 520, Schaumburg, IL
- Boatmens Relocation, 510 Locust Street, St. Louis, MO
- HFS Mobility Services, 1375 E. Woodfield Road #400, Schaumburg, IL
- Associates Relocation, 250 E. John Carpenter Freeway, Irving, TX 75062
- Cartus

Federal, State, City

- City of Bloomington, 220 E. 3rd Street, P.O. Box 100, Bloomington, IN
- U.S. Department of Housing & Urban Development/FHA, 151 N. Delaware St., Indianapolis, IN
- Federal National Mortgage Association, 150 South Wacker Dr., Chicago, IL
- U.S. Department of Justice, United States Marshals Service, 226 United States Courthouse, 46 E. Ohio Street, Room 226, Indianapolis, IN

Other

- Community Trust & Investment Co., 105 N. Pete Ellis #B, Bloomington, IN
- Mallor, Clendening, Grodner & Bohrer, Attorneys at Law, 511 S. Woodcrest, Bloomington, IN
- Andrews, Harrell, Mann, Chapman and Coyne, Attorneys at Law, 1720 N. Kinser Pike, Bloomington, IN
- David J. Colman, 114 S. Grant Street, Bloomington, IN
- Monroe Trust Group, P.O. Box 608, Bloomington, IN

REFERENCES

Mr. Jack Kenworthy, President
Bedford Federal Savings Bank
1030 15th Street, P.O. Box 368
Bedford, Indiana 47421
(812) 275-5907
Email: jkenworthy@bedfed.com

Mr. Nick Skinner, President
Farmers & Mechanics Federal Savings
P.O. Box 269
Bloomfield, Indiana 47424
(812) 384-4473
Email: nskinner@farmersandmechanicsfederal.com

Mr. Lon Stevens, President
The Peoples State Bank
601 E Temperance Street
Ellettsville, IN 47429
(812) 876-2228
Email: lstevens@peoples-bank.com