

R. SCOTT JURA  
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Fresno, CA 93711-1914  
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WORK EXPERIENCE:

R. Scott Jura                      Fresno 5/3/88 - Present  
Independent real estate appraiser. Commercial and residential appraisals and evaluations throughout northern California.

Valley Federal Savings and Loan    Fresno 5/2/83 - 5/2/88  
Commercial and residential appraisals, office management, and construction inspection throughout the Central Valley and adjacent Sierra Nevada.

Home Federal Savings and Loan    Fresno 8/27/79 - 4/29/83  
Residential appraisal throughout the San Joaquin Valley and adjacent Sierra Nevada, construction inspection, some commercial appraisals and data file maintenance.

Reinhardt Realty                      Fresno 3/28/79 - 8/24/79  
Century 21 - C. Watson Real Estate Fresno 6/15/78 - 3/28/79  
Residential sales throughout Fresno and Madera counties.

Jura Waste Handling Systems & Equipment Fresno 1/76 - 6/78  
Owner, responsible for management and operations.

DESIGNATIONS

SRA – Appraisal Institute

EDUCATION:

Bachelor Science degree: Business Administration,  
California State University, Fresno (1971-1976).

Related college education: Real Estate Appraisal, Real Estate Appraisal II, Real Estate Finance, Real Estate Law, Real Estate Practice.

American Institute of Real Estate Appraisers courses: Real Estate Appraisal Principles, Basic Valuation Procedures, Capitalization Theory and Technique (Parts 1, 2, & 3), Residential Valuation, Valuation Analysis, Report Writing, Introduction to Investment Analysis, Litigation Valuation, Rural Valuation, Industrial Valuation, Standards of Professional Practice, Advanced Income Capitalization, Advance Residential Case Studies, Advanced Report Writing, General Applications, Appraising Manufactured Housing.

ERC – Fundamentals of Relocation Appraising

Real Estate Seminars: Modesto SREA--Vineyard Appraising (1980); Modesto SREA--Feasibility (1981); Irv Johnson--Cash Equivalency (1982); Marshall and Swift--Residential Cost Handbook (1983); Marshall and Swift--Marshall Valuation Service (1983); Modesto SREA Real Estate Trends (1983); Modesto SREA Residential Income/Commercial Properties (1984); AIREA Workshop--Governmental Controls and Limitations in the Appraisal of Tideland Property (1984); Real Estate Seminars, continued: REAMUG--Developing a Scheduling Program, Converting dBase II to dBase III, FNMA Report Generators, Investment Analysis/Valuation Software (October 1984); AIREA Workshop--FHLBB Reg. 41b, A Case Study Approach (1985); REAMUG--DataBank database, Compatibility Between Hardware and Software, R41b Land Development Spreadsheet, Word Processing Appraisal Reports, Software Review. (October 1985); AIREA Workshop--Professional Liability Insurance (1986); REAMUG--Spreadsheets, Databases, Statistical Analyses of Residential Properties, Demographic Analysis, Hardware update. (October 1986); AIREA Workshop-- Hazardous Materials (1987); AIREA Workshop--1988 Regulatory Changes FHLBB, Lancaster/Montoya, and Representative Barnard's proposed Appraisal Reform Act (1988); REAMUG--Lease analysis, data analysis, and appraisal problem solving (1990); American Schools--Escrow (1990); American Schools--Home Inspection (1990); Fresno Chapter Appraisal Institute--Litigation Valuation (1991); Fresno Chapter Appraisers Institute--Apartment Seminar (1991). Fresno Chapter Appraisal Institute--Hazardous Waste (1991); Fresno Chapter Appraisal Institute--Appraising Personal Property (1992); APMW--Effective Appraisal Review (1992); Fresno Chapter Appraisal Institute--Adjusting to the Reviewer (1992). Fresno Chapter Appraisal Institute--FNMA Guidelines and the new URAR (1993). Fresno Chapter Appraisal Institute--Appraising High Value Residences (1993); Appraisal Institute--Advanced Income Capitalization (1994); Appraisal Institute-- Standards of Professional Practice Parts A & B (1994). Fresno Chapter Appraisal Institute -- Marketing for Appraisers (1995); Fresno Chapter Appraisal Institute --Calif. OREA Federal & State Laws & Regulations Workshop (1995); Fresno Chapter Appraisal Institute-- USPAP Update Seminar (1995); Directors/Norwest--FHA 203k Loan Program (1995); REAMUG--Productivity, Mapping, Windows 95, On-line services, Electronic Report Transfer, Software & Hardware (1995); REAMUG-- Networked Office, Internet as a Research Tool, Online Bidding, Software & Hardware (April 1996); REAMUG-- Internet usage, Snappy Video, Software & Hardware (Oct. 1996); REAMUG--Internet usage, Software & Hardware (Apr. 1997); IREM--Managing Single Family Homes & Small Residential Property (April 1997); REAMUG -- Voice Input, Digital Imaging (Oct. 1997); REAMUG--Voice Recognition, Y2K, Intelligent Agents, Topo Mapping, Automated Valuation Systems (Oct. 1998);REAMUG--Color Printing, Digital imaging, Y2K, Software/Hardware updates (Apr. 1999); Fresno Chapter Appraisal Institute-- USPAP, State and Federal Laws Update (May 1999); REAMUG--Digital Imaging, Internet, Y2K, Low Tech Workshop, Software/Hardware updates (Oct. 1999); REAMUG -Digital Camera update, Automated Valuation Systems, Low Tech Workshop, Software/Hardware updates (March 2000); REAMUG - Digital Photos Low Tech Workshop, Software/Hardware updates, Handheld devices (September 2000); REAMUG - Office Procedures, Low Tech Workshop, Software/Hardware updates (March 2001); Appraisal Institute - USPAP 2001/Standards update. REAMUG - Software/Hardware updates (September 2002); REAMUG - LoopNet/Marshall & Swift, Appraisal Efficiency, Working Smarter (March 2003); Appraisal Institute - USPAP Update, Standards, & Ethics (May 2003); REAMUG - CoStar Comps, Commercial Report Generators, Low Tech Workshop (October 2003); Appraisal Institute - Central California Market Update (May 2004); REAMUG - (March 2004); REAMUG – Mobile appraising, Acrobat pdf security, Good Business Practice (September 2004), REAMUG – Mobile Appraiser, Setting up Databases, MLS Data, Software/Hardware (April 2005); Appraisal Institute – Readdressing,

Reappraising, Reassigning (May 2005); Appraisal Institute – The Appraiser’s Workfile (May 2005); Appraisal Institute – Report Writing (June 2005); Appraisal Institute – USPAP 15 hour (July 2005); REAMUG - (April 2006); Appraisal Institute – Advanced Residential Applications (April 2006); Appraisal Institute – Advanced Residential Report Writing (April 2006); Appraisal Institute – Business Practices and Ethics (June 2006); Appraisal Institute – What Clients Would Like Their Appraisers to Know (June 2006); Appraisal Institute – Appraisal Scope of Work Rule (June 2006); Appraisal Institute – State of the Profession - Midyear Update (July 2006); Appraisal Institute – Liability Management for Residential Appraisers (September 2006); NorCal Appraisal Institute – Fall Conference (October 2006); REAMUG – Spring Conference (April 2007); Appraisal Institute – Spring Conference (May 2007)

#### OTHER QUALIFICATIONS

I have qualified as an expert witness in Federal Bankruptcy Court.

I am California Certified General Real Estate Appraiser -- AG003530 through 1/28/2008.

I am an approved FHA Appraiser. HUD # CAAG00353

I am a board member of the Nor-Cal Chapter of the Appraisal Institute.