AZ Chapter, ASFMRA February 29, 2008

Dear Participant:

On behalf of the Arizona Chapter of the American Society of Farm Managers and Rural Appraisers, we would like to welcome you to our 2008 Spring Ag Outlook Forum. The morning program features keynote speakers covering a wide range of issues including the real estate economy, water issues, and forest management. Outlined in the pages to follow are specific topics covered by each presenter. The afternoon program will feature Chapter members speaking on agricultural land and lease values.

We would like to give special thanks to financial contributors whose support makes this forum possible.

Wells Fargo Bank, N.A.
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Bank of the West
Dennis L. Lopez & Associates, LLC
Charles J. Havranek

The American Society of Farm Managers and Rural Appraisers was founded in 1929 to create and maintain a professionally trained group of accredited farm managers and rural appraisers capable of providing expert guidance. On a national level, the Society sponsors various educational seminars. Your local chapter of the American Society of Farm Managers and Rural Appraisers has over 50 members capable of assisting property owners and various caretakers on a wide range of services including, real estate appraisals, chattel appraisals, farm management, mortgage brokerage, real estate sales and consulting.

We thank you for your participation and support of this event. If you have any questions or we can be of service to you, please contact any of our chapter members listed on the following pages.

Sincerely,

Tom Turner, ARA Co-Chair, AG Forum Committee Mark Keller, ASA Co-Chair, AG Forum Committee

SPRING AG OUTLOOK FORUM

Presented by

Arizona Chapter of the American Society Of Farm Managers & Rural Appraisers February 29, 2008

8:30am

Registration & Refreshments

9:00am

Dr. Jay Q. Butler

Economic Update for the

Phoenix Metropolitan Area

Director of the Center for Real Estate at Arizona Polytechnic Campus.

9:50am

Maria Hyatt

Light Rail Update for the City of Phoenix Special Projects Administrator for the City of Phoenix

10:40am

Morning Break

10:50am

Jeff Gross

Prop 207 - "Private Property Rights

Protection Act"

Gallagher & Kennedy

11:40am

John Skelley

Ethanol Production

Pinal Energy, LLC

12:30pm

Catered Lunch

1:30pm

Greg Kornrumph

Water Reserves – Payson / Prescott Senior Analyst, Water Rights & Contracts

Salt River Project

2:20pm

Mary and Jim Rickert Organic Farming 3:10pm

Afternoon Break

3:30pm

Charlie Havranek, Moderator

Agricultural Land & Lease Value Survey

Ranches

Tom Rolston, ARA Ganado Group, Inc.

Dairies

Thomas Schorr, ARA Farm Credit Services Southwest

Yuma County

Bill Moody, Appraiser Robert Moody Appraisers

●Imperial Valley / Blythe, CA

Thomas Turner, ARA
Farm Credit Services Southwest

Southeast Arizona

Mark Finley, ARA Finley Appraisal Services

●Pinal County

Melvin Young, ARA

Aztec Agricultural Group, Inc.

Duane Webb. ARA

DEWCO

Steven Pendleton

SPT Real Estate Solutions

◆Citrus Outlook

Scott Halver, ARA, MAI

Maricopa County

Charlie Havranek, Appraiser Headquarters West, LTD

4:30pm

Close

4:45pm

Az Chapter Meeting ASFMRA

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ASFMRA Committees for 2008

District VII Vice President: Stephen J. Rickert, AFM, ARA
Appraisal Education and Accreditation: Brent Stanger, ARA, Idaho
Ethics: Stan Bevers, AFM, Texas

Government Relations: David W. GaNun, ARA, New Jersey Appraisal Review: Mark E. Akers, ARA, Illinois

Standing Committees:

Appraisal Review
Ethics Committee
Nominating Committee
Governmental Relations

District Accreditation Review
Membership
Education Committee
Candidate Guidance

Ag Forum Committee

Mark Keller, ASA, Co-Chair Tom Turner, ARA, Co-Chair

Cate Chamberlain

Norm Edwards, ARA

Paul Groseta

Charlie Havranek

Tom Van Hofwegen

Mark Menges

Bill Moody

Steve Pendleton

Tim Roberts

Tom Schorr, ARA

Shawn Wood



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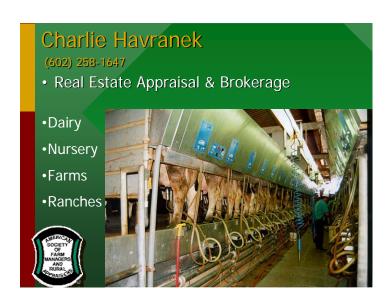
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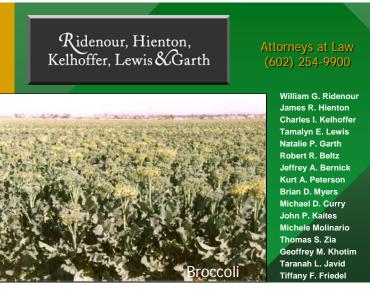
shawn@headquarterswest.com

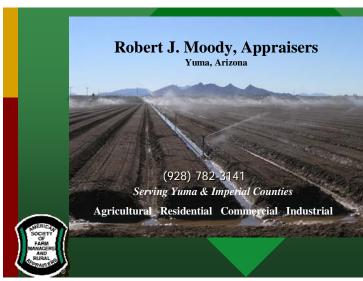
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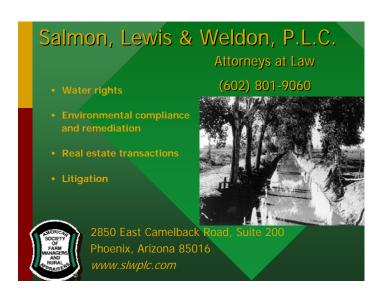






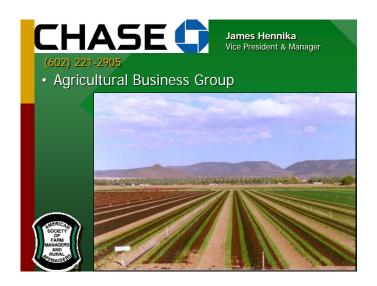


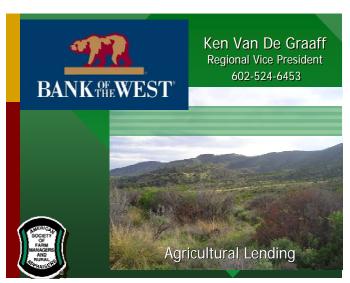
















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DR. JAY Q. BUTLER

ASSOCIATE PROFESSOR OF REAL ESTATE

DIRECTOR, ARIZONA REAL ESTATE CENTER
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Dr. Jay Q. Butler is Director of the Arizona Real Estate Center (AREC) and an Associate

Professor of Real Estate in the East College at Arizona State University/East. He also holds the

Arizona Realtors Professorship in Real Estate. Dr. Butler has been at ASU since 1972. He earned

his B.B.A. (1967) and MBA (1969) from the University of New Mexico and his Ph.D. from the

University of Washington.

As Director of the Arizona Real Estate Center, he oversees projects that examine all aspects of

the Arizona real estate market, with specific interest in the Phoenix metropolitan area. The two main

projects are the Phoenix Metropolitan Housing Study (PMHS) and the Phoenix Metropolitan

Commercial Studies (PMCS). The PMHS is a quarterly comprehensive analysis of the housing

market (single-family, townhouse/condominium, and multifamily) based on 33 housing districts. The

PMCS guarterly examines the office and retail markets.

In addition to these projects, AREC also provides information on the Arizona construction

industry and residential sales activity and affordability in the Phoenix metropolitan area that appear

in Arizona Business and other publications. Dr. Butler has also published in other journals such as

Appraisal Journal, Arizona Realtors Digest, Annals of Regional Science, Journal of Real Estate

Practice and Education, and Teaching in Higher Education. He is also a frequent guest speaker and

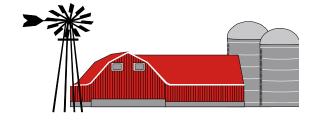
instructor in many continuing educational programs. In addition to directing several research

projects, he also teaches in the Real Estate Program in the East College. The Real Estate Program

integrates creative classroom instruction and real-world application to prepare students for

leadership roles in the rapidly changing real estate environment.





Light Rail Update for the City of Phoenix

BIOGRAPHY

Maria Hyatt

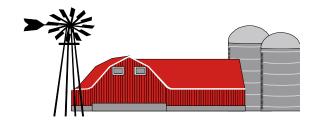
Maria Hyatt has worked for the City of Phoenix since 1989. She currently works in the Public Transit Department as a Special Projects Administrator. In this role, she is the primary liaison between the City of Phoenix and Valley Metro Rail on this \$1.2 billion project that will include an initial 20 miles of Light Rail Transit through Phoenix, Tempe and Mesa.

Before this position, Maria worked in the City Manager's Office for three years, and has worked in a variety of City departments, including Human Services, Budget and Research, Housing, Municipal Court and the City Council Office. She received her Bachelors of Science in Business Administration from Northern Arizona University and her Masters in Public Administration from Arizona State University.

PRESENTATION IS ON CD

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Prop 207 – "Private Property Rights Protection Act"

BIOGRAPHY

Jeffrey Gross – Gallagher & Kennedy

Jeffrey D. Gross concentrates his practice in commercial and real estate litigation. Mr. Gross has extensive experience in land use related matters at the governmental, trial court and appellate court levels.

Mr. Gross' recent experience includes:

- Represented a homebuilder in connection with a condemnation action by the City of Scottsdale to acquire a
 property for the McDowell Sonoran Preserve. The trial resulted in a \$15 million verdict, or \$9.5 million in excess
 of the initial purchase offer, the second largest condemnation verdict in Arizona history.
- Represented former Governor Symington in an action brought by lessees of state trust land arising out of the denial of their lease renewal. Alleged damages exceeded \$850 million. Obtained dismissal of action.
- Represented various land owners in numerous actions to invalidate referendum petitions taken out to overturn municipal decisions involving the use of their property.
- Represented various land owners in administrative and judicial proceedings to invalidate land use exactions, to compel issuance of permits to overturn unfavorable decisions and to challenge other zoning actions.

Education

University of Arizona J.D., highest distinction, 1987 Editor, Law Journal

Arizona State University B.S., 1982

Bar & Court Admissions

Arizona, 1987

Honors & Awards

AV Peer Review Rating, Martindale-Hubbell

Associations & Memberships

State Bar of Arizona Member Paradise Valley Village Planning Committee 1993-2002

Member

Certifications

Certified Real Estate Law Specialist, State Bar of Arizona, Board of Legal Specialization, 2003

Seminars

Speaker, Arizona Department of Commerce, Boards and Commissions Conference, "Board of Adjustment Variances: The Good, The Bad and The Litigious," December 2007

Speaker, City of Phoenix Law Department, "Proposition 207." April 2007

Speaker, Land Use Law Conference, "Proposition 207: What It Means for Arizona and Property Rights," April 2007

Speaker, Lambda Alpha International, "Proposition 207," February 2007

Speaker, Arizona Department of Commerce, Boards and Commissions Conference, "Board of Adjustment Appeals," November 2006

Speaker, Eminent Domain: Legal Update, "Key Eminent Domain Concepts," June 2006

Speaker, Land Use Law Conference, "Exaction Appeals, The State of the Art," March 2006

Speaker, Land Use Law Conference, "Eminent Domain Issues", March 2005

Co-Chair/Speaker, Practical Guide to Zoning and Land Use Law in Arizona, December 2004

Co-Chair/Speaker, Land Use Planning and Eminent Domain in Arizona, October 2003

Speaker, Resolving Land Use Disputes, "Handling the Quasi-Judicial Hearing", April 2001





Ethanol Production

BIOGRAPHY

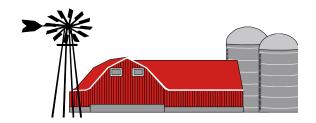
John Skelley - Pinal Energy, LLC

After serving as president of Arizona Grain Inc. of Casa Grande for 22 years, I moved to the position of General Manager of Pinal Energy LLC when Arizona Grain decided to build the states first ethanol plant in 2006. Previous to being Arizona Grain's president, I worked for eight years in the state of Iowa in the grain marketing business where I had managerial responsibilities in running four Mississippi River grain terminals and also received extensive experience in international grain exporting from Texas gulf exporting facilities. The exported grains were primarily corn ,soybeans and wheat.

Before embarking on grain trading career, I received my B.S. degree from Arizona State University Tempe, Arizona and my Masters degree in International Management from the American Graduate School of Management (Thunderbird) in Glendale, Arizona.

I have a wife of 29 years (Jan) and three children (two in college and one an Air Force pilot.) We live in Casa Grande and are active bicyclists and hiking enthusiasts.





<u>Water Reserves – Payson / Prescott</u>

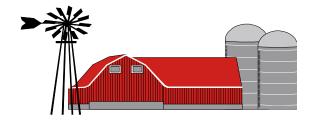
BIOGRAPHY

Gregory Kornrumph

Principal Analyst in Water Rights and Contracts. I have worked in the water rights/management profession for over 20 years (17 at SRP, 5 at Arizona Department of Water Resources). I have a B.A. in Geology/Environmental Sciences from Whitman College, Walla Walla, Washington. In addition to my water rights responsibilities, I am SRP's liaison to communities and interest groups on the Salt and Verde watersheds, develop water supply plans for SRP power plants and negotiate water exchange agreements. I am an Arizona native and spent much of my childhood hiking, fishing and exploring the Salt and Verde Rivers. I am married and have two teenage children.

<u>PRESENTATION</u>





Organic Farming

BIOGRAPHY

Mary Rickert

Academic Background:

1998-2000	Simpson College, Bachelor of Arts, Psychology
1998-2000	Simpson College, <i>Bachelor of Arts</i> , Business and Human Resource Management
1974-1975	Shasta College, Accounting and Business Courses
1970-1973	California Polytechnic State University at San Luis Obispo, Major - Dairy Science

Short Courses:

2004	Low Stress Cattle Handling Workshop – Presented by University of California Cooperative Extension
2003	Livestock Ranch Part II – Valuation, American Society of Farm
	Managers and Rural Appraisers
2003	ASFMRA Code of Ethics (A-12 Part 1), American Society of
	Farm Managers and Rural Appraisers
2002	Principles of Real Estate
2001	Conservation Easement Appraisal Seminar, American Society of
	Farm Managers and Rural Appraisers
2000	NAMI (National Alliance for the Mentally III) Family to
Family/Keys	to Understanding Training Course
2000	The Grant and Resource Center of Northern California,
	Beginning Grant Writing
1999	NAMI Family to Family/Keys to Understanding Course
1987	Report Writing, American Society of Farm Managers and
	Rural Appraisers

Honors and Activities:

- ~~Dean's List ~ California Polytechnic State University at SLO
- ~~Freshman Rep. and Yearbook Editor~ Los Lecheros Dairy Club
- ~~Alpha Sigma Lamda Honor Society~Simpson College
- ~~2002 Professional Farm Manager of the Year Award presented by the American Society of Farm Managers and Rural Appraisers, Syngenta and Crop Decisions
- ~~2003 Commercial Cattleman of the Year/Prather Ranch presented by California Beef Cattle Improvement Association
- ~~2004 "Role of Excellence" awarded to the Prather Ranch by the Beef Improvement Federation (National Organization).
- ~~2004 Delegate to Terra Madre, Slow Food International Conference in Turin, Italy. Nominated by Savory Center.
- ~~2004 Governor's Environmental and Economic Leadership

Award in the area of Sustainable Practices/Prather Ranch.

- ~~2005 Soroptimist Woman of the Year Award in the area of Environment Redding
- ~~2005 Commercial Producer of the Year awarded to the Prather Ranch by the Beef Improvement Federation
- ~~2005 Region VI Environmental Stewardship Award presented by the NCBA for the Prather Ranch
- ~~2005 Citizen of Distinction District III selected by Supervisor Glenn Hawes
- ~~2006 Leopold Conservation Award Finalist Livestock Category for California presented by Sustainable Conservation and the California Farm Bureau.

Employment Experience:

1974-1982~~Western Farm Management, Cottonwood, California 1982-Present~~Western Agricultural Services, Co-owned with spouse, S. James Rickert. Agricultural consulting, farm and ranch appraisal, real estate brokerage, and agricultural management of 40,000 +/- acres.

Extracurricular Activities, Clubs and Organizations:

- ~~4-H Leader (1985-2000) and CCD Instructor (1986-1988)
- ~~Board of Directors -- Cal Poly Alumni Chapter Redding Area (82-85)
- ~~Board of Directors -- Anderson Union High School Scholarship Committee (1984-1988)
- ~~Shasta College Ag Advisory Board (1993-1995)
- ~~Board of Directors -- Ralphs Ranches Inc. (1988-Present)
- ~~Accreditation Committee -- Fall River High School
- ~~Board of Directors and Founder~Burney Fall River Education Foundation, Vice President, Grants (1991-2002)
- ~~Fall River Boosters Club -- Sober Grad Nite Chairman (1990-1996)
- ~~Member, American Society of Farm Managers and Rural Appraisers
- ~~NAMI Instructor for the Family to Family Understanding Course
- ~~Member -- Shasta Land Trust (sponsor tours regularly)
- ~~Member -- Shasta Co. Cattlemen's Association
- ~~Member -- AAUW Chairman, Scholarship Committee
- ~~Member -- Shasta County Mental Health Advisory Board
- ~~Member -- Intermountain Cattlewomen
- ~~Member -- Cow Creek Watershed
- ~~Panelist -- Crisis Intervention Training Academies for law enforcement officers sponsored by NAMI average 3 academies per year.
- ~~Chairman Children's Committee a Subcommittee of the SCMH
- ~~District 4/2 Dairy Princess Contest Judge (2003)
- ~~PlusONE Mentors Mentoring 16 year girl through AAUW
- ~~Appointed by Supervisor Glenn Hawes to the *Psychiatric Hospital Facility Community Committee*.
- ~~Parish Council Member Our Lady of the Valley Catholic Church
- ~~Shasta County Alternate Board Member for County FSA Committee

Jim Rickert

Academic Background:

1998-2000	Simpson College, Bachelor of Arts, Psychology
1998-2000	Simpson College, <i>Bachelor of Arts</i> , Business and Human Resource Management
1974-1975	Shasta College, Accounting and Business Courses
1970-1973	California Polytechnic State University at San Luis Obispo, Major - Dairy Science

Short Courses:

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2003	Livestock Ranch Part II – Valuation, American Society of Farm
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2003	ASFMRA Code of Ethics (A-12 Part 1), American Society of
	Farm Managers and Rural Appraisers
2002	Principles of Real Estate
2001	Conservation Easement Appraisal Seminar, American Society of
	Farm Managers and Rural Appraisers
2000	NAMI (National Alliance for the Mentally Ill) Family to
Family/Keys t	o Understanding <u>Training Course</u>
2000	The Grant and Resource Center of Northern California,
	Beginning Grant Writing
1999	NAMI Family to Family/Keys to Understanding Course
1987	Report Writing, American Society of Farm Managers and
	Rural Appraisers

Honors and Activities:

- ~~Dean's List ~ California Polytechnic State University at SLO
- ~~Freshman Rep. and Yearbook Editor~ Los Lecheros Dairy Club
- ~~Alpha Sigma Lamda Honor Society~Simpson College
- ~~2002 Professional Farm Manager of the Year Award presented by the American Society of Farm Managers and Rural Appraisers, Syngenta and Crop Decisions
- ~~2003 Commercial Cattleman of the Year/Prather Ranch presented by California Beef Cattle Improvement Association
- ~~2004 "Role of Excellence" awarded to the Prather Ranch by the Beef Improvement Federation (National Organization).
- ~~2004 Delegate to Terra Madre, Slow Food International Conference in Turin, Italy. Nominated by Savory Center.
- ~~2004 Governor's Environmental and Economic Leadership Award in the area of Sustainable Practices/Prather Ranch.
- ~~2005 Soroptimist Woman of the Year Award in the area of Environment – Redding
- ~~2005 Commercial Producer of the Year awarded to the Prather **Ranch** by the Beef Improvement Federation

- ~~2005 Region VI Environmental Stewardship Award presented by the NCBA for the Prather Ranch
- ~~2005 Citizen of Distinction District III selected by Supervisor Glenn Hawes
- ~~2006 Leopold Conservation Award Finalist Livestock Category for California presented by Sustainable Conservation and the California Farm Bureau.

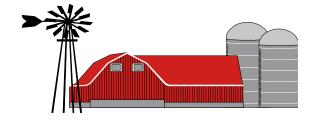
Employment Experience:

1974-1982~~Western Farm Management, Cottonwood, California 1982-Present~~Western Agricultural Services, Co-owned with spouse, S. James Rickert. Agricultural consulting, farm and ranch appraisal, real estate brokerage, and agricultural management of 40,000 +/- acres.

Extracurricular Activities, Clubs and Organizations:

- ~~4-H Leader (1985-2000) and CCD Instructor (1986-1988)
- ~~Board of Directors -- Cal Poly Alumni Chapter Redding Area (82-85)
- ~~Board of Directors -- Anderson Union High School Scholarship Committee (1984-1988)
- ~~Shasta College Ag Advisory Board (1993-1995)
- ~~Board of Directors -- Ralphs Ranches Inc. (1988-Present)
- ~~Accreditation Committee -- Fall River High School
- ~~Board of Directors and Founder~Burney Fall River Education Foundation, Vice President, Grants (1991-2002)
- ~~Fall River Boosters Club -- Sober Grad Nite Chairman (1990-1996)
- ~~Member, American Society of Farm Managers and Rural Appraisers
- ~~NAMI Instructor for the Family to Family Understanding Course
- ~~Member -- Shasta Land Trust (sponsor tours regularly)
- ~~Member -- Shasta Co. Cattlemen's Association
- ~~Member -- AAUW Chairman, Scholarship Committee
- ~~Member -- Shasta County Mental Health Advisory Board
- ~~Member -- Intermountain Cattlewomen
- ~~Member -- Cow Creek Watershed
- ~~Panelist -- Crisis Intervention Training Academies for law enforcement officers sponsored by NAMI average 3 academies per year.
- ~~Chairman Children's Committee a Subcommittee of the SCMH
- ~~District 4/2 Dairy Princess Contest Judge (2003)
- ~~PlusONE Mentors Mentoring 16 year girl through AAUW
- ~~Appointed by Supervisor Glenn Hawes to the *Psychiatric Hospital Facility Community Committee*.
- ~~Parish Council Member Our Lady of the Valley Catholic Church
- ~~Shasta County Alternate Board Member for County FSA Committee





Agricultural Land & Lease Value Survey

(Biographies are at the end of this section)

RANCHES

Tom Rolston, ARA Ganado Group, Inc.

DAIRIES

Thomas Schorr, ARA Farm Credit Services Southwest

YUMA COUNTY

Bill Moody, Appraiser Robert Moody Appraisers

IMPERIAL VALLEY / BLYTHE, CA

Thomas Turner, ARA Farm Credit Services Southwest

SOUTHEAST ARIZONA

Mark Finley, ARA Finley Appraisal Services

PINAL COUNTY

Melvin Young, ARA Aztec Agricultural Group, Inc.

Duane Webb, ARA DEWCO

Steven Pendleton SPT Real Estate Solutions

CITRUS OUTLOOK

Scott Halver, ARA, MAI

MARICOPA COUNTY

Charlie Havranek, Appraiser Headquarters West, LTD

PRESENTATIONS ARE ON CD

Speaker Biographies

QUALIFICATIONS OF TOM A. ROLSTON

QUALIFICATIONS AND LICENSES

Arizona Certified General Real Estate Appraiser - #30225 New Mexico General Certified Appraiser - #01835-G Accredited Rural Appraiser (ARA) - #996 Arizona Real Estate Broker's License - #186070816 Arizona Mortgage Broker's License - #14302

EDUCATION

Bachelor of Science in Animal Science - Texas A&M University - 1974

TECHNICAL TRAINING

American Society of Farm Managers and Rural Appraisers
Advanced Rural Appraisal Course
Advanced Ranch Appraisal Course
Advanced Farm Appraisal Course
Report Writing Seminar
Conservation Easements Seminar

Society of Real Estate Appraisers
Basic Appraisal Course
First Federal Savings and Loan Association
Loan Officer Training Program

Eminent Domain Course
Highest and Best Use Seminar
Standards of Professional Appraisal Practice/Code of Ethies
Rural Business Valuation
Federal Land Exchanges and Acquisitions Course

Income Property Appraisal Course

ORGANIZATIONS

American Society of Farm Managers and Rural Appraisers - Accredited Member
Arizona Chapter of American Society of Farm Managers and Rural Appraisers - Past President
Arizona Cattle Grower's Assoc. - Past Chairman Associate Membership Committee
Arizona National Livestock Show - Post President
Western Art Associates of the Phoenix Art Museum - President
Arizona Agricultural Protection Commission - Committee Member

EXPERIENCE

Ganado Group, Inc., Phoenix, Arizona

President, agricultural and rural real estate service company performing fee appraisals, mortgage brokerage, property management and real estate brokerage - Est. May 1994

Doane Western Company, Phoenix, Arizona

Vice President, having served as Pec Appraiser, Property Manager, Responsible Party for Mortgage Bankers License and Real Estate Broker - 1979 to May, 1994.

First Federal Savings and Loan, Phoenix, Arizona Residential Loan Officer - 1978-1979

Simms Ranch, Scottsdale, Arizona

Asst. Mgr. of Arabian & Thoroughbred Stock Farm - 1976-1978

Early experience on family ranch near Rocksprings, Texas

PARTIAL LIST OF CLIENTS:

Metropolitan Life Insurance Farm Service Agency Coldwell Banker Western Farm Credit Bank Gene Autry X-One Ranch Bureau of Land Management Bank One/Valley National Bank Santa Fe Pacific Railroad Co. Emerald Homes Wells Fargo/First Interstate Bank Crane Homes Tat Wi Wi Farm Maricopa Feedyard U.S. Justice Department Babbin Ranches The Nature Conservancy The Stockmen's Bank

U.S. Schator Ted Stevens Farm Credit Services Southwest Cactus Quarter Horse Ranch Texzona Caule Feeders Simms Arabians Fort Rock Ranch Arizona State Land Department Southside Gin Company Harris Trust Pinto Valley Copper Corporation Southern Idaho Production Credit Assoc. Desen Hills Equestrian Center Goswick Cattle Co. MONY Grazing Land Valuation Commission Marley Cattle Company Pinal Feeding Co. Malpai Borderlands Group

PARTIAL LIST OF PROPERTIES SOLD:

Pautsell Ranch - Apache Co.
Escondido Ranch - Cochise Co.
Apache Maid Ranch - Coconino Co.
Winters Ranch - Gila Co.
Deer Creek Ranch - Graham Co.
Big Lue Ranch - Greenlee Co.
Crowder Weisser Ranch - La Paz Co.

Big Horn Ranch - Maricopa Co. Windmill Ranch - Mohave Co. Aja Ranch - Navajo Co. U Circle Ranch - Pima Co. Teacup Ranch - Pinal Co. Indian Rock Ranch - Yavapai Co. Bodic Farm - Yuma Co.

THOMAS G. SCHORR, ARA

QUALIFICATIONS

Experience:

January 2001 to Present - Appraisal Program Manager - Farm Credit Services Southwest. Tempe, Arizona.

February 1992 to December 2000 - Senior Appraiser with Farm Credit Services Southwest, Tempe, Arizona.

August 1990 to January 1992 - Staff Review Appraiser with First Interstate Bank of Arizona.

January 1987 to July 1990 - Agricultural Real Estate Appraiser with Western Farm Credit Bank of Sacramento, Tempe, Arizona office.

July 1981 to January 1987 - Agricultural Real Estate Appraiser and Loan Officer with Federal Land Bank of Sacramento and Federal Land Bank Association of Arizona in Tempe, Arizona.

Certification:

Accredited Rural Appraiser (ARA) - Certificate #908 (11/1/91), from the American Society of Farm Managers and Rural Appraisers.

Arizona State Certified General Real Estate Appraiser #30-182.

WFCB of Sacramento Accredited #A-526.

Types of Assignments:

Review of both commercial and agricultural fee appraisals.

Writing appraisals which involve market value estimates of irrigated field crop farms, livestock ranches, feedlot dairy operations, urban fringe properties, rural residences, commercial and industrial properties.

These appraisals are performed primarily for new loan and collateral review purposes.

Previous loan officer responsibilities included primarily real estate mortgage loans on agricultural and residential-related properties.

Clients:

Farm Credit Services Southwest, Tempe, Arizona

Bank of America

Wells Fargo Bank-Phoenix

The Western Farm Credit Bank of Sacramento

Bank One, Arizona, NA

Qualifications Of Thomas K. Turner

Business Experience:

Credit Manager and Executive Vice President with Farm Credit Services from 1972 to 1990 in Colorado, New Mexico and California.

Real Estate Appraiser with Farm Credit Services Southwest, as primary assignment. July 1990 to Present

Types of Assignments:

Appraisal work has involved preparing market value estimates of western livestock ranches, agricultural facilities, permanent plantings, irrigated and dryland farms since 1972.

Representative Clients:

Appraisal work is primarily done for the Farm Credit System, with occasional work for other lending institutions and accounting firms.

Professional Memberships:

American Society of Farm Mangers and Rural Appraisers, Accredited Rural Appraiser, 1992

Education:

New Mexico State University, Las Cruces, New Mexico, graduated 1972, BS Agriculture. New Mexico School of Banking, University of New Mexico, completed 1974 New Mexico Highlands University, Las Vegas, New Mexico, graduated 1978, MA Business

Professional training and education through cooperation of American Society of Farm Managers and Rural Appraisers and the Appraisal Institute.

Licenses:

California General Certified Appraiser, #AGO 11407, expires, 9/7/2005Arizona General Certified Appraiser, #31035, expires, 11/30/2006, all continuing education requirements are current.

Mark Finley

APPRAISAL EDUCATION

AMERICAN SOCIETY OF FARM MANAGERS AND RURAL APPRAISERS FUNDAMENTALS OF RURAL APPRAISAL 1987 PRINCIPALS OF RURAL APPRAISAL 1988 REPORT WRITING SEMINAR 1988 EMINENT DOMAIN SEMINAR 1988 ADVANCED RURAL APPRAISAL 1989 INCOME APPROACH SEMINAR 1990 STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE AND CODE OF ETHICS 1991 CERTIFICATION PREPARATION 1991 ADMINISTRATIVE APPRAISAL REVIEW 1992 INCOME CAPITALIZATION (LEVERAGED) 1994 HIGHEST AND BEST USE 1994 **UPDATE TO USPAP 1994** RANCH APPRAISAL AND PERMANENT PLANTINGS SEMINARS 1996 RURAL BUSINESS VALUATION 2000 ADVANCED RESOURCE APPRAISAL 2001 ADVANCED SALES CONFORMATION AND ANALYSIS 2002

APPRAISAL INSTITUTE
BASIC INCOME CAPITALIZATION 1993
ATTACKING AND DEFENDING AN APPRAISAL IN LITIGATION
2000
CONDEMNATION APPRAISING: ADVANCED TOPICS AND
APPLICATIONS 2003

OTHERS
USPAP UPDATE 2002 & 2004

CONTINUING EDUCATION

THE AMERICAN SOCIETY OF FARM MANAGERS AND RURAL APPRAISERS CONDUCTS A MANDATORY PROGRAM OF CONTINUING EDUCATION. I AM CURRENT WITH THE REQUIREMENTS OF THAT PROGRAM.
THE ARIZONA BOARD OF APPRAISAL REQUIRES CONTINUING EDUCATION TO MAINTAIN APPRAISER CERTIFICATION. I AM CURRENT WITH THIS BOARD REQUIREMENT.

EDUCATION

NEW MEXICO STATE UNIVERSITY

BACHELOR OF SCIENCE OF AGRICULTURE-1965

MASTER OF SCIENCE OF AGRICULTURE-1967

PROFESSIONAL ORGANIZATIONS
AMERICAN SOCIETY OF FARM MANAGERS AND RURAL
APPRAISERS
ACCREDITATIONS

ACCREDITED RURAL APPRAISER-1990 REAL PROPERTY REVIEW APPRAISER-1993

COMMITTEES

CO-CHAIR ACCREDITATION COMMITTEE-3 YRS MEMBER EDUCATION COMMITTEE-2YRS MEMBER PROGRAM COMMITTEE-3YRS

CERTIFIED APPRAISAL INSTRUCTOR SINCE 1991. COURSE GURU (AUTHOR) FOR THE ASFMRA A-35 "ADVANCED APPRAISAL REVIEW" COURSE

ARIZONA SOCIETY OF FARM MANAGERS AND RURAL APPRAISERS

PRESIDENT 1992-1994

VICE PRESIDENT 1990-1992

ARIZONA CERTIFIED GENERAL REAL ESTATE

APPRAISER #30110

NEW MEXICO GENERAL CERTIFIED APPRAISER #02125-G HUD APPROVED APPRAISER #30110

CO-AUTHOR OF "THE APPRAISAL OF RURAL PROPERTY"*

APPRAISAL EXPERIENCE

APPRAISALS COMPLETED ON HOMES, FARMS, RANCHES, VACANT LAND, DAIRY FACILITIES, POULTRY HOUSES, FORESTRY ENTERPRISES, STATE AND FEDERAL GRAZING LEASES, APARTMENTS, AND RURAL COMMERCIAL PROPERTIES IN NEWMEXICO, ARKANSAS, OREGON, IDAHO & ARIZONA

DESIGNATED APPRAISER FOR FARM SERVICE AGENCY AND

ITS PREDECESSOR AGENCIES FROM 1971 TO 2002.

QUALIFIED AS EXPERT WITNESS IN TUCSON, AZ; PHOENIX,

AZ; AND PORTLAND, OR. FEDERAL BANKRUPTCY COURTS

* published 2002 by The American Society of Farm Managers and Rural Appraisers and The Appraisal Institute.

APPRAISER QUALIFICATIONS OF MELVIN D. YOUNG, ARA

CERTIFICATIONS AND LICENSES

Accredited Rural Appraiser (A.R.A.) Certificate No. 633

Title authorized by American Society of Farm Managers & Rural Appraisers
Continuing Education Certificate, Current through December 31, 2007

Certified General Real Estate Appraiser - Certificate No. 30377

Authorized by the Board of Appraisal, State of Arizona

Arizona Real Estate Brokers License - License No. DB000545900

EDUCATION

Graduate Kress High School, 1967

Bachelor's Degree, Animal Science Texas A&M University, 1971

Master's Degree, Animal Science Texas A&M University, 1974

Science Thesis: Rotational Crossbreeding as a System for Beef

Production in the Gulf Coast of Texas

TECHNICAL TRAINING

American Society of Farm Managers and Rural Appraisers

Advanced Ranch Appraisal Course - 1977

Advanced Farm-Ranch Management Course - 1977

Advanced Appraisal (A-30) - 1991

Report Writing Seminar - 1989; Income Approach Seminar - 1990 Uniform Standards of Professional Practice - 1991, (A12 Part II) 1995, & 1999

Eminent Domain (A-25) - 1993

ASFMRA Code of Ethics (A12 Part I) 1995 & 1999

Ranch Appraisal Seminar 1996

Attended Seminars on Conservation Easements, Lease Valuations, etc.

Voluntary Program of Continuing Education Requirements met through 2007
West Texas State U. Graduate Course - Advanced Real Estate Appraisal 1980
Agricultural Research Services-U.S.D.A. - Personnel Management Training
Mineral Valuation Seminar - Conducted by Texas Real Estate Research Center
Savory Grazing Methods School - Albuquerque, New Mexico 1983
Arizona Mortgage Brokers License educational requirements completed - 1988
Arizona Appraisal Board USPAP Seminar

QUALIFICATION SHEET

William J. Moody

ROBERT J. MOODY, APPRAISERS
224 South Madison Avenue, Yuma, Arizona 85364
(928) 782 – 3141
Fax (928) 782 – 4232
rio moody@yahoo.com

Experience Twenty-four years appraisal experience of agricultural properties in Arizona and Imperial County, California. Seventeen years experience appraising commercial and industrial properties in Yuma County, Arizona.

Assignments include appraisals used for bank financing, estate planning, estate settlement, asset management, dissolution of marriage and eminent domain. A list of references is available upon request.

Membership American Society Farm Managers & Rural Appraisers; Candidate #2124, since June 1981 (National and Arizona Chapter).

Designation Certified General Real Estate Appraiser State of Arizona #30131 Certified General Real Estate Appraiser State of California AG 020319 Education Bachelor of Science Degree in Education, studying History and Political Science at Northern Arizona University (August 1980) Kofa High School, Yuma, Arizona (Class of 1975)

Civic Member, Historic District Review Commission, City of Yuma

Activities Deacon, First Presbyterian Church of Yuma

Member, Yuma County 4-H BBQ Committee

Appraisal Courses and Seminars

AIREA 1A1, Real Estate Appraisal Principles (June 1980, San Diego)

AIREA 1A2, Basic Valuation Procedures (June 1982, San Diego)

AIREA 8-2, Residential Valuation (June 1980, San Diego)

ASFMRA Fundamentals of Rural Appraisal (June 1981, Fresno)

ASFMRA Advanced Ranch Appraisal (April 1983, Tucson)

ASFMRA Report Writing Seminar (April 1983, Tucson)

NMHAS Manufactured Housing Appraisal (October 1984, Costa Mesa)

ASFMRA Income Approach Seminar (February 1990, Phoenix)

ASFMRA A-12 Standards of Professional Practice (Feb 1991, Tempe) 20.5

hrs. ASFMRA Arizona Law (February 1991, Tempe) 1.5 hours

ASFMRA A-45, Certification Preparation (February 1991, Tempe) 22.5 hrs.

APPRAISAL INSTITUTE Standards of Professional Practice, Parts A and B (June 1991, San Diego) 27 hours

ASFMRA A-31, Administrative Review of Appraisals (May 1992, Tempe) 16 hours.

ASFMRA A-20, Principles of Rural Appraisal (September 1992, Denver) 44 hrs.

ASFMRA A-25, Eminent Domain (October 1993, Tempe) 20 hrs.

ASFMRA A-30, Advanced Rural Appraisal (October 1993, Tempe) 43.5 hrs.

ASFMRA A-29, Highest and Best Use (March 1994, Tempe) 15 hours

Arizona Board of Appraisal, USPAP and You (April 1996, Phoenix) 7 hours

Appraisal Institute 410 and 420, Standards of Professional Practice, Parts A and B (June 1996, San Diego) 27 hours.

ASFMRA, Permanent Plantings Seminar (Nov. 1996, Tempe) 8 hours

State and Federal Laws & Regulations, a California required seminar September 1998, San Diego) 4 hours.

ASFMRA A-12, Parts I & II, Code of Ethics & National USPAP (Aug. 1999, Tempe) 24 hours. ASFMRA Market Analysis in Contemporary Spreadsheets (Aug. 2001, Phoenix) 8 hours. ASFMRA Advanced Sales Confirmation & Analysis (Aug 2002, Phoenix) 8 hrs. Appraisal Institute, National USPAP Course (May 2003, Phoenix) 15 hours

CHARLES J. HAVRANEK

RESUME OF QUALIFICATIONS

EDUCATION:

May, 1975 Arizona State University Tempe, Arizona

Bachelor of Science Degree

Major: Crop Production Management

Minor: Horticulture

EXPERIENCE:

1/91 to Present

Headquarters West, Ltd. (602-258-1647) Phoenix, Arizona

FEE APPRAISER/REALTOR/CONSULTANT

Complete appraisals on a variety of agricultural properties, equipment, water rights and crops. Real Estate Sales of farm,

dairy, nursery and ranch properties in the State of Arizona. Brokerage of Water Rights and Nursery Stock.

Performance of consulting duties for Attorneys, Lenders, Trustees, Agricultural Producers and Nursery Operators.

Permitted as an expert

witness on Agricultural Valuation and Finance before the U.S. Bankruptcy Court, Arizona District and various County Superior Courts.

Certified General Real Estate Appraiser, State of Arizona Certificate No. 30298.

Licensed Real Estate Salesman, State of Arizona License No. SA031379000

2/87 to 1/91

Doane Western Company

Phoenix, Arizona

FEE APPRAISER/REALTOR/CONSULTANT

Complete appraisals on a variety of agricultural properties, equipment, water rights and crops. Real Estate Sales of farm, dairy, nursery and ranch properties in the State of Arizona. Brokerage of Water Rights and Nursery Stock. Performance of consulting duties for Attorneys, Lenders, Agricultural Producers and Nursery Operators. Permitted as an expert witness on Agricultural Valuation and Finance before the U.S. Bankruptcy Court, Arizona District and various County Superior Courts in Arizona.

11/84 to 2/87

USDA/Farmers Home Administration (NKA Farm Service Agency)

Phoenix State Office

Phoenix, Arizona

FARMER PROGRAM SPECIALIST

Handled bankrupt and non-performing Farmer Program Loans. Referred to trustee or attorneys for liquidation or litigation. Coordinated handling of farm loan portfolio in bankruptcy with U.S. Attorney's Office, including court appearances. Acted as liaison with other lenders for FmHA's Guaranteed Farm Loan Programs including Approved Lender Program. Provided training and guidance to field staff on complex loan making and appraisals. Handled prior lien foreclosure cases, analyzed financial position and determined course of action to reduce losses or maximize returns. Completed complex appraisals as necessary. Routinely worked with Congressional Representative's Office Staff regarding complaints or inquiries. Reviewed loans for approval as well as post-closing review.

SPECIAL SKILLS & EXPERIENCE:

<u>Loan Making</u>: Single Family Residential . . . Ranch Real Estate . . . Farm Real Estate . . . Equipment . . . Livestock . . . Greenhouses/Nurseries . . . Operating Credit . . . Dairies . . . Poultry Houses.

 $\underline{\text{Loan Servicing and Liquidation}}; \ Single \ Family \ Residential \dots A gricultural \ Properties \dots Chattels \dots Livestock \dots \\ Crops \dots Inventories.$

<u>Appraisals</u>: Ranch . . . Farm . . . Vacant Land . . . Greenhouses/Nurseries . . . Orchards . . . Poultry Houses . . . Grazing Leases (State, Federal and Railroad) . . . Agricultural Leases . . . Growing Crops . . . Inventory . . . Commercial Aqua Culture Enterprises . . . Cotton Gins . . . Dairies . . . Dairy Cattle . . . Water Rights.

<u>Brokerage</u>: Ranch . . . Farm . . . Vacant Land . . . Greenhouses/Nurseries . . . Orchards . . . Tree Farms . . . Agricultural Leases . . . Growing Inventory . . . Dairies . . . Dairy Cattle . . . Water Rights . . . Bulk Sales of Inventories.