

QUALIFICATIONS

Joseph E. Anderson, MAI



Professional Affiliations:

Member of the Appraisal Institute (MAI Designation 10,854)
Georgia Certified General Real Estate Appraiser (CG-002129)
Texas Certified General Real Estate Appraiser (TX-1327-367)
South Carolina Certified General Real Estate Appraiser (CG 2847)
Tennessee Certified General Real Estate Appraiser (TN-0002660)
Mississippi Certified General Real Estate Appraiser (GA-656)
North Carolina Certified General Real Estate Appraiser (A4917)
Georgia Oilmen's Association

Real Estate Experience:

Co-Founder and Principal, PetroVal, Inc. 2000- Present

Specializing in the valuation and feasibility of retail petroleum properties.

Principal, Joe Anderson Real Estate Services, 1996-2000

Beginning as a sole proprietor and gradually expanding the business, Anderson specialized and became recognized as an expert in the valuation of retail petroleum facilities.

Vice President, NationsBank, Atlanta, Georgia, 1996

Assisted the Real Estate Risk Assessment Department with the absorption of Bank South's real estate mortgage portfolio after the acquisition. Left NationsBank after declining a position in Tampa, Florida.

Senior Commercial Review Appraiser, Bank South, 1994-1996

Performed appraisal review for all property types. Selected by NationsBank to be a leader in the transition team after acquisition of Bank South by NationsBank in January 1996.

Principal of The Appraisal Group, Inc. 1993

As a co-founder of the start-up company, assisted in management and performed appraisals on all property types. Also served as a subcontractor for the Valuation and Realty Consulting Group of Deloitte & Touche receiving exposure to national valuation and consulting clients.

Senior Appraiser, Curry and Associates, 1991- 1993

Performed appraisal and consulting assignments for a variety of property types and clients in numerous locations in the Southeast.

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Staff Appraiser, Pritchett, Ball, and White, Inc. 1986-1991

Performed appraisal and consulting assignments for a variety of property types and clients in numerous locations in the Southeast.

Experience includes the following property types:

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|-----------------------------|-------------------------------|
| Retail Petroleum Facilities | Convenience Stores |
| Travel Plazas | Service Stations |
| Truck Stops | Full Service Car Washes |
| Office Buildings | Office and Business Parks |
| Power Centers | Neighborhood Shopping Centers |
| Lodging Facilities | Industrial Facilities |
| Multi-Family Residential | Single-Family Residential |
| Commercial Land | Industrial Land |
| Special Purpose | Residential A & D |

Reports have been developed for a variety of purposes including: finance, estate taxes, eminent domain proceedings, law suits, sales and purchase consultations, taxation, and rezoning. Anderson has qualified as an expert court witness in cases involving condemnation and rezoning. As a bank officer he developed a strong knowledge of Federal Banking Regulations and is a skilled review appraiser.

Education:

B.A. Degree, Government/Real Estate, The University of Texas at Austin 1983

Certified in Appraisal Institute's voluntary program of continuing education for its designated members.

Community Service:

Member, City Council of Snellville, GA 1999-2004.

Member, Atlanta Regional Commission, US 78 Corridor-Major Investment Study, 1994-1996.

Member, City of Snellville, Planning and Zoning Commission, 1991-1994.

Member, Gwinnett County-Snellville Area Transportation Study Team, 1991.