

**QUALIFICATIONS
OF
RONALD C. WAGAND, MAI, SRA
Telephone: (904) 262-1130/Facsimile: (904) 262-1232**

PROFESSIONAL AFFILIATIONS:

Member Appraisal Institute (MAI) - Appraisal Institute
Senior Residential Appraiser (SRA) - Appraisal Institute
Florida State Certified General Real Estate Appraiser #RZ 0000810
Georgia State Certified General Real Estate Appraiser #CG 004032

SPECIALIZED EDUCATION:

Currently in Master of Science of Real Estate Appraisal Program
University of St. Thomas

Courses and Seminars:

2004	Course	Advanced Real Estate Topics Utility Easements Condemnation Railroad Corridors
2003	Course	Urban Land Economics
2003	Course	Statistical Analysis for Real Estate Appraisal
2003	Course	Legal Issues in Valuation
2002	Conference	Public Land Acquisition & Management
2002	Course	Standards of Professional Practice, Part C
2002	Course	Reviewing Residential Appraisal
2002	Seminar	Florida State Law Update for Real Estate Appraisers
2000	Seminar	Principals of Property Inspection (Update)
2000	Seminar	Environmental Screening
2000	Seminar	USPAP Update (01/01/00)
1999	Seminar	Standards of Professional Practice, Part B
1998	Course	Litigation Overview
1996	Course	Florida Real Estate Appraisal License Law and Rules
1996	Seminar	Appraising Nursing/Congregate Care Facilities
1995	Seminar	The Comprehensive Appraisal Workshop

SPECIALIZED EDUCATION: (Cont.)

1994	Course	Understanding Limited Appraisals and Reporting Options
1993	Course	Standards of Professional Practice, Part B
1993	Seminar	Discounted Cash Flow Analysis
1993	Seminar	Appraising Troubled Properties
1992	Course 1A2	Basic Valuation Procedures
1992	Course 2-2	Report Writing and Valuation Analysis
1990	Seminar	Standards of Professional Practice Update
1988	Course 1B-A	Capitalization Theory and Techniques, Part A
1988	Course 1B-B	Capitalization Theory and Techniques, Part B
1988	Course 2-1	Case Studies in Real Estate Valuation
1987	Seminar	Real Estate Risk Analysis
1987	Seminar	Case Study Proposed Shopping Center
1987	Seminar	Subdivision Analysis
1985	Course 8-1	Real Estate Appraisal Principles
1985	Course 8-3	Standards of Professional Practice
1984	Course 8-2	Residential Valuation

American Society of Farm Managers and Rural Appraisers

1996 Timber and Timberland Valuation

North Florida Real Estate College, Lake City, Florida

1998 Principals of Property Inspection - 8/14/98

1998 Appraising Manufactured Home - 8/15/98

1998 USPAP Update - 8/16/98

Employee Relocation Council

1987 Relocation Appraisal Seminar

Qualifications of Ronald C. Wagand, MAI, SRA
Page 3

National Association of Realtors

1982 GRI - 1

1982 GRI - 2

Mortgage Bankers Association of America

1981 Mortgage Loan Underwriting

1981 Approved as a FNMA Mortgage Loan Underwriter

Real Estate Securities and Syndication Institute

1974 Investment Conference

National Institute of Farm and Land Brokers

1973 Florida Farm and Land Brokers Conference

University of North Florida, Jacksonville, Florida

1973 Real Estate Principles II

Hillsborough Junior College, Tampa, Florida

1970 Real Estate Principles I

University of Southern Mississippi, Gulfport, Mississippi

1987 Real Estate Investments and Taxation (Graduate)

1985 Investment Real Estate (Graduate)

1983 Basic Principles of Appraisal (Undergraduate)

Jones College, Jacksonville, Florida

1968 Bachelor of Science Degree in Business Administration

SPECIALIZED APPRAISAL & CONSULTING ASSIGNMENTS:

Absorption and/or residential growth consulting for developer's to assist with meeting concurrency issues including roads, utilities, and recreational amenities, and condemnation projects.

Julington Creek Plantation Utility Company, St. Johns County, Florida

7,100-acre wetland mitigation project in southwest Duval County, Florida

3,900-acre multiple phase development at the World Golf Village in St. Johns County, Florida. The proposed phases include single-family, multi-family residential and commercial land uses.

1,700 acres of undeveloped land in proximity to Interstate #95 and International Golf Parkway in St. Johns County, Florida.

Several proposed residential developments throughout the Greater Jacksonville area in Duval, St. Johns and Nassau Counties, Florida.

Highest and Best Use and Valuation Analysis of properties with environmentally sensitive areas.

GENERAL APPRAISAL PRACTICE::

Proposed subdivisions; vacant land including environmental sensitive land, wetlands, uplands and easements, condemnation, institutional properties, offices, warehouses, shopping centers, recreational facilities, and special purpose properties.

PROFESSIONAL EXPERIENCE:

2000 to Present
1988 to Present

Buzz Wagand & Associates, Inc.
Hollis Wagand & Associates, Jacksonville, Florida

Qualifications of Ronald C. Wagand, MAI, SRA
Page 5

1984 to 1988	Associated Appraisers, Slidell, Louisiana
1981 to 1984 Mississippi	Real Estate Investment Corporation, Pass Christian,
1979 to 1981	American First of Florida Mortgage and Real Estate Company, Jacksonville, Florida
1976 to 1979 Florida	National Homes Acceptance Corporation, Jacksonville,
1971 to 1976	Real Estate Sales and Acquisitions
1968 to 1971	Wang Laboratories, Tampa, Florida

PARTIAL LIST OF CLIENTS:

Municipalities & Counties:

- City of Jacksonville Real Estate Department
- Jacksonville Port Authority
- Jacksonville Transportation Authority
- Nassau County Public Works Department
- City of Fernandina Beach
- Baker County

State Agencies & Affiliations:

- Department of Environmental Protection
- Florida Communities Trust
- Florida Department of Transportation
- The Trust For Public Land
- The Nature Conservancy

U.S. Government:

- United States Postal Service
- Government Services Administration
- Veterans Administration

Financial Institutions:

SunTrust Bank of Florida
EverBank
First Coast Community Bank
First National Bank of Nassau County
CNB Bank
Prudential Insurance Co.
SouthTrust Bank
Fairfield Mortgage Company
Lehman Brothers
Royal Canadian Bank
Federal Deposit Insurance Corporation

PROFESSIONAL REFERENCES:

Steve Meadows, Senior Vice President, Mercantile Bank, 1200 Riverplace Boulevard,
Jacksonville, Florida 32207 (904) 306-1100

Cecil Gibson, III, Vice President, EverBank, 300 W. Adams, Jacksonville, Florida 32202
(904) 350-7526