

**QUALIFICATIONS OF
BRUCE C. CHRIST
J.C. NORBY & ASSOCIATES
EAU CLAIRE, WISCONSIN**

EDUCATION:

Appraising Waterfront Property - Chippewa Valley Technical College - 1996
Advance Writing Skills for the Residential Appraiser - Appraisal Institute - 1996
Special Purpose Properties - Appraisal Institute - 1996
Standards of Professional Practice, Part A - 1997
Case Studies in Eminent Domain - WI Right-of-way Association - 1997
Standards of Professional Practice, Part C - Appraisal Institute - 1997
Appraisal of NonConforming Uses - Appraisal Institute - 1999
Automated Valuation Models - McKissock Data Systems - 1999
Appraising 2-4 Family Residential Properties - McKissock Data Systems - 1999
Wisconsin 1999 USPAP Update - Appraisal Institute - 1999
Liability Concerns for Appraisers - Appraisal Institute - 2001
Appraising Water Front Property - Chippewa Valley Technical College - 2001
Underwriting Appraisal Process - Chippewa Valley Technical College - 2001
Commercial Construction - Appraisal Institute - 2003
USPAP Update - Appraisal Institute - 2003
Manufactured Housing - McKissock - 2003
USPAP Update - Prosource - 2004
Subdivision Analysis - Appraisal Institute - 2004

MEMBERSHIPS & LICENSES:

State of Wisconsin Certified - General #640
Candidate Member of the Appraisal Institute
Realtor Member - National Association of Realtors
Realtor Member - Wisconsin Realtors Association
Realtor Member - Northwestern Wisconsin Board of Realtors
Wisconsin Licensed Real Estate Broker-since 1979

PAST AND PRESENT EMPLOYMENT:

Christ Realty, Inc., Mondovi, WI, 1987 - Present. Real estate appraisals.
J.C. Norby & Associates, Eau Claire, WI, April 1991-Present. Real estate appraisals.

APPRAISAL EXPERIENCE:

LENDING INSTITUTIONS

Bank of Mondovi, United Bank in Osseo, Peoples State Bank of Augusta, State Bank of Arcadia, Bank of Alma, First Financial Bank, London Square Bank, M&I Marshall & Ilsley Bank, Citizens Community Federal, AnchorBank, Superior Home Mortgage, Charter Bank of Eau Claire, Firststar Bank of Eau Claire, MONYCOR Savings, First Federal Savings Bank of LaCrosse, First Federal Bank of Eau Claire, ITT Financial Services, Royal Credit Union, Wells Fargo Bank, Security National Bank of Durand, Westconsin Credit Union, FMHA in Buffalo, and Trempealeau Counties, Northern Investment Company, PHH Mortgage, Valley Bank, Preferred Mortgage Company, TransAmerica Financial Services, and various individuals and attorneys, North Star Title, Amlend, Central States Mortgage, Farm Credit Services, Peoples National Bank, State Bank of Independence, Pigeon Falls State Bank, First Bank & Trust, Loan Source, Liberty State Bank and Rural Development.

RELOCATION COMPANIES

Relocation Resources, Coldwell Banker Relocation Company, Boatman Relocation, Relocation Funding Corp. of America, Plus Relocation, PHH Homequity, State Farm Relocation Company.

GOVERNMENTAL BODIES

Eau Claire County, City of Altoona, City of Eau Claire, City of Mondovi, Department of Veteran's Affairs, State of Wisconsin, Wisconsin Department of Transportation, Wisconsin Department of Revenue.