

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

EDUCATION:

Residential Appraisal - National Association of Real Estate Appraisers - 1988
Farm Appraisal - National Association of Real Estate Appraisers - 1989
S.R.E.A. 101 - Society of Real Estate Appraisers - 1990
An Introduction to Appraising Real Property, Course 101-U of Minnesota - Society of Real Estate Appraisers - 1990
Applied Residential Property Valuation, Course 102 WRA Headquarters, Madison, WI. - Society of Real Estate Appraisers-1991
S.R.E.A 102 - Society of Real Estate Appraisers - 1991
Standards of Professional Practice Part A - Appraisal Institute - 1991
Standards of Professional Practice Part B - Appraisal Institute - 1991
Standards of Professional Practice-WRA Headquarters, Madison, Wisconsin - Appraisal Institute - 1991
Appraisal Three - Income Property Appraisal - 1992
Evaluating Residential Construction - Appraisal Institute - 1993
Feasibility Analysis Highest and Best Use - Residential Properties - Appraisal Institute - 1993
FIRREA: Overview and Practical Application - State of Minnesota, Barret, Slade, MAI, - 1993
Accrued Depreciation - Appraisal Institute - 1993
Appraising Apartments - Appraisal Institute - 1993
How to Prepare the New URAR Form - Prosource Educational Services - 1993
Business Writing for Results - Fred Pryor Seminars - 1994
Residential Appraisal Review - Appraisal Institute - 1995
Industrial Property Valuation - Appraisal Institute - 1995
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
Appraising Conservation Easements - Gathering Waters Conservancy - 2005
Using New URAP & Other Forms - Chippewa Valley Technical College - 2005

MEMBERSHIPS & LICENSES:

State of Wisconsin Certified - General #640
Affiliate 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

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, 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, Rural Development and Bank Mutual.

RELOCATION COMPANIES

Relocation Resources, Coldwell Banker Relocation Company, Boatman Relocation, Relocation Funding Corp. of America, Plus Relocation, PHH Homeequity, 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 Dept of Transportation and Wisconsin Department of Natural Resources.

PAST AND PRESENT EMPLOYMENT:

*Northern Investment Company, Independence and Mondovi, WI, 1978-1990. Duties included clerking auctions, personal property and real estate appraisals, real estate broker, personal property and real estate loans.
Christ Realty, Inc., Mondovi, WI, 1987 - Present. Real estate appraisals.
J.C. Norby & Associates, Eau Claire, WI, April 1991-Present. Real estate appraisals.*