

**QUALIFICATIONS
OF
JEFF K. WERNER
J.C. NORBY & ASSOCIATES
EAU CLAIRE, WISCONSIN**

EDUCATION:

*B.A. + - University of Wisconsin, Eau Claire, WI
Real Estate Law/Finance & Appraisal-Waukesha Technical Institute, Pewaukee, WI +District 1 Technical Institute, Eau Claire, WI
Comprehensive Assessor Training - Wisconsin Department of Revenue
Various seminars sponsored by the Eau Claire/Chippewa Board of Realtors & International Right-of-Way Association
American Institute of Real Estate Appraisers Courses: Standards of Professional Practice, Real Estate Appraisal Principles, Applied Residential Property Valuation, Capitalization Theory & Techniques Part A, Eminent Domain, Highest and Best Use Seminar, Standards of Professional Practice 1999 and 2000, Real Estate Fraud, Appraiser as Expert Witness, Standards of Professional Practice 2001.; Appraising Contaminated Properties, USPAP 2003. Appraising Oddball Properties, Appraising High Value Properties, USPAP 2005, Appraising waterfront and lake front properties, USPAP 2007, Appraisal consulting 2007, USPSP – Scope of Work, Appraising REO & Foreclosure Properties 2007, 2009 USPAP Update, Real Estate Trends 2009.*

MEMBERSHIPS & LICENSES:

*State of Wisconsin Certified - General Appraiser #130
Wisconsin State Certified Assessor II, 1981-1986
Wisconsin Licensed Real Estate Broker - active since 1977*

APPRAISAL EXPERIENCE: *Since 1981*

BANKS, CREDIT UNIONS AND SAVINGS & LOAN ASSOCIATIONS

American Bank, M & I Marshall & Ilsley Bank, Royal Credit Union, Norwest Mortgage, Money Market Mortgages, Durand Financial Services, Heights Finance Corp., Telco Community Credit Union, Wausau Education Credit Union, Citizens Community Federal, First Financial Savings Assn., Durand Federal Savings & Loan Assn., Western Federal Savings & Loan Assn., Knutson Mortgage and Financial Corp., Barron County Federal Savings & Loan Assn., AnchorBank, Superior Home Mortgage, Mortgage Options - Eau Claire & La Crosse, Charter Bank of Eau Claire, M&I Bank of Dodgeville, People's State Bank of Augusta, Barron Federal Savings Bank, Federal Land Bank, Farm Credit Services, Firstar Bank of Eau Claire, MONYCOR Savings, Mutual Savings Bank, Valley Banks of Menomonie and Chippewa Falls, Pioneer National Bank-Ladysmith, Dairyland State Bank-Bruce, First National Bank of Park Falls, Norwest Bank-Eau Claire, M & I Banks, Eau Claire, Chippewa Falls, Bloomer, Menomonie, U S Bank, Wells Fargo Bank, S & C Bank, American Bank, Northwestern Bank, Peoples National Bank, Eau Claire, Bremer Bank, Alliance Bank, M & I Bank-Green Bay, Associated Bank, US Bank, Wells Fargo Bank, Northwestern Bank

MAJOR CORPORATIONS

Miles Homes, Relocation Resources, Wisconsin Bell Ameritech, Prudential Relocations, Inc., Homequity Relocation Services, TransAmerica Financial Services, Coldwell Banker Relocation Corp., Equitable Relocation Management Corp., Chicago & Northwestern Railroad, Sentry Insurance Company, Knights of Columbus - Eau Claire, Corporate Transfer Service, Minneapolis; Resolution Trust Corporation, Wal-Mart.

GOVERNMENTAL BODIES

City of Altoona, Eau Claire Board of Education, Federal Veterans Administration, Barron County Highway Department, Township of Washington - Eau Claire County, Township of Trenton, Pierce County (Revaluation), City of Chippewa Falls, City of Eau Claire, City of Black River Falls, City of New Richmond, Wisconsin Department of Transportation, Wisconsin Department of Natural Resources. WHEDA - Wisconsin Housing Finance Authority, City of Bloomer, Rice Lake School District.

COURT TESTIMONY

Appeared as expert witness in Eau Claire County Court, Dunn County Court, and Pepin County Court, WI.