



TEXAS APPRAISER LICENSING AND CERTIFICATION BOARD

BE IT KNOWN THAT

RICHARD G TERCERO

*HAVING PROVIDED SATISFACTORY EVIDENCE OF THE QUALIFICATIONS REQUIRED
BY THE TEXAS APPRAISER LICENSING AND CERTIFICATION ACT,
TEXAS OCCUPATIONS CODE, CHAPTER 1103,
IS AUTHORIZED TO USE THE TITLE*

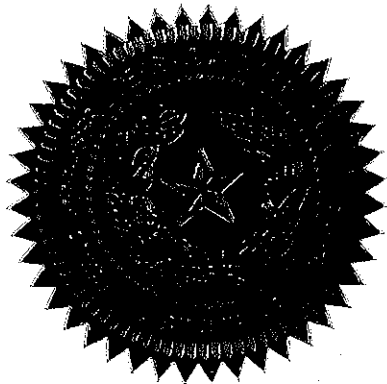
**STATE LICENSED
REAL ESTATE APPRAISER**

Number: TX-1338296-L

Date of Issue: January 13, 2009

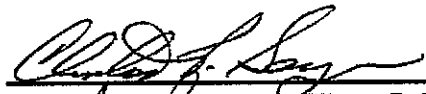
Date of Expiration: January 31, 2011

In Witness Whereof




**Clinton P. Sayers, Chair
Malcolm J. Deason
Dona S. Scurry**

**James B. Ratliff, Vice-Chair
William A. Faulk, Jr.
Shirley J. Ward**



Clinton P. Sayers, Chair



Timothy K. Irvine, Commissioner

**Mark A. McAnally, Secretary
Larry D. Kokel**