



TEXAS APPRAISER LICENSING AND CERTIFICATION BOARD

BE IT KNOWN THAT

FRANK ANDREW CARNIS

*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*

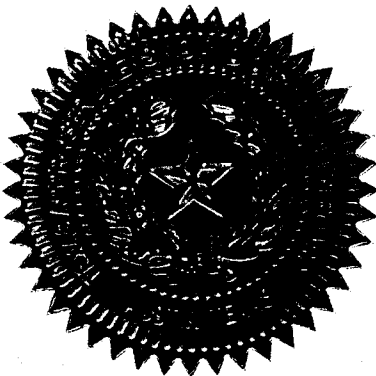
**STATE CERTIFIED
RESIDENTIAL REAL ESTATE APPRAISER**

Number: TX-1323697-R

Date of Issue: August 19, 2008

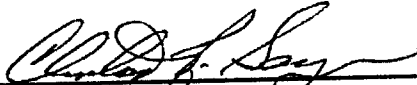
Date of Expiration: September 30, 2010

In Witness Whereof

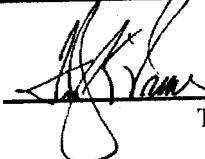


**Clinton P. Sayers, Chair
Malcolm J. Deason
Dona S. Scurry**

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



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**Mark A. McAnally, Secretary
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