

**QUALIFICATIONS OF THE APPRAISER
GENEVIEVE S. PENDERGRAS**

PROFESSIONAL EXPERIENCE:

Member Appraisal Institute (MAI) - #402810
Qualified Expert Witness – El Paso County Courts at Law, United States Bankruptcy Court
Certified General Real Estate Appraiser licensed in Texas and New Mexico
Certified General Texas 1331023-G expires 05/31/2020
Certified General New Mexico 02600-G expires 04/30/2020

EDUCATIONAL BACKGROUND AND SPECIAL TRAINING:

Graduate of the University of Texas at El Paso in the Bachelor of Science Degree in Business Administration with a concentration in Economics.

Appraisal Institute Courses:

Real Estate Appraisal Principles
Basic Valuation Procedures
Capitalization Theory & Techniques – Part A
Capitalization Theory & Techniques – Part B
General Applications
Report Writing & Valuation Analysis
Standards of Professional Practice
Subdivision Valuation
The Uniform Standards of Appraisal Practice Update Course
Business Practices & Ethics
Appraising Nursing Facilities
General Demonstration Report Writing Seminar
Forecasting Revenue
Attacking & Defending an Appraisal in Litigation
Separating Real Personal Property and Intangible Business Assets
Eminent Domain & Condemnation
Complex Litigation Appraisal Case Studies
Rates & Ratios: Making Sense of GIMs, OARs and DCF
Appraising Airports & Airplane Hangars
Appraising Cell Towers
Carving Out Your Legal Niche: Do's and Don'ts of Litigation Support
Commercial Bankruptcy, Workouts, and the Valuation Process
Regression Analysis
IRS Valuation
Highest & Best Use and Market Analysis
Advanced Sales Comparison & Cost Approaches
Advanced Applications
Valuation of Assisted Living Facilities
Condemnation Appraising – Principles & Application
Uniform Standards of Professional Appraisal Practice
Residential & Commercial Valuation of Solar

EMPLOYMENT:

1999 to Present – Partner, Wilkinson, Pendergras & Beard, L.P.
1996 to February 1999 – Credit / Collection Manager, International Data, LLC

REPRESENTATIVE APPRAISALS:

Residential Subdivision Development, Commercial Subdivision Development, Master Planned Development, Easement Valuations, Right of Way Valuations, Eminent Domain & Condemnation, Municipal Utility Reimbursements, Partial Interests, Fast Food Restaurants, Restaurants, Light Industrial, Heavy Industrial, Office/warehouse, Office, Governmental Office, Retail, Apartments, Hotel/Motel, Banks, Self-Storage, Commercial Land, Agricultural Land, Automotive Dealerships, Special-Purpose, Truck Dealerships, Mobile Home, Car Washes, Churches, IRS Valuations, Day Care, Fitness Center, Lifestyle Retail, Neighborhood Retail, Retail Strip Center, Medical Office, Surgical Centers, Urgent Care Centers

REPRESENTATIVE CLIENTS:

Bank of America, Wells Fargo Bank, BBVA Compass Bank, Bank of the West, West Star Bank, First National Bank, Washington Federal, The National Bank of El Paso, The National Bank of Arizona, Inter National Bank, Vantage Bank, Comerica Bank, First Savings Bank, United Bank, City Bank Texas, Bank of Texas, Pioneer Bank, Sunflower Bank, V.P. Clarence Co., Trinity Finance, ScottHulse, PC, Gordon, Davis, Johnson & Shane PC, The University of Texas System, The University of Texas at El Paso, The City of El Paso, El Paso County, Texas Department of Transportation, Federal Aviation Administration, Texas Tech University, El Paso Independent School District, Barron & Adler, LLP, Mounce, Green, Myers, Safi, Paxson & Galatzan, PC, Windle, Hood, Alley, Norton, Brittain & Jay, LLP, Hunt Communities, El Paso Water Utilities, The City of Socorro, The Town of Horizon City, Lower Valley Housing Authority, Hobson, Stribling & Carson, LLP, Lauterbach & Borshchow & Company, Plains Capital Bank, Bank 34, Kemp Smith, PC, The Greater El Paso Chamber of Commerce, Veterans Administration

QUALIFIED AS EXPERT WITNESS:

Deposition, 5 hours at Ainsa Hutson, LLP, Frank Ainsa, legal counsel, 02/17/2009
Deposition, 8 hours at El Paso County Courthouse, Barron Adler, Mr. Roy Brandys legal counsel, 07/12/10
Deposition, 6 hours at Windle, Hood, Alley, Norton, Britain & Jay, LLP, Jeff Alley, legal counsel, 04/11/2011
El Paso County Court #6, Cause 2009-4045, Clyde A. Pine, Jr., Legal Counsel, 07/25/11
Bankruptcy Case No.11-30977, DHC Realty, Harrel L. Davis, Legal Counsel, Deposition, 6 hours; 03/13/12
Bankruptcy Case No.11-30977, DHC Realty, Harrel L. Davis, Legal Counsel, Testimony, 5 hours; 03/17/12
Condemnation Hearing, Desert Acceptance Project, MAB Real Estate, El Paso County, 4 hours; 01/30/2017
Cause Number 2012DCV04937 (Parcel 15), The State of Texas v. River Oaks HD 2, LLC et al, Harrel L. Davis, Legal Counsel, Deposition, 2 hours; 10/13/17

PROFESSIONAL & CIVIC AFFILIATIONS:

Appraisal Institute – MAI
Rio Grande Chapter of the Appraisal Institute – Nominating Committee & Finance Committee
Zoning Board & Adjustment, City of El Paso, Board Member – 2017 - present
El Paso Estate Planning Council – Board Member - 2016-2017
The Greater El Paso Chamber of Commerce – Leadership El Paso Class XXXVI
Greater El Paso CCIM Chapter
Junior League of El Paso
Insights of El Paso, Board Member, 2010 - 2011
St. Matthew Catholic School, Board Member & President - 2012-2015
El Paso Complete Count Committee – appointed April 7, 2009

Texas Appraiser Licensing and Certification Board

P.O. Box 12188 Austin, Texas 78711-2188

Certified General Real Estate Appraiser

Number: **TX 1331023 G**
Issued: **05/09/2018** Expires: **05/31/2020**
Appraiser: **GENEVIEVE S PENDERGRAS**

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 this title, Certified General Real Estate Appraiser.


Douglas E. Oldmixon
Commissioner

State of New Mexico

REAL ESTATE APPRAISERS BOARD

PO Box 25101 Santa Fe, NM 87505 (505) 476-4622



This is to certify that

Genevieve S Pendergras #02600-G

Having complied with the provisions of the New Mexico Real Estate Appraisers Act is hereby granted a license to practice as a

General Certified Appraiser

This appraiser is eligible to perform in Federally Related Transactions

Issue Date: 06/08/2006 Date Expires: 04/30/2020

THIS LICENSE MUST BE CONSPICUOUSLY POSTED IN PLACE OF BUSINESS