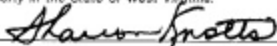


State of West Virginia
Real Estate Appraiser Licensing & Certification Board

This is to certify that

DONALD L CARTER
37 FROST AVENUE
FROSTBURG MD 21532-1623
CERTIFIED GENERAL CG405
Expiration Date 09/30/2010

*has met the requirements of the law, and is authorized to appraise real estate and
real property in the State of West Virginia.*



Executive Director