CURRICULUM VITAE:

J. DESI GROOVER State Certified General REA RZ1313

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APPRAISAL EDUCATION:

Completed Real Estate Principle, Practices, & Law in 1986, and Florida Real Estate Brokerage Course in 1987.

From 1986 through 2003 successfully completed the following courses and examinations by the American Institute of Real Estate Appraisers, now known as the Appraisal Institute.

.Professional Ethics and Standards by A.I.R.E.A.

.Appraisal Report as a Communication Tool by A.I.R.E.A.

Depreciation the Break Down Method by A.I.R.E.A.

Real Estate Appraisal Principles by A.I.R.E.A.

.Discounted Cash Flow Analysis by A.I.R.E.A.

.Appraising Interim Use Properties by the Appraisal Institute

.Principles of Income Property Appraising by the Appraisal Institute

.Case Studies in Real Estate Valuation by the Appraisal Institute

.USPAP Standard of Professional Appraisal Practice (numerous times)

.Highest and Best Use Analysis by the Appraisal Institute

Advanced Cost and Sales Comparison Approach by the Appraisal Institute

From other organizations I have also completed courses including:

.Appraising Businesses & Business Valuation by Phillip Wilson

.Easement Valuation by the IRWA

.Appraisal and Litigation by IREA

Numerous 1 to 3 day seminars related to Real Estate appraisal.

Began working in the appraisal business with Jack Cannon SRA in April 1986 performing residential appraisals. In 1987 I went to work with Brakora & Associates, Inc performing commercial, agricultural, and industrial appraisals until 1997. In 1999, I opened Inland Appraisal and Consulting, Inc. In September 2002 I purchased the commercial business from William R Brakora and changed the name of Inland Appraisal to Brakora & Groover, Inc. In June 2003, founded Groover Companies, Inc. Additionally I have worked with other appraisers across the state, including projects requiring eminent domain appraisal. The scope of my appraisal experience in Florida extends from North of Jacksonville to the Florida Keys. Most of the work completed has been in the central Florida area.

TYPES OF APPRAISALS COMPLETED

I have appraised a wide variety of property types, including residential appraisals in narrative and form formats, small multifamily residential appraisals, and a wide variety of commercial/industrial appraisals in narrative format. Other narrative appraisals completed to name a few include:

Farm Land A 20,000 sf Bomb Shelter Improved Range Land Multi-Use Developments Vacant Agricultural Land

Citrus Groves – many

Residential Development Land Car Lots – Used

Commercial Development Land Subdivisions Cold Storage Facilities Golf Courses

Residential Common Areas Clubhouses

Mobile Home Parks Recreational Vehicle Parks Timeshare Rec Vehicle Parks

Transitional Use Properties Automobile Dealerships Retail Buildings

Stores

Industrial Land Fast Foot Restaurants Manufacturing Buildings Restaurants Other Food Processing Facilities

Churches

Offices

Packing Houses **Fuel Service Stations Small Fruit Processing Plants** Convenience Stores

Zero Lot Line Commercial Buildings

Industrial Lofts Warehouses Office Condo's Mini-Warehouses **Phosphate Mines** I have experience in valuing fee simple interests, partial interests, minority interests, lease fee interests, leasehold interests, and a combination of the above.

I have experience in providing valuation services for eminent domain appraisal assignments and in the valuation of partial and minority interests. Previous clients include the Florida Department of Transportation, Polk County, the City of Winter Haven, Polk City, the City of Kissimmee, Williams Energy Company, Gulfstream Natural Gas Systems, P.A.R.A.R.A Services, and others. Between the years 1999 and 2002, I was almost totally occupied in eminent domain work associated with appraisal for the acquisition and development of a subsurface gas pipeline easement that was being purchased by Williams Energy and Gulfstream Natural Gas Systems.

I perform appraisals for estate planning and settlement. I have appraised many different types of property, and this experience allows me to appraise the broad range of property types that are often associated with estate settlement issues. This is important because it allows the appraiser to combine various property types into a single value conclusion, with documentation, verification and appropriate discounting to satisfy and comply with IRS requirements.

EXPERT WITNESS

Polk County Circuit Court, & Hillsborough County Circuit Court

REAL ESTATE PROFESSIONAL AFFILIATIONS

State Certified General Real Estate Appraiser No. – 0001313 Licensed Real Estate Broker BK-0420448 – Inactive Member of the National Association of Realtors Member of the Florida Association of Realtors Member of the East Polk County Association of Realtors Member of the International Right of Way Association #9381 General Associate Member of the Appraisal Institute #M87-0510

SOME OF MY CLIENTS INCLUDE

Colonial Bank – Commercial
Wachovia Bank – Commercial
Citizens Bank – Commercial & Residential
Center State Bank – Commercial & Residential
Citrus & Chemical Bank – Commercial & Residential
6/10 Corporation – Commercial Developers & Property Managers
Envisors – Engineers & Planners
City of Winter Haven
County of Polk
Mercury Real Estate Services – Interbay Funding
Numerous Mortgage Brokers

