

**Qualification of Samuel Ray Hoover**  
**State Certified Residential Appraiser**  
**TN00002440 Expires 11/30/2013**

**Education**

1991-1995      Bartlett High School in Bartlett, TN  
1995- 1996      Christian Brothers University in Memphis, TN  
1996-2001      University of Memphis (BBA) in Memphis, TN

Presently Attending Courses Through the Appraisal Institute.

**Courses Completed:**

Real Estate Principles	Fall 1998
Real Estate Appraisal	Fall 1998
USPAP	Fall 1998
Real Estate Law	Spring 1999
Real Estate Investment	Spring 2001
Problems of FIR (Case Study)	Fall 2001
Recerts, Updates, and You #013	August 02, 2005
USPAP Update	August 03, 2005
New Fannie Mae Forms	August 04, 2005
Review Appraisal Update #109	August 05, 2005
UPSPAP Update	September 08,2006
Residential Report Writing & Case Studies	November 21, 2007
Identifying Relevant Characteristics #019	September 15, 2009
Fannie Mae Today #116	September 16, 2009
FHA Today #114	September 17, 2009
USPAP Update #101	September 18, 2009
Mortgage Fraud-Protect Yourself!	November 2, 2011
2010-2011 National USPAP Update Equivalent	November 3, 2011
Report Writing-the UAD, No. 120	November 16, 2011
Practice of Appraisal Rev.-FHA Portocol, No. 145	November 17, 2011

**Experience**

November 2005- Present	Certified Residential Appraiser with Mid-South Appraisal Service of Memphis, Inc.
May 2000- November 2005	Residential Appraiser Trainee with Mid-South Appraisal Service of Memphis, Inc.
June 1994-May 2000	Courier/ Appraiser Assistant with Mid-South Appraisal Service of Memphis, Inc.

**Clients**

American Mortgage Group  
Apex Mortgage  
First Horizon  
The Lending Source  
NuPlace Lending  
Providence Mortgage  
Southern Home Mortgage  
Wells Fargo Bank  
First Capital Bank  
Hometown Capital  
Bank of Piperton  
NOLA Lending  
TSI