

**QUALIFICATIONS OF ELVIN RAY HOOVER, SRA
STATE CERTIFIED RESIDENTIAL APPRAISER
CR-247 (TN); RA-387 (MS)**

EDUCATION

Graduated from Elaine High School in Elaine, Arkansas.

Presently attending courses through the Appraisal Institute. Courses completed:

Real Estate Principles	October	1985
Residential Valuation	July	1987
Standards of Professional Practice Parts A & B	February	1997
Basic Valuation Procedures	September	1991
Preparing the HUD Appraisal	December	1994
Fair Housing for Appraisers	September	1995
Review of Real Estate Property Descriptions	September	1995
Review of Partial Interests	September	1995
Minimum of Housing Standards	September	1995
Litigation Skills for the Appraiser	August	1997
The High Tech Appraisal Office	Augus	t1997
Alternative Residential Report Forms	August	1997
Appraisal Office Management	August	1998
Principles of Property Inspection	August	1999
Appraisal of Nonconforming Uses	April	2000
USPAP Update #101	October	2000
Manufactured Housing Appraisal As It Applies to Real Property	November	2000
FHA Appraisal Inspections from the Ground Up	September	2001
Standards of Professional Practice Part C	September	2001
Convincing Residential Appraisals	November	2002
Evaluating Commercial Construction	November	2002
Evaluating Residential Construction	September	2003
Analyzing Operating Expenses	September	2003
USPAP Update #101	August	2004
New FannieMaie Forms #102	August	2005
Review Appraisal Update #109	August	2005
Relocation Appraisal is Different	September	2005
Reviewing Residential Appraisal Reports	May	2006
FHA Appraisal Reform	June	2006
203K, 203H, HECM	June	2006
Course 400 National USPAP Update	September	2006
Forecasting Revenue	May	2007
Liability Management for Residential Appraisers	June	2007
Business Practices and Ethics	November	2007
What Clients Would Like Their Appraisers to Know	March	2008
Appraisal Fraud: A FBI Perspective	September	2008
7 Hour National USPAP Course	November	2008
Spotlight: The New Residential Market Condition Form (Course #1280)	March	2009
Fannie Mae Today, No. 116	September	2009
Identifying Relevant Characteristics, No. 019	September	2009
400 National USPAP Update Course	April	2010
Valuation By Comparison: Residential Analysis & Logic	May	2010
Appraisal Curriculum Overview	June	2010
Thinking Outside the Form	April	2011
The Uniform Appraisal Dataset	June	2011
The Lending World in Crisis: What Clients Want Their Appraisers to Know Today	June	2011

EXPERIENCE

May 1993-Present: President of Mid-South Appraisal Service of Memphis, Inc (Formerly Ray Hoover's Appraisal Service, Inc), 2755 Summer Oaks Drive, Suite 101, Bartlett, TN 38134

April 1986-
May 1993: Manger of Residential Appraisal Department of Gates Appraisal Service, Inc.

April 1984-
April 1986 Residential Real Estate Appraiser for Leader Appraisal Service-Real Estate Appraisers and Consultants.

January 1979-
March 1984 Office Manger of Associates Financial Services. Duties were Consumer Lending and Real Estate Inspector.

Eight years experience as a Contractor and Subcontractor for Single-Family, Multi-family, and Commercial Construction.

ASSOCIATION MEMBERSHIP

SRA Member with the Appraisal Institute	Home Builders Association of Memphis
Real Estate Industry Trade Association, Inc	Employee Relocation Council

CLIENTS

**Magna Bank
InSouth
First State Bank
Community Mortgage
Suntrust
Weichert Relocation
Bank of Fayette County
Prudential Relocation
First Tennessee
First Horizon
Regions Mortgage
Realty Services
Financial Federal
Trust One Bank
Bartlett Mortgage
Firstbank
Landsafe
STARS
Fiserv Lending Solutions
i Mortgage
eAppraise it
Allied Home Mortgage
Omniserve
Wachovia Settlement Services
Cendant Mobility
Fidelity Valuation
RELS
LandAmerica
Realec
Residential Real Estate Review
TransUnion
AppraisalAudit.com
ASA Real Estate Services
EappraiseIt
ECS, Inc
Option One
Aurora Loan Services
Bank of America
BrokerPriceOpinion.com
Allstate Appraisal
Ameriquest Mortgage Company
AmSouth Bank
BankPlus Mortgage Center
Equity Solutions
Bank of America
MetLife Home Loans
TSI Appraisal Services
US Bank
CoreLogic
Ocwen
Altisource
Memphis Area Teacher's Credit Union
Lighthouse Real Estate Solutions
Lenders Service Inc
LSI Relocation
Primacy Relocation
Lincoln Appraisal Group, LLC
SIRVA Relocation
Streetlinks National Appraisal Services
Accurate Group
Nations Valuation Services
Wells Fargo Bank**