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State of Tennessee

TENNESSEE REAL ESTATE APPRAISER COMMISSION

CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER

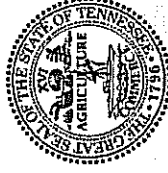
JEREMY DANIEL SKALET

*This is to certify that all requirements of the State of Tennessee
have been met.*

ID NUMBER: 00003215

LIC STATUS: ACTIVE

EXPIRATION DATE: 04/30/2015



IN-1313

DEPARTMENT OF

COMMERCE AND INSURANCE