

QUALIFICATIONS OF APPRAISER CONT'D

Terrence W. Mc Pherson

Representative Clients

Evans Financial Corporation
First National Bank of Maryland
Savings Bank of Baltimore
Polaroid Corporation
Farmers & Mechanics National Bank
Merrill Lynch Relocation
Homequity, Inc.
Attorneys and private individuals

Equitable Trust Company
Thurmont Bank
Loyola Federal S & L Assn.
Mercantile Mortgage Company
Potomac Edison Company
Washington Federal S & L
Employee Relocation
Lender's Service

Cross Section of Appraisals: Garden apartments, shopping centers, warehouses, office buildings, raw land, veterinary clinics, farms, condemnation valuation and residential properties.