

STATEMENT OF QUALIFICATIONS

CHARLES W. BENTON III, MAI

Principal | Senior Appraiser

APPRAISAL & CONSULTING SERVICES

Market Valuation
Consulting
Appraisal Reviews
Market & Feasibility Studies
Highest & Best Use Studies
Leased Fee / Leasehold Analysis
Rental Surveys
Investment Analysis
Litigation Support / Expert Testimony
Property Tax Counseling and Appeal
Estate Valuation
Land Use Studies

PROPERTY SPECIALTIES

Apartments
Convenience Stores
Hotel / Motel Properties
Industrial & Manufacturing Facilities
Medical Facilities
Multi-Use Developments
Office Buildings
Restaurant Properties
Retail Buildings
Shopping Centers
Special Purpose Properties
Subdivisions
Warehouse / Self-Storage
Vacant Land

PARTIAL CLIENT LIST

AmSouth Bank
Bank of America
BB&T
Bowater Corporation
Chrysler Realty Corporation
Covenant Health System
First Horizon National Corporation
Fifth Third Bank
FSG Bank
Grayson Automotive Group
Home Federal Savings Bank
Memorial Health System
Mountain National Bank
Mountain States Health System
Realty Trust Group
Regions Bank
SunTrust Bank
Tennessee Dept. of Transportation (TDOT)
Tennessee Valley Authority (TVA)
University of Tennessee
Wachovia Bank

MERIDIAN REALTY ADVISORS, LLC

213 Fox Road, Ste. 110 | Knoxville, Tennessee 37922 | Phone (865) 522-2424 | Fax (865) 522-0030

PROFESSIONAL EXPERIENCE

Charles W. Benton III, MAI is a partner and senior appraiser with Meridian Realty Advisors. He is responsible for providing real estate valuation and advisory services covering a wide variety of properties including office, retail, industrial, special purpose, and subdivisions for lending institutions, governmental agencies, condemning authorities, and individual clients.

Mr. Benton has 15 years of diversified real estate valuation and consulting experience. Assignments have included all general property types and special purpose properties. Assignments were completed for transaction and litigation support, underwriting, financing, portfolio analysis, asset monitoring, condemnation, and estate taxation.

PROFESSIONAL AFFILIATIONS

MAI – Member Appraisal Institute, Member # 11967
Member – Greater Tennessee Chapter Appraisal Institute Board of Directors
General Admissions Chair – Greater Tennessee Chapter Appraisal Institute

EDUCATION

University of Tennessee

Bachelor of Business Administration in Finance (1990)

Appraisal Institute Courses

- Appraisal Principles
- Appraisal Procedures (challenged & passed)
- Basic Income Capitalization (challenged & passed)
- Advanced Income Capitalization
- Standards of Professional Appraisal Practice Parts A, B, & C
- Report Writing and Valuation Analysis
- Advanced Applications

Appraisal Institute Seminars

- Subdivision Analysis & Valuation
- Evaluating Commercial Construction
- Evaluating Residential Construction
- Analysis of Detrimental Conditions
- Rates and Ratios
- Real Estate Finance, Statistics, & Valuation Modeling
- Highest & Best Use Applications
- Business Practices & Ethics
- Real Estate Investment & Development

PROFESSIONAL QUALIFICATIONS

MAI designated member of the Appraisal Institute
Qualified and testified as an expert on real estate use and value in Knox County Chancery Court.

STATE CERTIFICATIONS

Tennessee: Certified General Real Estate Appraiser, License No. CG-1349
Kentucky: Certified General Real Property Appraiser, License No. 003249
Georgia: Certified General Real Property Appraiser, License No. 277944

PROFESSIONAL EXPERIENCE

From December 2004 to Present – Partner & Senior Appraiser with Meridian Realty Advisors, LLC.

From March 1991 to November 2004 – Associated with the appraisal firm of Wallace & Associates, Knoxville, Tennessee. Responsible for preparation, review, & quality of commercial appraisal reports.

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Covenant Health System
First Horizon National Corporation
Fifth Third Bank
FSG Bank
Grayson Automotive Group
Home Federal Savings Bank
Memorial Health System
Mountain National Bank
Mountain States Health System
Realty Trust Group
Regions Bank
SunTrust Bank
Tennessee Dept. of Transportation (TDOT)
Tennessee Valley Authority (TVA)
University of Tennessee
Wachovia Bank

CRAIG S. HUBER, MAI

Principal | Business Development

MERIDIAN REALTY ADVISORS, LLC

213 Fox Road, Ste. 110 | Knoxville, Tennessee 37922 | Phone (865) 522-2424 | Fax (865) 522-0030

PROFESSIONAL EXPERIENCE

Craig Huber, MAI is a partner / owner of Meridian Realty Advisors. He is responsible for providing real estate valuation and advisory services covering a wide variety of properties including office, retail, industrial, special purpose, and subdivisions for lending institutions, governmental agencies, condemning authorities, and individual clients.

Mr. Huber has over 15 years of diversified real estate valuation and consulting experience. Assignments have included all general property types and special purpose properties. Assignments were completed for transaction and litigation support, underwriting, financing, portfolio analysis, asset monitoring, condemnation, and estate taxation.

PROFESSIONAL AFFILIATIONS

MAI – Member Appraisal Institute
Member – Greater Tennessee Chapter Appraisal Institute

EDUCATION

University of Tennessee

Bachelor of Business Administration in Finance (1988)

Appraisal Institute

- Appraisal Principles
- Appraisal Procedures
- Basic Income Capitalization
- Advanced Income Capitalization
- Standards of Professional Appraisal Practice Parts A, B, & C
- Report Writing and Valuation Analysis
- Advanced Applications
- Subdivision Analysis & Valuation
- Evaluating Commercial Construction
- Evaluating Residential Construction
- Rates and Ratios

PROFESSIONAL QUALIFICATIONS

MAI designated member of the Appraisal Institute

STATE CERTIFICATIONS

Tennessee Certified General Real Estate Appraiser, License No. CG-1307

PROFESSIONAL EXPERIENCE

From December 2004 to Present – Principal Partner with Meridian Realty Advisors, LLC.

From March 1991 to November 2004 – Associated with the appraisal firm of Wallace & Associates, Knoxville, Tennessee. Responsible for preparation, review, & quality of commercial appraisal reports.
