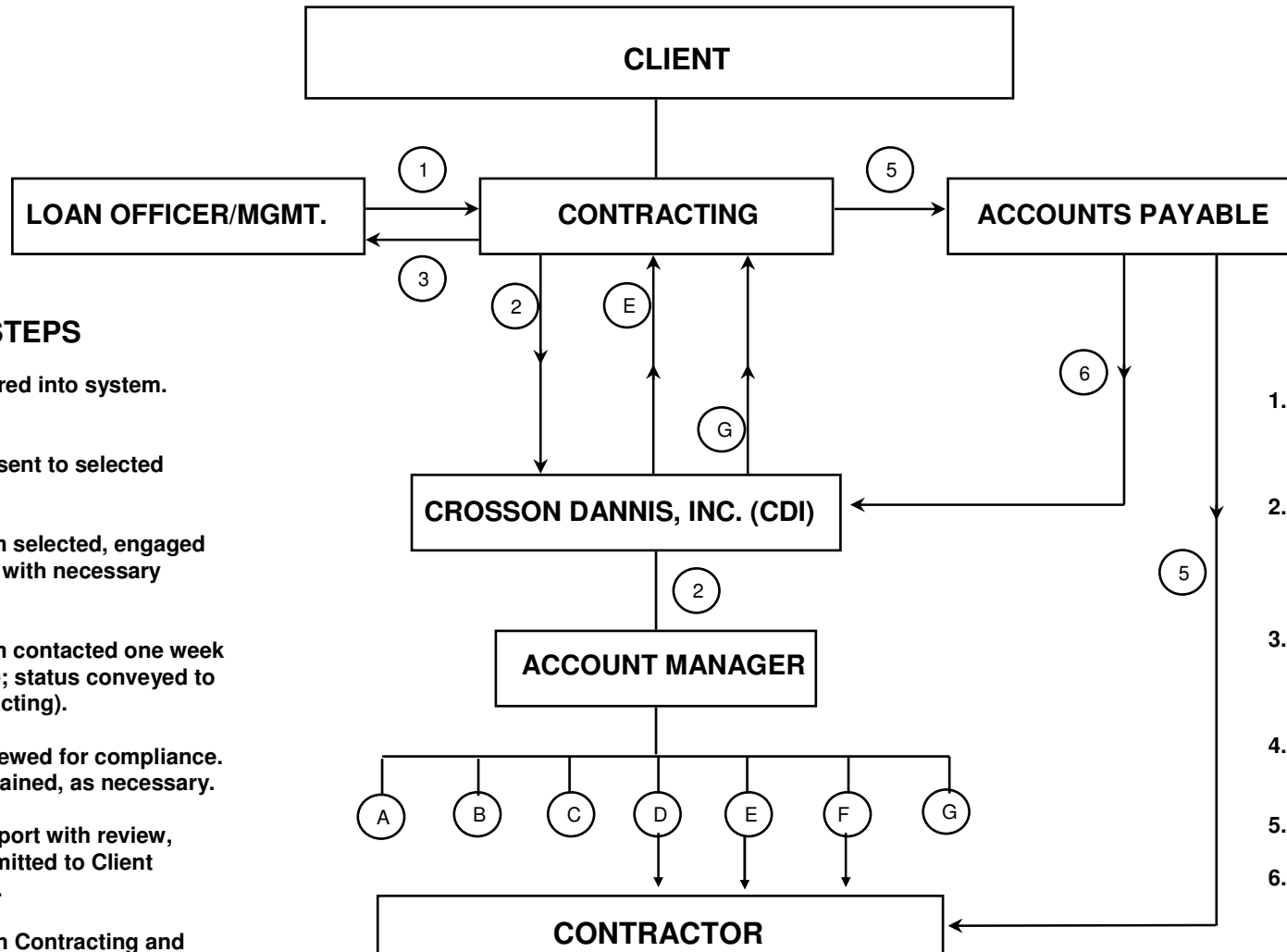


FLOW CHART CROSSON DANNIS, INC. (CDI) APPRAISAL MANAGEMENT SERVICES



CDI STEPS

- A. Request entered into system.
- B. Solicitations sent to selected firms.
- C. Appraisal firm selected, engaged and provided with necessary information.
- D. Appraisal firm contacted one week from due date; status conveyed to Client (Contracting).
- E. Appraisal reviewed for compliance. Revisions obtained, as necessary.
- F. Completed report with review, invoices submitted to Client (Contracting).
- G. Follow-up with Contracting and Loan Officer/Management, as needed.

CLIENT STEPS

- 1. Client loan officer/management requests appraisal services from Contracting.
- 2. Contracting forwards request (including selection criteria) to CDI Account Manager along with property information.
- 3. Completed report with review forwarded to Loan Officer/Management.
- 4. Invoices forwarded to Accounts Payable.
- 5. Payment forwarded to Contractor.
- 6. Payment forwarded to CDI.