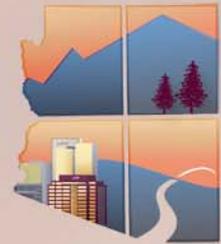


NEW WEST CONSULTING, INC.



Appraisals with assurance and reliability





About Us

New West Consulting is a well-established appraisal firm founded in 1997 by Neil Kilby, MAI, SRA and Gary Granville, Arizona General Certified Appraiser. The core business of our firm is to provide accurate and timely valuation services to the lending community; primarily banks, credit unions and commercial-mortgage bankers. However, we also do prepare appraisals for individuals, real estate investors, and financial planners / estate executors.

New West Consulting, Inc. is not a “one-stop” appraisal firm that claims coverage of all facets of real property valuations. Instead, it is our effective use of market segmentation that allows us to excel within our selected market niches. Thus, we intentionally narrow the focus of our appraisal coverage to “mid-tier” and neighborhood-level type properties. This application of property-level segmentation allows us to include most of Arizona’s non-metropolitan communities within our regular geographic service area.

What Sets Us Apart

Our extensive **Rural-Market Experience**, gained from years of completing appraisal assignments in Arizona’s non-metropolitan (commercial property) markets, sets NWC apart from other appraisal firms. Additionally, as a result of the number of rural-market assignments completed by NWC each year, our appraisers are able to “network” and develop relationships with brokers and market participants across Arizona.

New West Consulting also has considerable expertise in several specialty-property types, such as convenience stores (including highway travel centers), carwashes, RV parks, charter/private schools and religious facilities.

Integrity

Integrity is essential to a satisfactory client relationship. We pride ourselves with being a small, independent appraisal firm that does not conduct other business activities such as accounting, brokerage, or development that could result in potential conflicts of interest.

New West Consulting follows a business model that is based upon a diversified client base, with no single client providing an out-sized portion of our firm’s revenues. While this is a good business practice, it also acts as a preventative buffer from any improper client pressure.

Appraisal Reports

New West Consulting uses a **Scalable Appraisal Format** that allows us to offer highly flexible reporting options, along with the ability to easily accommodate special assignment conditions.

NWC reports are known for their ease of reading and understanding. Whenever possible, we replace appraiser-language with common business or financial terms. Additionally, our typical narrative report includes presentation quality map-based graphics, market-data “dashboards” and color-themed tables and charts.

Our lender-friendly appraisal reports are also written to help ensure full compliance with all OCC/FDIC/ NCUA regulations (Office of the Comptroller of the Currency, Federal Deposit Insurance Corporation, and the National Credit Union Administration).



Coverage by Property Type

Industrial

Condo units
Anchor box
Light manufacturing
Heavy industrial
Self-storage
Contractor yards

Retail

Highway commercial
Condo units
Neighborhood center
Strip center
Pad building
Restaurants

Office

General office
Office condominium units
Urban single and multi-tenant
Suburban single multi-tenant
Medical / Dental / Veterinarian clinic
Other specialty office

Residential

Apartments 5 - 20 units
Apartments 20 - 99 units
Apartments 100 units+
Condominium projects
Mobile home parks

Land

SFR subdivision
Commercial subdivision
Acreage
Pad sites
Platted lots
Ground lease

Other

Religious facility
Charter/private schools
C-Store/gas station
Carwash (self-serve, flex, and full-service)
Kennels
RV/Parks and tourist cabins

Geographical Coverage by Community

- Metropolitan Phoenix
- Metropolitan Tucson
- Arizona City
- Ash Fork
- Bellemont
- Benson
- Bisbee
- Black Canyon City
- Bullhead City
- Cordes Junction
- Camp Verde
- Casa Grande
- Chino Valley
- Clarkdale
- Chinle
- Cornville
- Cottonwood
- Eagar
- Ehrenberg
- Eloy
- Flagstaff
- Florence
- Fort Mohave
- Gila Bend
- Globe-Miami
- Golden Valley
- Green Valley
- Greer
- Heber-Overgaard
- Holbrook
- Kingman
- Lake Havasu City
- Lake Montezuma
- Maricopa
- Marana
- Page
- Parker
- Parker Strip
- Payson
- Pine
- Pinetop-Lakeside
- Prescott
- Prescott Valley
- Quartzsite
- Rim Rock
- Safford
- Sahuarita
- Salome
- San Luis
- Sedona
- Seligman
- Show Low
- Sierra Vista
- Snowflake
- Springerville
- Star Valley
- Strawberry
- Superior
- Taylor
- Thatcher
- Tuba City
- Vernon
- Welton
- Wickenburg
- Williams
- Winslow
- Yucca
- Yuma



NWC Principals

Gary Granville, General Certified Appraiser - State of Arizona

Gary Granville has been valuing commercial properties throughout the State of Arizona since 1986. He has experience in all major (commercial) property types: retail, office, industrial and multi-family. His geographic area of expertise includes all of the major counties in Arizona, including Maricopa, Coconino, Yavapai, and Pima Counties. He also has a prior background in both property management and commercial property sales.

Additionally, his current specialty involves the appraisal of religious facilities, places of worship and charter/private schools. Concurrently, he also provides site selection and market studies for congregations seeking to relocate their facilities. Mr. Granville holds a Bachelor of Science Degree from Arizona State University. He is also a Certified General Appraiser in the State of Arizona, Certification No. 30549.

Neil Kilby, MAI, SRA

Neil Kilby started his involvement in real estate at a young age by working in his family's South Florida home building business. In 1983, Mr. Kilby moved to Arizona following a hiking vacation to the Grand Canyon and Havasu Falls, the previous year. Capitalizing on his residential construction background, Mr. Kilby started in residential appraising; receiving the SRA residential appraisal designation in 1988. He later obtained his MAI (commercial) designation from the Appraisal Institute in 1993.

The majority of his appraisal work is for lending-related purposes. Additionally, his geographic area of competency covers virtually the entire state of Arizona, with valuations completed in over 45 Arizona communities that are situated outside of the State's metropolitan areas. He is also a Certified General Appraiser in the State of Arizona, Certification No. 30391.

Cynthia "Cindi" Mills

Over her 25-year career, Ms. Cynthia (Cindi) Mills has held a number of positions within both the real estate sector and also in the financial-services industry, including eight years with a big-five financial institution. She has experience in general real estate, performing property valuations, managing office operations, regulatory compliance and risk mitigation, "work-out" and marketing efforts, internal auditing/controls, and management of various valuation products.

Currently, Cindi is using her expertise and market knowledge to assist New West Consulting, Inc. in its goal of achieving and maintaining full regulatory compliance within today's complex and multi-layered regulatory environment for valuation and consulting services.



New West Consulting, Inc.

1955 South Val Vista Drive

Suite Number B-120

Mesa, Arizona 85204

Tel. 480.705.0005

Email gary@newwestconsulting.com

neil@newwestconsulting.com

cindi@newwestconsulting.com

Please visit us in person;



Or visit our website at www.newwestconsulting.com.