GEORGE O. SEWALL, III PENNSYLVANIA CERTIFIED RESIDENTIAL APPRAISER #RL-000537-L 329 FOURTH STREET, ELLWOOD CITY, PENNSYLVANIA 16117 724/752-1800

EDUCATION

| Ohio Northern Universi | ty, Main Street, Ada, Ohio 45810 |
|------------------------|---------------------------------------|
| Degree: | BA (1975) Political Science - Pre Law |

Lincoln High School, 501 Crescent Avenue, Ellwood City, PA Graduated: 1971

| Society of Re | al Estate A | Appraisers |
|---------------|-------------|------------|
|---------------|-------------|------------|

| Professional Practice | Course: R-41C | 1990 |
|----------------------------------------|---------------|------|
| Applied Residential Property Valuation | Course: 102 | 1988 |
| Appraising Real Property | Course: 101 | 1986 |

Penn State University

| Real Estate Appraising | 1976 |
|----------------------------------|------|
| Commercial Investment Appraising | 1976 |
| Fair Housing & Licensing Law | 1993 |

LaRoche College

| Real Estate Theory | 1976 |
|--------------------|------|
| Real Estate Math | 1976 |

I.F.A.

Standards Review 1993

Polley Associates

| Appraisal Recertification | 1993 |
|---------------------------------------------------|------|
| 1992-94 Elective Continuing Education Course III | 1993 |
| Fair Housing and Licensing Law - RE 5011 | 1993 |
| Appraisal Recertification | 1995 |
| 1994-96 Elective Continuing Education Course VIII | 1995 |
| Appraising Recertification | 1997 |
| 1996-98 Elective Continuing Education Course V | 1997 |
| 1996-98 7 hour Required Continuing Education | 1998 |
| Appraising the Complex Residential Property | 1999 |
| Appraising 2000 | 1999 |
| | |

Real Estate Educators

| People with Disabilities/Client & Customer Services | 1996 |
|-----------------------------------------------------|------|
|-----------------------------------------------------|------|

Appraisal Institute - Pittsburgh Metropolitan Chapter

Uniform Standards of Professional Appraisal Practice Update 1997

Department of Housing and Urban Development

| FHA Appraisal Standards | 1997 |
|-------------------------|------|
|-------------------------|------|

McKissock Data Systems

| took Data Oyotonia | |
|--------------------------------------------------------------|------|
| PA State Mandated Course | 1999 |
| Uniform Standards of Professional Appraisal Practice | 1999 |
| PA State Mandated Course | 2001 |
| Uniform Standards of Professional Appraisal Practice | 2001 |
| Factory-Built Housing | 2001 |
| The Appraiser as Expert Witness | 2001 |
| Rates & Ratios: Making sense of GIMs, OARs & DCF | 2003 |
| Appraising the Oddball: Nonconforming & Difficult Properties | 2003 |
| Residential Construction | 2003 |
| | |

George O. Sewall, III Page Two

Career Growth Real Estate Academy

Contemporary Legal Issues 2000 Risk Management 2000

Pennsylvania Realtors Institute

Pricing & Evaluating Residential Property GRI501 2001

AREA COVERED

All of Lawrence and Butler Counties, Beaver County North of the Ohio River.

PROFESSIONAL ORGANIZATIONS

PA Residential Appraiser Certification 11/14/91

Approved Appraiser of the Department of HUD

Society Real Estate Appraisers, Candidate Member

Pennsylvania Real Estate Broker

West Penn Multi List

Ellwood City Chamber of Commerce

Masonic Lodge #599

WORK EXPERIENCE:

Owner-Broker 1986 - Present

George O. Sewall, III Real Estate and Appraisals CENTURY 21 Preferred Properties, Inc. 329 Fourth Street, Ellwood City, PA 16117

Owner, Broker, Appraiser

Appraiser/Analyst 1984-1986

Beaver County Assessment Office Third Street, Beaver, PA 15009

Analysis of appraisals and revision of same.

Associate Broker/Appraiser 1976-1984

The Murray Agency

223 S. Main Street, Zelienople, PA 16063

Real Estate Salesman 1976 - 1989 Real Estate Associate Broker 1980-1984 Real Estate Appraiser 1980-1984 George O. Sewall, III Page Three

REFERENCES

Mr. Michael Hufnagel 724/368-8555
First National Bank of Slippery Rock

Route 19 Portersville, PA 16051

Sally Miller 724/535-4379

Northwest Savings Bank 342 Main Street P.O. Box 67 Wampum, PA 16157

William D. Roorback 724/775/3090

Excel Mortgage Corporation 325 Beaver Street Beaver, PA 15009