Tosh & Associates Real Estate Appraisals Dr. Dan Tosh, PhD, JD, MBA PO Box 1287, Brentwood, CA 94513

Education:

| 1982 | Templeton University, BS – Economics (not accredited) |
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| 1985 | Templeton University, MBA-(not accredited) |
| 1999 | Cranston University, Ph.D. – Economics- (not accredited) |
| 2003 | Canterbury University, Ph.D. – Economics (foreign degree) |
| 2003 | Awarded Professorship Canterbury University (foreign degree) |
| 2006 | Novus University School of Law - BSL |
| 2006 | Novus University School of Law - JD |
| 2007 | Adjunct Professor Novus Law School |

NOTE: Templeton University and Cranston University are not accredited and all courses were provided through University Services Nevada distance learning.

Canterbury University was established in 1974 in Hyde-Cheshire, Manchester, United Kingdom and is an independent university that delivers various specialized scientific courses through distance learning.

Canterbury University is governed by the British Law of Private Universities issued in England in 1988. Moreover, the university complies with the British Educational regulations and has obtained ISO 9001 in July 1994. Our... university is certified by the Colleges Union Council in Ireland and internationally certified according to the International law of the Hague Convention on October 5, 1961 through UNESCO (United Nations Educational, Scientific and Cultural Organization). Further, our university is recognized in many countries around the world without any requirements. Thus, the certificate issued by our university is certified by the US Secretary of States, Irish Foreign Ministry and Embassies in these countries.

The university is recognized in 87 countries in the world including but not limited to (Albania, Andorra, Argentina, Armenia, Australia, Austria, Azerbaijan, The Bahamas, Barbados, Belarus, Belgium, Belize, Bosnia and Herzegovina, Botswana, Brunei, Bulgaria, China, Colombia, Croatia, Cyprus, Czech Republic, Ecuador, Salvador, Egypt, Estonia, Fiji, Finland, France, Germany, Greece, Honduras, Hungary, Island, India, Ireland, Italy, Japan, Kazakhstan, Latvia, Liberia, Liechtenstein, Lithuania, Luxemburg, Malawi, Malta, Morehouse, Mexico, Moldova, Monaco, Namibia, Netherlands, New Zealand, Norway, Panama, Poland, Portugal, Romania, Russian, Samoa, San Marino, Serbia, Slovakia, South Africa, Spain, Surinam, Sweden, Switzerland, Macedonia, Trinidad and Tobago, Turkey, Ukraine, United Kingdom, United States of America and Venezuela.)

Novus University is an accredited college; however, no college of distance learning is approved by the ABA.

Continuing Education:

Since 1975 to present courses have been completed from the Appraisal Institute, McKissock and numerous other course providers

Appraisal Course Instructor for McKissock AQB Certified National USPAP Instructor #10844 Mentor and Adjunct Professor of Novus Law School

Author of "Residential Market Analysis & Highest and Best Use", published by Ashley Crown Publishing a division of Allied Publishing

Real Estate Broker – Owner of E-Value Properties International Bar Member #1017242 – International Lawyer Member

Experience:

| 2011 - Present | McKissock Instructor – USPAP and other courses |
|----------------|--|
| 1985 - Present | Chief Appraiser, Tosh & Associates |
| 1994 – 1995 | Executive Vice President, CFO Atlas Capital Funding |
| 1987 – 1995 | Chief Appraiser, First Franklin Financial Corp. |
| 1986 | Senior Appraiser, Mortgage Loans America |
| 1985 – 1986 | Vice Chairman, Stanford Savings & Loan |
| 1984 | Executive Vice President, Delta Pacific Bank |
| 1983 - 1984 | Senior Underwriter/Production Mgr, Santa Clara Savings |
| 1980 – 1984 | Executive Vice President, AFS Mortgage |
| 1974 – 1980 | Fee Appraiser, William Fawcett Appraisal Services |
| 1972 - 1974 | High School Teacher, Samoana High, American Samoa |
| 1971 | Honorable Discharge, United States Marine Corps. |

Other Experience and Licenses:

1985 Contract Federal Auditor with FSLIC

Certified General Real Estate Appraiser CA #AG001721

AQB Certified USPAP Instructor #10844

Deputy Director Local SEIU #521 UTWA

Disabled Veterans Business Enterprise #41243

Real Estate Broker #01188442

Member IBA (International Bar Association) #1017242

Member of the International Hall of Fame Martial Arts 10th Degree Black Belt Currently teaches karate classes each week in Brentwood, CA.