QUALIFICATIONS OF CHARLES H ("CHICK") DARRELL

Delaware Certified General Real Property Appraiser, Certificate # X10000207, Certified in 1991, expires October 31, 2009

Maryland Certified General Real Property Appraiser, Certificate # 10574

Washington College, Chestertown, Maryland 21620, BA Economics, June, 1969

MAI Associate Member of the Appraisal Institute

Has successfully completed courses in Standards of Professional Practice, Parts A & B (SPP-A) & (SPP-B) and Real Estate Appraisal Principles (R1/G1), Real Estate Valuation (1A2), Capitalization Theory and Techniques (1B1), Advanced Income Capitalization (510), Report Writing and Valuation Analysis (540), Market and Highest & Best Use Analysis (520)), General Applications (530), and Advanced Applications (550)

Seminars include Subdivision Analysis, Rates & Ratios, Land Valuation, Eminent Domain, Demonstration Report Writing, Sales Comparison Approach, Low Income Tax Credit Properties, and others

Appraisal assignments include residential subdivisions & residential dwellings, retail commercial properties, office properties, industrial properties, and warehouse properties. Property types include mini storage facilities, apartments, motels, funeral homes, farms, shopping centers, and others

Expert Witness in Delaware Family Court

Actively engaged in the sales and leasing of property since licensed by the Maryland Real Estate Commission as a salesman in 1978

General Contractor from 1976 to 1993

Has successfully completed real estate courses in taxes, contracts, pricing & marketing, financing, legal issues, construction, estimating construction costs and wetlands

Partial list of appraisal assignments:

Wilmington Trust Company Kent General Hospital, Inc. Morris, Nichols, Arsht, and Tunnell Parkowski, Noble & Guerke First National Bank of Wyoming Household Finance Corporation Terry, Terry, Wright & Speakman Bayard, Handelman & Murdoch Resolution Trust Corporation Prickett, Jones, Elliott

Kristol & Schnee National Mortgage Buyers

Association

Wilmington Savings Fund Society

Coastal Adjustments

Staten Island Savings Bank

Raymond F Book, Jr – CPA

Peoples Bank of Kent County

Provident Bank

State of Delaware

Town of Harrington

Town of Smyrna

Bayhealth Medical Center

Brown, Shiels & Chasanov

Parkowski, Noble & Guerke

Dodge and O'Brien

Schmittinger & Rodriguez

The Felton Bank

Delaware Trust Company

Mellon Bank

First State Bank

City of Dover

PNC Bank - Delaware

Transamerica Financial

Twilley, Street, Rich,

Braverman & Hindman

George & Lynch

Artisans' Bank

Delaware National Bank

Delaware Dept of Transportation

Delaware Housing Authority

Farmers & Merchants Bank

Centerville National Bank

South Trust Bank

Wachovia Corporation

City of Dover

Carl King, Inc.

Delaware Dept of Natural Resources

Young & Malmberg

Twilley, Street, and Braverman

Barros, McNamara & Scanlon

Hudson United Bank