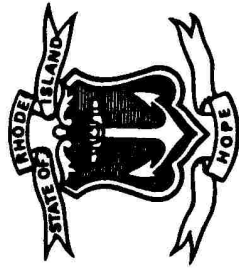


State of Rhode Island and Providence Plantations  
Department of Business Regulation  
Division of Commercial Licensing and Regulation



Real Estate Appraisers Section  
233 Richmond St., Suite 230  
Providence, RI 02903-4230

**Certified Residential Appraiser**

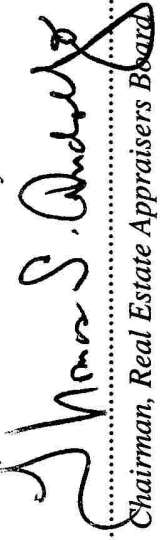
Certification No: A01366R This Certification Expires on 02/27/2010

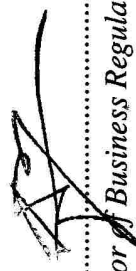
(In accordance with Title V, Chapter 20.7 of the General Laws of Rhode Island relating to Real Estate Appraisers)

Pursuant to vested authority and having received full payment of the required fee, the Director of the Department of Business Regulation has licensed/certified

KEITH J. FLORIAN

The person named herein may engage in the business of appraisal practice provided he/she shall in all respects conform to the provisions of Title V, Chapter 20.7 of the General Laws of Rhode Island 1987, as amended, and the rules and regulations issued under authority thereof, beginning 02/28/2008 and ending 02/27/2010 unless this license is suspended, revoked or voluntarily returned to the Department during this period.

  
.....  
Chairman, Real Estate Appraisers Board

  
.....  
Director of Business Regulation