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LETTER OF AGREEMENT

I, COLLEEN B. SMITH, Licensed Residential Appraiser #0338, hereby AGREE:

- 1. to fully comply with the Uniform Standards of Professional Appraisal Practice (USPAP) in performing and reporting all future appraisal assignments; and
- 2. to refrain from performing any eminent domain appraisals without first affiliating with a qualified appraiser;
- 3. to complete a Board-approved course with respect to eminent domain appraising before performing any eminent domain appraisals.

Signed this _____ day of ______, 1999 by _______, 1999 by ________, COLLEEN B. SMITH

Signed this 24th day of July, 1999 by

SHARRON KNOTTS, EXECUTIVE DIRECTOR