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LETTER OF AGREEMENT

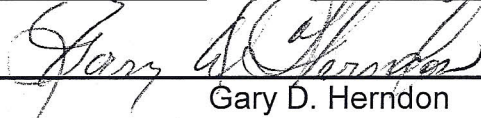
I, **GARY D. HERNDON**, Licensed Residential Appraiser No. 0510, hereby

AGREE:

1. to fully comply with the Uniform Standards of Professional Appraisal Practice (USPAP) in performing and reporting all future appraisal assignments;
2. to satisfactorily complete and pass Course 120, "Appraisal Procedures" or its equivalent, no later than 12 months from the date of this Agreement; and
3. to refrain from performing any eminent domain appraisals without first affiliating with a qualified appraiser.

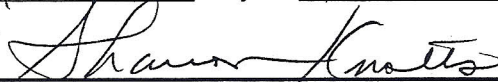
The Standards Committee of the West Virginia Real Estate Appraiser Licensing and Certification Board hereby **AGREES** to postpone, up to 12 months, further consideration of Complaints 98-014A, 98-016A and 98-017A against you. As soon as proof of completion of the education class is provided to the Committee, the complaints will be closed and no further action taken.

Signed this 14TH day of DECEMBER, 1998 by



Gary D. Herndon

Signed this December day of 10th, 19 98, by



Sharron L. Knotts

Sharron L. Knotts
Executive Director