

## QUALIFICATIONS

Kenneth A. Giles, MAI, CCIM

### Professional Affiliations:

Member of the Appraisal Institute (MAI Designation No. 9427)  
Certified Commercial Investment Member, Commercial Investment Real Estate Institute  
Certificate (CCIM Number 5406)  
South Carolina Certified General Real Estate Appraiser (Number CG845)  
Georgia Certified General Real Estate Appraiser (Number 249876)  
South Carolina Real Estate Commission; Real Estate Broker's License

### Real Estate Experience:

#### **Owner, Appraisal Solutions, Columbia, SC, 2000-present**

Specializing in the valuation and feasibility of real estate investments.

#### **Chief Appraiser, The South Financial Group, Columbia, SC, 2004-2005**

Senior Vice President. Recruited to organize the Commercial Appraisal Review Department in response to an FDIC mandate. Established policies and guidelines for outside appraisals and internal procedures for appraisal review. TSFG had approximately \$15 billion in total assets and 171 branch offices in Florida, North Carolina and South Carolina.

#### **Contract Appraiser, PetroVal, Inc., Columbia, SC, 2000-2002**

Specializing in the valuation and feasibility of petroleum properties.

#### **Chief Appraiser, First Citizens Bank and Trust, Columbia, SC, 1993-1999**

Organized the Real Estate Appraisal Department for First Citizens Bank and Trust. Established policies and guidelines for outside appraisals and internal procedures for appraisal review. Increased interaction between lenders and underwriters, while broadening the department's duties and exposure.

#### **Adjunct Professor at the University of South Carolina, Main Campus**

Taught BADM 468 Real Estate Appraisal, a senior-level class, for three semesters.

#### **Appraisal Review Coordinator, NCNB, Columbia, SC, 1990-1993**

Primary duties were ordering and reviewing narrative appraisals for compliance with the Uniform Standards of Professional Appraisal Practice ("USPAP"), and title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 ("FIRREA"). NCNB merged with C&S/Sovran in 1992, to become NationsBank, then the fourth largest bank in America. Promoted to Vice President.

#### **Southern Appraisal Service, Inc., Columbia, SC, 1987-1990**

Provided narrative appraisal reports and consultation on commercial and income-producing properties for banking and institutional clients.

#### **Appraiser, Richland County Assessor's Office Columbia, SC, 1983-1988**

Performed appraisals and appeals for tax valuation purposes.

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Experience includes appraisal and/or appraisal review of the following types of property:

Medical Facilities	Convenience Stores
Mixed-Use Developments	Service Stations
Religious Facilities	Full Service Car Washes
Office Buildings	Office and Business Parks
Power Centers	Neighborhood Shopping Centers
Lodging Facilities	Industrial Facilities
Multi-family	Recycling Center
Commercial Land	Industrial Land
Special Purpose	Residential A & D
Jail	Private schools

Kenneth A. Giles, MAI, CCIM, has over 25 years of investing and appraisal experience. In addition to appraisal experience, I have ten years experience reviewing a wide variety of commercial appraisals from across the nation for state and nationally chartered banks. I have the qualifications and experience to appraise a property like the subject.

Reports have been developed for a variety of purposes including: finance, tax valuation and appeals, insurance, estate taxes and planning, charitable contributions, conservation easements, forensic, litigation, utilities, rights-of-ways, transportation corridors, sales and purchase consultations, taxation, wealth maximization, and rezoning. As a bank officer, he developed a strong knowledge of Federal Banking Regulations, underwriting, loan/collateral risk analysis, and is a skilled review appraiser.

### Education:

B.A.S. Degree, University of Minnesota, Duluth, Minnesota with a teaching certificate,  
August 1979 Major: Industrial Arts Minor: Education

Certified in Appraisal Institute's voluntary program of continuing education for its designated members.

### Community Interests:

The Gideons International

2003 Educational Chair for the South Carolina Chapter of the Appraisal Institute