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 9th day of August, 1999 by

[Signature]
COLLEEN B. SMITH

Signed this 24th day of July, 1999 by

[Signature]
SHARRON KNOTTS, EXECUTIVE DIRECTOR