

National Association of Independent Fee Appraisers

THE NATIONAL EDUCATION COMMITTEE, BY VIRTUE OF THE
AUTHORITY VESTED IN IT BY THE ASSOCIATION, CONFERS
THIS CERTIFICATION UPON

Steven D Bates

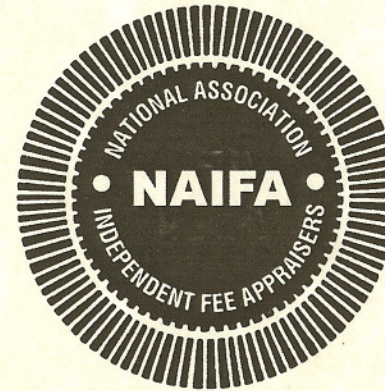
IN RECOGNITION OF SUCCESSFUL COMPLETION OF THE

16.2 The Appraisal of Foreclosure Properties

Roseville, CA

February 27, 2007

7 CONTACT HOURS



A handwritten signature in black ink, appearing to read "Elizabeth A. Kern". The signature is written over a horizontal line.

*Elizabeth A. Kern, IFA
National President*

A handwritten signature in black ink, appearing to read "Oliver Yandle". The signature is written over a horizontal line.

*Oliver Yandle
Executive Vice President*