

Exhibit C

Cory Larsen
Certified Residential Appraiser
2512 S Honeysuckle Drive
Saratoga Springs, UT 84045

Cell: 801-864-6050 Office: 801-615-5603 Email: cory@cglappraisals.com

Higher Education:

B.S. Degree, Construction Management, Fulton College of Engineering and Technology
Brigham Young University

- **Business Management** minor

Appraisal Education:

- December, 2019 USPAP Update 2020 – 2021 along with all biennial updates of USPAP since 2007
- November 2018 Intro to Disaster Appraising
- October, 2018 Supporting Your Adjustments - Methods for Res. Appraisers, McKissock Schools
- September, 2018 How to Support and Prove Our Adjustments, OREP Education
- November, 2017 Appraiser Communication
- November, 2016 Valuing Solar Panels in Utah
- September, 2016 The Cost Approach
- October, 2015 The New FHA Handbook 4000.1
- September, 2015 Introduction to Statistical Regression for Appraisers
- November, 2014 Understanding Fannie Mae Seller Guidelines
- October, 2014 Relocation Appraisal and the new ERC Form
- September, 2014 Common Problems in Supporting Appraisal Results
- September, 2014 Supporting Adjustments in the Sales Comparison Approach
- September, 2014 Marshall & Swift Cost Approach
- March, 2014 Supervisory Appraiser/Appraiser Trainee Course
- Many other appraisal CE courses such as Appraising Manufactured Homes, Uniform Appraisal Dataset, Appraisal Review, Statistics and Valuation Modeling, Advanced Case Studies
- 2007 Initial appraisal courses such as Fundamentals, Procedures, USPAP, and Report Writing

Experience: **Certified Residential Appraiser, CGL Appraisals, 01/2012--Present**

- Build a clientele base from scratch by marketing appraisal services to members of the lending industry.
- Appraise residential properties in a timely and professional manner while following-up with clients to maintain positive relationships.

Staff Appraiser, ExcelAppraise, 10/2009—02/2013
Staff Appraiser/Appraisal Sales, J. Robert Shaw & Associates, 02/07—10/09
Project Manager, Ivory Homes, 05/06-- 08/07
Project Manager, Pulte Homes, 01/04– 05/06
Linguist/Intelligence NCO, Utah Army National Guard, 1997-2003 (Veteran)

Affiliations: **Utah Coalition of Appraisal Professionals (UTCAP) - 2019 President**
Currently serving in the Past President board member capacity
National Association of Appraisers (NAA) - Designation: MNAA

Vern Meyer

11508 S 5825 W, Payson, UT 84651
Office – (801) 465-7764; Mobile – (801) 376-8377
VMeyer@Accurity.com

Skills and Attributes

An accomplished residential real estate appraiser with a proven track record

Proactively anticipates and addresses potential client questions and concerns reducing revision requests

Disciplined methodology combined with an eloquent and concise writing style walks the reader through the appraisal process, which enhances the reader's understanding of the appraisal assignment, property specific intricacies, and invariably results in the reader reaching the same logical conclusions

Continually strives to make appraisal reports more intuitive and understandable

Professional Experience

Rocking T Properties – Residential Real Estate Appraiser; Staff Appraiser: July 1998 – March 2001

Superior Appraisal Services – Owner & Chief Appraiser; March 2001 - Present

Accurity Qualified Analytics – September 2013 – December 2014

Accurity Valuation – Managing Director for Utah; January 2015 – Present

Education and Background

University of Utah, Salt Lake City, UT; Bachelor of Science – Physics (1983)

US Navy – July 1977 – October 2008 (Electronics Technician, Carrier Pilot, Intelligence Officer)

Licensure and Professional Designations

Certified Real Estate Appraiser – Utah 5483384-CR00

Appraisal Institute's SRA Designation

National Association of Independent Fee Appraisers' IFA Designation

American Society of Appraisers' ASA Designation

National Association of Appraisers' MNAA Designation

National Association of Appraisers – 'Review Appraiser' Certification

Veterans Administration Approved Appraiser

Licensed Appraiser Instructor – Utah 5483384-AI00

Licensed Real Estate Instructor – Utah 5483384-RE00

Professional Biographical Sketch

I entered the appraisal profession in 1998 and have been appraising residential properties for 20 years. Attention to detail and an articulate writing style have greatly benefited my appraisal career. These deeply-rooted traits were acquired during a 31-year naval career. Such skills, abilities, and tenacity acquired through military service are very helpful to an appraiser.

As an Electronics Technician, I was responsible for maintenance and repair of electronic equipment. Attributes such as methodical analysis and the importance of understanding the interaction of various component assemblies in an overall system structure are attained and nurtured. Logical and disciplined analysis were necessary attributes acquired during my collegiate experience and my attainment of a Bachelor of Science Degree in Physics.

As a Hornet pilot (Navy FA-18 Hornet), flying military missions around the globe from the deck of America's mighty aircraft carriers, I fully understood why attention to detail is ingrained into every pilot from the first day of ground school - it is often the smallest overlooked detail that can ruin a well-planned military mission or even end not just one's own life but the lives of those entrusted to him and his aircraft. I strive to bring that same attitude for attention to detail to my appraisal work.

My writing ability was honed writing hundreds of personnel evaluations and officer fitness reports for those who worked for me. The Navy stressed an eloquent yet economic writing style to effectively present the abilities and achievements of those who work under your command to assist in their promotion and follow on assignments for career enhancing opportunities.

My writing skills were further refined as an Intelligence Officer working for the Navy's Office of Naval Intelligence where communication skills are paramount. Meticulously accurate information that is well organized and presented in an easy to understand format is the intelligence professional's goal for each assignment and presentation. Accurate information, methodically organized, and effectively communicated are the mandatory components of efficient communication and I've worked years to refine these skills.

In October 2014, I was invited to be part of a hand-picked, nationwide team of expert appraisers to work with Frank Lucco and Accurity Qualified Analytics to address Federal Housing Finance Agency complaints against select lenders. The team's evaluation of the FHFA complaint, combined with thorough review and analysis of the original appraisals, and followed by subsequent detailed response exposing the faulty assumptions and flawed evaluation process used by the plaintiff's subject matter experts led to hundreds of millions of dollars of savings from onerous repurchase demands.

As an appraiser, I have incorporated the knowledge gained reviewing hundreds of appraisal reports along with the best practices and traits that I have gained throughout his life's experiences into my appraisal work. The culmination of this knowledge not only results in a credible and highly reliable valuation but also proactively addresses and eliminates shortcomings in appraisal reports that may open a client to future FHFA litigation.

In my relentless goal of precision and client protection, I ceaselessly strive to better myself and my work product in order to produce the most reliable and reproducible appraisal results while writing appraisal reports designed to explain the detailed analysis and thoughtful conclusions to the reader. Such efforts serve to protect the client from future problems and repurchase litigation. Through this endeavor I have become associated with several appraisal organizations and earned their designations of excellence (the Appraisal Institute's SRA designation, the National Association of Independent Fee Appraisers' IFA designation, and the National Association of Appraisers' MNAA designation).

I also volunteer much of my time participating in organizations which promote the appraisal profession as well as appraiser education and advancement (current board member for Utah Coalition of Appraisers; past president of the United Appraisers of Utah; trustee board member and current President of the Utah Association of Appraisers; member of special appraisal committee created by the Utah Division of Real Estate to examine appraisal industry issues; affiliate member of the Association of Appraiser Regulating Officials and serve on its "Appraiser Professional Organizations Advisory Council"; and Utah state representative to the Network of State Appraiser Organizations). I am a state licensed instructor for appraisers and real estate professionals.

I am the owner and chief appraiser for Superior Appraisal Services LLC. I am the managing director (residential) for the Utah offices of Accurity Valuation, a nationwide appraisal company. I am approved by both FHA and VA to perform valuations for government backed loans.




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STATE OF UTAH
DEPARTMENT OF COMMERCE
DIVISION OF REAL ESTATE
ACTIVE LICENSE

DATE ISSUED: 11/26/2019
EXPIRATION DATE: 01/31/2022
LICENSE NUMBER: 5483384-CR00
LICENSE TYPE: Certified Residential Appraiser
ISSUED TO: LAVERN MEYER
11508 S 5825 W
PAYSON UT 84651



SIGNATURE OF HOLDER



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Michael Nyman · 2nd
Certified Residential Appraiser at Lakeshore Appraisals
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Utah Valley University

Highlights

3 mutual connections
You and Michael both know Nate Alder, David Simpson, and 1 other

About

I have been an independent appraiser for the last 14 years and have experienced the boom and the bust. I have been able to establish and maintain a thriving appraisal company through the downturn in 2008-12 and have adapted to the wild growth we are currently seeing in the Utah real estate market. I am FHA certified. Along with fulfilling an... see more

Activity

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Michael commented

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Michael commented

I think this is a great post and love these kind of statistics. A problem I run into a ...
Michael commented

I'll get back to you tomorrow!
Michael replied to a comment

Experience

Certified Residential Appraiser
Lakeshore Appraisals
May 2003 – Present · 16 yrs 10 mos

Project Manager
FSR Online
Oct 2010 – Present · 9 yrs 5 mos

Education

Utah Valley University
Bachelor's Degree, Software engineering, Senior

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Why do you want to leave your current role?

Tell me about a time you had to persuade someone.

Tell me about a time you had to manage conflicting priorities.



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Skills & Endorsements

FHA · 13

Silvie Pokusa and 12 connections have given endorsements for this skill

Investment Properties · 4

Silvie Pokusa and 3 connections have given endorsements for this skill

Real Estate · 3

Silvie Pokusa and 2 connections have given endorsements for this skill

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