

QUALIFICATIONS

Kenneth A. Giles

Professional Affiliations:

Member of the Appraisal Institute (MAI Designation No. 9427) May 1991 - Dec 2024
Certified Commercial Investment Member, Commercial Investment Real Estate Institute
Certificate (CCIM Number 5406) May 1994 – Dec 2024
South Carolina Certified General Real Estate Appraiser (Number CG845)
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, tax appeals, estate, partnership and forensic appraisals.

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
Private Jail	Private Schools

Kenneth A. Giles, 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