

Mark A. Roberts

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Experience:

Real Property Appraiser: 1999-present

- All types of residential properties
- Have averaged over 400 appraisals per year
- Customers include mortgage brokers, banks, and national lenders

Account Executive, Wholesale Lending: 1998-1999

- Worked as a mortgage wholesale rep for Approved Residential Mortgage
- Called on mortgage bankers/brokers throughout Kentucky
- Left to pursue a career in appraising.

National City Bank, Branch Manager, Mortgage Division: 1997-1998

- Managed the Louisville and Northern Kentucky branches of American Mortgage Source/NCB
- Supervised staffs of loan officers and processors in each branch
- Left when NCB closed their American Mortgage Source offices in Kentucky.

Advantage Credit Corp., VP/Area Manager: 1993-1997

- Co-owner and VP, and managed the Louisville office
- Originated mortgage loans in Kentucky, Ohio, and Indiana
- Left to take position with National City Bank

Radio Broadcasting: 1973-1992

- Worked in all areas of radio broadcasting including sales, and on-air
- In 1985-1990 was VP of chain of radio stations in Los Angeles, Cleveland, Cincinnati, Albuquerque, Baltimore.
- In 1990-1993 owned and operated 3 Louisville area radio stations.

Education and Training:

- BS in Radio Broadcasting and Communications, 1997
- Masters in Education
- Appraisal training includes over 130 hours of appraisal courses

Customer List:

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| AAA Highland Mortgage | First Horizon Home Loan |
| Abacus 2000 Mortgage | First Kentuckiana Mortgage |
| Ace Mortgage Funding | First Option Financial |
| Advanced Lending Solutions | First Residential Mortgage |
| Advisors Mortgage | Franklin Mortgage Funding |
| All Fund Mortgage | Freedom Mortgage Funding |
| Ambassador Mortgage | Frontier Lending Co. |
| All Fund Mortgage | Global Lending Group |
| Amerifi Mortgage | Gordon Lending Corp. |
| Ameriloan Mortgage | Greater Financial Mortgage |
| APB Mortgage | Greenlight Financial |
| Bank One Mortgage | Hometown Mortgage of KY |
| BB and T Bank | Hope Financial Services |
| Capital Mortgage Group | Integra Mortgage Group |
| Capital One Bank | Kentucky Mortgage Funding |
| Carteret Mortgage Corp. | Kentucky Professional Finance |
| Cavalry Bank | Landsafe Appraisal Services |
| Centex Home Equity Corp | Lenders Service Inc. |
| Century Mortgage | Liberty Mortgage Funding |
| Challenge Mortgage | Lincoln Service Mortgage |
| Chase Manhattan Mortgage | M and T Bank |
| Choice Mortgage Funding | Main Street Lending |
| Citizen's Union Bank | Mortgage Resources Inc. |
| Commonwealth Bank | Mortgage World |
| Commonwealth Mortgage Funding | New Horizons Community C.U. |
| Community Bank | New Millennium Mortgage |
| Countryside Mortgage, LLC | Novastar Home Mortgage |
| Countrywide Mortgage Co. | Oak Street Mortgage |
| CTX Mortgage | PCV Murcor |
| Delta Funding | PNC Bank |
| Derby City Financial | Premier Mortgage Funding |
| Elm Financial Services | Quality Financial Inc. |
| Executive Mortgage | Republic Bank and Trust |
| Fidelity Mortgage | Southbanc Mortgage |
| Financial Funding Solutions | US Bank |
| First Capital Mortgage | University Appraisal Network |
| First Commonwealth Mortgage | US Bank |