



July 17, 2006

Re:  
Thomas C. Linsin  
Linsin & Associates  
4745 W 136th Street, Suite 36  
Leawood, KS 66224

Bank of America  
CRE Settlement Services  
Valuation Services  
KS8-654-01-05  
Central Region Office  
10000 College Blvd. Suite 140  
Overland Park KS 66210-1410

To Whom It May Concern:

I have worked in the appraisal industry for over seventeen years in the Kansas City Market. While initially working on the production side for fourteen years as an independent contractor, I am in my fourth year working on the lending side. I took a position to start a district in Kansas City and am currently the Central Regional Manager covering nine states.

Prior to working for Bank of America, I knew Tom Linsin as a peer appraiser. While I was familiar with his reputation and the respect that he had earned in the industry, I was not in a position to review his work. As the District Manager for Bank of America, my job was to create a list of approved, quality appraisers to work the Kansas City Market. Mr. Linsin's name was on that list. It was his appraisal acumen, market knowledge, and attention to detail along with excellent service levels that elevated him to a short list of preferred vendors. While Tom's level of detail is excellent, he is very respectful of the industry we are in and the rush demands that are sometimes placed on the process. These situations would come from either someone on my side dropping the ball or a borrower/builder making unreasonable demands. While I have received the credit for "getting it done" it was all too often Tom's willingness to go above and beyond that made it happen and in the end, made me look good.

As a representative of the lending side of the Settlement Services Industry, I highly recommend Tom Linsin as an appraiser. In my professional opinion, his appraisal skills and market knowledge are of the highest caliber. I would be happy to speak with you regarding his qualifications and my recommendation. I can be reached at my office 816.979.8743 or on my cell phone 913.915.8816.

Sincerely,

Scott Nicholson  
Bank of America  
Vice President - Central Regional Manager  
CRE - Settlement Services  
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