

## CAPABILITY PROFILE

**Adelaido Gonzales, MBA, MSA**  
**Southmost Realty, Appraisals, & Court Expert Witness**  
Texas State Certified General Appraiser **#TX-1325670-G**  
**Texas State Real Estate Broker #0187190**  
**NAICS No. 531320 and 531390**  
**DUNS No. 153340893**  
**NRDS ID No. 824018311**  
**FEDERAL ID. 09-9746955**



**SOUTHMOST REALTY, APPRAISALS & COURT EXPERT WITNESS**

**REALTOR / STATE CERTIFIED APPRAISER / COURT EXPERT WITNESS**



**ADELAIDO "LALO" GONZALES, MBA**

**VALLEYWIDE - LAREDO  
SAN ANTONIO**

**Main Office: (956) 412-1357**

**Fax: (956) 412-1955**

**San Antonio (210) 322-0297**

**Email: USAexpert@yahoo.com**

**[www.SouthmostAppraisalsExpertWitness.com](http://www.SouthmostAppraisalsExpertWitness.com)**

**602 E. Grimes Ave Harlingen, TX 78550 (Main Office)**

**12222 Vance Jackson, Apt 1235, San Antonio, TX 78230**

Southmost Realty, Appraisals, & Consultants: For any real estate related matters such as certified appraisals, purchase decisions, selling, litigation issues, divorce value disputes. etc. We deal with residential, commercial, and/or general real estate consulting services. (956) 412-1357 or (210) 322-0297 Adelaido Lalo Gonzales, MBA

## Education

<u>INSTITUTION</u>	<u>TYPE OF DEGREE</u>
San Benito High School	High school diploma
Texas A & M University College Station	Two-year study-business
University of Texas Austin	Bachelor's in Business Administration (BBA; Finance)
Texas Southmost College	Associates degree in Real Estate
Texas Southmost College	90% - Associate Degree in Construction
University of Texas Austin - <b>Red McCombs School of Business</b>	Master's in Business Administration (Class of 1990-MBA Graduate)
<b>Emerging Leaders SBA-Mini-MBA program</b>	<b>Mini-MBA Graduate (10/22/2019 Year Program for the year 2019)</b>

## Associations (Past and Present)

Alpha Kappa Psi Fraternity  
Society for the Advancement of Management  
International Prison Fellowship

## Professional Organizations

MAI Candidate at the Appraisal Institute – (not currently a candidate)  
National Association of Master Appraisers – Master Senior Appraiser  
Texas Real Estate Association of Realtors  
National Real Estate Association  
National Board of Realtors  
Multiple Listing Service (MLS) – Several Counties  
National Association of Master Appraisers, Member

### License / Certifications (Current)

\*State **Certified General** Real Estate Appraiser #TX - 1325670 - G  
Texas Licensed Real Estate **Broker** #187190

**\*Note:** Certified General Appraisers can perform both residential and commercial properties with no value restrictions.

### Licenses (Previous)

Notary Public -- State of Texas  
Texas Insurance Group License

### Foreign Language Fluency

Read, write, and understand Spanish and Tex-Mex lingo

### Municipalities in which Real Estate Assignments have been performed for:

City of Harlingen / condemnation proceedings  
City of Los Fresnos  
City of Rio Hondo  
City of San Benito / condemnation proceedings  
City of Combes / condemnation proceedings  
City of McAllen  
City of Mercedes  
City of Roma / condemnation proceedings  
City of Cotulla / condemnation proceedings

### School Districts in which Real Estate Assignments have been performed for:

Harlingen C.I.S.D  
Hidalgo C.I.S.D  
San Benito C.I.S.D  
Progresso C.I.S.D

*Government and Quasi-Government  
Registrations / Approvals*

Adjutant General's Department - Texas Army National Guard  
Fannie Mae Mortgage Screen Entry Approved  
Federal Housing Administration - Fee Appraiser Panel / CHUMS #1337  
Freddie Mac Mortgage Screen Entry Approved  
U. S. Federal Registry  
U.S. Department of Housing and Urban Development  
U.S. Department of Justice  
U.S. Marshals  
U.S. Social Security Administration  
Texas Commission on Environmental Quality (EPA)  
Texas Veterans / General Land Board - Fee Panel Appraiser

*Attorneys/Courts in which Real Estate Assignments have  
been performed for:*

*Edward (Ed) Stapleton*  
***Stapleton & Stapleton***  
2401 Wild Flower Dr.  
Brownsville, TX 78521  
***Phone: 956-504-0882***

*William (Bill) Gault*  
***Gault, Mye & Quintana***  
1325 Palm Blvd.  
Brownsville, TX 78520  
***Phone: (956) 544-7110***

*Betsy J. Johnson*  
***Davison, Troilo, Ream & Garza***  
919 Congress Ave., Suite 810  
Austin, TX 78701  
***Phone: 512-469-6006***

*David Mathews, Attorney at Law*  
***Mathews & Willis, P.C.***  
1650 Paredes Line Road, Suite 102  
Brownsville, TX 78521  
***Phone: 956-982-4404***

Randell W. Friebele  
***Law Office of Randell W. Friebele***  
1212 E Harrison Ave  
Harlingen, TX 78550  
***Phone: (956) 428-0202***

Amber M. Rodriguez  
***Davis Law firm***  
320 W Tyler Ave  
Harlingen, TX 78550  
***Phone: (956) 425-0934***

Tom Fleming  
***Fleming & Mathews, PC***  
1650 Paredes Line Road, Suite 102  
Brownsville, TX 78521  
***Phone: (956) 982-4404***

Nemecio Lopez  
***Office of Nemecio E. Lopez, Jr.***  
1314 East Harrison Avenue  
Harlingen, TX 78550-7130  
***Phone: (956) 425-9554***

William L. Pope  
**Adams & Graham, L.L.P.**  
134 East Van Buren, Suite 301  
Harlingen, TX 78550  
**Phone:** (956) 428-7495

W. Michael Fisher  
**Roerig Oliveira & Fisher L.L.P.**  
855 W Price Rd # 9  
Brownsville, TX 78520-8718  
**Phone:** (956) 542-5666

Randall P. Crane  
**Law office of Randall P. Crane**  
201 S Sam Houston Blvd.  
San Benito, TX 78586-3866  
**Phone:** work(956) 399-2496

Jose Cano  
**Atlas & Hall, L.L.P.**  
818 Pecan Boulevard  
McAllen, Texas 78501  
**Phone:** (956) 682-5501

TJ Wingate  
**Wingate Law Office**  
7000 N. 10th Street, Suite C-5  
McAllen, TX 78504  
(956) 682-0100

Sandra (Guajardo) Falcon  
**Wingate Law Office**  
7000 N. 10th Street, Suite C-5  
McAllen, TX 78504  
(956) 682-0100

Raul A. Guajardo  
**Office Raul A. Guajardo, P.L.L.C.**  
706 East University Dr.  
Edinburg, TX 78539  
Phone: (956) 318-3200

Michael Ray (Mike) Ezell  
**Law office of Michael R. Ezell**  
312 East Van Buren Street  
Harlingen, TX 78550  
**Phone:** 956-425-2000

Ben Guerra  
**Ben Guerra Law Office, PLLC**  
902 E. Tyler Ave.  
Harlingen, TX 78550  
**Phone:** (956) 428-0300

Gabriela Garcia  
Gabriela Garcia Attorney at Law  
1136 E 12th St.  
Brownsville, TX 78520  
**Phone: (956) 542-1600**

Rafael Garcia Jr.  
**Thornton, Biechlin, Segrato, Reynolds & Guerra, L.C.**  
418 East Dove  
McAllen, TX 78504  
**Phone:** (956) 451-1616

Honorable Migdalia Lopez  
**Former 197 District Court Judge –  
Cameron/Willacy County Judge**  
1314 East Harrison Avenue  
Harlingen, TX 78550-7130  
**Phone:** (956) 425-9554

Guillermo (Willy) Vega Jr.  
**Law Office of Guillermo Vega Jr.**  
302 Kings Highway, Suite 105  
Brownsville, TX 78521  
**Phone:** (956) 546-5573

Curtis Bonner  
**Bonner & Bonner Law Office**  
103 S 3rd St.  
Harlingen, TX 78550  
**Phone:** (956) 423-9152

Hugo Xavier De Los Santos, CPA  
**Office of Hugo Xavier De Los Santos**  
900 Vance Jackson Rd.  
San Antonio, TX 78201  
**Phone:** (210) 236-4227

Albert Garcia  
**Law Office of Albert Garcia**  
422 East Harrison Ave.  
Harlingen, TX 78550  
**Phone:** (956) 425-4171

Arturo Herrera Saenz  
**Office of Arturo Herrera Saenz**  
1314 E Harrison Ave.  
Harlingen, TX 78550  
**Phone:** (956) 423-0255

Brian G. Janice, P.C.  
**Law Office of Brian G. Janice, P.C.**  
777 E. Harrison Street, 2nd Floor  
Brownsville, TX 78520  
**Phone:** (956) 541-2168

Richard A. Cantu, P.C.  
**Office of Richard A. Cantu, P.C.**  
5307 North McColl Road  
McAllen, Texas 78502  
**Phone:** (956) 630-6330

Christopher Phillipe  
**Law Office of Phillipe & Associates**  
248 Billy Mitchell Boulevard  
Brownsville, Texas 78521  
**Phone:** (956) 544-6096

Omar Maldonado  
**Law Office of E. Omar Maldonado**  
4308 North McColl Road  
McAllen, Texas 78504  
**Phone:** (956) 668-7114

Maria Estella Perez

Richard R. Rodriguez  
**Attorney at Law**  
1117 E Harrison Avenue  
Harlingen, Texas 78550  
**Phone:** (956) 425-4992

John L. Carrington  
**John L. Carrington Law Office**  
1113 E Harrison Avenue  
Harlingen, Texas 78550  
**Phone:** (956) 425-5142

Arthur (Gene) E. McCullough  
**McCullough & McCullough**  
323 E Jackson Street  
Harlingen, TX 78550  
**Phone:** (956) 320-1320

Rogelio (Roy) Valdez  
**Chief Justice – Texas 13th Court of Appeals**  
100 East Cano Street  
Edinburg, Texas 78539  
**Phone:** (956) 318-2405

Richard Valdez  
**Valdez Law Office**  
316 W Tyler  
Harlingen, Texas 78550  
**Phone:** (956) 425-5775

Gabriela Garcia  
**Law Office of Gabriela Garcia**  
1135 East 12th Street  
Brownsville, TX 78520  
**Phone:** (956) 542-1600

Daniel Robles  
**Robles Law Firm**  
418 W Tyler Avenue  
Harlingen, Texas 78550  
**Phone:** (956) 425-8683

David W. Showalter

**Law Office of Maria Estella Perez**

2826 Pine Valley Drive  
Harlingen, Texas 78550

**Phone:** (956) 423-8577

Ronald W. (Ron) Armstrong

**The Armstrong Firm**

2600 Old Alice Road  
Brownsville, Texas 78521

**Phone:** (956) 546-5556

Ronald Armstrong II

**The Armstrong Firm**

2600 Old Alice Road  
Brownsville, Texas 78521

**Phone:** (956) 546-5556

Devin Hahn

**Winstead Attorneys**

600 Travis Street, Suite 5200  
Houston, TX 77002

**Phone:** (713) 650-2673

**Showalter Law Firm**

1117 FM 359, Suite 200  
Richmond, Texas 77406

**Phone:** (281) 341-5577

John Ventura

**Law Office of John Ventura**

62 E Price Road  
Brownsville, TX 78521

**Phone:** (956) 542-1478

David N. Calvillo

**Chamberlain Hrdicka - Attorneys at Law**

1200 Smith Street, Suite 1400  
Houston, Texas 77002

**Phone:** (713) 654-9629

*Accountants / CPA's for which Real Estate Assignments  
have been performed for:*

Arturo Palacios

**A Palacios Management Consultants**

6901 N Cynthia St  
McAllen, TX 78504

**Phone:** (956) 664-0073

Fred Garza

**STMS Income Tax**

402 East Harrison Avenue Suite B  
Harlingen, TX 78550

**Phone:** (956) 428-6945

## RECENT SEMINARS / TRAINING ATTENDED

DECEMBER 2, 1992

MCE Keeping Current with Texas Real Estate, 15 hours

MAY 22 – 29, 1994

Weeklong Executive Seminars at Barton Creek Executive Conference Center by University of Texas at Austin - MBA Executive Program - Multitude of speakers on subjects such as: International Trade and Impact of Land Valuations; Finance; Databases; Negotiation Skills; N.A.F.T.A. (North American Free Trade Agreement)

AUGUST 3, 1994

U. S. Department of Housing and Urban Development Workshop in San Antonio, Texas

SEPTEMBER 21, 1994

Uniform Standards of Professional Appraisal Practice 'Update' in San Antonio, Texas by Mr. Hoachim, Executive Director of National Association of Master Appraisers

1994

VA Seminar by William d. Newton, Chief of Construction and Valuation of VA Loan Underwriting and Appraisers

East Texas Baptist University; Appraisal Standards and Ethics

MCE Keeping Current with Texas Real Estate 1993, 15 hours

1995

American College of Real Estate; 30 hours training update on appraising course #0221 in San Antonio, Texas and approved by Texas Real Estate Commission.

1996

FHA Seminar in Harlingen, Texas; FHA Appraisals & Single-Family Valuations; FHA, San Antonio Office; Speakers: David Skurka & Celia Kiger

Appraisal - Residential, 30 hours

1997

U. S. Department of Housing and Urban Development - FHA Seminar (multitude of subjects) - Finance, Appraising, etc.

Investment 1, 30 hours

1999

Appraisal - Commercial

30 hours

2001

National Uniform Standards of Professional Appraisal

15 hours

Lincoln Graduate Center, National Association of Master Appraisers National USPAP Course

Appraisal Institute - Residential Property Construction and Inspection

Appraisal Institute - Internet Search Strategies for R.E. Appraiser

### 2003

Computaught National USPAP	14 hours
Environmental Issues in Your Real Estate Practice	6 hours
Red Flags Inspection Guide	6 hours
Property Management and Managing Risk	6 hours

### 2004

USPAP Course with Exam	15 hours
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### 2005

Farm & Land Appraisal	15 hours
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### 2008

Keeping Current with Texas Real Estate

Legal Update and Ethics Course

### 2009

USPAP Course Update	7 hours
FHA & VA Appraisal Basics	7 hours
Mortgage Fraud: A Dangerous Business	7 hours
Income Approach: An Overview	7 hours

### 2011

Texas Ethics MCE 2010	3 hours
Texas MCE Legal 2010	3 hours
Texas Statutory Contacts	9 hours
Private Appraisal Assignments	7 hours
The Cost Approach	7 hours
The Dirty Dozen	3 hours
REO and Foreclosures	5 hours
2010-2011 National USPAP update equivalent	7 hours

### 2013

2012-2013 National USPAP Update Course	7 hours
Appraising FHA Today	7 hours
Risky Business: Ways to Minimize Your Liability (with Audio and Video)	5 hours
Residential Appraisal Review	7 hours
Essential Elements of Disclosures and Disclaimers	5 hours

### 2014

MCE Legal Update	3 hours
MCE Ethics	3 hours
MCE Broker Responsibility	6 hours
National Marketing, Negotiations and Closing the Sale	3 hours

### 2015

2014-2015 National USPAP Update Course	7 hours
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Essential Elements of Disclosures and Disclaimers	5 hours
Land and Site Valuation	7 hours
The NEW FHA Handbook 4000.1	7 hours
Managing Appraiser Liability	6 hours

#### 2016

The Ethics of Technology for the Age of Engage	4 hours
Broker Responsibility	6 hours
TREC Legal Update 1	4 hours
TREC Legal Update 2	6 hours

#### 2017

Introduction to Expert Witness Testimony for Appraisers	4 hours
A Review of Disciplinary Cases	3 hours
2016-2017 – 7 Hour National USPAP Update Course	7 hours
Supporting You Adjustments: Methods for Residential	3 hours
Residential Property Inspection for Appraisers	7 hours
Fannie Mae Appraisal guidelines: Debunking the Myths	4 hours

#### 2018

Deceptive Advertising! Not Me, I Don't Think?	4 hours
Broker Responsibility Course	6 hours
Legal Update I	4 hours
Legal Update II	4 hours

## EXPERIENCE REFERENCES

### **Nemecio Lopez**

Attorney at Law  
1314 East Harrison Ave.  
Harlingen, TX 78550  
(956) 425-9554

### **Raul A. Guajardo**

Attorney at Law  
706 E University Dr.  
Edinburg, TX 78539  
(956) 686-1977 Office

### **John M. Garcia**

Lead Real Estate Agent  
AEP Texas  
539 North Carancahua  
Corpus Christi, TX 78401  
(361) 881-5849 Office

*PERSONAL & PROFESSIONAL REFERENCES*

RioPlex Appraisals  
**Ian Martinez, Appraiser**  
Appraisal Firm  
1314 Ridgewood Circle  
Pharr, TX 78577  
(956) 463-2097

197 District Court – Former District Court Judge (Previous)  
**Honorable Migdalia Lopez**  
574 East Harrison  
Brownsville, TX 78520  
(956) 574-8150

Juan Angel Guerra, Formal District Attorney (Previous)  
Willacy County District Attorney  
**Marte Guillen**  
Assistant District Attorney  
546 W. Hidalgo  
Raymondville, TX 78580  
(956) 778-9768

*AREA OF APPRAISAL ACTIVITY*

**ALL CITIES WITHIN  
THE FOLLOWING  
COUNTIES:**

**DATA RESOURCES:**

Cameron County	builders, realtors, appraisers, MLS	contractors,	mortgage	investors,
Hidalgo County	builders, realtors, appraisers, MLS	contractors,	mortgage	investors,
Willacy County	builders, realtors, appraisers,	contractors,	mortgage	investors,
Starr County	builders, realtors, appraisers,	contractors,	mortgage	investors,
Bexar County	builders, realtors, appraisers, MLS	contractors,	mortgage	investors,

Webb County	builders, realtors, contractors, mortgage investors, appraisers, MLS
Zapata County	builders, realtors, contractors, mortgage investors, appraisers,

**ADDITIONAL INFORMATION REGARDING THE EXPERIENCE OF APPLICANT**

This appraiser has been familiar with the area moreover; this appraiser has been involved full time in the real estate business for many years. This familiarity and real estate experience are factored into this report. This familiarity and real estate experience is a competitive advantage. additional sources to our extensive database consist of "review appraisals" that we do, as well as several non-MLS real estate agents that our office has been involved in, all options (radius, time-frame, sources, etc) will be considered in the search for comparable sales. Additionally, appraiser has an alliance of cooperating appraisers that assist in providing additional information on non-published sales in addition to sharing professional knowledge and research. This enhances the work product of appraiser when additional data and collaboration is appropriate.

[www.SouthmostAppraisalsExpertWitness.com](http://www.SouthmostAppraisalsExpertWitness.com)  
**SOME EXAMPLES OF SERVICES**

- APARTMENTS
- APPRAISALS FOR BANKRUPTCY
- BUYER ASSISTANCE SERVICES
- COMMERCIAL / RESIDENTIAL APPRAISALS
- CONVENTIONAL LOAN APPRAISALS
- DEFICIENCY JUDGMENTS
- EMINENT DOMAIN / EASEMENT TAKING
- VALUATION FOR FINANCIAL REPORTING
- DIVORCE PURPOSE VALUATIONS & CONSULTING
- RETROSPECTIVE ESTATE
- FORECLOSED PROPERTIES
- SALES OF FORECLOSURE
- FHA APPRAISALS
- INCOME PRODUCING PROPERTIES
- MEDIATION / ARBITRATION
- PROPERTY TAX PROTESTS

**SPECIALIZING IN COURT EXPERT WITNESS LITIGATION  
CONSULTING FOR ATTORNEYS, ACCOUNTANTS & INDIVIDUALS**

*Member of the following Appraisal Management  
Company (AMC) Panel(s)*

DataQuick Lending Solutions Inc.  
**TX License No.** 2000006

AMC Links LLC.  
**TX License No.** 2000037

Solidifi US Inc.  
**TX License No.** 2000060

Xome Valuation Services, LLC  
**TX License No.** 2000086

InHouse Inc.  
**TX License No.** 2000141

Nations Valuation Services Inc.  
**TX License No.** 2000063

ACT Appraisal Inc.  
**TX License No.** 2000031

Amrock Inc.  
**TX License No.** 2000034

Xome Settlement Services, LLC  
**TX License No.** 2000134

Old Republic Diversified Services  
**TX License No.** 2000033

Nationwide Appraisal Network LLC.  
**TX License No.** 2000065

First Valuation Services LLC.  
**TX License No.** 2000185

Murcor Inc.  
**TX License No.** 2000021

Tennessee Appraisal Management Co. LLC.  
**TX License No.** 2000122

Epic Real Estate Solutions Inc.

**TX License No.** 2000061

Appraisals 2 U LLC.

**TX License No.** 2000081

Real Estate Valuation Partners LLC.

**TX License No.** 2000028

Axios Valuation Solutions LLC.

**TX License No.** 2000119

Tulips Appraisal Management Inc.

**TX License No.** 2000118

Epic Appraisal Solutions Inc.

**TX License No.** 2000205

Class Appraisals

**TX License No.** 2000039

MyAmc, LLC

**TX License No.** 2000076

Priority Services, Inc.

**TX License No.** 2000231

Frisco Lender Services, LLC.

**TX License No.** 200051

SWBC Lending Solutions, LLC

**TX License No.** 200210

Apex Appraisal Service, LLC

**TX License No.** 200232

Nationwide Property & Appraisal Services, LLC

**TX License No.** 200004

Managed Appraisal service, Inc.

**TX License No.** 200245

Valuation Connect, LLC

**TX License No.** 200058

*Approved by a Multitude of Financial Investors such as  
(but not limited to):*

Coley Mortgage  
Ames Funding Corporation  
ABC Management  
Absolute Mortgage  
Advanced Collateral Solutions  
Advantage Investors Mortgage  
AmeriNetAim/Invision Mortgage  
Alamo Bank of Texas  
Alliance Appraisal Management  
Allied Home Mortgage Capital  
Americas Moneyline Inc.  
American General Finance  
American Home Loans  
American Mortgage  
Ameriquest Mortgage Company  
Apex Lending-Harlingen, TX  
Appraisal Bank  
AppraisalPort  
Appraisers Across America  
CompanyArmadillo Homes  
Associates National Mortgage  
Atlantic Assurance  
Axiom Financial Services  
Bank of America  
Benchmark Mortgage  
BPO Direct  
C. S. Mortgage  
Cameron County District Attorney  
Capital Funding Mortgage  
Capital Plus Mortgage Company  
CDC North America  
Centerbank Mortgage  
Central Processing Center  
CFG/Diversified  
Chase Manhattan Mortgage  
CitiFinancial  
Citinet Mortgage  
City National Bank  
Citywide Financial  
Coastal Banc  
Coldwell Banker Bank  
Commerce Title Company  
Community Mortgage  
Community Lending  
Conseco Finance Corp.  
Correspondent Leading  
Country Wide Home Loans  
Cowen Funding Services  
Crest Mortgage Company

21<sup>st</sup> Century Mortgage  
Ames Home Loan  
AbnamPRO  
Accurate Mortgage  
Advance Funding  
Aetheles LLC, DBA  
Airforce Federal Credit Union  
All State Appraisal Review  
Allegro Mortgage Services  
Americas Informat Inc.  
America's Wholesale Lender  
American General Financial  
American Home Mortgage  
AmeriMortgage Group  
Andy Cortez Realty Enterprises  
Apex Lending-Dallas, TX  
Appraisal Enhancement Services  
Appraisal Management Company  
Argent Mortgage  
Asset Management  
Assurance Mortgage of Texas  
Aurora Loan Services  
Banchs Financial Group  
Benchmark Lending  
Best Rate Mortgage  
Broad Street Mortgage  
Cabrera's International  
Capital Funding Group  
Capital Loan Associates  
Carolina Mortgage Group Inc.  
Celco Mortgage  
Centex Home Equity  
Century Financial Services, LLC  
Charter Funding  
CITI  
CitiMortgage  
City Mortgage  
CityMortgage  
Clarity Mortgage Services  
Coastal National Mortgage  
Coley Mortgage  
Community America Credit Union  
CompuFund Mortgage Company  
Concorde Acceptance  
Cornerstone Mortgage  
Countrywide Funding  
Coventry Mortgage  
Creative Mortgage Co.  
CRG Valuations

Credit Risk Solutions  
Department of Justice  
Del Sol Home Construction  
DFW Group  
Dimension Mortgage  
Direct Lending  
Downey Savings and Loan  
E-Loan Appraisal Team  
Enterprise Mortgage  
EquiCredit  
Eventus Inspections  
Express Mortgage  
Fairway Mortgage  
Famaz, Co Financial Services  
Fannie Mae  
Fieldstone Mortgage  
Finance America  
Financial Dimensions  
First Choice Lenders  
First Consolidated Mortgage  
First Franklin Financial  
First Horizon Home Loans  
First Magnus Financial  
First National Bank of Scottsdale  
Freedom  
First Source Financial  
First Valley Mortgage  
Fleetwood Mortgage  
Frant Square Financial  
Full Spectrum  
General Mortgage  
Gold Financial Services  
Greenlight Financial Services  
Guaranty Residential Lending  
Harlingen National Bank  
Hernandez Construction  
Home Focus Valuation Services  
Home Help Center, L.L.C. / Real Homesite Mortgage  
Homecomings Financial  
Homes of America  
Hometown Mortgage  
Diamond Mortgage  
IFS Mortgage  
Independent Mortgage  
Inter National Bank  
Interplex Mortgage Co.  
Iway Loan  
Kellner Mortgage  
L.C. Mortgage  
Landsafe Appraisal Services  
LC Mortgage  
Liberty Financial Services  
Link Mortgage  
Loan Star Lenders

Dallas Home Loan  
Dana Capital  
  
Diamond Mortgage  
Direct Equity Mortgage  
Ditech.com  
DRI Title & Escrow  
East to West Mortgage  
Entrust Mortgage  
ESI Mortgage  
Express Financial Services  
Extraco Mortgage  
Faith Mortgage  
Fidelity  
Fidelity One  
  
Financial Asset Services, Inc.  
First Bank of Los Fresnos  
First Colony Financial  
First Equity Corp  
First Greensboro Home Equity  
First Houston Appraisal  
First National Bank  
Firstplus  
First Plus Funding  
First United Mortgage Brokers  
Five Brothers Mortgage  
Fox Funding, Inc.  
Frontera Mortgage, Inc.  
G. E. Mortgage  
GMAC Mortgage Corporation  
Great Financial Bank  
Greenpoint Mortgage  
GWG Mortgage  
Harlingen National Bank Mortgage  
Home Capital, Inc.  
Homebound Mortgage  
Homefocus L.L.C.  
Homeside Lending-Dallas, TX  
Hope Mortgage  
Houston City Mortgage  
Independent Financial  
Indy Mac Bank  
International Bank of Commerce  
Invasion Mortgage  
J & J Investments JBL Enterprises  
Key Mortgage  
Land America Default Services  
Laredo National Bank  
Lehman Brothers  
Liberty Mortgage Co.  
Loanstream Corporate  
Lone Star National Bank

LSI/Lender Services Inc.  
Mainland Home Loans  
Marder and Associates  
MBI Mortgage  
McAfee Mortgage  
McKeever Ent. Inc. DBSA American  
MCO Mortgage  
MDA Lending Solutions  
Meir Mortgage  
Merrill Lynch  
Monument Financial Services  
Mortgage Services  
Mortgages Direct  
Navy Federal Credit Union  
National Credit Home Equity Services  
Nations Banc Mortgage Corp.  
Nationwide Appraisals and Title  
Navy Federal Credit Union  
Nexstar Financial Services  
North America Mortgage  
Novastar Home Mortgage  
Olympic Funding/Process  
Option One Mortgage  
Pacific Guarantee Mortgage  
PCV Murcor  
Premier Nationwide Lending  
Primera Mortgage  
Profolio Home Mortgage  
Prudential Home Mortgage  
Quotemearate.com  
R.T. Minor Mortgage  
Realink  
REM  
Residential Real Estate Review  
Riverway Mortgage Company  
San Benito Bank & Trust Co.  
SARMA  
Sebring Capital Corporation  
Select Funding, Inc.  
Sib Mortgage Corp.  
Southern Lending Corporation  
Spinner Mortgage  
Success Investments  
Sunset Mortgage Co. L.P.  
Texas Bank & Trust  
Texas First Choice Mortgage  
Texas State Home Loans, Inc.  
Texas Veterans Land Board  
The Money Outlet  
The Mortgage Market  
The Mortgage Warehouse  
Texas Department of Transportation  
The Town and Country Mortgage  
U.S. Bank

M.C.O. Mortgage  
Mainsource Mortgage  
Matchmaker Mortgage  
MBNA America  
McAllen Mortgage  
MCO Construction  
Med Mortgage  
Megamerica DBA America Premier  
Memorial Park Mortgage  
Mid America Mortgage  
Mortgage Select Co.  
Mortgage Shoppers Corporation  
My Mortgage Option  
National City Mortgage  
National Mortgage Lenders  
Nations Valuation Services  
Nationwide Family Mortgage  
New Century Mortgage  
Non-Profit Resource Housing Group  
Norwest Mortgage  
NTFN, Inc.  
Omega Mortgage  
Orion Mortgage  
Pan Am Construction  
Precision Mortgage Group  
Prime Lending  
Principal Residential Mortgage  
Quality Assurance Review Co.  
QARC  
Quantix  
Remax International Relocation  
Reliable Mortgage  
Residential Mortgage Corp.  
Rio Grande Mortgage, Inc.  
RTM Funding  
Sante Fe Financial Services, LLC  
Seal Construction  
Secure Mortgage  
Settle Appraisal Services, Inc.  
Signature Lending Corp.  
Southwestern Mortgage Company  
State Farm  
Summit Mortgage  
Tena Companies  
Texas Community Mortgage  
Texas State Bank  
Texas Tropical Center MHMR  
The Accu Prime Group  
The Mortgage Line  
The Mortgage Outlet  
Texas Military Forces, Austin  
TIB Mortgage Company  
T.J. Wingatge, Attorney  
U.S. Department of Social Security

U.S. Marshal Service  
U.S. Property & Appraisal  
UAMC  
United Security Mortgage  
Upland Mortgage  
USA Mortgage  
Valley Federal Credit Union  
Vision Bookkeeping  
Washington Mutual Finance  
Weichert Financial Services-Wayne  
Wells Fargo Home Mortgage  
Dr. David A. Woolweaver, D.D.S., M.S.D.

U.S. Home Exchange  
U.S. Real Estate Services, Inc.  
United Lending Group  
U.S. Department of Agriculture  
USA Home Lending Corp.  
USDA – RECD  
Valley Home Equity  
Wall Street Mortgage  
Waterfield Financial  
Wells Fargo Financial  
Weyerhaeuser Mortgage Co.



You may wish to laminate the pocket identification card to preserve it.

ADELAIDO GONZALES JR  
602 E GRIMES ST  
HARLINGEN, TX 78550

The person named on the reverse is licensed by the Texas Appraiser Licensing and Certification Board.

Inquiry as to the status of this license may be made to:

Texas Appraiser Licensing and Certification Board  
P.O. Box 12188  
Austin, Tx 78711-2188  
www.talcb.texas.gov  
(512) 936-3001  
Fax:(512) 936-3899

**Texas Appraiser Licensing and Certification Board**  
P.O. Box 12188 Austin, Texas 78711-2188

**Certified General Real Estate Appraiser**

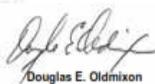
Number: **TX 1325670 G**

Issued: **11/27/2017**

Expires: **11/30/2019**

Appraiser: **ADELAIDO GONZALES JR**

Having provided satisfactory evidence of the qualifications required by the Texas Appraiser Licensing and Certification Act, Texas Occupations Code, Chapter 1103, is authorized to use this title, Certified General Real Estate Appraiser.

  
Douglas E. Oldmixon  
Commissioner

**Texas Appraiser Licensing and Certification Board**

P.O. Box 12188 Austin, Texas 78711-2188

**Certified General Real Estate Appraiser**

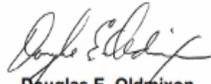
Number: **TX 1325670 G**

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Douglas E. Oldmixon  
Commissioner

You may wish to laminate the pocket identification card to preserve it.

ADELAIDO GONZALES JR  
P O BOX 121  
SAN BENITO, TX 78586

Inquiry as to the status of this license may be made to:

Texas Real Estate Commission  
P.O. Box 12188  
Austin, TX 78711-2188  
www.trec.texas.gov  
(512) 936-3000  
Fax:(512) 936-3864



**Texas Real Estate Commission**  
P.O. Box 12188 Austin, Texas 78711-2188  
**Real Estate Broker License**

Broker License# **187190** License Expires: **12/31/2020**

**ADELAIDO GONZALES JR**  
**602 East Grimes**  
**HARLINGEN, TX 78550**

The Texas Real Estate Commission certifies that the above named broker has fulfilled all of the requirements of law and is authorized to transact real estate business in Texas.



Douglas E. Oldmixon  
Administrator



**Texas Real Estate Commission**  
P.O. Box 12188 Austin, Texas 78711-2188  
**Real Estate Broker License**

Broker License# **187190** License Expires: **12/31/2020**

**ADELAIDO GONZALES JR**  
**602 East Grimes**  
**HARLINGEN, TX 78550**

The Texas Real Estate Commission certifies that the above named broker has fulfilled all of the requirements of law and is authorized to transact real estate business in Texas.



Douglas E. Oldmixon  
Administrator

STOCK COMPANY

# PRO GUARD PLATINUM POLICY DECLARATIONS

## VALIDUS SPECIALTY

An  company

**POLICY NUMBER: REO**

**Prior Policy Number: NEW**

WESTERN WORLD INSURANCE COMPANY     TUDOR INSURANCE COMPANY     STRATFORD

**Named Insured and Mailing Address:**

Adelaido G Gonzales

**Agent/Broker #33601**

**Premium: \$ 776.00**

602 E. Grimes

HARLINGEN, TX 78550

**Producer:**

Professionals' Best  
6760 University ave  
Suite #250  
San Diego, CA 92115

**Policy Period: (Mo./Day/Yr.)**

From: 09/28/2019

To: 09/28/2020

12:01 AM, standard time at your mailing

**EXCEPT AS MAY OTHERWISE BE PROVIDED IN THE FOLLOWED POLICY, THIS POLICY MAKES CLAIMS FIRST MADE IN ACCORDANCE WITH THE TERMS, CONDITIONS AND REQUIREMENTS OF THE FOLLOWED POLICY; AND THE LIMIT OF LIABILITY IS REDUCED AND MAY BE EXHAUSTED BY PAYMENT OF CLAIMS FEES AND EXPENSES. PLEASE READ THE FOLLOWED POLICY AND THIS POLICY.**

**ITEM 1. PROFESSIONAL SERVICES:**

Real Estate Appraisers

**ERRORS AND OMISSIONS LIABILITY INSURANCE**

<b>ITEM 2. LIMIT OF INSURANCE</b>	Each Claim Limit \$ <u>1,000,000</u>	Aggregate Limit
<b>ITEM 3. DEDUCTIBLE</b>	Each Claim \$ <u>500</u>	Aggregate

## PRO GUARD PLATINUM POLICY DECLARATIONS (continued)

### ITEM 6. FORMS AND ENDORSEMENTS

Forms and Endorsements applying to this Coverage Part and made part of the Policy at time of issue

**SEE SCHEDULE OF FORMS AND ENDORSEMENTS AND  
THE INSURED'S APPLICATION FOR THIS INSURANCE.**

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE PERIOD.

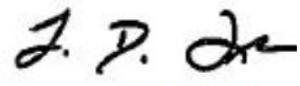
## WESTERN WORLD INSURANCE GROUP

Western World Insurance Company  
Tudor Insurance Company  
Stratford Insurance Company

Administrative Office  
300 Kimball Drive, Suite 500  
Parsippany, New Jersey 07054

We will provide the insurance described in this policy in return for the premium and compliance provisions of this policy. If required by state law, this policy shall not be valid unless countersigned by a representative.

  
Secretary

  
President



THE UNIVERSITY OF TEXAS  
AT AUSTIN

has conferred on  
**Adelaido Gonzales Gonzales, Jr.**

the degree of  
**Master of Business Administration**

and all the rights and privileges thereto appertaining.

In Witness Whereof, this diploma duly signed has  
been issued and the seal of the University affixed.

Issued by the Board of Regents upon Recommendation of the Faculty.

AWARDED ON THIS FIFTEENTH DAY OF AUGUST, 1994

  
CHAIRMAN, BOARD OF REGENTS  
PRESIDENT

  
CHANCELLOR  
DEAN

# The University of Texas at Austin

has conferred on

Laido Gonzalez II

the degree of

**Bachelor of Business Administration**

and all the rights and privileges thereto appertaining.  
In Witness Whereof, this diploma duly signed has  
been issued and the seal of the University affixed.

Issued by the Board of Regents upon Recommendation of the Faculty  
on this twenty-first day of August, A.D. 1975.



*Alan Shivers*  
Chairman, Board of Regents

*Charles A. LeMaistre*  
Chancellor

*Louise L. Rogue*  
President

*George Kozminsky*  
Dean

**National Association of Master Appraisers**  
**MSA**  
*Certifies that*

**Adelaido G. Gonzales**  
*has been admitted into membership, and by the action of the  
Officers and Directors has been designated a*

**Master Senior Appraiser**

*under the terms and conditions contained in the by-laws*



Certification Number: 10389  
November 6, 2001

This certificate remains the property of the Association  
and must be returned on termination of membership.

*Rebecca Gleason*  
Association Officer

REF: YTD  
ATTENTION OF:

**TEXAS MILITARY FORCES**  
Joint Force Headquarters  
Adjutant General's Department  
Post Office Box 5218  
Austin, Texas 78763-5218  
512-782-5001

April 27, 2011

Southmost Realty Appraisals  
602 E. Grimes  
Harlingen, Texas 78550

Dear Mr. Gonzales:

Thank you for submitting your qualifications for RFQ No. 11-04. Your firm has been selected for our pool of appraisers in Region IV. Selected firms may be tasked with performing needed services for the current known locations in the region in which they operate, for a period of up to 24 months. Upon such time that services are needed, you will be contacted with further information.

If you should have any questions, you may contact Cindy White at (512) 782-5861 or by e-mail at [cindy.t.white@us.army.mil](mailto:cindy.t.white@us.army.mil), or Katie Walters at (512) 782-5723 or by e-mail at [katherine.walters2@us.army.mil](mailto:katherine.walters2@us.army.mil).

Sincerely,

A handwritten signature in cursive script that reads "Cindy White".

Cindy White  
Real Property Manager I

Attachment

## 3<sup>rd</sup> Annual RGV State Certified Real Estate Appraiser's Conference



Left (Above): Mr. Douglas Oldmixon, Administrator – Texas Real Estate Commission

Center (Above): Mr. Adelaido (Lido) Gonzales, MBA – Texas State General Certified Appraiser and Texas State Licensed Real Estate Broker – Receiving recognition

Right (Above): Mr. Luis F. De La Garza, Chairman – Texas Appraisal Licensing and Certification Board

