

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

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 - Red McCombs School of Business	Master's in Business Administration (Class of 1990-MBA Graduate)
Emerging Leaders SBA-Mini-MBA program	Mini-MBA Graduate (10/22/2019 Year Program for the year 2019)

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
------------------------	----------

2005

Farm & Land Appraisal	15 hours
-----------------------	----------

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
--	---------

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

2019

Managing Appraiser Liability	6 hours
Residential Appraisal Review and USPAP Compliance	7 hours
Essential Elements of Disclosures and Disclaimers	5 hours
The Basics of Expert Witness for Commercial Appraisers	7 hours
2018-2019 7 Hour USPAP for Non-Residential Property	7 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, appraisers, MLS	contractors,	mortgage	investors,
Zapata County	builders, realtors, appraisers,	contractors,	mortgage	investors,

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
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 PROPERTII
- SALES OF FORECLOSURE
- FHA APPRAISALS
- INCOME PRODUCING PRO
- MEDIATION / ARBITRATIO
- PROPERTY TAX PROTEST

**SPECIALIZING IN COURT EXPERT WITNESS LI
CONSULTING FOR ATTORNEYS, ACCOUNTANTS & INDIVIDL**

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

21st 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.



ADELAIDO GONZALES JR
602 E GRIMES ST
HARLINGEN, TX 78550

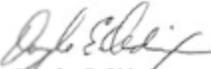


**Certified General
Real Estate Appraiser**

Appraiser: **Adelaido Gonzales Jr**
License #: **TX 1325670 G** License Expires: **11/30/2021**

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

For additional information or to file a complaint please contact TALCB at www.talcb.texas.gov.



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

ITEM 2. LIMIT OF INSURANCE Each Claim Limit \$ 1,000,000 Aggregate Limit

ITEM 3. DEDUCTIBLE Each Claim \$ 500 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.

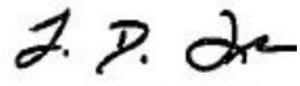
WESTERN WORLD INSURANCE GROUP

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

REPLY TO
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, or Katie Walters at (512) 782-5723 or by e-mail at katherine.walters2@us.army.mil.

Sincerely,

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

Cindy White
Real Property Manager I

Attachment

3rd 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

