

George E. Cooper, P.E. #35494
Cooper Consulting Engineers, Inc.
8891 SE Bridge Road
Hobe Sound, FL 33455
772-545-2230 Phone
772-545-2058 Fax
561-301-4303 Cell
gcooper@cooperconsultingeng.com



Robert L. Wilson, Jr., P.E. #38041
Cooper Consulting Engineers, Inc.
167 NW Sixth Avenue
Boca Raton, FL 33432
954-421-3349 Phone
954-421-3422 Fax
954-401-3504 Cell
rwilson@cooperconsultingeng.com

QUALIFICATIONS FOR AND PROFESSIONAL ENGINEERING SERVICES IN SUPPORT OF REAL ESTATE LENDING INSTITUTIONS

For Construction, Interim and Permanent Loans on:

Airplane Hangers	Medical Centers
Auto Dealerships	Movie Theaters
Churches	Office Buildings
Dairies	Parking Garages
Golf Courses	Service Stations
Hotels/Motels	Shopping Centers
Housing, Low to High-rise	Site Improvements
Land Development	Storage Facilities
Manufacturing Facilities	Warehouses

Services offered include:

- Pre-Construction review of plans and specifications, cost estimates and contracts.
- Review of soil investigation reports.
- Review of regulatory agency permits and applications.
- Monitoring of construction for compliance with contract documents, quality of workmanship and value of completed work.
- Review and approval of applications for advance of funds.
- Evaluation of construction status.
- Assistance with work-out of distressed properties.
- Evaluation of existing properties.
- Owners Representation
- Insurance Value Calculation
- Cost Segregation Studies
- Lien Waiver Analysis and Title Update

George E. Cooper, P.E. #35494
Cooper Consulting Engineers, Inc.
8891 SE Bridge Road
Hobe Sound, FL 33455
772-545-2230 Phone
772-545-2058 Fax
561-301-4303 Cell
gcooper@cooperconsultingeng.com



Robert L. Wilson, Jr., P.E. #38041
Cooper Consulting Engineers, Inc.
167 NW Sixth Avenue
Boca Raton, FL 33432
954-421-3349 Phone
954-421-3422 Fax
954-401-3504 Cell
rwilson@cooperconsultingeng.com

AN INTRODUCTION TO COOPER CONSULTING ENGINEERS, INC.

Cooper Consulting Engineers, Inc. has been supporting local and national real estate lending agencies for over 30 years on their projects in Florida and the Southeast. As this is the only kind of professional engineering service we provide, our engineers have become specialists in the ability to evaluate a project from a lender's point of view. We are often the only professionals to review the entire project and we have the ability to provide the needed coordination.

In keeping with our policy of providing you with the finest quality of technical support, we employ only experienced degreed engineers. All have project manager experience providing a broad background base including nuclear power plants, institutional, commercial and residential high rise, retail, medical, single and multi-family residential, and commercial and residential land development expertise. Our engineers are all full time employees, not contract workers.

Our services include pre-construction document reviews and project monitoring in support of development and construction funding. We provide property evaluations in support of permanent financing and work-outs. We are typically involved in about 200 new assignments annually, from which we have gathered a wide database. Our engineers are assigned to individual projects from conception to completion, providing continuity of funding procedures and project supervision. Our engineers are also available to you for consultation at any time.

Enclosed are our qualifications to provide these services. Please review them and feel free to call on me for a proposal to provide professional engineering services in support of your real estate lending program. We are proud of our fine reputation for responsive service and look forward to serving you.

Sincerely,

George E. Cooper, P.E.
President

George E. Cooper, P.E. #35494
Cooper Consulting Engineers, Inc.
8891 SE Bridge Road
Hobe Sound, FL 33455
772-545-2230 Phone
772-545-2058 Fax
561-301-4303 Cell
gcooper@cooperconsultingeng.com



Robert L. Wilson, Jr., P.E. #38041
Cooper Consulting Engineers, Inc.
167 NW Sixth Avenue
Boca Raton, FL 33432
954-421-3349 Phone
954-421-3422 Fax
954-401-3504 Cell
rwilson@cooperconsultingeng.com

LIST OF RECENT CLIENTS

Acacia Capital Corp.
BB&T
Bancaja Miami Agency
Banco Popular
BankAtlantic
Bank of America
BankUnited
City National Bank of Florida
Colonial Bank
Comerica Bank
Cornerstone Real Estate Advisors
First Bank
First Bank & Trust of Illinois
First Indiana Construction Association
First Niagara Bank
GMAC Res-Cap
Great Florida Bank
Huntington National Bank
Marine Bank
Preferred Builders Warranty
Principal Real Estate Investment
Regions Bank
Residential Warranty Company
Sabadell United Bank
Seacoast National Bank
Seaside Bank
SunTrust Banks, Inc.
Terrabank, NA
TierOne Bank
Transatlantic Bank
Wachovia Bank

George E. Cooper, P.E. #35494

Cooper Consulting Engineers, Inc.
8891 SE Bridge Road
Hobe Sound, FL 33455
772-545-2230
gcooper@cooperconsultingeng.com



George is a second generation engineer who grew up in Jacksonville, Tampa and Coral Gables, Florida. He joined the United States Air Force while still in high school. He completed Precision Measuring Equipment School before being stationed at Maguire Air Force Base in New Jersey. While at Maguire, his standards laboratory supported flight-line test equipment for bases in the northeast United States and Greenland. He was discharged honorably in July, 1976 and entered the University of Florida that fall.

George graduated with a Bachelor of Science in Civil Engineering in 1980. He joined Charlotte County Engineering as their Design Engineer in the summer of 1980. His duties included managing the in-house design staff, performing review of private site development plans and serving as the engineering representative on the Zoning Board. While there, he rewrote the Charlotte County Subdivision Regulations.

George's father started the company in 1978. In the summer of 1982, George joined Cooper Consulting Engineers, going on to become president and principal in 1986. He has been able to significantly grow the company due to his honesty, integrity and desire to provide the ultimate in customer service. George gives his time to the Treasure Coast Builders Association where he has served as 2nd Vice President and is a Life Director. He has served the Florida Home Builders Association as Area Vice President and Chairman of the Associates Council, and is a Life Director. He also serves the National Association of Home Builders as a Director. In his free time, he fishes in the Atlantic Ocean off Stuart and designs, builds and flies radio controlled airplanes.

Robert L. Wilson, Jr., P.E. #38041

Cooper Consulting Engineers, Inc.

167 NW Sixth Avenue

Boca Raton, FL 33432

954-421-3349

rwilson@cooperconsultingeng.com



Bob grew up in the Miami area and went to the University of Florida where he obtained his Bachelor of Science in Civil Engineering in 1981. Shortly after graduation he went to work for Bechtel Power Corporation at the Grand Gulf Nuclear Station in Port Gibson, Mississippi. While at Grand Gulf, Bob designed nuclear class electrical and instrumentation structural supports to withstand seismic and nuclear dynamic loads. He also trained other engineers in the design of support structures and aided field engineers with the construction and installation of the structures.

In 1984, Bob joined George Cooper at Cooper Consulting Engineers. After three years, Bob was named Vice President, and in 1996 he became a partner in the firm. Bob operated the Deerfield Beach office of Cooper Consulting Engineers, while George Cooper expanded the company to a second office in Hobe Sound, Florida. Last year we moved the Deerfield office to Boca Raton.

Bob is a member of the American Society of Civil Engineers. In his free time, Bob helps a semi-professional theater group with scenery construction. Bob enjoys boating and snorkeling with his family in the beautiful waters off South Florida.

PRE-CONSTRUCTION PLAN & COST REVIEW

Plans, specifications, cost estimates and other documents of projects being considered for financing by lending institutions should be reviewed for adequacy by an engineering consultant representing the institution. The primary objectives:

1. An evaluation of the construction documents including all plans, specifications, trade item breakdown, soil test reports and other submitted relevant materials, the agreement between the Owner and General Contractor, and the subcontractor's agreements. Determine whether the working plans and specifications conform with generally acceptable building construction practices.
2. Review of the detailed cost estimate and budget submitted by the Borrower. Determine the apparent sufficiency of funds allocated to complete the construction in the designated time.
3. Identify and recommend remedial action for situations which could lead to construction delays or additional costs; i.e., unclear or conflicting details, omitted items and permit requirements.
4. Assure that project construction plans and use of loan proceeds conform to the loan agreement and commitment.

Cooper Consulting Engineers' reporting is designed to be responsive to the primary objectives summarized above. Since many lending institutions have slightly different objectives, depending upon whether construction interim or permanent funding is involved, or other factors, we will alter our program to suit the individual Lender's specific requirements. Typically, Cooper Consulting Engineers' Plan & Cost Review reports will include the following:

General Description of Project

Describe the size and type of buildings, unit density, unit mix, site amenities, the number and size of parking spaces, and other pertinent details.

Evaluation of Plans

Determine if the drawings and specifications have been prepared, stamped and signed by appropriate and responsible design professionals in accordance with generally accepted industry standards and applicable state laws. Identify the drawings and specifications as to date of issue and revision, to establish the identity of the contract set of plans. Review the drawings and specifications for obvious omissions, errors or deficiencies. Review for adequacy plan details, such as for doors and windows, finish and equipment schedules,

building sections, structural details, flashings, riser details for plumbing and electrical designs, and tenant improvement.

Evaluation of Borrower's Cost Estimate

Review the Cost Estimate to detect any obvious errors or omissions and to determine that all items incorporated into the plans are covered in the Cost Estimate. Special attention will be given to estimates for off-site work and site improvement work, foundations, HVAC, plumbing and electrical work. Identify significant shortage and overage amounts, and allowances.

Permits Review

Review status of Building Permits, environmental and other permits which may be required, and identify and significant conditions which may be imposed.

Review Soils Report

Determine that a soils report has been prepared for the project and is in fact for the actual site. Review soil information including borings, bearing tests, test piles, percolation tests and surface water disposal, if by percolation. Evaluate foundation design criteria for compatibility with site geology and with recommendation of test laboratory or geotechnical engineer.

Site Inspection

Physical inspection of the site to verify environmental audit's findings and soil conditions. Review physical characteristics of the site and its surroundings for vegetation and prior use. Ascertain if construction has started and if so, evaluate the status of completed work.

Review of Construction Contracts

Determine the adequacy of the contract documents for the completion of the intended improvements. Detect any major conflicts, deficiencies and omissions. Identify significant or unusual provisions and clauses.

Miscellaneous

Comment on other miscellaneous features or observations which are considered significant. Address any particular concern or special requirement of the lender.

PROJECT INSPECTION AND PROGRESS REPORTS

Construction of projects should be monitored on a regular basis by an engineering consultant representing the lending institution furnishing project financing, and progress reports should be submitted to the institution. The primary objectives are to protect the lending institutions by:

1. Ascertaining that the project is being constructed with reasonable quality, and in conformance with the approved plans and specifications.
2. Monitoring the progress and construction cost for general compliance with pre-construction projections of time and cost, and permit and contract requirements.
3. Verifying applications for loan advances submitted by the Borrower.

Lending institutions may have different priorities, depending on the type of funding. Cooper Consulting Engineers is responsive to the Lenders specific requirements. Cooper Consulting Engineers' Project Inspection and Progress Reports generally include the following:

Construction Progress

A summary of work completed since the previous period, by trades, and for each segment of the project.

Workmanship

A general appraisal of workmanship, and description of both inferior and superior work. Inferior workmanship will be documented and remedial actions recommended, where appropriate.

Materials On Site

An estimate of the quantity, when significant, and description of materials stored on-site.

Change Orders

A summary of approved and anticipated contract change orders, with estimates of the impact on the project completion schedule and the project budget.

Cost Overruns

Report of category cost overruns based on loan category amounts. Of particular importance are:

1. Any undisbursed category amount insufficient to complete the item.
2. Any amount disbursed in excess of known subcontracts.
3. Over-requisitioning of a category for any reason.

Review Applications for Payment

1. Verify that the actual construction progress is in agreement with the sums requested for each item in the payment request. The payment request is to be reviewed item by item to compare it with construction progress and completed work-in-place on a percentage basis of completion.
2. If the payment request includes materials stored on-site, not yet incorporated into the project, then it must be:
 - a. Verified that the amount requested corresponds to the materials actually stored.
 - b. Confirmed that the stored materials are adequately protected from weather and deterioration.
 - c. Seen by our engineer.
 - d. Stored in a secured premise.
 - e. In accord with the invoices submitted with the Application.

Approval of Applications for Payment

The approval of the payment request will be contingent upon the work having been accomplished in a good and workmanlike manner in accordance with the contract documents and in the quantity represented, on a percentage basis of the total work. It is vitally important that each item/category has sufficient money remaining to complete construction. If reductions are recommended, a full explanation will be included for each revision.

Review of Test Reports

Review soils tests and concrete tests results to see if they satisfy specification requirements.

Progress Photographs

Color photographs showing progress of both exterior and interior construction, including details of substandard work or work not in compliance with the plans or standard practices.

Problems

Identification of problems and their projected impact on the overall project schedule relating to the expiration of the loan programs. Problems to be noted include:

- a. Anticipated schedule deficiencies on major category completion items or material deliveries.
- b. Disputes with material suppliers, subcontractors or labor.
- c. Delays due to adverse weather, or other causes.

Miscellaneous

Any information which seems to be significant or appropriate for the Lender.

EXISTING PROJECT EVALUATIONS

Existing facilities should be evaluated when purchased or refinanced to document their current condition, identify needed repairs and confirm that there are no code violations. The primary objectives are to protect the lending institutions by:

1. Ascertaining that the facilities were constructed in conformance to applicable codes and with reasonable quality.
2. Describing all spaces, their current use and general condition.
3. Identifying any defects and major repairs required.
4. Verifying the sufficiency of construction/repair budgets.

Lending institutions may have different priorities depending on their degree of involvement. We alter our program to suit the individual Lender's specific requirements. Typically, Cooper Consulting Engineers' Project Evaluation Reports include the following:

General Description

Describe the size and type of each building, unit density, unit mix, site amenities and other on-site or adjacent, pertinent details.

Structural

Describe general building shell construction. Explain in detail any structural defects noted and general corrective measures required.

Architectural

Describe each building exterior finish and its current condition. Explain in detail any recommended repairs. List in detail all building spaces, their current use and their current condition.

Mechanical/Electrical

Describe in detail all systems such as fire sprinklers, plumbing, electrical service, air conditioning, water pressure booster pumps, emergency generators and elevators. List their current condition and any necessary repairs.

Site

Describe site access, utility service, storm drainage, parking, landscaping and irrigation. Estimate adequacy for current use and any planned increases.

Miscellaneous

During our inspection note any hazardous materials in use or stored, any major debris or abnormal conditions, existence or absence of fire alarms, security lights, general telephones, etc. Address any particular concerns or special requirements of the lender.

Evaluation of Costs

Estimate the costs for all recommended repairs; usually divided into critical, recommended and esthetics. Review the Borrower's budget, identifying significant deficiencies, omissions or conflicts.

Conclusion

Our general observation of the facilities and recommendation summary.

Photographs

A complete set of color photographs showing all buildings, typical exterior and interior finishes, roofing, major equipment and all problem areas.

Photo	Plan & Cost/Const. Monitoring	Const. Cost	Client
	1450 Brickell, Miami 39-story, 530,000 sq.ft. office with an 11-story parking garage	\$ 142,000,000	Bancaja, Miami Agency Miami, FL
	Luxury Residence, Miami Beach Renovation and addition to a large single family home	\$ 4,455,000	Mellon Bank Miami, FL
	Azure Condo, Miami Beach 12-story, 76-unit condo building, site and building construction	\$ 25,668,000	Wachovia Bank Jacksonville, FL
	Boca Village Corporate Center, Boca 7-story, 22,220 sq.ft. office building site & building construction	\$ 17,600,000	Principle RE Investors Des Moines, IA
	Cielo, Charlotte, NC Site dev. and construction of a 205-unit rental apartment building with garage	\$ 27,800,000	Cornerstone RE Adv. Hartford, CT
	Colonnade II, Raleigh, NC 5-story, 130,656 sq.ft. shell office building site and building construction	\$ 11,100,000	Cornerstone RE Adv. Hartford, CT
	Crosstown Shoppes, Miramar Site improvements and construction of a 17,000 sq.ft. shopping center	\$ 2,770,000	City National Bank Miami, FL
	The Dunes @ Vanderbilt Bay, Naples Site dev. and construction of 7 luxury high-rise condos and a clubhouse	\$ 300,000,000	Comerica Detroit, MI
	Florida Hospital MOB, Kissimmee 3-story, 85,091 sq.ft. medical office building site and building improvements	\$ 11,000,000	Bank of America New York, NY
	Floriday's Resort, Orlando Site & building const. 432 timeshare units in six 6-story bldgs. & amenities	\$ 66,000,000	SunTrust Banks Tampa, FL

Photo	Plan & Cost/Const. Monitoring	Const. Cost	Client
	Frisco II Office Building, Frisco, TX 4-story medical office building	\$ 8,000,000	BankAtlantic Ft. Lauderdale, FL
	Greenways Prof. Center, Jupiter Site dev. and construction of three 2-story 30,000 sq.ft. office buildings	\$ 7,100,000	BankAtlantic Ft. Lauderdale, FL
	GSA Building, Miramar Site dev. and construction of three 2-story 30,000 sq.ft. office buildings	\$ 8,256,000	BankAtlantic Ft. Lauderdale, FL
	Holiday Inn, Ft. Myers Site development and construction of a 5-story, 169-guest room hotel	\$ 12,950,000	BB&T St. Petersburg, FL
	Two Hyatt Hotels, Dania 6-story, 143-room Hyatt Summerfield & 6-story 149-room Hyatt Place next door	\$ 17,250,000 \$ 14,350,000	Bank of America Charlotte, NC
	Kraft Office Center, Naples Two 42,000 sq.ft., 3-story office bldgs. and a 2-story, 19,000 sq.ft. warehouse	\$ 13,300,000	Huntington Bank Columbus, OH
	Legacy Park, Tampa 133 townhouse units in 28 buildings site and building construction	\$ 46,600,000	IndymacBank Pasadena, CA
	Merrick View Office, Coral Gables 8-story office building with basement	\$ 19,500,000	M&I Bank Milwaukee, WI
	Moraya Bay Beach Tower, Naples 11-story, 545,650 sq.ft., 72-unit luxury condo with garage and amenities	\$ 93,700,000	Comerica Bank Detroit, MI
	Northland Church, Orlando Sanctuary, grade school, education building and administration building	\$ 22,000,000	Bank of America Richmond, VA










Photo	Plan & Cost/Const. Monitoring	Const. Cost	Client
no photo security reasons	Northrop Grumman, Melbourne 3-story, 99,000 sq.ft. office building for defense contractor	\$ 13,500,000	Huntington Bank Grand Rapids, MI
	Office Depot Headquarters, Boca Raton 5-story, 617,920 sq.ft. shell office building and two detached garages	\$ 101,500,000	Bank of America Miami, FL
	One Broadway, Miami Site development and construction of a 37-story, 371-unit rental apartment building	\$ 66,786,000	Bancaja, Miami Agency Miami, FL
	Osceola Best Buy Center, Kissimmee 60,120 sq.ft. retail building anchored by Best Buy	\$ 7,050,000	Huntington Bank Indianapolis, IN
	Outrigger Harbor, Jensen Beach Marina renovation and construction of 20 luxury condos in 3 3-story buildings	\$ 16,000,000	BankAtlantic Ft. Lauderdale, FL
	Palm Coast MOB, Palm Coast 2-story, 82,290 sq.ft. medical office building site & building construction	\$ 22,600,000	SunTrust Banks Orlando, FL
	Parrot Key, Key West Demolition of existing structures and construction of 74 townhomes	\$ 3,800,000	BB&T St. Petersburg, FL
	Promenade at Doral 3-G, Doral 531 garden villas in 15 3-story buildings	\$ 62,000,000	Wachovia Bank Jacksonville, FL
	Robovault, Ft. Lauderdale 120,000 sq.ft. mechanized/robotic retrieval storage facility	\$ 8,738,000	BankAtlantic Ft. Lauderdale
	Sanibel Condo, Daytona Beach 11-story, 65-unit condo site improvements & construction	\$ 20,000,000	Orion Bank Naples, IL










Photo	Plan & Cost/Const. Monitoring	Const. Cost	Client
	Sheltair, Melbourne Construction of three hanger and support buildings at Melbourne Airport	\$ 3,200,000	SunTrust Banks Miami, FL
	Shubh Boca Condo, Boca Raton 66,000 sq.ft. 2-story office condo over parking lot	\$ 9,230,000	Broadway Bank Chicago, IL
	Springhill Suites, Jacksonville 4-story, 104-room hotel	\$ 7,600,000	Bank of America Charlotte, NC
	Titusville Self Storage, Titusville 12-building storage complex and manager's office	\$ 3,400,000	Huntington Bank Indianapolis, IN
	Traditions, Hardeeville, SC Master site improvements for 514 lots	\$ 52,000,000	AmTrust Bank Cleveland, OH
	Triple Creek, Hillsborough County Site improvements for single family housing	\$ 11,000,000	GMAC Res-Cap Minneapolis, MN
	ULOFTS, Lubbock TX 7-story, 519-room student housing with garage	\$ 24,000,000	Bank Atlantic Ft. Lauderdale, FL
	Valencia Square, Palm Beach County 155,080 sq.ft. Publix shopping center with 2 bank outparcels	\$ 15,800,000	Bank of America Ft. Lauderdale, FL
	Walk @ Bartram Park, Jacksonville 336 rental units in 14 3-story buildings with clubhouse & 8 garage buildings	\$ 28,000,000	Bank of America Charlotte, NC

Photo	Property Condition Reports	Const. Value	Client
	Aventura Medical Arts, Aventura 5-story, 103,415 sq.ft. medical office building on .87 acres	\$ 20,000,000	Principle RE Investors Des Moines, IA
	Bayside Resort, Key Largo 56-room, 6-building hotel with pools and boat dock	\$ 6,000,000	Hershoff Lupina et al LG Capital Group
	Bi-Lo Shopping Ctr., Moncks Corner, SC 55,348 sq.ft. shopping center with Bi-Lo Food Store anchor	\$ 6,000,000	The Rosen Group Boca Raton, FL
	Dairy Plaza, Titusville 81,000 sq.ft. Winn Dixie/Family Dollar strip center with 2 outparcels	\$ 6,000,000	BankAtlantic Boca Raton, FL
	First Source Commerce Park, Ft. Pierce Four flex-warehouse buildings totaling 85,124 sq.ft.	\$ 5,000,000	BankAtlantic Boca Raton, FL
	Heritage Park West, Delray Beach 196,000 sq.ft. independent living facility with 196 apartments	\$ 18,000,000	BankAtlantic Boca Raton, FL
	Key West Polo Club Apts., Key West 192 rental apartments in twelve 2-story buildings	\$ 13,000,000	BankAtlantic Miami, FL
	The Leslie Hotel, South Beach Miami 47-room, 3-story hotel over basement	\$ 5,000,000	The Chosen Group Miami Beach, FL
	Palm Bay Club, Palm Bay Renovation of 120 condo units in 16 2-story buildings	\$ 7,500,000	First Bank Miami, FL

Photo	Property Description	Service Provided	Client
	Babor Warehouse, Rivera Beach Apply fire spray to structure	Construction Management	Riviera Dolphin LLC
	Bahia Sound, Hobe Sound Residential subdivision	Pavement Condition	Bahia Sound HOA
	Hutchinson Island Club, Hutchinson Island Concrete restoration and window replacement	Owners Representative	Hutchinson Island Club COA
	Pelican View, Marsh Island 11,000 s.f. 3-story custom luxury home	Cost-To-Complete Study	Seacoast Bank
	Sterling Apartments @ UCF, Orlando Student Housing	Cost-to-Complete Study	Lee Chira & Assoc.
	University Parkway Office, Fort Myers 22,300 sq.ft. office building	Cost Segregation Study	Ryan Zuckerman
	Via Rosa, Palm Beach 2-story mixed use	Repairs Recommendation	Steve Friedman
various homes	We have performed over 140 inspections for RWC & PBW over the past 10 years throughout Florida	Forensic Investigations	Residential Warranty Corp.