

BACKGROUND AND QUALIFICATIONS

LUIS M. FRIAS

GENERAL

*A native Californian, currently residing in Las Vegas, NV
Broker-Salesman, MERIT Realty*

PROFESSIONAL AFFILIATIONS

Candidate member, American Institute of Real Estate Appraisers

CREDENTIALS AND LICENSES

*Licensed Real Estate Broker, State of California, #829520
Licensed Real Estate Broker, State of Nevada, #33760
NASD Series 6, 63 & State of Nevada Life Insurance (Ret.)*

ACADEMIC HISTORY

Completed graduate and extension studies at the following institutions:

*Cypress College, Cypress, California
Associate Arts Program
UCLA, (Extension), Los Angeles, California
Business Management*

Completed advanced courses in Real Estate including:

*Real Estate Appraisal
Real Estate Escrow and Title
Real Estate Finance
Real Estate Legal Aspects
Real Estate Practices
Real Estate Principals
Real Estate Office and Property Management*

Completed professional courses in Real Estate Appraisal including:

*Standards in Professional Practice; American Institute of Real
Estate Appraisers*

PROFESSIONAL HISTORY

*Veteran Real Estate, Long Beach, California
Real Estate Brokerage and Management, 1981*

*Greater Suburban Mortgage Group, Cerritos, California
Assistant Vice President, 1986*

*RE/MAX Allstars Realty, Corona, California
Real Estate Brokerage, Presidents Club, 1990*

*Wholesale Mortgage Company, Corona, California
V.P. Production, 1994*

*National Home Funding Corp.,(Preferred Funding) Las Vegas, Nevada
Vice President, Production, 1996*

*Bank of America Mortgage Group, Las Vegas, Nevada
Mortgage Banking, (Consultant) 1998*

*GMAC Mortgage Group, Las Vegas, Nevada
Mortgage Banking, (Consultant), 1999*

BUSINESS AFFILIATIONS

*Associate Member, National Association of Realtors
Associate Member, California Association of Realtors
Associate Member, GLVAR*

MORTGAGE FUNDING & PLACEMENT FOR

*FHA Home Purchasers
VA Home Purchasers
Federal National Mortgage Association
Federal Home Loan Mortgage Corporation*

REAL ESTATE BROKERAGE SERVICES FOR

*FHA Home Purchasers
VA Home Purchasers
FNMA Home Purchasers
FHLMC Home Purchasers
Resolution Trust Corporation (RTC)
Private and Public Developers (Land Acquisition)
Private and Public (REIT's, Pension & Hedge Fund Advisors) Investors*

PARTIAL LIST OF BUSINESS CLIENTS

*Nina Bailey
Account Executive, Countrywide Wholesale Lending, Las Vegas, NV*

*Gail Kessler
Prudential Americana Group Realtors, Las Vegas, NV*

*Rick Schnider
Farmers Insurance Agency, Las Vegas, NV*

*Suzanne Hansen
D.O.D., Las Vegas, NV*

*Robert & Linda Wilner
Realty 500 Reiss Corp., Las Vegas, NV*

*Kristy Pentoney
Marketing Representative, Title One of Nevada, Las Vegas, NV*

*Brad Manners
Principal, Beachside Mortgage, Huntington Beach, CA*

*Al Shirley
Sales Manager, Henderson Chevrolet, Henderson, NV*

*Roger Satterfield
Construction & Valuation Director, Veterans Administration, Los Angeles, CA*

*Al Magdaleno
Loan Guaranty, Veterans Administration, Los Angeles, CA*

*Howard Ellerding
Builder Tract Approval, Veterans Administration, Los Angeles, CA*

*Lyle Stoval
Construction & Valuation, Veterans Administration, Los Angeles, CA*

State of Nevada Senator, (Ret'd), Bill O'Donnell

*Brian J. Christie
BJC Appraisals*

OUTSIDE COMMUNITY ACTIVITIES

*Court Appointed Special Advocate, (CASA)
Family Court, Judicial District, Las Vegas, NV
Appointed by judges Gerald W. Hardcastle & Robert Gaston*

Former President, Sagebrush Youth Soccer of Southern Nevada

Current Bob Miller Middle School "Watch D.O.G.S." Participant

PUBLICATIONS

Featured in the 1988-1989 edition of Who's Who among Young American Professionals.