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ARNIE BUTLER & COMPANY APPRAISERS/CONSULTANTS 300 MAIN STREET, SUITE 301 GRAND JUNCTION, COLORADO 21501

that the value is reasonable. TELEPHONE 241-27:6 FAX 241 5853

Discussed with Tim Woodmanan

on 12-16-02. He concurred

r.# 2/ 2

January 25, 2002

Mr. Rick Brown Vice President WestStar Bank 2448 F - Road Grand Junction, CO 81505

;10:57AM;C-21 HOMESTEAD

2701-364-26-033 Purchased 2/12/02 for \$ 1.3 mil.

Dear Mr. Brown:

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B. AGNOLD BUTLER, MAL

COLOFIADO & GTAH

CONTIFIED GENERAL APPRAISER

In response to your request to prepare an appraisal of the multi- tenant office building located at 751 Horizon Court, Grand Junction, Colorado, I have an made an inspection of that property. This inspection was made for the purpose of estimating the Market Value of the Leased Fee Estate and Fee Simple Estate, as defined in this report as of January 18, 2002.

The accompanying report describes the approaches to value and the conclusions derived by application of the approaches. All data used, logic employed and conclusions are subject to the enclosed assumptions and limiting conditions. The appraisal is being competed in conformance to the Weststar Bank's Appraisal Reporting Guidelines. It also conforms with and the prevailing guidelines issued under Title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989, as interpreted by the appraiser. This report is completed in a Complete, appraisal provided in a Summary format.

Based upon my investigation and analysis of the data gathered with respect to this assignment, I have formed the opinion that the present Market Value of the leased fee interest for the subject, As Is, was:

ONE MILLION THREE HUNDRED TWENTY FIVE THOUSAND DOLLARS (\$1, 325, 000)

This letter does not address the value of the proposed project as was provided to Weststar Bank as a second appraisal analysis.

33, 534 & Built 1978 Paid \$ 38.76 #

Very truly yours, Arnie Butler & Company

Garris R. Arnold Butler, MAI Certified General Appraiser License No. CG01313160