BBG JEROME HAIMS REALTY, INC. REAL ESTATE APPRAISERS & CONSULTANTS Jerome Haims Realty, Inc., now part of BBG

CLIENTS: FINANCIAL INSTITUTIONS

Alma Bank American Savings Bank Amsterdam Rotterdam Bank, N.V.

Apple Bank

Astoria Federal Savings Bank Banco Bilbao Vizcaya, SA

BankAsiana
Bank Leumi
Bank of America
Bank of China
Bank of Montreal
Bank of New York Bank

of Tokyo, Ltd. Bank of Yokohama Bankers Trust Company

Barclays Bank International Ltd.

Bayerische Vereinsbank

Bayside Federal Savings & Loan Beacon Federal Savings & Loan Bowery Savings Bank Caisse Nationale de Credit Agricole Chase

Manhattan Bank, N.A. CHB America Bank Chemical Bank Chiba Bank

Chuo Trust & Banking

Citibank

Citicorp North America, Inc.

City & Suburban Federal Savings Bank

Connecticut National Bank

Continental Bank CorEast Savings Bank

Cresmont Federal Savings & Loan

Crossland Savings Daiwa Bank Deutsche Bank, A.G.

DG Bank (Switzerland) Ltd.LBS - New York

Dollar Dry Dock Savings Bank East New York Savings Bank East River Savings Bank Emigrant Funding Corporation European American Bank

Federal Reserve Bank of New York

First Bank of Beverly Hills First Republic Bank First Republic Bank

Fleet Bank

Flushing Federal Savings & Loan

G.E. Capital

GMAC Residential Construction

Goldome

Greater New York Savings Bank Greystone Financial Group Guaranty Bank & Trust Company Hachijuni Bank Heartland Bank

Hokkaido Takushoku Bank

Hokuriku Bank

Hudson Valley Federal Savings & Loan

Hyakujushi Bank Irving Trust Company Kumagai Gumi of New York

Kyowa Bank

Lincoln Savings Bank Long Island Savings Bank Long Term Credit Bank

Manufacturers Hanover Trust Company

Marine Midland Bank

Mercantile Capital Corporation Mitsubishi

Bank, Ltd.

Mitsubishi Trust Banking, Corporation Mitsui Trust & Banking Company

Morgan Guaranty Trust

Morgan Stanley

Morsemere Federal Savings & Loan

Nara Bank

National Westminster Bank, USA

NationsBank New

Bank

Nippon Credit Bank Ltd.

Nissho Iwai American Corporation

Northern Trust Bank

People's United Bank Republic National Bank of New York Riggs National Bank of

Washington, D.C. Riverbank America Saitama Bank

Shawmut Bank Connecticut, N.A.

Shinhan Bank America Southeast Banks Trust

Sterling National Bank & Trust Company of New York

Sumitomo Trust & Banking Company, Ltd. Suncoast Savings and Loan Association

Swiss Bank Corporation Taiyo

Kobe Bank

Terrace Capital Inc. The Asahi Bank

The Dai Ichi Kangyo Bank The Ramapo Bank

Thrift Associations Service Corporation Tokai

Bank Ltd.

Toyo Trust & Banking Company

UC Funding UNI Bank

UniCredit Banco di Roma UniCredit New York

United States Trust Company



CLIENTS: FINANCIAL INSTITUTIONS

Yasuda Trust and Banking Company, Ltd.