

# COMMERCIAL REALTY ADVISORS, INC.

*Real Estate Investment Services*

November 6, 2007

Ms. Lisa Morales  
Texstar National Bank  
600 Pat Booker Road  
Universal City, Texas 78148

Re: File No. 071012. An appraisal report of the "As Is" Fee Simple Estate Market Value of a vacant parcel of land located in the 13300 Block of US Highway 90 West, San Antonio, Bexar County, Texas 78245.

Dear Ms. Morales:

Per your request, we have made an investigation and analysis of the following described property and the improvements associated with the site:

***A. 7.373 acre 321,159 square feet more or less , tract of land out of a 1,909.83 tract recorded in Volume 7511, Pages 80-89 of the Official Public Records of Real Property of Bexar County, Texas and being out of the Clementine Bundrick, Survey Number 13½, Abstract Number 992, County Block 4325, in Bexar County, Texas***

The subject appraisal has been prepared in order to estimate the market value as defined subsequently in this report, where the value reported reflects a market value for the rights in realty. Information provided by the client and utilized in this analysis includes the following: legal description and survey.

The subject property was physically inspected on October 28, 2007, and the value reported is based on the date of inspection. The reported entire property value is based on the subject's "As Is" condition, as of the date reported.

This appraisal report has been prepared and reviewed by staff appraisers associated with Commercial Realty Advisors, Inc., each of whom is recognized and acknowledged by individual resume and by signature on the Certificate following the Reconciliation and Final Value Estimate.

The appraisers are unbiased with respect to the parties involved and have no present nor contemplated future interest in the property appraised. Accordingly, statements of fact are to the best of the appraisers' knowledge correct, and compensation for making the appraisal has in no manner been contingent upon the value conclusions reported herein.

The appraisal assignment is a self-contained appraisal report (under Standards Rule 2-2a, as defined in the Uniform Standards of Professional Practice, USPAP) of a complete appraisal performed under Standards Rule 1 of USPAP which satisfies the requirements of Title 12 of the Federal Institutions Reform, Recovery and Enforcement Act of 1989 (FIRREA), and the regulations promulgated thereunder.

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Page Two

This report is prepared subject to the "Certification and Final Value Estimate" and certain assumptions and limiting conditions which are delineated within the text of this report. Any use of this study should be done only after thoroughly reviewing the summary of all such assumptions and limiting conditions. The property is being appraised assuming that there are no environmental conditions nor other hazards adversely affecting the subject.

In the case of the subject property, it is our opinion that it would require approximately twelve to twenty-four months marketing time to realize the total market value potential of the subject property. Based on our investigation and analyses, it is our opinion that the "As Is" Market Value of the subject property's Fee Simple Interest, as of October 28, 2007, is:

**TWO MILLION TWO HUNDRED FIFTY THOUSAND DOLLARS**

**\$2,250,000**

**SPECIAL ASSUMPTIONS - None.**

The following report provides an analysis of the subject property and its relationship to the neighborhood and general market conditions. The report also sets forth the methodology and procedures utilized in our analysis.

Respectfully submitted,  
COMMERCIAL REALTY ADVISORS, INC.

Robert J. Thompson, MAI  
Field Appraiser  
State Certified, TX-1320267-G