



JOHN KOVACIC
Company Director
Valuer

Professional Qualifications:

Associate of Australian Property Institute.
Registered Valuer No. 3179. Certified
Practicing Valuer
Approved to value all categories of real estate.

Associate Diploma
Valuation of Real Estate
Sydney Technical College NSW.

Professional Background:

John has been a director and senior valuer with Macquarie Bell since its inception. Previously he was employed by the Commonwealth Bank for a period of 18 years specialising as a valuer for ten of those years in the Property Valuation Services Division.

John's expertise extends across a broad spectrum of valuation categories including:

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| * Commercial / Industrial | * Residential: Standard and Medium Density |
| * Schools and Churches | * Service Stations |
| * Rural: Broad Acre and Residential | * Land Subdivisions: Residential/ Industrial |

Specialist Skills/Responsibilities:

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| * Assessment of construction loans/valuations for large-scale developments e.g. medium density residential projects, commercial and industrial developments. | * Broad knowledge of valuation principles of specialised properties, e.g. schools, service stations. | * Assessment of progress claims and value of 'work in position' during construction phase. |
| * Advice to lenders regarding 'work out' strategy to determine 'write off' provisions/minimise losses. | * Determination of project viability and 'take out' provisions as required by lenders | Computer application to the valuation functions e.g. discounted cash flows, database and spreadsheet preparation. |