

**Anthony J. Toso, ARA**  
**Edwards, Lien & Toso, Inc.**  
***Agricultural Appraisers & Consultants***  
8408 N. Lander Avenue  
Hilmar, California 95324  
(209) 634-9484

**EDUCATION:**

Bachelor of Science Degree  
ANIMAL SCIENCE/AGRICULTURAL  
BUSINESS - California State  
University Fresno 1985

**EMPLOYMENT HISTORY:**

**Ag. Appraiser**

Edwards, Lien & Toso, Inc.  
(Formally Edwards & Lien, Inc.,  
Edwards & Lien, Partnership  
and Edwards Appraisal  
Service), Hilmar, CA  
August 1999 to Present

Conduct agricultural property appraisals on a sub-contract basis. Work includes, but is not limited to, real property and personal property. Client base is a variety of Attorneys, CPA's, Lenders and Individuals with appraisal reports tailored to fulfill their various requirements. Obtained OREA General Certified Real Estate Appraiser License, Number AG030765, effective as issued on May 14, 2007, Expiration date May 13, 2009.

**General Manager**

Pet Extreme Inc./Swanson  
Farms,  
Turlock, CA  
August 1999 to December 2002

Oversee all aspects of retail operations entailing feed, western wear, and pet. Manage and direct accounting and operations.

**Owner/ Operator**

Cotton Creek Financial Services  
Hornitos, CA  
November 1998 to Present

Began my own financial services company after 10 years in the Farm Credit System. I hold a valid California Department of Real Estate Brokers License # 01244007, so that I may originate agricultural real estate loans. In addition, I also originate operational loans and equipment financing/leasing. In addition, I perform personal property or chattel appraisals, including but not limited to crops, livestock, rolling stock, and other equipment valuations. Being directly involved in the beef cattle industry, I also buy, on commission, feeder cattle for customers, procuring them and shipping them to various points in California, Colorado, Kansas, Nebraska, and Texas. I am licensed and bonded through the U.S. Department of Agriculture, Packers & Stockyards Administration.

**Assistant Branch Manager**

Farm Credit System  
Oakdale, Modesto, Merced, CA  
October 1988 to October 1998

Responsible for taking long and short term loan applications, analyzing credit, and servicing a loan portfolio. Simple credit analysis to complex credits involving multiple entity consolidation of balance sheets and cash flows. These responsibilities also include personnel supervision, business development, loan pricing, and maintaining a strict customer focus. Also performed personal property appraisals including crops, beef cattle, and dairy cattle & feed appraisals for the Association. Achieve marketing and credit portfolio goals in support of the Association's Business Plan. Extensive use of computers as well as strong communication skills.

## **Anthony J. Toso, ARA, continued**

### **Store Manager**

Manna Pro Corporation  
Hollister, CA  
May 1987 to October 1988

Was responsible for the profit and loss of the company's Hollister Country Store. Sold product retail/wholesale throughout the central coast area. Managed personnel as well as the day-to-day operations. I was responsible for the purchasing, marketing and pricing of all inventories. Conducted training and product knowledge seminars for customers as well as my employees.

### **LICENSURES, ADDITIONAL EDUCATION AND TRAINING:**

- State of California OREA Certified General Real Estate Appraiser #AG030765 (expiration 5/13/2011)
- State of California DRE Licensed Real Estate Broker #01244009 (expiration 8/20/10)

### **American Society of Farm Managers and Rural Appraisers**

Course A-12 Part I, ASFMRA Code of Ethics  
Course A-20I, Principles of Rural Appraisal  
Course A-30, Advanced Rural Appraisal  
Course A-29, Highest & Best Use  
Course A-25, Eminent Domain  
Course ALL215, Appraisal Report Writing – ASA  
Income Property Valuation – *Allied Schools*  
Seminars: Yellow Book (UASFLA) – *Appraisal Institute*  
Conservation Easements

Additional ASFMRA courses scheduled and regular attendance of the California chapter annual meetings.

### **PROFESSIONAL MEMBERSHIPS AND AFFILIATIONS:**

- Accredited Member American Society of Farm Managers & Rural Appraisers (ASFMRA)
- Member of the California Chapter of ASFMRA
- Member of Stanislaus Area Farm and Land Brokers Exchange
- Past President of Merced/Mariposa Cattlemen's Association
- Board Member Producers Livestock Marketing Association
- President of the Mariposa County Farm Bureau
- Member of the Mariposa County Agricultural Advisory Committee
- Member of California Cattlemen's Association
- Member of National Cattlemen's Beef Association
- Past Member of National Cattlemen's Beef Association's Tax & Finance Committee
- Past President of Western Brahman Breeders Association
- Member of Mariposa County Farm Bureau
- Member of International Brangus Breeders Association
- Member of American Quarter Horse Association
- Member of American Paint Horse Association

### **REFERENCES:**

***AVAILABLE UPON REQUEST***