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STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
REAL ESTATE DIVISION

1179 Fairview Drive, Ste. E \* Carson City, NV 89701 \* (775) 687-4280  
2501 E. Sahara Ave, Ste. 102 \* Las Vegas, NV 89104 \* (702) 486-4033  
e-mail: realest@red.state.nv.us http://www.red.state.nv.us

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Date \_\_\_\_\_

**APPRAISER CONTINUING EDUCATION  
NEW COURSE APPLICATION**

**INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED.  
THE COURSE APPLICATION FEE IS NON-REFUNDABLE.**

<b>School Name:</b> The Columbia Institute		<b>Date:</b> June 22, 2015
<b>Owner's Name:</b> George R Harrison	<b>School's Fax:</b> (210) 804-0212	
<b>School's Mailing Address:</b> 8546 Broadway Ste 165, San Antonio, Tx 78217		
<b>Education Contact:</b> Jeanne Crane,	<b>Contact's Email:</b> jeanne@columbiainstitute.org	
<b>School's Main Phone:</b> (800) 766-1936	<b>Contact's Phone:</b> (800) 766-1936	
<b>School Locations &amp; Phone #s:</b> Same as above		
<b>Purpose of School:</b> Provides qualifying and continuing education for appraiser and real estate brokers in the classroom and online.		

<b>Title of Course:</b> FHA SFR Appraising-Handbook 4000.1, No. 154			
<b>Delivery Method:</b>	<input checked="" type="checkbox"/> Classroom	<input type="checkbox"/> Internet	<input type="checkbox"/> Home Study
<b>Hours of Instruction:</b>			
<b>Level of Difficulty:</b>	<input checked="" type="checkbox"/> Beginner	<input type="checkbox"/> Intermediate	<input type="checkbox"/> Advanced
<b>Course Objective: On completion of this course students will be able to:</b> give specific guidance on appraising single family properties under HUD 2015 SFR 4000.1 Handbook			
<b>Subject Classification:</b>	<input checked="" type="checkbox"/> Residential	<input type="checkbox"/> General	<input type="checkbox"/> Both
<b>Ethics/Standards Justification:</b>	<input type="checkbox"/> Ethics/Standards		
<b>Course Fee:</b> 150.00	<b>Maximum Number of Participants:</b> 50		

Is the course accredited, approved, or offered by any appraiser commission, trade commission or the Appraisal Qualifications Board?  Yes  No (If yes, please explain.)

<b>When:</b> June 6, 2015	<b>Where:</b> Colorado	<b>Approval #:</b> no appr #
<b>Additional Info:</b>		

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**Explain procedure for verifying attendance and complying with attendance requirements.**  
(Note: minimum acceptable procedure is signing in at the beginning of the AM and PM session.)  
Instructor verifies student's presence at beginning & end of each session.

**Required Materials to be submitted with Application:**

Material:	Enclosed?	Comments:
Detailed Course Outline	<input checked="" type="checkbox"/> Yes	
Student Handouts & Course Materials (one copy)	<input type="checkbox"/> Yes	
List of Scheduled Course Dates and Locations	<input checked="" type="checkbox"/> Yes	Nov 18, 2015, Las Vegas
Proposed Advertising	<input checked="" type="checkbox"/> Yes	
Statement of Refund or Cancellation Policy	<input checked="" type="checkbox"/> Yes	
Course Evaluation Form	<input checked="" type="checkbox"/> Yes	
List of Currently Approved Instructors and New Instructor Applications (who intend to teach course)	<input checked="" type="checkbox"/> Yes	Bobby Crisp
Attendance Certificate Sample** (see requirements below)	<input checked="" type="checkbox"/> Yes	
Distance Education ONLY: AQB or IDECC approval letter	<input type="checkbox"/> Yes	
Application Fee: \$100.00 (made payable to NRED)	<input type="checkbox"/> Yes	

- \*\* Attendance Certificates must include all of the following:**
- Name of offering entity
  - Title of course or seminar
  - State approval number
  - Name and license number of participant
  - Date of instruction
  - Number of hours of instruction
  - Original signature of person authorized to sign for offering entity
  - Statement: **COURSE APPROVED BY THE NEVADA COMMISSION OF APPRAISERS**

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- I consent to auditing and/or evaluating by authorized representatives of NRED.
- I agree to report any material changes of the information contained in this application to NRED prior to presenting the amended course.
- I agree to retain attendance records for at least five years from the date of the offering for each participant.
- I agree to provide certificates of attendance completed in compliance with NAC 645C.315 4 with original authorized signatures only for students who have completed this course.
- I agree to comply with the provisions of NAC 645C.

Signature:  Date: June 22, 2015

Print Name: Jeanne S. Crane

Applications should be sent to:

Appraisal Officer  
Nevada Real Estate Division  
1179 Fairview Drive, Suite E  
Carson City, NV 89701-5453

For questions call:

(775) 687-4280 ext 308

**Instructor Guide**  
*FHA SFR Appraising-- Handbook 4000.1, No. 154*

**I. Course Description:**

**A. Purpose of the Course:**

The course is designed for lenders, appraisers, and brokers to give specific guidance on appraising single family residential properties for the Federal Housing Administration under the requirements of HUD Single Family Residential (SFR) Handbook 4000.1, 2015..

**B. Relevance of the Course:**

The Federal Department of Housing and Urban Development, through its mortgage insuring agency, the Federal Housing Administration, has provided specific guidance on appraisals and reports using the Fannie Mae appraisal reporting forms. Of the four forms adopted by FHA, this course focuses on the Uniform Residential Appraisal Report, form 1004 as set forth in the new Handbook. It is believed that every residential appraiser should be aware of these requirements since an appraisal prepared according to the FHA guidance should meet any other SFR requirements. These requirements are required to be applied in all FHA assignments and should be considered in all other assignments as indicative of typical practice. The new Handbook consolidates many previous lender letters into one document and deletes a number of the letters as being no longer necessary, since all guidance has been incorporated within one document. In addition to FHA's intent to incorporate all requirements of the USPAP in every case, the Handbook includes special property inspection and analysis requirements as well as provisions to enhance the detecting of illegal flipping, and other provisions that might facilitate regulatory activities.

Consistent with adoption of the new Handbook is a continuation of FHA's attempt to make its policies more consistent with conventional assignments, or at least not to be in conflict. During the "bubble" created by sub-prime lending, FHA lost market share, and at the zenith it had only 3% of the housing market. As the sub-prime market collapsed in 2007, however, FHA experienced significant demand, with some estimating as much as a 35% of the market by 2009. During that time frame, FHA was tasked with helping troubled homeowners avoid foreclosure. One program, as mandated by the Government permitted homeowners to avoid foreclosure by refinancing their home with FHA. Provided that household had sufficient income to make some payment, FHA would insure a refinance for more than the value of the home and tailor the payments to the homeowner's income.

On completion of the course the student has a basic understanding of Current FHA policies for application of the URAR in FHA-oriented appraisal practice, as well as with USPAP compliance issues: and is able to apply FHA requirements in his or her practice (consumer protection), and to inform clients concerning the requirements (consumer service).

**C. Course Content Summary.**

There is a substantial amount of misperception and misleading information about scope of work requirements for residential appraisals, with Fannie Mae giving only limited guidance. The appraiser is often caught in the dilemma of what should be typical practice in a particular

assignment between the Fannie Mae guide and lender requirements. FHA, however, provides specific, detailed guidance that should serve to assist every appraiser in solving many such dilemmas.

This course addresses the history of FHA and the forms and the conditions that have led to the development of the assignment conditions; and school recommendations concerning problems through the use of FAQs. This is followed by a review of the FHA requirements for appraising and inspecting the site and the vicinity; and the improvements. The inspection requirements are provided in detail in the Handbook. Also included is *Appraisal Report and Data Delivery Guide*, which is a significant part of the course. Even though it is not part of the Handbook, it provides detailed, step-by-step guidance for the URAR.

The instructor may use the Guide while throughout the day by referencing it while going through the Handbook extract, or may choose to cover the two at different times, such as addressing the Handbook in the morning and covering the Guide in the afternoon. Either way, it is important that the student become familiar with both documents.

**Special Notes:**

1. *Begin and end the presentation session with the transparency showing course objectives, to explain what is intended to be accomplished and to assess the success of the course in the student's mind.*

2. *It is the instructor's responsibility to ensure that each student is present during the entire presentation, and the instructor must note the student's presence on the official student registration, by initialing in the appropriate space.*

*If a student is not present for all or part of any session the instructor must explain and clarify on the registration form. The registration form is the official school record, not the computer-generated roster. If you do not initial each session as present, the entire class will be considered to be incomplete until you verify attendance. Under no circumstances should a transcript be issued to a student who has not actually completed all course requirements. To do so is a violation of both school policy and state regulations and will result in disciplinary action against the instructor. Such action would include forfeiture of all moneys owed for teaching the class as well as permanent debarment from the Columbia Faculty.*

### **Suggested Timetable**

(The instructor may use the *Appraisal Report and Data Delivery Guide* throughout the day by referencing it while going through the Handbook extract, or may choose to cover the two at different times, such as addressing the Handbook in the morning and covering the Guide in the afternoon. Either way, it is important that the student become familiar with both documents.)

10 min	Introduction and Course Objectives.
20 min	History of FHA
20 min	Appraiser Requirements
20 min	Legal and Land Use Requirements
15 min	Externalities and Site Conditions
25 min	Improvements on Site
10 min	Overview of Mechanical Components, Utilities and Conditions
20 min	Utilities on Site
25 min	Reporting Protocols
35 min	Valuation Protocols
60 min	Lunch Break
25 min.	Required Analysis and Reporting
20 min	Mfd Housing
20 min	Condominium Projects, other Property Types and Conditions
20 min	Summary of Case Study Review
20 min	Course Summary
30 min	Post-Course Assessment
Total time:	400 contact minutes in accordance with AQB guidance, one contact hour is 50 minutes; 8 hours x 50 minutes = 400.

## **II. Course Learning Objectives:**

On completion, the student should have a better understanding of the following specific aspects of FHA requirements and should be able to apply these in day to day practice, to include advising clients on specific assignment requirements:

- o History of FHA
- o Changes that Affect Appraisers
- o FHA Site Analysis
- o FHA Property Analysis
- o FHA Valuation Protocol
- o Specific Requirements For Preparation of the URAR
- o Specific Repair and Inspection Guidance

## **III. Description of Evaluation Techniques**

- A. Visual aids are used to show the objectives.
- B. A post-course assessment is administered at the conclusion of the class. The assessment is for student use only—it is not graded.
- C. A case study is provided.
- D. A course evaluation questionnaire is completed and submitted by the student.

## **V. Bibliography**

*The Uniform Standards of Professional Appraisal Practice*, Washington, DC: The Appraisal Foundation, 2014-16 (or most recent edition).

*FHA Handbook, No. 4000.1* Washington, DC: Department of Housing and Urban Development, 2015; Selected Appraisal Sections.

*Appraisal Report and Data Delivery Guide* Washington, DC: Department of Housing and Urban Development, 2015.

## **VI. Visual Aids**

Instructors may choose to use supplement aids as desired. We recommend the following at a minimum:

- ◆ Course Objectives
- ◆ Inspection Headings
- ◆ FHA 1004 Case Study
- ◆ Others as may be added or deemed appropriate by instructor

## **Course Learning Objectives:**

On completion, the student should have a better understanding of:

- History of FHA
- Overview of Reasons for Handbook 4000.1
- Specific Repair and Inspection Guidance
- Specific Requirements For Preparation of the URAR
- FHA Property Analysis
- FHA Valuation Protocol
- Certification and Limiting Conditions & Liability

5.b

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<b>Division use only:</b>	
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## APPRAISER CONTINUING EDUCATION NEW COURSE APPLICATION

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<b>Education Contact:</b> Jeanne Crane,		<b>Contact's Email:</b> <a href="mailto:jeanne@columbiainstitute.org">jeanne@columbiainstitute.org</a>
<b>School's Main Phone:</b> (800) 766-1936		<b>Contact's Phone:</b> (800) 766-1936
<b>School Locations &amp; Phone #s:</b> Same as above		
<b>Purpose of School:</b> Provides qualifying and continuing education for appraiser and real estate brokers in the classroom and online.		

<b>Title of Course:</b> Appraisal Review: Theory & Practice, No. 141			
<b>Delivery Method:</b> <input checked="" type="checkbox"/> Classroom <input type="checkbox"/> Internet <input type="checkbox"/> Home Study		<b>Hours of Instruction:</b>	
<b>Level of Difficulty:</b> <input checked="" type="checkbox"/> Beginner <input type="checkbox"/> Intermediate <input type="checkbox"/> Advanced			
<b>Course Objective: On completion of this course students will be able to:</b> Understand applicable regulations & guidelines for good decisions for appraisal reports			
<b>Subject Classification:</b> <input checked="" type="checkbox"/> Residential <input type="checkbox"/> General <input type="checkbox"/> Both <input type="checkbox"/> Ethics/Standards			
<b>Ethics/Standards Justification:</b>			
<b>Course Fee:</b> 135.00		<b>Maximum Number of Participants:</b> 50	

**Is the course accredited, approved, or offered by any appraiser commission, trade commission or the Appraisal Qualifications Board?**     Yes     No    (If yes, please explain.)

<b>When:</b> March 26, 2105	<b>Where:</b> California	<b>Approval #:</b> 15CP004403011
<b>Additional Info:</b>		

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**Explain procedure for verifying attendance and complying with attendance requirements.**  
(Note: minimum acceptable procedure is signing in at the beginning of the AM and PM session.)

Instructor verifies student's presence at beginning & end of each session.

**Required Materials to be submitted with Application:**

Material:	Enclosed?	Comments:
Detailed Course Outline	<input checked="" type="checkbox"/> Yes	
Student Handouts & Course Materials (one copy)	<input type="checkbox"/> Yes	
List of Scheduled Course Dates and Locations	<input checked="" type="checkbox"/> Yes	Nov 17, 2015, Las Vegas
Proposed Advertising	<input checked="" type="checkbox"/> Yes	
Statement of Refund or Cancellation Policy	<input checked="" type="checkbox"/> Yes	
Course Evaluation Form	<input checked="" type="checkbox"/> Yes	
List of Currently Approved Instructors and New Instructor Applications (who intend to teach course)	<input checked="" type="checkbox"/> Yes	Mary Ellen Moser
Attendance Certificate Sample** (see requirements below)	<input checked="" type="checkbox"/> Yes	
Distance Education ONLY: AQB or IDECC approval letter	<input type="checkbox"/> Yes	
Application Fee: \$100.00 (made payable to NRED)	<input type="checkbox"/> Yes	

**\*\* Attendance Certificates must include all of the following:**

- Name of offering entity
- Title of course or seminar
- State approval number
- Name and license number of participant
- Date of instruction
- Number of hours of instruction
- Original signature of person authorized to sign for offering entity
- Statement: **COURSE APPROVED BY THE NEVADA COMMISSION OF APPRAISERS**

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- I consent to auditing and/or evaluating by authorized representatives of NRED.
- I agree to report any material changes of the information contained in this application to NRED prior to presenting the amended course.
- I agree to retain attendance records for at least five years from the date of the offering for each participant.
- I agree to provide certificates of attendance completed in compliance with NAC 645C.315 4 with original authorized signatures only for students who have completed this course.
- I agree to comply with the provisions of NAC 645C.

Signature:  Date: June 22, 2015

Print Name: Jeanne S. Crane

Applications should be sent to: **Appraisal Officer  
Nevada Real Estate Division  
1179 Fairview Drive, Suite E  
Carson City, NV 89701-5453**

For questions call: **(775) 687-4280 ext 308**

Instructor Guide  
*Appraisal Review: Theory & Practice*

## **I. Course Description**

### **Purpose of the Course**

*Appraisal Review: Theory & Practice* provides both the principles and the practical applications of residential review. The content is useful not only to review appraisers, underwriters, and evaluation professionals, but to all residential appraisers. Whether you are engaged in fulltime review practice or you provide only occasional reviews, the knowledge and skills acquired for review work will enhance every other type of valuation practice.

### **Relevance of the Course**

The course surveys the most current applicable regulations and guidelines, and offers hundreds of examples of good and poor appraisal decisions and of appropriate report commentary. The most commonly used appraisal review forms are studied in detail.

On completion of the course the student will know the most current regulatory requirements, be aware of common deficiencies and errors in reports, and know best practices for completion of review appraisals.

### **Course Content Summary**

The content of *Appraisal Review: Theory & Practice* points up typical omissions and errors found by underwriters and reviewers. Conversely, there are examples of superb supporting data and commentary found in both origination appraisals and in review appraisals. The student has access to the economic theories, regulations, and guidelines that underlie review practice. Major forms and narrative are studied in detail.

The final chapter addresses the steps and guidelines for providing the reviewer's own opinion of value, as well as the reviewer's certification.

Two case studies are included: one of a typical appraisal, and one of a FNMA Form 2000 Single-Family Appraisal Review.

### **Classroom Notes**

1. Begin and end the session with PowerPoint of course objectives, to explain what is intended to be accomplished and to assess the success of the course in the student's mind.
2. It is the instructor's responsibility to ensure that each student is present during the entire presentation. The instructor must note the student's presence on the student registration roster. The student initials the appropriate space.

If a student is not present for all or part of any session the instructor must explain and clarify on the registration form. The registration form is the official school record, not the computer-generated roster. If you do not initial each session as present, the entire class will be considered to be incomplete until you verify attendance. Under no circumstances should a transcript be

issued to a student who has not actually completed all course requirements. To do so is a violation of both school policy and state regulations and will result in disciplinary action against the instructor. Such action would include forfeiture of all monies owed for teaching the class as well as permanent dismissal from the Columbia Faculty.

## II. Course Learning Objectives

Topics	Objectives
	At the conclusion of this course the student will be better able to:
<b>1 Review Uses, Competency, Forms</b>	<ul style="list-style-type: none"> <li>• Recognize the potential of review work to enhance the quality of all appraisal assignments</li> <li>• Understand the minimum required qualifications for accepting a review assignment</li> </ul>
<b>2 Principles, Standards, Guidelines</b>	<ul style="list-style-type: none"> <li>• Relate review steps to regulatory compliance required of review appraisers</li> </ul>
<b>3 Topics of Review</b>	<ul style="list-style-type: none"> <li>• Recognize indicators of rising and declining markets</li> <li>• Spot property-type considerations</li> <li>• Consider complex assignments and reviewer competence</li> </ul>
<b>4 Deficiencies</b>	<ul style="list-style-type: none"> <li>• Distinguish guidelines from hard and fast standards and rules</li> <li>• Understand that each appraisal problem is unique</li> </ul>
<b>5 Forms: The Field Review</b>	<ul style="list-style-type: none"> <li>• Grasp the degree of due diligence required to verify facts and to form an opinion of quality and reasonableness</li> <li>• Recognize considerations in developing a field review report</li> <li>• Discern trivial from material errors</li> </ul>
<b>6 Forms: Income, Desk Reviews</b>	<ul style="list-style-type: none"> <li>• Recognize decision points in income and developing desk appraisal and review appraisal development, analysis, and reporting</li> </ul>
<b>7 Reviewer's Own Opinion</b>	<ul style="list-style-type: none"> <li>• Develop and effectively communicate an alternative opinion of value</li> <li>• Be aware of pre-written review certification statements</li> </ul>

## III. Description of Evaluation Techniques

1. Student discussion is encouraged by presentation of discussion questions and sample appraisal scenarios.
2. A post-course assessment is administered at the conclusion of the class. The assessment is for student use only—it is not graded.
3. Two case studies are provided: an appraisal and a review appraisal.
4. A course evaluation questionnaire is completed and submitted by the student.

#### **IV. Course Outline & Timeline**

1. **Pre-Course Announcement:**  
See Course Registration Form
2. **Attendance Verification:**  
Attendance is maintained on Course Registration Form, see instructions above.
3. **Teaching Strategies:**  
Lecture, group discussion, PowerPoint presentation, Q&A, and case studies.
4. **Time Allocation:**  
The times recommended below are guidelines only. The instructor may adjust times according to class make-up. There are no breaks scheduled. However, breaks are permitted, according to the instructor's assessment of presentation progress. Students are entitled to ten minutes of break time per one hour of contact. The instructor may exceed one hour without a break, but teach no longer than two consecutive hours without a break. At the time of the break students should be given the full break time accumulated. For example, if the first break was taken after 1 hour and 15 minutes, the break should be for 15 minutes. The class consists of eight contact hours of instruction.

### **Suggested Timetable**

8:00 am – 8:10 am	10 min	Introduction and Course Objectives.
8:10 am – 8:30 am	20 min	1 Review Uses, Competency, Forms
8:30 am – 9:15 am	45 min	2 Principles, Standards, Guidelines
9:15 am – 10:00 am	45 min	3 Topics of Review
10:00 am – 10:15 am	15 min	Break
10:15 am – 10:30 am	15 min	3 Topics of Review (Cont)
10:30 am – 11:20 am	50 min	4 Deficiencies
11:20 am – 12:00 pm	40 min	5 Forms: The Field Review
12:00 pm – 1:00 pm	60 min	Lunch Break
1:00 pm – 1:30 am	30 min	6 Forms: Income, Desk Review
1:30 pm – 2:15 pm	45 min	7 Reviewers Own Opinion
2:15 pm – 3:00 pm	45 min	Case Studies/Discussion
3:00 pm – 3:15 pm	15 min	Break
3:15 pm – 4:00 pm	45 min	Case Studies/Discussion
4:00 pm – 4:30 pm	30 min	Summary/ Q & A
<u>4:30 pm – 5:00 pm</u>	<u>30 min</u>	Post-Course Assessment

8 Classroom Hours

### Suggested Time

Topics	Time
Introduction & Objectives	10 Minutes
1 Review Uses, Competency, Forms	30 Minutes
2 Principles, Standards, Guidelines	45 Minutes
3 Topics of Review	50 Minutes
4 Deficiencies	50 Minutes
5 Forms: The Field Review	40 Minutes
6 Forms: Income, Desk Reviews	30 Minutes
7 Reviewer's Own Opinion	45 Minutes
Case Studies/Discussion	50 Minutes
Summary	30 Minutes
Post-Course Assessment	20 Minutes
<b>Total</b> 400 min = 8 Classroom Hours. According to AQB criteria, one contact hour is 50 minutes (50 min X 8 hours = 400 min)	<b>400 Minutes</b>

## V. Bibliography

1. *The Uniform Standards of Professional Appraisal Practice*, Washington, DC: The Appraisal Foundation, 2014-2015 (or most recent edition); and A-O 20 (USPAP Advisory Opinions 2014-2015 Edition A-63,  
[https://netforum.avectra.com/eweb/shopping/shopping.aspx?site=taf&prd\\_key=21cf9370-4cb6-410f-9de5-45ebba1eee44](https://netforum.avectra.com/eweb/shopping/shopping.aspx?site=taf&prd_key=21cf9370-4cb6-410f-9de5-45ebba1eee44)
2. Interagency Appraisal and Evaluation Guidelines,  
<http://www.fdic.gov/news/news/financial/2010/fil10082a.pdf>
3. Fannie Mae Selling Guide,  
<https://www.fanniemae.com/content/announcement/sel1403.pdf>
4. For the complete Guide with highlighted changes,  
<https://www.fanniemae.com/content/guide/sel041514.pdf>
5. Fannie Mae Unacceptable Appraisal Practices,  
<https://www.fanniemae.com/content/guide/selling/b4/1.1/01.html#Examples.20of.20Unacceptable.20Appraisal.20Practices>

## VI. PowerPoint Presentation

Instructors may choose to supplement the course manual with a PowerPoint presentation. At a minimum the objectives of each chapter should be presented at the beginning of each session and reviewed at conclusion.

### Suggested Time

Topics	Time
Introduction & Objectives	10 Minutes
1 Review Uses, Competency, Forms	30 Minutes
2 Principles, Standards, Guidelines	45 Minutes
3 Topics of Review	50 Minutes
4 Deficiencies	50 Minutes
5 Forms: The Field Review	40 Minutes
6 Forms: Income, Desk Reviews	30 Minutes
7 Reviewer's Own Opinion	45 Minutes
Case Studies/Discussion	50 Minutes
Summary	30 Minutes
Post-Course Assessment	20 Minutes
<b>Total</b> 400 min = 8 Classroom Hours. According to AQB criteria, one contact hour is 50 minutes (50 min X 8 hours = 400 min)	<b>400 Minutes</b>

5.c

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<b>Division use only:</b>
Receipt # _____
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Processor initials _____
Date _____

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<b>Owner's Name:</b> George R Harrison	<b>School's Fax:</b> (210) 804-0212
<b>School's Mailing Address:</b> 8546 Broadway Ste 165, San Antonio, Tx 78217	
<b>Education Contact:</b> Jeanne Crane,	<b>Contact's Email:</b> <a href="mailto:jeanne@columbiainstitute.org">jeanne@columbiainstitute.org</a>
<b>School's Main Phone:</b> (800) 766-1936	<b>Contact's Phone:</b> (800) 766-1936
<b>School Locations &amp; Phone #s:</b> Same as above	
<b>Purpose of School:</b> Provides qualifying and continuing education for appraiser and real estate brokers in the classroom and online.	

<b>Title of Course:</b> 2015 Appraisal Summit & Expo, No. 215B			
<b>Delivery Method:</b> <input checked="" type="checkbox"/> Classroom	<input type="checkbox"/> Internet	<input type="checkbox"/> Home Study	<b>Hours of Instruction:</b> 7
<b>Level of Difficulty:</b> <input checked="" type="checkbox"/> Beginner <input type="checkbox"/> Intermediate <input type="checkbox"/> Advanced			
<b>Course Objective: On completion of this course students will be able to:</b> Understand the most current regulations, changes and updates for the appraisal profession.			
<b>Subject Classification:</b> <input type="checkbox"/> Residential <input type="checkbox"/> General <input checked="" type="checkbox"/> Both <input type="checkbox"/> Ethics/Standards			
<b>Ethics/Standards Justification:</b>			
<b>Course Fee:</b> \$325		<b>Maximum Number of Participants:</b> 250	

**Is the course accredited, approved, or offered by any appraiser commission, trade commission or the Appraisal Qualifications Board?**     Yes     No    (If yes, please explain.)

<b>When:</b>	<b>Where:</b>	<b>Approval #:</b>
<b>Additional Info:</b>		

**STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
REAL ESTATE DIVISION**

1179 Fairview Drive, Suite E \* Carson City, NV 89701-5453 \*(775) 687-4280  
2501 East Sahara Avenue, Suite 102 \* Las Vegas, NV 89104-4137 \*(702) 486-4033  
E-mail: realest@red.state.nv.us http://www.red.state.nv.us

**Explain procedure for verifying attendance and complying with attendance requirements.**  
(Note: minimum acceptable procedure is signing in at the beginning of the AM and PM session.)  
Registrar verifies student's presence at beginning & end of each session.

**Required Materials to be submitted with Application:**

Material:	Enclosed?	Comments:
Detailed Course Outline	<input checked="" type="checkbox"/> Yes	
Student Handouts & Course Materials (one copy)	<input checked="" type="checkbox"/> Yes	
List of Scheduled Course Dates and Locations	<input checked="" type="checkbox"/> Yes	November 19 , 2015
Proposed Advertising	<input checked="" type="checkbox"/> Yes	LasVegas, NV
Statement of Refund or Cancellation Policy	<input checked="" type="checkbox"/> Yes	
Course Evaluation Form	<input checked="" type="checkbox"/> Yes	
List of Currently Approved Instructors and New Instructor Applications (who intend to teach course)	<input checked="" type="checkbox"/> Yes	Michael Brunson & Guests
Attendance Certificate Sample** (see requirements below)	<input checked="" type="checkbox"/> Yes	
Distance Education ONLY: AQB or IDECC approval letter	<input type="checkbox"/> Yes	
Application Fee: \$100.00 (made payable to NRED)	<input type="checkbox"/> Yes	

**\*\* Attendance Certificates must include all of the following:**

- Name of offering entity
- Title of course or seminar
- State approval number
- Name and license number of participant
- Date of instruction
- Number of hours of instruction
- Original signature of person authorized to sign for offering entity
- Statement: **COURSE APPROVED BY THE NEVADA COMMISSION OF APPRAISERS**



## 2015 Appraisal Summit and Expo Schedule

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Thursday- November 19, 2015

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**7:30 a.m.—6:30 p.m.**

**Registration**

**8:00 a.m.—8:15 a.m.**

**Welcome and Introductions**

**Michael Brunson, MAA, Morning Host**

**8:15 a.m.—9:15 a.m.:**

**Mortgage Fraud:** Presenters will address appraisal fraud as it occurs when an appraiser is in on the scam and dishonestly overstates the value of the property. It also addresses when the homeowner, seller, or purchaser physically alter an appraisal using such methods a digital editing. The most current cases in the court systems will be discussed. Rene Febles (FHFA); Jeff Jensen (FBI)

**9:15 a.m. – 10:00 a.m.**

**CFPB and the Appraisal Profession:** Addresses current appraisal and AMC regulations. Bill Matchneer (Bradley, Arant, Boult and Cummings)

**10:00 a.m.—10:30 a.m.:**

**Break**

**10:30 a.m.—12:00 noon.:**

**New FHA Appraisal Guidelines/Handbook:** Session addresses the proposed (or final) changes in the Single Family Housing Policy Handbook. Bobby Crisp (Crisp Appraisal Services)

**12 Noon—1:00 p.m.:**

**Lunch**

**1:00 p.m.—1:45 p.m.:**

**Session A-**

**Technology in Mobile Appraising**  
Sessions shows appraisers how to work faster, more efficiently, more accurately using mobile apps and devices.

**Mark Linne (ValueScape)**

**Session B-**

**RESPA Rules**

Session addresses the most recent RESPA rules making obtaining mortgage financing clearer and ultimately cheaper for consumers. The new Rule which includes (GFE) Good Faith Estimate will be explained.

**Penny Reed (Wells Fargo)**

**1:45 p.m.—2: 30 p.m.:**

**Session A:**

***Supporting Adjustments:*** Session will discuss how adjustments are made and how they are documented in the appraisal report  
Jeff Bradford (Bradford Technologies)

**Session B:**

***New AMC Rules:*** Presenter will explain the proposed AMC rules by ASC  
Jim Park (ASC)

**2:30 p.m.—3:00 p.m.: Break**

**3:00 p.m.—4:00 p.m.:**

**Session A:**

***Cool Tools:*** Presenter will address new hardware available to appraisers  
Wayne Pugh (SFREP)

**Session B:**

***Appraiser QC Session*** presents how to automate appraisal review and analyze the quality of reviews before submission  
Bill King (Platinum Data)

**4:00 p.m. – 5:00 p.m.:**

**Session A:**

***Understanding Alternative Valuation Products:*** Session will explain the solutions for cost-effective, unbiased, comprehensive valuation products developed with the experience and expertise of local professional appraisers in conformance with USPAP  
Jeff Dickstein (Proteck)

**Session B:**

***Appraiser Panel Development/ Appraiser Selection-Best Practices:*** Session addresses how to recruit, select and retain appraisers on your panel.  
Tony Pistilli (Solution Star)

6.a

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Date \_\_\_\_\_

**APPRAISER CONTINUING EDUCATION  
NEW COURSE APPLICATION**

*INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED.  
THE COURSE APPLICATION FEE IS NON-REFUNDABLE.*

School Name: Ken Hunsinger Seminars		Date: June 12, 2015
Owner's Name: Ken Hunsinger	School's Fax: 916 483-0204	
School's Mailing Address: 2244 Loma Vista Dr., Sacramento, CA 95825		
Education Contact: Ken Hunsinger	Contact's Email: ken@appraisalclass.com	
School's Main Phone: (916) 482-1110	Contact's Phone: (916) 420-0032	
School Locations & Phone #s:		
Use Local Hotels		
Purpose of School:		
Provide Continuing Education to Licensed Appraisers		

Title of Course: Completing the FHA Appraisal Report			
Delivery Method:	<input checked="" type="checkbox"/> Classroom	<input type="checkbox"/> Internet	<input type="checkbox"/> Home Study
Hours of Instruction:	7		
Level of Difficulty:	<input type="checkbox"/> Beginner	<input checked="" type="checkbox"/> Intermediate	<input type="checkbox"/> Advanced
Course Objective: On completion of this course students will be able to:			
Have a fundamental understanding of the current FHA Requirements			
Subject Classification:	<input type="checkbox"/> Residential	<input type="checkbox"/> General	<input checked="" type="checkbox"/> Both
<input type="checkbox"/> Ethics/Standards			
Ethics/Standards Justification:			
Course Fee: 135.00	Maximum Number of Participants: 50		

Is the course accredited, approved, or offered by any appraiser commission, trade commission or the Appraisal Qualifications Board?  Yes  No (If yes, please explain.)

When: March 2013	Where: California	Approval #: 13CP958203001
Additional Info:		

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**Explain procedure for verifying attendance and complying with attendance requirements.**  
(Note: minimum acceptable procedure is signing in at the beginning of the AM and PM session.)

Attendance sheet signed in the AM and PM session, and monitored by the instructor

**Required Materials to be submitted with Application:**

Material: PP Handout	Enclosed?	Comments:
Detailed Course Outline	<input checked="" type="checkbox"/> Yes	
Student Handouts & Course Materials (one copy)	<input checked="" type="checkbox"/> Yes	
List of Scheduled Course Dates and Locations	<input checked="" type="checkbox"/> Yes	
Proposed Advertising	<input checked="" type="checkbox"/> Yes	Same as course dates sheet
Statement of Refund or Cancellation Policy	<input checked="" type="checkbox"/> Yes	
Course Evaluation Form	<input checked="" type="checkbox"/> Yes	
List of Currently Approved Instructors and New Instructor Applications (who intend to teach course)	<input checked="" type="checkbox"/> Yes	Ken Hunsinger is the only instructor
Attendance Certificate Sample** (see requirements below)	<input checked="" type="checkbox"/> Yes	
Distance Education ONLY: AQB or IDECC approval letter	<input type="checkbox"/> Yes	
Application Fee: \$100.00 (made payable to NRED)	<input checked="" type="checkbox"/> Yes	

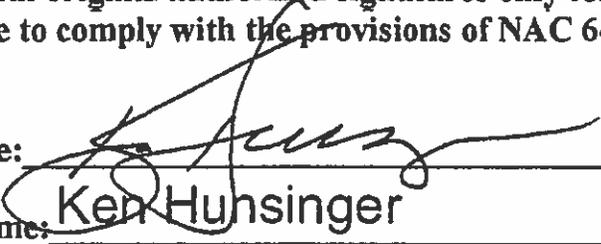
**\*\* Attendance Certificates must include all of the following:**

- Name of offering entity
- Title of course or seminar
- State approval number
- Name and license number of participant
- Date of instruction
- Number of hours of instruction
- Original signature of person authorized to sign for offering entity
- Statement: **COURSE APPROVED BY THE NEVADA COMMISSION OF APPRAISERS**

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- I consent to auditing and/or evaluating by authorized representatives of NRED.
- I agree to report any material changes of the information contained in this application to NRED prior to presenting the amended course.
- I agree to retain attendance records for at least five years from the date of the offering for each participant.
- I agree to provide certificates of attendance completed in compliance with NAC 645C.315 4 with original authorized signatures only for students who have completed this course.
- I agree to comply with the provisions of NAC 645C.

Signature:  \_\_\_\_\_ Date: June 12, 2015  
Print Name: Ken Hunsinger \_\_\_\_\_

Applications should be sent to:

Appraisal Officer  
Nevada Real Estate Division  
1179 Fairview Drive, Suite E  
Carson City, NV 89701-5453

For questions call:

(775) 687-4280 ext 308

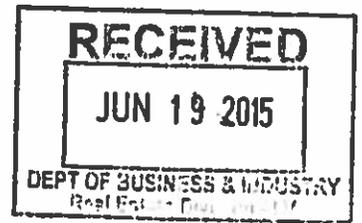
Hunsinger Seminars presents

**“Completing the FHA Appraisal Report “**

**Outline**

- I. FHA Purpose & Scope
- II. FHA Purpose & Scope
- III. Appraisers Responsibility
- IV. The FHA Appraisal Process
- V. FHA Loan Programs
- VI. Electronic Appraisal Delivery (EAD)
- VII. Procedures & Protocol
- VIII. Handbook FAQ's
- IX. Doing Business with FHA
- X. Estimated Cost to Cure
- XI. Inspection Requirements
- XII. Required Analysis and Reporting
- XIII. Airport Noise and Hazards
- XIV. Site Conditions
- XV. Requirements for a Living Unit
- XVI. Electrical Systems
- XVII. Plumbing Considerations
- XVIII. Attics and Crawl Spaces
- XIX. Cosmetic Repairs
- XX. Conditions Requiring Repair
- XXI. Conditions Requiring Inspection by a Third Party
- XXII. Photographs, Exhibits, and Map requirements
- XXIII. FHA Data Requirements
- XXIV. Approaches to Value Considerations
- XXV. Trends and Changing Markets
- XXVI. 1004MC Considerations
- XXVII. Appraisal Report and Delivery Guide
- XXVIII. Manufactured Housing
- XXIX. 2-4 Family Reports

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**Division use only:**

Receipt # \_\_\_\_\_  
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**APPRAISER CONTINUING EDUCATION**  
**NEW COURSE APPLICATION**  
*INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED*  
*THE COURSE APPLICATION FEE IS NON-REFUNDABLE.*

<b>School Name:</b> McKissock, LP		<b>Date:</b> 11-10-14
<b>Owner's Name:</b> Matt McKissock		<b>School's Fax:</b> 814-723-3016
<b>School's Mailing Address:</b> 218 Liberty St, Warren, PA 16365		
<b>Education Contact:</b> Jackie Vincent		<b>Contact's Email:</b> jackie.vincent@mckissock.com
<b>School's Main Phone:</b> 1-800-328-2008		<b>Contact's Phone:</b> 1-800-328-2008 ext. 245
<b>School Locations &amp; Phone #s:</b>		
218 Liberty St, Warren, PA 16365		
1-800-328-2008 or 814-723-6979		
<b>Purpose of School:</b> To provide professional education, including continuing and pre-license education for various license categories		

<b>Title of Course:</b> Strange but True: Appraising Complex Residential Properties				
<b>Delivery Method:</b> <input checked="" type="checkbox"/> Classroom		<input type="checkbox"/> Internet	<input type="checkbox"/> Home Study	<b>Hours of Instruction:</b> 7 Hours
<b>Level of Difficulty:</b> <input checked="" type="checkbox"/> Beginner		<input type="checkbox"/> Intermediate	<input type="checkbox"/> Advanced	
<b>Course Objective:</b> On completion of this course students will be able to:				
Please see attached course description				
<b>Subject Classification:</b> <input type="checkbox"/> Residential		<input type="checkbox"/> General	<input checked="" type="checkbox"/> Both	<input type="checkbox"/> Ethics/Standards
<b>Ethics/Standards Justification:</b>				
<b>Course Fee:</b> \$139.95		<b>Maximum Number of Participants:</b> varies per location		

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Is the course accredited, approved, or offered by any appraiser commission, trade commission or the Appraisal Qualifications Board?  Yes  No (If yes, please explain.)

<b>When:</b>	<b>Where:</b> AQB	<b>Approval #:</b>
<b>Additional Info:</b> Currently pending approval in multiple other jurisdictions		

<b>Explain procedure for verifying attendance and complying with attendance requirements.</b>
(Note: minimum acceptable procedure is signing in at the beginning of the AM and PM session.)
Attendance is verified by the instructor with the use of class sign in sheets. These sheets are signed by the student at the beginning of class and initialed after each break.

**Required Materials to be Submitted with Application:**

Material:	Enclosed?	Comments:
Detailed Course Outline	<input checked="" type="checkbox"/> Yes	
Student Handouts & Course Materials (one copy)	<input checked="" type="checkbox"/> Yes	
List of Scheduled Course Dates and Locations	<input checked="" type="checkbox"/> Yes	pending schedule included
Proposed Advertising	<input checked="" type="checkbox"/> Yes	
Statement of Refund or Cancellation Policy	<input checked="" type="checkbox"/> Yes	
Course Evaluation Form	<input checked="" type="checkbox"/> Yes	
List of Currently Approved Instructors and New Instructor Applications (who intend to teach course)	<input checked="" type="checkbox"/> Yes	
Attendance Certificate Sample** (see requirements below)	<input checked="" type="checkbox"/> Yes	
Distance Education ONLY: AQB or IDECC approval letter	<input type="checkbox"/> Yes	
Application Fee: \$100.00 (made payable to NRED)	<input checked="" type="checkbox"/> Yes	

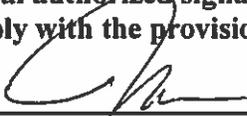
\*\* Attendance Certificates must include all of the following:

- Name of offering entity
- Title of course or seminar
- State approval number
- Name and license number of participant
- Date of instruction
- Number of hours of instruction
- Original signature of person authorized to sign for offering entity
- Statement: **COURSE APPROVED BY THE NEVADA COMMISSION OF APPRAISERS**

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- I consent to auditing and/or evaluating by authorized representatives of NRED.  
 I agree to report any material changes of the information contained in this application to NRED prior to presenting the amended course.  
 I agree to retain attendance records for at least five years from the date of the offering for each participant.  
 I agree to provide certificates of attendance completed in compliance with NAC 645C.315 4. with original authorized signatures only for students who have completed this course.  
 I agree to comply with the provisions of NAC 645C.

Signature:  Date: 6-4-15

Print Name: Jackie Vincent

Applications should be sent to:

Appraisal Officer  
Nevada Real Estate Division  
788 Fairview Drive, Suite 200  
Carson City, NV 89701-5453  
(775) 687-4280 ext 308

For questions call:

# **Strange but True: Appraising Complex Residential Properties**

## **Course Description**

This course is designed for residential appraisers who want to expand their skills to enable them to take on more difficult and complex assignments, and for those who want to learn new techniques for developing creative solutions to complex residential appraisal problems. This course will give the student a good understanding of various techniques that can be used in appraising unique and difficult properties – the “oddballs”.

The course begins with an overview of the factors that make a property complex. Unique physical characteristics, nonconformity, and location can all contribute to making an appraisal assignment complex and difficult.

Rapidly changing market conditions, lack of sales data, and governmental restrictions also may add elements that increase an assignment’s complexity.

Since no two complex properties are the same, the course is designed to teach students a systematic approach to solving the appraisal problem, rather than a “cookie-cutter” solution. Students will apply some of the techniques to real-world problems that are designed to reinforce the learning experience.

## **Course Learning Objectives**

At the conclusion of the seminar, you will be able to:

- Identify what factors make a property complex
- Identify a comparable property for a unique or complex property
- Select effective techniques and know what factors to consider when appraising an over improved property
- Recognize how highest and best use analysis is used in the process of appraising complex properties
- Effectively communicate the logic and analysis used in appraising a complex property
- Demonstrate how land value may be used as a means of estimating the contributory value of the improvements
- Apply techniques learned in case studies of complex appraisal assignments

## Schedule

Introduction	(10 minutes)
Characteristics of Complex Properties	(10 Minutes)
Examples of Complex Assignments	(10 Minutes)
Problem identification	(10 Minutes)
Key factors	(10 Minutes)
Sales comparison approach samples	(10 Minutes)
Comparable Sales: Quantity vs. Quality	(10 Minutes)
Non-traditional theory	(10 Minutes)
Over-improved properties	(10 minutes)
Recommended techniques	(10 minutes)
Extracting adjustments	(10 minutes)
Contingent valuation method	(10 minutes)
Qualitative analysis	(10 minutes)
Case study	(20 minutes)
Market analysis	(10 minutes)
Comparable sales selection & buyer motivation	(10 minutes)
Qualitative analysis and relative ranking	(10 minutes)
Reconciliation	(10 minutes)
Highest and best use analysis	(10 minutes)
Legally permissible & physically possible	(10 minutes)
Financially feasible and maximally productive	(10 minutes)
Case study: alternative use analysis	(20 minutes)
USPAP: The COMPETENCY RULE	(10 minutes)
SCOPE OF WORK RULE	(10 minutes)
STANDARDS 1 & 2	(20 minutes)
Putting it all together	(10 minutes)
A systematic Approach	(10 minutes)
Location problem	(10 minutes)
Unusual characteristics	(10 minutes)
Final case study	(20 minutes)
Common errors in appraising complex properties	(10 minutes)

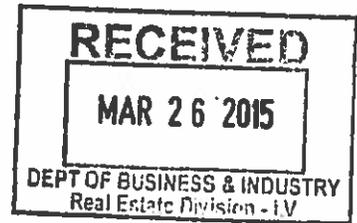
**Total Time:**

**350 Minutes**

7.b

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 Date \_\_\_\_\_



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 e-mail: realest@red.state.nv.us <http://www.red.state.nv.us>

**APPRAISER CONTINUING EDUCATION**  
**NEW COURSE APPLICATION**  
*INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED*  
*THE COURSE APPLICATION FEE IS NON-REFUNDABLE.*

<b>School Name:</b> McKissock, LP		<b>Date:</b> 3-18-15
<b>Owner's Name:</b> Matthew McKissock		<b>School's Fax:</b> 814-723-3016
<b>School's Mailing Address:</b> 218 Liberty Street PO Box 1673 Warren, PA 16365		
<b>Education Contact:</b> Jackie Vincent		<b>Contact's Email:</b> jackie.vincent@mckissock.com
<b>School's Main Phone:</b> 800-328-2008		<b>Contact's Phone:</b> 800-328-2008 x 245
<b>School Locations &amp; Phone #s:</b> 218 Liberty Street PO Box 1673 Warren, PA 16365		
1-800-328-2008		
<b>Purpose of School:</b> McKissock, LP offers appraisal and real estate education (qualifying and continuing) nationwide.		

<b>Title of Course:</b> Appraisal Review for Commercial Appraisers			
<b>Delivery Method:</b> <input type="checkbox"/> Classroom <input checked="" type="checkbox"/> Internet <input type="checkbox"/> Home Study		<b>Hours of Instruction:</b> 7 hours	
<b>Level of Difficulty:</b> <input type="checkbox"/> Beginner <input checked="" type="checkbox"/> Intermediate <input type="checkbox"/> Advanced			
<b>Course Objective:</b> On completion of this course students will be able to:			
Please see attached course description with learning objectives.			
<b>Subject Classification:</b> <input checked="" type="checkbox"/> Residential <input type="checkbox"/> General <input type="checkbox"/> Both <input type="checkbox"/> Ethics/Standards			
<b>Ethics/Standards Justification:</b>			
<b>Course Fee:</b> \$109.95		<b>Maximum Number of Participants:</b> N/A asynchronous distance education	

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e-mail: realest@red.state.nv.us http://www.red.state.nv.us

Is the course accredited, approved, or offered by any appraiser commission, trade commission or the Appraisal Qualifications Board?  Yes  No (If yes, please explain.)

<b>When:</b>	<b>Where:</b> Appraisal Qualifications Board	<b>Approval #:</b> N/A
<b>Additional Info:</b> None		

<b>Explain procedure for verifying attendance and complying with attendance requirements.</b>
(Note: minimum acceptable procedure is signing in at the beginning of the AM and PM session.)
Please see attached Distance Education Policies and Procedures.

**Required Materials to be Submitted with Application:**

Material:	Enclosed?	Comments:
Detailed Course Outline	<input checked="" type="checkbox"/> Yes	
Student Handouts & Course Materials (one copy)	<input checked="" type="checkbox"/> Yes	
List of Scheduled Course Dates and Locations	<input type="checkbox"/> Yes	Not currently scheduled for NV licensees.
Proposed Advertising	<input checked="" type="checkbox"/> Yes	
Statement of Refund or Cancellation Policy	<input checked="" type="checkbox"/> Yes	
Course Evaluation Form	<input checked="" type="checkbox"/> Yes	
List of Currently Approved Instructors and New Instructor Applications (who intend to teach course)	<input checked="" type="checkbox"/> Yes	Instructor Application is attached.
Attendance Certificate Sample** (see requirements below)	<input checked="" type="checkbox"/> Yes	
Distance Education ONLY: AQB or IDECC approval letter	<input checked="" type="checkbox"/> Yes	
Application Fee: \$100.00 (made payable to NRED)	<input checked="" type="checkbox"/> Yes	

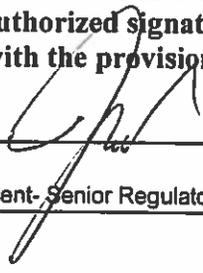
\*\* Attendance Certificates must include all of the following:

- Name of offering entity
- Title of course or seminar
- State approval number
- Name and license number of participant
- Date of instruction
- Number of hours of instruction
- Original signature of person authorized to sign for offering entity
- Statement: COURSE APPROVED BY THE NEVADA COMMISSION OF APPRAISERS

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e-mail: realest@red.state.nv.us http://www.red.state.nv.us

- I consent to auditing and/or evaluating by authorized representatives of NRED.
- I agree to report any material changes of the information contained in this application to NRED prior to presenting the amended course.
- I agree to retain attendance records for at least five years from the date of the offering for each participant.
- I agree to provide certificates of attendance completed in compliance with NAC 645C.315 4. with original authorized signatures only for students who have completed this course.
- I agree to comply with the provisions of NAC 645C.

Signature:  Date: 3-18-15

Print Name: Jackie Vincent - Senior Regulatory Compliance Specialist

Applications should be sent to: **Appraisal Officer  
Nevada Real Estate Division  
788 Fairview Drive, Suite 200  
Carson City, NV 89701-5453  
(775) 687-4280 ext 308**

For questions call:

## Course Description

This course is designed to provide the practicing real estate appraiser with the technical background necessary to perform an *appraisal review assignment* in compliance with the ***Uniform Standards of Professional Appraisal Practice***. The course is designed for the commercial rather than residential real estate appraiser and, although the focus is on the independent fee appraiser, the principles outlined are also applicable to the staff review appraiser who works for a lending institution.

## Learning Objectives

Upon completion of the course, the participant will be able to:

- Recognize which edition of USPAP to follow in an appraisal review
- Differentiate between an Administrative Review and a Technical Review
- Describe the difference between a Desk Review and a Field Review
- Identify why reviews are necessary and their four most common purposes
- Explain and differentiate between valuation services and appraisal practice
- Identify the definition of appraisal review used in USPAP
- Understand the provisions in USPAP that govern the appraisal review assignment
- Identify sources of information regarding the necessity of obtaining a temporary permit to perform a review in a state where the reviewer is not licensed
- Incorporate the proper wording in a review report to utilize the data in the report under review in formulating a value conclusion
- Identify what makes a "good" appraisal
- Communicate with the appraiser diplomatically and effectively
- Create and maintain an adequate workfile for an appraisal review
- Identify the typical errors committed by appraisers
- Recognize the concerns of state appraiser licensing authorities regarding complaints that are brought before them
- Summarize the steps in the appraisal review process
- Recognize information necessary for problem identification in a review assignment
- Develop an appropriate scope of work for a review assignment
- Analyze the first parts of an appraisal report to form reasonable conclusions about the credibility of the appraisal under review
- Identify the review appraiser's responsibilities when developing and reporting his/her own value conclusion
- Comply with the USPAP requirement for a signed certification in an appraisal review report

## Schedule

### **PART I - PRINCIPLES**

#### **Chapter 1 - Introduction to Commercial Appraisal Review**

Introduction, Initial Call from Client	5 minutes
Defining the Problem	10 minutes
Starting the Research	10 minutes
Why Reviews are Necessary; Purpose of Appraisal Review	5 minutes
Types of Appraisal Review; Competency Requirement	5 minutes
Competency	5 minutes
Chapter Quiz	5 minutes
	<b>45 minutes</b>

#### **Chapter 2 – USPAP Issues**

Research in USPAP; Discussing Another Appraiser's Work	10 minutes
Definition of Appraisal Review	5 minutes
Advisory Opinion; Sequence of Work in Appraisal Review	10 minutes
Reviewer's Value Opinion	10 minutes
Chapter Quiz	10 minutes
	<b>45 minutes</b>

#### **Chapter 3 – The Assignment**

Engagement Letter; Out-of-State Licensing; Temporary Permit Requirement	15 minutes
Scope of Work Research	10 minutes
Incorporating the "Good Stuff" from Original Appraisal; Crafting the Engagement Letter	20 minutes
Chapter Quiz	5 minutes
	<b>50 minutes</b>

#### **Chapter 4 - Preparation**

Review Activity; General Review Guidelines	10 minutes
What Makes a "Good" Appraisal?	10 minutes
Communicating with the Appraiser	15 minutes
Starting the Workfile	10 minutes
Common Errors in Appraisals; Complex Review Assignments	5 minutes
Chapter Quiz	5 minutes
	<b>55 minutes</b>

#### **Chapter 5 – The Review Process**

Types of Errors – Appraiser; Appraising Licensing Board Observations of Errors	20 minutes
Ten Steps in the Review Process	15 minutes
Chapter Quiz	5 minutes
	<b>40 minutes</b>

**PART II - PRACTICE**

**Chapter 6 – About Your Review Report**

Beginning the Review Report

10 minutes

Chapter Quiz

5 minutes

**15 minutes**

**Chapter 7 – About the Appraisal Under Review**

Market/Marketability Analysis

10 minutes

Highest and Best Use Analysis

10 minutes

Sales Comparison Approach

10 minutes

USPAP Compliance Checklist

10 minutes

Reviewer's Conclusions and Recommendations

5 minutes

Chapter Quiz

5 minutes

**50 minutes**

**Chapter 8 – Reviewer's Opinion of Value**

Part Two of the Review

10 minutes

Separate Opinion of Value; Information Adopted; Additional  
Information from Reviewer

10 minutes

Reviewer's Opinion of Value; Certification

5 minutes

Chapter Quiz

5 minutes

**30 minutes**

Final Exam

**20 minutes**

**TOTAL**

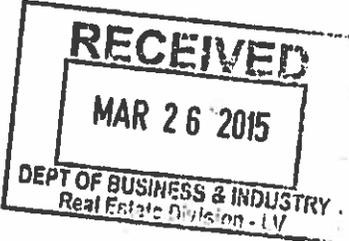
**350 Minutes**

**7 hours**

7.c

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 e-mail: [realest@red.state.nv.us](mailto:realest@red.state.nv.us) <http://www.red.state.nv.us>

**APPRAISER CONTINUING EDUCATION**  
**NEW COURSE APPLICATION**  
*INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED*  
*THE COURSE APPLICATION FEE IS NON-REFUNDABLE.*

<b>School Name:</b> McKissock, LP		<b>Date:</b> 11-10-14
<b>Owner's Name:</b> Matt McKissock		<b>School's Fax:</b> 814-723-3016
<b>School's Mailing Address:</b> 218 Liberty St, Warren, PA 16365		
<b>Education Contact:</b> Jackie Vincent		<b>Contact's Email:</b> jackie.vincent@mckissock.com
<b>School's Main Phone:</b> 1-800-328-2008		<b>Contact's Phone:</b> 1-800-328-2008 ext. 245
<b>School Locations &amp; Phone #s:</b>		
218 Liberty St, Warren, PA 16365		
1-800-328-2008 or 814-723-6979		
<b>Purpose of School:</b> To provide professional education, including continuing and pre-license education for various license categories		

<b>Title of Course:</b> The NEW FHA Handbook 4000.1				
<b>Delivery Method:</b> <input checked="" type="checkbox"/> Classroom		<input type="checkbox"/> Internet	<input type="checkbox"/> Home Study	<b>Hours of Instruction:</b> 7 Hours
<b>Level of Difficulty:</b> <input checked="" type="checkbox"/> Beginner		<input type="checkbox"/> Intermediate	<input type="checkbox"/> Advanced	
<b>Course Objective: On completion of this course students will be able to:</b>				
Please see attached course description				
<b>Subject Classification:</b> <input type="checkbox"/> Residential		<input type="checkbox"/> General	<input checked="" type="checkbox"/> Both	<input type="checkbox"/> Ethics/Standards
<b>Ethics/Standards Justification:</b>				
<b>Course Fee:</b> \$139.95		<b>Maximum Number of Participants:</b> varies per location		

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e-mail: realest@red.state.nv.us http://www.red.state.nv.us

**Is the course accredited, approved, or offered by any appraiser commission, trade commission or the Appraisal Qualifications Board?**  Yes  No (If yes, please explain.)

<b>When:</b>	<b>Where:</b> AQB	<b>Approval #:</b>
<b>Additional Info:</b> Currently pending approval in multiple other jurisdictions		

<b>Explain procedure for verifying attendance and complying with attendance requirements.</b> (Note: minimum acceptable procedure is signing in at the beginning of the AM and PM session.)
Attendance is verified by the instructor with the use of class sign in sheets. These sheets are signed by the student at the beginning of class and initialed after each break.

**Required Materials to be Submitted with Application:**

Material:	Enclosed?	Comments:
Detailed Course Outline	<input checked="" type="checkbox"/> Yes	
Student Handouts & Course Materials (one copy)	<input checked="" type="checkbox"/> Yes	
List of Scheduled Course Dates and Locations	<input checked="" type="checkbox"/> Yes	pending schedule included
Proposed Advertising	<input checked="" type="checkbox"/> Yes	
Statement of Refund or Cancellation Policy	<input checked="" type="checkbox"/> Yes	
Course Evaluation Form	<input checked="" type="checkbox"/> Yes	
List of Currently Approved Instructors and New Instructor Applications (who intend to teach course)	<input checked="" type="checkbox"/> Yes	
Attendance Certificate Sample** (see requirements below)	<input checked="" type="checkbox"/> Yes	
Distance Education ONLY: AQB or IDECC approval letter	<input type="checkbox"/> Yes	
Application Fee: \$100.00 (made payable to NRED)	<input checked="" type="checkbox"/> Yes	

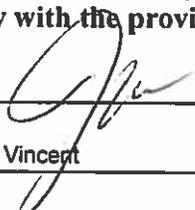
**\*\* Attendance Certificates must include all of the following:**

- Name of offering entity
- Title of course or seminar
- State approval number
- Name and license number of participant
- Date of instruction
- Number of hours of instruction
- Original signature of person authorized to sign for offering entity
- Statement: **COURSE APPROVED BY THE NEVADA COMMISSION OF APPRAISERS**

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e-mail: realest@red.state.nv.us <http://www.red.state.nv.us>

- I consent to auditing and/or evaluating by authorized representatives of NRED.  
 I agree to report any material changes of the information contained in this application to NRED prior to presenting the amended course.  
 I agree to retain attendance records for at least five years from the date of the offering for each participant.  
 I agree to provide certificates of attendance completed in compliance with NAC 645C.315 4. with original authorized signatures only for students who have completed this course.  
 I agree to comply with the provisions of NAC 645C.

Signature:  \_\_\_\_\_ Date: 11-10-14

Print Name: Jackie Vincent \_\_\_\_\_

Applications should be sent to:                      Appraisal Officer  
Nevada Real Estate Division  
788 Fairview Drive, Suite 200  
Carson City, NV 89701-5453  
For questions call:                                      (775) 687-4280 ext 308

## The NEW FHA Handbook 4000.1 (7 Hours)

### **Course Description:**

As the culmination of a project that took over one year to complete, FHA has released the Single Family Housing Policy Handbook, also known as Handbook 4000.1. This Handbook is designed to consolidate FHA requirements into one single authoritative source, instead of having requirements scattered throughout several different handbooks and mortgagee letters. Handbook 4000.1 is now the "go-to" handbook for appraisers and lenders, and FHA appraisers need to become familiar with its requirements. After the mortgage meltdown of 2006-2009, FHA insured loans have made a comeback, and now have a significant share of the 1 to 4 family residential lending market. This seminar focuses on the new FHA Handbook 4000.1 with emphasis on revisions to FHA appraisal requirements and protocols. In addition, students will learn how to effectively stay up-to-date with FHA requirements.

For appraisers seeking placement on the FHA Appraiser Roster, this detailed seminar is essential. For the current FHA roster appraiser, it will provide useful insight and tips. The seminar was designed and written by Daniel A. Bradley, SRA, CDEI.

### **What the student will learn:**

- Specifics of the FHA Single Family Housing Policy Handbook project
- Procedures and qualifications for FHA roster status
- Recent changes to FHA policy
- FHA minimum property requirements and standards
- Specific FHA inspection requirements, including those for the subject's site, exterior, mechanical systems, and interior
- FHA valuation and reporting protocols
- Additional FHA development and reporting requirements for different property types
- Requirements for HUD REO appraisals
- Sources for information on changes to FHA mortgage and appraisal requirements

### **Course Schedule**

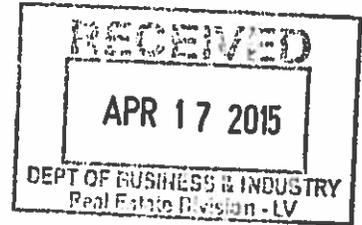
9:00 to 9:05 am	Introduction, Course objectives	5 (minutes)
9:05 to 9:20 am	Single Family Handbook Project	15 (minutes)
9:20 to 9:35 am	Doing Business with FHA - Appraisers	15 (minutes)
9:35 to 9:45 am	Appraiser and Property Requirements	10 (minutes)
9:45 to 9:50 am	Acceptable Appraisal Reporting Forms and Protocols	5 (minutes)
	Property Acceptability Criteria	
9:50 to 10:05 am	Property Acceptability Criteria, MPR and MPS, Defective Conditions, Inspections	15 (minutes)
10:05 to 10:15 am	Legal and Land Use Considerations	10 (minutes)
10:15 to 10:25 am	Externalities	10 (minutes)
10:25 to 10:35 am	<i>Break</i>	
10:35 to 11:05 am	Site Conditions	30 (minutes)
11:05 to 11:15 am	New Construction Site Analysis	10 (minutes)
11:15 to 11:25 am	Characteristics of Property Improvements	10 (minutes)
11:25 to 11:35 am	Gross Living Area	10 (minutes)
11:35 to 12:00 pm	Appliances, Swimming Pools, Mechanical Components, Attic Observations	25 (minutes)
12:00 to 1:00 pm	<i>Lunch Break</i>	
1:00 to 1:10 pm	Foundation, Crawl Space Observations	10 (minutes)
1:10 to 1:25 pm	Environmental and Safety Hazards, Repair Requirements	15 (minutes)
1:25 to 1:55 pm	Utility Services	30 (minutes)

<b>Valuation and Reporting Protocols</b>		
1:55 to 2:00 pm	Photographs, Exhibits and Map Requirements	5 (minutes)
2:00 to 2:35 pm	Intended Use, As-Is Property Value,	35 (minutes)
2:35 to 2:40 pm	Final Reconciliation and Conclusion	5 (minutes)
2:40 to 2:55 pm	Criteria for Manufactured Housing	15 (minutes)
2:55 to 3:05 pm	<i>Break</i>	
3:05 to 3:10 pm	Appraiser Requirements for Manufactured Housing	5 (minutes)
3:10 to 3:15 pm	Condominium Projects	5 (minutes)
3:15 to 3:20 pm	Valuation of Leasehold Interests	5 (minutes)
3:20 to 3:25 pm	Single Family Housing on Indian Lands	5 (minutes)
3:25 to 3:35	Additional Requirements for Special Energy Related Building Components	10 (minutes)
3:35 to 4:10 pm	Additional Requirements for Valuation of HUD REO Properties	35 (minutes)
4:10 to 4:20 pm	Market Conditions Addendum (Fannie Mae Form 1004MC, Freddie Mac Form 71)	10 (minutes)
4:20 to 4:35 pm	Quality Control Oversight and Compliance	15 (minutes)
4:35 to 4:40 pm	Appraisal Report and Data Delivery Requirements	5 (minutes)
4:40 to 4:45 pm	Wrap up	5 (minutes)
	<b>TOTAL:</b>	<b>385 minutes</b>

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**APPRAISER CONTINUING EDUCATION**  
**NEW COURSE APPLICATION**  
*INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED*  
*THE COURSE APPLICATION FEE IS NON-REFUNDABLE.*

<b>School Name:</b> McKissock, LP		<b>Date:</b> 4-1-15
<b>Owner's Name:</b> Matthew McKissock		<b>School's Fax:</b> 814-723-3016
<b>School's Mailing Address:</b> 218 Liberty Street PO Box 1673 Warren, PA 16365		
<b>Education Contact:</b> Jackie Vincent		<b>Contact's Email:</b> jackie.vincent@mckissock.com
<b>School's Main Phone:</b> 800-328-2008		<b>Contact's Phone:</b> 800-328-2008 x 245
<b>School Locations &amp; Phone #s:</b>		
218 Liberty Street PO Box 1673 Warren, PA 16365		
1-800-328-2008		
<b>Purpose of School:</b> McKissock, LP offers appraisal and real estate education (qualifying and continuing) nationwide.		

<b>Title of Course:</b> The NEW FHA Handbook 4000.1			
<b>Delivery Method:</b> <input type="checkbox"/> Classroom <input checked="" type="checkbox"/> Internet <input type="checkbox"/> Home Study		<b>Hours of Instruction:</b> 7 hours	
<b>Level of Difficulty:</b> <input type="checkbox"/> Beginner <input checked="" type="checkbox"/> Intermediate <input type="checkbox"/> Advanced			
<b>Course Objective:</b> On completion of this course students will be able to:			
Please see attached course description with learning objectives.			
<b>Subject Classification:</b> <input checked="" type="checkbox"/> Residential <input type="checkbox"/> General <input type="checkbox"/> Both <input type="checkbox"/> Ethics/Standards			
<b>Ethics/Standards Justification:</b>			
<b>Course Fee:</b> \$109.95		<b>Maximum Number of Participants:</b> N/A asynchronous distance education	

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e-mail: realest@red.state.nv.us http://www.red.state.nv.us

Is the course accredited, approved, or offered by any appraiser commission, trade commission or the Appraisal Qualifications Board?  Yes  No (If yes, please explain.)

When:	Where: Appraisal Qualifications Board	Approval #: N/A
Additional Info: None		

<b>Explain procedure for verifying attendance and complying with attendance requirements.</b>
(Note: minimum acceptable procedure is signing in at the beginning of the AM and PM session.)
Please see attached Distance Education Policies and Procedures.

**Required Materials to be Submitted with Application:**

Material:	Enclosed?	Comments:
Detailed Course Outline	<input checked="" type="checkbox"/> Yes	
Student Handouts & Course Materials (one copy)	<input checked="" type="checkbox"/> Yes	
List of Scheduled Course Dates and Locations	<input type="checkbox"/> Yes	Not currently scheduled for NV licensees.
Proposed Advertising	<input checked="" type="checkbox"/> Yes	
Statement of Refund or Cancellation Policy	<input checked="" type="checkbox"/> Yes	
Course Evaluation Form	<input checked="" type="checkbox"/> Yes	
List of Currently Approved Instructors and New Instructor Applications (who intend to teach course)	<input checked="" type="checkbox"/> Yes	Instructor Application is attached.
Attendance Certificate Sample** (see requirements below)	<input checked="" type="checkbox"/> Yes	
Distance Education ONLY: AQB or IDECC approval letter	<input checked="" type="checkbox"/> Yes	
Application Fee: \$100.00 (made payable to NRED)	<input checked="" type="checkbox"/> Yes	

**\*\* Attendance Certificates must include all of the following:**

- Name of offering entity
- Title of course or seminar
- State approval number
- Name and license number of participant
- Date of instruction
- Number of hours of instruction
- Original signature of person authorized to sign for offering entity
- Statement: COURSE APPROVED BY THE NEVADA COMMISSION OF APPRAISERS

STATE OF NEVADA  
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REAL ESTATE DIVISION

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e-mail: realest@red.state.nv.us http://www.red.state.nv.us

- I consent to auditing and/or evaluating by authorized representatives of NRED.
- I agree to report any material changes of the information contained in this application to NRED prior to presenting the amended course.
- I agree to retain attendance records for at least five years from the date of the offering for each participant.
- I agree to provide certificates of attendance completed in compliance with NAC 645C.315 4. with original authorized signatures only for students who have completed this course.
- I agree to comply with the provisions of NAC 645C.

Signature:  Date: 4-1-15

Print Name: Jackie Vincent- Senior Regulatory Compliance Specialist

Applications should be sent to:      Appraisal Officer  
Nevada Real Estate Division  
788 Fairview Drive, Suite 200  
Carson City, NV 89701-5453  
For questions call:                      (775) 687-4280 ext 308

## **The NEW FHA Handbook 4000.1**

### **7-hour online course offered by McKissock LLC**

In January 2015, HUD published the new Single Family Housing Policy Handbook, also known as Handbook 4000.1, with an effective date of June 15, 2015. This is the most comprehensive overhaul of FHA appraisal guidance since 1999.

This course will cover the appraisal related portions of Handbook 4000.1, including the sections on Appraiser and Property Requirements, Doing Business with FHA, and Quality Control, Oversight and Compliance. In addition, the course will cover the new Appraisal Report and Data Delivery Requirements document. Participants will gain an understanding of the structure of FHA, important FHA publications, how to effectively stay up-to-date with FHA requirements and how to communicate with FHA. Current FHA guidelines and requirements will be covered in detail, with a focus on those requirements that are new or recently revised, as well as those that are commonly misunderstood. For the current FHA Roster appraiser, this seminar will provide useful insight and tips. For the appraiser seeking to become part of the FHA Roster, this detailed seminar is essential.

**What the student will learn:** Upon completion of this course, the student will be able to:

- Summarize the history and importance of HUD and FHA
- Use FHA web-based applications
- Identify common FHA mortgage insurance programs
- Identify the structure of the FHA SF Handbook (4000.1)
- Summarize the requirements to be placed on the FHA Appraiser Roster
- Recognize the appraiser's obligations to parties in the FHA transaction
- Explain the importance of MPR and MPS
- Summarize defective conditions and FHA "Three S's"
- Identify FHA requirements related to location, site hazards and nuisances
- Identify an Accessory Dwelling Unit (ADU)
- Summarize FHA property requirements relating to mechanical systems and defective paint surfaces
- Differentiate between MPR repairs and non-MPR repairs
- Identify an appraiser's inspection responsibilities relating to attics and crawl spaces
- Identify FHA requirements for wells and septic systems
- Summarize FHA sketch and photo requirements
- Identify intended use of an FHA appraisal
- Summarize FHA requirements for comparable sales selection
- Summarize how to address sales concessions

- List FHA requirements for appraising properties in changing markets
- Summarize FHA requirements for manufactured housing
- Summarize FHA requirements for condominium units and projects
- Look up a condominium project using FHA's approved condominium list
- Summarize FHA requirements for valuation of leasehold interests
- Identify FHA requirements for completing appraisals on 203(K) loans
- Summarize requirements for completing HUD REO appraisals
- Identify FHA requirements for completing the Market Conditions Addendum form
- List HUD/FHA actions that may be taken against appraisers
- Identify which HUD FHA actions are subject to appeal
- Summarize FHA appraiser independence requirements
- Recognize prohibited acts by mortgagees and AMCs
- Identify the Appraisal Report and Data Delivery Requirements document
- Summarize FHA instructions specific to completing the URAR form
- Summarize FHA instructions specific to completing the Manufactured Housing, Condominium, and Small Residential Income Property Report forms

## Course Schedule

Introduction to HUD and FHA (and quiz)	5 minutes
Online HUD resources (and quiz)	5 minutes
FHA Programs (and quiz)	10 minutes
General FHA Inspection Requirements (and quiz)	10 minutes
<b>Chapter Quiz</b>	5 minutes
Structure of Handbook 4000.1 (and quiz)	10 minutes
Doing Business with FHA (and quiz)	10 minutes
<b>Chapter Quiz</b>	5 minutes
Eligibility Standards (and quiz)	10 minutes
Property Acceptability Criteria (and quiz)	10 minutes
Locational Factors (and quiz)	10 minutes
Site Factors (and quiz)	10 minutes
<b>Chapter Quiz</b>	5 minutes
Property Improvements (and quiz)	10 minutes
GLA and Additions (and quiz)	10 minutes
Mechanical System and Roof (and quiz)	10 minutes
Defective Paint, Attic and Basement (and quiz)	10 minutes
Water and Sewer (and quiz)	10 minutes
<b>Chapter Quiz</b>	10 minutes
Appraisal Report Exhibits (and quiz)	5 minutes

Appraisal Conditions and Verification (and quiz)	5 minutes
Approaches to Value (and quiz)	5 minutes
Comparable Sale Selection and Concessions (and quiz)	10 minutes
Market Conditions and Changing Markets (and quiz)	10 minutes
<b>Chapter Quiz</b>	<b>10 minutes</b>

Manufactured Housing (and quiz)	5 minutes
Permanent Foundations and HUD Labels (and quiz)	5 minutes
Approaches to Value (and quiz)	10 minutes
Condominiums and Leaseholds (activity and quiz)	10 minutes
<b>Chapter Quiz</b>	<b>10 minutes</b>

203(K) Program Appraisals (and quiz)	10 minutes
Energy Related Components (and quiz)	5 minutes
HUD REO Properties (and quiz)	5 minutes
Insurability and Safety Issues (and quiz)	5 minutes
<b>Chapter Quiz</b>	<b>5 minutes</b>

HUD and the Regulatory Environment (and quiz)	5 minutes
Types of Disciplinary Actions (and quiz)	10 minutes
Appraiser Independence Issues (and quiz)	10 minutes
<b>Chapter Quiz</b>	<b>5 minutes</b>

Appraisal Report and Data Delivery Req's (and quiz)	5 minutes
Reporting Requirements, Flipping, Zoning (and quiz)	5 minutes
Reporting Appraisal Conditions (and quiz)	5 minutes
— Instructions for Other Forms (and quiz)	5 minutes
<b>Chapter Quiz</b>	<b>5 minutes</b>

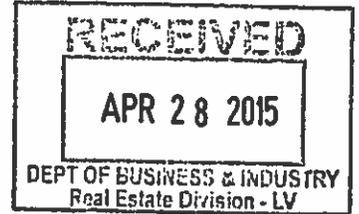
<b>Comprehensive Summative Quiz</b>	<b>15 minutes</b>
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<b>TOTAL</b>	<b>350 minutes</b>
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 e-mail: [realest@red.state.nv.us](mailto:realest@red.state.nv.us) <http://www.red.state.nv.us>

**APPRAISER CONTINUING EDUCATION**  
**NEW COURSE APPLICATION**

*INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED  
 THE COURSE APPLICATION FEE IS NON-REFUNDABLE.*

<b>School Name:</b> McKissock, LP		<b>Date:</b> 11-10-14
<b>Owner's Name:</b> Matt McKissock		<b>School's Fax:</b> 814-723-3016
<b>School's Mailing Address:</b> 218 Liberty St, Warren, PA 16365		
<b>Education Contact:</b> Jackie Vincent		<b>Contact's Email:</b> jackie.vincent@mckissock.com
<b>School's Main Phone:</b> 1-800-328-2008		<b>Contact's Phone:</b> 1-800-328-2008 ext. 245
<b>School Locations &amp; Phone #s:</b>		
218 Liberty St, Warren, PA 16365		
1-800-328-2008 or 814-723-6979		
<b>Purpose of School:</b> To provide professional education, including continuing and pre-license education for various license categories		

<b>Title of Course:</b> Adjustments: Supported or Not Supported				
<b>Delivery Method:</b> <input checked="" type="checkbox"/> Classroom		<input type="checkbox"/> Internet	<input type="checkbox"/> Home Study	<b>Hours of Instruction:</b> 7 Hours
<b>Level of Difficulty:</b> <input checked="" type="checkbox"/> Beginner		<input type="checkbox"/> Intermediate	<input type="checkbox"/> Advanced	
<b>Course Objective:</b> On completion of this course students will be able to:				
Please see attached course description				
<b>Subject Classification:</b> <input type="checkbox"/> Residential		<input type="checkbox"/> General	<input checked="" type="checkbox"/> Both	<input type="checkbox"/> Ethics/Standards
<b>Ethics/Standards Justification:</b>				
<b>Course Fee:</b> \$139.95		<b>Maximum Number of Participants:</b> varies per location		

STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
**REAL ESTATE DIVISION**

788 Fairview Drive, Suite 200 \* Carson City, NV 89701-5453 \*(775) 687-4280  
2501 East Sahara Avenue, Suite 102 \* Las Vegas, NV 89104-4137 \*(702) 486-4033  
e-mail: realest@red.state.nv.us http://www.red.state.nv.us

Is the course accredited, approved, or offered by any appraiser commission, trade commission or the Appraisal Qualifications Board?  Yes  No (If yes, please explain.)

<b>When:</b>	<b>Where:</b> AQB	<b>Approval #:</b>
<b>Additional Info:</b> Currently pending approval in multiple other jurisdictions		

<b>Explain procedure for verifying attendance and complying with attendance requirements.</b> (Note: minimum acceptable procedure is signing in at the beginning of the AM and PM session.)
Attendance is verified by the instructor with the use of class sign in sheets. These sheets are signed by the student at the beginning of class and initialed after each break.

**Required Materials to be Submitted with Application:**

Material:	Enclosed?	Comments:
Detailed Course Outline	<input checked="" type="checkbox"/> Yes	
Student Handouts & Course Materials (one copy)	<input checked="" type="checkbox"/> Yes	
List of Scheduled Course Dates and Locations	<input checked="" type="checkbox"/> Yes	pending schedule included
Proposed Advertising	<input checked="" type="checkbox"/> Yes	
Statement of Refund or Cancellation Policy	<input checked="" type="checkbox"/> Yes	
Course Evaluation Form	<input checked="" type="checkbox"/> Yes	
List of Currently Approved Instructors and New Instructor Applications (who intend to teach course)	<input checked="" type="checkbox"/> Yes	
Attendance Certificate Sample** (see requirements below)	<input checked="" type="checkbox"/> Yes	
Distance Education ONLY: AQB or IDECC approval letter	<input type="checkbox"/> Yes	
Application Fee: \$100.00 (made payable to NRED)	<input checked="" type="checkbox"/> Yes	

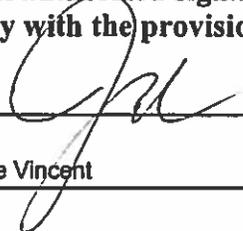
**\*\* Attendance Certificates must include all of the following:**

- Name of offering entity
- Title of course or seminar
- State approval number
- Name and license number of participant
- Date of instruction
- Number of hours of instruction
- Original signature of person authorized to sign for offering entity
- Statement: COURSE APPROVED BY THE NEVADA COMMISSION OF APPRAISERS

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e-mail: realest@red.state.nv.us <http://www.red.state.nv.us>

- I consent to auditing and/or evaluating by authorized representatives of NRED.
- I agree to report any material changes of the information contained in this application to NRED prior to presenting the amended course.
- I agree to retain attendance records for at least five years from the date of the offering for each participant.
- I agree to provide certificates of attendance completed in compliance with NAC 645C.315 4. with original authorized signatures only for students who have completed this course.
- I agree to comply with the provisions of NAC 645C.

Signature:  Date: 4-17-15

Print Name: Jackie Vincent

Applications should be sent to:

Appraisal Officer  
Nevada Real Estate Division  
788 Fairview Drive, Suite 200  
Carson City, NV 89701-5453  
(775) 687-4280 ext 308

For questions call:

## **Adjustments: Supported or Not Supported?**

### **Course Description:**

For residential appraisers, extracting and supporting adjustments in the sales comparison approach is one of the most difficult and problematic aspects of an appraisal.

Most qualifying and continuing education focuses on the methods of extracting and supporting adjustments, without considering that there are actually two methods of researching and analyzing data: quantitative and qualitative.

Suggest to a residential appraiser that it might be appropriate to rely on qualitative analyses (trend analysis, ranking analysis, contingent valuation methodology, relative comparison analysis) and there is an immediate and intense reaction: I would dare – the client would NEVER accept it.

Compounding this thought process is the on-going conflict among appraisal educators. One "side" offers that ONLY quantitative adjustments can be supported, while the other side scoffs and pronounces qualitative adjustments to be equal, or even superior to, quantitative adjustments.

This course presents an unbiased look at both methods of research and analysis. It begins with a brief reminder that the appraiser is a professional, and, as such, it is their responsibility to understand how economic theory, appraisal theory, and appraisal practice fit together.

The course is divided into basically two primary sections: Quantitative Research and Qualitative Research. Recognized methods for each are presented, along with example of how these methods can be utilized in appraisal practice. Each section ends with a summary of the strengths and the weaknesses of each method.

The course also demonstrates that quantitative and qualitative research can produce either qualitative or quantitative data – and, in some cases, both.

The focus of the course is not to rehash the tried and true, but rather to help appraisers recognize, and then put into practice, both qualitative and quantitative research methods and techniques – and to help dispel the myth that only quantitative adjustments can be supported.

### **Course Objectives**

- Review the relationship between economic theory, appraisal theory, and appraisal practice
- Provide an in depth discussion of quantitative and qualitative research and the resulting data
- Identify quantitative research methods that are commonly relied upon in appraisal practice
- Introduce qualitative research methods that may be unknown to many appraisers; and for those to whom the methods are known, provide a refresher and a review of how they function
- Provide an unbiased look at both methodologies, including the strengths and the weaknesses of the methods

### **Course Schedule:**

Course objectives	10 minutes
Who are we	15 minutes
Appraisal Theory versus Appraisal Practice	15 minutes
What are Qualitative and Quantitative Adjustments	20 minutes

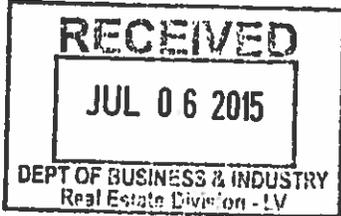
Case study demonstrating the difference Where do we first encounter qualitative vs quantitative	20 minutes
<i>Break</i>	10 minutes
<i>Break</i>	10 minutes
In depth study of Quantitative Research	
Paired Sales Analysis	45 minutes
Income Approach Data Analysis	15 minutes
Cost Approach Data Analysis	15 minutes
Linear Regression Analysis	15 minutes
<i>Lunch</i>	60 minutes
Linear Regression Analysis	30 minutes
Multiple Regression Analysis	15 minutes
Strengths/Weaknesses	10 minutes
In depth study of Qualitative Research	
Contingent Valuation Methodology	45 minutes
Trend Analysis	20 minutes
<i>Break</i>	10 minutes
Relative Comparison Analysis	60 minutes
Strengths/Weaknesses	10 minutes
Application Case Study	30 minutes
Wrap up/Questions	20 minutes
	420 minutes

*\* Breaks and lunch are not included in total class time.*

**7.f**

**Division use only:**

Receipt # \_\_\_\_\_  
 Credential # \_\_\_\_\_  
 Processor initials \_\_\_\_\_  
 Date \_\_\_\_\_



**STATE OF NEVADA  
 DEPARTMENT OF BUSINESS AND INDUSTRY  
 REAL ESTATE DIVISION**

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**APPRAISER CONTINUING EDUCATION**  
**NEW COURSE APPLICATION**  
*INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED*  
*THE COURSE APPLICATION FEE IS NON-REFUNDABLE.*

<b>School Name:</b> McKissock, LP		<b>Date:</b> 6-25-15
<b>Owner's Name:</b> Matthew McKissock		<b>School's Fax:</b> 814-723-3016
<b>School's Mailing Address:</b> 218 Liberty Street PO Box 1673 Warren, PA 16365		
<b>Education Contact:</b> Jackie Vincent		<b>Contact's Email:</b> jackie.vincent@mckissock.com
<b>School's Main Phone:</b> 800-328-2008		<b>Contact's Phone:</b> 800-328-2008 x 245
<b>School Locations &amp; Phone #s:</b> 218 Liberty Street PO Box 1673 Warren, PA 16365		
1-800-328-2008		
<b>Purpose of School:</b> McKissock, LP offers appraisal and real estate education (qualifying and continuing) nationwide.		

<b>Title of Course:</b> Managing Appraiser Liability		
<b>Delivery Method:</b> <input type="checkbox"/> Classroom <input checked="" type="checkbox"/> Internet <input type="checkbox"/> Home Study		<b>Hours of Instruction:</b> 8 hours
<b>Level of Difficulty:</b> <input type="checkbox"/> Beginner <input checked="" type="checkbox"/> Intermediate <input type="checkbox"/> Advanced		
<b>Course Objective: On completion of this course students will be able to:</b> Please see attached course description with learning objectives.		
<b>Subject Classification:</b> <input checked="" type="checkbox"/> Residential <input type="checkbox"/> General <input type="checkbox"/> Both <input type="checkbox"/> Ethics/Standards		
<b>Ethics/Standards Justification:</b>		
<b>Course Fee:</b> \$99.95	<b>Maximum Number of Participants:</b> N/A asynchronous distance education	

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e-mail: realest@red.state.nv.us http://www.red.state.nv.us

Is the course accredited, approved, or offered by any appraiser commission, trade commission or the Appraisal Qualifications Board?  Yes  No (If yes, please explain.)

<b>When:</b>	<b>Where:</b> Appraisal Qualifications Board	<b>Approval #:</b> N/A
<b>Additional Info:</b> None		

<b>Explain procedure for verifying attendance and complying with attendance requirements.</b>
(Note: minimum acceptable procedure is signing in at the beginning of the AM and PM session.)
Please see attached Distance Education Policies and Procedures.

**Required Materials to be Submitted with Application:**

Material:	Enclosed?	Comments:
Detailed Course Outline	<input checked="" type="checkbox"/> Yes	
Student Handouts & Course Materials (one copy)	<input checked="" type="checkbox"/> Yes	
List of Scheduled Course Dates and Locations	<input type="checkbox"/> Yes	Not currently scheduled for NV licensees.
Proposed Advertising	<input checked="" type="checkbox"/> Yes	
Statement of Refund or Cancellation Policy	<input checked="" type="checkbox"/> Yes	
Course Evaluation Form	<input checked="" type="checkbox"/> Yes	
List of Currently Approved Instructors and New Instructor Applications (who intend to teach course)	<input checked="" type="checkbox"/> Yes	Instructor Application is attached.
Attendance Certificate Sample** (see requirements below)	<input checked="" type="checkbox"/> Yes	
Distance Education ONLY: AQB or IDECC approval letter	<input checked="" type="checkbox"/> Yes	
Application Fee: \$100.00 (made payable to NRED)	<input checked="" type="checkbox"/> Yes	

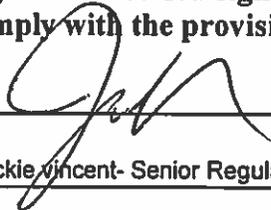
**\*\* Attendance Certificates must include all of the following:**

- Name of offering entity
- Title of course or seminar
- State approval number
- Name and license number of participant
- Date of instruction
- Number of hours of instruction
- Original signature of person authorized to sign for offering entity
- Statement: **COURSE APPROVED BY THE NEVADA COMMISSION OF APPRAISERS**

STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
REAL ESTATE DIVISION

788 Fairview Drive, Suite 200 \* Carson City, NV 89701-5453 \*(775) 687-4280  
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e-mail: realest@red.state.nv.us http://www.red.state.nv.us

- I consent to auditing and/or evaluating by authorized representatives of NRED.  
 I agree to report any material changes of the information contained in this application to NRED prior to presenting the amended course.  
 I agree to retain attendance records for at least five years from the date of the offering for each participant.  
 I agree to provide certificates of attendance completed in compliance with NAC 645C.315 4. with original authorized signatures only for students who have completed this course.  
 I agree to comply with the provisions of NAC 645C.

Signature:  Date: 6-25-15

Print Name: Jackie Vincent- Senior Regulatory Compliance Specialist

Applications should be sent to:

Appraisal Officer  
Nevada Real Estate Division  
788 Fairview Drive, Suite 200  
Carson City, NV 89701-5453  
(775) 687-4280 ext 308

For questions call:

## **Managing Appraiser Liability**

### **Course Description**

In our litigious society, appraisers are increasingly vulnerable to many kinds of liability. Liability cannot be eliminated entirely, but it can be managed. Appraisers are bound to follow federal and state laws and regulation, USPAP, and guidelines issued by government agencies, government-sponsored enterprises, and lenders, or else face civil penalties, criminal penalties, or loss of license. This seminar examines practical ways appraisers can protect themselves in their everyday practice, pointing out common malpractice issues and investigating available remedies. Among other topics, the course will discuss legal definitions and categories of penalties, third-party liability, competency, environmental issues, real estate and mortgage fraud, identity theft, supervising appraisal trainees, and how appraisers can best manage their liability.

### **Learning Objectives**

Upon completion of this course, the participant will be able to:

- Define common legal terms and apply them to appraisal
- Distinguish between civil law and criminal law
- Differentiate between USPAP workfile retention requirements and the statute of limitations
- List assignment elements that must be identified
- Identify assignment conditions and how they can affect liability
- Summarize issues related to third-party liability and ways of managing it
- Recognize various kinds of fraud schemes
- Identify appraiser identity theft and ways to avoid it
- Summarize subprime lending and related appraiser liability
- Summarize the Superfund program
- Recognize various environmental hazards and issues such as asbestos, radon, mold, underground storage tanks, lead-based paint, and indoor air quality
- Identify Fannie Mae and HUD requirements for identification of environmental hazards
- Identify elements of appraiser competency
- Summarize liability issues related to use of appraisal trainees
- Identify the importance of verification, documentation, and appropriate action in managing liability

## **Course Outline and Schedule**

Introduction, Civil vs. Criminal Law, Fraud, Quiz	15 minutes
Privity, USPAP, Statute of Limitations, Quiz	20 minutes
Workfile Retention Issues, Quiz	15 minutes
<b>Chapter 1 Quiz</b>	<b>10 minutes</b>
Basics of Liability, Assignment Elements, Intended Use, Quiz	20 minutes
Type of Value, Relevant Characteristics, Assignment Conditions, Quiz	20 minutes
Third-Party Liability, Use of Disclaimers, Quiz	15 minutes
<b>Chapter 2 Quiz</b>	<b>10 minutes</b>
Fraud, Understanding Mortgage Fraud, Quiz	15 minutes
Fraud Schemes, Flipping, Identity Theft, Protecting Oneself, Quiz	10 minutes
Real-life Fraud Examples, Subprime Lending, Appraiser Pressure, Quiz	20 minutes
<b>Chapter 3 Quiz</b>	<b>10 minutes</b>
Environmental Issues, EPA Enviromapper, Superfund Sites, Quiz	20 minutes
Asbestos, Radon, Quiz	20 minutes
Mold, USTs, Lead, Quiz	20 minutes
Indoor Air Quality, USPAP, Fannie Mae, FHA, Quiz	15 minutes
<b>Chapter 4 Quiz</b>	<b>10 minutes</b>
Competency Issues, Elements of Competency, Quiz	15 minutes
Use of Trainees, Employees and Confidentiality, Quiz	20 minutes
Workfile Documentation, Verification, Tips for Limiting Liability, Quiz	20 minutes
<b>Chapter 5 Quiz</b>	<b>10 minutes</b>
Final Exam	20 minutes
<b>TOTAL</b>	<b>350 minutes</b>

8.a



National Association of Independent Fee Appraisers  
2015 Fall Conference Schedule  
Mirage Hotel and Casino, Las Vegas, NV  
October 18-22, 2015

Sunday, October 18, 2015

Function	Time	Location
NALFA Conference Registration	3:00pm-6:30pm	Registration Desk 2
ASA Welcome Reception (Additional Registration Fee Required)	5:00pm-6:00pm	

Monday, October 19, 2015

Function	Time	Location
NALFA Conference Registration	7:00am-5:00pm	Registration Desk 2
Continental Breakfast	7:15am-8:00am	
Conference Introduction & Opening Remarks	8:00am-8:30am	
Conference Keynote Address Keynote Speaker: G. Scott Clemons	8:30am-9:30am	
Statistical Analysis and Hedonic Regression Applied to the Appraisal Profession Speaker: Ernest Demba	9:35am-10:35am	
Break	10:35am-10:45am	
Statistical Analysis and Hedonic Regression Applied to the Appraisal Profession (Continued) Speaker: Ernest Demba	10:45am-12:05pm	
Lunch Break on Your Own	12:05pm-1:30pm	
Preparing and Presenting Expert Valuation Testimony Speaker: Thomas Countryman	1:30pm-3:00pm	
Break	3:00pm-3:10pm	
Preparing and Presenting Expert Valuation Testimony (Continued) Speaker: Thomas Countryman	3:10pm-6:05pm	
ASA President's Reception (Additional Registration Fee Required)	5:45pm-7:00pm	



**National Association of Independent Fee Appraisers**  
**2015 Fall Conference Schedule**  
**Mirage Hotel and Casino, Las Vegas, NV**  
**October 19-22, 2015**

Tuesday, October 20, 2015

<b>Function</b>	<b>Time</b>	<b>Location</b>
<b>NAIFA Conference Registration</b>	7:00am-5:00pm	Registration Desk 2
<b>Continental Breakfast</b>	7:15am-8:00am	
<b>Joint General Session Speaker: Dr. Bill Saleebey</b>	8:00am-9:00am	
<b>The Secrets to Hotel/Casino Valuation</b> Speakers: Dr. Lawrence Golicz, Michael Lohmeier, Raymond Rath, Neil Thompson, and Mary Ann Weidner	9:05am-10:25am	
<b>Break</b>	10:25am-10:35am	
<b>The Secrets to Hotel/Casino Valuation (Continued)</b> Speakers: Dr. Lawrence Golicz, Michael Lohmeier, Raymond Rath, Neil Thompson, and Mary Ann Weidner	10:35am-11:50am	
<b>Lunch Break on Your Own</b>	11:50am-1:00pm	
<b>The Secrets to Hotel/Casino Valuation (Continued)</b> Speakers: Dr. Lawrence Golicz, Michael Lohmeier, Raymond Rath, Neil Thompson, and Mary Ann Weidner	1:00pm-2:30pm	
<b>Refreshment Break in Exhibit Hall</b>	2:30pm-2:40pm	
<b>The Secrets to Hotel/Casino Valuation (Continued)</b> Speakers: Dr. Lawrence Golicz, Michael Lohmeier, Raymond Rath, Neil Thompson, and Mary Ann Weidner	2:40pm-5:10pm	
<b>NAIFA President's Reception</b>	5:10pm-6:00pm	Antigua A&B



National Association of Independent Fee Appraisers  
 2015 Fall Conference Schedule  
 Mirage Hotel and Casino, Las Vegas, NV  
 October 19-22, 2015

Wednesday, October 21, 2015

Function	Time	Location
NAIFA Conference Registration	7:30am-11:30am	Registration Desk 2
Breakfast	7:15am-8:00am	
What's New at Veterans Affairs Speaker: Phyllis Chilton	8:00am-10:00am	
Fannie Mae Update Speaker: Robert Murphy	10:00am-12:00pm	
NAIFA National Committee Meetings	1:00pm-5:00pm	Antigua B, Key Largo Nassau Boardroom, St. Thomas A
NAIFA E&R Trust Event	7:00pm	Barbados A&B

Thursday, October 22, 2015

Function	Time	Location
NAIFA Membership Meeting	8:30am-9:00am	Barbados A&B
NAIFA Board of Directors Meeting	9:00am-3:00pm	Barbados A&B
NAIFA Installation and Awards Dinner	6:00pm-10:00pm	Bermuda A&B

STATE OF NEVADA  
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Receipt # \_\_\_\_\_  
Credential # \_\_\_\_\_  
Processor initials \_\_\_\_\_  
Date \_\_\_\_\_

**APPRAISER CONTINUING EDUCATION  
NEW COURSE APPLICATION**

**INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED.  
THE COURSE APPLICATION FEE IS NON-REFUNDABLE.**

School Name: <b>NAIFA</b>		Date: <b>5/29/15</b>
Owner's Name: Kevin Hacke - Executive Vice President	School's Fax: 312-673-6652	
School's Mailing Address: info@naifa.com		
Education Contact: Meredith McCann	Contact's Email: meredith_mccann@naifa.com	
School's Main Phone: 312-321-6830	Contact's Phone: 312-673-5893	
School Locations & Phone #s:		
330 N Wabash Ave #2000, Chicago, IL 60611		
Purpose of School:		
NAIFA is a professional real estate appraiser association		

Title of Course: Statistical Analysis and Hedonic Regression Applied to the Appraisal Profession			
Delivery Method:	<input checked="" type="checkbox"/> Classroom	<input type="checkbox"/> Internet	<input type="checkbox"/> Home Study
Hours of Instruction:	<b>3</b>		
Level of Difficulty:	<input checked="" type="checkbox"/> Beginner	<input type="checkbox"/> Intermediate	<input type="checkbox"/> Advanced
Course Objective: On completion of this course students will be able to:			
Please see enclosed			
Subject Classification:	<input type="checkbox"/> Residential	<input type="checkbox"/> General	<input checked="" type="checkbox"/> Both
<input type="checkbox"/> Ethics/Standards			
Ethics/Standards Justification:			
Course Fee: \$279-\$329 (full day)	Maximum Number of Participants: 200		

Is the course accredited, approved, or offered by any appraiser commission, trade commission or the Appraisal Qualifications Board?  Yes  No (If yes, please explain.)

When:	Where:	Approval #:
Additional Info:		

STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
**REAL ESTATE DIVISION**

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E-mail: realest@red.state.nv.us http://www.red.state.nv.us

**Explain procedure for verifying attendance and complying with attendance requirements.**  
(Note: minimum acceptable procedure is signing in at the beginning of the AM and PM session.)  
NAIFA uses both a roster and a morning and afternoon sign-in sheet.

**Required Materials to be submitted with Application:**

Material:	Enclosed?	Comments:
Detailed Course Outline	<input checked="" type="checkbox"/> Yes	
Student Handouts & Course Materials (one copy)	<input checked="" type="checkbox"/> Yes	
List of Scheduled Course Dates and Locations	<input checked="" type="checkbox"/> Yes	
Proposed Advertising	<input checked="" type="checkbox"/> Yes	
Statement of Refund or Cancellation Policy	<input checked="" type="checkbox"/> Yes	
Course Evaluation Form	<input checked="" type="checkbox"/> Yes	
List of Currently Approved Instructors and New Instructor Applications (who intend to teach course)	<input checked="" type="checkbox"/> Yes	
Attendance Certificate Sample** (see requirements below)	<input checked="" type="checkbox"/> Yes	
Distance Education ONLY: AQB or IDECC approval letter	<input type="checkbox"/> Yes	
Application Fee: \$100.00 (made payable to NRED)	<input checked="" type="checkbox"/> Yes	

**\*\* Attendance Certificates must include all of the following:**

- Name of offering entity
- Title of course or seminar
- State approval number
- Name and license number of participant
- Date of instruction
- Number of hours of instruction
- Original signature of person authorized to sign for offering entity
- Statement: COURSE APPROVED BY THE NEVADA COMMISSION OF APPRAISERS

STATE OF NEVADA  
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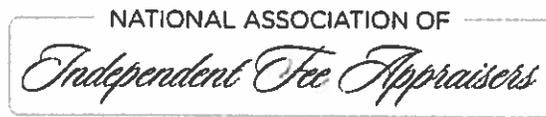
- I consent to auditing and/or evaluating by authorized representatives of NRED.
- I agree to report any material changes of the information contained in this application to NRED prior to presenting the amended course.
- I agree to retain attendance records for at least five years from the date of the offering for each participant.
- I agree to provide certificates of attendance completed in compliance with NAC 645C.315 4 with original authorized signatures only for students who have completed this course.
- I agree to comply with the provisions of NAC 645C.

Signature:  Date: May 29, 2015

Print Name: Meredith McCann

Applications should be sent to: Appraisal Officer  
Nevada Real Estate Division  
1179 Fairview Drive, Suite E  
Carson City, NV 89701-5453

For questions call: (775) 687-4280 ext 308



**NATIONAL ASSOCIATION OF INDEPENDENT FEE APPRAISERS**  
**Monday, October 19, 2015 9:35am-12:05pm**  
**Venue: The Mirage Hotel and Casino, Las Vegas, NV**

**Statistical Analysis and Hedonic Regression Applied to the Appraisal Profession**  
**Ernest Demba**

9:35am - 10:35am Overview of computer and statistical tools to construct valuation probabilities  
Description of analysis used for statistical testing

10:35 - 10:45 Break

10:45am - 12:05pm Application of the Hedonic method with the sales comparison approach  
Functions of, and reasons for, statistical analysis in the appraisal process  
Conclusion and Q&A



**NATIONAL ASSOCIATION OF INDEPENDENT FEE APPRAISERS**  
**Monday, October 19, 2015**  
**Venue: The Mirage Hotel and Casino, Las Vegas, NV**

**Course Descriptions**

**Statistical Analysis and Hedonic Regression Applied to the Appraisal Profession – 9:35am-12:05pm**

Presented by Ernest Demba, this 3-hour session will focus on reviewing the statistical tools required to develop and describe assignment results in valuation assignments and the application of the Hedonic Method within the sales comparison approach.

8.b

STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
REAL ESTATE DIVISION

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e-mail: [realest@red.state.nv.us](mailto:realest@red.state.nv.us)      <http://www.red.state.nv.us>

**Division use only:**

Receipt # \_\_\_\_\_  
Credential # \_\_\_\_\_  
Processor initials \_\_\_\_\_  
Date \_\_\_\_\_

**APPRAISER CONTINUING EDUCATION  
NEW COURSE APPLICATION**

**INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED.  
THE COURSE APPLICATION FEE IS NON-REFUNDABLE.**

School Name: <b>NAIFA</b>		Date: <b>5/29/15</b>
Owner's Name: Kevin Hacke - Executive Vice President	School's Fax: 312-673-6652	
School's Mailing Address: <a href="mailto:info@naifa.com">info@naifa.com</a>		
Education Contact: Meredith McCann	Contact's Email: <a href="mailto:meredith_mccann@naifa.com">meredith_mccann@naifa.com</a>	
School's Main Phone: 312-321-6830	Contact's Phone: 312-673-5893	
School Locations & Phone #s:		
330 N Wabash Ave #2000, Chicago, IL 60611		
Purpose of School:		
NAIFA is a professional real estate appraiser association		

Title of Course: <b>The Secrets to Hotel/Casino Valuation</b>			
Delivery Method: <input checked="" type="checkbox"/> Classroom	<input type="checkbox"/> Internet	<input type="checkbox"/> Home Study	Hours of Instruction: <b>7</b>
Level of Difficulty: <input checked="" type="checkbox"/> Beginner	<input type="checkbox"/> Intermediate	<input type="checkbox"/> Advanced	
Course Objective: On completion of this course students will be able to:			
Please see enclosed			
Subject Classification: <input type="checkbox"/> Residential	<input type="checkbox"/> General	<input checked="" type="checkbox"/> Both	<input type="checkbox"/> Ethics/Standards
Ethics/Standards Justification:			
Course Fee: \$279-\$329 (full day)	Maximum Number of Participants: 200		

Is the course accredited, approved, or offered by any appraiser commission, trade commission or the Appraisal Qualifications Board?  Yes  No (If yes, please explain.)

When:	Where:	Approval #:
Additional Info:		

**STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
REAL ESTATE DIVISION**

1179 Fairview Drive, Suite E \* Carson City, NV 89701-5453 \*(775) 687-4280  
2501 East Sahara Avenue, Suite 102 \* Las Vegas, NV 89104-4137 \*(702) 486-4033  
E-mail: realest@red.state.nv.us http://www.red.state.nv.us

**Explain procedure for verifying attendance and complying with attendance requirements.**  
(Note: minimum acceptable procedure is signing in at the beginning of the AM and PM session.)  
NAIFA uses both a roster and a morning and afternoon sign-in sheet.

**Required Materials to be submitted with Application:**

Material:	Enclosed?	Comments:
Detailed Course Outline	<input checked="" type="checkbox"/> Yes	
Student Handouts & Course Materials (one copy)	<input checked="" type="checkbox"/> Yes	
List of Scheduled Course Dates and Locations	<input checked="" type="checkbox"/> Yes	
Proposed Advertising	<input checked="" type="checkbox"/> Yes	
Statement of Refund or Cancellation Policy	<input checked="" type="checkbox"/> Yes	
Course Evaluation Form	<input checked="" type="checkbox"/> Yes	
List of Currently Approved Instructors and New Instructor Applications (who intend to teach course)	<input checked="" type="checkbox"/> Yes	
Attendance Certificate Sample** (see requirements below)	<input checked="" type="checkbox"/> Yes	
Distance Education ONLY: AQB or IDECC approval letter	<input type="checkbox"/> Yes	
Application Fee: \$100.00 (made payable to NRED)	<input checked="" type="checkbox"/> Yes	

**\*\* Attendance Certificates must include all of the following:**

- Name of offering entity
- Title of course or seminar
- State approval number
- Name and license number of participant
- Date of instruction
- Number of hours of instruction
- Original signature of person authorized to sign for offering entity
- Statement: COURSE APPROVED BY THE NEVADA COMMISSION OF APPRAISERS

STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
REAL ESTATE DIVISION

1179 Fairview Drive, Suite E \* Carson City, NV 89701-5453 \*(775) 687-4280  
2501 East Sahara Avenue, Suite 102 \* Las Vegas, NV 89104-4137 \*(702) 486-4033  
E-mail: realest@red.state.nv.us <http://www.red.state.nv.us>

- I consent to auditing and/or evaluating by authorized representatives of NRED.
- I agree to report any material changes of the information contained in this application to NRED prior to presenting the amended course.
- I agree to retain attendance records for at least five years from the date of the offering for each participant.
- I agree to provide certificates of attendance completed in compliance with NAC 645C.315 4 with original authorized signatures only for students who have completed this course.
- I agree to comply with the provisions of NAC 645C.

Signature:  Date: May 29, 2015

Print Name: Meredith McCann

Applications should be sent to: Appraisal Officer  
Nevada Real Estate Division  
1179 Fairview Drive, Suite E  
Carson City, NV 89701-5453

For questions call: (775) 687-4280 ext 308



**NATIONAL ASSOCIATION OF INDEPENDENT FEE APPRAISERS**  
**Tuesday, October 20, 2015 9:05am-5:10pm**  
**Venue: The Mirage Hotel and Casino, Las Vegas, NV**

**The Secrets to Hotel/Casino Valuation**

**9:05am - 10:25am Ad Valorem issues involving casino valuations - Mary Ann Weidner**

Overview of the valuation of hotel casinos from assessment perspective in Clark County (Las Vegas) including:

- Analyzing departmental revenue and expenses
- Reviewing and analyzing historical market transactions
- Deriving income, expenses and capitalization rates

10:25am - 10:35am Break

**10:35am - 11:50am Real vs personal property issues involving casino valuations - Neil Thompson**

- Analysis of cost versus value of gaming property.
- Security features.
- Leasing or purchasing assets for developing a casino.

11:50am - 1:00pm Lunch Break

**1:00pm - 2:30pm Real vs business valuation issues involving casino valuations - Ray Rath**

Overview of gaming industry including:

- Fair Value in the Gaming Industry
- Fair Value Developments
- Multi-discipline valuations and the gaming industry

2:30pm - 2:40pm Break

**2:40pm - 4:00pm Real property valuation issues involving casino valuations - Lawrence Golicz**

- Cost approach and uniqueness of land valuation and type of cost method used (replacement versus reproduction cost)
- Land valuation
- Income approach reviewed
- Sales approach reviewed

4:00pm - 4:10pm Break

**4:10pm - 5:10pm Panel discussion and Q&A**



**NATIONAL ASSOCIATION OF INDEPENDENT FEE APPRAISERS**  
**Tuesday, October 20, 2015**  
**Venue: The Mirage Hotel and Casino, Las Vegas, NV**

### **Course Description**

#### **The Secrets to Hotel/Casino Valuation – 9:05am-5:10pm**

Valuation of casinos involves a multi-disciplinary perspective of real, personal and business intangibles. With the expansion of legalized casinos over the past decade there are increasing challenges involved in valuing these properties. Many of the challenges are exemplified during development and taxation efforts, however the issues of valuation occurs in many other areas. This program will included the unique challenges involved in valuing them from a ad valorem property taxation perspective, real versus personal property perspective, business valuation perspective. All of the challenges and potential solutions are necessary considerations an appraiser needs to examine in involved in real estate appraisal. Session speakers include Mary Ann Weidner, Neil Thompson, Raymond Rath, and Dr. Lawrence J. Golicz.

8.C

STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
REAL ESTATE DIVISION

1179 Fairview Drive, Ste. E \* Carson City, NV 89701 \* (775) 687-4280  
2501 E. Sahara Ave, Ste. 102 \* Las Vegas, NV 89104 \* (702) 486-4033  
e-mail: [realest@red.state.nv.us](mailto:realest@red.state.nv.us) <http://www.red.state.nv.us>

<b>Division use only:</b>	
Receipt # _____	
Credential # _____	
Processor initials _____	
Date _____	

**APPRAISER CONTINUING EDUCATION  
NEW COURSE APPLICATION**

*INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED.  
THE COURSE APPLICATION FEE IS NON-REFUNDABLE.*

School Name: <b>NAIFA</b>		Date: <b>5/29/15</b>
Owner's Name: Kevin Hacke - Executive Vice President	School's Fax: 312-673-6652	
School's Mailing Address: <a href="mailto:info@naifa.com">info@naifa.com</a>		
Education Contact: Meredith McCann	Contact's Email: <a href="mailto:meredith_mccann@naifa.com">meredith_mccann@naifa.com</a>	
School's Main Phone: 312-321-6830	Contact's Phone: 312-673-5893	
School Locations & Phone #s:		
330 N Wabash Ave #2000, Chicago, IL 60611		
Purpose of School:		
NAIFA is a professional real estate appraiser association		

Title of Course: <b>Words of Wisdom from VA and FNMA</b>			
Delivery Method: <input checked="" type="checkbox"/> Classroom	<input type="checkbox"/> Internet	<input type="checkbox"/> Home Study	Hours of Instruction: <b>4</b>
Level of Difficulty: <input checked="" type="checkbox"/> Beginner	<input type="checkbox"/> Intermediate	<input type="checkbox"/> Advanced	
Course Objective: On completion of this course students will be able to:			
Please see enclosed			
Subject Classification: <input type="checkbox"/> Residential	<input type="checkbox"/> General	<input checked="" type="checkbox"/> Both	<input type="checkbox"/> Ethics/Standards
Ethics/Standards Justification:			
Course Fee: \$279-\$329 (full day)	Maximum Number of Participants: 200		

Is the course accredited, approved, or offered by any appraiser commission, trade commission or the Appraisal Qualifications Board?  Yes  No (If yes, please explain.)

When:	Where:	Approval #:
Additional Info:		

**STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
REAL ESTATE DIVISION**

1179 Fairview Drive, Suite E \* Carson City, NV 89701-5453 \*(775) 687-4280  
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E-mail: realest@red.state.nv.us http://www.red.state.nv.us

**Explain procedure for verifying attendance and complying with attendance requirements.**  
(Note: minimum acceptable procedure is signing in at the beginning of the AM and PM session.)

NAIFA uses both a roster and a morning and afternoon sign-in sheet.

**Required Materials to be submitted with Application:**

Material:	Enclosed?	Comments:
Detailed Course Outline	<input checked="" type="checkbox"/> Yes	
Student Handouts & Course Materials (one copy)	<input checked="" type="checkbox"/> Yes	
List of Scheduled Course Dates and Locations	<input checked="" type="checkbox"/> Yes	
Proposed Advertising	<input checked="" type="checkbox"/> Yes	
Statement of Refund or Cancellation Policy	<input checked="" type="checkbox"/> Yes	
Course Evaluation Form	<input checked="" type="checkbox"/> Yes	
List of Currently Approved Instructors and New Instructor Applications (who intend to teach course)	<input checked="" type="checkbox"/> Yes	
Attendance Certificate Sample** (see requirements below)	<input checked="" type="checkbox"/> Yes	
Distance Education ONLY: AQB or IDECC approval letter	<input type="checkbox"/> Yes	
Application Fee: \$100.00 (made payable to NRED)	<input checked="" type="checkbox"/> Yes	

**\*\* Attendance Certificates must include all of the following:**

- Name of offering entity
- Title of course or seminar
- State approval number
- Name and license number of participant
- Date of instruction
- Number of hours of instruction
- Original signature of person authorized to sign for offering entity
- Statement: COURSE APPROVED BY THE NEVADA COMMISSION OF APPRAISERS

STATE OF NEVADA  
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E-mail: realest@red.state.nv.us <http://www.red.state.nv.us>

- I consent to auditing and/or evaluating by authorized representatives of NRED.
- I agree to report any material changes of the information contained in this application to NRED prior to presenting the amended course.
- I agree to retain attendance records for at least five years from the date of the offering for each participant.
- I agree to provide certificates of attendance completed in compliance with NAC 645C.315 4 with original authorized signatures only for students who have completed this course.
- I agree to comply with the provisions of NAC 645C.

Signature:  Date: May 29, 2015

Print Name: Meredith McCann

Applications should be sent to:      Appraisal Officer  
Nevada Real Estate Division  
1179 Fairview Drive, Suite E  
Carson City, NV 89701-5453

For questions call:                      (775) 687-4280 ext 308



**NATIONAL ASSOCIATION OF INDEPENDENT FEE APPRAISERS**  
**Wednesday, October 21, 2015 8:00am-12:00pm**  
**Venue: The Mirage Hotel and Casino, Las Vegas, NV**

**What's New at Veterans Affairs**  
**Phyllis Chilton**

8:00 am–8:15am Introduction and seminar overview

8:15am-8:30am What's new at VA

8:30am-9:30am Review of the most Recent VA Circulars:

26-14-8 Repair Inspection Processing

26-14-5 VA Appraisal Requirements on Foreclosed Properties

26-13-24 Updated Department of VA Water/Sewer Connection Requirements

26-14-27 Policy Changes Affecting Value Adjustments and Photographs

26-14-29 Agreement of Sale/Sales Contract to be Provided to the Fee Appraiser

VA Pamphlet 26-7, Revised - Chapter 12: Minimum Property Requirements

Any additional policy or appraisal changes released in 2015

9:30am-10:00am Session conclusion and Q&A

**Fannie Mae Update**  
**Robert Murphy**

10:00am-10:15am 2015 Lender Letters including 2015-02 Appraisals, Processes, and Policies

10:15am-10:45am Current Selling Guide, Chapter B4-1, Appraisal Requirements – What's Changed?

10:45am-11:30am Collateral Underwriting (CU)

11:30am-12:00pm FNMA Q&A on CU



**NATIONAL ASSOCIATION OF INDEPENDENT FEE APPRAISERS**  
**Wednesday, October 21, 2015**  
**Venue: The Mirage Hotel and Casino, Las Vegas, NV**

**Course Descriptions**

**What's New at Veterans Affairs - 8:00am-9:45am**

Presented by Phyllis Chilton, this 2-hour session will review the most recent VA circulars and their impact on, and expectations of, appraisers and also provide an overview of the latest VA appraisal policies.

**Fannie Mae Updates and Collateral Underwriter -10:00am-12:00pm**

This 2-hour session, presented by Robert Murphy, will provide an overview of the 2015 Lender Letters, the Current Selling Guide, and Collateral Underwriting.

8.d

STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
REAL ESTATE DIVISION

1179 Fairview Drive, Ste. E \* Carson City, NV 89701 \* (775) 687-4280  
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e-mail: [realest@red.state.nv.us](mailto:realest@red.state.nv.us) <http://www.red.state.nv.us>

**Division use only:**

Receipt # \_\_\_\_\_  
Credential # \_\_\_\_\_  
Processor initials \_\_\_\_\_  
Date \_\_\_\_\_

**APPRAISER CONTINUING EDUCATION  
NEW COURSE APPLICATION**

**INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED.  
THE COURSE APPLICATION FEE IS NON-REFUNDABLE.**

School Name: <b>NAIFA</b>		Date: <b>5/29/15</b>
Owner's Name: Kevin Hacke - Executive Vice President		School's Fax: 312-673-6652
School's Mailing Address: <a href="mailto:info@naifa.com">info@naifa.com</a>		
Education Contact: Meredith McCann	Contact's Email: <a href="mailto:meredith_mccann@naifa.com">meredith_mccann@naifa.com</a>	
School's Main Phone: 312-321-6830	Contact's Phone: 312-673-5893	
School Locations & Phone #s:		
330 N Wabash Ave #2000, Chicago, IL 60611		
Purpose of School:		
NAIFA is a professional real estate appraiser association		

Title of Course: <b>Preparing and Presenting Expert Valuation Testimony</b>			
Delivery Method:	<input checked="" type="checkbox"/> Classroom	<input type="checkbox"/> Internet	<input type="checkbox"/> Home Study
Hours of Instruction:	<b>4</b>		
Level of Difficulty:	<input checked="" type="checkbox"/> Beginner	<input type="checkbox"/> Intermediate	<input type="checkbox"/> Advanced
Course Objective: <b>On completion of this course students will be able to:</b>			
Please see enclosed			
Subject Classification:	<input type="checkbox"/> Residential	<input type="checkbox"/> General	<input checked="" type="checkbox"/> Both
<input type="checkbox"/> Ethics/Standards			
Ethics/Standards Justification:			
Course Fee: \$279-\$329 (full day)	Maximum Number of Participants: 200		

Is the course accredited, approved, or offered by any appraiser commission, trade commission or the Appraisal Qualifications Board?  Yes  No (If yes, please explain.)

When:	Where:	Approval #:
Additional Info:		

STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
**REAL ESTATE DIVISION**

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2501 East Sahara Avenue, Suite 102 \* Las Vegas, NV 89104-4137 \*(702) 486-4033  
E-mail: realest@red.state.nv.us http://www.red.state.nv.us

**Explain procedure for verifying attendance and complying with attendance requirements.**  
(Note: minimum acceptable procedure is signing in at the beginning of the AM and PM session.)

NAIFA uses both a roster and a morning and afternoon sign-in sheet.

**Required Materials to be submitted with Application:**

Material:	Enclosed?	Comments:
Detailed Course Outline	<input checked="" type="checkbox"/> Yes	
Student Handouts & Course Materials (one copy)	<input checked="" type="checkbox"/> Yes	
List of Scheduled Course Dates and Locations	<input checked="" type="checkbox"/> Yes	
Proposed Advertising	<input checked="" type="checkbox"/> Yes	
Statement of Refund or Cancellation Policy	<input checked="" type="checkbox"/> Yes	
Course Evaluation Form	<input checked="" type="checkbox"/> Yes	
List of Currently Approved Instructors and New Instructor Applications (who intend to teach course)	<input checked="" type="checkbox"/> Yes	
Attendance Certificate Sample** (see requirements below)	<input checked="" type="checkbox"/> Yes	
Distance Education ONLY: AQB or IDECC approval letter	<input type="checkbox"/> Yes	
Application Fee: \$100.00 (made payable to NRED)	<input checked="" type="checkbox"/> Yes	

**\*\* Attendance Certificates must include all of the following:**

- Name of offering entity
- Title of course or seminar
- State approval number
- Name and license number of participant
- Date of instruction
- Number of hours of instruction
- Original signature of person authorized to sign for offering entity
- Statement: COURSE APPROVED BY THE NEVADA COMMISSION OF APPRAISERS

STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
REAL ESTATE DIVISION

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2501 East Sahara Avenue, Suite 102 \* Las Vegas, NV 89104-4137 \*(702) 486-4033  
E-mail: realest@red.state.nv.us <http://www.red.state.nv.us>

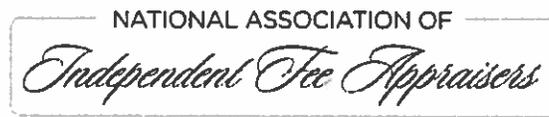
- I consent to auditing and/or evaluating by authorized representatives of NRED.
- I agree to report any material changes of the information contained in this application to NRED prior to presenting the amended course.
- I agree to retain attendance records for at least five years from the date of the offering for each participant.
- I agree to provide certificates of attendance completed in compliance with NAC 645C.315 4 with original authorized signatures only for students who have completed this course.
- I agree to comply with the provisions of NAC 645C.

Signature:  Date: May 29, 2015

Print Name: Meredith McCann

Applications should be sent to:      Appraisal Officer  
Nevada Real Estate Division  
1179 Fairview Drive, Suite E  
Carson City, NV 89701-5453

For questions call:                      (775) 687-4280 ext 308



**NATIONAL ASSOCIATION OF INDEPENDENT FEE APPRAISERS**  
**Monday, October 19, 2015 1:30pm-6:05pm**  
**Venue: The Mirage Hotel and Casino, Las Vegas, NV**

**Preparing and Presenting Expert Valuation Testimony**  
**Thomas Countryman**

- 1:30pm – 3:00pm Selection and qualification of appraiser as expert witnesses in a litigation-based assignment
- 3:00pm – 3:10pm Break
- 3:10pm – 4:30pm Data gathering and analysis, including document discovery and enforcement limits
- 4:30pm – 4:40pm Break
- 4:40pm – 6:05pm Preparing written direct and rebuttal reports and related evidentiary objections  
Preparing and presenting actual expert testimony  
Purpose and process of expert rebuttals  
Conclusion and Q&A



**NATIONAL ASSOCIATION OF INDEPENDENT FEE APPRAISERS**  
**Monday, October 19, 2015**  
**Venue: The Mirage Hotel and Casino, Las Vegas, NV**

**Course Descriptions**

**Preparing and Presenting Expert Valuation Testimony -1:30pm-6:05pm**

This 5-hour session, presented by John Countryman, will focus on the litigation environment involving appraisers as experts. Credible and convincing evidence of value is an essential factor in most tax controversies. Whether in court, ARBs, negotiation or behind the scenes strategy and analysis, all sides can benefit from the early involvement of both expert appraisers and legal counsel. Individually, but especially collectively, the effective use of appraisers and attorneys can give a case greater credibility and enhance persuasion while ultimately being more cost-effective for the client than not using such resources. This session will address the benefits and processes involved in developing and presenting expert valuation testimony.

9.a

STATE OF NEVADA  
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REAL ESTATE DIVISION

1179 Fairview Drive, Ste. E \* Carson City, NV 89701 \* (775) 687-4280  
2501 E. Sahara Ave, Ste. 102 \* Las Vegas, NV 89104 \* (702) 486-4033  
e-mail: realest@red.state.nv.us      http://www.red.state.nv.us

**Division use only:**

Receipt # \_\_\_\_\_  
Credential # \_\_\_\_\_  
Processor initials \_\_\_\_\_  
Date \_\_\_\_\_

**APPRAISER CONTINUING EDUCATION  
NEW COURSE APPLICATION**

**INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED.  
THE COURSE APPLICATION FEE IS NON-REFUNDABLE.**

<b>School Name:</b> California Chapter, ASFMRA		<b>Date:</b> February 27, 2015
<b>Owner's Name:</b> American Society of Farm Managers & Rural Appraisers		<b>School's Fax:</b> (209) 368-3602
<b>School's Mailing Address:</b> P.O. Box 838, Woodbridge, CA 95258		
<b>Education Contact:</b> Suzie Roget		<b>Contact's Email:</b> sroget@calasfmra.com
<b>School's Main Phone:</b> (209) 368-3672		<b>Contact's Phone:</b> Same
<b>School Locations &amp; Phone #s:</b>		
Course for which application is being submitted will be held at the Paso Robles Event Center, 2198 Riverside Avenue, Paso Robles, CA		
<b>Purpose of School:</b>		
In-depth hands-on workshop on Unmanned Aerial Systems, their use and how to operate them.		

<b>Title of Course:</b> In-Depth Unmanned Aerial Systems Workshop	
<b>Delivery Method:</b> <input checked="" type="checkbox"/> Classroom <input type="checkbox"/> Internet <input type="checkbox"/> Home Study	<b>Hours of Instruction:</b>
<b>Level of Difficulty:</b> <input type="checkbox"/> Beginner <input checked="" type="checkbox"/> Intermediate <input type="checkbox"/> Advanced	
<b>Course Objective: On completion of this course students will be able to:</b>	
Be better informed of California and Nevada land and lease values and influence of commodities on such.	
<b>Subject Classification:</b> <input type="checkbox"/> Residential <input checked="" type="checkbox"/> General <input type="checkbox"/> Both <input type="checkbox"/> Ethics/Standards	
<b>Ethics/Standards Justification:</b>	
<b>Course Fee:</b> \$150 Member / \$180 Non	<b>Maximum Number of Participants:</b> 50

Is the course accredited, approved, or offered by any appraiser commission, trade commission or the Appraisal Qualifications Board?     Yes     No    (If yes, please explain.)

<b>When:</b>	<b>Where:</b>	<b>Approval #:</b>
<b>Additional Info:</b>		

**STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
REAL ESTATE DIVISION**

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E-mail: realest@red.state.nv.us http://www.red.state.nv.us

**Explain procedure for verifying attendance and complying with attendance requirements.**  
(Note: minimum acceptable procedure is signing in at the beginning of the AM and PM session.)  
Students are required to sign in after morning and afternoon sessions.

**Required Materials to be submitted with Application:**

Material:	Enclosed?	Comments:
Detailed Course Outline	<input checked="" type="checkbox"/> Yes	
Student Handouts & Course Materials (one copy)	<input type="checkbox"/> Yes	N/A
List of Scheduled Course Dates and Locations	<input checked="" type="checkbox"/> Yes	
Proposed Advertising	<input checked="" type="checkbox"/> Yes	
Statement of Refund or Cancellation Policy	<input checked="" type="checkbox"/> Yes	
Course Evaluation Form	<input type="checkbox"/> Yes	Electronic survey follows conference.
List of Currently Approved Instructors and New Instructor Applications (who intend to teach course)	<input type="checkbox"/> Yes	Speaker List Provided
Attendance Certificate Sample** (see requirements below)	<input checked="" type="checkbox"/> Yes	
Distance Education ONLY: AQB or IDECC approval letter	<input type="checkbox"/> Yes	n/a
Application Fee: \$100.00 (made payable to NRED)	<input checked="" type="checkbox"/> Yes	

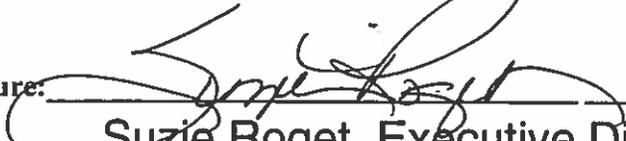
**\*\* Attendance Certificates must include all of the following:**

- Name of offering entity
- Title of course or seminar
- State approval number
- Name and license number of participant
- Date of instruction
- Number of hours of instruction
- Original signature of person authorized to sign for offering entity
- Statement: **COURSE APPROVED BY THE NEVADA COMMISSION OF APPRAISERS**

STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
**REAL ESTATE DIVISION**

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E-mail: realest@red.state.nv.us <http://www.red.state.nv.us>

- I consent to auditing and/or evaluating by authorized representatives of NRED.
- I agree to report any material changes of the information contained in this application to NRED prior to presenting the amended course.
- I agree to retain attendance records for at least five years from the date of the offering for each participant.
- I agree to provide certificates of attendance completed in compliance with NAC 645C.315 4 with original authorized signatures only for students who have completed this course.
- I agree to comply with the provisions of NAC 645C.

Signature:  Date: February 27, 2015  
Print Name: Suzie Roget, Executive Director, CalASFMRA

Applications should be sent to: Appraisal Officer  
Nevada Real Estate Division  
1179 Fairview Drive, Suite E  
Carson City, NV 89701-5453

For questions call: (775) 687-4280 ext 308

**OUTLOOK 2015 AGRIBUSINESS CONFERENCE**  
**IN-DEPTH UNMANNED AERIAL SYSTEMS WORKSHOP**  
**THURSDAY, APRIL 16, 2015**  
**PASO ROBLES, CA**

<b>Time</b>	<b>Topic</b>	<b>Presenter</b>	<b>Minutes</b>
8:00 - 9:30 a.m.	Technology Review History of Unmanned Aerial Systems Public Opinion Challenges FAA Hobby Guidelines New AFF Proposed Commercial Policy	Chad Colby	90
9:30 - 9:45 a.m.	Break	n/a	15
9:45 - 11:00 a.m.	Intro Flights with Phantom 2	Chad Colby	75
11:00 - 11:30 a.m.	Q & A Session on Morning Topics		30
11:30 - 12:15 p.m.	Lunch	n/a	45
12:15 - 1:30 p.m.	Current UAV Technology <ul style="list-style-type: none"> <li>• Multi Rotors</li> <li>• Fixed Wings</li> <li>• Sensors</li> </ul> Future Technology Q&A Session on Above Topics	Chad Colby	75
1:30 - 2:30 p.m.	Advanced flight demos Additional flight time and Q&A with equipment	Chad Colby	60
2:30 - 2:45 p.m.	Break		15
2:45 - 4:30 p.m.	Hands on instruction - flying Unmanned Aerial Systems	Patrick Smith / Professional UAV Pilot	75
		<b>Total Minutes</b>	<b>480</b>
		<b>Less Portion of Lunch</b>	<b>-45</b>
		<b>Net Total Minutes</b>	<b>435</b>
		<b>Conversion to Hours</b>	<b>7.25</b>



# "What I've Learned... Unmanned Aerial Systems"

by Chad Colby

April 15th 8:00am-2:30pm

Paso Robles Event Center

2198 Riverside Avenue, Paso Robles CA



California Chapter  
**ASFMRA**  
Western Ag Professionals

This special class will go into much more detail on how to get started in Unmanned Aerial Systems as a hobbyist. You will be taught the latest FAA regulations & current aerial imagery available today. See the latest technology in person and learn from the experts!

The speaker, Chad Colby has become a Nationwide leader in unmanned aerial systems in the agriculture industry. Colby fields requests from all over the country from people wanting his services or wanting him to share his knowledge. In 2013 he launched [AgTechTalk.com](http://AgTechTalk.com) to provide readers with the most up to date information pertaining to unmanned aerial systems. Through developing [AgTechTalk.com](http://AgTechTalk.com), Colby has had the honor and pleasure of speaking at many events across the United States and Canada including the 2013 John Deere Global IT Conference where he presented "Drones in Agriculture, the Next Phase in Precision Farming" and other events such as the 2014 Precision Aerial Ag Show and Ag PhD Field Day at Hefty Farm. He also appears often on the TV show This Week in Agribusiness where he presents a segment called Ag Tech Talk. As unmanned aerial systems continue to evolve Colby is fielding more and more requests to appear on Regional and even National media. His unique experiences will help educate you on what this technology can mean to your operation.

