

# APPRAISAL EDUCATION AGENDA

## August 11-12, 2015

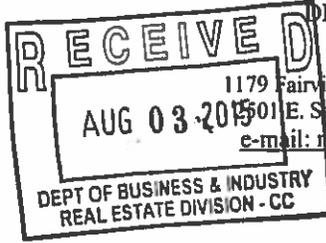
### CONSENT AGENDA

1. Allterra Group
  - a. FHA Appraisals and Reporting Requirements, 7 hours
  - b. 2015 Regulatory Update/Best Practice, 7 hours
  - c. 2015 Keynote/The Future of Valuation, 7 hours
2. American Society of Farm Managers & Rural Appraisers
  - a. Understanding and Using Comparable Techniques, 7 hours
  - b. Introduction to Statistical Analysis for Appraisers, 8 hours
  - c. Rural Sales Analysis and Confirmation, 8 hours
  - d. Foundations of Appraisal Review, 40/36 hours
3. American Society of Farm Managers & Rural Appraisers, CA Chapter
  - a. Outlook 2015 Regional AG Tour, 8 hours
  - b. Outlook 2015 Agribusiness Conference, 8 hours
4. The Appraisal Institute
  - a. Online Appraising Convenience Stores, 7 hours
  - b. Online Thinking Outside the Form, 4 hours
  - c. Online Small Hotel/Motel Valuation, 7 hours
  - d. AI Connect 2015 – Day 2 AM, 4 hours
  - e. AI Connect 2015 – Day 2 PM, 4 hours
  - f. AI Connect 2015 – Day 3, 4 hours
5. The Columbia Institute
  - a. FHA SFR Appraising Handbook 4000.1, 8 hours
  - b. Appraisal Review: Theory & Practice, 8 hours
  - c. 2015 Appraisal Summit & Expo, 7 hours
6. Ken Hunsinger Seminars
  - a. Completing the FHA Appraisal Report, 7 hours
7. McKissock
  - a. Strange but True: Appraising Complex Residential Properties, 7 hours
  - b. Appraisal Review for Commercial Appraisers, 7 hours
  - c. The new FHA Handbook 4000.1, 7 hours
  - d. The new FHA Handbook 4000.1, On line 7 hours
  - e. Adjustments: Supported or Not Supported, 7 hours
  - f. Managing Appraiser Liability, 6 hours
8. National Association of Independent Fee Appraisers
  - a. Statistical Analysis and Expert Valuation, 3 hours
  - b. The Secrets to Hotel/Casino Valuation, 7 hours
  - c. Words of Wisdom from VA and FNMA, 4 hours
  - d. Preparing and Presenting Expert Valuation Testimony, 4 hours

## FOR DISCUSSION

9. American Society of Farm Managers & Rural Appraisers, CA Chapter
  - a. In Depth Unmanned Aerial Systems Workshop, 7 hours
  
10. American Society of Farm Managers & Rural Appraisers
  - a. Agricultural Chattel Valuation, 16 hours
  - b. ASFMRA 86<sup>th</sup> Annual Convention Day 1, 6 hours
  - c. ASFMRA 86<sup>th</sup> Annual Convention Day 2, 3 hours
  - d. Rapid Fire Case Studies 2015, 6 hours
  
11. McKissock
  - a. Avoiding Mortgage Fraud for Appraisers, 7 hours
  - b. Expert Testimony: to Do or Not to Do – Webinar, 4 hours
  - c. Workfile: Your Best Defense Against an Offense – Webinar, 5 hours
  - d. Fannie Mae Appraisal Guidelines – Live Webinar, 4 hours
  
12. Appraisal Institute
  - a. FHA Appraising for Valuation Professionals, 7 hours

12.a



STATE OF NEVADA  
 DEPARTMENT OF BUSINESS AND INDUSTRY  
 REAL ESTATE DIVISION  
 1179 Fairview Drive, Ste. E \* Carson City, NV 89701 \* (775) 687-4280  
 1501 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.**

School Name: Appraisal Institute		Date: 7/29/2015
Owner's Name: Sue Siradas	School's Fax: (312) 335-4251	
School's Mailing Address: 200 W Madison, Ste 1500 Chicago IL 60606		
Education Contact: Dan Doepke	Contact's Email: ddoepke@appraisalinstitute.org	
School's Main Phone: 312-335-4100	Contact's Phone: 312-335-4100	
School Locations & Phone #s: <i>same as above</i>		
Purpose of School: <i>Appraisal Trade Organization</i>		

Title of Course: FHA Appraising for Valuation Professionals			
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: <i>see attached objectives</i>			
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:	<i>varies</i>		
Maximum Number of Participants:	<i>varies by location</i>		

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: <i>Pending approval in all 50 states</i>		

**STATE OF NEVADA  
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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

<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.)
<p style="font-size: 1.2em; font-family: cursive;">Sign in / out sheet, monitored by instructor</p>

**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	TBD
Proposed Advertising	<input checked="" type="checkbox"/> Yes	none
Statement of Refund or Cancellation Policy	<input checked="" type="checkbox"/> Yes	on file
Course Evaluation Form	<input checked="" type="checkbox"/> Yes	on file
List of Currently Approved Instructors and New Instructor Applications (who intend to teach course)	<input checked="" type="checkbox"/> Yes	Mark Smeltzer
Attendance Certificate Sample** (see requirements below)	<input checked="" type="checkbox"/> Yes	on file
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: 7/30/15  
Print Name: Dan Doepke

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

## Suggested Schedule

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### Morning Session

<b>Registration</b>		
8:00–8:30	30 minutes	Registration
<b>Introduction</b>		
8:30–8:35	5 minutes	Orientation Classroom Rules & Procedures
<b>Part 1. FHA Handbook 4000.1</b>		
8:35–8:40	5 minutes	Introduction to the FHA 4000.1 Handbook
8:40–8:45	5 minutes	Implementation Date
8:45–8:55	10 minutes	Accessing HUD's Resources
8:55–9:20	25 minutes	Requirements for Appraisers Doing Business with FHA
9:20–9:40	20 minutes	Appraiser-Related Mortgagee Requirements
9:40–10:10	30 minutes	Property Eligibility and Acceptability Criteria
10:10–10:25	15 minutes	BREAK
<b>Part 2. Minimum Property and Other Requirements</b>		
10:25–10:35	10 minutes	Introduction
10:35–10:45	10 minutes	Appraiser's Responsibilities Regarding MPR and MPS
10:45–11:05	20 minutes	Property Acceptability Criteria
11:05–11:15	10 minutes	Excess Land and Surplus Land
11:15–11:30	15 minutes	Other Requirements
11:30–11:45	15 minutes	Market Value and Sales and Financing Concessions
11:45–12:00	15 minutes	Appraisal Conditions
12:00–1:00	60 minutes	LUNCH

## INSTRUCTOR NOTES

### Afternoon Session

#### Part 2. Minimum Property Requirements, cont.

1:00–1:15	15 minutes	Other Requirements
1:15–1:30	15 minutes	Valuation and Reporting Protocols

#### Part 3. Analysis and Reporting Requirements for the Subject Property

1:30–1:45	15 minutes	Introduction to the FHA Single-Family Housing Appraisal Report and Data Delivery Guide
1:45–2:00	15 minutes	Subject Section
2:00–2:15	15 minutes	Contract Section
2:15–2:30	15 minutes	Neighborhood Section
2:30–2:45	15 minutes	Site Section
2:45–3:00	15 minutes	BREAK
3:00–3:15	15 minutes	Improvements Section

#### Part 4. Reporting the Approaches to Value

3:15–3:45	30 minutes	Adjustment Grid from Address to GLA
3:45–4:00	15 minutes	Adjustment Grid from Basement to Indicated Value
4:00–4:05	5 minutes	Comments to Sales Comparison
4:05–4:15	15 minutes	Analysis of Prior Sales of Subject and Comparables
4:15–4:30	15 minutes	Cost Approach and Income Approach

10.a

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Processor initials _____	
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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> American Society of Farm Managers and Rural Appraisers		<b>Date:</b>
<b>Owner's Name:</b>	<b>School's Fax:</b> 303-758-0190	
<b>School's Mailing Address:</b> 950 S. Cherry St., Suite 508 Denver, CO 80246		
<b>Education Contact:</b> Debe Alvarez	<b>Contact's Email:</b> <a href="mailto:dilk@asfmra.org">dilk@asfmra.org</a>	
<b>School's Main Phone:</b> 303-758-3513	<b>Contact's Phone:</b> 303-692-1222	
<b>School Locations &amp; Phone #s:</b>		
<b>Purpose of School:</b>		
to provide quality appraisal education		

<b>Title of Course:</b> Agricultural Chattel Valuation			
<b>Delivery Method:</b> <input checked="" type="checkbox"/> Classroom	<input type="checkbox"/> Internet	<input type="checkbox"/> Home Study	<b>Hours of Instruction:</b> 16
<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:			
<small>The ASFMRA 84th Annual Convention Day 1 will cover topics such as Technology Reshaping Our Future and In your daily life, Agricultural Exports, Environmental Issues, and Green Investing.</small>			
<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>		<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>		

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<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.)
instructor has student sign in and out on roster

**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 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	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
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- Number of hours of instruction
- Original signature of person authorized to sign for offering entity
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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: Debe A. Alvarez Date: 7-20-15

Print Name: Debe Alvarez

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

### **Learning Sequence**

Classroom procedures will be to begin each day in the morning with PowerPoint presentations and lectures. The instructor will lead classroom discussion and handout materials will be referenced when individual topics are discussed.

On-site activities will include transportation from the classroom to the agricultural site for chattel valuation. Attendee will need to wear clothes appropriate for agricultural activities. Attendees will observe and identify the chattels for valuation and record information regarding the chattels on the log sheets.

Homework will be given at the end of day one and day two and will consist of discussions the following mornings of the chattel lists and how the chattels would be valued. The on-site chattel logs and the links for valuation documents will be used to complete the homework assignments.

The exam will be given on the morning of day 3. At the end of the morning of day three, the class will be given a link to the test and work problems. The exam and work problems will be completed on line. We will need to take along a written form to use as a backup just in case there is an electronic failure.

CONTENT [Approximately 15-minute segments Also indicate length of break(s)]		LEARNING OBJECTIVES What will the student be able to do? (At least 3 learning objectives must be listed for each hour of instruction)	TEACHING METHODS (Lecture, Group, Activity, etc.)	REFERENCES (Texts, handouts, video, etc.) (Must include page number and paragraph references for all texts used.)
Minutes	Topics	The student will be able to:		

### DAY 1 – 7 hours

8:00 – 8:30	Introduction to Ag Chattels: Concepts and Principles	Identify why chattel appraisals are important Know what constitutes chattel	Lecture	Handout 1 Slides 9-10
8:30 – 9:00	Introduction to Ag Chattels: Concepts and Principles	Understand the conditions that affect chattel value Identify valuation methods	Lecture	Slides 11-16
9:00 – 9:30	Introduction to Ag Chattels: Concepts and Principles	Understand challenges for marketing chattels Identify the chattel valuation process	Lecture	Slides 32-49
9:30 – 10:00	Introduction to Ag Chattels: Concepts and Principles	Classify chattels and record necessary information on log Know where to gather marketing information	Lecture	Slides 50-65
10:00 – 10:15	Break	Break	Break	Break
10:15 – 10:30	Evaluation of a Dairy Farm	Identify needed supplies for on-site evaluation Locate the model/serial number information on equipment	Lecture	Slide 69 Slides 73-78
10:30 – 11:00	Evaluation of a Dairy Farm	Identify various types of machinery and equipment Calculate silage tonnage	Lecture	Slide 79 Slides 86-89
11:00 – 11:30	Evaluation of a Dairy Farm	Understand typical feed ingredients on a dairy Determine how much product will fit in a storage container	Lecture	Slides 91-95
11:30 – 12:00	Evaluation of a Dairy Farm	Estimate growing crop yields	Lecture	Handout of crop yields Slide 99
12:00 – 12:45	Lunch	Lunch	Lunch	Lunch
12:45 – 1:45	Travel to dairy farm	Travel to dairy farm	Travel to dairy farm	Travel to dairy farm
1:45 – 2:00	Chattel Identification/ Information Log Recording	Visually identify the various chattel on a dairy	Activity	
2:00 – 2:30	Chattel Identification/ Information Log Recording	Visually observe chattels in place and operating	Activity	
2:30 – 3:00	Chattel Identification/ Information Log Recording	Determine the quantity and quality of chattel	Activity	
3:00 – 3:30	Chattel Identification/ Information Log Recording	Interact with chattel owners	Activity	
3:30 – 4:00	Chattel Identification/ Information Log Recording	Interact with other valuation experts	Activity	
4:00 – 5:00	Chattel Identification/ Information Log Recording	Prepare chattel logs	Activity	

### Day 2 – 7 hours CE

8:00 – 8:30	Evaluation of Chattel Logs	Know how to read a DHIA report Identify where to find benchmark information	Lecture	Slides 9-12
8:30 – 9:15	Evaluation of Chattel Logs	Review of dairy chattel logs	Group discussion	Slide 14
9:15 – 10:00	Break	Break	Break	Break
10:00 – 10:30	The Chattel Valuation Report	Identify the elements to be included in a report Identify the items to be included in the body of the report	Lecture	Slides 17-25
10:30 – 10:45	The Chattel Valuation Report	Understand when to use a departure statement	Lecture	Slide 26
10:45 – 11:00	Chattel Valuation of Processing Facilities	Understand what types of chattel are at a processing facility	Lecture	Slides 28-30
11:00 – 11:30	Chattel Valuation of Processing Facilities	Know where to find serial/model information on non-vehicle equipment Identify various packaging and storing methods/materials	Lecture	Slides 31-40

11:30 – 12:00	Chattel Valuation of Processing Facilities	Identify the information that must be placed in a chattel log	Lecture	Slides 42-43
12:00 – 12:45	Lunch	Lunch	Lunch	Lunch
12:45 – 1:45	Travel to Processing Facility	Travel to Processing Facility	Travel to Processing Facility	Travel to Processing Facility
1:45 – 2:00	Chattel Identification and Log Recording	Visually identify the various chattel on a dairy	Activity	
2:00 – 2:30	Chattel Identification and Log Recording	Visually observe chattels in place and operating	Activity	
2:30 – 3:00	Chattel Identification and Log Recording	Determine the quantity and quality of chattel	Activity	
3:00 – 3:30	Chattel Identification and Log Recording	Interact with chattel owners	Activity	
3:30 – 4:00	Chattel Identification and Log Recording	Interact with other valuation experts	Activity	
4:00 – 5:00	Chattel Identification and Log Recording	Prepare chattel logs	Activity	
<b>Day 3 – 2 hours CE</b>				
8:00 – 8:30	Evaluation of Chattel Logs	Review logs for processing facility	Lecture/Group Discussion	Slide 9
8:30 – 9:00	Evaluation of Chattel Logs	Evaluate adequacy of chattel logs	Lecture/Group Discussion	Slide 9
9:00 – 9:30	Evaluation of Chattel Logs	Review chattel valuation sources Understand variances in chattel values	Lecture/Group Discussion	Slide 9
9:30 – 10:00	Discussion and Wrap-up	Review	Lecture/Group Discussion	

10.b

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<b>School Name:</b> American Society of Farm Managers and Rural Appraisers		<b>Date:</b> 7-21-19
<b>Owner's Name:</b>		<b>School's Fax:</b> 303-758-0190
<b>School's Mailing Address:</b> 950 S. Cherry St., Suite 508 Denver, CO 80246		
<b>Education Contact:</b> Debe Alvarez		<b>Contact's Email:</b> dilk@asfmra.org
<b>School's Main Phone:</b> 303-758-3513		<b>Contact's Phone:</b> 303-692-1222
<b>School Locations &amp; Phone #s:</b>		
<b>Purpose of School:</b> to provide quality appraisal education		

<b>Title of Course:</b> ASFMRA 86th Annual Convention Day 1		
<b>Delivery Method:</b> <input checked="" type="checkbox"/> Classroom <input type="checkbox"/> Internet <input type="checkbox"/> Home Study	<b>Hours of Instruction:</b> 6	
<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>		
The ASFMRA 86th Annual Convention Day 1 will cover topics such as the Natural Gas Landscape, Irrigation Technology, Wind Energy, the EPA, the Impact of Oil and Gas Exploration and Production on Rural Lands, and Land Value Trends.		
<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>	<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>
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(Note: minimum acceptable procedure is signing in at the beginning of the AM and PM session.)

instructor has student sign in and out on roster

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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	
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- 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 agree to comply with the provisions of NAC 645C.

Signature: Debe A. Alvarez Date: 7-21-15

Print Name: Debe Alvarez

Applications should be sent to: Appraisal Officer  
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Carson City, NV 89701-5453

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

## ASFMRA 86<sup>th</sup> Annual Convention – Day 1

8:00 am – 9:00 am	The Natural Gas Landscape: Are we close to harvest?	
9:00 am – 10:00 am	Irrigation Technology to Address Farmers' Varying Needs: Water Efficiency & Optimization, Improved Yields, and Reduced Runoff	
11:00 am – 12:00 pm	Commercial Wind Energy Development in the United States	Option 1
11:00 am – 12:00 pm	EPA - The Threat to Agriculture	Option 2
1:00 pm – 2:00 pm	The Impact of Oil and Gas Exploration and Production on Rural Lands With the Advent of Horizontal Drilling and Staged Hydraulic Fracturing	Option 1
1:00 pm – 2:00 pm	Trends and Issues in the World of Agriculture	Option 2
2:30 pm – 3:30 pm	The Land Value Trends	
4:00 pm – 4:30 pm	Legislative Update	
4:30 pm – 5:30 pm	Agriculture's Top Ten	

### Individual Timelines

#### The Natural Gas Landscape: Are we close to harvest? Presented By: Detlef Hallermann, Ph.D.

Timed Outline	
5 minutes	Introduction
20 minutes	Natural Gas Trends
20 minutes	NGL Trends
5 minutes	Summary & Conclusions
5 minutes	Questions & Answers

#### Irrigation Technology to Address Farmers' Varying Needs: Water Efficiency & Optimization, Improved Yields, and Reduced Runoff Presented by: Chris van der Loo

Timed Outline	
10 minutes	Market drivers
10 minutes	Data driven tools for irrigation decision making
10 minutes	Variable Rate Irrigation
10 minutes	Application specifics by crop and geography
10 minutes	Land forming for irrigation and drainage
10 minutes	Drainage Water Management

**Commercial Wind Energy Development in the United States  
Presented by: Justin P. Bierschwale, ARA, MAI, MRICS**

<b>Timed Outline</b>	
5 minutes	Introduction to Commercial Scale Wind Development
10 minutes	History of Wind Development in the U.S.
10 minutes	Evolution of Wind infrastructure
10 minutes	Current Valuation methodologies
10 minutes	Discussion on possible impacts to the surface estate supporting wind development.
5 minutes	Summary of Presentation
10 minutes	Questions

**EPA - The Threat to Agriculture  
Presented by: Gary Baise**

<b>Timed Outline</b>	
5 minutes	Introduction to and history of EPA
35 minutes	Present and upcoming threats
20 minutes	Question and answer

**The Impact of Oil and Gas Exploration and Production on Rural Lands  
With the Advent of Horizontal Drilling and Staged Hydraulic Fracturing  
Presented by: James B. Vine, Jr., ARA, FRICS, CRE and Keith B. Masters, PE**

<b>Timed Outline</b>	
20 minutes	Introduction to horizontal drilling methods and staged hydraulic fracturing methods. ( Masters)
20 minutes	Discussion of Surface Impacts on Rural land from horizontal drilling methods and staged hydraulic fracturing methods.(Vine)
15 minutes	Student Question of the presenters. (Masters & Vine)

**Trends and Issues in the World of Agriculture  
Presented by: Parry Dixon**

<b>Timed Outline</b>	
10 minutes	Major Agriculture Trends
15 minutes	Dynamics of Current Market
20 minutes	Future Issues Facing the Word of Agriculture

**The Land Value Trends  
Presented by: Eric O'Keefe**

<b>Timed Outline</b>	
20 minutes	the power of scale
20 minutes	how passion can trump the bottom line
20 minutes	how sometimes a great piece of property yields a great return

**Legislative Update**  
**Present by: Stephen Frerichs**

<b>Timed Outline</b>	
10 minutes	Describe in detail the changes made in the commodity, conservation and crop insurance titles of the 2014 farm bill
10 minutes	Outline the decisions that farmers and land owners will make as a result of the 2014 farm bill changes
10 minutes	Analyze the implications of the 2014 farm bill to farm managers and rural appraisers

**Agriculture's Top Ten**  
**Presented by: Barry L. Flinchbaugh, Ph.D.**

<b>Timed Outline</b>	
15 minutes	Basic Politics and Economics of Ag
30 minutes	Top Ten: water, climate change, trade, farm programs, bio-tech, etc.
15 minutes	Question/Answer

# ASFMRA 86<sup>th</sup> Annual Convention – Day 1

## Learning Objectives

**The Natural Gas Landscape: Are we close to harvest?**  
**Presented By: Detlef Hallermann, Ph.D.**

Learning Objectives
Develop understanding of natural gas price drivers and price expectations.
Develop understanding of natural gas liquids (NGL) price drivers and price expectations.

**Irrigation Technology to Address Farmers' Varying Needs: Water Efficiency & Optimization, Improved Yields, and Reduced Runoff**  
**Presented by: Chris van der Loo**

Learning Objectives
Market drivers
Data driven tools for irrigation decision making
Variable Rate Irrigation
Application specifics by crop and geography
Land forming for irrigation and drainage
Drainage Water Management

**Commercial Wind Energy Development in the United States**  
**Presented by: Justin P. Bierschwale, ARA, MAI, MRICS**

Learning Objectives
Describe the difference between wind development for wholesale consumer consumption vs on-site small scale wind as a source of energy savings
Overview of development patterns in the U.S. Understand components necessary to drive wind development.
Learn the advancements in technology available to a commercial wind operation and how it impacts value.
Understand the application of valuation techniques to wind rights associated with commercial development.
Brief discussion introducing development aspects that may positively, or negatively, impact the value of the surface estate supporting a commercial facility.
Summarization of where development has been and where it is going.
Presenter will accept questions related to the topic of wind development.

**EPA - The Threat to Agriculture**  
**Presented by: Gary Baise**

Learning Objectives
Background and history of the EPA
Understanding of present and upcoming threats to tillage and animal agriculture
Affirmative actions to be taken by those in the audience

**The Impact of Oil and Gas Exploration and Production on Rural Lands With the Advent of Horizontal Drilling and Staged Hydraulic Fracturing**  
**Presented by: James B. Vine, Jr., ARA, FRICS, CRE and Keith B. Masters, PE**

Learning Objectives
Provide basic understand of horizontal drilling and hydraulic fracturing
Provide understanding of surface impacts of drilling and production and provide student guidance on valuation of such lands
Answer student question regarding drilling, fracturing, and surface impacts.

**Trends and Issues in the World of Agriculture  
Presented by: Parry Dixon**

**Learning Objectives**

Understanding the state of the world market

Learning about the factors influencing price decision in current market

What trends and issues will be important in the coming years

**The Land Value Trends  
Presented by: Eric O'Keefe**

**Learning Objectives**

the power of scale in farm management

how passion can trump the bottom line

how sometimes a great piece of property yields a great return

**Legislative Update  
Present by: Stephen Frerichs**

**Learning Objectives**

Describe in detail the changes made in the commodity, conservation and crop insurance titles of the 2014 farm bill

Outline the decisions that farmers and land owners will make as a result of the 2014 farm bill changes

Analyze the implications of the 2014 farm bill to farm managers and rural appraisers

**Agriculture's Top Ten  
Presented by: Barry L. Flinchbaugh, Ph.D.**

**Learning Objectives**

Define the politics and economics in which issues will be discussed.

Define and dissect the issues (water, climate change, trade, farm programs, bio-tech, etc.)

Address the students concerns.

# ASFMRA 86<sup>th</sup> Annual Convention – Day 1

## Descriptions

### **The Natural Gas Landscape: Are we close to harvest?**

**Presented By: Detlef Hallermann, Ph.D.**

A presentation of the natural gas industry and price structure. An update of the development of natural gas export trends and uses including changes in the expected price structure, natural gas exploration and economic development. A discussion of how natural gas liquids prices will be change in the near-term future.

### **Irrigation Technology to Address Farmers' Varying Needs: Water Efficiency & Optimization, Improved Yields, and Reduced Runoff**

**Presented by: Chris van der Loo**

Trimble will explain what they consider to be the main drivers that will force farmers to be more efficient with water, and how Trimble is contributing to these needs with technology. These technologies include data driven irrigation application control, field surface preparation and drainage water management solutions. Explanation will be provided on how these technologies are being used in different crops and geographies.

### **Commercial Wind Energy Development in the United States**

**Presented by: Justin P. Bierschwale, ARA, MAI, MRICS**

Commercial scale wind development in the United States continues to be one of the most publicized forms of alternative energy development. This presentation will give a history of wind development in the United States, an overview of the economics behind wind development, political issues surrounding its continued development, and types of infrastructure currently utilized. The presentation will further explore standard leasing verbiage, methodologies utilized to value wind rights, and possible impacts to surface values.

### **EPA - The Threat to Agriculture**

**Presented by: Gary Baise**

EPA has made a strategic determination to reduce nutrient pollution to the waters of the United States. As a result, agriculture will feed the brunt of EPA power in a way agricultural cannot even imagine. EPA will use its power under the Clean Air Act, Clean Air Act, Solid Waste Act and Pesticide Act to control agriculture in the US.

### **The Impact of Oil and Gas Exploration and Production on Rural Lands With the Advent of Horizontal Drilling and Staged Hydraulic Fracturing**

**Presented by: James B. Vine, Jr., ARA, FRICS, CRE and Keith B. Masters, PE**

This presentation consists of an introduction to horizontal drilling techniques and an introduction to the methodology and application of staged hydraulic fracturing to complete horizontally drilled oil and gas wells. Thereafter, the impact of this type of oil and gas exploration and production on the surface estate will be examined and illustrated to provide the student with a basic understanding of these matters and a guide to assessing the impact of these operations on rural property values.

### **Trends and Issues in the World of Agriculture**

**Presented by: Parry Dixon**

The presenter will discuss major trends in the world of agricultural market over the past 25 years and current factors that suggest change in the coming decades.

**The Land Value Trends**  
**Presented by: Eric O'Keefe**

Join ASFMRA as Eric O'Keefe, Editor of The Land Report updates the audience on the state of the land. Mr. O'Keefe is considered The Authority on land values and investor trends in the U.S. This will be a very informative session as Eric explains the power of scale, how passion can trump the bottom line, and how sometimes a great piece of property yields a great return...and then some.

**Legislative Update**  
**Present by: Stephen Frerichs**

The 2014 Farm Bill was signed in law by President Obama in February of 2014. The Administration is in the process of implementing this comprehensive law. The farm bill directly impacts land values, farm decisions and farm management. The objective of the session is to better understand how the Administration is implementing the law and what the impact will be for farm managers and rural appraisers.

**Agriculture's Top Ten**  
**Presented by: Barry L. Flinchbaugh, Ph.D.**

Since Letterman has retired, Dr. Flinchbaugh will fill the void with a presentation on the top ten issues facing agriculture in the current dysfunctional political environment. Dr. Flinchbaugh will do this in his usual blunt and entertaining fashion. Issues will include water, climate change, trade, farm programs, bio-tech, etc. The selections will be controversial. If we agree with each other, it should worry both of us.

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DEPARTMENT OF BUSINESS AND INDUSTRY  
REAL ESTATE DIVISION

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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> American Society of Farm Managers and Rural Appraisers		<b>Date:</b> 7-21-14
<b>Owner's Name:</b>		<b>School's Fax:</b> 303-758-0190
<b>School's Mailing Address:</b> 950 S. Cherry St., Suite 508 Denver, CO 80246		
<b>Education Contact:</b> Debe Alvarez		<b>Contact's Email:</b> <a href="mailto:dilk@asfmra.org">dilk@asfmra.org</a>
<b>School's Main Phone:</b> 303-758-3513		<b>Contact's Phone:</b> 303-692-1222
<b>School Locations &amp; Phone #s:</b>		
<b>Purpose of School:</b>		
to provide quality appraisal education		

<b>Title of Course:</b> ASFMRA 86th Annual Convention Day 2	
<b>Delivery Method:</b> <input checked="" type="checkbox"/> Classroom <input type="checkbox"/> Internet <input type="checkbox"/> Home Study	<b>Hours of Instruction:</b> 3
<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>	
The ASFMRA 86th Annual Convention Day 2 will cover topics such as Bioenergy Opportunities and the Shale Revolution.	
<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>	<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  
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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

<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.)
instructor has student sign in and out on roster

**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 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	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**

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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: Debe A. Alvarez Date: 7-21-15

Print Name: Debe Alvarez

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

# ASFMRA 86<sup>th</sup> Annual Convention – Day 2

## Descriptions

### **Bioenergy Opportunities: Assets of Land or Opportunistic Sources in Land Management Presented by: Mike Peters**

Are resources utilized for bioenergy true land assets, or can the energy source be a function of good and management practices? Texas Conservation Bioenergy is exploring this and the answers lie in economics, in historic land use patterns, and in opportunities for energy companies to utilize various feedstock sources for production of energy. Side benefits can include cleaner emissions and improved water quality. This presentation will explore some of these feedstocks, and help us to understand the benefits of using sources of bioenergy for both export and domestic production. Some feedstock sources may be cross beneficial in providing ecosystem benefits such as improved land health for grazing, improved water quality and quantity, and use of invasive and problem species.

### **The Shale Revolution: A Primer on the Evolution of the US Oil & Gas Lifecycle Presented by: David Harless**

Lecture will cover the history of the Oil & Gas Exploration in the US and will shed light on the process of developing an Oil & Gas asset on land. Upon completion, participants will be familiar with the primary stages of drilling, completion, and production of a modern oil and gas well. Participants will also learn about the current regulatory structure and how the industry is utilizing technology for safety and environmental stewardship.

# ASFMRA 86<sup>th</sup> Annual Convention – Day 2

8:00 am – 9:00 am	Bioenergy Opportunities: Assets of Land or Opportunistic Sources in Land Management
9:30 am – 11:30 am	The Shale Revolution: A Primer on the Evolution of the US Oil & Gas Lifecycle

## Individual Timelines

### Bioenergy Opportunities: Assets of Land or Opportunistic Sources in Land Management Presented by: Mike Peters

Timed Outline	
Time	Topic
10 min	Intro & General Discussion on a couple of TEP projects which are based on bioenergy and use of invasives
10 min	Video play of the first load of conservation biomass to Europe from the U.S.
15 min	Describe harvest practices, matching them with supply and reasons for removal
5 min	Assessing the value to the land
5 min	Conclusions and discussion leading to questions
15 min	Question time

### The Shale Revolution: A Primer on the Evolution of the US Oil & Gas Lifecycle Presented by: David Harless

Timed Outline	
Time	Topic
15 Min	History of Oil & Gas Exploration
30 Min	Oil & Gas Exploration and Production Lifecycle
20 Min	How Technology is Changing the Industry
10 Min	Industry Regulation
15 Min	Environmental Stewardship & Safety Advancements

# ASFMRA 86<sup>th</sup> Annual Convention – Day 2

## Learning Objectives

### Bioenergy Opportunities: Assets of Land or Opportunistic Sources in Land Management Presented by: Mike Peters

Learning Objectives
Description of how a market is being created, using conservation biomass and problem species and situations. Define relativity to use of feedstocks comparing agricultural and timber residues and feedstocks to conservation biomass;
Demonstrates the reality of the resource use, and build understanding of how to begin thinking about the values to land for the material with landowner and manager quotes relative to this opportunity;
Address concerns of invasive species occupying landscapes, and opportunity for removal of insect vectors (Black Hills MPB issue), creating an opportunity for market;
In a general comparison of growing crops for fuel (corn or sugar/switchgrass) for ethanol discuss the difference as an opportunity to improve land value through brush removal practices in these scenarios;
Begin wrap-up with comments on how conservation and economics may become one of those triple bottom line opportunities, improving land while using the raw material being removed as a feedstock, providing economic opportunities for landowners and regional development.
This topic will draw plenty of questions, and the focus will be on seeking a positive outcome for problems landowners face day to day.

### The Shale Revolution: A Primer on the Evolution of the US Oil & Gas Lifecycle Presented by: David Harless

Learning Objectives
Gain familiarity with size and scope of the Oil & Gas industry in the US and the most active regions
Learn the stages of upstream O&G development including Location Preparation, Drilling, Completions (Hydraulic Fracturing), and Production
Learn the role that technology is playing in the evolution of Oil & Gas Development and the sophistication of the modern oilfield
Understand what bodies regulate the Oil & Gas Industry and how the regulation has evolved
Learn about how technology is playing a key role in the advancement of Health, Safety, and Environment (HSE) safeguards in the industry

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**APPRAISER CONTINUING EDUCATION  
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<b>School Locations &amp; Phone #s:</b>		
<b>Purpose of School:</b> to provide quality appraisal education		

<b>Title of Course:</b> Rapid Fire Case Studies 2015		
<b>Delivery Method:</b> <input checked="" type="checkbox"/> Classroom <input type="checkbox"/> Internet <input type="checkbox"/> Home Study	<b>Hours of Instruction:</b> 6	
<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:		
The Rapid Fire Case Studies 2015 will cover topics such as FSA Appraisal and Government Contracting, Disruptive Technologies, Cranberry March, Rural Land Sale Prices and Regression Analysis in Rural Appraisal.		
<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>	<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.)

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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 has student sign in and out on roster

**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	
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Course Evaluation Form	<input checked="" type="checkbox"/> Yes	
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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	

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- 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.
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- 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: Debe A. Alvarez Date: 7-21-15

Print Name: Debe Alvarez

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

# Rapid Fire Case Studies 2015

1 hour	USDA-Farm Service Agency-(FSA) Appraisals and Government Contracting
1 hour	Disruptive Technologies – 2015
1 hour	Impact and Analysis of Water Costs, Availability and Reliability on Farmland Values in the Southwest
1 hour	One Appraisers View of Appraisal Techniques of Cranberry Marsh
45 minutes	2014-2015 Rural Land Sale Price Trends
45 minutes	Regression Analysis in Rural Appraisal
45 minutes	Supersized & Stinky

## Individual Timelines

### USDA-Farm Service Agency-(FSA) Appraisals and Government Contracting Presented by: Thomas Dobbin, ARA

Timed Outline	
5 minutes	Introduction
10 minutes	FSA is restructuring the appraisal ordering process
10 minutes	Government Contracting process
10 minutes	FSA Statement of Work
5 minutes	Farmer Mac II FSA Guaranteed Loan appraisal process
10 minutes	Common deficiencies found in appraisal reports
10 minutes	Questions

### Disruptive Technologies – 2015 Presented by: Richard Gilmore, ARA

Timed Outline	
5 minutes	Introduction
10 minutes	Logistics
10 minutes	Production
10 minutes	Processing
10 minutes	Equipment
10 minutes	Future View
5 minutes	Q&A

### Impact and Analysis of Water Costs, Availability and Reliability on Farmland Values in the Southwest Presented by: D. Matt Marschall, ARA

Timed Outline	
5 minutes	Introduction
30 minutes	Examples of Case Studies in Different Geographic Areas
10 minutes	Cultural Practices and Operational Plans
5 minutes	Investor Criteria
5 minutes	Summary and Conclusions
5 minutes	Q & A

**One Appraisers View of Appraisal Techniques of Cranberry Marsh  
Presented by: Ronald J. Rasmussen**

<b>Timed Outline</b>	
10 minutes	Intro to Industry
10 minutes	Intro to Growers/Processors
10 minutes	Market Cycles
10 minutes	Understanding Marshes
10 minutes	Intro to components
10 minutes	Approaches/Techniques

**2014-2015 Rural Land Sale Price Trends  
Presented by: Cameron Stewart**

<b>Timed Outline</b>	
5 minutes	Welcome & Overview
15 minutes	Land value trends over the last 24 months for rural recreational & residential properties with acreage by region
15 minutes	Land value trends over the last 24 months for agricultural properties by region
10 minutes	Discussion / Q&A

**Regression Analysis in Rural Appraisal  
Presented by Wendell C. Wood, ARA**

<b>Timed Outline</b>	
10 minutes	Introduction to regression analysis
10 minutes	Development of the dataset for analysis
10 minutes	Application of regression analysis in Excel
5 minutes	Summary and Conclusions
5 minutes	Questions & Answers

**Supersized & Stinky  
Presented by: Mark Williams, ARA**

<b>Timed Outline</b>	
5 minutes	Description of the Subject Property and Appraisal Problem & Competence
5 minutes	What is typical in the market
15 minutes	Solving problems caused by super adequacy and location
10 minutes	Thorough Research + Good Data=Market Supported discounts.
10 minutes	Summary and Conclusions and Questions

# Rapid Fire Case Studies 2015

## Learning Objectives

**USDA-Farm Service Agency-(FSA) Appraisals and Government Contracting**  
**Presented by: Thomas Dobbin, ARA**

<b>Learning Objectives</b>
FSA Approval Process
FSA Government Contracting
Farmer Mac II FSA Guaranteed Loan process

**Disruptive Technologies – 2015**  
**Presented by: Richard Gilmore, ARA**

<b>Learning Objectives</b>
The impact of transportation
The impact of production advances
The impact of process advances
The impact of equipment advances
A look at the future

**Impact and Analysis of Water Costs, Availability and Reliability on Farmland Values in the Southwest**  
**Presented by: D. Matt Marschall, ARA**

<b>Learning Objectives</b>
Identify and discuss the issues with respect to the “water problem” in the Southwest, particularly desert agriculture and California. A brief history of the draught and current status and the variability of different water districts in the State.
This portion will provide specific case studies demonstrating the use of appropriate data and analytics to measure the impact of these factors on value. Included will be a discussion of data sets and alternative income analysis and methodology.
A discussion of risk mitigation through alternative cultural practices and business plans in these growing areas.
Risk avoidance and current investor criteria for underwriting when considering acquisitions in areas where the “water” is a significant issue.
Take away points as well as a brief check list when valuing or managing properties in these areas.
A &A

**One Appraisers View of Appraisal Techniques of Cranberry Marsh**  
**Presented by: Ronald J. Rasmussen**

<b>Learning Objectives</b>
Introduction-background of Cranberry Industry
Learn who are the growers and processors of cranberries
Understand how supply and demand drive market cycles
Learn what makes a marsh average, above or below average
Learn the components of cranberry marsh sales analysis
Learn the (3) approaches/techniques

**2014-2015 Rural Land Sale Price Trends  
Presented by: Cameron Stewart**

<b>Learning Objectives</b>
Welcome & Overview
Land value trends over the last 24 months for rural recreational & residential properties with acreage by region
Land value trends over the last 24 months for agricultural properties by region
Discussion / Q&A

**Regression Analysis in Rural Appraisal  
Presented by Wendell C. Wood, ARA**

<b>Learning Objectives</b>
Understand the terms and procedures used in basic regression analysis.
Understand the data required for analysis and the impact of sample size on the results.
Understand the use of Excel as a tool to conduct regression analysis.
Reinforce the key elements to the use of regression analysis in real property appraisals.

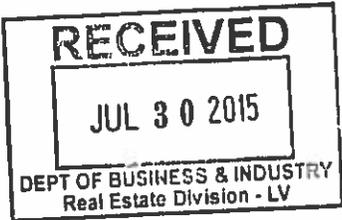
**Supersized & Stinky  
Presented by: Mark Williams, ARA**

<b>Learning Objectives</b>
Examine necessary steps to determine functional and external depreciation for newly constructed oversized residence located adjacent to large dairy production facility.
Simple Math: Thorough Research + Good Data = Market Supported Analysis
Learn how to develop market supported discounts for super adequacy, location, market threshold.

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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> 7-23-15
<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> Avoiding Mortgage Fraud for 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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**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	

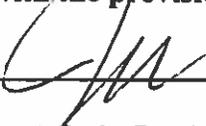
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- Original signature of person authorized to sign for offering entity
- Statement: COURSE APPROVED BY THE NEVADA COMMISSION OF APPRAISERS

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 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: 7-23-15

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

# Avoiding Mortgage Fraud for Appraisers

## COURSE DESCRIPTION

### Course Description:

This course provides an in-depth look at mortgage and valuation fraud in the United States. Illustrations and examples are offered of various fraud schemes that are common today, including flipping, silent seconds, flopping, and cash-back-at-closing schemes. The appraiser's role in various types of real estate and mortgage-related swindles will be examined. Other related topics to be explored include appraisal pressure and unacceptable assignment conditions. Next, various enforcement and legal issues – including civil, criminal, and administrative liability, investigation and prosecution of appraisers, and appraiser identity theft – will be examined in detail. Finally, the course will outline steps appraisers can take to limit their liability and decrease the likelihood of becoming ensnared in the web of a real estate or mortgage fraud scheme.

### Course Objectives:

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

- Explain the definition of fraud
- Define and differentiate among other related legal terms, including negligence and malpractice
- Recognize common types of fraud schemes involving real estate and mortgage lending
- Identify emerging types of fraud schemes and their effects
- Summarize notable changes in U.S. mortgage lending since the 1930s
- Identify factors that have helped enable mortgage fraud
- Understand and explain the role of the appraiser in specific schemes
- Summarize appraiser identity theft and how appraisers can protect themselves
- Explain the effects on ethical appraisers of fraud schemes perpetrated by others
- Summarize some of the underlying factors that cause inflated appraisals
- Identify acts that are considered appraisal pressure and acts that are not appraisal pressure
- Utilize methods of dealing with pressure from lenders and other clients
- Define fraud related terms, including bank fraud, wire fraud, and mail fraud
- Explain the difference between criminal, civil, and administrative legal actions
- Explain different ways to avoid involvement in mortgage fraud and predatory lending
- Summarize the concept of third-party liability
- Identify appraisal business opportunities for intended uses other than mortgage lending

### Course Schedule:

#### Chapter 1

Introduction	( 5 minutes)
Definitions (fraud, negligence, malpractice)	(10 minutes)
Differentiation between fraud, negligence, malpractice (incl. quiz)	( 5 minutes)
USPAP issues: fraudulent or misleading?	( 5 minutes)
Historic fraud schemes (incl. quiz)	( 5 minutes)
Chapter Quiz	( 5 minutes)

#### Chapter 2

## Avoiding Mortgage Fraud for Appraisers

### COURSE DESCRIPTION

Definition of mortgage fraud (fraud for property vs. fraud for profit)	( 5 minutes)
Common mortgage fraud schemes (flipping, silent seconds, air loans)	(10 minutes)
Spotting mortgage fraud (incl. quiz)	( 5 minutes)
Real-life examples of mortgage fraud schemes	( 5 minutes)
Emerging schemes: Flopping	( 5 minutes)
Emerging schemes: Reverse mortgage fraud	( 5 minutes)
Recent examples of fraud schemes	(10 minutes)
The monetary cost of mortgage fraud (incl. quiz)	( 5 minutes)
Chapter Quiz	( 5 minutes)
<u>Chapter 3</u>	
Overview of the mortgage system	( 5 minutes)
Changes to the mortgage system (FHA, Fannie, Freddie) (incl. quiz)	(10 minutes)
Mortgage brokers, subprime lending, internet lenders	( 5 minutes)
Media coverage of mortgage fraud (incl. quiz)	( 5 minutes)
Chapter Quiz	( 5 minutes)
<u>Chapter 4</u>	
The appraiser's role in flipping	( 5 minutes)
The appraiser's role in silent seconds schemes	( 5 minutes)
The appraiser's role in cash-back schemes (incl. quiz)	( 5 minutes)
Appraiser identity theft, including examples	(10 minutes)
Protecting against appraiser identity theft	( 5 minutes)
Other ways that fraud affects appraisers (fraudulent sales, E&O rate increases, reduction in public trust) (incl. quiz)	(10 minutes)
Chapter Quiz	( 5 minutes)
<u>Chapter 5</u>	
Inflated appraisals and case study	( 5 minutes)
Reasons behind inflated appraisals	( 5 minutes)
Lack of knowledge and appraisal pressure (incl. quiz)	(10 minutes)
Appraisal pressure today	( 5 minutes)
Overt vs. implied appraisal pressure (incl. quiz)	( 5 minutes)
USPAP considerations	( 5 minutes)
Solutions to appraisal pressure	(10 minutes)
What is <u>not</u> pressure? (incl. quiz)	( 5 minutes)
Chapter Quiz	( 5 minutes)
<u>Chapter 6</u>	
Federal prosecution	( 5 minutes)
Definitions (wire fraud, mail fraud, bank fraud) (incl. quiz)	(10 minutes)
Prosecution by states	( 5 minutes)
Civil suits against appraisers	( 5 minutes)
Administrative actions against appraisers (incl. quiz)	( 5 minutes)
Quiz	( 5 minutes)
<u>Chapter 7</u>	
Liability, client liability	( 5 minutes)
Third party liability (incl. quiz)	(10 minutes)
Legal precedents in liability	( 5 minutes)
Ways to avoid involvement in mortgage fraud (incl. quiz)	(10 minutes)
Due diligence, red flags	( 5 minutes)
Diversification of an appraisal practice, appraisal review	( 5 minutes)

**Avoiding Mortgage Fraud for Appraisers  
COURSE DESCRIPTION**

Appraisal best practices (incl. quiz)	(10 minutes)
Quiz	( 5 minutes)
<u>Chapter 8</u>	
Actual mortgage fraud case study, Rochester NY (incl. quiz)	(10 minutes)
Actual mortgage fraud case study, Bakersfield CA (incl. quiz)	(10 minutes)
Comprehensive final quiz	(20 minutes)
	<b>TOTAL: 350 minutes</b>

11.b

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

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<b>Purpose of School:</b> McKissock, LP offers appraisal and real estate education (qualifying and continuing) nationwide.	

<b>Title of Course:</b> Expert Witness Testimony: To Do or Not to Do - Live Webinar	
<b>Delivery Method:</b> <input type="checkbox"/> Classroom <input checked="" type="checkbox"/> Internet <input type="checkbox"/> Home Study	<b>Hours of Instruction:</b> 4 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> \$69.95	<b>Maximum Number of Participants:</b> N/A asynchronous distance education

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<b>Additional Info:</b> None		

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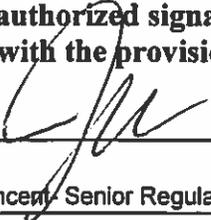
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- I agree to provide certificates of attendance completed in compliance with NAC 645C.315 4. with original authorized signatures only for students who have completed this course.
- I agree to comply with the provisions of NAC 645C.

Signature:  Date: 7-23-15

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:

## Expert Witness Testimony: To Do or Not to Do

### Course Description

This seminar is designed to introduce the appraiser to expert witness testimony. It begins with a discussion of the two types of witnesses, so the appraiser will have a solid understanding of the difference.

Sections 701 and 702 of the Federal Rules of Evidence (2014) are presented to help the new expert witness appraiser understand the rules of evidence and to serve as a refresher for experienced expert witness appraisers. The *Daubert Standard* is also discussed, along with several court cases that set and then reversed precedent under that standard. This information will be relevant to both the novice and the experienced expert witness appraiser.

Section 2 is entitled Appraiser vs Advocate. The focus is on when the individual is functioning as an appraiser and prohibited from acting as an advocate, and when the individual may function as an advocate (outside appraisal practice). There is a "real life" example of an assignment offering to identify how easy it is to be sought out for your appraisal services and be drawn in to functioning as an advocate.

Section 3 address opportunities for entry into the world of expert witness testimony. It focuses on five types of assignments which do not require specialized expertise over and above that of the appraiser whose assignments are primarily in the mortgage lending arena. This section goes into detail about the differing scopes of work for each of the five types of assignments and presents scope of work pitfalls that the appraiser can negatively impact the credibility of the appraisal results.

Section 4 is an "up close look" at the scope of work elements. It identifies the importance of properly identifying the client, the intended users, and the intended use. Real life examples and discussion questions are presented to demonstrate what can happen if the proper scope of work is not developed. The JURISDICTION EXCEPTION RULE and the RECORD KEEPING RULE are also discussed, as they relate to expert witness testimony. And, last but not least, there is a discussion about the importance of the engagement letter and recommendations as to what the letter should contain.

Section 5 focuses on the development of the assignment. It is written to impress upon the appraiser the importance of a higher level of due diligence in researching and analyzing data than that which may be found in the "typical" mortgage lending assignment. There is a discussion about the difference between data *sources* and data *verification* – a commonly misunderstood concept. Section 5 also addresses statistical analysis, with a very strong focus on AO-18.

Section 6 discusses reporting the assignment and why it is not appropriate to use a GSE-promulgated form for reporting assignments outside mortgage lending. It presents the two report options presented in 2014-2015 USPAP, and discusses both form and narrative reporting.

Section 7 is an in-depth look at providing sworn testimony – first in the deposition setting, then in the courtroom setting. It addresses proper attire and how to maintain a professional demeanor. There are real life examples of courtroom testimony and how it can go wrong. This section reinforces the appraiser vs advocate discussion from Section 2. Deposition and courtroom testimony tips are presented along with deposition and courtroom pitfalls in an effort to demonstrate what can “make or break” an expert witness.

Section 8 is the “wrap up”. It focuses on proper protocol for leaving the witness stand. There when the invoice should be presented, along with how to comply with the RECORDING KEEPING RULE (report of testimony and retention period).

**Learning Objectives:**

- Learn the types of witnesses that provide testimony
- Distinguish between providing services as an appraiser and providing services as an advocate
- Recognize the scope of work issues that may be unfamiliar to the appraiser whose practice is devoted primarily to mortgage lending assignments
- Recognize the additional due diligence necessary with expert witness assignments
- Identify the pitfalls, and offer alternative solutions, to reporting the assignment on a GSE promulgated form
- Identify the differences and the similarities of deposition and courtroom testimony; “best practice” recommendation are made, and pitfalls are identified
- Learn how to wrap up the assignment and how to be in compliance with the RECORD KEEPING RULE

**Schedule**

Introduction	5 minutes
Section 1 – Role of the Expert Witness	10 minutes
Factual vs expert Witness	
Federal Rules of Evidence	
<i>Daubert Standard</i>	
Section 2 – Appraiser vs Advocate	10 minutes
Section 3 – Expert Witness Opportunities	45 minutes
Divorce	
Ad Valorem Assessment Appeals	
Estate	
Bankruptcy	
Judicial Foreclosure	
 <i>Break</i>	 10 minutes

Section 4 – Accepting the Assignment	40 minutes
Who is the client	
– What is the intended use	
Other intended users	
Definition of value	
What am I appraising	
Assignment conditions	
Jurisdictional Exception	
Record Keeping	
Engagement letter	
Section 5 – Developing the Assignment	20 minutes
Asking for information	
Verification of data	
Market trend analysis	
GSE form pitfalls	
Analyzing Data	
USPAP “gotchas” AO-18	
Supporting adjustments	
 <i>Break</i>	 10 minutes
Section 6 – Reporting the Assignment	15 minutes
2014-2015 USPAP Report Options	
Reporting method: Form/Narrative	
Section 7 – Testimony	90 minutes
Two types of testimony	
Deposition testimony	
Discovery	
Deposition testimony tips	
End of deposition	
 <i>Break</i>	 10 minutes
Courtroom testimony	
Rules of Exclusion	
Courtroom testimony tips	
Direct examination	
Cross examination	
Section 8 – Wrapping it Up	5 minutes

**TOTAL**

**240 minutes**

\* Note: Breaks are not included in overall course time.

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<b>Title of Course:</b> Work File: Your Best Defense Against an Offense - Live Webinar	
<b>Delivery Method:</b> <input type="checkbox"/> Classroom <input checked="" type="checkbox"/> Internet <input type="checkbox"/> Home Study	<b>Hours of Instruction:</b> 5 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> \$85.95	<b>Maximum Number of Participants:</b> N/A asynchronous distance education

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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  
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: 7-23-15

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:

## Work File: Your Best Defense Against an Offense

### 5 Hour Webinar - Course Description:

Very few appraisers intend to have a workfile that does not comply with the RECORDING KEEPING RULE of USPAP. Yet, one of the most common disciplinary actions taken by licensing boards result from insufficient support – either in the report or the workfile.

This course focuses on the point of the workfile – to preserve evidence that the appraiser complied with USPAP. If that evidence is not presented in the report, it MUST be kept in the workfile.

Too often, when appraisers think workfile “support” they tie it to the Sales Comparison Approach, which, while important, is not enough. From the beginning (accepting the assignment) to the end (delivery of the report), the appraiser is in the “analyze and conclude” mode. Sadly, much of that is done “on the fly” with very little actual supporting documentation making it into the report or the workfile.

The course begins with a discussion of the RECORDKEEPING RULE and the SCOPE OF WORK RULE, as the basis for helping to establish what information is necessary to ensure the appraiser produces credible assignment results.

And, since many appraisers consider that if the lending assignment “one-size-fits-all” engagement form is in the workfile, there is sufficient evidence of compliance, two engagement letters are analyzed and missing assignment elements are identified.

The next section takes Fannie Mae’s 1004 report form and on a page and section basis, identifies the areas which are often the least supported by file documentation. This section also addresses the ways that the same information can be used to supported several different analyses.

The wrap up consists of final thoughts, which are designed to remind appraisers that although time consuming, having sufficient data in the workfile is time well spent – that the workfile IS the best defense against an offense.

### What Students Will Learn:

- How the RECORD KEEPING RULE and the SCOPE OF WORK RULE are invaluable sources for what must be kept in the workfile.
- Engagement letters, while extremely important, often do not provide the level of “assignment specific” information needed by the appraiser to preserve evidence of USPAP compliance.
- How the same information can be utilized as support for multiple analyses throughout the appraisal process
- And finally, that as time consuming as it sounds, the workfile can be the appraiser’s best defense against an offense.

### Course Schedule:

Course objectives	10 minutes
Review of the Record Keeping Rule	10 minutes
Review of the Scope of Work Rule	10 minutes
Discussion of Engagement Letters	10 minutes
Dissection of XYZ Engagement Letter	20 minutes
Dissection of ABC Engagement Letter	30 minutes
<i>Break</i>	<i>10 minutes</i>
Dissection of ABC Engagement Letter	60 minutes
URAR form, page 1	

Subject section	10 minutes
Contract Section	5 minutes
Neighborhood	15 minutes
<i>Break</i>	<i>10 minutes</i>
Site Section	15 minutes
Improvement Section	15 minutes
URAR form, page 2	
Data versus verification source (page 2)	10 minutes
Grid adjustments	5 minutes
Reconciliation	5 minutes
URAR, page 3	
Cost Approach	10 minutes
Income Approach	5 minutes
Wrap up and final comments	5 minutes
<b>TOTAL</b>	<b>250 minutes</b>

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

11.d

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

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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> 7-23-15
<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> Fannie Mae Appraisal Guidelines - Live Webinar	
<b>Delivery Method:</b> <input type="checkbox"/> Classroom <input checked="" type="checkbox"/> Internet <input type="checkbox"/> Home Study	<b>Hours of Instruction:</b> 4 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> \$69.95	<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	

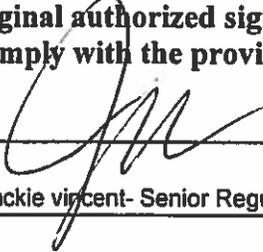
**\*\* Attendance Certificates must include all of the following:**

- Name of offering entity
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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.  
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 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: 7-23-15

Print Name: Jackie Vincent- Senior Regulatory Compliance Specialist

Applications should be sent to: **Appraisal Officer  
Nevada Real Estate Division  
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Carson City, NV 89701-5453  
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For questions call:

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APPRAISER  
INSTRUCTOR APPLICATION

1. Instructor Approval Requested for:  Pre-License Instructor NAC 645C.230  
 Continuing Education NAC 645C.330
2. **PROOF OF QUALIFICATIONS MUST BE ATTACHED.** A full resume and applicable documents (licenses, certificates, etc.) must accompany all applications. Documents must clearly indicate how instructor is qualified to teach subject matter of course.
3. Name of Applicant: Daniel A Bradley  
Mailing Address: 2725 Freeport Rd PO Box 25 Natrona Heights, PA 15065  
Email Address: dan.bradley@mckissock.com  
Home Phone: 724-681-3172 Business Phone: 724-226-0960 x215 Fax Number: 814-723-3016
4. Name and address of school or organization for which you will instruct:  
McKissock, LP  
218 Liberty Street Warren, PA 16365
5. Title of Course(s) which you will instruct:  
Fannie Mae Appraisal Guidelines - Live Webinar

**U.S.P.A.P. INSTRUCTORS MUST BE CERTIFIED BY THE APPRAISER QUALIFICATIONS BOARD (AQB) AND MUST ATTACH A COPY OF THEIR CERTIFICATION.**

6. Have you ever been refused approval or a license to teach, or has such approval or license been suspended or revoked or subject to discipline?  Yes  No If yes, attach explanation
7. Have you ever been subject to disciplinary action by the Real Estate Commission or Commission of Appraisers?  Yes  No If yes, attach explanation.
8. I hereby affirm and swear that the information submitted with this application is true and accurate and that no willful omissions have been made.



7-23-15

*Signature*

*Date*

**INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED**

**DIVISION USE ONLY**

Date Application Approved: \_\_\_\_\_ Date of Notification: \_\_\_\_\_

Approved By: \_\_\_\_\_

STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
REAL ESTATE DIVISION

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APPRAISER  
INSTRUCTOR APPLICATION

1. Instructor Approval Requested for:  Pre-License Instructor NAC 645C.230  
 Continuing Education NAC 645C.330
2. **PROOF OF QUALIFICATIONS MUST BE ATTACHED.** A full resume and applicable documents (licenses, certificates, etc.) must accompany all applications. Documents must clearly indicate how instructor is qualified to teach subject matter of course.
3. Name of Applicant: K. Tracy Martin  
Mailing Address: 6896 Granero El Paso, TX 79912  
Email Address: ktm0586@sbcglobal.net  
Home Phone: 915-581-5672 Business Phone: 915-203-3227 Fax Number: 915-587-8782
4. Name and address of school or organization for which you will instruct:  
McKissock, LP  
218 Liberty Street Warren, PA 16365
5. Title of Course(s) which you will instruct:  
Fannie Mae Appraisal Guidelines - Live Webinar

**U.S.P.A.P. INSTRUCTORS MUST BE CERTIFIED BY THE APPRAISER QUALIFICATIONS BOARD (AQB) AND MUST ATTACH A COPY OF THEIR CERTIFICATION.**

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7. Have you ever been subject to disciplinary action by the Real Estate Commission or Commission of Appraisers?  Yes  No If yes, attach explanation.
8. I hereby affirm and swear that the information submitted with this application is true and accurate and that no willful omissions have been made.



7-23-15

Signature

Date

**INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED**

**DIVISION USE ONLY**

Date Application Approved: \_\_\_\_\_ Date of Notification: \_\_\_\_\_

Approved By: \_\_\_\_\_



Sent Via Email to: [ashley.northrop@mckissock.com](mailto:ashley.northrop@mckissock.com)

QE	CE/E	CE
		4

Tuesday, July 21, 2015

Ms. Ashley Northrop  
McKissock, LP  
218 Liberty Street  
Warren, PA 16365

Dear Ms. Northrop:

We are pleased to inform you that your course has been approved under the Course Approval Program of the Appraiser Qualifications Board (AQB) of The Appraisal Foundation.

**Course Provider:** McKissock, LP  
**Course Title:** Fannie Mae Appraisal Guidelines - Live Webinar  
**Instructional Hours:** 4.00  
**Exam Hours:** 0.00  
**Total Hours:** 4.00  
**Delivery Method:** Synchronous (Distance)  
**Approval Start Date:** 7/20/2015  
**Approval End Date:** 6/23/2018

The overall content of this course has been determined to be in compliance with the education criteria established by the AQB. Approval does not mean that every statement or item within the course has been checked for accuracy. Opinions set forth in the course material or by instructors do not necessarily reflect the viewpoint of the AQB or The Appraisal Foundation. Neither the AQB nor The Appraisal Foundation is responsible for any errors, omissions, or misstatements in the course material or by instructors.

Prior to renewal of this course please review the AQB Course Approval Program Policies and Procedures Manual.

Please feel free to contact us if you have any questions or if we can be of further assistance.

Sincerely,

*Appraiser Qualifications Board*

Appraiser Qualifications Board

# OFFICIAL CERTIFIED COURSE SUMMARY CERTIFICATE



*The number one credential for quality instructional design and delivery of distance education courses offered for professional education.*

## Administrative Information

**Course Title:** Fannie Mae Appraisal Guidelines – Live Webinar

**Course Number:** 6103

**Certified:** 06/23/2015

**Expires:** 06/23/2018

**Status:** Approved

**Industry(ies):** Appraisal

**Provider:** McKissock, LLC

**Address:** P.O. Box 1673

Warren, Pennsylvania 16365

**Phone:** 386-310-2719

**Contact:** Ashley Northrop <[regulatorycompliance@mckissock.com](mailto:regulatorycompliance@mckissock.com)>

## Course Information

**Provider Type:** Primary Provider

**Delivery Method:** Internet Synchronous

**\*Clock Hours:** 4

**Final Exam:** No

**†Clock Hour Enforcement Mechanism:** Yes

**Proctored Exam:** No

**Difficulty Rating:** Basic

**Description:** The primary focus of this course is on Fannie Mae's appraisal guidelines and requirements which appear in the Fannie Mae Selling Guide issued on April 15, 2014. This course tackles many misconceptions and busts several myths about these guidelines and requirements. Along the way, discussion examples, case studies, and "fact or myth" questions are used to apply the requirements and guidelines to real-life appraisal situations. The Uniform Appraisal Dataset (UAD) data entry "errors" that will now result in "hard stops" are identified, since it is important that appraisers "get it right" the first time. The course also provides information regarding Fannie Mae's Appraiser Quality Monitoring (AQM) initiative, using Fannie Mae's own Lender Letter and Frequently Asked Questions to provide accurate and current information. And, lastly, Fannie Mae's Collateral Underwriter, which will be implemented on January 26, 2015, is identified and briefly discussed.

### Course Notes:

**Instructors:** Daniel Bradley (CDEI)

K. Tracy Martin (CDEI)

## \*\*Course Approval Information

This course may not be approved in any jurisdiction or the provider has chosen not to include which jurisdictions the course is approved in.

### Disclaimers

\* Professional reviewers have determined that the amount of content to be presented in this course, as specified in the provider's timed outline, should take the stated time to complete. This certification does not suggest the course will take the hours listed if implemented into a distance education learning system that uses an inferior instructional design. In addition, IDECC does not guarantee or audit the performance of classroom instructors to ensure the appropriate clock hours of instruction are presented to students.

\*\* Regarding course approval information, the course provider may list here the jurisdictions that have approved this course for professional credit. Information in regard to jurisdictional course approval is not maintained by IDECC but by course providers. If no jurisdictions appear in the course approval area, the provider may not yet be approved by a regulatory agency to offer the course. Please contact the provider if you have a question in regard to course approval information.

† A "Clock Hour Enforcement Mechanism" is course feature that mandates students spend X amount of time in the course. This mechanism is not required for certification but is required in certain jurisdictions. The absence of a clock hour enforcement mechanism does not compromise certification and the typical student taking the course can still be expected to take the appropriate amount of time to complete the course.

**Fannie Mae Appraisal Guidelines**  
**4-hour appraisal continuing education course presented by McKissock**

**Course Description**

The primary focus of this course is on Fannie Mae's appraisal guidelines and requirements which appear in the Fannie Mae *Selling Guide* issued on April 15, 2014. This course tackles many misconceptions and busts several myths about these guidelines and requirements. Along the way, discussion examples, case studies, and "fact or myth" questions are used to apply the requirements and guidelines to real-life appraisal situations. The Uniform Appraisal Dataset (UAD) data entry "errors" that will now result in "hard stops" are identified, since it is important that appraisers "get it right" the first time. The course also provides information regarding Fannie Mae's Appraiser Quality Monitoring (AQM) initiative, using Fannie Mae's own Lender Letter and Frequently Asked Questions to provide accurate and current information. And, lastly, Fannie Mae's Collateral Underwriter, which will be implemented on January 26, 2015, is identified and briefly discussed.

**Course objectives: what students will learn**

- Fannie Mae's role in the secondary market
- The difference between "guidelines" and "requirements"
- Where to find appraisal requirements and guidelines in the Fannie Mae *Selling Guide*
- Application of these requirements to real-life example situations and case studies
- How to debunk several appraisal-related myths and misconceptions
- Identify and avoid UAD "hard stops"
- Fannie Mae's Appraiser Quality Monitoring (AQM) program
- Fannie Mae's Collateral Underwriting program

**Course Schedule**

Seminar Objectives	5 minutes
Fannie Mae's role/Intro to the Selling Guide	5 minutes
B4-1.1 General Appraisal Requirements	10 minutes
Definition of Market Value	
Lender Responsibilities	
Appraiser Selection Criteria	
Unacceptable Appraisal Practices	
Disclosure of Information to Appraisers	
UAD and UCDP	
B4-1.2 Documentation Standards	
B4-1.2-01 Scope of Work	10 minutes
List of Appraisal Report Forms	
Exhibits for Appraisals	
Exhibits for Exterior-only Property Inspections	
Appraiser Certifications and Limiting Conditions	
B4-1.2-02 Appraisal Age and Use Requirements	5 minutes
B4-1.2-03 Requirements for Postponed Improvements	5 minutes
B4-1.3 Appraisal Report Assessment	
B4-1.3-02 Subject and Contract Sections	5 minutes
B4-1.3-03 Neighborhood Section	15 minutes
Break	10 minutes

B4-1.3-04 Site Section	15 minutes
B4-1.3-05 Improvements Section	25 minutes
B4-1.3-06 Property Condition and quality of Construction	10 minutes
B4-1.3-07 Sales Comparison Approach	5 minutes
<i>Break</i>	<i>10 minutes</i>
B4-1.3-08 Comparable Sales	15 minutes
B4-1.3-09 Adjustments to Comparable Sales	15 minutes
B4-1.3-10 Cost and Income Approach	5 minutes
B4-1.3-11 Valuation Analysis and Reconciliation	5 minutes
B4-1.3-12 Quality Assurance	10 minutes
<i>Break</i>	<i>10 minutes</i>
B4.1.4 Special Appraisal Considerations	20 minutes
B4-1.4-01 Factory Built Housing: Manufactured	
B4-1.4-02 Factory Built Housing: Modular, Prefab, Sectional	
B4-1.4-03 Condo Appraisal Requirements	
B4-1.4-04 Co-op Appraisal Requirements	
B4-1.4-05 Leasehold Interests Appraisal Requirements	
B4-1.4-08 Environmental Hazards Appraisal Requirements	
Identify and avoid UAD "hard stops"	15 minutes
Be aware of Fannie Mae's Appraiser Quality Monitoring program	15 minutes
Be aware of Fannie Mae's Collateral Underwriter program	20 minutes
Wrap up	5 minutes
<b>Total: 240 Minutes</b>	

Note: Breaks are not included in overall course time.