

EDUCATION AGENDA

October 11, 2016

Consent Agenda

1. Allterra
 - a. 2016 Keynote/Industry Update/Big Data, 7 hours
 - b. 2016 Fannie Mae Update/Appraiser Best Practice, 7 hours
 - c. 2016 Appraiser Training 7 hours
 - d. 2016 Keynote/Fraud/Regulatory Update, 7 hours
2. Appraisal Institute
 - a. Case Studies in Appraising Green Residential Buildings, 7/8 hours
 - b. Online FHA Appraising: Principles & Procedures, 7 hours
 - c. Review Case Studies- Residential, 14/15 hours
3. Appraisal Institute, Northern Nevada Chapter
 - a. 2016 Annual Fall Conference, 6 hours
4. American Society of Farm Managers & Rural Appraisers
 - a. ASFMRA 87th Annual Convention Day 1, 6 hours
 - b. ASFMRA 87th Annual Convention Day 2, 3 hours
 - c. Best in Business Ethics, 3 hours
 - d. Introduction into Statistical Analysis for Appraisers, 8 hours
 - e. Rapid Fire Case Studies 2016, 6 hours
5. CLE International
 - a. Eminent Domain, 12 hours
6. Dynasty
 - a. Specialized Residential Topics, 20 hours
7. McKissock
 - a. Workfile Documentation for Appraisers, 4 hours
 - b. A Review of Disciplinary Cases: How to Avoid a Visit with the Licensing Board, 3 hrs
 - c. Introduction to Expert Testimony for Appraisers – To Do or Not To Do, 4 hours
 - d. Fannie Mae Appraisal Guidelines: Debunking the Myths, 4 hours
 - e. Divorce and estate Appraisals: Elements of Non-Lender Work, 4 hours
 - f. Residential Property Inspections for Appraisers, 7 hours
 - g. The Income Approach: An Overview, 7 hours
8. OREP Education Network
 - a. FHA Appraisal Standards, 7 hours

For Discussion

9. American Society of Farm Managers & Rural Appraisers
 - a. Technology Applications in Appraisal – Google Earth, 8 hours

1.a

STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
REAL ESTATE DIVISION

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**APPRAISER CONTINUING EDUCATION
NEW COURSE APPLICATION**

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

School Name: Allterra Group, LLC		Date: 8/31/2016
Owner's Name: Joan Trice	School's Fax: 513-785-0900	
School's Mailing Address: 9927 Steve Decature Hwy, Suite G-16, Ocean City, MD 21842		
Education Contact: Karen Connolly	Contact's Email: karen@allterragroup.com	
School's Main Phone: 513-490-0226	Contact's Phone: 513-490-0226	
School Locations & Phone #s: Course to be taught at: Flamingo Hotel and Casino, 3555 S. Las Vegas Blvd, Las Vegas, NV		
Purpose of School: To provide continuing education to real estate appraisers in the United States.		

Title of Course: 2016 Keynote/Industry Update/Big Data				
Delivery Method:	<input checked="" type="checkbox"/> Classroom	<input type="checkbox"/> Internet	<input type="checkbox"/> Home Study	Hours of Instruction:
Level of Difficulty:	<input checked="" type="checkbox"/> Beginner	<input checked="" type="checkbox"/> Intermediate	<input checked="" type="checkbox"/> Advanced	
Course Objective: On completion of this course students will be able to: Please see attached timed outline.				
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: 399	Maximum Number of Participants: 400			

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:		

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1179 Fairview Drive, Suite E * Carson City, NV 89701-5453 *(775) 687-4280
2501 East Sahara Avenue, Suite 102 * Las Vegas, NV 89104-4137 *(702) 486-4033
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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.)
Students are required to sign-in at beginning of session, sign out for break, sign back in after break and before lunch. We will provide a second sign in sheet for the afternoon session. Attendance is very strictly monitored for compliance.

Required Materials to be submitted with Application:

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

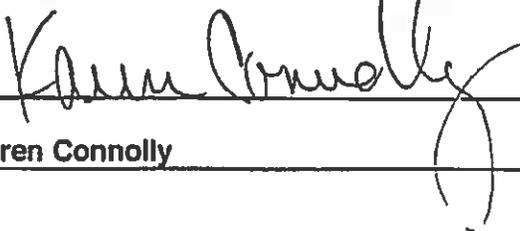
**** Attendance Certificates must include all of the following:**

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

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

Signature:  Date: 8/31/2016

Print Name: Karen Connolly

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

Course Description for Keynote/Industry Update/Big Data

Keynote

Rob Chrisman publishes a free daily commentary which covers a wide range of topics, from production, including valuations, through the compliance maze and into secondary marketing. By the time we arrive in Las Vegas, it will have been decided who will be leading the new administration in Washington D.C. It will be a perfect time for Rob to lead us through a frank discussion about what went wrong during the housing finance crisis and identify what are the key areas we need to address that will shape the future of housing finance and appraisal reform. Rob's extensive background and connections throughout the industry will benefit appraisers by sharing how important their role is in housing finance and why it is critical that they continue to produce reports that is relied on by the other industry stakeholders.

Industry Update

We have a panel of experts from HUD, and VA for a closer look at what is happening with the policy makers. It speaks volumes that these folks commit to addressing the valuation community every year since our inception.

Big Data

Big data is that scary term that data analysts talk about to imply and infer that the "boots on the ground" appraiser are going the way of the dinosaur. The threat of AVMs has loomed on the horizon for decades. If there is a lesson learned from the mortgage crisis it is that appraisers' independence needs to be respected and valued. Analysts do need data from appraisal reports to assess collateral risk. Appraisers know that public record data and MLS data often just isn't reliable. And after all, MLS data is a sales brochure. The appraiser is that independent trusted local market expert. Join us to learn how appraisers can leverage access to data and analytics tools. What will clients expect going forward? What do the capital markets need from an appraisal that they just aren't getting today? How might the role of the appraiser change in the future?

Friday, November 11th - Vegas

Timed Course Outline – 2016 Keynote/Industry Update/Big Data

Mjnotes	Scheduled Time	Topics	Student learning objectives. Student will be able to:	Teaching Method	References
15	8:30 – 8:45	Introductions of Keynote– Rob Chrisman, Chrisman LLC	Understanding course policies, description and learning objectives. Understanding that there will always be a need for appraisers detail and Interpretation of data.	1q	A'
15	8:45 – 9:00	Rob Chrisman, Chrisman LLC	See that the prospect of an appraiser shortage has been noticed and will affect the consumer if not addressed. The economic impact of this on the appraiser. How might this change appraisal reports	Lecture	Outline
15	9:00 – 9:15	Rob Chrisman, Chrisman LLC	Understanding the barriers for trainees and barriers upheld by lenders. Learning how this will shape the collateral risk in the future.	Lecture	Outline
15	9:15 – 9:30	Rob Chrisman, Chrisman LLC	What does this mean to the appraiser? Changes on the horizon for the industry and what appraisers can do in the interim.	Lecture	Outline
15	9:45 – 10:00	Break			
15	10:00 – 10:15	Gerry Kifer, VA	Understanding VA's expansion of their fee panel	Lecture	Outline
15	10:15 – 10:30	Gerry Kifer, VA	How VA requirements differ from other government loan programs. How this translates to the Appraisal.	Lecture	Outline
15	10:30 – 10:45	Gerry Kifer, VA	How VA policies are intended to protect veterans and how the appraiser fulfills this aspect of the loan program.	Lecture	Outline
10	10:45 – 11:00	Gerry Kifer, VA	Learn how to join the VA panel and understanding the appraisers role.	Lecture	Outline
15	11:00 – 11:15	Cheryl Walker, HUD-FHA	Appraiser and Property requirements – Key Policies for appraisers to understand.	Lecture	Outline
15	11:15 – 11:30	Cheryl Walker, HUD-FHA	Understanding Contributory Value of Components and common appraisal data delivery errors.	Lecture	Outline
15	11:30 – 11:45	Cheryl Walker, HUD-FHA	Understanding Contributory Value of Components and common appraisal data delivery errors.	Lecture	Outline
15	11:45 – 12:00	Cheryl Walker, HUD-FHA	Appraisers will walk away with the most recent FHA Updates and Key Policies.	Lecture	Outline
90	12:00 – 1:30	Lunch			
15	1:30 – 1:45	Introductions Susan Allen, CoreLogicS	Understanding course policies, description and learning objectives.	Lecture	None
15	1:45 – 2:00	Susan Allen, CoreLogicS	Understanding how Fannie Mae's CU is the ultimate in big data. What is AQM? How will lenders be able to prescreen data before submission.	Lecture	Outline
15	2:00 – 2:15	Susan Allen, CoreLogicS	Appraisers will see how data is used to provide historical data per property ensuring reliability and accuracy of the valuation product.	Lecture	Outline
15	2:15 – 2:30	George Opelka, ACI	Understanding how harnessing the power of big data is appraisers most powerful tool. Seeing data in the large picture. How appraisal quality is enhanced.	Lecture	Outline

15	2:30 – 3:00	George Opelka, ACI	The art of appraising versus the science of appraising. Availing appraisers of ways to become more efficient . Understanding the role of alternative valuation products.	Lecture	Outline
15	3:00 – 3:15	George Opelka, ACI	How efficiencies through the use of larger data sets enhances the appraisal and both appraisal quality and quality of life for the appraiser.	Lecture	Outline
15	3:15 – 3:30	Michael Bradley Freddie Mac	How big data will change collateral risk assessments. Understanding how unique assets purchased with emotion can be defined.	Lecture	Outline
15	3:30 – 3:45	Break			
15	3:45 – 4:00	Michael Bradley Freddie Mac	How does USPAP factor into anchoring the value as well as the affect of regulatory guidance.	Lecture	Outline
15	3:55 – 4:10	Michael Bradley Freddie Mac	Examples to illustrate these valuation techniques. Understanding what works and what things could be reengineered	Lecture	Outline
15	4:10 – 4:25	Michael Floyd Assurant Valuations	Understanding how computer aided appraisals utilizes technology . Why is this necessary	Lecture/ Discussion	Outline
15	4:25 – 4:45	Michael Floyd Assurant Valuations	Understanding that change can be challenging but has historically been hugely beneficial to the appraisal industry.	Lecture/ Discussion	Outline
15	4:45 – 5:00 pm	Michael Floyd Assurant Valuations	How technology will save appraisers as the pool of appraisers diminishes. How regression shows the valuation in broader strokes. Showing how appraisers will win with big data and the resulting technology born of the data age.		
	5:00	Adjourn			
Total					
7 Hours					

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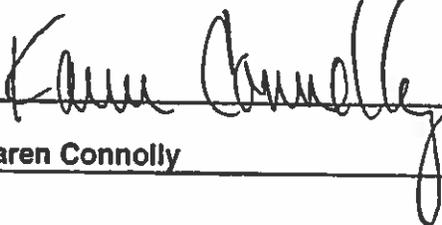
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- I agree to comply with the provisions of NAC 645C.

Signature:  Date: 8/31/2016
Print Name: Karen Connolly

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**

Friday, November 12th - Vegas

Timed Course Outline – 2016 Fannie Mae Update/Appraiser Best Practices

Minutes	Scheduled Time	Topics	Student learning objectives. Student will be able to:	Teaching Method	References
15	8:30 – 8:45	Introductions of Zach Dawson, Fannie Mae	Understanding course policies, description and learning objectives.		None
15	8:45 – 9:00	Zach Dawson, Fannie Mae	Understanding the UAD Data Analysis. This understanding will allow the appraiser to see how CU data is being analyzed and the facts being learned. Understanding data integrity and discrepancies and how inaccurate data leads to value bias.	Lecture	Outline
15	9:00 – 9:15	Zach Dawson, Fannie Mae	Appraisers will see an example of data discrepancy and how it is handled. How adjustments (SFR and condo) trend on single family properties. Appraiser will see examples of unhelpful commentary.	Lecture	Outline
15	9:15 – 9:30	Zach Dawson, Fannie Mae	Understand the myths that arise from Fannie Mae policies and the reality of what is reality.	Lecture	Outline
15	9:45 – 10:00	Break			
15	10:00 – 10:15	Zach Dawson, Fannie Mae	Understanding the appraisers role and responsibilities. What is expected in the way of accuracy in the report and primary indicators of market condition.	Lecture	Outline
15	10:15 – 10:30	Zach Dawson, Fannie Mae	Fannie will demystify CU for appraisers. Understanding the powerful analytics providing unparalleled depth of data and nationwide coverage.	Lecture	Outline
15	10:30 – 10:45	Zach Dawson, Fannie Mae	Understanding the dynamic and interactive functionality of sales data, mapping, market trends, public records, dynamic local market conditions and more.	Lecture	Outline
10	10:45 – 11:00	Zach Dawson, Fannie Mae	Understanding the AQM process with an overview of the Fannie Mae FAQ's.	Lecture	Outline
15	11:00 – 11:15	Zach Dawson, Fannie Mae	The most commonly asked questions related to Fannie Mae and their direct contact with appraisers in an effort to effectively improve data quality.	Lecture	Outline
15	11:15 – 11:30	Zach Dawson, Fannie Mae	Understanding the rebuttal process, review process and the lenders' obligation related to appraisers and appraisal quality	Lecture	Outline
15	11:30 – 11:45	Zach Dawson, Fannie Mae	What is Fannie Mae monitoring in reference to quality and how will this effect appraisers. What is the trickle down from this monitoring.	Lecture	Outline
15	11:45 – 12:00	Zach Dawson, Fannie Mae	Fannie Mae reviews the FAQ's of UCDP. Appraisers will have a more thorough understanding of how this affects the valuation community. From lenders to appraisers	Lecture	Outline
90	12:00 – 1:30	Lunch			
15	1:30 – 1:45	Introductions	Understand Appraisal Best Practices from the	Lecture	None

		Andrew Bough, JP Morgan Chase	viewpoint of a national lender. What is involved in credit underwriting and how the appraisal plays a pivotal role.		
15	1:45 – 2:00	Andrew Bough, JP Morgan Chase	Understanding how the new CU policies are affecting the reporting process which ultimately affects the appraiser and their product.	Lecture	Outline
15	2:00 – 2:15	Andrew Bough, JP Morgan Chase	What AMC's are doing to cope with the CU Requests and why appraisers are feeling the brunt of this.	Lecture	Outline
15	2:15 – 2:30	Andrew Bough, JP Morgan Chase	How the appraiser and AMC might benefit from the Cost Plus Model to ensure transparency.	Lecture	Outline
15	2:30 – 3:00	Ken DeFeo, Union Bank	Understanding Best Practices by seeing the worst practices through the eyes of a Chief Appraiser from a regional bank. Understanding what the bank wants and why.	Lecture	Outline
15	3:00 – 3:15	Ken DeFeo, Union Bank	Understanding what are unacceptable appraisal practices can help the appraiser see more clearly why lenders and AMC's require certain revisions.	Lecture	Outline
15	3:15 – 3:30	Ken DeFeo, Union Bank	How the failure to provide a comprehensive analysis can taint the valuation conclusion. How the impact of minor corrections affects the reliability of the valuation.	Lecture	Outline
15	3:30 – 3:45	Break			
15	3:45 – 4:00	Ken DeFeo, Union Bank	How the use of adjustments to comparables that do not reflect the market's reaction to the differences between the subject property and comparable sales can call an appraisal into question.	Lecture	Outline
15	4:00 – 4:15	Jeff Rauland, Rauland Advisors	What does appraisal independence really mean to the appraiser. What are the most common errors that result in Enforcement Actions and how to avoid them.	Lecture	Outline
15	4:15 – 4:30	Jeff Rauland, Rauland Advisors	Understanding the essential components of appraisal independence and how to ensure these are included in your best practices. Having established policies and procedures.	Lecture/ Discussion	Outline
15	4:30 – 4:45	Jeff Rauland, Rauland Advisors	What is an acceptable communication to and from appraiser. Avoiding coercion, misrepresentation or predetermined estimates of value.	Lecture/ Discussion	Outline
15	4:45 – 5:00 pm	Jeff Rauland, Rauland Advisors	Who to resolve deficiencies in your work product. Understanding how reviewing your findings can establish your competency.		
	5:00	Adjourn			
Total 7 Hours					

1.C

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Owner's Name: Joan Trice		School's Fax: 513-785-0900
School's Mailing Address: 9927 Stephen Decatur Highway Ste G16, Ocean City, MD 21842		
Education Contact: Karen Connolly		Contact's Email: karen@allterragroup.com
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School Locations & Phone #s:		
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Title of Course: 2016 Appraiser Training			
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Level of Difficulty: <input checked="" type="checkbox"/> Beginner		<input type="checkbox"/> Intermediate	<input type="checkbox"/> Advanced
Course Objective: On completion of this course students will be able to:			
See attached course outline and objectives			
Subject Classification: <input checked="" type="checkbox"/> Residential		<input type="checkbox"/> General	<input type="checkbox"/> Both
Ethics/Standards Justification: See attached policies		<input type="checkbox"/> Ethics/Standards	
Course Fee: \$200.00		Maximum Number of Participants: 200	

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

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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.)

Attendees are required to sign in at the beginning of the day and out for each break, lunch and sign out at the end of the day. Attendees must complete 100% of the class to receive a Continuing Education certificate of completion. Attendance will be strictly enforced. No credits will be given for partial attendance. Allterra Group, LLC provides a staff person at the door to monitor attendance.

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	
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Signature:  Date: 6/3/16

Print Name: Karen Connolly

Applications should be sent to: Appraisal Officer
Nevada Real Estate Division
1818 E. College Parkway, Suite 110
Carson City, NV 89706-7986
(775) 684-1902

For questions call:

Course Description

Appraiser Training Day

Appraisers will be given the knowledge and understanding of procedures and practical methods to solving for market value, selection of comparable sales, understanding how to support adjustments, detailing the collection of data and verification of same as well as seller concessions and ending with proper protocols for report writing to clearly document the opinion of value in a strategic and statistically reliable manner. Appraiser will understand how effectively communicating a sound valuation analysis assists to the end user.

Wednesday, July 13th, 2016

Timed Course Outline – Appraiser Training Day

Minutes	Scheduled Time	Topic	Learning Objectives	Delivery Method	References
15	8:30 – 8:45	Introductions of Best Practices	Understanding course policies, description and learning objectives.		None
15	8:45 – 9:00	Rick Langdon Wells Fargo	Understand market value. Can default sales be "market value"? What is a short Sale?	Lecture	Outline
15	9:00 – 9:15	Rick Langdon Wells Fargo	Keeping both parties are well informed. Understanding the possibility of a negative equity position. Are sales prices inflated to accommodate seller concessions?	Lecture	Outline
15	9:15 – 9:30	Rick Langdon Wells Fargo	Details of reasonable exposure time. Days on market, verifying your sales. What is the value of a house bid up beyond the asking price?	Lecture	Outline
15	9:45 – 10:00	Rick Langdon Wells Fargo	Understanding the ramifications of seller concessions, where to draw the line between fraud and creativity. A discussion on arms length transactions.		
15	10:00 – 10:15	Rick Langdon Wells Fargo	Selecting Comparable Sales. Understanding that the bare minimum is just that, most lenders want more to paint a clearer picture of the subject property	Lecture	Outline
15	10:15 – 10:30	Break		Lecture	Outline
15	10:30 – 10:45	Rick Langdon Wells Fargo	Understanding the 90 day rule and the use of non traditional comps in the event of exceptional properties.	Lecture	Outline
10	10:45 – 11:00	Rick Langdon Wells Fargo	Understanding geographical radius of comps. Competitive neighborhoods and non competitive within the one mile radius.	Lecture	Outline
15	11:00 – 11:15	Rick Langdon	Supporting Adjustments and how to support your opinion with factual documentation.	Lecture	Outline
15	11:15 – 11:30	Rick Langdon Wells Fargo	Supporting adjustments with the paired sales analysis.	Lecture	Outline
15	11:30 – 11:45	Rick Langdon Wells Fargo	Sales Comparison Approach grid which itemizes and determines adjustments necessary.	Lecture	Outline
15	11:45 – 12:00	Rick Langdon Wells Fargo	Supporting adjustments with condominium properties.	Lecture	Outline
90	12:00 – 1:30	Lunch			
15	1:30 – 1:45	Rick Langdon Wells Fargo	Data Verification – verifying your data through research. Reaching out to interview others to verify data.	Lecture	None
15	1:45 – 2:00	Rick Langdon Wells Fargo	Understanding the data verification process. Relying on data verifications and finding credible sources.	Lecture	Outline
15	2:00 – 2:15	Rick Langdon Wells Fargo	Seller Concessions, helping appraisers understand one of the most frequently discussed topics among appraisers.	Lecture	Outline
15	2:15 – 2:30	Rick Langdon	Understanding adjustments based on concessions to	Lecture	Outline

		Wells Fargo	buyers.		
15	2:30 – 3:00	Rick Langdon Wells Fargo	When should an appraiser adjust for concessions?	Lecture	Outline
15	3:00 – 3:15	Rick Langdon Wells Fargo	How should the appraiser determine appropriate adjustments for sales concession on the comparables.	Lecture	Outline
15	3:15 – 3:30	Rick Langdon Wells Fargo	Case studies to help appraisers understand concessions and how to deal with them.	Lecture	Outline
15	3:30 – 3:45	Break			
15	3:45 – 4:00	Rick Langdon Wells Fargo	Additional case studies to help appraisers understand concessions and how to deal with them.	Lecture	Outline
15	3:55 – 4:10	Rick Langdon Wells Fargo	Report Writing, understanding the do's and don'ts allowing appraisers to produce a meaningful and effective report.	Lecture	Outline
15	4:10 – 4:25	Rick Langdon Wells Fargo	Basic Skills, communicating the details including the process, steps taken (work product).	Lecture/ Discussion	Outline
15	4:25 – 4:45	Rick Langdon Wells Fargo	Supporting conclusions, understanding this is not a one size fits all end users.	Lecture/ Discussion	Outline
15	4:45 – 5:00 pm	Rick Langdon Wells Fargo	Case studies, giving multiple examples to help appraisers understand a full range of examples of the process, steps taken and conclusions, focusing the report on the intended users' needs.		
	5:00	Adjourn			
Total 7 Hours					

1.d

STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
REAL ESTATE DIVISION

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Receipt # _____
Credential # _____
Processor initials _____
Date _____

**APPRAISER CONTINUING EDUCATION
NEW COURSE APPLICATION**

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

School Name: Allterra Group LCC	Date: 6/3/16
Owner's Name: Joan Trice	School's Fax: 513-785-0900
School's Mailing Address: 9927 Stephen Decatur Highway Ste G16, Ocean City, MD 21842	
Education Contact: Karen Connolly	Contact's Email: karen@allterragroup.com
School's Main Phone: 513-490-0226	Contact's Phone: 513-490-0226
School Locations & Phone #s:	
9927 Stephen Decatur Highway Ste G16 Ocean City, MD 21842	
513-490-0226	
Purpose of School: To provide continuing education to real estate appraisers.	

Title of Course: 2016 Keynote/Fraud/Regulatory Update			
Delivery Method: <input checked="" type="checkbox"/> Classroom	<input type="checkbox"/> Internet	<input type="checkbox"/> Home Study	Hours of Instruction: 7
Level of Difficulty: <input checked="" type="checkbox"/> Beginner <input type="checkbox"/> Intermediate <input type="checkbox"/> Advanced			
Course Objective: On completion of this course students will be able to:			
See attached course outline and objectives			
Subject Classification: <input checked="" type="checkbox"/> Residential <input type="checkbox"/> General <input type="checkbox"/> Both <input type="checkbox"/> Ethics/Standards			
Ethics/Standards Justification: See attached policies			
Course Fee: \$200.00		Maximum Number of Participants: 200	

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

When:	Where:	Approval #:
Additional Info:		

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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.)
Attendees are required to sign in at the beginning of the day and out for each break, lunch and sign out at the end of the day. Attendees must complete 100% of the class to receive a Continuing Education certificate of completion. Attendance will be strictly enforced. No credits will be given for partial attendance. Allterra Group, LLC provides a staff person at the door to monitor attendance.

Required Materials to be submitted with Application:

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

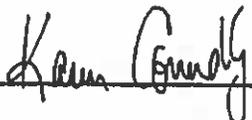
**** Attendance Certificates must include all of the following:**

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

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

Signature:  Date: 6/3/16
Print Name: Karen Connolly

Applications should be sent to:

Appraisal Officer
Nevada Real Estate Division
1818 E. College Parkway, Suite 110
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For questions call:

Course Description

Keynote/Fraud:

Our opening session begins with Keynote speaker, Bob Ehrlich, former Governor of Maryland and Senior Counsel for King & Spalding in the Government Advocacy and Public Policy group. The Honorable Robert Ehrlich is a dynamic speaker and will expound on the state of our economy now and how it will affect collateral risk in the future. We then install a panel of fraud experts from specializing in fraud for a closer look at what is happening in the fraud arena. Appraisers will learn what the red flags are and how to avoid entanglement in fraud transactions.

Regulatory Update:

In the ever changing and morphing valuation landscape, this panel details the specifics of new legislation both enacted and pending. Presenters include a representative from the Fannie Mae, Appraisal Subcommittee, and a state legislator. The focus of this presentation is to show the effect of current and pending legislation on the industry. How do these issues trickle down to the appraisers. Appraisers will get the answers to questions like "How will the new regulations affect appraisers and the way we present value? Or "What new guidelines or procedures will appraisers be facing?" Appraisers will hear about legislation facing other partners in the industry, like lenders and AMC's.

Tuesday, July 12th

Timed Course Outline – 2016 Keynote/Fraud/Regulatory Update

Minutes	Scheduled Time	Topic	Additional Learning Objectives / Speaker / Will be available?	Instruction Method	Reference
15	8:30 – 8:45	Introductions of Keynote Panel– Robert Ehrlich, , King & Spalding	Understanding course policies, description and learning objectives. How we got to our current political environment relating to property and valuations.		None
15	8:45 – 9:00	Robert Ehrlich, , King & Spalding	Understanding the economic reality of the housing market on consumer confidence. What role has the political parties played and government agencies like Fannie and Freddie. Where the lenders chose to stand and how they ended up.	Lecture	Outline
15	9:00 – 9:15	Robert Ehrlich, , King & Spalding	Understanding how the crisis has affected today's market. How the credit market changed. Understanding what negative growth did to lending policy. Related settlements.	Lecture	Outline
15	9:15 – 9:30	Robert Ehrlich, , King & Spalding	Are we headed to another similar crisis? What were the lessons learned and what is the bottom line? Are we going to relive it all again?	Lecture	Outline
15	9:45 – 10:00	Break	Install Fraud Panel during Break		
15	10:00 – 10:15	Ann Fulmer, National Mortgage News	What is the cost of fraud to the consumer? How has fraud changed since the mortgage crisis.	Lecture	Outline
15	10:15 – 10:30	Ann Fulmer, National Mortgage News	Understanding how the regulations implemented limits the appraiser liability for next crisis.	Lecture	Outline
15	10:30 – 10:45	Ann Fulmer, National Mortgage News	Understanding the role an appraiser plays in today's mortgage fraud.	Lecture	Outline
10	10:45 – 11:00	Michael Stolworthy Former HUD-OIG Special Agent	Understanding that every crime case has the potential for civil penalties.	Lecture	Outline
15	11:00 – 11:15	Michael Stolworthy Former HUD-OIG Special Agent	The different faces of fraud. How the mortgage fraud crimes division narrows it down.	Lecture	Outline
15	11:15 – 11:30	Michael Stolworthy Former HUD-OIG Special Agent	Understanding what HUD-OIG looks for. What are the red flags of traditional and non-traditional fraud.	Lecture	Outline
15	11:30 – 11:45	Carrie Fisher FBI	Understand the role the FBI plays in fraud. How a sound banking system is essential to our nation's economic stability.	Lecture	Outline
15	11:45 – 12:00	Carrie Fisher FBI	Understanding the current trends in mortgage fraud. Who's involved? What are the most common post bubble schemes. Understanding the 2015 Mortgage Fraud Assessment.	Lecture	Outline
90	12:00 – 1:30	Lunch			
15	1:30 – 1:45	Introductions Bruce Unangst, Louisiana State Appraisal Board	Understanding course policies, description and learning objectives. Understanding what "competent" appraiser means and how to build that into AMC Regulation?	Lecture	None

15	1:45 – 2:00	Bruce Unangst, Louisiana State Appraisal Board	Understand the fundamental concepts for building competency. AMC's objectives cannot be reconciled with other stakeholders.	Lecture	Outline
15	2:00 – 2:15	Bruce Unangst, Louisiana State Appraisal Board	Understanding the State's desire to ensure consumer protection and limiting risk while playing within the rules currently available.	Lecture	Outline
15	2:15 – 2:30	Bruce Unangst, Louisiana State Appraisal Board	Understanding the State's limitations and capabilities of implementing AMC regulations and the ensuing compliance.	Lecture	Outline
15	2:30 – 3:00	Jim Park ASC	Understanding what the Appraisal Subcommittee is and the role it plays in the industry. Schedules upgrades.	Lecture	Outline
15	3:00 – 3:15	Jim Park ASC	Understanding the AMC regulations including the AMC Rule.	Lecture	Outline
15	3:15 – 3:30	Jim Park ASC	Understanding the imposed requirements on AMCs regarding registration on a state level through other required compliance requirements.	Lecture	Outline
15	3:30 – 3:45	Break			
15	3:45 – 4:00	Jim Park ASC	Understanding current and future regulatory issues.	Lecture	Outline
15	3:55 – 4:10	Zach Dawson Fannie Mae	Fannie Mae Updates. Appraisers will hear about the goals of Appraisal Quality Monitoring. What observations is Fannie making with the new Collateral Underwriter.	Lecture	Outline
15	4:10 – 4:25	Zach Dawson Fannie Mae	Fannie Mae Updates. Adjustments are not consistent. Why is this happening?	Lecture/ Discussion	Outline
15	4:25 – 4:45	Zach Dawson Fannie Mae	What should an appraiser consider with GLA Adjustments. What are the trends being observed by Fannie Mae.	Lecture/ Discussion	Outline
15	4:45 – 5:00 pm	Zach Dawson Fannie Mae	What will be affected by future rules. How will that affect the appraiser's report.		
	5:00	Adjourn			
Total 7 Hours					

2.a

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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: 5/4/2016
Owner's Name: Sue Stradas	School's Fax: (312) 335-4251	
School's Mailing Address: 200 W Madison, Ste 1500		Chicago IL 60608
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: Appraisal Trade Organization		

Title of Course: Case Studies in Appraising Green Residential Buildings			
Delivery Method:	<input checked="" type="checkbox"/> Classroom	<input type="checkbox"/> Internet	<input type="checkbox"/> Home Study
Hours of Instruction:	8		
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 course description</i>			
Subject Classification:	<input checked="" type="checkbox"/> Residential	<input type="checkbox"/> General	<input type="checkbox"/> Both
Ethics/Standards Justification:	<input type="checkbox"/> Ethics/Standards		
Course Fee:	<i>varies</i>	Maximum Number of Participants:	<i>varies</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 in all 50 states</i>		

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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.)

sign in / out sheet, monitored by instructor

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	T&D
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	Sandy Adomat's
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**

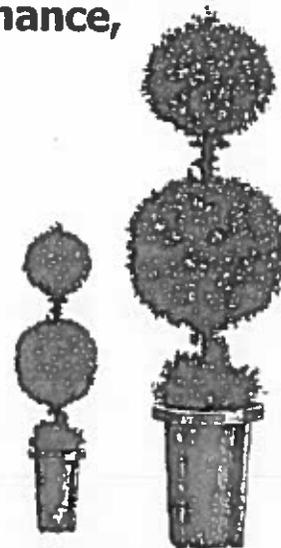
Part 1. Learning Objectives

When you complete Part 1. you will be able to

- Identify the six elements of green building
- Discuss the challenges in valuing green buildings
- Explain appraiser competency requirements

Green Building Page 1

1. Environmentally responsible
2. Resource-efficient from siting to design, construction, operation, maintenance, renovation, and deconstruction



Suggested Schedule - Case Studies for Appraising Green Residential Buildings

Section 1 (Morning)	Minutes
7:30 - 8:00	30 Registration
8:00 - 8:10	10 Classroom Rules, Overview, and Introduction
Part 1. Review of Green Building Principles and Concepts	
8:10 - 8:15	5 Self Assessment Quiz
8:15 - 8:20	5 What is a Green Building or High-Performance House?
8:20 - 8:25	5 Six Elements of Green Building Identified
8:25 - 8:45	20 Site Element Identified with Case Study
8:45 - 8:50	5 Water Efficiency Described
8:50 - 9:10	20 Energy Element Described
9:10 - 9:15	5 Indoor Air Quality Described
9:15 - 9:20	5 Materials Described
9:20 - 9:25	5 Operations and Maintenance Described
9:25 - 9:35	10 Morning break
9:35 - 9:40	5 Green Certifications
9:40 - 10:00	20 Challenges of Valuing Green Competency Concerns Scope of Work Appraiser Certification
Part 2. Review of Methods to Develop Potential Contributory Value of Green or Energy-Efficient Items	
10:00 - 10:35	35 A Review of the Appraiser's Toolbox Cost Approach Income Approach Sales Comparison Approach - Paired Data
10:35 - 10:45	10 Morning Break
10:45 - 10:55	10 Practice Quiz
10:55 - 11:15	20 Mini Case Study
11:15 - 12:00	45 Residential Green & Energy Efficient Addendum Overview Describing the High Performance House Appraiser Independence
12:00 - 1:00	Lunch

Section 2. Afternoon	Minutes
Part 3. Green Residential Case Study	
1:00 - 1:10	10 Introduce the Case Study
1:10 - 2:30	80 Work groups answer 18 questions based on Case Study
2:30 - 2:40	10 Break
2:40 - 2:45	5 Instructor and Course Evaluations
2:45 - 3:45	60 Class Review of the Case Study
Part 4. Published Studies As Secondary Data and Overall Review for Exam	
3:45 - 4:00	15 List Published Studies Practice Quiz
4:00 - 5:00	60 Exam
Total Time	480 minutes 8 hours

2.b

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Receipt # _____
Credential # _____
Processor initials _____
Date _____

**APPRAISER CONTINUING EDUCATION
NEW COURSE APPLICATION**

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

School Name: Appraisal Institute		Date: 5/4/2016
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: Online FHA Appraising: Principles & Procedures			
Delivery Method:	<input type="checkbox"/> Classroom	<input checked="" 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 course description</i>			
Subject Classification:	<input checked="" type="checkbox"/> Residential	<input type="checkbox"/> General	<input type="checkbox"/> Both
Ethics/Standards Justification:			
Course Fee:	<i>varies</i>	Maximum Number of Participants:	<i>n/a</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: AQB/IDCC approved	Approval #:
Additional Info:		

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

Incremental quizzes and interactions as required by IDECC

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	1 st + 15 th of each month
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	Craig Harrington
Attendance Certificate Sample** (see requirements below)	<input checked="" type="checkbox"/> Yes	on file
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**

FHA Appraising—Principles and Procedures
Timed Outline
7 Hours

Introduction (10 minutes)

- Getting Started
- Software Requirements
- Class Resources
- Course Overview
- Course Outline
- Welcome Note

Module 1: Introduction to FHA Appraising (65 minutes)

- Module 1 Overview – 1
- Module 1 Overview – 2
- Getting Started with FHA – 1
- Getting Started with FHA – 2
- Getting Started with FHA – 3
- Getting Started with FHA – 4
- Getting Started with FHA – 5
- Module 1 Quiz – 1
- Application to the Roster – 1
- Application to the Roster – 2
- Post-Approval Requirements – 1
- Post-Approval Requirements – 2
- Post-Approval Requirements – 3
- Post-Approval Requirements – 4
- Post-Approval Requirements – 5
- Module 1 Quiz – 2
- FHA Monitoring Process – 1
- FHA Monitoring Process – 2
- FHA Monitoring Process – 3
- Enforcement and Sanctions – 1
- Enforcement and Sanctions – 2
- Enforcement and Sanctions – 3
- Enforcement and Sanctions – 4
- Enforcement and Sanctions – 5
- Module 1 Discussion
- Module 1 Conclusion
- Module 1 Quiz – 3

Module 2: FHA Fundamentals (75 minutes)

- Module 2 Overview – 1
- Module 2 Overview – 2
- FHA Boot Camp Basics – 1
- FHA Boot Camp Basics – 2
- FHA Boot Camp Basics – 3
- FHA Boot Camp Basics – 4
- FHA Boot Camp Basics – 5
- FHA Boot Camp Basics – 6
- FHA Boot Camp Basics – 7
- Module 2 Quiz – 1

- New Construction Fundamentals – 1
- New Construction Fundamentals – 2
- New Construction Fundamentals – 3
- New Construction Fundamentals – 4
- New Construction Fundamentals – 5
- New Construction Fundamentals – 6
- New Construction Fundamentals – 7
- Module 2 Quiz – 2
- Introduction to the Property Acceptability Criteria – 1
- Introduction to the Property Acceptability Criteria – 2
- Introduction to the Property Acceptability Criteria – 3
- Introduction to the Property Acceptability Criteria – 4
- Introduction to the Property Acceptability Criteria – 5
- Introduction to the Property Acceptability Criteria – 6
- Introduction to the Property Acceptability Criteria – 7
- Introduction to the Property Acceptability Criteria – 8
- Module 2 Discussion
- Mandatory Discussion
- Module 2 Conclusion
- Module 2 Quiz – 3

Module 3: Offsite and Onsite Protocols (85 minutes)

- Module 3 Overview – 1
- Module 3 Overview – 2
- Protocol for Externalities – 1
- Protocol for Externalities – 2
- Protocol for Externalities – 3
- Protocol for Externalities – 4
- Protocol for Externalities – 5
- Protocol for Externalities – 6
- Protocol for Externalities – 7
- Protocol for Externalities – 8
- Protocol for Externalities – 9
- Protocol for Externalities – 10
- Protocol for Externalities – 11
- Module 3 Quiz – 1
- Protocol for Site Conditions – 1
- Protocol for Site Conditions – 2
- Protocol for Site Conditions – 3
- Protocol for Site Conditions – 4
- Protocol for Site Conditions – 5
- Protocol for Site Conditions – 6
- Protocol for Site Conditions – 7
- Protocol for Site Conditions – 8
- Protocol for Site Conditions – 9
- Protocol for Site Conditions – 10
- Protocol for Site Conditions – 11
- Protocol for Site Conditions – 12
- Protocol for Site Conditions – 13
- Protocol for Site Conditions – 14
- Protocol for Site Conditions – 15
- Protocol for Site Conditions – 16
- Protocol for Site Conditions – 17

- Protocol for Site Conditions – 18
- Module 3 Discussion
- Module 3 Conclusion
- Module 3 Quiz – 2

Module 4: Property Analysis – Part 1 (85 minutes)

- Module 4 Overview
- Introduction to Property Analysis – 1
- Introduction to Property Analysis – 2
- Introduction to Property Analysis – 3
- Introduction to Property Analysis – 4
- Introduction to Property Analysis – 5
- Introduction to Property Analysis – 6
- Analysis of Gross Living Area – 1
- Analysis of Gross Living Area – 2
- Analysis of Gross Living Area – 3
- Analysis of Gross Living Area – 4
- Analysis of Gross Living Area – 5
- Module 4 Quiz – 1
- Analysis of Mechanicals – 1
- Analysis of Mechanicals – 2
- Analysis of Mechanicals – 3
- Analysis of Mechanicals – 4
- Analysis of Mechanicals – 5
- Analysis of Mechanicals – 6
- Analysis of Mechanicals – 7
- Analysis of Mechanicals – 8
- Analysis of Mechanicals – 9
- Analysis of Utility Services – 1
- Analysis of Utility Services – 2
- Analysis of Utility Services – 3
- Analysis of Utility Services – 4
- Analysis of Utility Services – 5
- Analysis of Utility Services – 6
- Module 4 Discussion
- Module 4 Conclusion
- Module 4 Quiz – 2

Module 5: Property Analysis – Part 2 and FHA Valuation and Reporting Protocols (95 minutes)

- Module 5 Overview – 1
- Module 5 Overview – 2
- Repair Requirements Revisited – 1
- Repair Requirements Revisited – 2
- Repair Requirements Revisited – 3
- Repair Requirements Revisited – 4
- Observing and Analyzing the Dwelling – 1
- Observing and Analyzing the Dwelling – 2
- Observing and Analyzing the Dwelling – 3
- Observing and Analyzing the Dwelling – 4
- Observing and Analyzing the Dwelling – 5
- Observing and Analyzing the Dwelling – 6
- Observing and Analyzing the Dwelling – 7
- Observing and Analyzing the Dwelling – 8

- Observing and Analyzing the Dwelling – 9
- Observing and Analyzing the Dwelling – 10
- Observing and Analyzing the Dwelling – 11
- Observing and Analyzing the Dwelling – 12
- Observing and Analyzing the Dwelling – 13
- Module Quiz 5 – 1
- Environmental and Safety Hazards – 1
- Environmental and Safety Hazards – 2
- Environmental and Safety Hazards – 3
- Environmental and Safety Hazards – 4
- Environmental and Safety Hazards – 5
- Environmental and Safety Hazards – 6
- Environmental and Safety Hazards – 7
- Valuation and Reporting Protocols – 1
- Valuation and Reporting Protocols – 2
- Valuation and Reporting Protocols – 3
- Valuation and Reporting Protocols – 4
- Valuation and Reporting Protocols – 5
- Valuation and Reporting Protocols – 6
- Valuation and Reporting Protocols – 7
- Valuation and Reporting Protocols – 8
- Valuation and Reporting Protocols – 9
- Module 5 Discussion
- Module 5 Conclusion
- Module Quiz 5 – 2

Conclusion (5 minutes)

- Concluding Thoughts

FHA Appraising—Principles and Procedures **Course Description**

FHA Appraising—Principles and Procedures, Guide to the Complete FHA Appraiser is the first of two courses on the subject of FHA appraising. Of course, we will leave the door open to the possibility of a third course if there is a pressing need to cover more FHA issues.

A Different Approach: This course is unlike any other FHA course that we have seen in the appraiser education market—including third-party published guides. We believe this is the course to choose if you have not taken any other FHA training, and this is also the course to take if you have already attended a seminar or two that addresses Handbook 4000.1. As some have already discovered, the approach often taken in FHA courses and publications is to largely restate what is in Handbook 4000.1 without further elaboration. That's not all bad, as these educational providers typically organize the Handbook content for educational purposes and present the FHA guidance in a logical manner, which is certainly helpful. The main drawback is that they often try to cover too much material in a one-day seminar and thus don't go deep and wide enough for attendees to understand FHA's guidance and protocols.

The Appraisal Institute's approach to this course is to dig deep into the principles and procedures of FHA appraising. We explain what Handbook 4000.1 is really saying when FHA requires you to do certain things. We've had extended discussions with HUD staff in Washington DC to ensure that we understand the guidance provided to appraisers. We are also confident to provide additional insight and practical advice on how to apply FHA's protocols in real-world appraising. We think you will like this approach.

We Know FHA. The Appraisal Institute has had an online FHA course since 2000. The former course, based on the 4150.2 HUD Handbook, was continually updated until it was retired in 2015. This course is based on Handbook 4000.1 and all of the content was totally rewritten. You won't find out-of-date concepts from the prior Handbook in this course, and that is a real concern because nearly every aspect of FHA's guidance has been affected. The modifications may sometimes be very subtle, but the changes can also be very dramatic—such as when a long-standing requirement has changed or been removed from FHA's protocols.

Observe, Analyze, and Report. That is the emphasis of the guidance in Handbook 4000.1 and that is what we focus on for the entire course. We stick with the fundamentals and provide lots of practical examples and suggestions along the way. If you're new to FHA appraising and need to know where to start, or you're a seasoned FHA professional looking for an up-to-date refresher, this is the course for you.

2.c

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**APPRAISER CONTINUING EDUCATION
NEW COURSE APPLICATION**

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

School Name: Appraisal Institute		Date: 9/8/2016
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: Review Case Studies - Residential				
Delivery Method:	<input checked="" type="checkbox"/> Classroom	<input type="checkbox"/> Internet	<input type="checkbox"/> Home Study	Hours of Instruction: 15
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 description</i>				
Subject Classification:	<input checked="" type="checkbox"/> Residential	<input type="checkbox"/> General	<input 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 in all states</i>		

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

Explain procedure for verifying attendance and complying with attendance requirements.
(Note: minimum acceptable procedure is signing in at the beginning of the AM and PM session.)
sign in / out sheet, monitored by instructor

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	Craig Harrington
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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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: 9/8/2016

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**

Course Description

Review Case Studies-Residential is unlike anything you've experienced in other classes. You will apply the review process by walking through a case study that focuses on a two-stage review assignment. The first day you'll be put into groups and as a group analyze the property that is the subject of the appraisal report under review. Each group will develop its own opinion of value remembering that the analyses behind the conclusion must be fully supported by including every adjustment and opinion. These tasks will happen BEFORE you see the appraisal report to be reviewed.

While the review groups are puzzling through the case study, there are also a variety of practical applications presented through *Review Reality Check* problems. These problems, along with quizzes are presented throughout the course.

On the second day, you'll continue working in your group by beginning your analysis of the appraisal report and develop opinions of completeness, accuracy, adequacy, relevance and reasonableness (including tests of reasonableness). From there, you will develop opinions of appropriateness and creditability specific to the appraiser's development and you will develop opinions on whether the appraiser's report is appropriate and not misleading, including reasons for disagreement. Day two ends by examining how reviewers can best communicate their results to their client and also to the appraiser whose work was reviewed—if that is part of the reviewer's scope of work.

If you're an appraiser, reviewer, or other real estate professional who regularly works with reviews, this hands-on, application-based course is for you!

Suggested Schedule

SECTION 1. (Day 1 Morning) 205 Minutes

Overview

8:00-8:30 30 minutes Registration

Introduction (20 Minutes)

8:30-8:35 5 minutes Welcome – Classroom Policy and Procedures

8:35-8:45 10 minutes Introduction and Preview to Part 1

Part 1. Assignment Identification and the Cost Approach (190 Minutes + Breaks)

8:45-8:55 10 minutes Preparing for the Case Study

8:55-9:45 50 minutes Case Study – Assignment Identification and Cost Approach

9:45-9:55 10 minutes MORNING BREAK

9:55-11:00 65 minutes Case Study – Cost Approach

11:00-11:10 10 minutes MORNING BREAK

11:10-12:15 65 minutes Case Study – Cost Approach

12:15-1:15 60 minutes LUNCH BREAK

SECTION 2. (Day 1 Afternoon) 205 Minutes

Part 2. Cost Approach Findings and Sales Comparison Approach (205 Minutes + Breaks)

1:15-2:15 60 minutes Case Study Findings – Discussion on Cost Approach

2:15-2:25 10 minutes AFTERNOON BREAK

2:25-3:35 70 minutes Case Study – Sales Comparison Approach

3:35-3:45 10 minutes AFTERNOON BREAK

3:45-4:50 65 minutes Case Study – Sales Comparison Approach

4:50-5:00 10 minutes Review and Q & A

INSTRUCTOR NOTES

SECTION 3. (Day 2 Morning) 205 Minutes

Part 3. Review Analysis and Development of Opinions (205 Minutes + Two 10-min. Breaks)

8:30–8:40	10 minutes	Preparing for the Second Day
8:40–9:30	50 minutes	Case Study Findings – Discussion on Sales Comp. Approach
9:30–9:40	10 minutes	MORNING BREAK
9:40–10:55	75 minutes	Case Study – Reviewer’s Research and Analyses
10:55–11:05	10 minutes	MORNING BREAK
11:05–12:15	70 minutes	Case Study – Developing Review Opinions and Conclusions
12:15–1:15	60 minutes	LUNCH BREAK

SECTION 4. (Day 2 Afternoon) 205 Minutes

Part 4. Reviewer Communication (205 Minutes + Two 10-min. Breaks and Exam)

1:15–2:25	70 minutes	Case Study Findings – Discussion on the Review Process
2:25–2:35	10 minutes	AFTERNOON BREAK
2:35–2:50	15 minutes	Why Communication Matters
2:50–3:00	10 minutes	How Communication Works
3:00–3:10	10 minutes	Suggestions for Reviewers
3:10–3:30	20 minutes	Oak Street Case Study: Drafting a Memo to the Appraiser
3:30–3:40	10 minutes	AFTERNOON BREAK
3:40–4:00	20 minutes	Review and Preparation for Exam
4:00–5:00	60 minutes	1-Hour Multiple-Choice Exam

3.a

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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 - Northern California Chapter		Date: 9/21/16
Owner's Name: Not for profit assoc.	School's Fax: 925/932-7754	
School's Mailing Address: 1243 Alpine Road, Ste 102, Walnut Creek CA		
Education Contact: Lisa M. Estes	Contact's Email: lisa@norcal-ai.org	
School's Main Phone: 925/932-7753	Contact's Phone: 925/932-7753	
School Locations & Phone #s: Northern California Chapter 1243 Alpine Road, Suite 102 Walnut Creek, CA 94596		
Purpose of School: Note: Offerings are held throughout Northern California To advance the professionalism, ethics, global standards, methodologies and practices of real estate appraisers.		

Title of Course: 2016 ANNUAL FALL CONFERENCE	
Delivery Method: <input checked="" type="checkbox"/> Classroom <input type="checkbox"/> Internet <input type="checkbox"/> Home Study	Hours of Instruction: 6
Level of Difficulty: <input checked="" type="checkbox"/> Beginner <input checked="" type="checkbox"/> Intermediate <input checked="" type="checkbox"/> Advanced	
Course Objective: On completion of this course students will be able to: Update on RE appraisal issues and valuation methods	
Subject Classification: <input checked="" type="checkbox"/> Residential <input checked="" type="checkbox"/> General <input checked="" type="checkbox"/> Both <input type="checkbox"/> Ethics/Standards	
Ethics/Standards Justification:	
Course Fee: \$295 - \$385	Maximum Number of Participants: 350/-

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:		

California BREA - # 16CP754601218
 California SBE - # 101230
 Appraisal Institute -

} all for 6 hours

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e-mail: realest@red.nv.gov <http://red.nv.gov>

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.)
Attendees sign in at registration upon arrival. Sign-in sheets will be circulated during the breakout sessions and closing General Session. All signatures are verified by AI staff before signing the verification attendance forms.

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	- samples -
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	see brochure for complete list of presenters
Attendance Certificate Sample** (see requirements below)	<input checked="" type="checkbox"/> Yes	
Distance Education ONLY: AQB or IDECC approval letter	<input type="checkbox"/> Yes	
Application Fee: \$100.00 (made payable to NRED)	<input checked="" type="checkbox"/> Yes	

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

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

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e-mail: realest@red.nv.gov <http://red.nv.gov>

- 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: 9/21/16
Print Name: Lisa M. Estes

Applications should be sent to:

Appraisal Officer
Nevada Real Estate Division
1818 E. College Parkway, Suite 110
Carson City, NV 89706-7986
(775) 684-1902

For questions call:

Northern California Chapter of the Appraisal Institute Presents

2016 ANNUAL FALL CONFERENCE

Real Estate and Appraisal Symposium

Wednesday, October 19
 San Francisco Marriott Marquis
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Registration/Continental Breakfast
 7:45am

Conference Hours
 8:30am - 5:00pm

Networking Reception
 5:00pm - 6:30pm

NEW for 2016! Closing General Session

U.S. and Bay Area Real Estate Market Outlook

Opening Keynote

"The U.S. Economy and the San Francisco Fed's Outlook"



LIZ LADERMAN, PhD
 Senior Economic Outreach Economist

FEDERAL RESERVE BANK of SAN FRANCISCO

Use our easy to identify tracks to assist in planning your individualized day of exceptional learning

	MORNING SESSIONS	MID MORNING SESSIONS	AFTERNOON SESSIONS
Expanding Your Sandboxes	(A) Expanding Your Sandboxes	(E) Expanding Your Sandboxes	(I) Expanding Your Sandboxes
Compliance	(B) Expanding Non-Lender Valuation Assignments - Rules, Laws and Standards	(F) I Have to Appraise THAT Too? - Cell Towers & Billboards	(J) Beyond Metes and Bounds - Preliminary Title Reports 101
Market Updates	(C) Residential Market Update	(G) Commercial Market Update	(K) Adding Value to Multi-family Assets - Analysis and Prospects
Calculating the Numbers	(D) Calculating the Numbers	(H) Calculating the Numbers	(L) Calculating the Numbers

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About our Keynote Speaker

Liz Laderman



**Senior Economic Outreach Economist
FEDERAL RESERVE BANK
OF SAN FRANCISCO**

Liz Laderman is a Senior Economic Outreach Economist in the Economic Education and Outreach Department of the Federal Reserve Bank of San Francisco. She speaks to outreach audiences on current economic conditions, the economic outlook, and monetary policy.

Liz also does research on household finance, small and new business finance, and small and new business employment. She has published over 50 research papers and articles. Liz has a B.A. in mathematics from Grinnell College and a Ph.D. in economics from the University of California at Berkeley.

"The U.S. Economy and the San Francisco Fed's Outlook"

Sometimes it is difficult to tell what's really going on in the economy, with commentators and journalists expressing widely varying sentiments. A Federal Reserve framework offers a clear and coherent way to view the economy. This is because the Fed always keeps its eye on the twin beacons of the "dual mandate" goals for monetary policy, given to the Fed by Congress: full employment and stable prices.

In this session, Ms. Laderman will look at where the U.S. economy is with respect to the dual mandate goals. We'll also look at the Federal Reserve Bank of San Francisco's forecast for where the U.S. economy is headed with respect to these goals. With a Fed framework in mind, you'll be better able to make sense of both today's economy and tomorrow's.

Closing General Session
3:30pm - 5:00pm
All Registrants Attend

U.S. and Bay Area Real Estate Market Outlook

This panel of distinguished real estate veterans will discuss and debate where the U.S. economy is headed, looking at jobs and consumer spending, and relating how they measure the risk of a recession on the cusp of this polarizing presidential election. Find out our panelists' views on the current business cycle, which has been running strong for seven years, and the Bay Area tech boom. If the momentum can't continue, is a moderate correction most likely, or is this a bubble about to burst? In this context, the panelists will examine conditions in the capital and debt markets, and present the outlook for the major property sectors, with a Bay Area focus, as we approach the end of 2016.

- *Real estate correction or downturn?*
- *Bay Area tech: Boom or bubble?*
- *Job growth, the gig economy, and underemployment*
- *Commercial real estate: Strengths and weaknesses by sector*
- *REIT pricing trends & investor expectations*
- *Capital & debt markets: Peak asset pricing and market volatility*
- *Where are interest rates going?*
- *The presidential election wildcard*

Moderator

Jan Kleczewski, MAI, FRICS
Senior Managing Director
Integrus Realty Resources
San Francisco, CA

Panelists include

Andrew J. Nelson
Chief Economist | USA
Celentis International
San Francisco, CA

Andrew McCulloch
Managing Director, Real Estate Analytics
Green Street Advisors
San Francisco, CA

Jeffrey Haskel
Senior Vice President - Managing Director
NorthStar Capital
San Francisco, CA

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A. Can I Get A Witness?
- An Introduction to Litigation Appraisal

Appraisal assignments are typically done for federally insured financial institutions as the clients. Increasingly, appraisers are being asked to take on non-lender appraisal assignments or seek to market their valuation services in the non-lender arenas. There are USPAP and Appraisal Institute standards to which we must adhere. However, there are additional or alternative standards and requirements that may also apply. International Valuation Standards have recently been updated and revised. International Property Measurement Standards are now being circulated. There is the Red Book, the Yellow Book, and many other regulations that can influence the valuation process. The opportunities for non-lender assignments often require greater education and experience. The goal of this session is to provide appraisers with a better understanding of the valuation opportunities and other services that are before them. The panelists will offer views from 30,000 feet, but the goal is to provide appraisers hands-on suggestions for widening the horizon of appraisal services they can provide in the broader market place.

- What is an expert?
- What does it take to testify?
- The benefits and disadvantages of litigation support
- The importance of preparation
- Assignments and clientele
- Depositions, hearings, and the audience
- Client expectations
- Presentation skills: Written and verbal
- USPAP and the scope of work
- Consulting: Do rules apply?
- Maintaining independence
- Secondary market guidelines
- Supplemental standards
- Oral reports and reporting requirements
- Preliminary findings and draft reports

Moderator
 Stan Tish, MAI
 Berliner, Kidder & Tish
 - Santa Clara, CA

Presenter
 Lou Garone, MAI, SRA, AI-GRS
 - Westminster, CO



Lou Garone, MAI, SRA, AI-GRS

B. Expanding Non-Lender Valuation Assignments
- Rules, Laws & Standards

Appraisal assignments are typically done for federally insured financial institutions as the clients. Increasingly, appraisers are being asked to take on non-lender appraisal assignments or seek to market their valuation services in the non-lender arenas. There are USPAP and Appraisal Institute standards to which we must adhere. However, there are additional or alternative standards and requirements that may also apply. International Valuation Standards have recently been updated and revised. International Property Measurement Standards are now being circulated. There is the Red Book, the Yellow Book, and many other regulations that can influence the valuation process. The opportunities for non-lender assignments often require greater education and experience. The goal of this session is to provide appraisers with a better understanding of the valuation opportunities and other services that are before them. The panelists will offer views from 30,000 feet, but the goal is to provide appraisers hands-on suggestions for widening the horizon of appraisal services they can provide in the broader market place.

- Non-Lender Valuation Assignments are Critical to Growth
- Standards, Rules and Laws - Rules versus Principles
- AI is working to prepare and educate its members
- USPAP, AI Valuation Standards, but more may apply
- Assessment Appeals - Process, Rules, Standards and Issues?
- Competing with accountants in Fair Value Assignments
- International clients - USPAP versus the IVS
- Arbitration and litigation support
- Staying out of trouble... no matter which standard applies

Moderator
 Bradford MacLane, MAI, AI-GRS, ASA
 President
 MacLane and Company, Inc.
 - Benicia, CA

Panelists
 Steve Wagner, MAI, SRA, AI-GRS
 Appraisal Institute - National Officer
 Senior Appraiser
 Terzo and Bologna
 - Indianapolis, IN

Greg Monteverde
 Chief Appraiser
 Santa Clara County Assessor's Office
 - San Jose, CA

James Gavin, MAI, CRE
 Managing Director - San Francisco
 Real Estate Services Group
 Duff and Phelps
 - San Francisco, CA

Peter Christensen, Esq.
 Attorney
 LIA Administrators and Insurance Services
 - Santa Barbara, CA



James Gavin, MAI, CRE

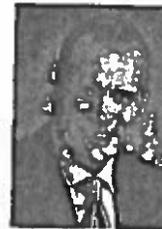
C. Residential Market Update

The single-family residential market has been strong throughout the greater San Francisco Bay area for the last several years. It has also been uneven, with some markets apparently undervalued and others flush with cash and experiencing bidding wars. What factors are driving prices and demand – employment growth? Quality of school districts? Overseas investment? Proximity to transportation? Which local markets appear to be in a bubble, and which are projected to show continued growth? What areas are poised to see an increase in rehabs, renovations, and additions? Will the long-anticipated increase in interest rates have more than a nominal impact on prices and sale volume? What features of the house are currently driving demand? The panelist will address these questions and others with regard to the Bay Area overall and specific market areas as well.

- Overview of the Bay Area markets
- How do prices compare throughout the Bay Area markets?
- Factors driving price and demand
- Which markets are in a bubble?
- What markets will see continued demand?
- Is there a difference from market value to sale price?

Moderator
 Carol A. Mondino, SRA
 Senior Appraiser
 Santa Clara County Assessor's Office
 - San Jose, CA

Presenter
 Tom Tognoli
 Founder, President & CEO
 Intero Real Estate Services
 A Berkshire-Hathaway Affiliate
 - Cupertino, CA



Tom Tognoli

D. Limitations Unlimited - Appraising Fractional Interests in Closely-Held Real Estate Holding Entities

Fractional interests in general, and limited partnerships, limited liability companies, and other holding vehicles are common vehicles for the ownership of real property. San Diego, CA. Valbridge Property Advisors. We have seen a number of cases where the lack of control and marketability, and the lack of liquidity, have caused the value of the interest to be significantly less than the value of the whole interest. The lack of control and marketability, and the lack of liquidity, have caused the value of the interest to be significantly less than the value of the whole interest. The lack of control and marketability, and the lack of liquidity, have caused the value of the interest to be significantly less than the value of the whole interest.

This session will discuss the basic concepts of valuing limited partnerships, limited liability companies, and other holding vehicles. It will also cover the national and local accounting requirements and the impact of these requirements on the valuation of these interests. It will also discuss the impact of these requirements on the valuation of these interests.

- Forms of ownership
- Operating/partnership agreements
- Factors affecting lack of control and marketability
- Data Sources
- Valuation methodologies
- Balance sheet analysis
- Estimating net asset value
- Controlling and non-controlling interests
- Reporting considerations: USPAP, IRS and other
- Relevant case law

Moderator
 Walter D. Carney, MAI
 Senior Managing Director
 Valbridge Property Advisors
 - San Jose, CA

Panelists
 Nick Cadigan, MAI
 Senior Appraiser
 Valbridge Property Advisors
 - San Jose, CA

Jennifer Cozzetta, ASA
 Vice President
 Pluris Valuation Advisors
 - San Francisco, CA



Jenni Cozzetta, ASA



Nick Cadigan, MAI

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E. A House Divided
- Residential Appraisals for Litigation: Review and Preparation

Did you know you could be paid to appraise? More family residential properties are being litigated than ever before. Many appraisers may not be familiar with the legal aspects of litigation, and the consequences of an appraisal error. This session will provide an overview of the legal aspects of litigation, and the consequences of an appraisal error. This session will provide an overview of the legal aspects of litigation, and the consequences of an appraisal error.

As a result of these developments, appraisers are being asked to provide appraisals for litigation purposes. This session will provide an overview of the legal aspects of litigation, and the consequences of an appraisal error. This session will provide an overview of the legal aspects of litigation, and the consequences of an appraisal error.

- Assignments and clientele
- The economics of litigation and expert witness services
- Qualifications of an expert
- Obligations & responsibilities of an expert
- What is market evidence?
- Rules of evidence
- Common flaws to avoid
- What are the significant property characteristics?
- The unit of comparison
- Quantitative vs. qualitative adjustments
- What? – The cost approach?
- Lot value by extraction & other secondary analyses
- Finally, we testify!
- Appraising multiple properties

Moderator and Panelist
Arlen C. Mills, MAI, SRA
 Principal
 The Mills Company
 - Sonoma, CA

Panelists
Paul E. Chandler, MAI
 Founder & CEO
 The Property Sciences Group, Inc.
 - Pleasant Hill, CA

Stan Tish, MAI
 Berliner, Kidder & Tish
 - Santa Clara, CA



Arlen C. Mills, MAI, SRA



Stan Tish, MAI

F. I Have to Appraise THAT, Too?
- The Appraisal of Cell Towers and Billboards

Communication towers and billboards can provide significant components of value through lease revenues. We all see them here and there, but how often have we been asked to appraise a seemingly basic property only to find that it also has lease revenues from these specialized improvements? Hear from experts about the various factors that impact how they may influence the market value of real property.

This highly experienced panel includes perspectives from the valuation side as well as from the brokerage/market participant side. We will examine these factors, review basic terminology, explore locational and physical characteristics of cell towers and billboards, discuss government regulation, and review methodologies to aid in their reasonable and credible valuation.

- Learn the language of cell towers and billboards
- What exactly is a cell, anyway?
- Industry trends
- Cell tower and billboard valuation basics
- Personal or real property?
- Location and physical factors
- Regulatory and environmental factors
- Technology changes, what will the future hold?
- Drive time and dwell time
- OTS, POP and TAB OOH ratings
- Size matters
- Valuation best practices

Moderator
John A. Hillas, SRA
 Managing Director
 Valbridge Property Advisors
 - Modesto, CA

Panelists
Brett I. Reynolds, MAI
 Director
 Colliers International
 - San Francisco, CA

R. Clayton Funk
 Managing Director
 MVP Capital
 - San Francisco, CA



R. Clayton Funk

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Afternoon Sessions		1:40pm - 3:10pm	Select (1) from Sessions I, J, K, or L
<p>I. A Taxing Situation - <i>Appraisal Reports Submitted to the IRS</i></p> <p>Have you ever prepared an appraisal that is being audited by the IRS? Do you want to work effectively in the appraisal field with houses and other properties? If so, this session will discuss the IRS's current position on appraisals and how to avoid the IRS's scrutiny. The speakers will discuss the IRS's current position on appraisals and how to avoid the IRS's scrutiny. The speakers will discuss the IRS's current position on appraisals and how to avoid the IRS's scrutiny.</p>	<ul style="list-style-type: none"> • What's the difference between an appraisal for income tax and an appraisal for gift tax purposes? • Does the IRS use the dictionary definition of market value? • Will the IRS do a formal review of my report? • What percentage of submitted appraisals are scrutinized, and what are the criteria applied to decide which ones to examine carefully? • What will happen if the IRS disagrees with my opinion of value? • What are their practices and procedures? • Will the IRS penalize me if I make a mistake? 	<p><i>Moderator</i> Wayne F. Prescott, MAI, CCIM The Schmidt-Prescott Group, Inc. - San Jose, CA</p> <p><i>Presenter</i> Ron Carrut, MBA Director Engineering and Valuation Risk Solutions - Wellington, FL</p>  <p>Ron Carrut</p>	
<p>J. Beyond Metes and Bounds - <i>Preliminary Title Reports 101</i></p> <p>A preliminary title report can offer a appraiser extremely valuable insights into a property's legal, financial, and physical conditions. For example, a preliminary title report may include information on a large sewer easement that may constrict development on a prime site. Or, it may include information on a residential property's CC&Rs (Covenants, Conditions, & Restrictions) that limit legal uses of the property. The content of the CC&Rs could have a serious impact on marketability. Therefore, it is important to understand how to read a preliminary title report, what to look for within it, and how to make proper use of the information it contains. In this session, you will hear from an attorney and an appraiser as to what a preliminary title report actually is, what to look out for, and common shortfalls in their use.</p>	<ul style="list-style-type: none"> • Discover why it is critical to understand the information contained in a title report • See how the interest insured and reported in a title report links to the interest appraised • Learn how to read the legal description • Discover how exceptions, legal descriptions, trust deeds, liens, easements, and CC&Rs could all impact a property's marketability and/or valuation • Hear case studies and common pitfalls resulting from an inaccurate review of a title report 	<p><i>Moderator</i> Josh Fronen, MAI Senior Appraiser Valbridge Property Advisors Huberg & Associates - San Jose, CA</p> <p><i>Panelists</i> Yvonne J. Broszus, MAI Director Valbridge Property Advisors Huberg & Associates - San Jose</p> <p>Simon Offord, Esq. Law Office of Peter N. Brewer - Palo Alto, CA</p>  <p>Yvonne J. Broszus, MAI</p>	
<p>K. Adding Value to Multifamily Assets - <i>Analysis and Prospects</i></p> <p>The multifamily sector has been the strongest real estate market segment since the Great Recession, and nowhere has it been more pronounced than in the Bay Area.</p> <p>As yield compresses in recent years, multifamily investors in the marketplace are seeking additional returns through value-add strategies - rehab, remodeling, repositioning. This is a highest-and-best-use challenge for appraisers. We will hear from experts in the marketplace on how owners and investors are analyzing and repositioning value-add assets; as well as forecasts on where the market is heading.</p>	<ul style="list-style-type: none"> • How does the market project costs, rents, and values? • How do investors determine feasibility? • What amenities add value to residential rentals? • Where are the hot markets, and why? • To what issues should appraisers pay attention? 	<p><i>Moderator</i> Andrew GI, MAI, CCIM Appraiser / Broker / Investor - San Francisco, CA</p> <p><i>Panelists</i> Jeffrey Zell President, Property Manager, Broker Zell and Associates - San Jose, CA</p> <p>Christian Loanes Chief Apartment Specialist Loanes Group - Campbell, CA</p> <p>Nila Ratnatharam President, The Rincon Group - San Francisco, CA</p>  <p>Jeffrey Zell</p>	

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L. Hands Off My Intangibles!
- Business Value in Real Property

In recent years, California appellate courts have provided guidance on certain property tax and tax valuation issues. This session will provide an overview of the current state of the law regarding the valuation of intangibles in property tax proceedings. The speaker will discuss the current state of the law regarding the valuation of intangibles in property tax proceedings. The speaker will discuss the current state of the law regarding the valuation of intangibles in property tax proceedings.

In this session, the speaker will discuss the current state of the law regarding the valuation of intangibles in property tax proceedings. The speaker will discuss the current state of the law regarding the valuation of intangibles in property tax proceedings. The speaker will discuss the current state of the law regarding the valuation of intangibles in property tax proceedings.

- Preparing property tax-compliant appraisals
- Identifying non-taxable intangibles in property tax appraisals
- Techniques for removing intangibles in property tax proceedings
- What types of intangibles deductions do property tax authorities recognize?
- How not to appraise complex properties for property tax proceedings
- How to perform complex property appraisals that will stand up in court

Moderator:
Stan Tish, MAI
 Berliner, Kidder & Tish
 Santa Clara, CA

Panelists:
Cris K. O'Neal
 Shareholder
 Greenberg Traurig, LLP
 San Jose, CA

Deane Wilson, MA, ASA
 Managing Partner
 The Blackwell Group
 Grass Valley, CA

Craig Cooper
 Appraiser IV
 Real Property Appraiser
 Office of the Santa Clara County Assessor
 Santa Clara, CA



Cris K. O'Neal

2016 Fall Conference Committee Members

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Fred Arredondo, MAI Nicholas Cadigan Walt Carney, MAI Paul Chandler, MAI Josh Fronen, MAI Andrew GI, MAI, CCIM	John A. Hillas, SRA Lori Horn, SRA Jan Kleczewski, MAI, FRICS Bradford MacLane, MAI, AI-GRS Arlen G. Millis, MAI, SRA Carol Mondino, SRA
Tim Runde, MAI, LEED AP Kathryn Sturgis-Bright, MAI Wayne Prescott, MAI, CCIM Fasa Uwhuba Marilyn Warter, SRA	

Special Awards to be Presented at this Year's Fall Conference
 2016 **Paula H. Cannon Legacy in Leadership**
 2016 **John C. Wall Education Award**

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4.a

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**APPRAISER CONTINUING EDUCATION
NEW COURSE APPLICATION**

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

School Name: American Society of Farm Managers and Rural Appraisers		Date:
Owner's Name:		School's Fax: 303-758-0190
School's Mailing Address: 720 S. Colorado Blvd., Suite 360-S Glendale, CO 80246		
Education Contact: Mya Sadler		Contact's Email: dilk@asfmra.org
School's Main Phone: 303-758-3513		Contact's Phone: 303-692-1222
School Locations & Phone #s:		
Purpose of School: to provide quality appraisal education		

Title of Course: ASFMRA 87th Annual Convention Day 1			
Delivery Method: <input checked="" type="checkbox"/> Classroom <input type="checkbox"/> Internet <input type="checkbox"/> Home Study		Hours of Instruction: 6	
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:			
<small>The ASFMRA 87th Annual Convention Day 1 will cover topics such as special use valuation, estate tax conservation easements, how to help managers improve on the agronomic practices, IRS requirements for non-cash charitable contributions of real estate, current agricultural legal issues, drone applications, and opening trade with Cuba.</small>			
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:		Maximum Number of Participants:	

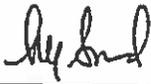
Is the course accredited, approved, or offered by any appraiser commission, trade commission or the Appraisal Qualifications Board? Yes No (If yes, please explain.)

When:	Where:	Approval #:
Additional Info:		

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

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

Signature:  Date: 9-21-10
Print Name: Mya Sadler

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 87th Annual Convention – Day 1

8:30 am – 9:30 am	State of the Union Where are we now? In the future? Where have we been?	
9:30 am – 10:30 am	It Isn't Your Father's Washington DC	
11:00 am – 12:00 pm	Introduction to Charitable Contributions For Appraisers of Donated Real Property Including Conservation Easements	Option 1
11:00 am – 12:00 pm	Using Your Agronomic Data to Make Better Decisions	Option 2
1:00 pm – 2:00 pm	How to Prepare a Qualified Appraisal Under IRS Rules	Option 1
1:00 pm – 2:00 pm	Water Wars and Other Hot Agricultural Law Topics	Option 2
2:00 pm – 3:00 pm	Drone Technology Applications for Appraisal and Management Business	
3:45 pm – 4:30 pm	Legislative Update	
4:30 pm – 6:00 pm	Open Trade with Cuba: Ag Industry Opportunities	

Individual Timelines

State of the Union
Where are we now? In the future? Where have we been?
Presented By: Steve Elmore

Time	Topic
10 minutes	Introduction
20 minutes	Situation
15 minutes	Historical Policy Setting
15 minutes	Future/Conclusions

It Isn't Your Father's Washington DC
Presented by: Mary Kay Thatcher

Timed Outline	
5 minutes	Welcome
10 minutes	What's Changed in DC
10 minutes	New issues
10 minutes	Has DC deferred to states
25 minutes	Questions and Answers

**Legislative Update
Present by: Stephen Frerichs**

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

**Open Trade with Cuba: Ag Industry Opportunities
Presented by: David Kurns and Paul Johnson**

Timed Outline		
10 minutes	Observations while in Cuba	David Kurns
10 minutes	How agricultural can expand in Cuba	David Kurns
10 minutes	The Cuban working farm	David Kurns
15 minutes	Political Reforms and Challenges – DC / Havana	Paul Johnson
15 minutes	Cultural and Historical Lessons	Paul Johnson
15 minutes	Commercial opportunities and pitfalls	Paul Johnson
15 minutes	Q&A	David Kurns & Paul Johnson

ASFMRA 87th Annual Convention – Day 1 Descriptions

State of the Union

Where are we now? In the future? Where have we been?

Presented By: Steve Elmore

The agricultural economy is dynamic and has had significant impact in businesses from the land and inputs to rural and urban consumers. In this session we will focus on where we are now. We will look back to the past to try to judge the impact of the events that shaped the ag economy; in that way we can gain an understanding on the factors that will shape the future agricultural business environment.

It Isn't Your Father's Washington DC

Presented by: Mary Kay Thatcher

What has changed about the way Washington does and doesn't work? Can we expect the gridlock to continue? Do we have any friends in DC?

Introduction to Charitable Contributions

For Appraisers of Donated Real Property Including Conservation Easements

Presented by: Karin Gross

Karin Gross will review the IRS rules for a deductible charitable contribution of real estate, with a summary of the general law for charitable contributions and the specific appraisal rules for real estate. She will summarize the Internal Revenue Code provisions for a qualified appraisal and a qualified appraiser, including the transitional rules in Notice 2006-96 and the regulations (assuming they are finalized before November 10). She will explain the special rules for deduction of conservation easements, including the most recent statutory changes and case law.

Using Your Agronomic Data to Make Better Decisions

Presented by: Dan Frieberg

We will explore the many ways farm managers can use the agronomic data from the fields they manage to make better, more profitable and more sustainable decisions.

How to Prepare a Qualified Appraisal Under IRS Rules

Presented by: Karen Gross

Karen Gross will explain the deemed value rules, which the regulations explain as the before and after approach. She will also discuss recent conservation easement valuation cases decided in Tax Court, syndications, and the appraiser penalty for valuation misstatements. Finally, she will discuss the contiguous parcel rule and the enhancement rule.

Water Wars and Other Hot Agricultural Law Topics

Presented by: Kristine Tidgren

In this session, Kristine will provide an update on the latest legal developments impacting agriculture. She will explain the status of a federal Clean Water Act lawsuit filed by the Des Moines Board of Water Works Trustees against drainage districts in three Iowa counties and its implications for rural landowners nationwide. She will also review recent water quality litigation and other key legal developments, highlighting their impact on American farms and their owners.

**Drone Technology
Applications for Appraisal and Management Business
Presented by: Clover Carroll**

This session will prove drones are an amazing resource and incredible tool for land real estate brokers. Carroll will show how using drones legally is vital in a professional real estate practice. Learn about what types of Drone you should use, the history of drone regulations, the Section 333 Exemption and how to obtain one, the FAA's current and developing regulations and more. Get legal and start using drones in your business!

**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.

**Open Trade with Cuba: Ag Industry Opportunities
Presented by: David Kerns and Paul Johnson**

David Kurns Description

Dave Kurns spent 4 days in Cuba in early 2016. It was his first trip to the island nation, and one he shared with the 390,000 subscribers to Successful Farming magazine and its website, Agriculture.com. Kurns will share his observations of his visit to the country, how American agriculture can expand there and some lessons learned from visiting a working farmer.

Paul Johnson Description:

This presentation will focus on commercial opportunities between the U.S. and Cuba in the context of current political and cultural relations. Emphasis will be given to agricultural opportunities and needs in Cuba as well as the structure of Cuban agricultural political and commercial reforms.

ASFMRA 87th Annual Convention – Day 1

Learning Objectives

State of the Union
Where are we now? In the future? Where have we been?
Presented By: Steve Elmore

Learning Objectives
Set the context for the topic.
Current Supply, Demand & Prices.
What was the impact on the ag business environment?
What will be impacting the future business environment?

It Isn't Your Father's Washington DC
Presented by: Mary Kay Thatcher

Learning Objectives
How can we get anything done?
What should we expect in 2017?
What can we do in the state legislatures?

Introduction to Charitable Contributions
For Appraisers of Donated Real Estate Property Including Conservation Easements
Presented by: Karin Gross

Learning Objectives
Overview of what the IRS rules for a deductible charitable contribution of real estate
The specific rules for an appraisal for charitable contributions
IRS code provisions for what a qualified appraiser and appraisal are
Overview of Transitional rules in Notice 2006-96
The most recent statutory changes and case law for the deduction of conservation easement

Using Your Agronomic Data to Make Better Decisions
Presented by: Dan Frieber

Learning Objectives
Understand general concepts of collecting and building an agronomic database for your fields
Understand and appreciate equipment capability and introducing how to validate treatments
Appreciate how better decisions can be made using your hybrid variety selection data
Appreciate how better decisions can be made using your planting rates data
Appreciate how better decisions can be made using your nutrient decisions data
Appreciate how better decisions can be made using your sub field profitability data
Appreciate how better decisions can be made using your management practices data

How to Prepare a Qualified Appraisal Under IRS Rules
Presented by: Karen Gross

Learning Objectives
The value rules for before and after the appraisal.
What happened in a recent conservation easements case decided in Tax Court.
What the contiguous parcel rule is.
What the enhancement rule is.

Water Wars and Other Hot Agricultural Law Topics
Presented by: Kristine Tidgre

Learning Objectives

Describe the legal claims being made in this lawsuit and update learners on current status of those claims

Analyze the merits of the lawsuit and describe the impact potential rulings may have on producers and landowners.

Review recent court cases relating to the Clean Water Act and the new Clean Water Rule. Explain how the litigation and its results could impact farm owners.

Describe recent rulings, cases, and legislative updates important to agriculture. Review how these legal issues affect rural landowners.

Drone Technology
Applications for Appraisal and Management Business
Presented by: Clover Carroll

Learning Objectives

How the real estate profession is using drones in their day to day business.

The kind of drones used for observing property.

Drone regulations and what Section 333 is and how to apply for the exemption.

The current FFA regulations about drones and what regulations are being developed around drones.

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.

Open Trade with Cuba: Ag Industry Opportunities
Presented by: David Kerns and Paul Johnson

David Kerns

Learning Objectives

Cubans do not own their land, but rent it from the government.

The need more farm and farmers. Agricultural trade is limited and only with cash in advance.

The farm he visited has 16 workers and grows vegetables (60 varieties), produces honey and raises livestock.

Paul Johnson

Learning Objectives

Define the challenges and reforms taking place both in DC and Havana with particular emphasis on changes between Dec. 17th and today.

Define important cultural and historical references that assist in building commercial relations with the aim of defining a strategy to advance.

Define present commercial agricultural opportunities and needs in Cuba.

4.b

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**APPRAISER CONTINUING EDUCATION
NEW COURSE APPLICATION**

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

School Name: American Society of Farm Managers and Rural Appraisers		Date:
Owner's Name:	School's Fax: 303-758-0190	
School's Mailing Address: 720 S. Colorado Blvd., Suite 360-S Glendale, CO 80246		
Education Contact: Mya Sadler	Contact's Email: dilk@asmra.org	
School's Main Phone: 303-758-3513	Contact's Phone: 303-692-1222	
School Locations & Phone #s:		
Purpose of School: to provide quality appraisal education		

Title of Course: ASFMRA 87th Annual Convention Day 2		
Delivery Method: <input checked="" type="checkbox"/> Classroom <input type="checkbox"/> Internet <input type="checkbox"/> Home Study	Hours of Instruction: 3	
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: <small>The ASFMRA 87th Annual Convention Day 2 will cover topics such updated GMO labeling, acceptance with consumers, and the economic outlook beyond the election.</small>		
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:	Maximum Number of Participants:	

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:		

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

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

Signature: Mya Sadler Date: 9-21-16
Print Name: Mya Sadler

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 87th Annual Convention – Day 2

7:30 am – 8:45 am	Everyone Eats! Opportunities for Agriculture to Engage in the Burgeoning Interest in How Food is Produced
8:45 am – 9:45 am	California Water - Currents
10:15 am – 11:45 am	The Economic Outlook Post-Election

Individual Timelines

**Everyone eats! Opportunities for Agriculture to Engage in the
Burgeoning Interest in how Food is Produced
Presented By: Shawna Lemke**

Timed Outline	
20 minutes	Cultural and demographic shifts around consumer perceptions around agriculture
10 minutes	What consumer the perceptions are today
20 minutes	Misconceptions around GMO, GMO Labeling and pesticides
15 minutes	Where is this all heading
10 minutes	Resources to help them talk with consumers and other stakeholders

**California Water - Currents
Presented by: Dan Dooley**

Timed Outline	
10 minutes	Introduction and overview
15 minutes	Sustainable Groundwater Management Act
15 minutes	California Water Fix
5 minutes	Impact on Agriculture
15 minutes	Q&A

**The Economic Outlook Post-Election
Presented by: Mark Dotzour**

Timed Outline	
15 minutes	The Outlook for US job growth in the next 12 months
15 minutes	The outlook for interest rates in the next 12 months
15 minutes	How changes in the international economy impact US land markets
15 minutes	How changes in the national economy impact US land markets
15 minutes	How federal monetary policy is affecting US real estate markets
15 minutes	How global stock and bond markets may impact US land markets

ASFMRA 87th Annual Convention – Day 2

Descriptions

Everyone Eats! Opportunities for Agriculture to Engage in the Burgeoning Interest in How Food is Produced

Presented By: Shawna Lemke

This presentation will describe the current landscape of consumer interest in food and agriculture and how that is shaping communication and actions taken by the food value chain. We will also explore the most common (mis)perceptions around key agriculture technologies. Finally, we will look to the future of ag innovation and discuss how the agricultural community can engage in the important discussions occurring today around how food is grown.

California Water - Currents

Presented by: Dan Dooley

An overview of the current states of water policies, supplies and the impact on the land valuation in California

The Economic Outlook Post-Election

Presented by: Mark Dotzour

This presentation will inform attendees about the economic context of their markets. They will gain an understanding of the forces shaping demand for and supply of their products. By grasping the nature of the dynamic interplay of physical, social, economic and legal forces shaping the economy, attendees can provide more informed service to their clients and their communities.

The presentation focuses on currently unfolding trends in economic and social issues that will impact real estate markets in the near future. Students will gain an insight into the likely path of future trends as they unfold.

ASFMRA 87th Annual Convention – Day 2

Learning Objectives

Everyone Eats! Opportunities for Agriculture to Engage in the Burgeoning Interest in How Food is Produced

Presented By: Shawna Lemke

Learning Objectives

Learn about important cultural and demographic shifts that have shaped consumer perceptions around agriculture and what those perceptions are today.

Address the most common misconceptions around GMOs and GMO labeling and pesticides

Share where the leading edge of agricultural innovation is headed

Make participants aware of resources that can help them talk with consumers and other stakeholders

California Water - Currents

Presented by: Dan Dooley

Learning Objectives

Description of the status of the implantation of ground water law

Understanding of California water fix and impact on longer water reliability

Implications for California agriculture

The Economic Outlook Post-Elections

Presented by: Mark Dotzour

Learning Objectives

To discuss how global economic trends are impacting real estate markets

To enable students to interpret economic information to enhance their abilities to counsel their clients about current market conditions.

To inform students about how national economic trends will impact the land markets in the United States.

4.c

STATE OF NEVADA
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.**

School Name: American Society of Farm Managers and Rural Appraisers		Date: 5-25-16
Owner's Name:	School's Fax: 303-758-0190	
School's Mailing Address: 720 S. Colorado Blvd., Suite 360-S Glendale, CO 80246		
Education Contact: Mya Sadler	Contact's Email: dilk@asfmra.org	
School's Main Phone: 303-758-3513	Contact's Phone: 303-692-1222	
School Locations & Phone #s:		
Purpose of School: to provide quality appraisal education		

Title of Course: Best in Business Ethics			
Delivery Method:	<input checked="" type="checkbox"/> Classroom	<input type="checkbox"/> Internet	<input type="checkbox"/> Home Study
Hours of Instruction:	3		
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:			
<small>The class will cover the concept of ethics - good or bad and the effects on business dealings and customers. The differences in business management that require a specific to be made for ethical procedures. How to avoid company policies and require differences based on ethics to ensure good ethics. How to identify choices that must be made and how they will reflect company ethics. Understand the importance of making your ethical choices. Go over a case by case process to sort business processes into good and bad ethical opportunities. Discuss how learning to truthfully make good ethical choices and how to identify and maintain a positive business ethical image. Students will share real life experiences with other professionals.</small>			
Subject Classification:	<input type="checkbox"/> Residential	<input type="checkbox"/> General	<input checked="" type="checkbox"/> Both
Ethics/Standards Justification:	<input type="checkbox"/> Ethics/Standards		
Course Fee: 49	Maximum Number of Participants: 50		

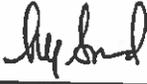
Is the course accredited, approved, or offered by any appraiser commission, trade commission or the Appraisal Qualifications Board? Yes No (If yes, please explain.)

When:	Where:	Approval #:
Additional Info:		

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

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

Signature:  Date: 5.25-16
Print Name: Mya Sadler

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

This class will cover the concept of ethics – good or bad and the effects on business dealings and successes. The dilemmas in business management that causes a choice to be made for ethical procedures. How to enact company policies and require adherence these policies to assure good ethics. How to identify choices that must be made and how they will reflect company ethics. Understand the economics of making poor ethical choices. Go over a step by step process to sort business practices into good and bad ethical opportunities. Discuss mind training to instinctively make good ethical choices and how to identify and maintain a positive business ethical image. Students will share real life experiences with other professionals.

<i>Minutes</i>	CONTENT <i>Topics</i>	LEARNING OBJECTIVES What will the student be able to do? <i>The student will be able to:</i>	TEACHING METHODS	REFERENCES
15	Reasons for ethical behavior in the appraisal business world	Understand the concept of ethics – good or bad and the effects on appraisal business dealings and successes	Lecture	PPT slides 1 to 8
20	Applied Business Ethics	Understand the dilemmas in appraisal business management that causes a choice to be made for ethical procedures.	Lecture and class discussion	PPT slides 9 to 17
20	Appraisal company policies related to good ethical choices.	How to enact appraisal company policies and require adherence these policies to assure good ethics.	Lecture and class discussion	PPT slides 18 to 22
5	Questions and answer about appraisal ethics and policies	Share real life appraisal experiences with other appraisal professionals.	Class decision	
10	Break			
20	Causes and conditions of appraisal challenges	Identify appraisal activities that may lead to choices that must be made and how they will reflect company ethics.	Lecture and class decision	PPT slides 23 to 28
20	The cost of poor appraisal ethical choices.	Understand the economics of making poor appraisal ethical choices.	Lecture and class discussion	PPT slides 29 to 33
15	Developing a mindset of good appraisal ethics.	A step by step process to sort appraisal business practices into good and bad ethical opportunities	Lecture and class discussion	PPT slides 34 to 38
5	Question and Answers about appraisal business ethical mindsets	Discuss mind training to instinctively make good appraisal ethical choices.	Class decision	
10	Break			
20	What does acceptable appraisal business ethics look like.	How to identify and maintain a positive appraisal business ethical image.	Lecture and class decision	PPT slides 39 to 41
20	Real life case studies to focus attention on appraisal ethical challenges.	Identify good and bad ethical opportunities in the real appraisal business world. 1. Understanding the ethical appraisal process of arriving at a rural land value. 2. Using ethical appraisal comp sales. 3. The ethical challenge of being a real estate appraiser and then asked to be the real estate selling agent. 4. Determining the ethical right thing to do when disclosing rural property uses.	Class discussion	4 case studies PPT slides 42 to 53
20	Real life case studies to focus attention on appraisal ethical challenges. (continued)	Identify good and bad ethical opportunities in the real appraisal business world. 1. Understanding and managing appraisal client relationships. 2. Resisting client pressure to breach ethical appraisal practice to suit client wishes. 3. Maintaining ethical appraisal practices while working with other appraisers.	Class discussion	3 case studies PPT slides 53 to 65

The Most Trusted Rural Property Professionals



Best In Business Ethics

Presented by

The American Society of
Farm Managers and Rural Appraisers
(ASFMRA)

The Most Trusted Rural Property Professionals



The Most Trusted Rural Property Professionals



4.d

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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: American Society of Farm Managers and Rural Appraisers		Date: 7-28-10
Owner's Name:	School's Fax: 303-758-0190	
School's Mailing Address: 720 S. Colorado Blvd., Suite 360-S Glendale, CO 80246		
Education Contact: Mya Sadler	Contact's Email: dilk@asfmra.org	
School's Main Phone: 303-758-3513	Contact's Phone: 303-692-1222	
School Locations & Phone #s:		
Purpose of School: to provide quality appraisal education		

Title of Course: Introduction to Statistical Analysis for Appraisers		
Delivery Method: <input checked="" type="checkbox"/> Classroom	<input type="checkbox"/> Internet	<input type="checkbox"/> Home Study
Hours of Instruction: 8		
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:		
<small>This seminar will provide an introduction to statistics and valuation modeling. In the seminar the basics of statistical analysis will include terminology used in statistics, and through the use of problem solving and case studies introduce the class participants to linear and multiple regression techniques using Excel. The seminar is not meant to make you a statistician but to familiarize yourself with the use of statistics in the appraisal world.</small>		
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:	Maximum Number of Participants: 50	

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

When:	Where:	Approval #:
Additional Info:		

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

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

Signature: Mya Sadler Date: 7-28-10

Print Name: Mya Sadler

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

Introduction to Statistical Analysis for Appraisers

Course Outline

- 8:00 a.m. Introduction**
- 8:15 a.m. Effect of Ethanol Plants on Residential property Values**
- 9:15 a.m. Statistics Terminology and Functions**
- 10:15 a.m. Break**
- 10:30 a.m. Statistics Terminology and Functions**
- 12:00 Noon Lunch**
- 1:00 p.m. Case Study 1**
- 2:00 p.m. Case study 2**
- 3:00 p.m. Break**
- 3:15 p.m. Case Study 2, Continued**
- 4:30 p.m. Discussions of Use of Statistics**

Description of Statistics Seminar

This seminar will provide an introduction to statistics and valuation modeling. In the seminar the basics of statistical analysis will include terminology used in statistics, and through the use of problem solving and case studies introduce the class participant to linear and multiple regression techniques using Excel. The seminar is not meant to make you a statistician but to familiarize yourself with the use of statistics in the appraisal world.

4.e

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Credential # _____
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Date _____

**APPRAISER CONTINUING EDUCATION
NEW COURSE APPLICATION**

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

School Name: American Society of Farm Managers and Rural Appraisers		Date: 7-24-16
Owner's Name:	School's Fax: 303-758-0190	
School's Mailing Address: 720 S. Colorado Blvd., Suite 360-S Glendale, CO 80246		
Education Contact: Mya Sadler	Contact's Email: dilk@asfmra.org	
School's Main Phone: 303-758-3513	Contact's Phone: 303-692-1222	
School Locations & Phone #s:		
Purpose of School: to provide quality appraisal education		

Title of Course: Rapid Fire Case Studies 2016		
Delivery Method: <input checked="" type="checkbox"/> Classroom <input type="checkbox"/> Internet <input type="checkbox"/> Home Study	Hours of Instruction: 6	
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:		
<small>Rapid Fire Case Studies 2016 will cover topics such as water rights, registering for government contracts, rural residential appraising, robotic dairy appraisal, land values and mass data analysis</small>		
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:	Maximum Number of Participants:	

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:		

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

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

Signature:  Date: 3-24-16
Print Name: Mya Sadler

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

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ASFMR

CERTIFICATE OF ATTENDANCE

Student Name

SSN : _____ has attended
Student Address
City, State Zip
STATE LICENSE NO. : _____

Rapid Fire Case Studies 2016

City, State

Approval Number:

Date Start – Date End

Student attended all instructional presentations

Course Hours: 6

This class is approved by the _____ Appraisal Board

Brian Stockman
Executive Vice President
Date certificate completed

The American Society of Farm Managers and Rural Appraisers, Inc.
720 S. Colorado Blvd., Suite 360-S, Glendale, Colorado 80246 ♦ (303) 758-3513

Rapid Fire Case Studies – 2016

7:00 am – 2:30 pm

7:00 am – 8:00 am	Impact and Analysis of Water Costs, Availability and Reliability on Farmland Values in the Southwest
8:00 am – 9:00 am	Registering for Government Contracts through SAM
9:00 am – 9:30 am	Break
9:30 am – 10:00 am	Home Ownership in Rural America
10:00 am – 11:00 am	Appraising A Dairy Facility that utilizes Robotic Milking units
11:00 am – 12:00 pm	Lunch
12:00 pm – 1:00 pm	Land Market Value
1:00 pm – 2:00 pm	When Cookie-Cutter Comps Crumble
2:00 pm – 2:30 pm	Thinking Outside the Dodecagon

Individual Timelines

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

**Registering for Government Contracts through SAM
Presented by: Brian Gatzke, ARA and Thomas Dobbin, RPRA**

Timed Outline	
25 minutes	Government Appraisal Work Registration-Helpful Hints
5 minutes	Overview of SAM
5 minutes	Introduction to PTAC
10 minutes	Fundamental entry process
10 minutes	Registration items needed
5 minutes	Questions and Answers

**Home Ownership in Rural America
Presented by: Deborah Jones**

Timed Outline	
5 minutes	Reputation/Education
5 minutes	Pricing/Bidding
5 minutes	Scheduling/Backup
5 minutes	Research/Relationship
5 minutes	Writing/Content/Delivery
5 minutes	Revision Requests

**Appraising A Dairy Facility that utilizes Robotic Milking units
Presented by: Mark Grant, ARA**

Timed Outline	
10 minutes	Introduction
15 minutes	Cost
15 minutes	Appraisal Method
15 minutes	Q&A
5 minutes	Summary

**Land Market Outlook
Presented by: Mark Walste**

Timed Outline	
10 minutes	Where we are Now
10 minutes	How we got here
10 minutes	What's ahead

**When Cookie-Cutter Comps Crumble
Presented by: Mary Marshall**

Timed Outline	
5 minutes	Introduction and overview
10 minutes	The problem when you don't have 3 comps on the same corner as your property
10 minutes	Reviewing the marking of a sales
15 minutes	The method
10 minutes	The sources
10 minutes	Conclusion Q&A

**Thinking Outside the Dodecagon
Presented by: Mark Williams, ARA**

Timed Outline	
5 minutes	Introduction
5 minutes	Appraisal Problem
5 minutes	Historical Value
5 minutes	Dusting off tools
5 minutes	Unit of Measurement
5 minutes	Conclusion and Q&A

5.a

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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: CLE INTERNATIONAL		Date: AUGUST 26, 2016
Owner's Name: MARK RACKLEY	School's Fax: 303-321-6320	
School's Mailing Address: 7995 E. PRENTICE AVE, STE 200 GREENWOOD VILLAGE, CO 80111		
Education Contact: MARK RACKLEY	Contact's Email: mr@cle.com	
School's Main Phone: 303-377-6600	Contact's Phone: 303-377-6600	
School Locations & Phone #s: SCHOOL USES LOCAL HOTELS FOR CONFERENCES.		
Purpose of School: CONTINUING EDUCATION CONFERENCES FOR PROFESSIONALS.		

Title of Course: EMINENT DOMAIN	
Delivery Method: <input checked="" type="checkbox"/> Classroom <input type="checkbox"/> Internet <input type="checkbox"/> Home Study	Hours of Instruction: 12.0
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: LEARN AND UNDERSTAND THE ISSUES INVOLVED WITH EMINENT DOMAIN AND CONDEMNATION.	
Subject Classification: <input type="checkbox"/> Residential <input checked="" type="checkbox"/> General <input type="checkbox"/> Both <input type="checkbox"/> Ethics/Standards	
Ethics/Standards Justification:	
Course Fee: \$ 795	Maximum Number of Participants: 75

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:		

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 e-mail: rcalest@red.nv.gov <http://red.nv.gov>

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.)

ATTENDEE SIGN IN AT BEGINNING OF MORNING AND AFTERNOON SESSIONS EACH DAY.

Required Materials to be submitted with Application:

Material:	Enclosed?	Comments:
Detailed Course Outline	<input checked="" type="checkbox"/> Yes	ON FLASH DRIVE
Student Handouts & Course Materials (one copy)	<input checked="" type="checkbox"/> Yes	ON FLASH DRIVE
List of Scheduled Course Dates and Locations	<input checked="" type="checkbox"/> Yes	ONE-TIME ONLY
Proposed Advertising	<input checked="" type="checkbox"/> Yes	BROCHURE
Statement of Refund or Cancellation Policy	<input checked="" type="checkbox"/> Yes	IN BROCHURE
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
- State approval number
- Date of instruction
- Original signature of person authorized to sign for offering entity
- Statement: **COURSE APPROVED BY THE NEVADA COMMISSION OF APPRAISERS**
- Title of course or seminar
- Name and license number of participant
- Number of hours of instruction

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- I consent to auditing and/or evaluating by authorized representatives of NRED.
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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: Mark Rackley Date: 9-20-16
Print Name: MARK RACKLEY

Applications should be sent to: Appraisal Officer
Nevada Real Estate Division
1818 E. College Parkway, Suite 110
Carson City, NV 89706-7986
(775) 684-1902

For questions call:

CLE INTERNATIONAL

7995 East Prentice Avenue | Denver, CO 80111 | (303) 377-6600

Eminent Domain: Current and Emerging Issues
Las Vegas, NV

PROGRAM

Thursday, September 29, 2016

- 8:00 AM Registration and Continental Breakfast**
- 9:00 AM Welcome and Course Overview**
Darius W. Dynkowski, Esq., Program Co-Chair
Ackerman Ackerman & Dynkowski, Bloomfield Hills, Michigan
Autumn L. Waters, Esq., Program Co-Chair
Law Offices of Kermitt L. Waters, Las Vegas
Kermitt L. Waters, Esq., Program Co-Chair
Law Offices of Kermitt L. Waters, Las Vegas
- 9:10 AM Featured Presentation: Eminent Domain and Takings Law Update**
Robert H. Thomas, Esq., Partner
Damon Key Leong Kupchak Hastert
Honolulu
- 10:00 AM Regional Perspectives on Key Issues in Highway Projects:
When Does Planning Become a Taking?**
Michelle L. Davenport, Esq., Staff Attorney
Arkansas Highway and Transportation Department
Little Rock
Robert Douglas Kurdziel, Esq., Special Counsel on Eminent Domain
Nevada Department of Transportation
Las Vegas
Joseph Vadala, Esq., Special Counsel on Eminent Domain
Nevada Department of Transportation
Las Vegas
- 10:45 AM Networking Break**
- 11:00 AM Taking It All: When Power Line Easements Had to Take the Whole Property**
Daniel D. Hannula, Esq., Partner
Hannula & Halom Attorneys
Superior, Wisconsin
Kurt C. Kiellsch, IFAS, President
Forensic Appraisal Group
Neenah, Wisconsin
Michael B. Phillips, Esq., Partner
Moffitt & Phillips
Little Rock
- 12:00 PM Lunch Break (on your own)**

- 1:15 PM **The Use of Engineers to Support Valuation Evidence**
 Pre-litigation Role, Highest and Best Use Analysis, Importance in Partial Takings,
 and Creation of Exhibits
 Paul G. Henry, Esq., Partner
 Denlow & Henry
 Saint Louis
- 2:00 PM **The Relocation Act:**
Relocating a Business under the Federal Uniform Relocation Assistance Act
 Robert Douglas Kurdziel, Esq., Special Counsel on Eminent Domain
 Nevada Department of Transportation
 Las Vegas
 Autumn L. Waters, Esq.
 Law Offices of Kermitt L. Waters
 Las Vegas
- 3:00 PM **Networking Break**
- 3:15 PM **New Approaches to Recurring Issues:**
Injurious Effection: Damages for Partial Property Takings in Canada
 Shane Rayman, Esq., Partner
 Rayman Beitchman
 Toronto
- 4:00 PM **Ethics: Ethical Issues and Problems Confronting Condemnation Lawyers**
 Matthew W. Fellerhoff, Esq., Partner
 Strauss Troy
 Cincinnati
- 5:00 PM **Adjourn**

Friday, September 30, 2016

- 8:00 AM **Continental Breakfast and Networking**
- 8:45 AM **Welcome Back and Day Two Overview**
- 9:00 AM **Featured Presentation: Pipeline Takings**
The Big Projects, Organized Resistance, and Key Valuation Issues
 Thomas H. Peebles, IV, Esq., Partner
 Waller Lansden Dortch & Davis
 Nashville
 Christian F. Torgrimson, Esq., Partner
 Pursley Friese Torgrimson
 Atlanta
 Jessica E. Yates, Esq., Partner
 Snell & Wilmer
 Denver
- 9:45 AM **Just Compensation in Utility Takings: Thinking Outside the Box**
 Roy R. Brandys, Esq., Partner
 Barron & Adler
 Austin
- 10:30 AM **Networking Break**

- 10:45 AM Eminent Domain Litigation Strategies: Successful Strategies for the Litigator**
 Randall A. Smith, Esq., Partner
 Smith & Fawer
 New Orleans
 Brandon K. Moffitt, Esq., Partner
 Moffitt & Phillips
 Little Rock
- 11:30 AM Municipal Takings of Water Companies:
 Unique Right-to-Take Issues that Arise When Municipalities Seek to Condemn
 Private Utilities and Unique Valuation Issues that Arise When Municipalities
 Condemn**
 Rick E. Rayl, Esq., Partner
 Nossaman
 Irvine
- 12:15 PM Lunch Break (on your own)**
- 1:30 PM Inverse Condemnations and Regulatory Takings: An Update**
 Chris Johns, Esq., Partner
 Johns Marrs Ellis & Hodge
 Austin
- 2:15 PM New Approaches to Recurring Issues:
 Exactions**
 Amy Brigham Boulris, Esq., Partner
 Gunster
 Miami
**Attorney Fees in Eminent Domain: Know When to Hold 'Em, Know When
 to Fold 'Em**
 Sarah Mastalir Kellner, Esq., Associate
 Faegre Baker Daniels
 Denver
- 3:00 PM Networking Break**
- 3:15 PM Special Purpose Properties: What Are They and How Do You Value Them?**
 James Jack Leavitt, Esq., Partner
 Law Offices of Kermitt Waters
 Las Vegas
- 4:00 PM Views from the Bench: Key Issues in the Trial of an Eminent Domain Case**
 Elizabeth Gonzalez, Judge
 Eighth Judicial District Court, Las Vegas
 Michelle Leavitt, Judge
 Eighth Judicial District Court, Las Vegas
 Jennifer P. Togliatti, Judge
 Eighth Judicial Circuit Court, Las Vegas
 Kermitt L. Waters, Esq., Partner
 Law Offices of Kermitt L. Waters, Las Vegas
- 4:45 PM Evaluations and Adjourn**

6.a

Division use only:

Receipt # _____
 Credential # _____
 Processor initials _____
 Date _____

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

APPRAISER PRE-LICENSING EDUCATION
NEW COURSE APPLICATION

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

School's Legal Name: Dynasty School		Date: 6/24/16
Owner's Name: Huey J Huang	School's Fax:	
Main Office Address: 2373 S Hacienda Blvd, Hacienda Heights, CA 91745		
Mailing Address: 2373 S Hacienda Blvd, Hacienda Heights, CA 91745		
Education Contact: Steven Fung	Contact's Email: steven@dynastyschool.com	
School's Main Phone: 800-888-8827	Contact's Phone: 626 855-0455	
Location of Business and Student Record: 2373 S Hacienda Blvd, Hacienda Heights, CA 91745		
Locations & Phone #s of all Class sites: 2373 S Hacienda Blvd, Hacienda Heights, CA 91745		
Type & Purpose of School: Private Vocational School		

Title of Course: Course Title should match title that will be used in Advertisements.	Hours	Course Fee	License Type: Res or Gen
Specialized Residential Appraisal Topics	20	209	Certified Levels

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1. **For schools with a permanent location in Nevada:** Attach a copy of the current school license issued by the Commission on Post Secondary Education (CPE), including all branch school licenses.
2. Has the school's accreditation or license by any public authority been revoked, suspended or denied?
 YES NO

Required Materials to be Submitted with Application:

Materials:	Enclosed?	Comments:							
List of Scheduled/Proposed Course Dates and Locations	<input type="checkbox"/> Yes	Offered online upon approval							
Proposed Advertising	<input type="checkbox"/> Yes	Google Adwords Only							
Course Information Sheet (one for each course): provided	<input checked="" type="checkbox"/> Yes	See Course Details							
Instructor Applications and Supporting Documents	<input checked="" type="checkbox"/> Yes								
The Following School Information:	<input checked="" type="checkbox"/> Yes	See Policies page							
<table border="1" style="width: 100%;"> <tr> <td>Facility: Describe and include number of students per classroom, size of classroom, equipment, visual aids, instructional devices, etc.</td> </tr> <tr> <td>Cost: Detail cost for each course of study offered and state terms of payment. If the school cancels or refunds any portion of the cost of a course when a student fails to complete the course, list the refund schedule for all cancellations or refunds.</td> </tr> <tr> <td>Contracts & Certificates: Copies of student contracts and sample completion certificate.</td> </tr> <tr> <td>Attendance: List schools requirements, including policy on making up missed sessions.</td> </tr> <tr> <td>Grading: Describe school's system and standards, including the methods of testing.</td> </tr> <tr> <td>Final Examination Policy: including re-examination policy</td> </tr> <tr> <td>Records Retention Policy</td> </tr> </table>			Facility: Describe and include number of students per classroom, size of classroom, equipment, visual aids, instructional devices, etc.	Cost: Detail cost for each course of study offered and state terms of payment. If the school cancels or refunds any portion of the cost of a course when a student fails to complete the course, list the refund schedule for all cancellations or refunds.	Contracts & Certificates: Copies of student contracts and sample completion certificate.	Attendance: List schools requirements, including policy on making up missed sessions.	Grading: Describe school's system and standards, including the methods of testing.	Final Examination Policy: including re-examination policy	Records Retention Policy
Facility: Describe and include number of students per classroom, size of classroom, equipment, visual aids, instructional devices, etc.									
Cost: Detail cost for each course of study offered and state terms of payment. If the school cancels or refunds any portion of the cost of a course when a student fails to complete the course, list the refund schedule for all cancellations or refunds.									
Contracts & Certificates: Copies of student contracts and sample completion certificate.									
Attendance: List schools requirements, including policy on making up missed sessions.									
Grading: Describe school's system and standards, including the methods of testing.									
Final Examination Policy: including re-examination policy									
Records Retention Policy									
Distance Education ONLY: AQB or IDECC approval letter	<input checked="" type="checkbox"/> Yes								
Application Fee:\$100.00 per course (made payable to NRED)	<input checked="" type="checkbox"/> Yes								

- 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.

Authorized Signature: Steven Fung Date: 6/24/16

Print Name: Steven Fung

Applications should be sent to: **Appraisal Office
Nevada Real Estate Division
788 Fairview Drive, Suite 200
Carson City, NV 89701-5453**

For questions call: 775-687-4280 ext 308

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Course Information Sheet

Date of Application:

Course Title: Specialized Residential Appraisal Topics

Instructor Names	Instruction Site
Dr. Robert Abelson	Online course

Delivery Method: <input type="checkbox"/> Classroom <input checked="" type="checkbox"/> Internet <input type="checkbox"/> Home Study
Hours of Accreditation: 20 QE/19 CE
Course Fee: \$209
Number of Quizzes Required: Full course
Number of Exams Required: One
Minimum passing grade per test: 70%
Minimum overall passing grade for course: 70%

Required Texts and Other Reading for this Course:

Title	Author	Publisher/Date
Specialized Residential Appraisal Topics	Hondros Learning	March, 2016

Statement of course objective:
This course provides a comprehensive look at general residential appraisal review, analysis of 2-4 family and analysis of 2-4 family and multi-family properties, and analysis of unique and complex properties. The course begins

Supporting Documentation must be attached:

1. A hard copy of each examination with the answers marked (or an answer key.)
2. Course Outline: Curriculum Content Outline.
3. One hard copy of all student handouts and course materials.

Specialized Residential Appraisal Topics

Course Details

Course Learning Objectives

Lesson 1: Appraisal Review of Residential Properties

After completing this lesson of the course, you will be able to:

- Define appraisal review, including review subjects and uses.
- Explain professional standards, including the concept of ethics, competency, and scope of work.
- Discuss characteristics of a good review and communication skills necessary for appraisal review reporting, including attributes of a positive appraisal review conclusion.
- Explain the USPAP development and reporting requirements of STANDARD 3.
- Define assignment elements including, intended use, intended users, purpose, problem identification, and scope of work.
- Differentiate between reviews that do and do not include reviewer's own opinions, including issues related to effective date, extraordinary assumptions, and hypothetical conditions.
- Explain the analysis required for appraisal reviews related to USPAP Standards Rules and Advisory Opinions, including scope of work and circumstances that may require expanding upon scope of work.
- Explain specific obligations of development and reporting, including problem identification, scope of work, intended users, intended use, property characteristics, and property interest.
- Differentiate between exposure time and marketing time as well as effective date and date of report.

Lesson 2: Appraisal Review Development and Reporting

After completing this lesson of the course, you will be able to:

- Recognize the reviewer's tasks in analyzing the sales comparison approach, cost approach, and income approach sections of the appraisal under review, including applicable Standards Rules.
- Explain the reviewer's perspective related to highest and best use, extraordinary assumptions, and hypothetical conditions.
- Identify the obligations related to an appraiser's certification in the work under review.
- Recognize the key sections of the Uniform Residential Appraisal Report form and how these sections should be completed in compliance with USPAP Standards and guidelines.
- Explain the reviewer's perspective in analyzing the Sales Comparison Approach section of the URAR form.

- Recognize the guidelines and requirements of Fannie Mae, Freddie Mac, FHA, VA, and other lending entities and how they may impact the reviewer's task in a particular review assignment.
- Discuss the reviewer's perspective in analyzing the Reconciliation section of the URAR form as well as the Income Approach and Cost Approach sections of the URAR form when used.
- Discuss the reviewer's examination of required exhibits for the work under review and understand the reviewer's perspective in analyzing the Market Conditions Addendum.
- Discuss types of mortgage industry appraisal review forms that may be used in a review assignment.

Lesson 3: Appraisal Concepts for 2-4 Family and Multi-Family Properties

After completing this lesson of the course, you will be able to:

- Explain how building codes and zoning categories vary in a two- to four-unit or multi-family property.
- Distinguish the types of leases typically used for two- to four-unit or multi-family properties.
- Recognize property rights for specific types of estates.
- Contrast the concepts of income versus rent.
- Identify the measures of income and benefits that will be used in the appraiser's income analysis.
- Classify the different types of operating expenses.
- Recognize specific income factors and rates of return and their key elements.
- Distinguish the identifying characteristics of leasehold and leased fee interests.

Lesson 4: Appraisal Analysis and Reporting of 2-4 Family and Multi-Family Properties

After completing this lesson of the course, you will be able to:

- Recognize critical information related to the appraiser's lease analysis.
- Recall recognized methods and techniques for estimating and applying market level rent as a component of the appraiser's value analysis.
- Estimate, from analysis of market data, various losses and operating expenses associated with income-producing properties.
- Identify the method and use of expense and income ratios.
- Apply gross rent and income multipliers derived from market data as part of the appraiser's income analysis.
- Estimate and apply rates of capitalization using market derived data and band of investment techniques.
- Identify the most applicable indicators of value leading to the appraiser's reconciliation and final value opinion.
- Recognize Fannie Mae guidelines and integral obligations applying to the use of the Fannie Mae Form 1025/Freddie Mac Form 72 for small residential income properties.

- Prepare the Fannie Mae Form 1025/Freddie Mac Form 72 and develop effective commentary.
- Complete required data and correctly complete analysis necessary for completion of the Fannie Mae/Freddie Mac Operating Income Statement Form 216/998.
- Recall and calculate various mathematical formulas necessary for completing the Fannie Mae/Freddie Mac Operating Income Statement Form 216/998.

Lesson 5: Challenging Assignments for Residential Appraisers

After completing this lesson of the course, you will be able to:

- Recognize potential challenging circumstances that could be found in the appraisal problem.
- Choose the best appraisal methodologies for addressing assignments with appraisal challenges.
- Recognize unique characteristics in a parcel.
- Explain the complex issues and valuation methodologies for unique land and sites.

Lesson 6: Appraisal of Nontraditional Properties

After completing this lesson of the course, you will be able to:

- Recognize distinguishing features of a property that are unique and could affect the appraisal process.
- Identify the challenges that can arise when appraising unique properties.
- Select and apply the most applicable valuation methodology for appraising unique properties.
- Recognize the unique features that identify a historical home's style of architecture.
- Explain what makes a home "historic."
- Identify the tools needed to appraise a historic property.

Timed Course Outline

Lesson 1: Appraisal Review of Residential Properties

- 1.0.0 Lesson 1 Introduction
 - 1.0.1 Lesson Overview
 - 1.0.2 Lesson Outline
 - 1.0.3 Lesson Objectives
- 1.1.0 Introduction to Appraisal Review
 - 1.1.1 Introduction
 - 1.1.2 Unit Learning Objectives
 - 1.1.3 Appraisal Review Defined (1 of 2)
 - 1.1.4 Appraisal Review Defined (2 of 2)
 - 1.1.5 SCOPE OF WORK RULE
 - 1.1.6 Appraisal Review Assignments and Forms
 - 1.1.7 Subject of an Appraisal Review
 - 1.1.8 Quick Check #1
 - 1.1.9 Uses of an Appraisal Review (1 of 3)
 - 1.1.10 Uses of an Appraisal Review (2 of 3)
 - 1.1.11 Uses of an Appraisal Review (3 of 3)
 - 1.1.12 Quick Check #2
 - 1.1.13 Reviews and Good Reviewers (1 of 2)
 - 1.1.14 Reviews and Good Reviewers (2 of 2)
 - 1.1.15 Positive Characteristics
 - 1.1.16 Ethics
 - 1.1.17 Bias
 - 1.1.18 Quick Check #3
 - 1.1.19 Competency and Scope of Work (1 of 4)
 - 1.1.20 Competency and Scope of Work (2 of 4)
 - 1.1.21 Competency and Scope of Work (3 of 4)
 - 1.1.22 Competency and Scope of Work (4 of 4)
 - 1.1.23 Identifying Competency Factors
 - 1.1.24 Acceptability of the Scope of Work
 - 1.1.25 Acquiring Competency (1 of 2)
 - 1.1.26 Acquiring Competency (2 of 2)
 - 1.1.27 Lack of Competency
 - 1.1.28 Quick Check #4
 - 1.1.29 Appraisal Review Compliance Obligations
 - 1.1.30 Other Guidance on Appraisal Review
 - 1.1.31 Quick Check #5
 - 1.1.32 Communication Skills (1 of 2)
 - 1.1.33 Communication Skills (2 of 2)
 - 1.1.34 Discussion of Deficiencies or Inadequacies
 - 1.1.35 Significant Items
 - 1.1.36 Insignificant Items
 - 1.1.37 Insignificant v. Significant
 - 1.1.38 Quick Check #6
 - 1.1.39 Focus on "Big Things"
 - 1.1.40 Keeping Communication Professional (1 of 3)
 - 1.1.41 Keeping Communication Professional (2 of 3)
 - 1.1.42 Keeping Communication Professional (3 of 3)
 - 1.1.43 Quick Check #7
 - 1.1.44 Appraisal Review Reporting
 - 1.1.45 Appraisal Review Reporting Tips (1 of 2)
 - 1.1.46 Appraisal Review Reporting Tips (2 of 2)
 - 1.1.47 Appraisal Review Reporting: Best Practice

- 1.1.48 Quick Check #8
- 1.1.49 Appraisal Review Conclusions (1 of 3)
- 1.1.50 Appraisal Review Conclusions (2 of 3)
- 1.1.51 Appraisal Review Conclusions (3 of 3)
- 1.1.52 Narrative Commentary Example 1
- 1.1.53 Narrative Commentary Example 2
- 1.1.54 Best Practice: Professional and Objective
- 1.1.55 Quick Check #9
- 1.1.56 Quick Check #10
- 1.1.57 Terminology Review
- 1.1.58 Quiz Introduction
- 1.1.59 Unit Quiz
- 1.1.60 Unit Conclusion
- 1.2.0 Appraisal Review and USPAP STANDARD 3
 - 1.2.1 Introduction
 - 1.2.2 Unit Learning Objectives
 - 1.2.3 Appraisal Review and STANDARD 3 (1 of 3)
 - 1.2.4 Appraisal Review and STANDARD 3 (2 of 3)
 - 1.2.5 Appraisal Review and STANDARD 3 (3 of 3)
 - 1.2.6 Quick Check #1
 - 1.2.7 Quick Check #2
 - 1.2.8 USPAP Advisory Opinion 20 (AO-20) (1 of 2)
 - 1.2.9 USPAP Advisory Opinion 20 (AO-20) (2 of 2)
 - 1.2.10 Overview of AO-20: Terminology (1 of 2)
 - 1.2.11 Overview of AO-20: Terminology (2 of 2)
 - 1.2.12 Standards Rules for STANDARD 3
 - 1.2.13 Standards Rule 3-1(a)
 - 1.2.14 Standards Rule 3-1(a) Comment (1 of 2)
 - 1.2.15 Standards Rule 3-1(a) Comment (2 of 2)
 - 1.2.16 Geographic Competency Example
 - 1.2.17 Geographic Competency in Appraisal Reviews
 - 1.2.18 Quick Check #3
 - 1.2.19 Quick Check #4
 - 1.2.20 Standards Rule 3-1(b)
 - 1.2.21 Standards Rule 3-1(b) Comment
 - 1.2.22 Standards Rule 3-1(c)
 - 1.2.23 Standards Rule 3-1(c) Comment
 - 1.2.24 Standards Rule 3-2 (1 of 2)
 - 1.2.25 Standards Rule 3-2 (2 of 2)
 - 1.2.26 Quick Check #5
 - 1.2.27 Standards Rule 3-2(a) and (b)
 - 1.2.28 Standards Rule 3-2(b) Comment
 - 1.2.29 Standards Rule 3-2(c)
 - 1.2.30 Standards Rule 3-2(c) Comment
 - 1.2.31 Standards Rule 3-2(d)
 - 1.2.32 Standards Rule 3-2(d) Comment
 - 1.2.33 Quick Check #6
 - 1.2.34 AO-20: How Purpose and Intended Use Affect Scope of Work
 - 1.2.35 Reviewer's Value Opinion Not Included
 - 1.2.36 About Dual Assignments
 - 1.2.37 Reviewer's Value Opinion Included
 - 1.2.38 Separate Assignment
 - 1.2.39 AO-20: Scope of Work and Reviewer's Conclusion
 - 1.2.40 Quick Check #7
 - 1.2.41 Quick Check #8
 - 1.2.42 Extraordinary Assumptions and Hypothetical Conditions

- 1.2.43 Standards Rule 3-2(e)
- 1.2.44 Standards Rule 3-2(e) Comment
- 1.2.45 Standards Rule 3-2(f)
- 1.2.46 Standards Rule 3-2(f) Comment
- 1.2.47 Extraordinary Assumption vs. Hypothetical Condition
- 1.2.48 Extraordinary Assumptions
- 1.2.49 Extraordinary Assumption Definition
- 1.2.50 Extraordinary Assumption – Uncertainty and Disclosure
- 1.2.51 Extraordinary Assumption Definition Comment
- 1.2.52 Extraordinary Assumption Application
- 1.2.53 Quick Check #9
- 1.2.54 Hypothetical Condition Definition
- 1.2.55 Hypothetical Condition: What If
- 1.2.56 Hypothetical Condition Example
- 1.2.57 Use of Hypothetical Conditions
- 1.2.58 Quick Check #10
- 1.2.59 Standards Rule 3-2(g)
- 1.2.60 Standards Rule 3-2(g) Comment (1 of 2)
- 1.2.61 Standards Rule 3-2(g) Comment (2 of 2)
- 1.2.62 Quick Check #11
- 1.2.63 Standards Rule 3-3
- 1.2.64 Standards Rule 3-3(a)
- 1.2.65 Standards Rule 3-3(a) Comment
- 1.2.66 Standards Rule 3-3(b)
- 1.2.67 Standards Rule 3-3(c)
- 1.2.68 Standards Rule 3-3(c) Comment (1 of 2)
- 1.2.69 Standards Rule 3-3(c) Comment (2 of 2)
- 1.2.70 AO-20: Reviewer's Own Value Opinion
- 1.2.71 Quick Check #12
- 1.2.72 AO-20: Extraordinary Assumption
- 1.2.73 Altering the Scope of Work in the Reviewer's Opinion of Value (1 of 2)
- 1.2.74 Altering the Scope of Work in the Reviewer's Opinion of Value (2 of 2)
- 1.2.75 Quick Check #13
- 1.2.76 Standards Rule 3-4
- 1.2.77 Standards Rule 3-4 Comment
- 1.2.78 Quick Check #14
- 1.2.79 Standards Rule 3-5(a)–(c) (1 of 2)
- 1.2.80 Standards Rule 3-5(a)–(c) (2 of 2)
- 1.2.81 Quick Check #15
- 1.2.82 Standards Rule 3-5(d) (1 of 2)
- 1.2.83 Standards Rule 3-5(d) (2 of 2)
- 1.2.84 Quick Check #16
- 1.2.85 Standards Rule 3-5(e) and (f)
- 1.2.86 Standards Rule 3-5(g)
- 1.2.87 Standards Rules 3-5(e)–(g) and STANDARD 2
- 1.2.88 Standards Rules 3-5(h) and (i)
- 1.2.89 Standards Rule 3-5(h)
- 1.2.90 Standards Rule 3-5(i) (1 of 2)
- 1.2.91 Standards Rule 3-5(i) (2 of 2)
- 1.2.92 Standards Rule 3-5(i) Comment
- 1.2.93 Standards Rule 3-5(j)
- 1.2.94 AO-20: Appraisal Review Report Content
- 1.2.95 Opinions of Another Appraiser's Work Only
- 1.2.96 Examples: No Opinion of Value (1 of 2)
- 1.2.97 Examples: No Opinion of Value (2 of 2)
- 1.2.98 Quick Check #17

- 1.2.99 Reviewer's Own Opinions (1 of 2)
- 1.2.100 Reviewer's Own Opinions (2 of 2)
- 1.2.101 Reviewer's Own Opinion Examples (1 of 2)
- 1.2.102 Reviewer's Own Opinion Examples (2 of 2)
- 1.2.103 Quick Check #18
- 1.2.104 Standards Rule 3-6
- 1.2.105 Standards Rule 3-6 Comment (1 of 2)
- 1.2.106 Standards Rule 3-6 Comment (2 of 2)
- 1.2.107 AO-20: Appraisal Review Report Content
- 1.2.108 Standards Rule 3-7
- 1.2.109 Quick Check #19
- 1.2.110 Terminology Review
- 1.2.111 Quiz Introduction
- 1.2.112 Unit Quiz
- 1.2.113 Unit Conclusion
- 1.3.0 USPAP Performance Standards for a Real Property Appraisal
 - 1.3.1 Introduction
 - 1.3.2 Unit Learning Objectives
 - 1.3.3 USPAP Standards
 - 1.3.4 Yesterday, Today and Tomorrow
 - 1.3.5 Effective Date: Same or Different
 - 1.3.6 Different Editions of USPAP
 - 1.3.7 Effective Date: Example
 - 1.3.8 Revisions to USPAP and USPAP Advisory Opinions
 - 1.3.9 From a Reviewer's Perspective: Revisions to USPAP and Advisory Opinions
 - 1.3.10 USPAP STANDARDS 1 and 2
 - 1.3.11 Note About Standards in this Course
 - 1.3.12 STANDARD 1
 - 1.3.13 STANDARD 2
 - 1.3.14 Quick Check #1
 - 1.3.15 Introduction Section to STANDARD 1
 - 1.3.16 Introduction to STANDARD 1 Comment
 - 1.3.17 Quick Check #2
 - 1.3.18 Introduction Section to STANDARD 2
 - 1.3.19 Introduction to STANDARD 2 Comment
 - 1.3.20 Standards Rule 1-1
 - 1.3.21 Standards Rule 1-1 Comment
 - 1.3.22 Standards Rule 2-1
 - 1.3.23 Reporting Options (1 of 2)
 - 1.3.24 Reporting Options (2 of 2)
 - 1.3.25 Standards Rule 2-2
 - 1.3.26 Level of Information in Report
 - 1.3.27 Quick Check #3
 - 1.3.28 Summarize and State (1 of 2)
 - 1.3.29 Summarize and State (2 of 2)
 - 1.3.30 Supplementary Information
 - 1.3.31 From a Reviewer's Perspective: Adequacy of Content and Detail
 - 1.3.32 Quick Check #4
 - 1.3.33 Specific Obligations of Development and Reporting
 - 1.3.34 Quick Check #5
 - 1.3.35 Problem Identification and Scope of Work
 - 1.3.36 Problem Identification
 - 1.3.37 Problem Identification Reminders and Obligations (1 of 2)
 - 1.3.38 Problem Identification Reminders and Obligations (2 of 2)
 - 1.3.39 Quick Check #6
 - 1.3.40 Scope of Work

- 1.3.41 Intended User (1 of 2)
- 1.3.42 Intended User(s) (2 of 2)
- 1.3.43 From a Reviewer's Perspective: Required Use Restriction
- 1.3.44 Intended Use
- 1.3.45 From a Reviewer's Perspective: Intended Use
- 1.3.46 Intended Use Examples
- 1.3.47 Quick Check #7
- 1.3.48 Property Characteristics (1 of 3)
- 1.3.49 Property Characteristics (2 of 3)
- 1.3.50 Property Characteristics (3 of 3)
- 1.3.51 Property Characteristics Categories
- 1.3.52 Quick Check #8
- 1.3.53 From a Reviewer's Perspective: Property Characteristics
- 1.3.54 Neighborhood Boundaries and Locational Characteristics Commentary
- 1.3.55 Quick Check #9
- 1.3.56 Geographic Boundaries
- 1.3.57 Neighborhood Characteristics
- 1.3.58 Commentary Example
- 1.3.59 Subject Site Example
- 1.3.60 Zoning Example
- 1.3.61 Improvement Description Example (1 of 2)
- 1.3.62 Improvement Description Example (2 of 2)
- 1.3.63 From a Reviewer's Perspective: Level and Detail
- 1.3.64 Property Interest (1 of 2)
- 1.3.65 Property Interest (2 of 2)
- 1.3.66 Comment: Documentation of Real Property Rights
- 1.3.67 From a Reviewer's Perspective: Stating the Interest
- 1.3.68 Type of Value
- 1.3.69 Exposure Time (1 of 2)
- 1.3.70 Exposure Time (2 of 2)
- 1.3.71 Quick Check #10
- 1.3.72 Exposure Time vs. Marketing Time (1 of 2)
- 1.3.73 Exposure Time vs. Marketing Time (2 of 2)
- 1.3.74 From a Reviewer's Perspective: Affirming Exposure Time
- 1.3.75 Market Value
- 1.3.76 From a Reviewer's Perspective: Market Value Reporting
- 1.3.77 Effective Date and Date of Report
- 1.3.78 Effective Date
- 1.3.79 Effective Date Comment
- 1.3.80 Date of Report
- 1.3.81 Quick Check #11
- 1.3.82 From a Reviewer's Perspective: Date of Report
- 1.3.83 Scope of Work
- 1.3.84 Scope of Work Comment
- 1.3.85 Assistance in the Appraisal Assignment
- 1.3.86 Unacceptable Statement of Assistance
- 1.3.87 From a Reviewer's Perspective: Disclosing Professional Assistance
- 1.3.88 Quick Check #12
- 1.3.89 Terminology Review
- 1.3.90 Quiz Introduction
- 1.3.91 Unit Quiz
- 1.3.92 Unit Conclusion
- 1.4.0 Lesson Quiz
 - 1.4.1 Lesson Quiz Instructions
 - 1.4.2 Lesson Quiz
 - 1.4.3 Lesson 1 Conclusion

250 minutes

Lesson 2: Appraisal Review Development and Reporting

- 2.0.0 Lesson Introduction
 - 2.0.1 Lesson Overview
 - 2.0.2 Lesson Outline
 - 2.0.3 Lesson Objectives
- 2.1.0 Appraisal Review Analysis
 - 2.1.1 Unit Introduction
 - 2.1.2 Unit Learning Objectives
 - 2.1.3 Analysis in the Assignment
 - 2.1.4 Quick Check #1
 - 2.1.5 Development Process
 - 2.1.6 Standards Rule 1-3(a)
 - 2.1.7 Standards Rule 1-4(a)
 - 2.1.8 Standards Rule 1-4(b)
 - 2.1.9 Standards Rule 1-4(c)
 - 2.1.10 Quick Check #2
 - 2.1.11 Standards Rule 1-4(d)
 - 2.1.12 Standards Rule 1-4(e)
 - 2.1.13 Standards Rule 1-4(e) Comment
 - 2.1.14 Quick Check #3
 - 2.1.15 Standards Rule 1-4(f)
 - 2.1.16 Standards Rule 1-4(g)
 - 2.1.17 Quick Check #4
 - 2.1.18 Standards Rule 1-5
 - 2.1.19 Standards Rule 1-5(a) and (b)
 - 2.1.20 Standards Rule 2-2 Comment (1 of 2)
 - 2.1.21 Standards Rule 2-2 Comment (2 of 2)
 - 2.1.22 Quick Check #5
 - 2.1.23 Standards Rule 2-2 Obligations
 - 2.1.24 Standards Rule 2-2 (b)(viii) Comment
 - 2.1.25 From a Reviewer's Perspective: Information Analyzed and Methodology Used
 - 2.1.26 From a Reviewer's Perspective: Reporting Categories
 - 2.1.27 From a Reviewer's Perspective: Effective Age and Economic Life
 - 2.1.28 Effective Age Example Commentary
 - 2.1.29 Quick Check #6
 - 2.1.30 Value Approaches
 - 2.1.31 From a Reviewer's Perspective: Value Approaches
 - 2.1.32 Sales Comparison Approach
 - 2.1.33 Sales Comparison Approach Example (1 of 2)
 - 2.1.34 Sales Comparison Approach Example (2 of 2)
 - 2.1.35 Quick Check #7
 - 2.1.36 Cost Approach
 - 2.1.37 Cost Approach Example (1 of 2)
 - 2.1.38 Cost Approach Example (2 of 2)
 - 2.1.39 Income Approach
 - 2.1.40 Income Approach Example (1 of 2)
 - 2.1.41 Income Approach Example (2 of 2)
 - 2.1.42 Current Sales, Listings, and Prior Sales (1 of 2)
 - 2.1.43 Current Sales, Listings, and Prior Sales (2 of 2)
 - 2.1.44 Current Sales, Listings, or Prior Sales Example
 - 2.1.45 Quick Check #8
 - 2.1.46 Highest and Best Use (1 of 2)

- 2.1.47 Highest and Best Use (2 of 2)
- 2.1.48 Highest and Best Use Example
- 2.1.49 Quick Check #9
- 2.1.50 Extraordinary Assumptions and Hypothetical Conditions (1 of 3)
- 2.1.51 Extraordinary Assumptions and Hypothetical Conditions (2 of 3)
- 2.1.52 Extraordinary Assumptions and Hypothetical Conditions (3 of 3)
- 2.1.53 Quick Check #10
- 2.1.54 Signed Certification
- 2.1.55 From a Reviewer's Perspective: Certification Statement
- 2.1.56 Quick Check #11
- 2.1.57 Terminology Review
- 2.1.58 Quiz Introduction
- 2.1.59 Unit Quiz
- 2.1.60 Unit Conclusion
- 2.2.0 Mortgage Industry Appraisal Forms
 - 2.2.1 Unit Introduction
 - 2.2.2 Unit Learning Objectives
 - 2.2.3 Standard Appraisal Forms
 - 2.2.4 Mortgage Lending Industry Standard
 - 2.2.5 From a Reviewer's Perspective: Understanding Assignment Conditions
 - 2.2.6 Uniform Residential Appraisal Report (1 of 2)
 - 2.2.7 Uniform Residential Appraisal Report (2 of 2)
 - 2.2.8 Quick Check #1
 - 2.2.9 General Use Provisions
 - 2.2.10 Scope of Work
 - 2.2.11 Intended Use and Intended User
 - 2.2.12 Definition of Market Value
 - 2.2.13 From a Reviewer's Perspective: Handling of Conditions
 - 2.2.14 Statement of Assumptions and Limiting Conditions
 - 2.2.15 From a Reviewer's Perspective: Comprehending Specific Assignment Conditions
 - 2.2.16 Appraiser's Certification
 - 2.2.17 Additional Certifications
 - 2.2.18 Quick Check #2
 - 2.2.19 Subject
 - 2.2.20 Subject Section (1 of 2)
 - 2.2.21 Subject Section (2 of 2)
 - 2.2.22 Quick Check #3
 - 2.2.23 Contract Section (1 of 2)
 - 2.2.24 Contract Section (2 of 2)
 - 2.2.25 From a Reviewer's Perspective: Contractual Conditions
 - 2.2.26 Neighborhood Section
 - 2.2.27 Quick Check #4
 - 2.2.28 From a Reviewer's Perspective: Reviewer's Scope of Work
 - 2.2.29 Neighborhood Elements
 - 2.2.30 From a Reviewer's Perspective: Market Resistance in Neighborhood
 - 2.2.31 Discriminatory Data is Prohibited
 - 2.2.32 From a Reviewer's Perspective: Marketing Time and Exposure Time
 - 2.2.33 Site Section (1 of 3)
 - 2.2.34 Site Section (2 of 3)
 - 2.2.35 Site Section (3 of 3)
 - 2.2.36 Site Section: Additional Commentary
 - 2.2.37 Site Section: Photographs
 - 2.2.38 Standards Rule 2-2(a)(ix) and (x)
 - 2.2.39 From a Reviewer's Perspective: Site Section
 - 2.2.40 From a Reviewer's Perspective: Improvements Section
 - 2.2.41 About the Improvements Section

- 2.2.42 Effective Age Estimate
- 2.2.43 Quick Check #5
- 2.2.44 Attic
- 2.2.45 Foundation
- 2.2.46 Reviewer's Perspective: Basement Area
- 2.2.47 Heating/Cooling
- 2.2.48 Exterior Description
- 2.2.49 Amenities
- 2.2.50 Interior
- 2.2.51 Car Storage
- 2.2.52 Appliances
- 2.2.53 Finished Area
- 2.2.54 Baths
- 2.2.55 Other Improvements Information
- 2.2.56 Quick Check #6
- 2.2.57 Condition of the Property and UAD Requirements
- 2.2.58 Reviewer's Perspective: Photographs
- 2.2.59 Sales Comparison Approach
- 2.2.60 From a Reviewer's Perspective: Using a Systematic Approach
- 2.2.61 From a Reviewer's Perspective: Assignment Conditions
- 2.2.62 General Guidelines: Fannie Mae
- 2.2.63 Note About Property Inspection
- 2.2.64 Fannie Mae: Exterior Inspection
- 2.2.65 Fannie Mae: Comparable Sales (1 of 2)
- 2.2.66 Fannie Mae: Comparable Sales (2 of 2)
- 2.2.67 Quick Check #7
- 2.2.68 Fannie Mae Guidelines: Adjustments (1 of 2)
- 2.2.69 Fannie Mae Guidelines: Adjustments (2 of 2)
- 2.2.70 Fannie Mae: Extended Requirements
- 2.2.71 Fannie Mae: Net Adjustments
- 2.2.72 About Market Competence
- 2.2.73 Adjustment Example
- 2.2.74 Prior Sales Requirement
- 2.2.75 UAD Reporting Requirements
- 2.2.76 From General Requirements to Review Process
- 2.2.77 Quick Check #8
- 2.2.78 Quiz Introduction
- 2.2.79 Unit Quiz
- 2.2.80 Unit Conclusion
- 2.3.0 Additional Analysis and Appraisal Review Forms
 - 2.3.1 Unit Introduction
 - 2.3.2 Unit Learning Objectives
 - 2.3.3 Accuracy and Relevancy of Comparable Sales
 - 2.3.4 Checking for Consistency
 - 2.3.5 Examining Comparable Sales
 - 2.3.6 Quick Check #1
 - 2.3.7 About Adjusted Data
 - 2.3.8 Quick Check #2
 - 2.3.9 Summary of Sales Comparison Approach Commentary
 - 2.3.10 Double-Counting
 - 2.3.11 From a Reviewer's Perspective: Checking for Errors
 - 2.3.12 Quick Check #3
 - 2.3.13 Checking Comparables
 - 2.3.14 Level of Research
 - 2.3.15 Review of Reconciliation Commentary
 - 2.3.16 Commentary Example

- 2.3.17 Reconciliation
- 2.3.18 Reconciliation Commentary
- 2.3.19 Quick Check #4
- 2.3.20 Reconciliation Section Placement
- 2.3.21 Quick Check #5
- 2.3.22 Income Approach
- 2.3.23 Cost Approach
- 2.3.24 Cost Approach at Client Request
- 2.3.25 Cost Approach Items
- 2.3.26 Effective Age Example
- 2.3.27 Depreciation
- 2.3.28 Reviewer's Note
- 2.3.29 Estimated Site Value
- 2.3.30 Quick Check #6
- 2.3.31 Required Exhibits (1 of 2)
- 2.3.32 Required Exhibits (2 of 2)
- 2.3.33 Quick Check #7
- 2.3.34 Market Conditions Addendum
- 2.3.35 Compliance Obligation
- 2.3.36 About Market Competency
- 2.3.37 Market Conditions Addendum Form
- 2.3.38 Market Conditions Issues
- 2.3.39 From a Reviewer's Perspective: Understanding Limitations
- 2.3.40 Quick Check #8
- 2.3.41 Inventory Analysis Section
- 2.3.42 Calculation of the Absorption Rate
- 2.3.43 Analysis of Additional Trends
- 2.3.44 Seller Concessions
- 2.3.45 From a Reviewer's Perspective: Observing Seller Concessions
- 2.3.46 From a Reviewer's Perspective: Reporting Foreclosure and REO Sales
- 2.3.47 Quick Check #9
- 2.3.48 Mortgage Industry Appraisal Review Forms
- 2.3.49 One-Unit Residential Appraisal Field Review Report
- 2.3.50 Two-to-Four Unit Residential Appraisal Field Review Report
- 2.3.51 Appraisal Review Reports
- 2.3.52 General Provisions
- 2.3.53 Scope of Work
- 2.3.54 Intended Use
- 2.3.55 Intended User
- 2.3.56 Guidance for Completing the Field Review Report
- 2.3.57 Statement of Assumptions and Limiting Conditions
- 2.3.58 Review Appraiser's Certification
- 2.3.59 Quick Check #10
- 2.3.60 Review Analysis and Reporting
- 2.3.61 Section I
- 2.3.62 Section II (1 of 2)
- 2.3.63 Section II (2 of 2)
- 2.3.64 Summary of Value Conclusion
- 2.3.65 Required Exhibits: Street Map
- 2.3.66 Required Exhibits: Photographs (1 of 2)
- 2.3.67 Required Exhibits: Photographs (2 of 2)
- 2.3.68 Poor Reviews
- 2.3.69 Fannie Mae's Objectives for Referrals
- 2.3.70 Use Extreme Care and Caution
- 2.3.71 Things to Consider
- 2.3.72 From a Reviewer's Perspective: Performing a Final Review

- 2.3.73 Quick Check #11
- 2.3.74 Quiz Introduction
- 2.3.75 Unit Quiz
- 2.3.76 Unit Conclusion
- 2.4.0 Lesson Quiz
 - 2.4.1 Lesson Quiz Instructions
 - 2.4.2 Lesson Quiz
 - 2.4.3 Lesson Conclusion

190 minutes

Lesson 3: Appraisal Concepts for 2-4 Family and Multi-Family Properties

- 3.0.0 Lesson Introduction
 - 3.0.1 Lesson Overview
 - 3.0.2 Lesson Outline
 - 3.0.3 Lesson Objectives
- 3.1.0 Physical and Legal Concepts
 - 3.1.1 Introduction
 - 3.1.2 Learning Objectives
 - 3.1.3 Design, Style, Features, and Marketability
 - 3.1.4 Older Construction v. Newer Construction
 - 3.1.5 Unit Features and Demographics
 - 3.1.6 Quick Check #1
 - 3.1.7 Dwellings Designed for Two or More Units v. Converted Single-Family (1 of 2)
 - 3.1.8 Dwellings Designed for Two or More Units v. Converted Single-Family (2 of 2)
 - 3.1.9 Quick Check #2
 - 3.1.10 Interior Entrance v. Exterior Entrance
 - 3.1.11 Source of Utilities and Heat (1 of 2)
 - 3.1.12 Source of Utilities and Heat (2 of 2)
 - 3.1.13 Furniture and Appliances Furnished by Landlord
 - 3.1.14 Property Compliance Issues (1 of 2)
 - 3.1.15 Property Compliance Issues (2 of 2)
 - 3.1.16 Quick Check #3
 - 3.1.17 Zoning
 - 3.1.18 Zoning Example
 - 3.1.19 Building Codes
 - 3.1.20 Building Requirements (1 of 3)
 - 3.1.21 Building Requirements (2 of 3)
 - 3.1.22 Building Requirements (3 of 3)
 - 3.1.23 Appraiser's Knowledge of Building Requirements
 - 3.1.24 Quick Check #4
 - 3.1.25 Leases
 - 3.1.26 Flat Lease
 - 3.1.27 Variable Lease
 - 3.1.28 Step-up Lease
 - 3.1.29 Annual Increase Lease
 - 3.1.30 Quick Check #5
 - 3.1.31 Quick Check #6
 - 3.1.32 Property Rights (1 of 4)
 - 3.1.33 Property Rights (2 of 4)
 - 3.1.34 Property Rights (3 of 4)
 - 3.1.35 Property Rights (4 of 4)
 - 3.1.36 Quick Check #7
 - 3.1.37 Quick Check #8
 - 3.1.38 Quick Check #9

- 3.1.39 Terminology Review
- 3.1.40 Quiz Introduction
- 3.1.41 Unit Quiz
- 3.1.42 Unit Conclusion
- 3.2.0 Income Concepts
 - 3.2.1 Introduction
 - 3.2.2 Learning Objectives
 - 3.2.3 Income v. Rent
 - 3.2.4 Contract Rent (1 of 2)
 - 3.2.5 Contract Rent (2 of 2)
 - 3.2.6 Market Rent (1 of 2)
 - 3.2.7 Market Rent (2 of 2)
 - 3.2.8 Quick Check #1
 - 3.2.9 Quick Check #2
 - 3.2.10 Measures of Income and Benefits
 - 3.2.11 Potential Gross Income
 - 3.2.12 Effective Gross Income
 - 3.2.13 Net Operating Income
 - 3.2.14 Reversionary Benefit
 - 3.2.15 Quick Check #3
 - 3.2.16 Quick Check #4
 - 3.2.17 Operating Expenses (1 of 2)
 - 3.2.18 Operating Expenses (2 of 2)
 - 3.2.19 Quick Check #5
 - 3.2.20 Fixed Expenses
 - 3.2.21 Variable Expenses
 - 3.2.22 Reserves for Replacement
 - 3.2.23 Quick Check #6
 - 3.2.24 Rent and Income Multipliers (1 of 2)
 - 3.2.25 Rent and Income Multipliers (2 of 2)
 - 3.2.26 Gross Rent Multipliers
 - 3.2.27 Gross Income Multipliers
 - 3.2.28 Application Example of PGIM v. EGIM
 - 3.2.29 Quick Check #7
 - 3.2.30 Quick Check #8
 - 3.2.31 Quick Check #9
 - 3.2.32 Rates of Return
 - 3.2.33 Overall Capitalization Rate
 - 3.2.34 Overall Yield Rate
 - 3.2.35 Quick Check #10
 - 3.2.36 Type of Value in the Assignment (1 of 2)
 - 3.2.37 Type of Value in the Assignment (2 of 2)
 - 3.2.38 Leasehold and Leased Fee Interests (1 of 2)
 - 3.2.39 Leasehold and Leased Fee Interests (2 of 2)
 - 3.2.40 Positive Leasehold Example
 - 3.2.41 Negative Leasehold Example
 - 3.2.42 Contract Rent Equals Market Rent
 - 3.2.43 Quick Check #11
 - 3.2.44 Quick Check #12
 - 3.2.45 Terminology Review
 - 3.2.46 Quiz Introduction
 - 3.2.47 Unit Quiz
 - 3.2.48 Unit Conclusion
- 3.3.0 Lesson Quiz
 - 3.3.1 Lesson Quiz Instructions
 - 3.3.2 Lesson Quiz

3.3.3 Lesson Conclusion

80 minutes

Lesson 4: Appraisal Analysis and Reporting of 2-4 Family and Multi-Family Properties

- 4.0.0 Lesson Introduction
- 4.0.1 Lesson Overview
- 4.0.2 Lesson Outline
- 4.0.3 Lesson Objectives
- 4.1.0. Income and Expense Analysis
 - 4.1.1 Introduction
 - 4.1.2 Learning Objectives
 - 4.1.3 Lease Analysis (1 of 2)
 - 4.1.4 Lease Analysis (2 of 2)
 - 4.1.5 Analyzing Lease Documents
 - 4.1.6 Identification of Premises – Sample Lease Clause
 - 4.1.7 Quick Check #1
 - 4.1.8 Term of the Tenancy – Sample Lease Clause
 - 4.1.9 Term of the Tenancy – Sample Lease Clause (1 of 2)
 - 4.1.10 Term of the Tenancy – Sample Lease Clause (2 of 2)
 - 4.1.11 Payment of Rent – Sample Lease Clause
 - 4.1.12 Utilities – Sample Lease Clause
 - 4.1.13 Other Services Provided by Landlord – Sample Lease Clause
 - 4.1.14 Quick Check #2
 - 4.1.15 Rent Roll
 - 4.1.16 Rent Roll Example
 - 4.1.17 Estimating Market Level Rent
 - 4.1.18 Rent Surveys
 - 4.1.19 Rent Survey Example
 - 4.1.20 Quick Check #3
 - 4.1.21 Adjusting Rent Data
 - 4.1.22 Deriving Rent Adjustments Example #1
 - 4.1.23 Deriving Rent Adjustments Example #2
 - 4.1.24 Applying Rent Adjustments Example (1 of 2)
 - 4.1.25 Applying Rent Adjustments Example (2 of 2)
 - 4.1.26 Try It Exercise (1 of 2)
 - 4.1.27 Try It Exercise (2 of 2)
 - 4.1.28 Estimating Vacancy and Collection Losses
 - 4.1.29 Deriving a Vacancy Rate Example (1 of 2)
 - 4.1.30 Deriving a Vacancy Rate Example (2 of 2)
 - 4.1.31 Quick Check #4
 - 4.1.32 Quick Check #5
 - 4.1.33 Quick Check #6
 - 4.1.34 Treatment of Collection Losses
 - 4.1.35 Expense Analysis (1 of 2)
 - 4.1.36 Expense Analysis (2 of 2)
 - 4.1.37 Expense Analysis Example (1 of 2)
 - 4.1.38 Expense Analysis Example (2 of 2)
 - 4.1.39 Fixed Expenses Example
 - 4.1.40 Variable Expenses Example
 - 4.1.41 Replacement Reserves (1 of 4)
 - 4.1.42 Replacement Reserves (2 of 4)
 - 4.1.43 Replacement Reserves (3 of 4)
 - 4.1.44 Replacement Reserves (4 of 4)
 - 4.1.45 Quick Check #7

- 4.1.46 Operating Expenses
- 4.1.47 Operating Income Analysis
- 4.1.48 Reconstructed Operating Income Statement
- 4.1.49 Expense and Income Ratios
- 4.1.50 Operating Expense Ratio (OER) (1 of 2)
- 4.1.51 Operating Expense Ratio (OER) (2 of 2)
- 4.1.52 Quick Check #8
- 4.1.53 Quick Check #9
- 4.1.54 Net Income Ratio (NIR) (1 of 2)
- 4.1.55 Net Income Ratio (NIR) (2 of 2)
- 4.1.56 Quick Check #10
- 4.1.57 Terminology Review
- 4.1.58 Quiz Introduction
- 4.1.59 Unit Quiz
- 4.1.60 Unit Conclusion
- 4.2.0 Application of the Approaches to Value
 - 4.2.1 Introduction
 - 4.2.2 Learning Objectives
 - 4.2.3 Income Approach
 - 4.2.4 Using a GRM
 - 4.2.5 Deriving a GRM
 - 4.2.6 GRM Example
 - 4.2.7 Quick Check #1
 - 4.2.8 Applying a GRM
 - 4.2.9 Applying a GRM Example
 - 4.2.10 Quick Check #2
 - 4.2.11 Quick Check #3
 - 4.2.12 Using a GIM (1 of 2)
 - 4.2.13 Using a GIM (2 of 2)
 - 4.2.14 Using a PGIM
 - 4.2.15 Using an EGIM
 - 4.2.16 Deriving a GIM (1 of 2)
 - 4.2.17 Deriving a GIM (2 of 2)
 - 4.2.18 Deriving a PGIM
 - 4.2.19 Deriving an EGIM (1 of 3)
 - 4.2.20 Deriving an EGIM (2 of 3)
 - 4.2.21 Deriving an EGIM (3 of 3)
 - 4.2.22 Quick Check #4
 - 4.2.23 Quick Check #5
 - 4.2.24 Quick Check #6
 - 4.2.25 Applying a GIM
 - 4.2.26 Applying a PGIM
 - 4.2.27 Applying an EGIM (1 of 2)
 - 4.2.28 Applying an EGIM (2 of 2)
 - 4.2.29 Direct Capitalization Using an Overall Rate (1 of 2)
 - 4.2.30 Direct Capitalization Using an Overall Rate (2 of 2)
 - 4.2.31 Deriving an Overall Capitalization Rate
 - 4.2.32 Using Market Data (1 of 3)
 - 4.2.33 Using Market Data (2 of 3)
 - 4.2.34 Using Market Data (3 of 3)
 - 4.2.35 Using Market Data Example
 - 4.2.36 Quick Check #7
 - 4.2.37 Quick Check #8
 - 4.2.38 Using the Band of Investment Technique (1 of 2)
 - 4.2.39 Using the Band of Investment Technique (2 of 2)
 - 4.2.40 Deriving the Band of Investment Technique (1 of 4)

- 4.2.41 Deriving the Band of Investment Technique (2 of 4)
- 4.2.42 Deriving the Band of Investment Technique (3 of 4)
- 4.2.43 Deriving the Band of Investment Technique (4 of 4)
- 4.2.44 Quick Check #9
- 4.2.45 Quick Check #10
- 4.2.46 Quick Check #11
- 4.2.47 Applying an Overall Capitalization Rate
- 4.2.48 Quick Check #12
- 4.2.49 Quick Check #13
- 4.2.50 Reconciling the Income Approach
- 4.2.51 Sales Comparison Approach
- 4.2.52 Comparable Analysis
- 4.2.53 Comparable Analysis Example
- 4.2.54 Units of Comparison
- 4.2.55 Units of Comparison Example
- 4.2.56 Quick Check #14
- 4.2.57 Reconciling the Sales Comparison Approach
- 4.2.58 Cost Approach
- 4.2.59 Rationale for Employing the Cost Approach (1 of 2)
- 4.2.60 Rationale for Employing the Cost Approach (2 of 2)
- 4.2.61 Difficulties of Employing the Cost Approach
- 4.2.62 Cost Approach Example
- 4.2.63 Cost Approach and Market Value
- 4.2.64 Terminology Review
- 4.2.65 Quiz Introduction
- 4.2.66 Unit Quiz
- 4.2.67 Unit Conclusion
- 4.3.0 Reporting
- 4.3.1 Introduction
- 4.3.2 Learning Objectives
- 4.3.3 Narrative Appraisal Reports
- 4.3.4 Completing Fannie Mae Form 1025/Freddie Mac Form 72
- 4.3.5 General Use Provisions
- 4.3.6 Scope of Work
- 4.3.7 Intended Use and Intended User
- 4.3.8 Definition of Market Value
- 4.3.9 Statement of Assumptions and Limiting Conditions
- 4.3.10 Appraiser's Certification
- 4.3.11 Quick Check #1
- 4.3.12 Subject Section
- 4.3.13 Subject – Property Address and Owner of Public Record
- 4.3.14 Subject – Legal Description
- 4.3.15 Subject – Assessor's Parcel Number and Neighborhood Name
- 4.3.16 Subject – Census Tract and Occupant
- 4.3.17 Subject – Current and/or Prior Offering of the Subject Property
- 4.3.18 Quick Check #2
- 4.3.19 Contract Section
- 4.3.20 Neighborhood Section
- 4.3.21 Neighborhood – Neighborhood Characteristics
- 4.3.22 Neighborhood – 2-4 Unit Housing Trends
- 4.3.23 Neighborhood – 2-4 Unit Housing Age/Price
- 4.3.24 Neighborhood – Neighborhood Boundaries and Description
- 4.3.25 Neighborhood – Market Conditions
- 4.3.26 Quick Check #3
- 4.3.27 Site Section
- 4.3.28 Site – Dimensions, Area, Shape, and View

- 4.3.29 Site – Zoning Classification, Description, and Compliance
- 4.3.30 Site – Highest and Best Use, Utilities, and Off-site Improvements—Type
- 4.3.31 Site – FEMA Information and Adverse Site or External Conditions
- 4.3.32 Quick Check #4
- 4.3.33 Improvements Section
- 4.3.34 Improvements – General Description
- 4.3.35 Improvements – Attic
- 4.3.36 Improvements – Foundation
- 4.3.37 Improvements – Heating/Cooling and Exterior Description
- 4.3.38 Improvements – Amenities and Interior
- 4.3.39 Improvements – Car Storage (1 of 2)
- 4.3.40 Improvements – Car Storage (2 of 2)
- 4.3.41 Improvements – Appliances and Description of Units
- 4.3.42 Improvements – Commentary (1 of 4)
- 4.3.43 Improvements – Commentary (2 of 4)
- 4.3.44 Improvements – Commentary (3 of 4)
- 4.3.45 Improvements – Commentary (4 of 4)
- 4.3.46 Quick Check #5
- 4.3.47 Comparable Rental Data Section
- 4.3.48 Subject Rent Schedule Section
- 4.3.49 Prior Sale History Section
- 4.3.50 Sales Comparison Approach Section
- 4.3.51 Sales Comparison Approach – Sale Price and Rent
- 4.3.52 Sales Comparison Approach – Data Source and Verification Source
- 4.3.53 Sales Comparison Approach – GBA, Unit Breakdown, and Adjusted Price
- 4.3.54 Sales Comparison Approach – Summary and Reconciliation (1 of 3)
- 4.3.55 Sales Comparison Approach – Summary and Reconciliation (2 of 3)
- 4.3.56 Sales Comparison Approach – Summary and Reconciliation (3 of 3)
- 4.3.57 Quick Check #6
- 4.3.58 Income Approach Section
- 4.3.59 Cost Approach Section
- 4.3.60 Reconciliation Section (1 of 2)
- 4.3.61 Reconciliation Section (2 of 2)
- 4.3.62 PUD Information Section
- 4.3.63 Quick Check #7
- 4.3.64 Completing Operating Income Statement Form 216/998
- 4.3.65 General Instructions and Rent Summary
- 4.3.66 Annual Income and Expense Projection for Next 12 Months (1 of 4)
- 4.3.67 Annual Income and Expense Projection for Next 12 Months (2 of 4)
- 4.3.68 Annual Income and Expense Projection for Next 12 Months (3 of 4)
- 4.3.69 Annual Income and Expense Projection for Next 12 Months (4 of 4)
- 4.3.70 Quick Check #8
- 4.3.71 Replacement Reserve Schedule
- 4.3.72 Quick Check #9
- 4.3.73 Quick Check #10
- 4.3.74 Operating Income Reconciliation (1 of 2)
- 4.3.75 Operating Income Reconciliation (2 of 2)
- 4.3.76 Quick Check #11
- 4.3.77 Quick Check #12
- 4.3.78 Quick Check #13
- 4.3.79 Other Report Addenda (1 of 2)
- 4.3.80 Other Report Addenda (2 of 2)
- 4.3.81 Terminology Review
- 4.3.82 Quiz Introduction
- 4.3.83 Quiz
- 4.3.84 Lesson Conclusion

- 4.4.0 Lesson Quiz
- 4.4.3 Lesson Quiz Instructions
- 4.4.2 Lesson Quiz
- 4.4.3 Lesson Conclusion

200 minutes

Lesson 5: Challenging Assignments for Residential Appraisers

- 5.0.0 Lesson Introduction
 - 5.0.1 Lesson Overview
 - 5.0.2 Lesson Outline
 - 5.0.3 Lesson Objectives
- 5.1.0 Challenging Symptoms
 - 5.1.1 Unit Introduction
 - 5.1.2 Unit Learning Objectives
 - 5.1.3 Challenging Appraisal Assignments
 - 5.1.4 Appraiser Qualifications (1 of 3)
 - 5.1.5 Appraiser Qualifications (2 of 3)
 - 5.1.6 Appraiser Qualifications (3 of 3)
 - 5.1.7 Definition of the Problem
 - 5.1.8 Identify the Client and Other Intended Users
 - 5.1.9 Quick Check #1
 - 5.1.10 Identify the Intended Use of the Appraisal
 - 5.1.11 Quick Check #2
 - 5.1.12 Identify the Type and Definition of Value (1 of 2)
 - 5.1.13 Identify the Type and Definition of Value (2 of 2)
 - 5.1.14 Investment Value
 - 5.1.15 Insurance Value
 - 5.1.16 Quick Check #3
 - 5.1.17 Liquidation Value
 - 5.1.18 Value in Use
 - 5.1.19 Going Concern Value
 - 5.1.20 Quick Check #4
 - 5.1.21 Determine the Effective Date of the Value Opinion
 - 5.1.22 Identify the Relevant Characteristics of the Property
 - 5.1.23 Location and Site
 - 5.1.24 Public Controls
 - 5.1.25 Legal Nonconforming Use
 - 5.1.26 Grandfathered Nonconforming Use
 - 5.1.27 Grandfathered Nonconforming Use Example
 - 5.1.28 Variances
 - 5.1.29 Quick Check #5
 - 5.1.30 Pass-through Zoning
 - 5.1.31 Historic Preservation Areas
 - 5.1.32 Quick Check #6
 - 5.1.33 Ingress and Egress Restrictions
 - 5.1.34 Taxation
 - 5.1.35 Quick Check #7
 - 5.1.36 Special Assessments
 - 5.1.37 Deed Restrictions
 - 5.1.38 Restrictive Conditions
 - 5.1.39 Restrictive Covenants
 - 5.1.40 Quick Check #8
 - 5.1.41 Leases
 - 5.1.42 Easements (1 of 2)

- 5.1.43 Easements (2 of 2)
- 5.1.44 Quick Check #9
- 5.1.45 Interest to be Appraised
- 5.1.46 Assignment Conditions (1 of 2)
- 5.1.47 Assignment Conditions (2 of 2)
- 5.1.48 Scope of Work (1 of 2)
- 5.1.49 Scope of Work (2 of 2)
- 5.1.50 Quick Check #10
- 5.1.51 Data Research (1 of 2)
- 5.1.52 Data Research (2 of 2)
- 5.1.53 Quantitative and Qualitative Analysis (1 of 2)
- 5.1.54 Quantitative and Qualitative Analysis (2 of 2)
- 5.1.55 Quick Check #11
- 5.1.56 The URAR Form
- 5.1.57 Narrative Format (1 of 2)
- 5.1.58 Narrative Format (2 of 2)
- 5.1.59 Terminology Review
- 5.1.60 Quiz Introduction
- 5.1.61 Unit Quiz
- 5.1.62 Unit Conclusion
- 5.2.0 Appraising Challenging Sites
 - 5.2.1 Unit Introduction
 - 5.2.2 Unit Learning Objectives
 - 5.2.3 Addressing Sites with Unusual Characteristics
 - 5.2.4 Physical Characteristics
 - 5.2.5 Physical Characteristics Example (1 of 2)
 - 5.2.6 Physical Characteristics Example (2 of 2)
 - 5.2.7 Skill Check #1
 - 5.2.8 Potential Users and Uses
 - 5.2.9 User 1: Farmer (1 of 2)
 - 5.2.10 User 1: Farmer (2 of 2)
 - 5.2.11 Across the Fence Appraisal Approach
 - 5.2.12 User 2: Builder
 - 5.2.13 User 3: Billboard Company
 - 5.2.14 User 4: Recreational Department or Initiative
 - 5.2.15 User 5: Public Utility Provider
 - 5.2.16 User 6: Speculator
 - 5.2.17 Types of Data and Where it Comes From
 - 5.2.18 Quick Check #1
 - 5.2.19 Sales Comparison Approach
 - 5.2.20 Ground Rent Capitalization Method
 - 5.2.21 Combined Valuation Methods
 - 5.2.22 Other Considerations (1 of 2)
 - 5.2.23 Other Considerations (2 of 2)
 - 5.2.24 Quick Check #2
 - 5.2.25 Quick Check #3
 - 5.2.26 Quick Check #4
 - 5.2.27 Appraising Physical Segments of a Larger Parcel
 - 5.2.28 Appraising a Portion of a Parcel (1 of 2)
 - 5.2.29 Appraising a Portion of a Parcel (2 of 2)
 - 5.2.30 Defining Boundaries
 - 5.2.31 Quick Check #5
 - 5.2.32 Identifying Characteristics
 - 5.2.33 Property Division (1 of 2)
 - 5.2.34 Property Division (2 of 2)
 - 5.2.35 Quick Check #6

- 5.2.36 Laws and Regulations
- 5.2.37 Excess or Surplus? (1 of 2)
- 5.2.38 Excess of Surplus? (2 of 2)
- 5.2.39 Considerations for Appraising Physical Segments
- 5.2.40 Alternative Use Example (1 of 2)
- 5.2.41 Alternative Use Example (2 of 2)
- 5.2.42 Extraordinary Assumption Narrative Comment Example
- 5.2.43 Quick Check #7
- 5.2.44 Excess Site with Sell-Off Potential
- 5.2.45 Valuation Methodology (1 of 2)
- 5.2.46 Valuation Methodology (2 of 2)
- 5.2.47 A Practical Application
- 5.2.48 Communicating the Appraiser's Conclusions
- 5.2.49 Appraising Sites with Non-structural or Specialty Features
- 5.2.50 Important Environmental Issues with Ponds (1 of 2)
- 5.2.51 Important Environmental Issues with Ponds (2 of 2)
- 5.2.52 Ponds
- 5.2.53 Using Paired Data
- 5.2.54 Extraction Method (1 of 2)
- 5.2.55 Extraction Method (2 of 2)
- 5.2.56 Quick Check #8
- 5.2.57 Cost Method
- 5.2.58 Reconciliation
- 5.2.59 Barns (1 of 3)
- 5.2.60 Barns (2 of 3)
- 5.2.61 Barns (3 of 3)
- 5.2.62 Land Parcel Improved with On-Site Utilities
- 5.2.63 Public Water and Sewer Lines
- 5.2.64 Wells and On-Site Septic Systems
- 5.2.65 Electric Services
- 5.2.66 Driveways and Access Roads
- 5.2.67 Valuation Methods (1 of 3)
- 5.2.68 Valuation Methods (2 of 3)
- 5.2.69 Valuation Methods (3 of 3)
- 5.2.70 Quick Check #9
- 5.2.71 Easements and Other Encumbrances
- 5.2.72 Servient and Dominant Tenements
- 5.2.73 Quick Check #10
- 5.2.74 Sample Analysis of an Easement Benefiting a Property
- 5.2.75 Paired Data Analysis #1
- 5.2.76 Paired Data Analysis #2
- 5.2.77 Sample Analysis of an Easement Burdening a Property
- 5.2.78 Paired Data Analysis #3
- 5.2.79 Paired Data Analysis #4
- 5.2.80 Terminology Review
- 5.2.81 Quiz Introduction
- 5.2.82 Unit Quiz
- 5.2.83 Unit Conclusion
- 5.3.0 Lesson Quiz
- 5.3.1 Lesson Quiz Instructions
- 5.3.2 Lesson Quiz
- 5.3.3 Lesson Conclusion

120 minutes

Lesson 6: Appraisal of Nontraditional Properties

- 6.0.0 Lesson Introduction**
 - 6.0.1 Lesson Overview**
 - 6.0.2 Lesson Outline**
 - 6.0.3 Lesson Objectives**
- 6.1.0 Appraising Unique Residential Properties**
 - 6.1.1 Unit Introduction**
 - 6.1.2 Unit Learning Objectives**
 - 6.1.3 Unique Property Scenario**
 - 6.1.4 Challenging Appraisal Assignments**
 - 6.1.5 Defining a Unique Property (1 of 2)**
 - 6.1.6 Defining a Unique Property (2 of 2)**
 - 6.1.7 Accepting an Assignment for a Unique Property (1 of 3)**
 - 6.1.8 Accepting an Assignment for a Unique Property (2 of 3)**
 - 6.1.9 Accepting an Assignment for a Unique Property (3 of 3)**
 - 6.1.10 Quick Check #1**
 - 6.1.11 Identifying the Challenging Issues**
 - 6.1.12 Conformity**
 - 6.1.13 Contribution**
 - 6.1.14 Quick Check #2**
 - 6.1.15 Application of the Approaches to Value**
 - 6.1.16 The Subject (1 of 3)**
 - 6.1.17 The Subject (2 of 3)**
 - 6.1.18 The Subject (3 of 3)**
 - 6.1.19 Sales Comparison Approach**
 - 6.1.20 Selecting Data (1 of 2)**
 - 6.1.21 Selecting Data (2 of 2)**
 - 6.1.22 Data Analysis**
 - 6.1.23 Comparable Sale #1**
 - 6.1.24 Comparable Sale #2**
 - 6.1.25 Comparable Sale #3**
 - 6.1.26 Use of Data**
 - 6.1.27 Adjusting for Market Conditions**
 - 6.1.28 Comparable #1 - 24 Months**
 - 6.1.29 Comparable #2 - Six Months**
 - 6.1.30 Comparable #3 - 12 Months**
 - 6.1.31 Adjusting for Location (1 of 5)**
 - 6.1.32 Adjusting for Location (2 of 5)**
 - 6.1.33 Adjusting for Location (3 of 5)**
 - 6.1.34 Adjusting for Location (4 of 5)**
 - 6.1.35 Adjusting for Location (5 of 5)**
 - 6.1.36 Comparable Sales Comparisons (1 of 3)**
 - 6.1.37 Comparable Sales Comparisons (2 of 3)**
 - 6.1.38 Comparable Sales Comparisons (3 of 3)**
 - 6.1.39 Final Determination**
 - 6.1.40 Determining a Discount Factor for Style and Appeal**
 - 6.1.41 Other Appraisers**
 - 6.1.42 Quick Check #3**
 - 6.1.43 Cost Approach**
 - 6.1.44 Income Capitalization Approach**
 - 6.1.45 Analysis Conclusions**
 - 6.1.46 Quick Check #4**
 - 6.1.47 Earth Shelter Dwellings**
 - 6.1.48 Quick Check #5**
 - 6.1.49 Advantages of Earth Shelter Dwellings**

- 6.1.50 Structure of Earth Shelter Dwellings
- 6.1.51 Appraising Earth Shelter Dwellings
- 6.1.52 Log Cabins
- 6.1.53 Log Home Construction Techniques
- 6.1.54 Appraisal of Log Homes
- 6.1.55 Other Challenging Residential Assignments
- 6.1.56 Properties Modified for Disabilities
- 6.1.57 Cost to Cure
- 6.1.58 Properties with a Deficiency (1 of 2)
- 6.1.59 Properties with a Deficiency (2 of 2)
- 6.1.60 Properties with an Additional Dwelling or Provision
- 6.1.61 Appraising Properties with an Additional Dwelling
- 6.1.62 Combining Methods to Develop an Opinion of Value
- 6.1.63 Terminology Review
- 6.1.64 Quiz Introduction
- 6.1.65 Unit Quiz
- 6.1.66 Unit Conclusion
- 6.2.0 Appraising Historic Residences
 - 6.2.1 Unit Introduction
 - 6.2.2 Unit Learning Objectives
 - 6.2.3 The Historic Label
 - 6.2.4 Architectural Styles
 - 6.2.5 Victorian 1837 – Early 1900s (1 of 2)
 - 6.2.6 Victorian 1837 – Early 1900s (2 of 2)
 - 6.2.7 Gothic Revival 1760s–1840s
 - 6.2.8 Tudorbethan Style 1835–1885
 - 6.2.9 Italianate 1840s–Late 1800s
 - 6.2.10 American Arts and Crafts Movement 1890s–1930s
 - 6.2.11 American Arts and Crafts Features
 - 6.2.12 American Arts and Crafts Breakfast Nook
 - 6.2.13 Quick Check #1
 - 6.2.14 Prairie Style 1900–1917
 - 6.2.15 Quick Check #2
 - 6.2.16 Spanish Colonial Revival 1915–1940 (1 of 2)
 - 6.2.17 Spanish Colonial Revival 1915–1940 (2 of 2)
 - 6.2.18 Appraiser Competency and Resources
 - 6.2.19 National Register of Historic Places (1 of 4)
 - 6.2.20 National Register of Historic Places (2 of 4)
 - 6.2.21 National Register of Historic Places (3 of 4)
 - 6.2.22 National Register of Historic Places (4 of 4)
 - 6.2.23 Quick Check #3
 - 6.2.24 Other Resources
 - 6.2.25 Understanding the Historic Home Market
 - 6.2.26 Profile of the Historic Homebuyer (1 of 2)
 - 6.2.27 Profile of the Historic Homebuyer (2 of 2)
 - 6.2.28 Benefits to Buying a Historic Home
 - 6.2.29 The Appraiser’s Mindset (1 of 2)
 - 6.2.30 The Appraiser’s Mindset (2 of 2)
 - 6.2.31 Quick Check #4
 - 6.2.32 Ten Basic Principles
 - 6.2.33 Quick Check #5
 - 6.2.34 Valuation Methodology in Historic Homes
 - 6.2.35 Highest and Best Use (1 of 3)
 - 6.2.36 Highest and Best Use (2 of 3)
 - 6.2.37 Highest and Best Use (3 of 3)
 - 6.2.38 Approaches to Value

- 6.2.39 Cost Approach
- 6.2.40 Income Approach
- 6.2.41 Sales Comparison Approach
- 6.2.42 Comparable Properties (1 of 2)
- 6.2.43 Comparable Properties (2 of 2)
- 6.2.44 Quick Check #6
- 6.2.45 Terminology Review
- 6.2.46 Quiz Introduction
- 6.2.47 Unit Quiz
- 6.2.48 Unit Conclusion
- 6.3.0 Lesson Quiz
 - 6.3.1 Lesson Quiz Instructions
 - 6.3.2 Lesson Quiz
 - 6.3.3 Lesson Conclusion

100 minutes

Lesson 7: Final Assessment

- 7.0.1 Final Assessment Instructions
- 7.0.2 Final Assessment

60 minutes

Total: 1,000 minutes

7.a

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

School Name: McKissock, LP		Date: 6-29-16
Owner's Name: Matthew McKissock	School's Fax: 814-723-3016	
School's Mailing Address: 218 Liberty Street PO Box 1673 Warren, PA 16365		
Education Contact: Jackie Vincent	Contact's Email: jackie.vincent@mckissock.com	
School's Main Phone: 800-328-2008	Contact's Phone: 800-328-2008 x 245	
School Locations & Phone #s: 218 Liberty Street PO Box 1673 Warren, PA 16365 1-800-328-2008		
Purpose of School: McKissock, LP offers appraisal and real estate education (qualifying and continuing) nationwide.		

Title of Course: Workfile Documentation for Appraisers				
Delivery Method:	<input type="checkbox"/> Classroom	<input checked="" type="checkbox"/> Internet	<input type="checkbox"/> Home Study	Hours of Instruction: 4 hours
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: <small>Please see attached course description with learning objectives.</small>				
Subject Classification:	<input checked="" type="checkbox"/> Residential	<input type="checkbox"/> General	<input type="checkbox"/> Both	<input type="checkbox"/> Ethics/Standards
Ethics/Standards Justification:				
Course Fee: \$159.95	Maximum Number of Participants: N/A asynchronous distance education			

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

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

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

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.)
Please see attached Distance Education Policies and Procedures.

Required Materials to be Submitted with Application:

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

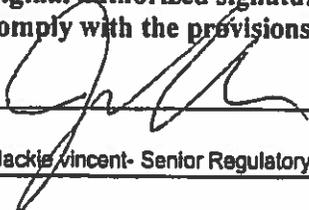
** Attendance Certificates must include all of the following:

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

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

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

Signature:  Date: 6-29-16

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:

Workfile Documentation for Appraisers

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 results 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, too much of that is done “on the fly” with very little actual supporting documentation making it into the report or the workfile.

Course Learning Objectives:

- Explain how the record keeping rule and the scope of work rule are invaluable sources for what must be kept in the workfile.
- Identify that 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.
- Understand how the same information can be utilized as support for multiple analyses throughout the appraisal process
- Understand that, as time consuming as it sounds, the workfile can be the appraiser’s best defense against an offense

Course Schedule

Chapter 1: Introduction	3 min
Course Description	3 min
Chapter Overview	3 min
What this Course is NOT	3 min
What this course IS	5 min
Chapter Overview	4 min
Explain Yourself	7 min

Of course NOT	4 min
If it's not pre-printed on the form	5 min
Record Keeping Rule	3 min
First things First	4 min
Scope of Work	3 min
Assignment Elements	5 min
Back to the Beginning...	5 min
Chapter Conclusion	4 min
Chapter 1 Quiz	5 min
Total	66 min

Chapter 2: Engagement Letters – What more do we need?

Chapter Overview	3 min
Engagement Letters	10 min
Sample Engagement Letters	5 min
XYZ Engagement Letters	5 min
What did we Learn?	2 min
XYZ Engagement Letters – Now What?	2 min
On A Side Note	3 min
A Burning Question	3 min
ABC AMC Engagement Letter	2 min
ABC AMC -10	4 min
<u>Of Course It Was!</u>	2 min
The Deed	3 min
ABC Engagement Letter – What's in there?	3 min
ABC Engagement Letter – What's NOT in there?	3 min
The Same Burning Question	2 min
How About...	2 min
What Else?	2 min
Chapter 2 Quiz	5 min
Total	61 min

Chapter 3: The More That We Need

Chapter Overview	1 min
Subject Section: Address	9 min
Subject Section: Other Data	4 min
Contract Section	6 min
TRUE!	3 min
Neighborhood	3 min

Site	5 min
Improvements	8 min
At Last!	6 min
Data versus Verification Source	5 min
Cost Approach	4 min
Income Approach	4min
Chapter 3 Quiz	5 min
Total	63 min
FINAL EXAM	10 min
Total	200 min

7.b

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INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED
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School's Main Phone: 800-328-2008		Contact's Phone: 800-328-2008 x 245
School Locations & Phone #s: 218 Liberty Street PO Box 1673 Warren, PA 16365		
1-800-328-2008		
Purpose of School: McKissock, LP offers appraisal and real estate education (qualifying and continuing) nationwide.		

Title of Course: A Review of Disciplinary Cases: How to Avoid a Visit with the Licensing Board				
Delivery Method:	<input type="checkbox"/> Classroom	<input checked="" type="checkbox"/> Internet	<input type="checkbox"/> Home Study	Hours of Instruction: 3 hours
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: Please see attached course description with learning objectives.				
Subject Classification:	<input checked="" type="checkbox"/> Residential	<input type="checkbox"/> General	<input type="checkbox"/> Both	<input type="checkbox"/> Ethics/Standards
Ethics/Standards Justification:				
Course Fee: \$159.95	Maximum Number of Participants: 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.)

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

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.)
Please see attached Distance Education Policies and Procedures.

Required Materials to be Submitted with Application:

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

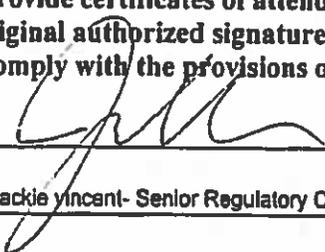
** Attendance Certificates must include all of the following:

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

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

Signature:  Date: 6-29-16

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

A Review of Disciplinary Cases: How to Avoid a Visit with the Licensing Board

Course Description:

Disciplinary cases against appraisers are on the increase throughout the United States due to several factors, most significantly the Dodd-Frank requirement that lending institutions and AMCs must report suspected violations of USPAP to state enforcement agencies. This course is designed to make the appraiser aware of what not to do by presenting not only guidance, but also a significant number of actual appraiser disciplinary cases. These cases demonstrate the types of violations that are prosecuted by state appraisal enforcement agencies, as well as the types of disciplinary sanctions handed down by these agencies. The applicability of USPAP will be addressed, along with examples of significant willful violations, and minor errors that affect the credibility of assignment results. The Appraisal Foundation's Voluntary Disciplinary Action Matrix plays an important role in this course, as students will have an opportunity to review the matrix and apply it to case studies and discussion exercises that are based on actual disciplinary cases that have been adjudicated by states. Poll questions are used to reinforce the material.

Course Learning Objectives

- Identify requirements the states enforce.
- Summarize the importance of USPAP.
- Identify common USPAP violations.
- Describe types of penalties that are included in The Appraisal Foundation's sanctions matrix.
- Explain how individual states sanction appraisers through actual case examples.
- Outline things not to do in appraisal via specific examples of disciplinary cases.

Course Schedule:

Introduction and Overview	2 Minutes
State and USPAP Enforcements	3 Minutes
USPAP Compliance	2 Minutes
Discussion Question and Answer	2 Minutes
The Process	3 Minutes
Each State is Different	2 Minutes
Chapter 1 Quiz	5 Minutes
Sanction Matrix and Potential Sanction Recommendations	3 Minutes
Discussion Question and Answer	3 Minutes
Recommended Sanction Levels	7 Minutes
Aggravating and Mitigating Circumstances	7 Minutes
Case Studies and Answers	7 Minutes
Chapter 2 Quiz	5 Minutes
Appraisal Complaints	3 Minutes
Parts of USPAP Used in Discipline	2 Minutes
Alabama cases	7 Minutes
Florida, Mississippi, North Carolina cases	7 Minutes
Missouri cases	6 Minutes
Utah and Florida cases	5 Minutes
Chapter 3 Quiz	5 Minutes
Washington and California cases	7 Minutes
Wyoming, Mississippi and Alabama cases	9 Minutes
South Carolina, Tennessee and Arizona cases	8 Minutes
Maine, Illinois, Kansas and Maryland cases	8 Minutes
Vermont, New Hampshire, Oklahoma cases	7 Minutes

Oregon case
Chapter 4 Quiz

6 Minutes
5 Minutes

Tips
Final Note
Final Exam

2 Minutes
2 Minutes
10 Minutes

Total Time

150 Minutes

7.C

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

School Name: McKissock, LP	Date: 6-29-16
Owner's Name: Matthew McKissock	School's Fax: 814-723-3016
School's Mailing Address: 218 Liberty Street PO Box 1673 Warren, PA 16365	
Education Contact: Jackie Vincent	Contact's Email: jackie.vincent@mckissock.com
School's Main Phone: 800-328-2008	Contact's Phone: 800-328-2008 x 245
School Locations & Phone #s: 218 Liberty Street PO Box 1673 Warren, PA 16365	
1-800-328-2008	
Purpose of School: McKissock, LP offers appraisal and real estate education (qualifying and continuing) nationwide.	

Title of Course: Introduction to Expert Witness Testimony for Appraisers - To Do or Not To Do			
Delivery Method:	<input type="checkbox"/> Classroom	<input checked="" type="checkbox"/> Internet	<input type="checkbox"/> Home Study
Hours of Instruction:	4 hours		
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: Please see attached course description with learning objectives.			
Subject Classification:	<input checked="" type="checkbox"/> Residential	<input type="checkbox"/> General	<input type="checkbox"/> Both
			<input type="checkbox"/> Ethics/Standards
Ethics/Standards Justification:			
Course Fee: \$159.95	Maximum Number of Participants: N/A asynchronous distance education		

STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
REAL ESTATE DIVISION

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

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

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

<p>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.)</p> <p>Please see attached Distance Education Policies and Procedures.</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 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	
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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	

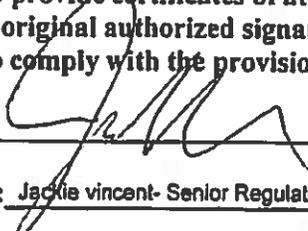
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- State approval number
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- Date of instruction
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- I agree to provide certificates of attendance completed in compliance with NAC 645C.315 4. with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

Signature:  _____ Date: 6-29-16

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:

**Introduction to Expert Witness Testimony for Appraisers: To Do or Not to Do
5 hours**

Course Description

This class is designed to introduce the appraiser to expert witness testimony and to serve as a refresher for the experienced expert witness. 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) and the Daubert Standard are presented, followed by a thorough discussion of advocacy – what it is and why appraisers are prohibited from functioning as advocates.

Advice on "breaking into" expert witness testimony as well as an "up close look" at the differences in scopes of work for those entry level assignments is next.

The JURISDICTION EXCEPTION RULE and the RECORD KEEPING RULE are also discussed, as they relate to expert witness testimony. There is also a discussion about the importance of the engagement letter as well as recommendations as to what the letter should contain.

Chapter 4 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.

An in-depth look at providing sworn testimony – first in the deposition setting, then in the courtroom setting – is presented. This section reinforces the appraiser vs advocate discussion. 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.

The "wrap up" focuses on proper protocol for leaving the witness stand, when the invoice should be presented, along with how to comply with the RECORDING KEEPING RULE (report of testimony and retention period).

In short, this course is designed to help determine if the role of expert witness is right for you.

Learning Objectives:

- Explain the difference between a factual and expert witness and the rules that apply to both
- Discuss how you may be called upon to testify as an expert witness in divorce cases and the important facts that you may be asked to present
- Discuss Ad Valorem assessment appeals and estate appraisals and the facts that may arise in cases involving each

**Introduction to Expert Witness Testimony for Appraisers: To Do or Not to Do
5 hours**

- Discuss bankruptcy and foreclosure cases and how you, as an expert witness, can be of service to the court in each case
- Identify all the questions that you need answered before accepting an appraisal assignment
- Effectively compile and verify information before you take the stand
- Explain how a deposition works and what will be asked of you during that process
- Explain how courtroom proceedings take place and prepare yourself for the different types of testimony and evidence that you may need to provide

Course Schedule

Chapter 1: The Role of the Expert Witness

Introduction	2 minutes
Chapter Learning Objective	1 minute
Factual	2 minutes
Expert Witness	2 minutes
The Federal Rules of Evidence	2 minutes
Article VII, Rules 701 and 702	2 minutes
The Daubert Standard	2 minutes
Appraiser versus Advocate	1 minute
Chapter 1 Quiz	3 minutes

Chapter 2: Opportunities for the Appraiser

Chapter Learning Objectives	1 minute
Where to Start	1 minute
Attorney Specialty Areas	1 minute
Divorce	1 minute
Divorce Cases	7 minutes
Ad Valorem Assessment Appeals	7 minutes
Estate Appraisals	10 minutes

**Introduction to Expert Witness Testimony for Appraisers: To Do or Not to Do
5 hours**

USPAP FAQ 123, F57	1 minute
Bankruptcy	5 minutes
Judicial Foreclosure	5 minutes
Other Types of Court Cases Requiring an Appraisal	1 minute
Chapter 2 Quiz	6 minutes

Chapter 3: Accepting the Assignment

Chapter Learning Objective	1 minute
Appraiser vs. Advocate	4 minutes
Who is the client?	1 minute
Intended Use	7 minutes
Laws, Rules, and Regulations?	1 minute
What is Being Appraised?	9 minutes
Jurisdictional Exception	1 minute
Record Keeping Rule	7 minutes
Before Quoting the Fee?	1 minute
The Engagement Letter	8 minutes
Chapter 3 Quiz	5 minutes

Chapter 4: Developing the Assignment

Chapter Learning Objective	1 minute
Asking for Information	1 minute
Verifying Data	4 minutes
Market Trend Analysis	1 minute
Analyzing Data	6 minutes
USPAP "Gotchas"	1 minute
Support for Adjustments	1 minute
Reporting Options	9 minutes

**Introduction to Expert Witness Testimony for Appraisers: To Do or Not to Do
5 hours**

Reporting Method: Form or Narrative?	3 minutes
The Narrative Report	8 minutes
Chapter 4 Quiz	5 minutes

Chapter 5: Testimony

Chapter Learning Objectives	1 minute
Types of Testimony	4 minutes
Deposition	5 minutes
What to Wear	2 minutes
Answering Questions	1 minute
Attorney Knowledge	1 minute
Preparing for the Deposition	8 minutes
Discovery	1 minute
Report Discovery	9 minutes
Discovery Requests	3 minutes
Deposition Compensation	1 minute
Deposition Tips	8 minutes
Ending the Deposition	3 minutes
Will the Case Go to Trial?	2 minutes
Courtroom Preparation	8 minutes
What to Wear to Court	2 minutes
What to Bring to Court	1 minute
Overview of Court Procedure	1 minute
Exhibits (Photographs/Chart/Graphs)	6 minutes
Rule of Exclusion	1 minute
Taking the Stand	1 minute
Expert Witness Qualifications	1 minute

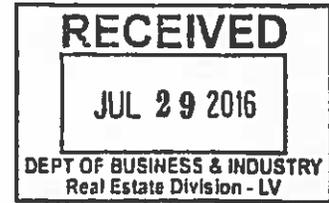
**Introduction to Expert Witness Testimony for Appraisers: To Do or Not to Do
5 hours**

Voir Dire	1 minute
Direct Examination	1 minute
Exhibits	1 minute
Using Photographs	1 minute
Using Charts and Graphs	1 minute
Persuasive Testimony	1 minute
Objections	1 minute
Cross Examination	2 minutes
Testimony Mistakes	4 minutes
Re-Direct, Re-Cross Examine	1 minute
Chapter 5 Quiz	5 minutes
<u>Chapter 6: Wrapping it up</u>	
When to Invoice	1 minute
Record Keeping	1 minute
Our Hope	1 minute
Final Exam	10 minutes
Total Course Time:	250 minutes

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 Date _____



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1-800-328-2008		
Purpose of School: McKissock, LP offers appraisal and real estate education (qualifying and continuing) nationwide.		

Title of Course: Fannie Mae Appraisal Guidelines: Debunking the Myths				
Delivery Method:	<input type="checkbox"/> Classroom	<input checked="" type="checkbox"/> Internet	<input type="checkbox"/> Home Study	Hours of Instruction: 4 hours
Level of Difficulty:	<input type="checkbox"/> Beginner	<input checked="" type="checkbox"/> Intermediate	<input type="checkbox"/> Advanced	
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When:	Where: Appraisal Qualifications Board	Approval #: N/A
Additional Info: None		

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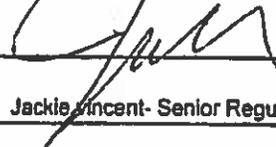
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- Statement: COURSE APPROVED BY THE NEVADA COMMISSION OF APPRAISERS

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

Signature:  Date: 7-19-16

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

Fannie Mae Appraisal Guidelines: Debunking the Myths

(4 hours)

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, which is updated semi-regularly. 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 Letters and Frequently Asked Questions to provide accurate and current information. And lastly, Fannie Mae's Collateral Underwriter, which was implemented in January 2015, is briefly discussed.

Course Learning Objectives

- Review the role of secondary market
- Differentiate between Fannie Mae's "guidelines" and "requirements"
- Locate appraisal guidelines and requirements in the Fannie Mae *Selling Guide*
- Apply these guidelines and requirements in real-life appraisal situations
- Explain several appraisal-related myths and misconceptions
- Identify and avoid UAD "hard stops"
- Recognize Fannie Mae's Appraiser Quality Monitoring (AQM) program
- Recognize Fannie Mae's Collateral Underwriter (CU) program

Course Schedule:

Chapter 1 Brief Background and History	
Course Introduction, Overview and Schedule	8
The Secondary Mortgage Market	8
Chapter Summary	1
Chapter 1 Quiz	2.5
Total	19.5 min
Chapter 2 Intro to Fannie Mae's Selling Guide	
Introduction	1
Selling Guide - Layout & B4-1.1	5
Selling Guide - B4-1.1-03	5
Selling Guide B4-1.04	5
Chapter 2 Summary	2

Chapter 2 Quiz	2.5
Total	20.5 min

Chapter 3 Selling Guide B4-1.2

Introduction	1
Selling Guide B4-1.2-01	12
Chapter 3 Summary	2
Chapter 3 Quiz	2.5
Total	17.5 min

Chapter 4 Selling Guide B4-1.3 Part 1

Introduction	1
Selling Guide B4-1.3-01 to B4-1.3-03	5
Selling Guide B4-1.3-05	5
Selling Guide B4-1.3-06	5
Chapter Summary	2
Chapter 4 Quiz	7.5
Total	25.5 min

Chapter 5 Selling Guide B4-1.3 Part 2 and B4-1.4

Introduction	1
Selling Guide B4-1.3-07	10
Selling Guide B4-1.3-08	10
Selling Guide B4-1.3-09	10
Selling Guide B4-1.3-10	10
Selling Guide B4-1.3-11	5
Selling Guide B4-1.3-12	5
Selling Guide B4-1.4-01	5
Selling Guide B4-1.4-08	5
Selling Guide B4-2.1-02	2
Chapter 5 Summary	2
Chapter 5 Quiz	7.5
Total	72.5 min

Chapter 6 The UAD, the AQM, and the CU

Introduction	1
What is the UAD & Hard Stops	5
American Banker and AQM	12
What is the CU & FAQ's	14
Chapter 6 Summary	1
Chapter 6 Quiz	6.5
Total	39.5 min

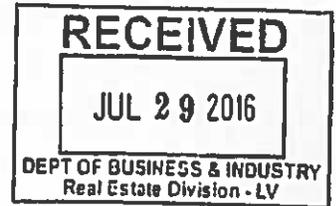
Chapter Totals
Final Exam
Course Total

195
5
200 min

7.e

Division use only:

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1-800-328-2008		
Purpose of School: McKissock, LP offers appraisal and real estate education (qualifying and continuing) nationwide.		

Title of Course: Divorce and Estate Appraisals: Elements of Non-Lender Work	
Delivery Method: <input type="checkbox"/> Classroom <input checked="" type="checkbox"/> Internet <input type="checkbox"/> Home Study	Hours of Instruction: 4 hours
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: Please see attached course description with learning objectives.	
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Additional Info: None		

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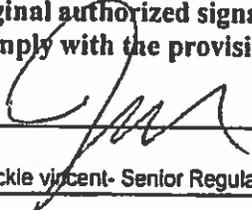
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- Statement: **COURSE APPROVED BY THE NEVADA COMMISSION OF APPRAISERS**

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Signature:  Date: 7-19-16

Print Name: Jackie Vincent- Senior Regulatory Compliance Specialist

Applications should be sent to: Appraisal Officer
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For questions call: (775) 687-4280 ext 308

Divorce and Estate Appraisals: Elements of Non-Lender Work

Course Description:

These days, many appraisers are expressing dissatisfaction with mortgage lending appraisal assignments, and are turning their attention to appraisal assignments for other intended uses. Divorces and estates can be two lucrative sources of appraisal assignments; they don't require UAD compliance and there won't be any underwriter addendum requests or "stips." This course will focus on the common elements between divorce and estate appraisals with primary emphasis on how these types of appraisals are different from standard mortgage lending appraisals. There will also be coverage of form differences, USPAP issues, and assignment conditions. This course will also look at the letter of engagement as a foundation for the divorce or estate appraisal assignment. Finally, marketing will be covered, including some helpful tips on how to improve your marketing skills and attract more non-lender clients.

Course Learning Objectives

- Identify elements and assignment conditions of Divorce and Estate assignments that are different than Lending assignments.
- Recognize which report forms to use (and not to use), and where to find them.
- Identify how to ensure at least those minimum USPAP reporting requirements are met in your reports, and where to look in USPAP to find these requirements.
- Identify additional elements of Divorce and Estate assignments that are different than Lending assignments.
- Summarize how the discussion with the client and the letter of engagement affects the appraisal process and methods, and ultimately the final report.
- Create a Letter of Engagement, and understand its role as the foundation of the assignment.
- Identify elements of a Divorce appraisal that may differ from other private appraisal work and from common lending assignments.
- Identify and apply key steps in the appraisal process, in order to result in a reliable and strong Divorce appraisal report.
- Connect the elements of the Letter of Engagement to the appraisal process and appraisal report.
- Define what an "estate" is, and identify related kinds of Appraisals.
- Connect the elements of the Letter of Engagement to the appraisal process and appraisal report.
- Identify additional forms and documents related to appraisals performed for IRS-related appraisals, and apply their requirements to your appraisal.
- List potential referral sources that can lead to Divorce and Estate work.
- Create a plan of action for acquiring Divorce and Estate work.

Course Schedule:

Introduction and Overview	5 Min
URAR Form	5 Min
Scope of Work and Value	1 Min
General Purpose Form	5 Min
Assignment Conditions	7 Min
Revision Requests and Fees	5 Min
Chapter Recap	1 Min

Chapter 1 Quiz	4	Min
Common Elements	4	Min
Letter of Engagement	5	Min
Building a Letter of Engagement	15	Min
Generating a Letter of Engagement	5	Min
Chapter Recap	1	Min
Chapter 2 Quiz	5	Min
Clients and Confidentiality	4	Min
Intended Users and Neutral Appraisals	4	Min
Amicable or Not Amicable	5	Min
Extraordinary Assumptions	7	Min
Retrospective Appraisals and Hypothetical Conditions	7	Min
Level of Detail	7	Min
Testimony and Fees	5	Min
Chapter Recap	1	Min
Chapter 3 Quiz	5.5	Min
What is an Estate and Why Clients Need Appraisals	4	Min
Prelisting, Donations, Tax and Trust	8	Min
Clients and Intended Users and Use	5	Min
IRS Related Appraisals	10	Min
Real Property Valuation Guidelines	8	Min
Retrospective Appraisals and Scope of Work	7.5	Min
Chapter Recap	1	Min
Chapter 4 Quiz	6	Min
Marketing	2	Min
Update Your Resume	8	Min
Establish an Expert Presence	8	Min
VIP Treatment	4	Min
Chapter Recap	1	Min
Chapter 5 Quiz	4	Min
Final Exam	10	Min
Total Time	200	Min

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Division use only:
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STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
REAL ESTATE DIVISION
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2501 East Sahara Avenue, Suite 102 * Las Vegas, NV 89104-4137 *(702) 486-4033
e-mail: realest@red.state.nv.us <http://www.red.state.nv.us>

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

School Name: McKissock, LP		Date: 9-13-16
Owner's Name: Matthew McKissock		School's Fax: 814-723-3016
School's Mailing Address: 218 Liberty Street PO Box 1673 Warren, PA 16365		
Education Contact: Jackie Vincent		Contact's Email: jackie.vincent@mckissock.com
School's Main Phone: 800-328-2008		Contact's Phone: 800-328-2008 x 245
School Locations & Phone #s:		
218 Liberty Street PO Box 1673 Warren, PA 16365		
1-800-328-2008		
Purpose of School: McKissock, LP offers appraisal and real estate education (qualifying and continuing) nationwide.		

Title of Course: Residential Property Inspection for Appraisers				
Delivery Method:	<input type="checkbox"/> Classroom	<input checked="" type="checkbox"/> Internet	<input type="checkbox"/> Home Study	Hours of Instruction: 7 hours
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: <small>Please see attached course description with learning objectives.</small>				
Subject Classification:	<input checked="" type="checkbox"/> Residential	<input type="checkbox"/> General	<input type="checkbox"/> Both	<input type="checkbox"/> Ethics/Standards
Ethics/Standards Justification:				
Course Fee: \$159.95		Maximum Number of Participants: N/A asynchronous distance education		

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

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

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

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.)
Please see attached Distance Education Policies and Procedures.

Required Materials to be Submitted with Application:

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

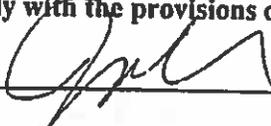
** Attendance Certificates must include all of the following:

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

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- 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: 9-13-16

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:

Residential Property Inspection for Appraisers (7 Hours)

Course Description

This course is a primer on how to inspect a residential property, and it is designed to be meaningful and relevant for experienced appraisers and novice appraisers alike. Newer appraisers are likely to find a lot of new and useful information in this course. More experienced appraisers are expected to receive a few tips and tricks, and also get some affirmation about their current inspection practices.

Course Learning Objectives

- Summarize the reasons why appraisers inspect properties
- Recognize the importance of scope of work in property inspection
- Identify property inspection best practices
- Identify site inspection issues that affect appraisers
- Summarize best practices related to inspecting exterior of improvements
- Recognize different housing styles
- Summarize the appraiser's responsibilities when making interior inspections
- Identify interior details, common deficiencies, and quality ratings
- Recognize common environmental hazards found in properties
- Identify the tools commonly used for measuring and the benefits and drawbacks of each
- Summarize the ANSI Z765 Standard for measuring single-family residences
- Recognize applicable Fannie Mae and Freddie Mac guidelines with regard to measuring single-family residences, condominium units, and 2-4 family dwellings
- Summarize FHA inspection requirements
- Recognize situations where appraisals are performed based on plans and specs
- Identify issues with inspecting properties for retrospective appraisal assignments
- Recognize the necessity of disclosing scope of inspection as part of the scope of work
- Identify the pitfalls of using boilerplate language
- Summarize the use of disclosures and disclaimers

Course Schedule

Chapter 1 - Introduction

Why Inspect Properties and Types of Inspections	5 Minutes
CYU 1-1	2 Minutes
Roles and Definition, Inspection Skills	5 Minutes

CYU 1-2	2.5 Minutes
When Does the Inspection Start?	5 Minutes
Tales of the Property Owner, Pets, Neighbors, Safety, Tools and Equipment	5 Minutes
Recording your Observations, Limitations of Photographs	5 Minutes
CYU 1-3	3 Minutes
Chapter 1 Quiz	5 Minutes
Total	37.5 Minutes

Chapter 2 Site and Exterior of Improvements

Before You Inspect, Inside, Outside, Topography 5 Minutes

CYU 2-1 2.5 Minutes

Drainage, Frontage and Shape, Flood Plain 5 Minutes

Utilities, Landscaping and Driveway 5 Minutes

CYU 2-2 3.5 Minutes

Easements, Environmental Conditions, Lead Paint 4 Minutes

Measuring Improvements and Exterior 5 Minutes

Conditions that Limit Inspection and Scary Story 4 Minutes

CYU 2-3 3 Minutes

Architectural Styles 8 Minutes

CYU 2-4 2 Minutes

Chapter 2 Quiz 7.5 Minutes

Total 54.5 Minutes

Chapter 3 - Interior Inspection

Where to Start and Question List 5 Minutes

CYU 3-1 2 Minutes

Taking Notes and Floor Plan Sketch 5 Minutes

Measuring Interior Rooms 4 Minutes

Readily Observable - Walk-through Inspection 4 Minutes

Main Living Area, Bathrooms, Remodeling Trends 5 Minutes

CYU 3-2 3.5 Minutes

Bedrooms, Attic, Basement	5 Minutes
Electrical Wiring	5 Minutes
CYU 3-3	3.5 Minutes
Environmental Issues	5 Minutes
Quality and Condition	5 Minutes
CYU 3-4	3.5 Minutes
Chapter 3 Quiz	7.5 Minutes
Total	63 Minutes

Chapter 4 - Measuring Improvements

Measurement Basics and Tools	5 Minutes
The Requirement to Measure	3.5 Minutes
Example - Scope of Work and Solution	4 Minutes
CYU 4-1	3 Minutes
Standards vs. Guidelines - ANSI Z765	5 Minutes
Exercise and Solution - 4A	10 Minutes
Exercise and Solution - 4B	10 Minutes
CYU 4-2	2.5 Minutes
Measuring and Rounding	3 Minutes
Open Areas, Ceiling Height, Other Finished and Unfinished Areas, Annex	5 Minutes
Other Standards, ANSI and USPAP	4 Minutes
Fannie and Freddie	5 Minutes
2-4 Units, Gross Living Area, Above or Below Grade	4 Minutes
CYU 4-3	3.5 Minutes
Chapter 4 Quiz	5 Minutes
Total	72.5 Minutes

Chapter 5 - Special Situations

FHA Inspections	5 Minutes
Defective Conditions	5 Minutes
CYU 5-1	3 Minutes

Observation of the Unknown	5 Minutes
Mechanical Systems and Appliances	4 Minutes
CYU 5-2	3 Minutes
Other FHA Issues	5 Minutes
CYU 5-3	3 Minutes
Plans and Specifications	5 Minutes
Skills and Allowances	5 Minutes
Partially Finished Construction	4 Minutes
CYU 5-4	3 Minutes
Retrospective Appraisals	5 Minutes
Assessment Records	5 Minutes
MLS, Oral Information, Photographs	5 Minutes
CYU 5-5	2 Minutes
Chapter 5 Quiz	7.5 Minutes
Total	74.5 Minutes
Chapter 6 - Reporting the Inspection	
Scope of Work	5 Minutes
Reporting the Inspection and Example	5 Minutes
CYU 6-1	3 Minutes
Creating a Scope of Inspection Section	5 Minutes
Templates	4 Minutes
Disclosures, Disclaimers, and Level of Detail	4 Minutes
Suspected Deficiencies	5 Minutes
CYU 6-2	3 Minutes
Chapter 6 Quiz	4 Minutes
Total	38 Minutes
Chapter Totals	
Final Exam	10 Minutes
Course Total	350 Minutes

7.89

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 Date _____

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APPRAISER CONTINUING EDUCATION
NEW COURSE APPLICATION
 INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED
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School Name: McKissock, LP		Date: 9-13-16
Owner's Name: Matthew McKissock	School's Fax: 814-723-3016	
School's Mailing Address: 218 Liberty Street PO Box 1673 Warren, PA 16365		
Education Contact: Jackie Vincent	Contact's Email: jackie.vincent@mckissock.com	
School's Main Phone: 800-328-2008	Contact's Phone: 800-328-2008 x 245	
School Locations & Phone #s: 218 Liberty Street PO Box 1673 Warren, PA 16365		
1-800-328-2008		
Purpose of School: McKissock, LP offers appraisal and real estate education (qualifying and continuing) nationwide.		

Title of Course: The Income Approach: An Overview				
Delivery Method:	<input type="checkbox"/> Classroom	<input checked="" type="checkbox"/> Internet	<input type="checkbox"/> Home Study	Hours of Instruction: 7 hours
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: Please see attached course description with learning objectives.				
Subject Classification:	<input checked="" type="checkbox"/> Residential	<input type="checkbox"/> General	<input type="checkbox"/> Both	<input type="checkbox"/> Ethics/Standards
Ethics/Standards Justification:				
Course Fee: \$159.95	Maximum Number of Participants: 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.)

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

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.)
Please see attached Distance Education Policies and Procedures.

Required Materials to be Submitted with Application:

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

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

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

STATE OF NEVADA
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REAL ESTATE DIVISION

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- 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: 9-13-16

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:

The Income Approach: An Overview (7 Hours)

Course Description

This course will serve as a review and reinforcement of the principles of income capitalization approach. It is intended for licensed and certified real property appraisers, both residential and non-residential appraisers. It is assumed that participants in this course have completed the required qualifying education courses necessary for licensing or certification, including:

- Basic Appraisal Principles;
- Basic Appraisal Procedures; and
- Residential Sales Comparison and Income Approaches; or
- General Appraiser Income Approach.

We will cover the economic principles and definitions pertinent to valuation of income-producing properties, and properties that are capable of producing income. We will illustrate and utilize income capitalization techniques, including direct capitalization and income multipliers.

We will work on some exercises and examples using the HP 12C financial calculator and it will necessary for the students to use a 12C. Keystroke solutions will be offered. If you do not own an HP 12C, you can download an HP 12C "app" for your smartphone as an alternative.

Income and expense operating statements will be illustrated for use with commercial properties. We will cover the production of income from potential gross income (PGI) to net operating income (NOI).

We will also cover the use of the Small Residential Income Property Appraisal Form (SRIPAR, also known as Fannie Mae Form1025).

Course Learning Objectives

- Explain the basic valuation formulas and summarize the difference between return on investment and return of investment
- Identify and define various types of value
- Identify and define various types of leases and rents
- Explain the applicability of GRM analysis
- Extract gross rent multipliers and gross income multipliers
- Estimate market rent using units of comparison
- Apply multipliers to value properties
- Summarize the different types of gross and net income
- Differentiate between operating expense items and other items that are not operating expenses
- Relate the components of an income and expense statement
- Extract capitalization rates using comparable sales
- Apply the band of investment and residual methods

- Summarize yield capitalization and the differences between yield capitalization and direct capitalization
- Complete the comparable rentals and subject rent schedule sections of the 1025 form
- Complete the unit indicators in the sales comparison approach section of the 1025 form
- Define and summarize the reconciliation process

Course Schedule

Chapter 1

Course Introduction and Chapter Overview	2	Min
Basic Value Principles	2	Min
Real Estate Investors and Income Capitalization	2	Min
Amenities	3	Min
CYU 1-1	2	Min
Risk and Investment Choices	3	Min
Liquidity, Real Estate and Leverage	3	Min
CYU 1-2	2	Min
Income and Value	5	Min
CYU 1-3	2	Min
Real Property vs. Real Estate: Definitions and Examples	5	Min
CYU 1-4	2	Min
Income: Leases and Rents	7	Min
CYU 1-5	2	Min
Chapter 1 Quiz	7.5	Min
Total	49.5	Min

Chapter 2

Chapter Overview	2	Min
Direct Capitalization: Definition and Multipliers	3	Min
Statistics: Range, Mean, Median and Mode	3	Min
CYU 2-1	2	Min
Residential Income Approach	5	Min
CYU 2-2	2	Min
Single Unit Investment	5	Min
CYU 2-3	2	Min
Estimating Market Rent	3	Min
Exercise 2A & Solution	3	Min
Exercise 2A Quiz	4	Min
Elements of Comparison, Adjustments, Fannie Mae Form 1007	5	Min
CYU 2-4	2.5	Min
Gross Rent Multiplier	7	Min
Utility Expenses	2	Min
Expense Ratios	2	Min
Lease Terms	3	Min
CYU 2-5	2	Min
Exercise 2B & Solution	3	Min

Exercise 2B Quiz	2.5	Min
GRM Reconciliation Example and Solution	3	Min
Reconciliation: GRM, Statistical	3	Min
Exercise 2C & Solution	3	Min
Exercise 2C Quiz	2.5	Min
Fannie Mae Form 1004	3	Min
Gross Income Multiplier	3	Min
Exercise 2D & Solution	3	Min
Exercise 2D Quiz	1.5	Min
Relationship: Rates and Multipliers	3	Min
CYU 2-6	2	Min
Chapter 2 Quiz	10	Min
Total	100	Min

Chapter 3		
Chapter Overview	2	Min
Income Capitalization and PGI	5	Min
CYU 3-1	2	Min
Vacancy and Collection Loss, EGI	5	Min
CYU 3-2	2	Min
Expenses: Definitions, Fixed, Variable	7	Min
Replacement Allowance and Total Expenses	3	Min
CYU 3-3	2	Min
Net Operating Income and Pre-Tax Cash Flow	2	Min
Operating Statements	5	Min
CYU 3-4	2	Min
Exercise 3A	2	Min
Exercise 3A Quiz	4	Min
Chapter 3 Quiz	7.5	Min
Total	50.5	Min

Chapter 4		
Chapter Overview	2	Min
Income Capitalization Rate and Reconciliation	2	Min
CYU 4-1	2.5	Min
Exercise 4A	2	Min
Exercise 4A Quiz	3	Min
Methods of Rate Extraction	3	Min
Band of Investment	3	Min
Mortgage Constant	2	Min
Equity Capitalization Rate	3	Min
Band of Investment	2	Min
CYU 4-2	2.5	Min
Band of Investment: Land + Building	3	Min
DCR	4	Min

Residual Techniques	3	Min
Yield Capitalization	5	Min
Discounting	5	Min
Yield Capitalization and Other Types of Rates, Incomes and Annuities	5	Min
Discounted Cash Flow Analysis	2	Min
CYU 4-3	2	Min
Chapter 4 Quiz	5	Min
Total	61	Min

Chapter 5

Chapter Overview	2	Min
SRIPAR Form 1025 and Gross Income	3	Min
Differences in 2-4 Unit Appraisal	3	Min
Highest and Best Use, Example and Solution	2	Min
CYU 5-1	3	Min
Improvements Section	6	Min
Comparable Rental Section	6	Min
Gross Building Area, Fannie Mae GBA and GLA	3	Min
Analysis of Rental Data	3	Min
Subject Rent Schedule and Utilities	4	Min
Exercise 5A and Solution	2	Min
CYU 5-2	8	Min
Sales Comparison Approach	7	Min
Reconciliation	3	Min
Adjustments, Ranking and Summary	2	Min
Income Approach 2-4 Units	7	Min
Final Reconciliation Process	3	Min
Final Opinion of Value	2	Min
CYU 5-3	2.5	Min
Chapter 5 Quiz	5	Min
Total	76.5	Min

Chapter Totals	337.5	Min
Final Exam	12.5	Min
Course Total	350	Min

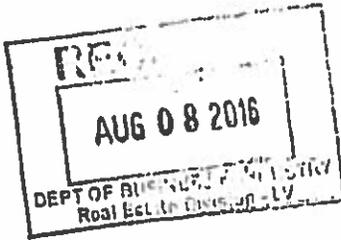
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STATE OF NEVADA
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Date _____



**APPRAISER CONTINUING EDUCATION
NEW COURSE APPLICATION**

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

School Name: OREP Education Network		Date:
Owner's Name: David Brauner	School's Fax: (619) 704-0567	
School's Mailing Address: 6760 University Ave. Suite 250, San Diego, CA 92115		
Education Contact: Isaac Peck	Contact's Email: isaac@orep.org	
School's Main Phone: (888) 347-5273	Contact's Phone: (619) 704-0567	
School Locations & Phone #s:		
* Same as above. *		
Purpose of School:		
The purpose of the school is to provide continuing education for experienced or beginning appraisers.		

Title of Course: FHA Appraisal Standards				
Delivery Method:	<input type="checkbox"/> Classroom	<input checked="" type="checkbox"/> Internet	<input type="checkbox"/> Home Study	Hours of Instruction:
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:				
* See attached course syllabus *				
Subject Classification:	<input type="checkbox"/> Residential	<input checked="" type="checkbox"/> General	<input type="checkbox"/> Both	<input type="checkbox"/> Ethics/Standards
Ethics/Standards Justification:				
Course Fee:	Maximum Number of Participants:			

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

When:	Where:	Approval #:
Additional Info:		

STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
REAL ESTATE DIVISION

2501 East Sahara Avenue, Suite 102 * Las Vegas, NV 89104-4137 *(702) 486-4033
e-mail:

Explain procedure for verifying attendance and complying with attendance requirements.

(Note: minimum acceptable procedure is signing in at the beginning of the AM and PM session.)

Students must attest to their identity before they start the course and they must pass all of the quizzes with a 75% or higher in order to complete the course.

Required Materials to be submitted with Application:

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

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

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

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

Signature:  Date: 4 August 2016

Print Name: Isaac Peck

Applications should be sent to:

Appraisal Officer
Nevada Real Estate Division
1818 E. College Parkway, Suite 110
Carson City, NV 89706-7986
(775) 684-1902

For questions call:

Section # corresponds to video module. See back page for timing.

Class Overview – 7 Hour FHA Appraisal Standards

Course Outline

Section 1 – Background:

- Cover
- Let's meet the Instructor
- FHA Appraisal Standards
- Who will benefit from this course?
- Symbols
- What Resources Are Needed
- Appraisal vs. Home Inspection
- FHA Single Family Handbook

Section 2 – Conventional vs. FHA Loans:

- Most Popular Single-Family Loans
- Most Popular Single-Family Lenders
- Most Common Home Lenders
- Conventional vs. FHA Loans: Conventional Loan – Advantages
- Conventional vs. FHA Loans: Conventional Loan – Disadvantages
- Conventional vs. FHA Loans: FHA Loan – Advantages
- Conventional vs. FHA Loans: FHA Loan – Disadvantages
- Underwriting for FHA Insurance Mortgage

Section 3 – FHA Single-Family Handbook:

- Viability of FHA
- FHA Changes Home Mortgage Rules
- FHA Single-Family Handbook Overview

Section 4 – FHA Appraiser Application:

- FHA Roster Appraiser
- Eligibility Requirements for Placement on the FHA Appraiser Roster
- Competency Requirements for an FHA Appraiser
- Licensing Requirements
- Submitting Your Appraiser Application to FHA
- Processing and Approval of Appraiser Application by FHA
- Renewal of Expiring Appraiser License with FHA
- Post-Approval Requirements
- Conflicts of Interest

Section 5 – Appraisal Requirements/Information:

- Appraisal Fees
- Information Required Before Commencement of Appraisal
- General Appraisal Requirements
- Additional Information Required on New Construction

- Appraiser & Property Requirements for Title II Forward and Reverse Mortgages
- Appraiser & Property Requirements: Key Policy Changes

Section 6 – Appraiser Responsibility/Appraisal Delivery:

- Appraisal Report and Data Delivery Guide
- Electronic Appraisal Delivery (EAD) Portal Implementation
- Appraiser Responsibility to Report Property Compliance
- Determination of Defective Conditions
- Conditions Requiring Inspection by a Qualified Individual or Entity

Section 7 – MPR and MPS (Part 1):

- Minimum Property Requirements and Minimum property Standards
- Minimum Property Standards (MPS)
- MPR and MPS Legal Requirements
- MPR and MPS Legal and Land Use Considerations

Section 8 – MPR and MPS (Part 2):

- MPR and MPS Externalities
- MPR and MPS Site Conditions

Section 9 – MPR and MPS (Part 3):

- MPR and MPS New Construction Site Analysis
- MPR and MPS Excess and Surplus Land
- MPR and MPS Characteristics of Property Improvements

Section 10 – Miscellaneous:

- Gross Living Area
- Appliances
- Swimming Pools

Section 11 – Components and Utilities:

- Mechanical Components and Utilities

Section 12 – Roof/Attic:

- Roof Covering
- Defective Paint
- Attic Observation

Section 13 – Structure/Foundation:

- Soffit
- Structural Conditions
- Foundation
- Crawl Space Observation

Section 14 – Environmental/Safety Hazards:

- Environmental and Safety Hazards
- Repair Requirements

Section 15 – Utility/Disposal Systems:

- Utility Services
- Onsite Sewage Disposal Systems
- Eligibility and General Requirements for Manufactured Housing under Title II

Section 16 – 203(k):

- Condominium Projects
- 203(k) Rehabilitation Mortgage Insurance Program
- 203(k) Program Highlights of Changes
- Maps, Exhibits and Photographs Requirements

Section 17 – Valuation Development:

- Intended Use and Intended Users of Appraisal
- Development of the Market Value
- Valuation Development
- Valuation Development – Cost Approach to Value
- Valuation Development – Income Approach to Value
- Valuation Development – Sales Comparison Approach to Value

Section 18 – Comparable Sales/Properties:

- Valuation of Leasehold Interests
- Comparable Sale Selection
- Adjusting Comparable Properties
- Sales Concessions
- Bracketing

Section 19 – Adjustments/Reconciliation:

- Market Condition (Time) Adjustments
- Requirements in Changing Markets
- Final Reconciliation and Conclusion
- Trainee/Licensee
- Signature

Section 20 – Resources/Questions:

- Resources
- Questions about FHA Policy?
- Subscribe to FHA Info Announcements
- Thank you for purchasing our course!

Unit	Name	Type of Unit	Time
	Course Handouts	Handouts	5:00
	Video Module 1 Handouts	Handouts	5:00
1	Video Module 1	Video Module	12:55
	Video Module 2 Handouts	Handouts	5:00
2	Video Module 2	Video Module	6:47
3	Test Your Knowledge 1	Test Your Knowledge	5:00
	Video Module 3 Handouts	Handouts	5:00
4	Video Module 3	Video Module	4:35
5	Quiz 1	Quiz	10:00
	Video Module 4 Handouts	Handouts	5:00
6	Video Module 4	Video Module	10:35
7	Video Module 5	Video Module	7:50
8	Test Your Knowledge 2	Test Your Knowledge	5:00
	Video Module 6 Handouts	Handouts	5:00
9	Video Module 6	Video Module	14:28
10	Quiz 2	Quiz	10:00
	Video Module 7 Handouts	Handouts	5:00
11	Video Module 7	Video Module	18:49
12	Test Your Knowledge 3	Test Your Knowledge	5:00
13	Video Module 8	Video Module	14:35
14	Quiz 3	Quiz	10:00
15	Video Module 9	Video Module	10:37
16	Video Module 10	Video Module	6:56
17	Test Your Knowledge 4	Test Your Knowledge	5:00
	Video Module 11 Handouts	Handouts	5:00
18	Video Module 11	Video Module	9:03
19	Quiz 4	Quiz	10:00
20	Video Module 12	Video Module	7:55
	Video Module 13 Handouts	Handouts	5:00
21	Video Module 13	Video Module	9:09
22	Test Your Knowledge 5	Test Your Knowledge	5:00
23	Video Module 14	Video Module	8:36
24	Quiz 5	Quiz	10:00
	Video Module 15 Handouts	Handouts	5:00
25	Video Module 15	Video Module	11:12
	Video Module 16 Handouts	Handouts	5:00
26	Video Module 16	Video Module	13:14
27	Test Your Knowledge 6	Test Your Knowledge	5:00
28	Video Module 17	Video Module	7:59
29	Quiz 6	Quiz	10:00
30	Video Module 18	Video Module	7:31
31	Test Your Knowledge 7	Test Your Knowledge	5:00
32	Video Module 19	Video Module	4:41
	Video Module 20 Handouts	Handouts	5:00
33	Video Module 20	Video Module	2:29
34	Quiz 7	Quiz	10:00

34

Final

Final

40:00

Total (50 minute hours)

7.0

9.2

STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
REAL ESTATE DIVISION

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

Explain procedure for verifying attendance and complying with attendance requirements.
(Note: minimum acceptable procedure is signing in at the beginning of the AM and PM session.)
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 checked="" type="checkbox"/> Yes	
List of Scheduled Course Dates and Locations	<input checked="" type="checkbox"/> Yes	
Proposed Advertising	<input checked="" type="checkbox"/> Yes	
Statement of Refund or Cancellation Policy	<input checked="" type="checkbox"/> Yes	
Course Evaluation Form	<input checked="" type="checkbox"/> Yes	
List of Currently Approved Instructors and New Instructor Applications (who intend to teach course)	<input checked="" type="checkbox"/> Yes	
Attendance Certificate Sample** (see requirements below)	<input checked="" type="checkbox"/> Yes	
Distance Education ONLY: AQB or IDECC approval letter	<input type="checkbox"/> Yes	
Application Fee: \$100.00 (made payable to NRED)	<input checked="" type="checkbox"/> Yes	

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

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

STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
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e-mail: realest@red.state.nv.us http://www.red.state.nv.us

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

Signature:  Date: 7-28-16

Print Name: Mya Sadler

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

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 hours of instruction)	TEACHING METHODS (Lecture, Group, Activity, etc.)	REFERENCES (Texts, handouts, video, etc)(Must include page number and paragraph references for all texts used.)
<i>Minutes</i>	<i>Topics</i>	<i>The student will be able to:</i>		
15 minutes	Welcome and Course Objectives	The student will identify the learning objectives and format of the course.	Lecture	PowerPoint, page 2
45 minutes	Overview of Available Mapping Tools and Common Mapping File Types	The student will identify, recognize and contrast available mapping tools and mapping file types available to appraisers.	Lecture	PowerPoint, pages 3-14
30 minutes	Defined and Recommended Google Earth Settings	The student will recognize and apply specific settings in Google Earth Pro. They will identify when settings may need to be modified and what each does.	Lecture with student participation on laptop	PowerPoint, pages 15-22
30 minutes	Break			
15 minutes	Organization in Google Earth	The student will identify, recognize and use the different methods of saving, sharing and modifying items in Google Earth.	Lecture with student participation on laptop	PowerPoint, page 23
30 minutes	Functions of Google Earth – Finding your Parcel	The student will learn how to identify their subject property. They will get hands on experience by using a sample property.	Lecture with student participation on laptop	PowerPoint, pages 24-25 Assessor's Map Handout
30 minutes	Functions of Google Earth – Outlines and Distance	The student will learn how to use the various functions in the "ruler" tool, including creating a line, path and polygon. The student will identify when each method is applicable in the appraisal process	Lecture with student participation on laptop	PowerPoint, page 26-32
30 minutes	Functions of Google Earth – Other	The student will learn how to use additional functions in Google Earth, including "street view" and "historical imagery". The student will identify when to use each method and recognize the reliability of each	Lecture with student participation on laptop	PowerPoint, page 33-38
15 minutes	Google Earth & Tablets	The student will learn how to open files on their tablet/phone and use mapping tools in the field.	Lecture with student participation	PowerPoint, page 39
60 minutes	Lunch			
30 minutes	Layers – Map Overlays	The student will be able to identify and contrast the provided map overlays, including road, aerial, topography, etc and when each would be utilized in the appraisal process	Lecture with student participation	PowerPoint, pages 40-44, USB Drive
30 minutes	Layers – Soils Map	The student will be able to utilize the soils map overlay to identify soil types. They will learn how to easily find additional information that will allow them to compare and contrast soil types and make customizable maps for appraisal reports	Lecture with student participation	PowerPoint, pages 45-51; USB Drive
30 minutes	Layers (topography, FEMA, section, township range, etc.)	The student will identify different techniques to research information to be used in the appraisal process. They will learn how to successfully use each technique and when it would be applicable.	Lecture with student participation	PowerPoint, pages 52-58; USB Drive
30 minutes	Break			
60 minutes	Layers (water districts, water basins, ground water, etc.)	The student will identify, recognize and contrast how to use Google Earth to research water information including district, water basins and other ground water information.	Lecture with student participation	PowerPoint, pages 59-66; USB Drive
60 minutes	Case Study – Converting MLS data to Google Earth	The student will identify when it is effective to convert data with latitude/longitude points to Google Earth. They will recognize the data necessary to do this and gain hands on experience with accomplishing this task.	Group Activity	PowerPoint, pages 67-77

Personal information provided in this application may be subject to public scrutiny or release under the South Carolina Freedom of Information Act or other provisions of Federal and State law.