



**IOWA CHAPTER  
of the Appraisal Institute**

***IOWA Chapter News  
June 2010***



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## **FROM THE PRESIDENT**

Chris Jenkins, MAI

Thank you for the opportunity to serve as the president of the Iowa Chapter for 2010. These are challenging and interesting times to be a real estate appraiser. Although it has not been immune to the economic troubles of recent years, the Appraisal Institute is well positioned to maintain its leadership role in the appraisal profession. I am pleased to be part of this organization and hope you are taking advantage of all the great benefits of membership.

There are many exciting things happening within the Iowa Chapter. Rich Hughes and the Education Committee have put together another outstanding schedule of educational opportunities for 2010. This includes the Associate Workshop scheduled for July 22 in Davenport and July 23 in Des Moines. This will be a great opportunity for associate members to progress towards designation and learn more about the Appraisal Institute. The final breakout session will be open to both associate and designated members. Additional information on this free program can be found in the newsletter. A social event will also be held in conjunction with this program for all chapter members. I encourage you to attend these great events.

The Appraisal Institute is strongly encouraging greater involvement of associate members at all levels of the organization. This has resulted in formation of the Associate Member Committee at the chapter level. I am pleased to announce that Curtis Bedwell has been elected by the associate membership as the first chair of this committee. He joins several other associate members already in leadership roles in our chapter. Congratulations Curtis! Please contact Curtis with ideas and concerns regarding issues impacting associate members.

The chapter also completed a survey of all associate members earlier this year. The survey results will be helpful in planning educational offerings and in meeting the needs of our members. More details on the survey results can be found in this newsletter. I want to thank Dane Anderson for an outstanding job in preparing this survey.

One of the main items I took from the survey was the need for improved communication between leadership and the chapter members. In an effort to improve communication within the chapter, we will now be publishing a newsletter on a semi-annual basis. We will also be contacting all associate members in the near future to obtain feedback and provide assistance on the path to designation.

Another major project underway is the updating of our chapter website. The website will have a new look and added features I hope you find useful. The website should also allow us to keep members more informed of upcoming events and what is happening in the chapter. Please watch for more information which will be coming soon. Special thanks to Heather Wren for preparing some of the new content on the site.

The success of our chapter is dependent on the contribution of member volunteers. There are numerous opportunities available to get involved in the chapter through committees, the board of directors, or officer positions. The recently revised Leadership Resource Registry is a great source of information on available opportunities and the required qualifications. Please consider getting involved in the leadership of the Iowa Chapter. Here is a link to access the Leadership Resource Registry to learn more:

[http://www.appraisalinstitute.org/membership/ai\\_volunteer.aspx](http://www.appraisalinstitute.org/membership/ai_volunteer.aspx)

Our chapter is in a strong position to continue to meet the needs of the membership. We are fortunate to have had excellent leadership and the outstanding services of Wayne and Sonja Hennessey. Their dedication to the Iowa Chapter has been a major part of our success and is much appreciated.

Enjoy the newsletter and thank you for your support of the Iowa Chapter of the Appraisal Institute.

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### **FROM THE EDUCATION CHAIRS**

Ranney Ramsey, MAI and Rich Hughes, MAI, SRA

2010 is a busy year with the Iowa Chapter offering a full schedule of qualifying courses and continuing education seminars. Earlier this year, the chapter introduced a new seminar and will shortly introduce several new instructors. In April, the chapter presented the new 7-hour writing seminar which was developed by Karen Oberman, SRA, that is applicable to state certified residential and general appraisers. We'll have additional offerings in June with Ranney Ramsey, MAI as the instructor. Dave Binner, MAI, a local appraiser in Des Moines, will be the instructor for the September meeting in Cedar Rapids.

This summer will be particularly busy with a number of courses throughout July and August. Additionally, during July there is planned an Associate's Training session and social hour in Des Moines and Davenport. This will be an opportunity for all attendees to ask questions concerning designation requirements, experience credits, and the demo requirements. Rick Borges, MAI, SRA, member of the Appraisal Standards Board and nominee for 2011 Appraisal Institute vice-president, is slated to be the main presenter. This will be a free 4-hour program followed by a social hour.

All information concerning education offerings is available on the chapter's website [www.aiofiowa.org](http://www.aiofiowa.org).

If unable to attend any of the Chapter's offerings, be sure and take advantage of the on-line educational programs offered through the Appraisal Institute. With today's technology, the Appraisal Institute has been more aggressive in getting educational topics on-line, as well as conveying everyday topics like BPO's, mortgage underwriting, and green valuations to everyone via e-mail.

This will be a good year for associate members to take a qualifying education course and continue working toward state certification and professional designation. Plus for designated members, taking a higher level course is always good for refreshing existing thought processes.

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### **FROM THE REGIONAL II DIRECTOR**

Kevin M. Pollard, MAI

2009 was a great year for the Appraisal Institute and the Iowa Chapter, but the challenges we face over the next few years will have a much greater impact upon our organization, and the appraisal industry as a whole. I have had the honor to serve on the Board of Directors of Region II since 2007, which involves concurrently serving on the National Board of Directors of the Appraisal Institute. The Iowa Chapter is extremely well represented, since Shauna Elmer, SRA, is also on the National Board of Directors, representing all 12,000 Associate members (she just received her designation last year, so she will serve out her full term). Having completed four years on the National Finance Committee (which was an enlightening experience), I have now been appointed to the Strategic Planning Committee for a two year term beginning January 1, 2010.

Now to the pressing issues facing the Appraisal Institute. We are still at a critical point where we **must** begin to designate more Associates. The average age of designated members is roughly 55, and there will be a significant decrease in the number of designated members over the next ten years due to retirements, attrition, deaths, etc. We have been designating an average of only 2% of our Associates over the past ten years, which is not nearly enough to even maintain our current level of designated membership. We designated only 146 MAIs

in 2009, and 120 in 2008. The number of SRAs being designated has increased significantly over the past two years (to 124, and 100, in 2008, and 2009, respectively) due primarily to the 45-hour class alternative to a demonstration report, I can assure you that the course is no cake walk. After talking to the instructors and developers of the course, as well as attendees, I am confident that it was equal to, or even more difficult, than writing a demonstration appraisal.

The Board of Directors is also considering a Core Competencies matrix which will allow an alternative to the demonstration report (based upon experience, and submission of a number of appraisal reports for review), and attract analysts and real estate professionals who do not produce USPAP related work to become designated. This is a major step forward toward growing this organization. It looks like the Comprehensive Exam will not have an alternative, so prepare to take it after passing the advanced education courses (which are all being re-written, and will be rolled out later this year and next year).

Some other major issues that have already passed include a mandatory 70-hour, five-year, continuing education cycle for Associates. This may appear to be an added burden on Associates, but it is no greater than the continuing education required to maintain State Certification. As an Associate, don't forget that taking USPAP and Business Practices and Ethics every five-year cycle is mandatory. We have a large number of Associates who have not taken BP&E. There is a six-month grace period, and then termination will occur. It is available on line, so don't let it get in your way. Also, I urge our members to take as many classes through the Iowa Chapter as possible. Not only do you get a discount, but it assures that the Chapter can continue to be successful financially.

Designated members are also required to take the Appraisal Curriculum Overview (ACO) course in their current five-year cycle. A motion I brought to the Board at the Naples meeting was passed, and requires designated members to take either ACO, Advanced Education, or one of the Certificate program courses every five-year cycle, with no repetition. I felt this was necessary when I learned that more than 70% of our designated members have not taken an Advance Education course in over 20 years. It is just not acceptable to hold our MAIs and SRAs as "the best of the best" when we are not current with the latest valuation techniques and education.

I am also pushing the idea of creating a "Candidate" Associate Member classification. This would identify those Associates who are actively seeking a designation, and design a program to hasten attainment of that goal. It would also allow them to state in their certification that they are a Candidate Member of the Appraisal Institute, while those not involved in the program can only describe themselves as Associate or Affiliate members. A lot of ideas concerning the Candidate program are currently being vetted, including a different dues structure, a mentoring program, access to the Lum Library, and other items. I should have much more on this subject after the August Board meeting in Chicago.

The Appraisal Institute is continuing our expansion in the international arena, and we have designated MAIs in a number of countries. The Valuation for Financial Reporting issue is also coming to a head, and by as early as 2012, will become a major factor in the appraisal profession. I believe it will exponentially increase the demand for appraisal services, and we need to prepare to do this kind of work (or, the CPA's will!).

We are also considering developing an extensive curriculum for colleges and universities to assist in structuring programs that will allow students to graduate with a substantial portion of the designation requirements completed. I am also hopeful that our Chapter will continue contacting Associates to help with their progress toward designation, and offer mentoring by existing members when they need help. I think this is a major step toward retaining Associates, and getting them designated as quickly as possible.

I realize that many Associates think that State Certification is sufficient to continue working, and that the MAI and SRA designations may not have a significant impact upon their future earnings. Believe me, after more than 31 years in this business, there is no doubt that my designation has made a **substantial** difference in my earnings capability. While it may not be obvious to some, the Appraisal Institute designations are still a major factor in employment decisions by institutional firms, and are typically a requirement to be involved in litigation, government assignments, and to be approved by many lenders and clients. Especially in light of the recent mortgage crisis, it is clear that the demand for designated appraisers will increase, as it did in the mid-1980's after the savings and loan bail-out.

My term as Region Chair is over at the end of 2010, and Region II will be electing a 3<sup>rd</sup> Director next year. This would be for a five-year term (one year as 3<sup>rd</sup> Director, and two years each as Vice-Chair and Chair). If you would like to be considered for the position, or membership on any of the National Committees, you must first go to the AI web site, and fill out the Leadership Resource Registry.

In closing, I would simply ask that you make every effort to recruit and retain any potential members that are out there. We also need young people to enter this profession in order to replace the aging designated appraisers, and maintain the high quality of service that we currently provide. The Appraisal Institute is making a significant commitment to attaining that goal, and is striving to provide the best member services, and the best education available. There is no doubt in my mind that the MAI and SRA designations will continue to be in high demand for years into the future, if we continue to demonstrate our professionalism, and exceptional service.

Please contact me if you have any questions or concerns - Kevin M. Pollard, MAI; 563-355-6606, [kpmai@mchsi.com](mailto:kpmai@mchsi.com)

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## ASSOCIATES GUIDANCE COMMITTEE

Dana Anderson, MAI

In March, the Chapter sent a survey to all associate members for the purpose of discovering associate needs related to getting designated and education. The survey was sent to around 140 associates and 69 responded. The associates that responded were primarily general associates (70%) interested in obtaining the MAI designation (44%). The associates reasoning for belonging to the Institute was almost equally dispersed between networking (27%), pursuing a designation (31%), and discount on courses/books/etc (31%). In pursuing a designation, the majority (35%) of respondents indicated the demonstration report was their biggest hurdle.

We attempted to identify what courses we should put on the future, but the responses were dispersed across all of the courses offered. We inquired if associates were in need of mentors; the majority indicated no (77%), but that left 15 associates interested in finding a mentor. The length of membership of associates was well dispersed; at the low end, 20 percent had been associates for less than one year. At the high end, 34 percent had been associates for six or more years.

The final question related to what associates wanted out of their education. Only one associate indicated lowest cost was most important. The most associates (40%) indicated having courses that do not require significant travel expense was the most important. In addition, 22 percent of associates indicated associates wanted courses that required the least time away from work. This is bullish for the future of the local chapter's ability to put on education, but also shows the reason many associate and designated members go online for education needs. The remainder of associates (37%) indicated quality of course/instructors was most important; I believe this is an indication of the high quality of appraisers involved in the Appraisal Institute.

We were pleased that 92 percent of the associates felt welcome at meetings and seminars. Hopefully, after the upcoming associate seminars/chapter socials in Des Moines and Davenport, all associates will feel welcome in the chapter!

If anyone would like a copy of the associate survey, please feel free to contact me.

As a follow up to the survey, the Chapter will be attempting to contact all associates in order to check in on progress towards a designation, inquire about associate needs, and encourage associates to attend the summer associate guidance seminar.

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**FROM MEMBERS OF THE BOARD OF DIRECTORS**

Dennis Cronk

Did You Know...

There are scholarship funds available for real estate appraisers and college students for education or work in the field of real estate appraisal.

The Appraisal Institute Education Trust (AIET) currently offers five scholarship opportunities for qualified individuals. The AIET Appraisal Institute Designation Scholarship and the AIET Minorities and Women AI Designation Scholarship are rolling scholarships which are reviewed and awarded quarterly. These scholarships can be used toward class fees for Appraisal Institute Courses on the MAI or SRA designation path. Applicants may apply for one scholarship per quarter but may only receive one award per year. The AIET Undergraduate Scholarship and the AIET Graduate Scholarship are available to undergraduate and graduate students concentrating in real estate appraisal, land economics, real estate or allied fields. These scholarships are awarded on the basis of academic excellence to students at degree granting colleges or universities. These scholarships are offered on the basis of academic excellence. Lastly, the AIET Minorities and Women Education Scholarship is available to minorities and women pursuing academic degrees in real estate appraisal or related fields.

In order to be considered, an application must be completed and accompanied by a brief essay explaining why you feel you should be awarded the scholarship. The AIET is pleased to provide these scholarship opportunities but it is our understanding that frequently there are fewer applicants than there are scholarships available. If you feel you may qualify for any of these awards don't hesitate to take a few minutes and apply.

The Appraisal Institute Education Trust was created exclusively for charitable, literary, educational and scientific purposes. For more information about the AIET or to download an application for one of the scholarships mentioned above, visit <http://www.appraisal institute.org/education/scholarship.aspx>.

In addition these scholarships offered by the AIET the Iowa Chapter of the Appraisal Institute annually provides financial assistance for two individuals to attend the Leadership Development and Advisory Council (LDAC) in Washington D.C. and funds a scholarship for a student in the Real Estate program at the University of Northern Iowa.

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Jeffrey Behrens

Recently I received an email from a long time Iowa Chapter member inquiring about the current application for licensure in Illinois regarding qualifying education and experience. After our exchange and other conversations with other established appraisers, I realize the time, money and effort associated with the new AQB requirements for licensure may cause sticker shock to new mentors and trainees.

My appraisal education began in the spring of 2005 and I was certified as a general real estate appraiser in mid 2008. I was ineligible for certification under the former AQB standards because I did not begin my experience log by the deadline for the AQB changes that took place on January 1, 2008. With the relative immediacy of my certification experience, I have been able to answer some mentors' questions about the confusing process. Thankfully at my first class, Basic Appraisal Principles in Des Moines, IA, I meet a fellow newbie and chapter member, Curtis Bedwell. We had the same plan toward certification and were able to compare notes and often share rides to classes in Milwaukee, Columbus, OH and so on. Since Curtis was intending to work in Illinois as well as Iowa, he was planning to apply for an Illinois certification. Without the several phone conversations that we had, my experience on the path to certification would have been frustrated greatly.

The difficulty for licensure in Illinois lies not just in understanding the AQB requirements for qualifying education, but with the application for certification. The document has been revised since I applied. However, the pre-2008 application was online into late 2008 and made no mention of college requirements. At least one trainee and his mentor were unaware of the new college requirement. The trainee has since left the business because of the requirement; and the form has been updated.

The revised application form for Illinois is not without confusing elements. The forms experience log places emphasis on trainee participation in the appraisals claimed on the log. And, the footnote on the coursework matrix for the certified general applicant seems to indicate the applicant must take both the residential coursework as well as the general. However, the Associate Trainee 75 hours plus the certified general hours add up to the required 300 hours. Other than those two issues, the form is easier to understand as revised.

The Iowa Professional Licensing Bureau provides guides to becoming an appraiser as well as tips to aspirant trainees seeking a mentor on their website. An education matrix is available for download to track the trainee's education requirements. The Iowa application is a shorter document that is easier to understand. However, supporting documentation is required that is also on the website.

At the time I was certified, the AQB guidelines for qualifying education required all the coursework expected of an MAI candidate with the exception of Advanced Applications and the Appraisal Institute's Business Ethics course. My course of classes ran through the spring of 2008. I should note that the Appraisal Institute's website was a tremendous resource for mapping the proper path. However, the AI information is not intended to guide a trainee to certification.

The cost of certification given the current AQB standard is impressive. My coursework included eight 30 hour or longer classes. For these classes, I calculate a cost of at least \$1,500 per course for travel, lodging and tuition. This does not include the two 15 hour courses required or lost income while out of the office. If lost income and the 15 hour courses are considered, the true cost of a general certification is over \$20,000. This does not include costs to the mentor incurred during the training period.

Today the number of required 30 hour courses is nine for a general certification in addition to the two 15 hour courses. For residential certification three 30 hour and several 15 hour courses are required, according to the education matrixes. Matt Miller of Rally Appraisal says the costs today for travel, lodging and tuition are about what I experienced. However, the true cost to a mentor is as much as five times that amount. According to Mr. Miller, the difficulty for the residential mentor is exacerbated by increasing client restrictions on the duties a trainee is allowed to perform without supervision, such as an interior inspection.

With all details considered, training future appraisers is a difficult undertaking. A trainee/mentor pairing will cost several thousand dollars while the trainee spends years of learning before making the mentor money in return. All at a time when the profession is aging and young appraisers are needed to maintain our numbers.

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## **FROM THE GOVERNMENT RELATIONS CHAIR**

**Gary Caldwell**

I have been monitoring legislative efforts of the federal government and other states to see if anything presents itself that might help the appraisers in Iowa.

The Appraisal Institute national office is lobbying for inclusion of Title 14 of the Mortgage Reform and Anti-Predatory Lending Act (House Bill 4312). This would require customary and reasonable fees to appraisers, with evidence of such fees established through independently developed fee surveys and schedules.

There are now 18 states that have Appraisal Management Company regulation laws on the books, with the only nearby state being Minnesota. Typical provisions prohibit the influencing or attempting to influence the development, reporting, result or review of a real estate appraisal through coercion, extortion or collusion by withholding or threatening to withhold timely payment or future business from an appraiser. AMCs also may not prohibit appraisers from recording the fee that the appraiser was paid by the appraisal management company for the performance of the appraisal within the appraisal report. To date I am personally not convinced that the laws being enacted in the other states add any provisions that would directly help us in ways not already covered by USPAP and current Iowa laws.

In the words of Dennis Miller, "But that's just my opinion, I may be wrong." Please inform me of problems you have encountered with AMCs, HVCC or other clients so I can get a good handle on what is happening in YOUR market. While I may feel that I have all the answers, I reluctantly admit that MAYBE I don't, so please inform me of issues that you need help with.

If you have any other issues that you feel should be discussed by this committee, please contact Gary Caldwell, [caldaprsl@mchsi.com](mailto:caldaprsl@mchsi.com).

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## **FROM THE PUBLIC RELATIONS CHAPTER COMMITTEE**

Gene Nelsen, MAI

The last meeting of the UNI Real Estate Education Program Advisory Council was April 14 in Cedar Falls in the Curris Business Building. The Council heard University President Ben Allen discuss the business of operating the university. Specifically, he talked about how the university has been trying to handle the budget cuts that seemingly are never ending. The university has had to end some programs and cut staff in others to accommodate these cuts. Thus far, the College of Business, due to its recent growth and popularity, has been spared large cuts. However, any continued funding loss could jeopardize that situation.

The Real Estate Program will hold its annual Employer/Student "Picnic" at Park Centre at 1521 Technology Parkway, Cedar Falls on September 2<sup>nd</sup> starting at 3:30. This year, the gathering will feature a panel discussion intended to provide information to the students and answer their questions regarding employment environs and how to best prepare themselves for interviews and life in the business world.

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## FROM THE 2010 IOWA LDAC REPRESENTATIVE

Amanda M. Luscombe

I was honored to attend my first year as a chapter representative from Iowa at the Leadership Development and Advisory Council (LDAC) in Washington D.C. during the first week in May along with Dane Anderson, MAI, and Shauna Elmer, SRA.

LDAC serves as leadership training and lobbying for appraisal related legislation. It is an idea generator for tackling appraisal related issues and bringing forth innovating ideas for the appraisal profession. LDAC has provided new ideas and leadership along with a united voice for the appraisal profession directly to Congress for more than thirty years now. More than 100 appraisers descended upon Capitol Hill to meet with members of Congress. We were able to meet with Senator Grassley's and Senator Harkin's offices and several Representatives to lobby our support for the appraisal provisions to be put back into the Financial Reform Bill. We also lobbied against raising the commercial de Minimus. Our efforts provided some success and the next week a Senator introduced an amendment to S. 3217, the Restoring American Financial Security Act, which includes the bipartisan appraisal regulatory reform provisions which passed the House last year. The amendment was introduced by Senator Robert Casey of Pennsylvania.

In addition, LDAC participants share ideas, opinions, and sometimes even grievances through a series of roundtable discussions about the Appraisal Institute and the appraisal profession. Each discussion group has a leader and deals with one of four specific topics. All of the suggestions by representatives are then summarized on the final day by each discussion leader and presented to the Strategic Planning Committee for consideration.

I also want to mention what an excellent job that Shauna Elmer, SRA, from the Iowa Chapter performed as the Chair of LDAC this year. She represents the professionalism and integrity of the Appraisal Institute and the Iowa Chapter and the ongoing presence of our chapter in the national spotlight. I would encourage all Iowa Chapter members to consider attending LDAC. I was actually able to meet and discuss appraisal related issues with the incoming AI president and the past AI president. It is one of the most fulfilling and worthwhile experiences that any Appraisal Institute member could have. The caliber of professionals and networking is an invaluable experience for all who attend.





2010 LDAC REPRESENTATIVES

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## MEMBER NEWS

### Newly Designated Members

Since our last Newsletter, we congratulate the following members:

Shauna Elmer, SRA  
 Martin Corey, MAI

### New Associates

We welcome the following Associates have joined our Chapter since January 2010:

Durkin R. Young	Associate General
Todd T. Mortensen	Associate Residential
Karey L. Dirks	Associate General
Erica Bricker	Associate General
Teresa J. Turnis	Associate Residential
Ken Kruger	Associate General
Charles E. Shirley	Associate General
Jessica R. Tracy	Associate Residential
Kevin Kesterson	Associate Residential
Steve C. Helm	Associate General
Catherine A. Creighton	Associate General
Jeffrey Haderthauer	Associate Residential

If the Chapter can be of help to any of you, please contact your Residential Associate Chair, Katherine Messmer, SRA, at [kmessmer@mchsi.com](mailto:kmessmer@mchsi.com) or 563-323-3384 and/or your General Associate Chair, Dane Anderson, MAI at [daneanderson@iowaappraisal.com](mailto:daneanderson@iowaappraisal.com) or 515-283-0146. Good luck to all of you in your path to an exciting and prestigious designation.

**On the Move**

Members on the move include:

- Daniel Kinsinger transferred to the Rio Grande Chapter.
- Ryan Kane transferred to the Colorado Chapter.
- Larry Papkin, MAI, transferred to the North Texas Chapter
- Michael Campbell, MAI, transferred to the North Carolina Chapter.

We are sorry to lose these former members, but wish them well in their new endeavors.

**Current Chapter Membership**

The Iowa Chapter membership, breakdown currently is:

<u>Category</u>	<u>MAI</u>	<u>SRA</u>	<u>SRPA</u>	<u>Undeclared</u>	<u>Other</u>	<u>Total</u>
Designated	59	39	5	0	0	103
Associates	95	46	0	5	0	146
Affiliates	0	0	0	0	6	6
<b>Total</b>						<b>255</b>

The Iowa Chapter offers many benefits and welcomes new members. For information on the Iowa Chapter visit our web site [www.aiofiowa.org](http://www.aiofiowa.org).

**2010 EDUCATIONAL CLASSES**

We are half-way through our educational classes. Enrollment on these classes totaled:

FHA	104 students
USPAP Update	231 students
Report Writing	245 students
<b>TOTAL ENROLLMENT</b>	<b>580 students</b>

The educational classes remaining for 2010 include:

7/13 - 16/2010	Clive, IA Country Inn & Suites (Rick J. Muenks, MAI & Ranney L. Ramsey, MAI)	General Appraiser Market Analysis & Highest and Best Use <a href="#">Registration &amp; Details</a>	30 hrs-Appraisal Institute 30 hrs-Appraisers/Assessors 30 hrs-Appraisers Illinois 7 hrs-IA Realtors	AI Members \$475 Non-Members \$550
7/20 - 21/2010	Clive, IA Country Inn & Suites (James E. Coutts,SRA)	Residential Site Valuation and Cost Approach <a href="#">Registration &amp; Details</a>	15 hrs-Appraisal Institute 15 hrs-Appraisers/Assessors 15 hrs-Appraisers Illinois 15 hrs-IA Realtors	AI Members \$225 Non-Members \$275
7/22 - 23/2010	Clive, IA Country Inn & Suites (Cheryl A. Kunzler, SRA & Sandra K. Adomatis, SRA)	Advanced Residential Applications and Case Studies #1 <a href="#">Registration &amp; Details</a>	15 hrs-Appraisal Institute 15 hrs-Appraisers/Assessors 15 hrs-Appraisers Illinois 15 hrs-IA Realtors	AI Members \$225 Non-Members \$275
		Following 3 Classes Combined <a href="#">Registration &amp; Details</a>	Package Price Save \$175 Mbr / \$375 Reg	\$1,000
8/18-21/2010	Clive, IA Country Inn & Suites (Dick Koestner, SRA & Dennis Loll, SRA)	Basic Appraisal Principles <a href="#">Registration &amp; Details</a>	30 hrs-Appraisal Institute 30 hrs-Appraisers/Assessors 30 hrs-Appraisers Illinois 7 hrs-IA Realtors	AI Members \$475 Non-Members \$550
8/23-26/2010	Clive, IA Country Inn & Suites (Dick Koestner, SRA & Dennis Loll, SRA)	Basic Appraisal Procedures <a href="#">Registration &amp; Details</a>	30 hrs-Appraisal Institute 30 hrs-Appraisers/Assessors 30 hrs-Appraisers Illinois 7 hrs-IA Realtors	AI Members \$475 Non-Members \$550
9/09-10/2009	Clive, IA Country Inn & Suites (Karen Oberman, SRA)	15 Hour Nat'l USPAP <a href="#">Registration &amp; Details</a>	14-15 hrs-Appraisal Institute 14-15 hrs-Appraisers/Assessors	AI Members \$225 Non-Members \$275

9/24/2010	Cedar Rapids, IA AEGON (David A. Binner, MAI)	Introduction to Valuation for Financial Reporting <a href="#">Registration &amp; Details</a>	7 hrs-Appraisal Institute 7 hrs-Appraisers/Assessors 7 hrs-Appraisers Illinois 7 hrs-IA Realtors	AI Members \$125 Non-Members \$165
11/19/2009	Amana, IA Amana Colonies			

Thirty-five students participated in 47 on-line classes offered through the Appraisal Institute’s on-line classes.

To enroll for these classes, go to the Iowa Chapter web site at [www.aiofiowa.org](http://www.aiofiowa.org). Support our Chapter by taking advantage of these offerings.



**Online Education:** Learn at your own pace anytime, anywhere. Top-notch Appraisal Institute courses and seminars come straight to your desktop with online education! Learn from any computer anywhere, whenever you have time. It’s easy, convenient and a great way to get the education you want. [Check out the current course listing now](#)