#### Course Instructors

Ernie Demba FASA, IFAS, PE
Mr. Demba has an MS degree in engineering, an MBA degree, and currently teaches in the Economics Department at Washington University. Mr. Demba is currently Vice President of MAAC.

Sharon Lowman MAI, SRA

Sharon Lowman MAI, SRA
Ms. Lowman has a BA degree in mathematics and sociology. She is a Certified General Appraiser and is a nationally recognized appraiser/instructor with 39 years varied appraisal experience and 29 years national teaching experience. She has served on numerous national, regional and chapter committees of the AIREA. She was the Appraisal Specialist for the RTC overseeing the appraisal activities in 26 states. Sharon is a past chairperson of the Missouri Real Estate Appraisers Commission. Sharon Lowman developed and has taught the Appraiser Exam Prep Class for residential and general appraisers for the University of MO for the past 17 years and is a nationally approved AQB USPAP instuctor. She is the owner of Lowman & Co., an appraisal school providing qualifying education and continuing education for school providing qualifying education and continuing education for residential and general appraisers.

David Doering
A State Certified Residential Real Estate Appraiser with over 20 years of experience in the appraisal profession, David is the current Chair of the Missouri Association of Realtors' - Appraisal Section, a representative to the Missouri Housing Industry Alliance and serves on the Board of Directors of the Missouri Appraisal Advisory Council (MAAC). In addition to taking specialized courses over the years from the American Institute of Real Estate Appraisers and National Association of Independent Fee Appraisers, he holds a BA in Economics from the University of Missouri. University of Missouri.

Glennon (Glenn) Polete, RAA, GAA
Glenn Polete is a Missouri General Certified Real Estate Appraiser with
over 25 years experience in the appraisal profession. Glenn has been a
national Appraisal Instructor for the National Association of Independent Fee Appraisers for 18 years and presented Residential Certified and
General Certified Pre License education courses as well as Continuing
Education courses through out the United States. Glenn is one of
approximately 500 Appraiser Qualification Board's certified LISPAP approximately 500 Appraiser Qualification Board's certified USPAP instructors.

Jeff Thornhill
Jeff Thornhill is a Missouri Certified General Appraiser with 24 years of appraisal experience, 15 of which has been in the capacity of a commercial review appraiser. In this capacity he has reviewed commercial appraisals on all property types throughout the United States. He is currently Group Manager of Real Estate Technical Services for First Bank, Inc. In addition, Jeff worked as a commercial review appraiser for Mercantile Bank, as a commercial fee appraiser, as a property tax consultant and as Director of Market Research & Income Property Valuation for St. Charles County. He holds a BS in Business/Marketing from Southwest Missouri State University and has completed 30 hour of the 45 hour curriculum toward a Masters of Valuation Science from Lindenwood University. Leff is a member of MAAC and is an Associate Lindenwood University. Jeff is a member of MAAC and is an Associate Member of the Appraisal Institute.

#### About MAAC

The Missouri Appraiser Advisory Council (MAAC) was originally formed by representatives of the major appraisal organizations to assist in the implementation of the Federal Mandate created by FIRREA. MAAC continues to work in the area of appraisal legislation and is dedicated to the advancement of the appraisal profession. The MAAC member organizations are:

- American Society of Appraisers (ASA)
- American Society of Farm Managers & Rural Managers
- Appraisal Institute (AI)
- International Association of Assessing Officers (IAAO)
- International Right-of-Way Association (IRWA)
- Missouri Association of Realtors Appraisal Section (MAR-AS)
- National Association of Independent Fee Appraisers (NAIFA) National Society of Real Estate Appraisers (NSREA)
- Western Missouri Appraisers Association
- Non-Affiliated Appraisers



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Educational



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### Schedule

Friday, April 11<sup>th</sup>
7:00 a.m.

Registration – Coffee and Donuts

8:00 a.m. – 11:30 a.m. Missouri Real Estate Appraisal Commission Presentation (3.5 hours CE)

11:30 a.m. – 1:00 p.m. Lunch – Keynote Speaker

1:00 p.m. – 4:30 p.m. Review of Appraisals (3.5 hours CE)

1:00 p.m. – 4:30 p.m. Supervising Appraiser Trainies in Appraisals (3.5 hours CE)

4:30 p.m. – 6:00 p.m. Social Hour

Saturday, April 12<sup>th</sup> 8:00 a.m. – 4:00 p.m. USPAP National Update (7 hours CE)

8:00 a.m. – 4:00 p.m. How to do an FHA Appraisal (7 hours CE)



## 10th Annual Educational Conference

#### About the Courses...

Missouri Real Estate Appraisers Commission Presentation: Richard J. Hagar, SRA

"This class is a no-holds-barred look at the business practices of agents, appraisers and mortgage brokers. We will examine common practices and mistakes most professionals are making on a daily basis... practices that are planting professionals in Federal Prison. This free course offers 3.5 hours of CE credit. (You must register to receive credit)

Review of Commercial and Residential Appraisals Instructors: Jeff Thornhill & David Doering - MAAC

Do you do appraisal reviews or are you interested in learning more about this process? This course will provide the participants with an overview of the appraisal review process as well as its function and various uses with respect to the lending process. The course will be focus both on the review of narrative commercial appraisal reports as well as the review of standard residential appraisal report forms. In addition to the practical aspects of completing a competent review, the course will relate relevant applications of USPAP Standard 3 with respect to Appraisal Review – Development and Reporting as well as USPAP Standard 1 and Standard 2 with respect to the reviewer developing and reporting an opinion of value. 3.5 hours of CE credit.

Supervising Appraiser-Trainees - A Competency Based Approach: Glenn Polete - Great Plains Appraisal Academy

Are you thinking about taking on a trainee? Due to recent changes in Missouri's appraisal rules and regulations, the relationship between the Supervisor and the Trainee has become much more structured. This course is designed to take the guesswork out of the Supervisory process and provide the Supervising Appraiser with a structured basis toward measuring and documenting the progress of appraisal trainees toward appraisal competency. The course will provide an outline for tracking a trainee's understanding and practical application of appraisal theory and principles in a real world application. 3.5 hours of CE credit.

National USPAP Update: Ernie Demba

Required 7-hour update course addressing changes to the Uniform Standards of Professional Appraisal Practice (USPAP). This course has been recently redesigned to outline the revisions to USPAP found in the 2008-2009 edition of USPAP. In addition, the course will address the newly implemented 2008 appraisal educational and experience criteria implemented by the Appraisal Qualifications Board as well as changes in State of Missouri Law and Rules and Regulations. ALL COURSE PARTICIPANTS ARE REQUIRED TO BRING THEIR 2008-2009 EDITION OF USPAP TO THE CLASS FOR CREDIT. 7 hours of CE credit.

How to do an FHA Appraisal: Sharon Lowman - Lowman & Co.

Are you interested in doing FHA appraisals? Want to know how to become an FHA appraiser? This course will provide the attendee with a practical aspects of the completion of FHA Appraisals and address the specific requirements as outlined in HUD Handbook 4150.2 and the recent changes outlined in Appendix D. 7 hours of CE credit.

www.missouriappraisers.org

#### 10th Annual Educational Conference

# Register Today!

The total registration fee for the conference is \$295. This fee includes up to 14 hours of recertification credit, two lunches, and refreshments. Additional lunches may be purchased for \$15.00 each. Individual classes may be attended at \$100 per 3.5-hour course and \$180 per 7-hour course (lunches are not included). Your Name & Address

Your name:			
Billing Address:			
City:		State:	Zip:
Phone:	Email:		
Additional Lunch Tickets @ \$15 ea	Attendance Type:  Conference Package Individual Courses  Total Amount: (courses or package + additional lunches)  (Payable to MAAC)		
Friday Lunch tickets Saturday Lunch tickets			
Select Your Courses			
Commission Presentation		<ul> <li>□ Review of Appraisals         <i>or</i>         □ Supervising Appraiser Trainies</li> </ul>	
USPAP National Update  or  How to do an FHA Apprais			
☐ How to do an FHA Appraisal			

# Or Register Online! www.missouriappraisers.org

Registration & cancellations (\$25 fee) accepted until April 6, 2008. For more information contact Boyd Harris: 573-682-9862 or Scott Shipman: 636-949-7425.

Mail your registration form and check to:

Boyd L. Harris

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