

MINUTES
ALABAMA REAL ESTATE APPRAISERS BOARD
RSA UNION STREET
SUITE 370
MONTGOMERY, ALABAMA
September 16, 2010

MEMBERS PRESENT:

Mr. Chris Pettey (Chairman)
Mr. Joseph Lundy (Vice-Chairman)
Mr. Fred Crochen
Mr. Kenneth D. Wallis, III
Mr. Joseph Lambert
Mrs. Cornelia Tisher
Mrs. Dot Wood
Mr. Chester Mallory

MEMBERS ABSENT:

Mr. Mark Moody

OTHERS PRESENT:

Mrs. Lisa Brooks, Executive Director
Ms. Neva Conway, Legal Counsel
Mrs. Carolyn Greene, Executive Secretary
Mr. Sam Davis, Investigator

GUESTS PRESENT:

Mr. Andrew Watson, Certified Residential Real Property Appraiser, Gulf Shores, AL
Mr. Will Cabaniss, Trainee Real Property Appraiser, Auburn, AL

- 1.0 With quorum present Mr. Chris Pettey, Chairman, called the meeting to order at 8:15 a.m. Mrs. Carolyn Greene, Executive Secretary, recorded the minutes. The meeting was held at the RSA Union Building, 100 N. Union Street, 3rd Floor Conference Room, Montgomery, Alabama. Prior notice of the meeting was posted on the Secretary of State's website on January 25, 2010 in accordance with the Alabama Open Meetings Act.
- 1.1 The meeting was opened with prayer by Mr. Lundy and followed by the Pledge of Allegiance led by Mr. Pettey.
- 2.0 Mr. Pettey welcomed the guests present and asked Board Members to introduce themselves. Members present were Mr. Chris Pettey, Mr. Fred Crochen, Mr. Joseph Lambert, Mrs. Dot Wood, Mrs. Cornelia Tisher, Mr. Kenneth D. Wallis III, Mr. Joseph Lundy and Mr. Chester Mallory. Member absent was Mr. Mark Moody.
- 3.0 On motion by Mr. Lambert and second by Mr. Crochen, the regular minutes for July 15, 2010 were approved as written. Motion carried by unanimous vote.

3.2

Ms. Conway included the following for Board member information:

- An Order in the Circuit Court of Jefferson County setting a briefing schedule in CV-2010-902165.00, Mrs. Nancy White, in her appeal of the Board's denial of her application for Licensed Real Property Appraiser. Ms. Conway also informed the Board that the Board's motion for a change of venue had been denied and that this hearing will be held in Birmingham.
- An Order scheduling the hearing for Mr. Gerald A. Knight, AB-08-120, for November 18, 2010 before the Board.
- An Order scheduling the hearing for Mr. Gerald A. Knight, AB-08-125, for March 17, 2011 before the Board.
- An Order scheduling the hearing for Mr. Donald W. Manuel, AB-08-131, for January 20, 2011 before the Board.
- An Order scheduling the hearing for Mr. James D. Bolton, AB-08-124, for March 17, 2011 before the Board.
- A Hearing Officer Request and Summons and Complaint on AB-09-25 and AB-09-45, Mr. Dennis Franklin, for a hearing set for September 29, 2010 at 9:30 a.m.
- A Hearing Officer Request and Summons and Complaint on AB-09-01, AB-09-02, AB-09-03 and AB-09-04, Mr. S. Lee Pake, for a hearing set for October 13, 2010 at 9:30 a.m.
- An Order on Motion to Continue scheduling the hearing for Mr. Joshua Matthew Smith, AB-08-100, for October 21, 2010.

4.0

There was no Legislative Report to discuss at this time.

5.0

On motion by Mr. Lambert and second by Mrs. Wood the following applications were voted on as listed. Motion carried by unanimous vote.

5.1

Trainee Real Property Appraiser applications approved: Jason Easter. **Applications deferred:** None. **Applications denied:** None.

5.2

State Registered Real Property Appraiser applications approved: None. **Applications deferred:** None. **Applications denied:** None.

5.3

Licensed Real Property Appraiser applications approved: Steven W. Kendrick. **Applications deferred:** None. **Application denied:** None.

5.4

Certified Residential Real Property Appraiser applications approved: Lee Green (Recip.)(MS) and Barbara Kennedy. **Applications deferred:** None. **Applications denied:** Adria Bradford and William David Bryant.

5.5 **Certified General Real Property Appraiser applications approved:** Howard Grigsby. **Applications deferred:** None. **Applications denied:** None.

5.6 **Mentor applications approved:** Thomas Monk and John R. Wilson. **Applications deferred:** None. **Applications denied:** None.

6.0 Mr. Mallory discussed the financial report with the Board. Mr. Mallory stated that the Board was 91% into FY 10 and 76% into budget expenditures, and that there were no negative trends that could not be reconciled at this time. On motion by Mr. Lambert and second by Mr. Lundy, the Board voted to approve the Financial Report. Motion carried by unanimous vote.

Mr. Pettey discussed the feasibility of raising the Temporary Permit Fee and/or adding a surcharge per property appraised or per county for timber appraisals.

Mrs. Brooks discussed other fees that could be increased.

6.1 Mr. Andrew Watson spoke to the Board regarding the application that he has submitted to the Board for approval of a 7-hour continuing education course entitled 'Appraisal Practice in the Current Environment'.

A monitor report was included for Board information from Mr. Joe Dixon, Investigator, on the FHA Appraiser Training course taught by the United States Department of Housing and Urban Development.

Mrs. Wood requested 7 hours of continuing education credit on behalf of appraisers attending the FHA Appraiser Training on August 19, 2010. On motion by Mr. Lambert and second by Mr. Wallis, the Board voted to approve the continuing education credit as requested. Motion carried by unanimous vote.

Mrs. Wood requested 17.5 hours of continuing education credit on behalf of herself and Mrs. Tisher for attending the "Level I" State Investigator Training Course. On motion by Mr. Lambert and second by Mr. Wallis, the Board voted to approve the continuing education credit as requested. Motion carried by unanimous vote.

Mr. Sam Davis asked the Board to allow continuing education credit for the "Level II" Investigative Training that he and Mr. Joe Dixon will be attending. On motion by Mr. Lambert and second by Mr. Wallis, the Board voted to approve the training for continuing education credit for Mr. Davis and Mr. Dixon. Motion carried by unanimous vote.

On motion by Mr. Lambert and second by Mrs. Wood, the following education courses and instructor recommendations were approved, deferred, or denied as indicated.

ALLIED BUSINESS SCHOOLS, INC.

Renewal Applications:

- (CE) 2010-2011 7 Hour National USPAP Update – 7 Hours – Online
(Instructor: Roy Bottger)
Both Course and Instructor Approved
- (CE) Appraiser's Guide to Real Estate Law – 15 Hours – Online
(Instructor: Roy Bottger)
Both Course and Instructor Approved
- (CE) Appraiser's Guide to Real Estate Principles – 15 Hours – Online
(Instructor: Roy Bottger)
Both Course and Instructor Approved
- (CE) Appraiser's Guide to Property Management – 15 Hours – Online
(Instructor: Roy Bottger)
Both Course and Instructor Approved

AMERICAN SCHOOL OF REAL ESTATE EXPRESS

Renewal Applications:

- (LIC) Basic Appraisal Principles - 30 Hours – Online
(Instructor: David Deverman)
Both Course and Instructor Approved
- (LIC) Basic Appraisal Procedures - 30 Hours – Online
(Instructor: David Deverman)
Both Course and Instructor Approved

AMERICAN SOCIETY OF FARM MANAGERS AND RURAL APPRAISERS

Initial Applications:

- (CE) Understanding Conservation Easement Valuation – 7 Hours – Classroom
(Instructor: Scott Seely)
Both Course and Instructor Approved
- (CE) 2010-2011 7-hr National USPAP Update Course – 7 Hours – Classroom
(Instructor: Mark Lewis)
Both Course and Instructor Approved

Renewal Applications:

- (CE) Computer Plotting Legal Description for the Layman – 8 Hours – Classroom
(Instructor: Mike Johnson)
Both Course and Instructor Approved
- (CE) All Topo Maps – General Software Training – 8 Hours – Classroom
(Instructor: Mike Johnson)
Both Course and Instructor Approved
- (CE) Non Real Property Collateral – 11 Hours – Classroom
(Instructor: Richard Gilmore)
Both Course and Instructor Approved
- (CE) Timber Property Valuation – 8 Hours – Classroom
(Instructor: Scott Seely)
Both Course and Instructor Approved

APPRAISAL INSTITUTE – ALABAMA

Initial Applications:

- (CE) Appraisal Curriculum Overview, Day 1 & 2 – 14 Hours – Classroom
(Instructor: Kenneth Foltz)
Both Course and Instructor Approved
- (CE) Appraisal Curriculum Overview, Day 1 – 7 Hours – Classroom
(Instructor: Kenneth Foltz)
Both Course and Instructor Approved
- (CE) Attacking & Defending an Appraisal in Litigation – 15 Hours – Classroom
(Instructor: Ted Whitmer)
Both Course and Instructor Approved
- (CE) USPAP Update – 7 Hours – Classroom
(Instructor: Mark Smeltzer)
Both Course and Instructor Approved
- (CE) Whatever Happened to Quality Assurance in Residential Appraisals: Avoiding Risky Appraisals & Risky Loans – 7 Hours – Classroom
(Instructor: Mark Smeltzer)
Both Course and Instructor Approved

APPRAISAL INSTITUTE – NATIONAL

Initial Applications:

- (CE) Advanced Concepts & Case Studies – 38 Hours – Classroom
(Instructor: Larry Wright)
Both Course and Instructor Approved
- (CE) Appraisal Curriculum-Overview-General – 7 Hours – Online
(Instructor: Mark Rattermann)
Both Course and Instructor Approved
- (CE) Thinking Outside the Form – 7 Hours – Classroom
(Instructor: Jim Atwood)
Both Course and Instructor Approved
- (CE) 2010-2011 7 Hour National USPAP Equivalent Course – 7 Hours -
Online
(Instructor: Craig Harrington)
Both Course and Instructor Approved
- (CE) General Appraiser Income Approach, Part 2 – 30 Hours - Online
(Instructor: David Lennhoff)
Both Course and Instructor Approved
- (CE) Advanced Spreadsheet Modeling for Valuation Applications – 14
Hours - Classroom
(Instructor: Jim Amarin)
Both Course and Instructor Approved

Renewal Applications:

- (LIC) Residential Market Analysis & Highest & Best Use – 15 Hours –
Online
(Instructor: Thomas Kirby)
Both Course and Instructor Approved
- (LIC) Basic Appraisal Procedures – 30 Hours – Online
(Instructor: Thomas Kirby)
Both Course and Instructor Approved
- (CE) Appraising Historic Preservation Easements – 21 Hours –
Classroom
(Instructor: Richard Roddewig)
Both Course and Instructor Approved
- (LIC) General Appraiser Sales Comparison – 30 Hours – Classroom
(Instructor: Thomas Kirby)
Both Course and Instructor Approved
- (LIC) Advanced Sales Comparison and Cost Approaches – 40 Hours –
Classroom
(Instructor: Joseph Magdziarz)
Both Course and Instructor Approved

- (CE) Report Writing and Valuation Analysis – 26 Hours – Classroom
(Instructor: Alan Blankenship)
Both Course and Instructor Approved

- (CE) Appraisal Curriculum Overview - Residential – 8 Hours – Online
(Instructor: Mark Rattermann)
Both Course and Instructor Approved

- (CE) Appraisal Curriculum Overview - Residential – 8 Hours – Classroom
(Instructor: Joseph Magdziarz)
Both Course and Instructor Approved

- (LIC) Advanced Residential Report Writing – 30 Hours – Classroom
(Instructor: Joseph Magdziarz)
Both Course and Instructor Approved

- (LIC) Advanced Residential Applications and Case Studies - 15 Hours – Classroom
(Instructor: Joseph Magdziarz)
Both Course and Instructor Approved

- (LIC) General Appraiser Income Approach, Part 1 – 30 Hours – Classroom
(Instructor: Gary Taylor)
Both Course and Instructor Approved

- (LIC) General Appraiser Income Approach, Part 2 – 30 Hours – Classroom
(Instructor: Gary Taylor)
Both Course and Instructor Approved

- (LIC) Advanced Applications – 40 Hours – Classroom
(Instructor: Joseph Magdziarz)
Both Course and Instructor Approved

- (LIC) Apartment Appraisal: Concepts and Applications – 16 Hours – Classroom
(Instructor: Vincent Dowling)
Both Course and Instructor Approved

- (LIC) Alternative Uses and Cost Valuation of Small, Mixed Use Properties – 16 Hours – Classroom
(Instructor: Vincent Dowling)
Both Course and Instructor Approved

- (LIC) Advanced Income Capitalization – 40 Hours – Classroom
(Instructor: Vincent Dowling)
Both Course and Instructor Approved

- (CE) Subdivision Valuation – 7 Hours – Classroom
(Instructor: Vincent Dowling)
Both Course and Instructor Approved

- (LIC) Uniform Appraisal Standards for Federal Land Acquisitions – 16 Hours – Classroom
(Instructor: Vincent Dowling)
Both Course and Instructor Approved

- (CE) Introduction to FHA Appraising – 7 Hours – Classroom
(Instructor: Craig Harrington)
Both Course and Instructor Approved

- (LIC) Income Valuation of Small, Mixed-Use Properties – 16 Hours – Classroom
(Instructor: Vincent Dowling)
Both Course and Instructor Approved

- (LIC) General Appraiser Site Valuation and Cost Approach – 30 Hours – Classroom
(Instructor: Harry Holzhauser)
Both Course and Instructor Approved

- (CE) Advanced Income Capitalization – 33 Hours – Classroom
(Instructor: Harry Holzhauser)
Both Course and Instructor Approved

- (CE) Residential Design: The Makings of a Good House – 7 Hours – Classroom
(Instructor: Dawn Molitor-Gennrich)
Both Course and Instructor Approved

- (LIC) 2010-2011 15-Hour National USPAP Equivalent Course – 15 Hours – Online
(Instructor: Thomas Kirby)
Both Course and Instructor Approved

- (CE) 2010-2011 7-Hour National USPAP Update – 7 Hours – Classroom
(Instructor: Stephen Wagner)
Both Course and Instructor Approved

- (CE) Valuation of Conservation Easements – 33 Hours – Classroom
(Instructor: Frank Harrison)
Both Course and Instructor Approved

- (CE) Scope of Work: Expanding Your Range of Services – 7 Hours – Online
(Instructor: Thomas Kirby)
Both Course and Instructor Approved

- (CE) Using Spreadsheet Programs in Real Estate Appraisals-The Basics – 7 Hours – Classroom
(Instructor: Mark Rattermann)
Both Course and Instructor Approved

- (CE) Small Hotel/Motel: Limited Service Lodging – 7 Hours – Online
(Instructor: David Lennhoff)
Both Course and Instructor Approved

- (CE) Analyzing Distressed Real Estate – 4 Hours – Online
(Instructor: Ted Anglyn)
Both Course and Instructor Approved

- (CE) Analyzing Operating Expenses – 7 Hours – Online
(Instructor: William Anglyn)
Both Course and Instructor Approved

- (CE) What Commercial Clients Would Like Appraisers to Know: How to Meet Their Expectations – 7 Hours – Online
(Instructor: Jim Amorin)
Both Course and Instructor Approved

- (CE) Reviewing Residential Applications and Using Fannie Mae Form 2000 – 7 Hours – Online
(Instructor: Mark Rattermann)
Both Course and Instructor Approved

- (CE) REO Appraisal: Appraisal of Residential Property for Foreclosure & Pre-Foreclosure – 7 Hours – Classroom
(Instructor: Mark Smeltzer)
Both Course and Instructor Approved

- (CE) General Demonstration Appraisal Report Writing Seminar – 7 Hours – Classroom
(Instructor: George Mann)
Both Course and Instructor Approved

- (CE) The Lending World in Crisis-What Clients Need Their Appraisers to Know Today – 7 Hours – Classroom
(Instructor: Larry Wright)
Both Course and Instructor Approved

- (LIC) Real Estate Finance, Statistics and Valuation Modelings – 15 Hours – Classroom
(Instructor: Kenneth Lusht)
Both Course and Instructor Approved

- (LIC) Residential Market Analysis and Highest & Best Use – 15 Hours – Classroom
(Instructor: Vickie Gill)
Both Course and Instructor Approved

- (LIC) Residential Report Writing and Case Studies – 15 Hours – Classroom
(Instructor: Alan Blankenship)
Both Course and Instructor Approved
- (LIC) Residential Sales Comparison and Income Approach – 30 Hours – Classroom
(Instructor: Mark Rattermann)
Both Course and Instructor Approved
- (LIC) Basic Appraisal Principles – 30 Hours – Classroom
(Instructor: Vicki Gill)
Both Course and Instructor Approved
- (LIC) Basic Appraisal Principles – 30 Hours – Online
(Instructor: Richard Dubay)
Both Course and Instructor Approved
- (CE) Condominiums, Co-Ops and PUD's – 7 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (LIC) Residential Report Writing and Case Studies – 15 Hours – Online
(Instructor: Sandra Adomatis)
Both Course and Instructor Approved
- (CE) Sales Comparison Valuation of Small, Mixed-Use Properties – 16 Hours – Classroom
(Instructor: Vincent Dowling)
Both Course and Instructor Approved
- (LIC) Real Estate Finance, Statistics and Valuation Modeling – 15 Hours – Online
(Instructor: Kenneth Lusht)
Both Course and Instructor Approved
- (LIC) Residential Site Valuation and Cost Approach – 15 Hours – Classroom
(Instructor: John Urubek)
Both Course and Instructor Approved
- (LIC) General Appraiser Site Valuation and Cost Approach – 30 Hours – Online
(Instructor: Arlen Mills)
Both Course and Instructor Approved
- (LIC) Residential Sales Comparison and Income Approach – 30 Hours – Online
(Instructor: Mark Rattermann)
Both Course and Instructor Approved

- (CE) Valuation of Green Residential Properties – 7 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (CE) Appraising Distressed Commercial Real Estate – 7 Hours - Classroom
(Instructor: William Anglyn)
Both Course and Instructor Approved
- (CE) Analyzing the Effects of Environmental Contamination on Real Property – 7 Hours – Classroom
(Instructor: Thomas Jackson)
Both Course and Instructor Approved
- (CE) The Discounted Cash Flow Model – 7 Hours – Classroom
(Instructor: Kenneth Lusht)
Both Course and Instructor Approved
- (CE) Condemnation Appraising: Principles and Applications – 22 Hours – Classroom
(Instructor: Roscoe Shiplett)
Both Course and Instructor Approved
- (CE) Site Use and Valuation Analysis – 6 Hours – Online
(Instructor: Mark Rattermann)
Both Course and Instructor Approved
- (CE) Advanced Market Analysis and Highest & Best Use – 33 Hours – Classroom
(Instructor: Robert Dunham)
Both Course and Instructor Approved
- (CE) Valuation of Green Residential Properties – 7 Hours – Classroom
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (LIC) 2010-2011 15-Hour National USPAP – 15 Hours – Classroom
(Instructor: Valentino Pasquarella)
Both Course and Instructor Approved
- (LIC) Basic Appraisal Procedures – 30 Hours – Classroom
(Instructor: Craig Harrington)
Both Course and Instructor Approved
- (LIC) General Appraiser Report Writing and Case Studies – 30 Hours – Classroom
(Instructor: Richard Dubay)
Both Course and Instructor Approved
- (LIC) Apartment Appraisal: Concepts and Applications – 16 Hours –

Online
(Instructor: Kenneth Foltz)
Both Course and Instructor Approved

(LIC) General Appraiser Sales Comparison Approach – 30 Hours – Online
(Instructor: Kenneth Foltz)
Both Course and Instructor Approved

(LIC) Residential Site Valuation and Cost Approach – 15 Hours – Online
(Instructor: Arlen Mills)
Both Course and Instructor Approved

(LIC) Introduction to Conservation Easement Valuation – 7 Hours – Classroom
(Instructor: Frank Harrison)
Both Course and Instructor Approved

CAREER WEBSCHOOL

Renewal Applications:

(CE) 2010-2011 7-Hr National USPAP Update Course – 7 Hours – Online
(Instructor: AM Bud Black)
Both Course and Instructor Approved

(CE) A URAR Form Review – 7 Hours – Online
(Instructor: AM Bud Black)
Both Course and Instructor Approved

(CE) Appraisal Methods – 14 Hours – Online
(Instructor: AM Bud Black)
Both Course and Instructor Approved

(LIC) Residential Appraiser Site Valuation and Cost Approach – 15 Hours – Online
(Instructor: AM Bud Black)
Both Course and Instructor Approved

(CE) Residential Appraiser Site Valuation and Cost Approach – 14 Hours – Online
(Instructor: AM Bud Black)
Both Course and Instructor Approved

(LIC) Residential Sales Comparison and Income Approaches – 30 Hours – Online
(Instructor: AM Bud Black)
Both Course and Instructor Approved

- (LIC) Residential Report Writing and Case Studies – 15 Hours – Online
(Instructor: AM Bud Black)
Both Course and Instructor Approved
- (CE) Residential Report Writing and Case Studies – 14 Hours – Online
(Instructor: AM Bud Black)
Both Course and Instructor Approved
- (LIC) 2010-2011 15-Hr National USPAP Course – 15 Hours – Online
(Instructor: AM Bud Black)
Both Course and Instructor Approved
- (LIC) Basic Appraisal Principles – 30 Hours – Online
(Instructor: AM Bud Black)
Both Course and Instructor Approved
- (LIC) Basic Appraisal Procedures – 30 Hours – Online
(Instructor: AM Bud Black)
Both Course and Instructor Approved
- (LIC) Residential Market Analysis and Highest & Best Use – 15 Hours – Online
(Instructor: AM Bud Black)
Both Course and Instructor Approved
- (CE) Residential Market Analysis and Highest & Best Use – 14 Hours – Online
(Instructor: AM Bud Black)
Both Course and Instructor Approved

CCIM INSTITUTE

Initial Application:

- (CE) Investment Analysis for Commercial Investment Real Estate - 32 Hours - Classroom
(Instructor: William Moss)
Both Course and Instructor Approved

COSBY APPRAISAL SCHOOL

Initial Application:

- (CE) USPAP Update – 7 Hours – Classroom
(Instructor: Melissa Cosby)
Both Course and Instructor Approved

Renewal Applications:

- (LIC) Statistics, Modeling & Finance - 15 Hours – Classroom
(Instructor: Melissa Cosby)
Both Course and Instructor Approved
- (LIC) Residential Report Writing - 15 Hours – Classroom
(Instructor: Melissa Cosby)
Both Course and Instructor Approved
- (LIC) Residential Site Valuation and Cost Approach - 15 Hours – Classroom
(Instructor: Melissa Cosby)
Both Course and Instructor Approved
- (LIC) Mastering Unique and Complex Property Appraisals - 20 Hours – Classroom
(Instructor: Melissa Cosby)
Both Course and Instructor Approved
- (LIC) Market Analysis and Highest & Best Use - 15 Hours – Classroom
(Instructor: Melissa Cosby)
Both Course and Instructor Approved
- (LIC) Basic Appraisal Principles - 30 Hours – Classroom
(Instructor: Melissa Cosby)
Both Course and Instructor Approved
- (LIC) Basic Appraisal Procedures - 30 Hours – Classroom
(Instructor: Melissa Cosby)
Both Course and Instructor Approved
- (CE) Alabama Real Estate Appraisal Law – 3.5 Hours – Classroom
(Instructor: Melissa Cosby)
Both Course and Instructor Approved
- (CE) Relocation Appraisals – 7 Hours – Classroom
(Instructor: Melissa Cosby)
Both Course and Instructor Approved
- (CE) The Inspection Process – 7 Hours – Classroom
(Instructor: Melissa Cosby)
Both Course and Instructor Approved
- (CE) Mastering Real Estate Math – 7 Hours – Classroom
(Instructor: Melissa Cosby)
Both Course and Instructor Approved
- (CE) FHA/VA Appraiser Thriving & Surviving – 7 Hours – Classroom
(Instructor: Melissa Cosby)
Both Course and Instructor Approved

DYNASTY SCHOOL

Initial Applications:

- (LIC) 2010 – 2011 National USPAP - 15 Hours – Online
(Instructor: Robert Abelson)
Both Course and Instructor Approved
- (CE) 2010 – 2011 National USPAP Update - 7 Hours – Online
(Instructor: Robert Abelson)
Both Course and Instructor Approved
- (LIC) Real Estate Finance - 30 Hours – Online
(Instructor: Robert Abelson)
Both Course and Instructor Approved

Renewal Applications:

- (LIC) Real Estate Appraisal - Principles & Procedures - 60 Hours – Online
(Instructor: Robert Abelson)
Both Course and Instructor Approved
- (LIC) Residential Report Writing & Case Studies - 15 Hours – Online
(Instructor: Robert Abelson)
Both Course and Instructor Approved

EQUITY VALUATION PARTNERS

Initial Application:

- (CE) Appraisal Practice in the Current Regulatory Environment – 7 Hours – Classroom
(Instructor: Andrew Watson)
Both Course and Instructor Approved

JUST VALUATION INC.

Renewal Applications:

- (CE) Appraising REO Properties – 7 Hours – Classroom
(Instructor: Robert McKenna)
Both Course and Instructor Approved
- (CE) JVI Appraising Residential REO Properties – 6 Hours – Online
(Instructor: Robert McKenna)
Both Course and Instructor Approved

- (CE) Introduction to HUD REO Appraisals – 12 Hours – Online
(Instructor: Robert McKenna)
Both Course and Instructor Approved

MCKISSOCK LP

Initial Applications:

- (CE) Introduction to Legal Descriptions – 2 Hours – Online
(Instructor: Richard McKissock)
Both Course and Instructor Approved
- (CE) Foundations in Sustainability: “Greening” the Real Estate and Appraisal Industries – 7 Hours – Online
(Instructor: Richard McKissock)
Both Course and Instructor Approved
- (CE) The Nuts and Bolts of Green Building for Appraisers – 3 Hours – Online
(Instructor: Dan Bradley)
Both Course and Instructor Approved
- (CE) Essential Elements of Disclosures and Disclaimers – 5 Hours – Online
(Instructor: Dan Bradley)
Both Course and Instructor Approved
- (CE) Appraising and Analyzing Office Buildings for Mortgage Underwriting – 7 Hours – Online
(Instructor: Bruce Coin)
Both Course and Instructor Approved
- (CE) Appraising and Analyzing Retail Shopping Centers for Mortgage Underwriting – 7 Hours – Online
(Instructor: Bruce Coin)
Both Course and Instructor Approved

Renewal Applications:

- (CE) 2-4 Family Finesse – 7 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (CE) Introduction to Expert Witness Testimony – 7 Hours – Classroom
(Instructor: Steve Vehmeier)
Both Course and Instructor Approved
- (CE) Appraising Apartments: The Basics – 7 Hours – Online
(Instructor: Richard McKissock)
Both Course and Instructor Approved

- (CE) Environmental Pollution & Mold – 2 Hours – Online
(Instructor: Richard McKissock)
Both Course and Instructor Approved
- (CE) Developing & Growing an Appraisal Practice – 10 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (LIC) Residential Appraiser Site Valuation and Cost Approach – 15 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (CE) Income Capitalization – 7 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (CE) Introduction to Expert Witness Testimony – 7 Hours – Online
(Instructor: Richard McKissock)
Both Course and Instructor Approved
- (CE) Current Issues in Appraising – 7 Hours – Online
(Instructor: Richard McKissock)
Both Course and Instructor Approved
- (CE) ERC: Techniques for Relocation Appraisals – 7 Hours – Classroom
(Instructor: Steve Vehmeier)
Both Course and Instructor Approved
- (CE) 2010-2011 National USPAP Update Equivalent – 7 Hours – Online
(Instructor: Daniel Bradley)
Both Course and Instructor Approved
- (CE) 2010-2011 National USPAP Update Equivalent – 7 Hours – Classroom
(Instructor: Tracy Martin)
Both Course and Instructor Approved
- (LIC) 2010-2011 National USPAP Equivalent – 15 Hours – Online
(Instructor: Daniel Bradley)
Both Course and Instructor Approved
- (LIC) Advanced Residential Applications & Case Studies – 15 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (LIC) Residential Market Analysis and Highest & Best Use – 15 Hours –

- Online
(Instructor: Ken Guifoyle)
Both Course and Instructor Approved
- (LIC) Appraisal Subject Matter Electives – 20 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (LIC) Basic Appraisal Principles – 30 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (LIC) Basic Appraisal Procedures – 30 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (CE) Mortgage Fraud: Protect Yourself! – 7 Hours – Online
(Instructor: Daniel Bradley)
Both Course and Instructor Approved
- (CE) Made in America: Appraising Factory Built Housing – 7 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (CE) The Art of the Addenda – 4 Hours – Online
(Instructor: Richard McKissock)
Both Course and Instructor Approved
- (CE) The Cost Approach – 7 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (CE) REO and Short Sale Appraisal Guidelines – 4 Hours – Classroom
(Instructor: Steve Vehmeier)
Both Course and Instructor Approved
- (CE) Mortgage Fraud: Protect Yourself! – 7 Hours – Classroom
(Instructor: Ken Guifoyle)
Both Course and Instructor Approved
- (CE) Fannie Mae Form 1004MC, HVCC & More!! – 7 Hours – Online
(Instructor: Lore DeAstra)
Both Course and Instructor Approved
- (CE) Even Odder: More Oddball Appraisals – 7 Hours – Classroom
(Instructor: Ken Guifoyle)
Both Course and Instructor Approved
- (CE) Residential Report Writing – 7 Hours – Online
(Instructor: Ken Guifoyle)

Both Course and Instructor Approved

- (CE) The Dirty Dozen – 3 Hours – Online
(Instructor: Richard McKissock)
Both Course and Instructor Approved
- (CE) Construction Details & Trends – 7 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (CE) Even Odder: More Oddball Appraisals – 7 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (CE) Environmental Issues for Appraisers – 5 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (LIC) Residential Report Writing and Case Studies – 15 Hours – Online
(Instructor: Richard McKissock)
Both Course and Instructor Approved
- (LIC) Residential Sales Comparison and Income Approaches – 30 Hours – Online
(Instructor: Charles Fisher)
Both Course and Instructor Approved
- (LIC) Statistics, Modeling and Finance – 15 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (CE) Ad Valorem Tax Consultation – 3 Hours – Online
(Instructor: Richard McKissock)
Both Course and Instructor Approved
- (CE) HVCC and the Future of Appraising: Taking Back Our Profession – 4 Hours – Classroom
(Instructor: Steve Vehmeier)
Both Course and Instructor Approved
- (CE) Sales Verification: Principles, Procedures & Case Studies – 7 Hours – Classroom
(Instructor: Steve Vehmeier)
Both Course and Instructor Approved
- (CE) Risky Business: Ways to Minimize Your Liability – 7 Hours – Classroom
(Instructor: Steve Vehmeier)
Both Course and Instructor Approved
- (CE) Risky Business: Ways to Minimize Your Liability – 7 Hours –

- Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (CE) Appraising FHA Today – 7 Hours – Online
(Instructor: Charles Fisher)
Both Course and Instructor Approved
- (CE) The Changing World of FHA Appraising – 7 Hours – Classroom
(Instructor: Steve Vehmeier)
Both Course and Instructor Approved
- (CE) Fair Housing – 4 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (CE) Private Appraisal Assignments – 7 Hours – Online
(Instructor: Charles Fisher)
Both Course and Instructor Approved
- (CE) Sales Verification: Principles, Procedures & Case Studies – 7 Hours – Classroom
(Instructor: Tracy Martin)
Both Course and Instructor Approved
- (CE) How to Analyze & Value Income Properties – 7 Hours – Online
(Instructor: Bruce Coin)
Both Course and Instructor Approved
- (CE) Sales Verification: Principles, Procedures & Case Studies – 7 Hours – Online
(Instructor: Paul Lorenzen)
Both Course and Instructor Approved
- (CE) REO & Foreclosures – 5 Hours – Online
(Instructor: Andrew Leirer)
Both Course and Instructor Approved
- (CE) Land and Site Valuation – 7 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (CE) The Evolution of Finance & the Mortgage Market – 4 Hours – Online
(Instructor: Charles Fisher)
Both Course and Instructor Approved
- (CE) Relocation Appraisal is Different! – 7 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved

The motion carried by unanimous vote.

6.2 There were no disciplinary reports to review at this time.

Ms. Conway discussed with the Board the investigative status charts. Ms. Conway informed the Board 14 new complaints were received since the July 2010 Board meeting, no complaints were dismissed, and 6 complaints were settled, leaving a total of 93 open complaints.

6.2.1 The Board reviewed Probable Cause Report **AB-09-112**: With Mr. Pettey and Mr. Wallis recusing, on motion by Mr. Lundy and second by Mrs. Tisher, the Board voted to accept the Disciplinary Committee's recommendation that probable cause does exist and to set this case for hearing. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-10-0003**: With Mrs. Wood and Mr. Wallis recusing, on motion by Mr. Lundy and second by Mr. Crochen, the Board voted to accept the Disciplinary Committee's recommendation that probable cause does not exist and to dismiss this case. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-10-0004**: With Mr. Lambert and Mr. Wallis recusing, on motion by Mr. Mallory and second by Mr. Lundy, the Board voted to accept the Disciplinary Committee's recommendation that probable cause does exist and to issue a Letter of Warning. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-10-0007**: With Mr. Lundy and Mr. Wallis recusing, on motion by Mrs. Wood and second by Mrs. Tisher, the Board voted to accept the Disciplinary Committee's recommendation that probable cause does exist and to set this case for hearing. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-10-0008**: With Mr. Wallis recusing, on motion by Mr. Crochen and second by Mrs. Wood, the Board voted to accept the Disciplinary Committee's recommendation that probable cause does not exist and to dismiss this case. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-10-0012 companion case to AB-10-0013**: With Mr. Lundy recusing, on motion by Mrs. Wood and second by Mr. Wallis, the Board voted to accept the Disciplinary Committee's recommendation that probable cause does exist and to set this case for hearing. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-10-0013 companion case to AB-10-0012**: With Mr. Lundy recusing, on motion by Mrs. Wood and second by Mr. Wallis, the Board voted to accept the Disciplinary Committee's recommendation that probable cause does exist and to set this case for hearing. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-10-0026**: With Mrs. Wood recusing, on motion by Mr. Lundy and second by Mr. Crochen, the Board voted to accept the Disciplinary Committee's recommendation that probable cause does not exist and to dismiss this case. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-10-0028**: With Mr. Lambert recusing, on motion by Mr. Lundy and second by Mr. Crochen, the Board voted to accept the Disciplinary Committee's recommendation that probable cause does not exist and to dismiss this case. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-10-0040**: With Mr. Lambert recusing, on motion by Mr. Lundy and second by Mr. Crochen, the Board voted to accept the Disciplinary Committee's recommendation that probable cause does not exist and to dismiss this case. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-10-0043 companion case to AB-10-0044**: With Mr. Lambert recusing, on motion by Mr. Lundy and second by Mr. Crochen, the Board voted to accept the Disciplinary Committee's recommendation that probable cause does not exist and to dismiss this case. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-10-0044 companion case to AB-10-0043**: With Mr. Lambert recusing, on motion by Mr. Lundy and second by Mr. Crochen, the Board voted to accept the Disciplinary Committee's recommendation that probable cause does not exist and to dismiss this case. Motion carried by unanimous vote.

6.2.2 The Board reviewed Consent Settlement Order on **AB-09-37, AB-09-39 and AB-09-41**. With Mr. Pettey and Mr. Lambert recusing, on motion by Mr. Lundy and second by Mr. Wallis, the Board voted to approve this Consent Settlement Order. Motion carried by unanimous vote.

The Board reviewed Consent Settlement Order on **AB-09-68 and AB-09-70**. With Mrs. Wood, Mr. Lambert and Mr. Pettey recusing, on motion by Mr. Lundy and second by Mr. Mallory, the Board voted to approve this Consent Settlement Order. Motion carried by unanimous vote.

The Board reviewed Consent Settlement Order on **AB-09-85**. With Mrs. Wood, Mr. Pettey and Mr. Lundy recusing, Mr. Wallis moved to approve this Consent Settlement Order. Mr. Lambert seconded the motion.

After discussion by the Board, with Mrs. Wood, Mr. Pettey and Mr. Lundy recusing, on motion by Mr. Wallis and second by Mr. Lambert, the Board voted not to approve the Consent Settlement Order on **AB-09-85** and gave Ms. Conway the authority to renegotiate the CSO. Motion carried by unanimous vote.

The Board reviewed Consent Settlement Order on **AB-08-121 and AB-**

08-155. With Mr. Lundy recusing, on motion by Mr. Wallis and second by Mr. Mallory, the Board voted to approve this Consent Settlement Order. Motion carried by unanimous vote.

The Board reviewed Consent Settlement Order on **AB-08-154.** With Mr. Lundy recusing, Mr. Mallory moved to accept this Consent Settlement Order as written. Mr. Wallis seconded the motion.

After discussion by the Board, with Mr. Lundy recusing, Mr. Wallis moved to amend his original motion approving the Consent Settlement Order on **AB-08-154** to require that the Licensee complete all education required under the Consent Settlement Order prior to applying for approval to upgrade his license and to approve the Consent Settlement Order as amended. Mr. Crochen seconded the motion. Motion carried by unanimous vote.

On motion by Mr. Lundy and second by Mr. Pettey, the Board voted to have the Licensees disciplinary histories sent to Board Members with Consent Settlement Orders. Motion carried by unanimous vote.

6.3 The following reciprocal license was issued since last meeting: Lee Green (R)(MS).

7.0 The Temporary Permit report was provided to the Board for their information.

8.0 Mr. Pettey discussed a letter from the Ms. Darby Forrester, State Personnel, which explains that due to the Finance Director's freeze on merit raises; the Board's request for an annual increase for Mrs. Brooks cannot be processed.

Mrs. Brooks included, for Board information, a Renewal Report as of September 14, 2010. Mrs. Brooks informed the Board that as of this date, 702 of the Licensees have renewed of which 616 or 88% were online renewals

Mrs. Brooks discussed an email from Mrs. Kristi Klamet, Regulatory Policy Manager, Appraisal Subcommittee, regarding the Washington Registry Fee increase from \$25 to \$40.

9.0 Mr. Wallis discussed the experience points determination request from Mr. Harvey Nobles, and the appraisal of the Highland Ridge Subdivision that he and Mr. Pettey reviewed. On motion by Mr. Lambert and second by Mr. Crochen, the Board voted to grant Mr. Nobles 10 points for the Highland Ridge Subdivision appraisal. Motion carried by unanimous vote.

On motion by Mr. Wallis and second by Mr. Lundy, the Board voted to amend the Experience Points Handbook to include a category for Subdivision analysis of single family residential lots to grant 10 points for appraisals including all 3 approaches; 6 points for appraisals including 2 or less approaches; and 4 points for appraisals of 8 or less sublots.

Motion carried by unanimous vote.

10.0 Mrs. Wood discussed the feasibility of taking seasonal photos for appraisals. Mrs. Brooks asked Mrs. Wood to write an article for the next newsletter.

11.0 At 10:35 a.m., on motion by Mr. Lundy and second by Mr. Lambert, the Board voted to adjourn. Motion carried by unanimous vote. The Board's tentative meeting schedule for the remainder of 2010 will be November 18, 2010 at 8:15 a.m. at the RSA Union Building, 100 N. Union Street, 3rd Floor Conference Room, Montgomery, Alabama.

Sincerely,

Carolyn Greene
Executive Secretary

APPROVED: _____
Chris Pettey, Chairman