

The APPRAISER

Bulletin



Volume 11 No. 1

A Publication of the Alabama Real Estate Appraisers Board

Spring 2007

APPRAISER LICENSE STATISTICS

Licenseses	No.
Certified General	488
Certified Residential	615
Licensed Real	166
State Registered	28
Trainee	349
Totals as of 2/8/07	1,646
Total Approved Mentors	296

LICENSE RENEWAL

Annual license renewal post cards will be mailed to all licensees the first week in August 2007 for the licensure year, which begins 10-1-08. The colored renewal forms will not be mailed as we encourage all licensees to renew online. Blank renewal forms can also be obtained from our website at www.reab.state.al.us after August 1, 2007. All renewals should be submitted online or by mail to reach the Board office no later than September 30, 2007 to keep your license valid and avoid payment of late fees. September 30 postmarks will be honored.

Allow one week for the renewal process if received at the Board by August 30, 2007, two weeks if received between that date and September 16, 2007 and three weeks if received later. Your current license certificate reflects an expiration date of September 30, 2007. You will receive a new certificate with expiration date of September 30, 2009.

Continuing education will be due with this license fee renewal. As before, 28 hours of continuing education will be required since October 1, 2005. A minimum of 7 of the 28 hours must be the National USPAP Update. Also, if you are a Trainee or Mentor you must have taken the Trainee/Mentor Orientation since October 1, 2005 in order to renew your license.

BOARD NAMES NEW INVESTIGATOR

Sam Davis has been hired as Investigator by the Alabama Real Estate Appraisers Board. Sam comes to us after retiring from Jefferson County where he was Division Head over the Right of Way Division. While with Jefferson County he oversaw acquisition of all real property that was acquired by Jefferson County. Sam is a licensed Certified General Real Property Appraiser and has over 32 years experience in fee appraisal, right of way appraisal and mass appraisal. If you need to contact Sam please e-mail him at sam.davis@reab.alabama.gov

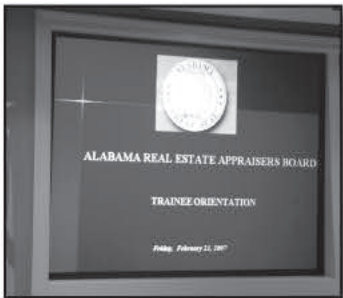


MEET THE BOARD STAFF

Sitting L to R: Carolyn Greene, Executive Secretary, Lisa Brooks, Executive Director, and Karen Harlow, Paralegal. Standing: Sam Davis, Investigator, North Alabama, Neva Conway, Legal Counsel, Joe Dixon, Investigator, South Alabama, Deborah Brown, ASA II, Jim Coker, Accountant.

MANDATORY TRAINEE/MENTOR ORIENTATION REMINDER

Please be reminded that if you have a Trainee Real Property Appraiser license or you are an approved Mentor you cannot renew your license for the two-year certificate cycle beginning October 1, 2007 without the Mandatory Trainee/Mentor Orientation. These orientations will be offered twice in each Congressional District before September 30, 2007.



Make up orientations will be offered in Montgomery, Alabama before the September deadline. Registration forms will be mailed in advance to all licensees.



CALENDAR

The Alabama Real Estate Appraisers Board normally meets on the third Friday of each month. If committee meetings are scheduled they will be held on the Thursday afternoon before the meeting on Friday.

If a disciplinary hearing is scheduled the regular meeting is typically scheduled on Friday and the hearing is scheduled on Thursday. Meeting notices are now published in advance on the Secretary of State's website at www.sos.state.al.us/aloma/.

Continuing education credits are available for Board meeting attendance. For attending a one-day meeting in its entirety 2.5 CE hours will be awarded up to a maximum of five (5) hours per year.

Most meetings and all disciplinary hearings are held at the Board offices in Montgomery. However, when scheduling permits we rotate the meeting sites several times a year to various parts of the State. Appraisers in the District where remote meetings will be held are individually notified at least two weeks in advance.

All licensees are urged to attend Board meetings. When you plan to attend a meeting please call the Board office in advance to confirm the particulars of time and location.

TENTATIVE MEETING SCHEDULE

January 19, 2007

March 16, 2007

May 18, 2007

July 20, 2007

September 21, 2007

November 16, 2007

NEW EDUCATION APPROVAL PROCESS

According to §34-27A-5(b)(13) of the Alabama Real Estate Appraisers Act and proposed Administrative Rule 780-X-5.02 there will be an addition to the requirements associated with applications for approval of Licensure and Continuing Education courses as of August 31, 2007. All Education Providers will be required to include with the submission of Licensure and Continuing Education course applications AQB course approval certificates verifying that each course meets the 2008 AQB core curriculum. For information on the 2008 AQB core curriculum and Course Approval Program (CAP) please visit the Appraisal Foundation's website at www.appraisalfoundation.org.

Also, according to Administrative Rule 780-X-6, course providers upon application must provide proof they have post-secondary licensure or proof of exemption. Please contact the Alabama Department of Postsecondary Education at (334) 242-2912.

This information must be submitted for courses which are already approved by August 31, 2007 for approval to remain in effect.

LICENSURE EDUCATION

REMEMBER when upgrading your license to another classification you **MUST** use approved LICENSURE Appraisal education. Continuing education cannot be used when upgrading to another classification.

SPONSOR AND COURSE

OCTOBER 1, 2006 – SEPTEMBER 30, 2008

APPROVED LICENSURE COURSE

AAREA, AL. ASSOC OF R. E. APPRS **Everett S. Brooks, Jr.** **(888) 228-7760**

2006 Natl. USPAP (15)
2006 Natl. USPAP **(Online)**(15)
Basic Appraisal **(Online)**(60)
Fundamentals of Real Estate Appraisal (45)
General Application (15)
Intro. to the Income Approach (15)
Intro. to Sales Comparison Approach (15)
Residential Report Writing & Case Studies **(Online)**(15)

AMHI, AL MANUFACTURED HSG. **INSTITUTE** **Sherry Norris** **(334) 244-7828**

Real Property Manufactured Housing (22)

ASFMRA, THE AMERICAN SOCIETY **OF FARM MGRS & RURAL APPSERS** **Deanna Helfer** **(303) 758-3513**

2006 Natl. USPAP (A-12 II)(15)
Highest & Best Use (A-29)(16)

APPRAISAL INSTITUTE - CHICAGO **Magdalene Vasquez** **(303) 758-3513**

2006 Natl. USPAP Equivalent **(Online)**(15)
2006 Natl. USPAP (15)
Advanced Residential Applications & Case Studies, Part I (15)
Advanced Residential Report Writing, Part II (30)
Basic Appraisal Principles (30)
Basic Appraisal Procedures (30)
General Appraiser Income Approach, Part I (30)
General Appraiser Income Approach, Part II (30)
General Appraiser Sales Comparison Approach (30)
General Market Analysis & Highest & Best Use (30)
Course 310-Basic Income Capitalization (39)
Course 320-Gen. Applics (40)
Course 330-Apartment Appsal: Concepts & Applics. **(Online)**(16)
Course 330-Apartment Appsal: Concepts & Applics. (16)
Course 510-Advanced Income Capitalization (40)
Course 520-Highest & Best Use & Market Analysis (40)
Course 530-Advanced Sales Comparison & Cost Approaches (40)

Course 540-Report Writing & Valuation Analysis (40)
Course 550-Advanced Applics (40)
Course 600-Income Valuation Of Small, Mixed-Use Properties (16)
Course 610-Alternative Uses & Cost Valuation of Small, Mixed-Use Properties (16)
Course 620-Sales Comp. Valuation of Small, Mixed-Use Properties (16)
Course 700-Appraiser as an Expert Witness: Prep. & Testimony (16)
Course 705-Litigation Appsnsg: Specialized Topics & App. (16)
Course 710-Condemnation Appsnsg: Basic Principles & App. (16)
Course 720-Condemnation Appsnsg: Advanced Topics & App. (16)
Course 810-Computer Enhanced Cash Flow Modeling (16)
R. E. Finance, Statistics & Valuation Modeling (15)
Residential Market Analysis & Highest & Best Use (15)
Residential Report Writing & Case Studies (15)
Residential Sales Comparison & Income Approaches (30)
Residential Site Valuation & Cost Approach (15)
Uniform Appraisal Standards for Federal Land Acquisitions (16)

CAREER WEBSCHOOL

Candi Fails
(800) 532-7649
www.careerwebschool.com

2006 Natl. USPAP **(Online)**(15)
60-hour Qualifying Course **(Online)**(60)
An FHA Single Family Appsal **(Online)**(15)
Basic Appraisal **(Online)**(60)
Basic Appraisal & Reports **(Online)**(75)
Basic Appraisal Principles **(Online)**(30)
Basic Appraisal Procedures **(Online)**(30)
Residential Appraiser Site Valuation & Cost Approach **(Online)**(15)
Residential Market Analysis & Highest & Best Use **(Online)**(15)
Residential Report Writing & Case Studies **(Online)**(15)

COSBY APPSAL SERVICE, INC.

Melissa Cosby
(205) 824-6063

2006 Natl. USPAP (15)
Basic Appraisal Principles (32)
Basic Appraisal Procedures (32)
Residential Report Writing (15)

DYNASTY INSTITUTE, INC.

Jerry Fung
(800) 888-8827

R.E. Appraisal-Basic Principles & Procedures (60)

**FAULKNER STATE COMM.
COLLEGE**

**Borden Morrow
(215) 990-0420**

Appraisal Certification I & II (60)

FOUNDATION OF RE APPRAISERS

**Ross Acheson
(714) 935-1161**

2006 Natl. USPAP (Online)(15)

**IRWA, INTNATL RIGHT OF WAY
ASSOC.**

**Judy Jones
(334) 271-3200**

Course 100-Principles of Land Acquisition (32)
Course 200-Principles of R.E. Negotiation (16)
Course 400-Principles of R.E. Appsal (16)
Course 401- The Appsal of Partial
Acquisitions (40)

MCKISSOCK APPSAL SCHOOL

**Kym McKissock
(800) 328-2008**

2006 Natl. USPAP (15)
2006 Natl. USPAP Equivalent (Online)(15)
Residential Sales & Income Approaches (30)

SHOALS SCHOOL OF BUSINESS

**David McFall
(256) 764-7007**

Appraisal of Real Estate (60)

**APPROVED CONTINUING
EDUCATION COURSES**

AREA, AL. ASSOC OF R. E. APPRS

**Everett S. Brooks
(888) 228-7760**

2006 Natl. USPAP Update (7)
2006 Natl. USPAP Update (Online)(7)
Review of the Cost Approach (5)
Review of the Income Approach (3.5)
Review of the Sales Comparison Approach (5)
Understanding ANSI Standard Z765-2003 (2)
Understanding the Hewlett-Packard
Calculator (3.5)
USPAP FAQ's (7)

**AMHI, AL MANUFACTURED HSNG.
INSTITUTE**

**Sherry Norris
(334) 244-7828**

Real Property Manufactured Hsg. (21)

ALLIED BUSINESS SCHOOLS, INC.

**Kelli Coleman
(800) 542-5543**

2006 Natl. USPAP Update (Online)(7)
Appraiser's Guide to Property
Management (Online)(15)
Appraiser's Guide to R.E. Law (Online)(15)
Appraiser's Guide to R.E. Principles (Online)(15)

**ASFMRA, THE AMERICAN SOC OF
FARM MGRS & RURAL APPSERS**

**Deanna Helfer
(303) 758-3513**

2006 Natl. USPAP course (A-12III) (7)
Appraising Agricultural Land In Transition (8)

**APPRAISAL INSTITUTE - CHICAGO
Magdalene Vasquez Chicago, IL
(312) 335-4236**

2006 Natl. USPAP Equivalent (Online)(7)
2006 Natl. USPAP Update (7)
Analyzing Distressed R.E. (Online)(4)
Analyzing Operating Expenses (Online)(7)
Appraisal of Nursing Facilities (Online)(9)
Appraising from Blueprints & Specs. (Online)(7)
Appraisal Consulting: A Solutions Approach for
Prof. (7)
Appraising Mfg. Housing (Online)(7)
Appraising Mfg. Housing (7)
Appraising the Tough One (7)
Business Practices & Ethics (Online)(8)
Business Practices & Ethics (8)
Condominiums, Co-Ops & PUDs (7)
Evaluating Commercial Construction (16)
FHA & the New Residential Appraisal
Forms (7)
Forecasting Revenue (7)
General Demonstration Appraisal Report
Writing Seminar (7)
Internet Search Strategies for R.E.
Appraisers (Online)(7)
Intro. to GIS Applications for R.E.
Appraisal (Online)(7)
Intro. to Income Capitalization (7)
Liability Management for Residential
Appraisers (7)
Office Building Valuation: A Contemporary
Perspective (7)
Opportunities for Appraiser-Consultants
Under the Brownfields Act of 2002 (7)
Professional's Guide to the Fannie Mae 2-4
Unit Form 1025 (Online)(10)
Quality Assurance in Residential Appraisals (7)
R.E. Finance, Value, & Investment
Performance (7)
Residential Demonstrations Appraisal Report
Writing Seminar (7)
Residential Design & Functional Utility
(Online)(7)
Residential Property Construction &
Inspection (Online)(7)
Reviewing Residential Appraisal Reports (7)
Small Hotel/Motel Valuation (Online)(7)
Subdivision Valuation: A Comprehensive
Guide to Valuing Improved Sub-
divisions (7)
Scope of Work (7)

The FHA & the Appraisal Process (Online)(7)
The Professional's Guide to the URAR (7)
Uniform Appraisal Standards for Federal
Land Acquisitions (7)
Using Your HP12C Financial Calculator
(Online)(7)
Valuation of Detrimental Conditions in
R.E. (Online)(7)
What Clients Would Like Appraisers to Know:
How to Meet Their Expectations (7)

CAREER WEBSCHOOL

**Candi Fails
800-532-7649
www.careerwebschool.com**

2006 Natl. USPAP Update (Online)(7)
A URAR Form Review (Online)(7)
An FHA Single Family Appraisal (Online)
(14)
Appraisal Methods (Online)(14)
Overview of Appsal Process (Online)(14)
Residential Report Writing & Case
Studies (Online)(14)

CLE INTERNATIONAL

**Mark Rackley
(303) 377-6600**

Alabama Eminent Domain (13)

COSBY APPRAISAL SVCS, INC.

**Melissa Cosby Birmingham
(205) 824-6063**

2006 Natl. USPAP & Law (8)
The Inspection Process (6)

DYNASTY SCHOOL

**Jerry Fung
(800) 888-8827**

2006 Nat'l USPAP Update (On-line)(7)
Real Estate Appraisal (Online)(21)

ERC, EMPLOYEE RELOCATIONS

**COUNCIL
Nicole Grant
(205) 857-0857**

The Relocation Appraisal Training Program
(Online)(6)

FAULKNER STATE COM. COLLEGE

**Borden Morrow
(251) 990-0420**

2006 National USPAP Update (7)
Manufactured Housing Seminar (7)
URAR (7)
Review Appraising (7)

FOUNDATION OF R. E. APPSERS

**Ross Acheson
(714) 935-1161**

2006 National USPAP Update (Online)(7)
Advanced Issues in Appraising (Online)(20)

IRWA, INTNATL ROW ASSOC.

Judy Ham Montgomery
(334) 271-3200

- Course 103-Ethics & the ROW Profession (8)
- Course 104-Standards of Practice for the ROW Profession (8)
- Course 214-Skills of Expert Testimony (8)
- Course 403-Easement Valuation (8)
- Course 406B-7 hour Natl. USPAP (7)
- Course 802-Legal Aspects of Easements (8)
- Course 900-Principles of R.E. Engineering (16)
- Course 901-Engineering Plan Development & App. (8)
- Course 902-Property Descriptions (8)

JVI

Daisy M. Melendez
(407) 531-5333

- Appsgng REO Properties (7)

MCKISSOCK APPRAISAL SCHOOL

Kym McKissock
(800) 328-2008

- 2006 Natl. USPAP Update Equivalent (7) **(Virtual Classroom)**
- 2006 Natl. USPAP Update (Foundation's Course)(7)
- Appraising FHA Today (7)**(Virtual Classroom)**
- Appraising FHA Today (7)
- Appraising R.E. Owned (REO) & Foreclosure (7)
- Appraisal Review (7)

- Appraising for the Secondary Market: Getting Along with Fannie & Freddie (7)**(Virtual Classroom)**
- Appraising for the Secondary Market: Getting Along with Fannie & Freddie (7)
- Appraising Historic Homes (4)**(Virtual Classroom)**
- Appraising the Oddball (7)**(Virtual Classroom)**
- Appraising the Oddball: Nonconforming & Difficult Properties (7)
- Appraisal Trends (7)**(Virtual Classroom)**
- Appraising Trends (7)
- Construction Details & Trends (7)**(Virtual Classroom)**
- Developing & Growing an Appraisal Practice (10) **(Virtual Classroom)**
- Disclosures & Disclaimers (7)**(Virtual Classroom)**
- Disclosures & Disclaimers (7)
- Environmental Pollution & Mold (2)**(Virtual Classroom)**
- FHA Exam Prep (2006) **(Online)**(7)
- Fair Housing **(Virtual Classroom)**(4)
- Income Capitalization **(Virtual Classroom)**(7)
- Made in America: Appraising Factory Built Hsing **(Virtual Classroom)**(7)
- Made In America: Appraising Factory Built Hsing (7)
- Private Appraisal Assignments: What to Do-What Not to Do (7)
- Relocation Appraisal is Different **(Virtual Classroom)**(7)
- Relocation Appraising is Different (7)
- Scope of Work (7)
- Technology for Today's Appraiser **(Virtual Classroom)**(5)
- The Cost Approach **(Virtual Classroom)**(7)
- The Cost Approach (7)

NAIFA

Christina Harbrecht
(312) 527-6736

- 19.1 An Appraisers Guide to Environmental Issues (7)
- 16.2 The Appraisal of Foreclosure Properties (7)

REAE, REAL ESTATE APPRAISAL EDUCATION

Donna Greene
(334) 315-5102/5103 - www.reae.net

- 2006 Natl. USPAP update (7)
- Can I Really Do That? (7)

THE CE GROUP

Richard Maloy
(205) 520-9773

- 2006 Natl. USPAP Update (7)
- Commercial Structures (4)
- Square Footage-Method for Calculating: ANSI Z765-2003 (4)
- Red Flags – Property Inspection Guide (3)
- Moisture Intrusion, Progression of Damages & Valuation (7)

VAN EDUCATION CENTER

Marc Preo
(800) 455-8348

- 2006 Natl. USPAP Update (7)**(Online)**



2008 EDUCATION CRITERIA CHANGES

As most of you already know on February 20, 2004 the Appraiser Qualifications Board of the Appraisal Foundation formally adopted changes to the Real Property Appraiser Qualification Criteria that will become effective on January 1, 2008. These changes represent the minimum national requirements that each state must implement for individuals applying for a real estate appraiser license or certification as of January 1, 2008. The changes include increased required education, which is summarized as follows:

Category	Current Requirements ¹	1/1/08 Requirements ^{1,2}	1/1/08 College-Level Course Requirements ³
Licensed	90 hours	150 hours	None
Certified Residential	120 hours	200 hours	<p>Twenty-one (21) semester credit hours covering the following subject matter courses: English Composition; Principles of Economics (Micro or Macro); Finance; Algebra, Geometry or higher mathematics; Statistics; Introduction to Computers-Word Processing/Spreadsheets; and Business or Real Estate Law.</p> <p>In lieu of the required courses, an Associate degree will qualify.</p>
Certified General	180 hours	300 hours	<p>Thirty (30) semester credit hours covering the following subject matter course; English Composition; Micro Economics; Macro Economics; Finance; Algebra, Geometry or higher mathematics; Statistics; Introduction to Computers-Word Processing/Spreadsheets; Business or Real Estate Law; and two (2) elective courses in accounting, geography; ag-economics; business management; or real estate.</p> <p>In lieu of the required courses, a Bachelors degree will qualify.</p>

¹ Hours required include completion of the 15-hour National USPAP Course (or its equivalent).

² Hours required include specific coverage of multiple topics – please see the Real Property Appraiser Qualification criteria for details.

³ College-level courses and degrees must be obtained from an accredited college or university.

Source: The Appraisal Foundation

The full text of the new education criteria can be accessed on the Foundation website at www.appraisalfoundation.org

No changes are involved in the education for the Trainee Real Property Appraiser classification or the Alabama classification of State Registered Real Property Appraiser.

After many months of thought and discussion the Alabama Real Estate Appraisers Board voted at the September 23, 2005 Board meeting to adopt a variation of the AQB Segmented scenario. Applicants whose education and experience meet the current criteria may apply for a license through December 31, 2007. Applicants whose education and experience do not meet the current criteria as of January 1, 2008 must satisfy the education and experience requirements set out in the 2008 appraiser criteria. This is more flexible than the Firm Date scenario but less flexible than the AQB Segmented scenario. This manner of implementing the new criteria integrates the current Alabama application process more efficiently. **Therefore, the official position of the Board is adoption of the Segmented Scenario.**

Please also note a new license examination developed by The Appraisal Foundation will replace the examinations currently in use by Alabama. The new examination will be designed to test the knowledge of candidates who have met the education criteria in effect on January 1, 2008. **It will be the responsibility of the candidate to assure that he or she has adequate education to successfully complete the examination.**

For additional information on the required core curriculum effective January 1, 2008 visit www.appraisalfoundation.org.

THE FOLLOWING IS THE REQUIRED CORE CURRICULUM EFFECTIVE JANUARY 1, 2008.

THESE COURSES WILL BE REQUIRED IN ADDITION TO THE COLLEGE COURSES:

Trainee Real Property Appraiser Classification:

Basic Appraisal Principles	30 Hours
Basic Appraisal Procedures	30 Hours
The 15-Hour National USPAP course or its equivalent	15 Hours

Trainee Education Requirements 75 Hours

Licensed Real Property Appraiser Classification:

Basic Appraisal Principles	30 Hours
Basic Appraisal Procedures	30 Hours
The 15-Hour National USPAP course or its equivalent	15 Hours
Residential Market Analysis and Highest and Best Use	15 Hours
Residential Appraiser Site Valuation and Cost Approach	15 Hours
Residential Sales Comparison and Income Approaches	30 Hours
Residential Report Writing and Case Studies	15 Hours

Licensed Education Requirements 150 Hours

Certified Residential Real Property Appraiser Classification:

Basic Appraisal Principles	30 Hours
Basic Appraisal Procedures	30 Hours
The 15-Hour National USPAP course or its equivalent	15 Hours
Residential Market Analysis and Highest and Best Use	15 Hours
Residential Appraiser Site Valuation and Cost Approach	15 Hours
Residential Sales Comparison and Income Approaches	30 Hours
Residential Report Writing and Case Studies	15 Hours
Statistics, Modeling and Finance	15 Hours
Advanced Residential Applications and Case Studies	15 Hours
Appraisal Subject Matter Electives	20 Hours

(May include hours over minimum shown above in other modules)

Certified Residential Education Requirements 200 Hours

Certified General Real Property Appraiser Classification:

Basic Appraisal Principles	30 Hours
Basic Appraisal Procedures	30 Hours
The 15-Hour National USPAP course or its equivalent	15 Hours
General Appraiser Market Analysis and Highest and Best Use	30 Hours
Statistics, Modeling and Finance	15 Hours
General Appraiser Sales Comparison Approach	30 Hours
General Appraiser Site Valuation and Cost Approach	30 Hours
General Appraiser Income Approach	60 Hours
General Appraiser Report Writing and Case Studies	30 Hours
Appraisal Subject Matter Electives	30 Hours

(May include hours over minimum shown above in other modules)

Certified General Education Requirements 300 Hours

***WHEN MOVING FROM ONE LICENSE CLASSIFICATION TO ANOTHER
COURSES DO NOT NEED TO BE REPEATED.***

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5th Congressional District

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6th Congressional District

Frederick C. Crochen

7th Congressional District

Leston Stallworth

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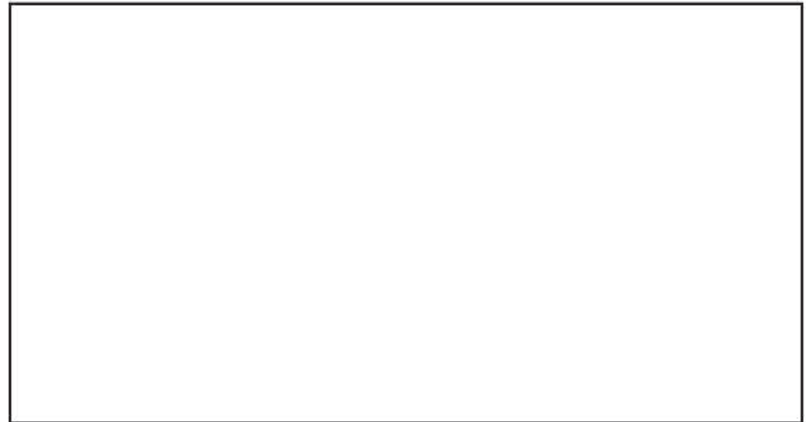
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State At Large

Lisa Brooks

Executive Director

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CHANGE OF ADDRESS FORM

In accordance with the Code of Alabama, 1975, §34-27A-16, which requires **IMMEDIATE** written notification to the Board of changes in business and resident addresses, **PLEASE CHANGE MY ADDRESS TO:**

Business: (Preferred Mailing) _____

Telephone No.: _____

Signed: _____

Date: _____

Home: (Preferred Mailing) _____

Telephone No.: _____

License Number: _____

IMPORTANT E-MAIL ADDRESS NOTICE

In the very near future the Board office will be sending newsletters, board notices, and other important correspondence via e-mail. It is extremely important that we have correct e-mail addresses for all appraisers to assure all information is received in a timely manner.

Please submit your correct e-mail address to Carolyn Greene, Executive Secretary by April 30, 2007. You can e-mail this information to Mrs. Greene at Carolyn.greene@reab.alabama.gov.