

## North Texas Chapter Luncheon Meeting

**TUESDAY, September 9, 2008**

Bill Garber, Appraisal Institute, Director, Government and External Relations  
will present:

### **Appraisal Independence: What Do HVCC and Reg. Z Mean to Me?**

**Location:**

Prestonwood Country Club, 15909 Preston Road, Dallas, TX, 75248

**Schedule:**

Appraisal Institute Board of Directors Meeting – 9:30 to 11:15 a.m.  
Lunch Meeting - 11:30 a.m. to 1:30 p.m.

**Continuing Education:**

Appraisal Institute–2 hours approved; TALCB–2 hours accepted

**Fees:**

**Appraisal Institute Members:**

\$20.00 Reservations by Monday, September 8  
\$25.00 Reservations/Walkins after Monday, September 8

**Appraisal Institute Nonmembers:**

\$25.00 Reservations by Monday, September 8  
\$30.00 Reservations/Walkins after Monday, September 8

**Cancellations/No Shows** – Full refund less a \$5.00 processing fee

*No shows will be billed. North Texas Chapter Members may attend the program free of charge if they do not eat a meal or apply for continuing education credit.*

**Program:**

The program will address details regarding the Home Valuation Code of Conduct and the Truth in Lending Act. Information about the impact of the legislation on appraisers will also be discussed.

**Registration:**

**PREFERRED REGISTRATION (payments by credit card)** – Online at [www.appraisalinstitute.org/education/northtexas.aspx](http://www.appraisalinstitute.org/education/northtexas.aspx)

**Alternate Registration (payments by cash or check)** – Complete the enclosed registration form and submit it to the Chapter office.

**Registration Deadline is Monday, September 8**

# TUESDAY, SEPTEMBER 9, 2008 MEETING REGISTRATION FORM

## Chapter Luncheon Meeting

Registration Deadline is Monday, September 8

Preferred Registration (credit card) - Online at [www.appraisalinstitute.org/education/northtexas.aspx](http://www.appraisalinstitute.org/education/northtexas.aspx)

Alternate Registration (check) - Complete the form below and submit it to the Chapter office:

Email: [ainorthtexas@sbcglobal.net](mailto:ainorthtexas@sbcglobal.net); Fax: 972-239-6857; Mail: P. O. Box 801807, Dallas, TX 75380-1807

Check your membership category(ies)

MAI  SRPA  SRA  General Associate  Residential Associate  Affiliate  Nonmember  Prospective New Member

NAME \_\_\_\_\_ EMAIL \_\_\_\_\_  
LAST FIRST MIDDLE

APPRAISAL INSTITUTE MEMBER # \_\_\_\_\_ Appraiser State (s) & Number(s) \_\_\_\_\_

COMPANY \_\_\_\_\_ ADDRESS \_\_\_\_\_

BUSINESS PHONE \_\_\_\_\_ HOME PHONE \_\_\_\_\_ FAX \_\_\_\_\_

FEE:

	By Monday, Sept. 8	Walkins (After Sept. 8)
Appraisal Institute Members	\$20.00	\$25.00
Nonmembers	\$25.00	\$30.00

CANCELLATIONS/NO SHOWS - Full refund less a \$5.00 processing fee.

### METHOD OF PAYMENT

Check (payable to Appraisal Institute, North Texas Chapter)  Visa  MasterCard  Am. Express

Amount Enclosed or to Charge \$ \_\_\_\_\_

Card No. \_\_\_\_\_ Exp Date \_\_\_\_\_

Cardholder's Printed Name \_\_\_\_\_ Signature \_\_\_\_\_

Cardholder's Billing Address, Street or PO Box \_\_\_\_\_ Zip \_\_\_\_\_

***Not a Member of the Appraisal Institute?***

Join today at <http://www.appraisalinstitute.org/join>  
and start enjoying all the benefits that membership can offer.

## Congratulations New Member

Congratulations to Mark Lowery, MAI  
On the awarding of the MAI designation!

## Mark Your Calendar! 2008 Chapter Meeting Dates

The following are the remaining North Texas Chapter 2008 meeting dates. Please note that the meetings are scheduled on the second TUESDAY of the month, and will be held at Prestonwood Country Club, located at 15909 Preston Road in Dallas.

September 9  
October 14  
November 11

The Holiday party and Installation Banquet will be held at Prestonwood Country Club on Tuesday, December 9.

## Did You Know... Membership Benefits

### FREE 7-Hour National USPAP Update Course

Members of the North Texas Chapter can attend the Chapter's October 2 7-Hour National USPAP Course free! This benefit applies to North Texas Chapter members only, and represents a \$155.00 value!

Register online with a credit card at  
[www.appraisalinstitute.org/education/northtexas.aspx](http://www.appraisalinstitute.org/education/northtexas.aspx).

If paying by check, contact the Chapter office for a registration form.

**The North Texas Chapter's 2008  
Education Schedule is posted on  
the Chapter web site at  
[www.ainorthtexas.org/education2/](http://www.ainorthtexas.org/education2/)**

## Bank Regulators Elevate Preemption Threat of Home Valuation Code of Conduct

Four of the five federal bank regulators have called for the withdrawal of the Home Valuation Code of Conduct and the Home Valuation Protection Program and Cooperation Agreements saying they could "unnecessarily undermine the safe and sound extension of mortgage credit, reduce the availability of mortgage credit to many consumers, and ultimately lead to less reliability and accuracy in real estate appraisals." The agreements, entered into by the New York Attorney General, Fannie Mae, Freddie Mac and the Office of Federal Housing Enterprise Oversight, require mortgage lenders seeking to sell single-family mortgage loans to the GSEs to adopt the HVCC and to comply with certain practices imposed by the Code. In a joint letter, the Office of the Comptroller of the Currency, Board of Governors of the Federal Reserve System, Office of Thrift Supervision, and National Credit Union Administration cited concerns of insufficient information collection and analysis and the fact that the Agencies' rules already address the issues of appraiser independence and protection from coercion.

Writing separately, the Federal Deposit Insurance Corporation echoed those concerns stating that the Financial Institutions Reform, Recovery and Enforcement Act of 1989 and the Uniform Standards of Professional Appraisal Practice "promote effective appraisal processes for mortgage underwriting and can be enforced by the federal banking agencies if institutions fail to comply."

The FDIC said that the Code and Agreements "would overlay this long-standing set of federal regulations and professional appraiser practice" potentially with "unintended costs and consequences." Specifically, since both bank-affiliated and independent appraisal firms can be subject to undue influence, according to the FDIC, "it is not clear that forcing business along rigid organizational demarcations is more suitable."

Instead, the FDIC recommended, "permitting flexibility for appraiser independence that would accommodate professional practice standards and could be appropriately scaled to correspond with the wide variety and size of mortgage lending institutions."

The FDIC stopped short of calling for a withdrawal of the agreement but promoted the use of notice-and-comment rulemaking instead of a sweeping carte blanche enforcement and supported the recent announcements that OFHEO may pursue amendments to the Code and Agreements based on the comments received by the April 30 comment period deadline.

The four other regulators stated that, if not withdrawn, "the Agreements and Code should be revised to exempt federally regulated lenders, and the implementation of the Agreements and Code should be deferred until the significantly adverse consequences are prevented and other material legal and policy concerns... are satisfactorily addressed."

## 2008 Call For Papers Program

### Members Invited to Submit Papers

The *Call for Papers* program was initiated in 2007 by the Chapter to promote the Appraisal Institute and highlight the real estate expertise of the Chapter membership. Chapter members were provided an opportunity to submit papers on various real estate topics. Winning papers were published, and authors were rewarded financially for their efforts.

In 2007, two papers were published and the authors were awarded \$4,000 for first place and \$2,500 for second place entries.

The Board of Directors supports continuation of the *Call for Papers* program in 2008 and has allocated \$4,000 for first place, \$2,000 for second place and \$1,000 for third place winning entries. Topics for the papers should be on real estate related issues with some reference or relevance to the appraisal industry. Papers must not have been previously published, must be original work, and should range from 500 to 1,000 words. Two copies of each paper should be sent in PDF format to Ruth Kelton at [ainorthtexas@sbcglobal.net](mailto:ainorthtexas@sbcglobal.net) - one to include name, mailing and email addresses, and one without name, mailing and email addresses. All papers should be titled and pages numbered.

A Review Panel will review all papers. The reviewers' objective is to identify the "Best Papers," which are defined as well written, newsworthy papers that will demonstrate the expertise of the Appraisal Institute and promote the MAI, SRA, and SRPA designations. All reviews will be conducted anonymously (without identifying the author(s) to the reviewers). Papers may be accepted outright or on condition that the author makes specific revisions. Making such revisions does not guarantee publication. Articles will not be accepted that advertise, publicize or promote the author or the author's firm or products. Upon publication, the Appraisal Institute holds copyright on all original works, which allows the organization to post them on its web site, use them in education programs, and accommodate other reprint requests. Once accepted, the editorial staff may make revisions as needed for Appraisal Institute conformance. Confidentiality and copyright requirements will be consistent with the Appraisal Institute's policies.

The deadline for submitting papers is October 1, 2008. Winners will be announced at the North Texas Chapter's Holiday Party on December 9.

If you have any questions regarding the program or topics, please send an email to either of the committee members.

Committee Members:

Peter Malin, MAI - [peter@themalingroup.com](mailto:peter@themalingroup.com)

Mark O'Briant, MAI - [obriant@henrysmiller.com](mailto:obriant@henrysmiller.com)

## Certificate Registry Added to 'Find an Appraiser'

In an effort to increase the level of service available to members and users of appraisal services, the Appraisal Institute has introduced a unique online registry that lists the contact information of its members who have successfully completed the organization's *Valuation of Conservation Easements* certificate program. This program was jointly developed by the Appraisal Institute, American Society of Farm Managers and Rural Appraisers and American Society of Appraisers in conjunction with the Land Trust Alliance.

Currently, only Appraisal Institute members who have successfully completed and passed the examination for *Valuation of Conservation Easements* are listed in the Certificate Registry, located in the Find an Appraiser section of the Appraisal Institute Web site. The registry, which can be accessed by individuals seeking real estate valuation services, provides a direct link to a certificate holder's Member Profile.

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***Currently, only Appraisal Institute members who have successfully completed and passed the examination for "Valuation of Conservation Easements" are listed in the Certificate Registry, located in the Find an Appraiser section of the Appraisal Institute Web site.***

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In October 2007, the Appraisal Institute introduced its first certificate program, *Valuation of Conservation Easements*. The need for a certificate program arose after Congress passed the Pension Protection Act, which included a series of reforms relating to conservation easements and other non-cash charitable contributions. According to the legislation, appraisers performing these valuations must present verifiable education and experience to meet the new definition of a "qualified appraiser."

In addition to identifying appraisers who have successfully passed the Conservation Easements program, the Appraisal Institute also has plans to expand the certificate registry to include future certificate programs. This fall, they will be premiering *Appraising Historic Preservation Easements*, a program that will emphasize the methods and techniques used to determine the value of preservation easements donated as charitable gifts under the Internal Revenue Code. Appraisal Institute members earning a certificate of completion in this specialized field of practice will also be included in the expanded certificate registry.

# Meet Education Requirements with Local Programs

Appraisers can meet Texas and Appraisal Institute education requirements by taking Dallas area programs (see listing below). Entry level and advanced level courses are available, as well as hot topic seminars.

Program details and registration can be found at [www.appraisalinstitute.org/education/northtexas.aspx](http://www.appraisalinstitute.org/education/northtexas.aspx).

## **7-Hour National USPAP Update**

September 4 – Comfort Suites Hotel, Tyler  
Credits – AI/ACE-7 hours; MCE-8 hours/0 legal hours

## **Analyzing Distressed Real Estate Seminar**

September 5 – Comfort Suites Hotel, Tyler  
Credits – AI/ACE-4 hours; MCE-4 hours/0 legal hours

## **Understanding and Testing DCF Valuation Models Seminar**

September 5 – Comfort Suites Hotel, Tyler  
Credits – AI/ACE-4 hours; MCE-4 hours/0 legal hours

## **Basic Appraisal Principles (see ALP below)**

September 8-11 – Southfork Hotel, Plano  
Credits – AI/ACE/QE-28/2 exam hours

## **Basic Appraisal Procedures (see ALP below)**

September 12-15 – Southfork Hotel, Plano  
Credits – AI/ACE/QE-28/2 exam hours

## **15-Hour National USPAP (see ALP below)**

September 16-17 – Southfork Hotel, Plano  
Credits – AI/ACE/QE-14/1 exam hour;  
MCE-15 hours/0 legal hours

## **(ALP) Appraisal Licensure Package**

September 8-17 – Southfork Hotel, Plano  
Credits – AI/ACE/QE-70/5 exam hours  
MCE – 15 hours/0 legal hours

## **General Appraiser Income Approach, Part 1**

September 22-25 – Southfork Hotel, Plano  
Credits – AI/ACE-27/3 exam hours; QE-30 hours

## **General Appraiser Income Approach, Part 2**

September 26-29 – Southfork Hotel, Plano  
Credits – AI/ACE-27/3 exam hours; QE-30 hours

## **7-Hour National USPAP Update**

### ***Free for North Texas Chapter members!***

October 2 – University of Phoenix Bldg./Coit Rd.  
Credits – AI/ACE-7 hours; MCE-8 hours/0 legal hours

## **Business Practices and Ethics**

October 3 – University of Phoenix Bldg./Coit Rd.  
Credits – AI/ACE-8 hours

## **Supporting Sales Comparison Grid Adjustments Seminar**

October 15 – Southfork Hotel, Plano  
Credits – AI/ACE-7 hours

## **Real Estate Finance, Statistics, and Valuation Modeling**

October 16-17 – Southfork Hotel, Plano  
Credits – AI/ACE-14/1 exam hour; QE-15 hours

## **Basic Appraisal Principles**

October 18-19 & 25-26 – Southfork Hotel, Plano  
Credits – AI/ACE/QE-28/2 exam hours

## **General Appraiser Sales Comparison Approach**

October 22-25 – Southfork Hotel, Plano  
Credits – AI/ACE-27/3 exam hours; QE-30 hours

## **General Appraiser Site Valuation and Cost Approach**

October 26-29 – Southfork Hotel, Plano  
Credits – AI/ACE-28/2 exam hours; QE-30 hours

## **Basic Appraisal Procedures**

November 1-2 & 8-9 – Southfork Hotel, Plano  
Credits – AI/ACE/QE-28/2 exam hours

## **Advanced Applications**

November 2-8 – Southfork Hotel, Plano  
Credits – AI/ACE-36/4 exam hours; QE-40 hours

## **General Market Analysis and Highest & Best Use**

November 12-15 – Southfork Hotel, Plano  
Credits – AI/ACE-28/2 exam hours; QE-30 hours

## **15-Hour National USPAP**

November 15-16 – Southfork Hotel, Plano  
Credits – AI/ACE/QE-14/1 exam hour

## **General Appraiser Report Writing & Case Studies**

November 16-19 – Southfork Hotel, Plano  
Credits – AI/ACE-28/2 exam hours; QE-30 hours

## **Attacking & Defending an Appraisal in Litigation**

November 20-21 – Southfork Hotel, Plano  
Credits – AI/ACE-15 hours

## **Maintaining Control: Dealing with Client Pressure, Appraiser Identity Theft and Appraisal Report Tampering**

December 3 – Southfork Hotel, Plano  
Credits – AI/ACE-7 hours

## **Sales Comparison Valuation of Small, Mixed-Use Properties**

December 4-5 – Southfork Hotel, Plano  
Credits – AI/ACE/QE-15/1 exam hour

# AppraiserCAST

## AppraiserCAST™

The Appraisal Institute is excited to announce the latest episode of AppraiserCAST, a series of podcasts for members and others who want to hear from the best and brightest in appraisal and valuation. AppraiserCAST programs tap the expertise of our members, who will share their knowledge of and passion for the profession. If you haven't listened to a podcast before, learn more at <http://www.appraisalinstitute.org/appraisercast>.

Download the latest episode in the AppraiserCAST podcast series:

### AppraiserCAST Episode 5 (August 2008)

#### **Home Valuation Code of Conduct Update,**

With Bill Garber, Director of Government and External Relations, Appraisal Institute

Since the April 2008 comment period, what is happening with the pending Home Valuation Code of Conduct (HBCC)? Listen as Mr. Garber provides an update on the Appraisal Institute's take on the HVCC and recent legislative efforts surrounding this issue. Garber also discusses the landmark agreement that resulted in the creation of the HVCC and how appraisers can prepare for its implementation.

#### **Previous AppraiserCAST Episodes**

Previous episodes are available for listening at <http://www.appraisalinstitute.org/appraisercast>:

### AppraiserCAST Episode 4 (June 2008)

#### **Valuation for Financial Reporting,**

with Joseph J. Vella, CRE, FRICS, MAI, and President, Hendricks | Vella | Weber | Williams

Would you like to learn more about Valuation for Financial Reporting and what this important and growing area of appraisal practice might mean for your own business? Produced in conjunction with the Appraisal Institute's Valuation and Litigation Services Shared Interest Group, this timely podcast explains VFR, the role appraisers play in the process and how employing VFR standards, principles and methodologies may impact liability for valuation professionals.

14:09 | [Listen Now](#) at

<http://www.appraisalinstitute.org/appraisercast/apprcast20080609.mp3>

### AppraiserCAST Episode 3 (March 2008)

**Expanding your Career Horizons,** with Tom Dorsey, MAI, SRA

Do you want to leverage your skills and experience into other areas of appraisal? Explore new career paths into related fields? Listen in as Tom Dorsey, MAI, SRA, offers insight into the broad spectrum of career options open to real estate appraisers and gives specific advice for professionals looking to expand their horizons.

16:40 | [Listen Now](#) at

<http://www.appraisalinstitute.org/appraisercast/apprcast20080328.mp3>

### AppraiserCAST Episode 2 (October 2007)

**Green Buildings: An Appraiser's Perspective,** with Theddi Wright Chappell, MAI

What's the true definition of "green" buildings and sustainability – and how does the "green" movement impact appraisals and the valuation process? Tune in as Theddi Wright Chappell, MAI, shares her expertise on green buildings and highlights the latest developments affecting real estate appraisers.

13:51 | [Listen Now](#) at

<http://207.208.196.21/Podcast/apprcast20071101.mp3>

### AppraiserCAST Episode 1 (August 2007)

**Federal Government Contract Work,** with Kathleen Holmes, MAI

Federal entities require appraisals for diverse uses—acquisition, eminent domain, lease, exchange and auction—and of full- and partial-interest estates. Kathleen Holmes, MAI, tells appraisers where they can find those assignments and how they can get them.

08:56 | [Listen Now](#) at

<http://207.208.196.21/Podcast/apprcast20070817.mp3>

*Note: Though many of our AppraiserCAST programs are available to the public, some may be developed as a benefit for members only.*

## Appraisal Institute Book Sale

Summer is here, which means it's time to sit back, relax, and enjoy a good book! Sail into summertime learning with **30% off\*** select Appraisal Institute book titles June 16 through September 1, 2008. To shop, visit <http://www.appraisalinstitute.org/2008summersale> or call 800-504-7440 (8 a.m. - 5 p.m. ET) to place an order. Use promotion code **SS08E** when ordering\*.

### Save 20% on a New Book Package!

The **AI Essentials Package** is a must-have for all appraisers. No matter what the stage of your appraising career, you cannot afford to be without these essential Appraisal Institute texts: *The Dictionary of Real Estate Appraisal*, *Scope of Work*, *Market Analysis for Real Estate: Concepts and Applications in Valuation and Highest and Best Use*, *Property Inspection: An Appraiser's Guide*, and *The Appraisal Writing Handbook*.

**Purchase this five-book AI Essentials Package and save 20%!** For more information and/or to order, visit <http://www.appraisalinstitute.org/essentialspackage> or call 800-504-7440 (8 a.m. - 5 p.m. ET). Use promotion code **AIE08E** when ordering\*\*.

AI Essentials Retail Price: ~~\$265~~  
**PACKAGE PRICE: \$210\***

Member Retail Price: ~~\$205~~  
**PACKAGE PRICE: \$165\***

*\*Plus Shipping and Handling. These discounts cannot be combined with any other offer.*

## North Texas Chapter Members Elected to National Committees

At its recent meeting, the Appraisal Institute's Board of Directors conducted elections to fill vacancies in the Strategic Planning Committee and Audit Committee.

During the August 14-15 meeting in Chicago, MacKenzie S. Bottum, MAI, was elected to a two-year term to the Strategic Planning Committee. In addition, Ken P. Wilson, MAI, was elected to a one-year term. The Strategic Planning Committee is responsible for the Appraisal Institute's short-term strategic planning.

Ken P. Wilson, MAI, was also elected to a two-year term on the Audit Committee, which oversees the reporting process and internal controls of the organization.

Congratulations to Ken and Mac!

## NAR Affiliation Proposal and 45-Day Notice Items among Appraisal Institute Board Motions

During its August 14-15 meetings, the Appraisal Institute Board of Directors approved a motion to educate its membership on the issues relating to possible affiliation with the National Association of Realtors. The decision was made after a lengthy presentation and Q&A session with NAR President Dick Gaylord. The Board indicated that the communications plan would educate Appraisal Institute members on the issues surrounding affiliation, solicit their input and feedback, and then be presented to the designated membership for a vote.

In other meeting news, the Board adopted the proposed changes to the Bylaws and Regulations as set forth in the previous 45-Day notice regarding: Online General Demonstration Report alternative; Equivalencies for Level I Education for General Associate Members outside the United States; and General Demonstration Appraisal Report Content requirement.

In other motions, the Board approved sending to 45-Day notice, which will then get taken up at the November 6-7, 2008, board meeting, items regarding requiring Appraisal Institute associate members to complete 100 hours of continuing education per five-year cycle; creating national, regional and chapter Associate Member Committees; and bifurcating the Leadership Development and Nominating Committee into a Nominating Committee and a Leadership Development and Training Committee. Other items that were sent to the 45-Day Notice include amendments to include an alternative to the following examinations: (1) Basic Appraisal Principles, (2) Basic Appraisal Procedures, (3) Residential Appraiser Site Valuation and (4) Cost Approach and Residential Sales Comparison and Income Approaches examination requirements. The alternative would be the International Equivalency Examination, which is currently the examination for Course 210. The Board also approved sending to 45-Day Notice a proposed amendment to the Bylaws that would allow the Associate member elected to serve on the Board to sit as an observer to the Board for the year prior to starting their two-year term.

In addition to electing members to the Audit and Strategic Planning Committees (see separate story), the Board also voted to increase to 19 the number of Strategic Planning Committee members, to include the Vice Chair of the Leadership Development and Advisory Council. The Board also voted to join in OSCRE for the remainder of 2008, continuing its three-year membership begun in 2005.

A full Board Report is expected the week of August 25 from Appraisal Institute President R. Wayne Pugh, MAI, details of which will appear in subsequent issues of *Appraiser News Online*.

## North Texas Chapter Leadership

### 2008 Officers

President.....	K. Lynn Ray, MAI
Vice President .....	James Jacobs, SRA
Secretary.....	Jim Underhill, MAI
Treasurer.....	James Justice, MAI

### 2008 Committee Chairs

Education.....	Ann Kostishak, MAI
Finance .....	James Justice, MAI
Government Relations.....	Greg Stephens, SRA Bruce Minchey
Newsletter .....	John Scarborough, SRA
Nominating.....	Mark O'Briant, MAI
Programs .....	James Jacobs, SRA Jim Underhill, MAI
Public Relations.....	Mark O'Briant, MAI Peter Malin, MAI
Web Site .....	Richard Baker, MAI Gary Ray, MAI

### Chapter Office

Executive Director ..... Ruth A. Kelton  
 972-233-2244; 972-239-6857 (fax)  
[www.ainorthtexas.org](http://www.ainorthtexas.org) (web site)  
[ainorthtexas@sbcglobal.net](mailto:ainorthtexas@sbcglobal.net) (e-mail)

Visit the Chapter's web site at  
[www.appraisalinstitute.org](http://www.appraisalinstitute.org)  
 for information about upcoming meetings and  
 education programs,  
 the Chapter's membership directory and  
 newsletters, online discussions,  
 employment forum, resources, and information  
 about the valuation process.

## Marketplace

Established appraisal company looking for a licensed appraiser for residential assignments. Position open immediately. Send resumes to [brad@neugentelbing.com](mailto:brad@neugentelbing.com).

## 2008 Calendar of Events

### SEPTEMBER

- 4 *7-Hour National USPAP Update* –  
Comfort Suites Hotel, Tyler
- 5 *Analyzing Distressed Real Estate Seminar* –  
Comfort Suites Hotel, Tyler
- 5 *Understanding and Testing DCF Valuation  
Models Seminar* – Comfort Suites Hotel, Tyler
- 8-11 *Basic Appraisal Principles* –  
Southfork Hotel, Plano
- 9 Board of Directors and Chapter Meetings –  
Prestonwood Country Club
- 12-15 *Basic Appraisal Procedures* –  
Southfork Hotel, Plano
- 15-16 Comprehensive Exam –  
Pearson Vue Testing Centers
- 16-17 *15-Hour National USPAP*-Southfork Hotel, Plano
- 22-25 *General Appraiser Income Approach, Part 1* –  
Southfork Hotel, Plano
- 26-29 *General Appraiser Income Approach, Part 2* –  
Southfork Hotel, Plano

### OCTOBER

- 2 *7-Hour National USPAP Update* –  
Univ. of Phoenix Bldg./Dallas Campus  
**(Free for North Texas Chapter Members!)**
- 3 *Business Practices and Ethics* –  
Univ. of Phoenix Bldg./Dallas Campus
- 3-4 Region VIII Meeting –  
Doubletree Guest Suites Hotel, Houston
- 14 Board of Directors and Chapter Meetings –  
Prestonwood Country Club
- 15 *Supporting Sales Comparison Grid Adjustments*-  
Southfork Hotel, Plano
- 16-17 *Real Estate Finance, Statistics, and Valuation  
Modeling* – Southfork Hotel, Plano
- 18-19 & *Basic Appraisal Principles* –  
25-26 Southfork Hotel, Plano
- 22-25 *General Appraiser Sales Comparison Approach*-  
Southfork Hotel, Plano
- 26-29 *General Appraiser Site Valuation and Cost  
Approach* – Southfork Hotel, Plano

### NOVEMBER

- 1-2 & *Basic Appraisal Procedures* –  
8-9 Southfork Hotel, Plano
- 2-8 *Advanced Applications* – Southfork Hotel, Plano
- 11 Board of Directors and Chapter Meetings –  
Prestonwood Country Club
- 12-15 *General Market Analysis and Highest & Best  
Use* – Southfork Hotel, Plano
- 15-16 *15-Hour National USPAP*-Southfork Hotel, Plano
- 16-19 *Appraiser Report Writing & Case Studies* –  
Southfork Hotel, Plano
- 20-21 *Attacking & Defending an Appraisal in  
Litigation* – Southfork Hotel, Plano