

# Course Instructors

## **Richard (Rick) J. Walker**

Mr. Walker the appraisal review manager of Fannie Mae's National Underwriting Center. He has 21 years of residential and commercial experience as a fee and staff appraiser, and has worked for several financial institutions in their REO and loan origination departments. Rick majored in real estate at the University of North Texas and is a Certified General Appraiser in Texas.

## **Ernie Demba FASA, MAI, 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**

Nationally recognized appraiser/instructor with 37 years varied appraisal experience and 26 years national teaching experience. She has served on numerous national, regional and chapter committees. Sharon has served as chairperson of the Missouri Real Estate Appraisers Commission and is the owner of Lowman & Company - A Real Estate Appraisal School.

## **Chris Sicoli**

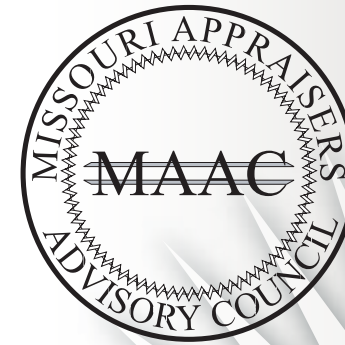
A 14-year veteran of the Kansas City, MO Police Department, Chris has served both the Central and North Patrol Divisions, as well as the Community Action Team. Chris has been involved in Crime Free programs since 1996, and became one of 7 international instructors of the program in 1997. Chris is the current President of Mid-America Crime Free, Inc.

## **Don Smarker**

Don is a 26-year veteran of the Kansas City, MO Police Department. While he spent most of his time in uniformed patrol, he is currently a Crime Free Coordinator at the North Patrol Division. In 2002 Don became an international instructor for the program and has presented to numerous groups. He is the current MO representative of Mid-America Crime Free, Inc.



231 Witt Road  
Eldon, MO 65026



# Eighth Annual Educational Conference

April 7<sup>th</sup> & 8<sup>th</sup>, 2006

## 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

Lake Ozark, Missouri



# About the Courses...

## Missouri Real Estate Appraisers Commission Report

Timely appraisal issues impacting Missouri Real Estate Appraisers. This free course offers 4 hours of CE credit. Conferees must register to attend.

## Current Fannie Mae Underwriting Issues: Richard Walker

*(New Course in 2006)*

Fannie Mae National Underwriting Center Manager Richard Walker will provide first-hand insights for real estate appraisers on current underwriting issues from an appraisal underwriting perspective. In addition to discussing the current underwriting guidelines relating to the recently revised Fannie Mae appraisal forms, the course will discuss unacceptable appraisal practices and fraud in the mortgage marketplace. Additional topics will include information on Fannie Mae's vision with respect to the future role of appraisers and emerging technologies.

## Real Estate & Crime Impacted Property: Chris Sicoli & Don Smarker

This course will introduce real estate appraisers to issues involving the conduct of illegal activities with regard to the identification of potential health and safety issues affecting the property, personal safety issues, as well as examine ways of measuring the impact of such activities on value.

## USPAP Update: Sharon Lowman

Update course developed by the Appraisal Foundation and presented by Sharon Lowman, an AQB USPAP Certified Instructor. The review of USPAP will focus on recent changes and scheduled changes for 2006. Bring your 2005 USPAP book. 7 hours CE credit.

## Role of the Appraiser in the Condemnation and Litigation Process: Ernie Demba

*(New Course in 2006)*

This course will provide participants with a general understanding of the eminent domain process, rules and regulations governing condemnation appraisals, and important issues unique to this appraisal specialty. Participants will acquire the general understanding required to properly consider issues such as the various valuation rules used by different jurisdictions, the identification and valuation of the larger parcel, and the estimation of damages and benefits. In addition, the role of the appraiser, types of litigation, legal basis for admissible evidence and use of exhibits in court testimony will be discussed.

# Schedule

Friday, April 7<sup>th</sup>

7:00 a.m.

Registration - Coffee & Donuts

8:00 a.m. - Noon

Commission Report (4 CE)

Noon - 1:30 p.m.

Lunch - Keynote Speaker

1:30 p.m. - 5:00 p.m.

Fannie Mae Underwriting Issues

Real Estate & Crime Impacted Property

5:00 p.m. - 6:00 p.m.

Social Hour

Saturday, April 8<sup>th</sup>

7:30 a.m.

Registration - Coffee & Donuts

8:00 a.m. - 4:00 p.m.

USPAP

Condemnation Litigation



Call The Resort at Port Arrowhead (800) 532-3575 or log into their website at [www.theresortatportarrowhead.com](http://www.theresortatportarrowhead.com), click on reservations and use our group code: MAAC0406 by March 7th for special room rates. • The resort is located at 3080 Bagnell Dam Blvd. For more information contact: Scott Shipman: 636-949-7427 or Jeffrey Christenson: 573-392-6250

# Eighth Annual Educational Conference

April 7<sup>th</sup> & 8<sup>th</sup>, 2006

# 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).

## Choose Your Courses

Friday Morning, April 7<sup>th</sup>

Commission Report (4 hr) Conferees must register to attend.

Friday Afternoon, April 7<sup>th</sup>

Current Fannie Mae Underwriting Issues (3.5 hrs)

Real Estate & Crime Impacted Property (3.5 hrs)

Saturday, April 8<sup>th</sup>

USPAP 2006 (Bring USPAP Book, 7 hrs)

Condemnation Litigation (7 hrs)



## Your Name & Address

Name \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone/Email \_\_\_\_\_

Cancellations accepted until April 6, 2006 (\$25 fee). Please make your check payable to MAAC and mail your registration form to:

Attn: Jeffrey Christenson  
231 Witt Road  
Eldon, MO 65026