# **COURSE INSTRUCTORS**

#### ERNIE DEMBA, FASA, MRICS, 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 Vice President of MAAC

#### **SHARON LOWMAN MAI, SRA**

Ms. Lowman has a BA degree in mathematics and sociology. She is a Certified General Appraiser and is a nationally recognized appraiser/instructor with 44 years varied appraisal experience and 34 years national teaching experience. She has served on numerous national, regional and chapter committees of the of the AIREA. She was the Appraisal Specialist for the RTC overseeing the appraisal activities in 26 states. Sharon is a past chairperson of the Missouri Real Estate Appraisers Commission. Ms. Lowman owns Lowman & Co, a national real estate appraisal school.

#### JEFFREY T. LOWMAN

Jeffrey T. Lowman is a General Certified Appraiser. He appraises residential, commercial, industrial, special-use, and agricultural type properties for various type clients including lenders, investors, government agencies, etc. He has taught and developed appraisal courses for Lowman & Co.

## **DAVID DOERING, IFA**

A State Certified Residential Real Estate Appraiser with over 25 years of experience in the appraisal profession, David is a representative to the Missouri Housing Industry Alliance and serves on the Board of Directors of the Missouri Appraisal Advisory Council (MAAC). In addition to taking specialized courses over the years from the American Institute of Real Estate Appraisers and National Association of Independent Fee Appraisers, he holds a BA in Economics from the University of Missouri.

### **GLENNON POLETE, IFA, IFAS**

Mr. Polete has been engaged in the real estate appraisal profession since 1981 and in the real estate profession since 1979. His expertise lies in the field's of commercial, multifamily complexes, agricultural and other income producing properties. Mr. Polete has developed appraisals for financing, sales/purchases, ad valoremtax, estate settlement and multi-purpose litigation causes. With over 40 years of experience testifying as an expert witness, Mr. Polete has testified before the Circuit Court Magistrate Court and Bankruptcy Court.

# **ABOUT MAAC**

The Missouri Appraiser Advisory Council (MAAC) was originally formed by representatives of the major appraisal organizations to assist in the implemen tation 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 (ASFMRA)
- · Appraisal Institute (AI)
- · International Association of Assessing Officers (IAAO)
- · International Right-of-Way Association (IRWA)
- · National Association of Independant Fee Appraisers (NAIFA)
- · Missouri Association of Realtors Appraisal Section (MAR-AS)
- · National Society of Real Estate Appraisers (NSREA)
- · Western Missouri Appraisers Association
- Non-Affiliated Appraisers



Update your contact information in the Missouri Apprasers directory at: www.missouriappraisers.org Your personal code is located after your name



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# 15, ANNUAL EDUCATIONAL CONFERENCE

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# Courses

#### Commission Presentation - MREAC & Staff

Commission Review Process- What Not to Do. Commission members will go over common deficiencies found in the course of reviewing appraisal reports. In addition, an update will be given on proposed regulations relating to Appraisal Qualifications Board (AQB) mandated changes and Appraisal Management Companies.. (3.5 hours CE)

#### Rebuttal to an Adverse Review - Glennon Polete, IFA, IFAS

Appraisers are increasingly being scrutinized by lenders and AMCs. Have you ever received a negative review? Have you ever had to counter a negative review, or needed pointers on how to repair or rebuild your professional reputation after a false charge? This educational session will provide candid advice and ideas on how to counter negative reviews, clear your name with state regulatory boards, and repair your reputation with lenders and AMCs. Glennon Polete, IFA, IFAS will show you how! (3.5 hours CE)

#### Responsibilities of Supervisory Appraisers & Trainee Appraisers - David Doering - IFA

Effective July 1, 2013, trainee appraisers will be required to submit proof that the supervisor and the trainee have completed an approved course that addresses the roles and function of trainees and supervisors. This MREAC approved course meets these requirements and provides Supervisory and Trainee Appraisers with an understanding of the qualifications and responsibilities of each respective role, including State requirements for both Supervisors and trainees. (3.5 hr CE)

#### USPAP - Ernie Demba - FASA, MRICS, PE

This course is designed to provide a comprehensive review of the current publication of USPAP. Preamble, definitions, rules, ten standards, statements, and some of the advisory opinions are reviewed.

Students required to bring a copy of 2012-13 USPAP (7 hours CE)

#### Building Green isn't trendy, it's Reality Sharon Lowman MAI, SRA & Jeffrey Lowman

GREEN buildings are here to stay! The US Dept. of Energy's goal is to have all Americans living in GREEN homes by year 2030. Residential and commercial structures are presently being built and renovated to the GREEN standards. Many more will be built in the future. Are you competent to appraise them? This class will review the pertinent information related to GREEN terminology, standards, certification, identification of GREEN features, amenities, appraisal issues and the unique matters related to the three approaches to value. Don't miss out! (7 hours CE)

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# **SCHEDULE**

#### FRIDAY, APRIL 12TH

7:00 a.m.: Registration – Coffee & Donuts

8:00 a.m. - 11:30 a.m.: Missouri Real Estate Appraisers

Commission Presentation (FREE 3.5 hours CE - must register)

11:30 a.m. - 12:30 p.m.: Lunch - Legislative update - Keynote Speaker 12:30 p.m. – 4:00 p.m.: Responsibilities of Supervisory... (3.5 hours CE)

12:30 p.m. - 4:00 p.m.: Rebuttal to an Adverse Review (3.5 hours CE) 4:00 p.m. – 6:00 p.m.: Social Hour (Complementary hors d'oeuvres)

# SATURDAY, APRIL 13TH

8:00 a.m. - 4:00 p.m.: USPAP National Update (7 hours CE) 8:00 a.m. – 4:00 p.m.: Building Green isn't trendy, it's Reality (7 hours CE)

11:30 - 12:30: Lunch

## CONFERENCE INFORMATION

The total registration fee for the conference is \$330. This fee includes up to 14 hours of recertification credit, two lunches, refreshments and the Friday social. Additional lunches may be purchased for \$20 each. Indivual courses may be attended at \$105 per 3.5 hour course and \$190 per 7 hour course (lunch not included with individual course selections.

Call The Resort at Port Arrowhead (800) 532-3575 or log into their website at www.theresortatportarrowhead.com, click on reservations and use our group code MAAC13 for special room rate of \$87. Room rate available until April 1, 2013. The resort is located at 3080 Bagnell Dam Blvd, Lake Ozark, MO. Conference cancellations (\$25 fee) accepted until April 1, 2013. For more information call Chris Taber @ 573-694-4837 or email chris@missouriappraisers.org

# Fill out and mail to MAAC

**Your Name Your Billing Address & Information** Citv: State, Zip: Phone & Email: Your Attendance Type: (Check all that apply) Conference Package \$330 Individual Courses 3.5 HOUR \$105 - 7 HOUR \$190 Additional Lunch \$20 Ea: Friday Saturday



(courses or package + additional lunches, payable to MAAC)