

# The APPRAISER

*Bulletin*



Volume 11 No. 2

A Publication of the Alabama Real Estate Appraisers Board

Winter 2007

## APPRAISER LICENSE STATISTICS

LICENSEES	No.
Certified General	490
Certified Residential	663
Licensed Real	156
State Registered	26
Trainee	325
<b>TOTALS as of 11-17-2007</b>	<b>1,660</b>
<b>TOTAL APPROVED MENTORS</b>	<b>334</b>

## 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. Also, when upgrading your license your 15-hour USPAP cannot be over 24 months old at the time of application.

## NEW DRIVE-BY RULE

Effective August 24, 2007, the Board will no longer award experience credit for residential appraisals that do not include both an interior and exterior inspection (drive-by appraisals). Credit will be awarded for drive-by appraisals completed by the applicant prior to August 24, 2007.

## NEW BOARD OFFICERS ELECTED

Mr. Jon B. (Brett) Blissitte, 2<sup>nd</sup> Congressional District, has been elected to serve as Chairman of the Real Estate Appraisers Board. He replaces Mr. James E. Davis, 1st Congressional District who served as Chairman since November 2005. Mr. Blissitte has been a member of the Real Estate Appraisers Board since June 2003. Mr. Blissitte owns and operates an appraisal business in Montgomery, Alabama.

Mr. Frederick Crochen, 7<sup>th</sup> Congressional District, has been elected to serve as Vice-Chairman, replacing Mr. Blissitte. Mr. Crochen has been a member of the Real Estate Appraisers Board since April 2006. Mr. Crochen owns and operates an appraisal business in Birmingham, Alabama.

## FROM THE DIRECTOR

As most of you may have read, The Montgomery Advertiser wrote an article headlining our agency. Since I was not given the opportunity to contribute to this article before it was released I would like to do so now.

In 2005 the Alabama Real Estate Appraisers Board received a total of 192 complaints, which is the most ever received in the history of this Board. Out of those 192 complaints 97 were resolved. In 2006, 82 complaints were received and resolved a total of 97 in that year. As of November 2007, we have received 99 complaints and resolved 138.

In 2005, we had two vacancies in our investigative department with only one investigator bearing the sole responsibility of investigating complaints statewide. After working with State Personnel for almost a year we were able to reclassify our investigator position to enable us to offer individuals better incentives to work for our agency. In early 2007 we filled one of

the two vacant investigator positions giving us two active investigators, one located in the northern section of the state and the other located in the southern section.

As you know, in addition to only having one investigator in 2005 our agency had two Executive Directors to resign.

After taking the reigns as Executive Director in January 2006 the Board instructed me to implement a 180-day investigation/due-process timeline for all investigations which is as follows:

Once a complaint has been assigned the investigator is given 90 days to investigate. At 60 days the attorney will meet with the investigator and determine progress and report to the Executive Director. Once the 90 days has expired in investigation or when an investigation is complete, which

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# CALENDAR

As of May, 2007 The Alabama Real Estate Appraisers Board changed their meeting schedule to meet on the third Thursday of each month instead of the third Friday. If committee meetings are scheduled they will be held on the Wednesday afternoon before the meeting on Thursday. If a disciplinary hearing is scheduled the regular meeting is typically scheduled on Thursday and the hearing is scheduled on Wednesday. Meeting notices are now published in advance on the Secretary of State's website at [www.sos.state.al.us/aloma/](http://www.sos.state.al.us/aloma/). Continuing education credits are available for Board meeting attendance. 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 17, 2008

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March 20, 2008

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May 15, 2008

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July 17, 2008

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September 18, 2008

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November 20, 2008

## CONTINUING EDUCATION CREDIT FOR BOARD MEETING ATTENDANCE

An Appraiser Qualifications Board Interpretation issued on January 8, 2007 stated:

“State appraiser regulatory agencies may award continuing education credit to credentialed appraisers who attend a state appraiser regulatory agency meeting under the following conditions:

Credit may be awarded for a single state appraiser regulatory agency meeting per continuing education cycle. The meeting must be open to the public and must be a minimum of two (2) hours in length. The total credit cannot exceed seven (7) hours.

The state appraiser regulatory agency must ensure that the credentialed appraiser attends the meeting for the required period of time.”

**At their September 20, 2007 Board meeting the Alabama Real Estate Appraisers Board voted that credit will be awarded for a single Board meeting per continuing education cycle. The total credit cannot exceed seven (7) hours and the appraiser must attend the meeting in its entirety.**

### LICENSE NON-RENEWAL

Following is a complete listing of appraisers who did not renew their license for the period 10-1-07 through 9-30-08. The following is the text of a certified letter, which was mailed to each of them detailing the status of their license and ineligibility to perform appraisals:

Your renewal information for the license year 10-1-2007 thru 9-30-2008 has not been received. It is imperative that you understand the status of your license. You are not authorized to do appraisals after September 30, 2007 without a current license. Appraisals made without a current license may be subject to disciplinary action or prosecution as a Class “A” Misdemeanor under State Law.

Between 10-1-07 and 3-31-08 the renewal of your license requires the payment of a \$50 late fee in addition to regular fees and proof of continuing education. After 3-31-2008 the late fee for renewal is \$250 in addition to regular fees and proof of continuing education. If the renewal fee, late fee and proof of continuing education for the license year beginning 10-1-2007 is not paid by 9-30-08 your file will be closed.

**If your file is closed you will be required to go through the entire application process, meet the education and experience requirements effective at the time of application and successfully pass appropriate examination to receive a new license.**

# APPRAISERS WHO HAVE NOT RENEWED

For the License Year 10-1-07 through 9-30-08

Patrick L. Anthony	T00830	Charles E. Long, Jr.	T01612	Laura B. Podbel	L00227	Jim R. Clower	G00685
Monte Atkins	T01018	Brian H. Lucas	T01629	Michael J. Rasbury	L00323	Comer J. Coker	G00395
Donna B. Bailey	T01479	Amanda G. Maddox	T01660	James R. Simmons	L00333	Robert L. Crook, II	G00519
Robin L. Bassham	T01678	Karen B. Manley	T01293	D. Deniece Smith	L00023	Yetta B. Daugette	G00095
Terry K. Belcher	T01547	Antwan S. Martin	T01710	Kenneth D. Wallis, III	L00238	Daniel R. Dean	G00187
Joseph D. Best	T01147	Peggy J. Mashburn	T01079	Paul L. Watkins	L00030	Decker D. Dickson	G00774
Ashby Boulware	T01720	Patricia J. McCabe	T01532	Mark W. Adams	R00626	Brook S. Dupree	G00456
Dana W. Boyd	T01633	Marcus L. McCollum	T01074	James B. Banks	R00783	Arthur C. Dyas	G00267
Jerry L. Braswell	T01176	Jerry L. Merrell	T01613	Marilynn S. Barlow	R00669	Thomas W. Ethridge	G00629
J. Shane Brock	T00916	Mary D. Milligan	T01767	William K. Best	R00795	Jerry P. Gisclair, II	G00798
Wade Bybee	T01676	Amanda E. Moore	T00859	Leonard D. Brooks, Sr.	R00491	Paul B. Griesmer	G00754
James D. Collins	T01415	John J. Morris	T01140	Kenneth R. Burks	R00305	Hugh A. Griffith	G00269
Brian C. Cole	T01153	Talmon A. Murphy, Sr.	T00959	Danny G. Carmichael	R00462	Bryan A. Henderson	G00644
Greg A. Coons	T01714	William D. Murray, III	T01655	Larry E. Chason	R00595	Bradley J. Holtz	G00767
Donald C. Davis	T01592	Willis R. Myers	T00478	James F. Couch, II	R00696	Clayton R. Jones	G00264
Ryan W. Dean	T01569	Jonathan B. Norton	T01646	Jerry D. Faulkner	R00098	Jeffrey P. Keller	G00786
Dawn M. Daugherty	T01401	Thomas J. Oakes	T00797	William G. Gattis	R00875	Gregory P. Kendall	G00505
Jeannie A. Dismukes	T01746	Daniel A. Orloski	T01716	Linda M. Graffeo	R00863	John A. Kilpatrick	G00719
Joshua S. Dixon	T01628	Hayley L. Penland	T01380	Donna K. Greene	R00115	Daniel A. Langston	G00473
Derek A. Dujanovic	T01683	Keith Perry	T01498	David R. Harmon, Jr.	R00528	James E. Lester, Jr.	G00746
James M. Duncan	T00286	Diane K. Pruitt	T01541	Terrance O. Hutchinson	R00866	Grace B. Long	G00382
John M. Eslava	T01449	Martha S. Reece	T01110	Richard K. Ingram	R00424	Gaylord C. Lyon	G00150
Jeffrey M. Farris	T01301	Michael A. Renda	T01393	Michael G. Jones	R00563	William D. Mackey	G00763
Anna L. Ford	T00706	Dianne M. Richard	T01643	Thomas R. Keeven	R00901	Matthew B. Mashburn	G00698
Terence L. Foxx	T01297	Ronald E. Ridings	T01734	Gerald D. Keeven, Jr.	R00902	Brian F. McColgan	G00433
Allen D. Fucci	T01330	Ronnie G. Shadinger	T01718	Harris R. Kennedy	R00159	Paul D. McCombs, Jr.	G00108
Kelvin D. Gratton, Jr.	T01589	Vickie L. Shavers	T00839	Michael E. Kent, Jr.	R00715	Robert E. Moss	G00156
Sharon A. Hall	T00717	Shawn A. Shaw	T01545	Lee A. Lawson	R00780	Dennis A. Nelson	G00799
Thomas S. Hill, Jr.	T01634	Randy P. Simantel	T01711	Ronald F. Linn	R00312	John G. Newberry	G00757
James T. Hines	T01684	Jamie B. Smith	T01774	John P. Manning	R00768	Charles R. O'Brien	G00220
Steven L. Hodge	T00969	J. Mark Stewart	T01382	Erica S. Novelli	R00362	Donald B. Pardue	G00609
John M. Hohmeier	T01758	Brian K. Thorpe	T01651	Richard W. Rajotte	R00716	Warren E. Peters	G00526
Steve M. Holcomb	T01143	Cary A. Tompkins	T01697	Christine T. Richards	R00705	Ann C. Porter	G00664
Stacy L. Hopkins	T01740	R. DeWayne Turner	T01751	Diane F. Saab	R00430	James M. Robinson	G00510
Daniel G. Howard	T01708	Reginald E. Ware	T01508	Harold D. Smith	R00243	Richard A. Sceifers	G00760
Alfreda W. Hubbard	T01618	Matthew J. Welch	T01641	Melanie A. Smith	R00908	John S. Schneider, Jr.	G00645
Jason W. Johnsey	T01694	Jordan I. Wilder	T01516	Samuel K. Smith, III	R00386	Thomas J. Skinner, III	G00070
Donald W. Johnson	T01668	Tom Wood	T00567	David A. Steenson	R00369	Bradley M. Smith	G00586
James C. Johnson	T01553	Donald T. Wright	T01706	Ronald L. Tubbs	R00008	Thomas A. Stark	G00715
Paul S. Johnson	T01621	William C. Yancey	T01525	Robert N. Wilburn	R00862	O. Alan Tidwell	G00692
Belinda L. Jones	T01335	Rebecca A. Darden	S00036	Ronald J. Zielke, Jr.	R00361	Selassie H. Wallace	G00689
Emory J. Jones, Jr.	T00989	Joseph W. Steele	S00062	Henry K. Adamson, IV	G00784	Keith B. Ward	G00438
J. Nathan Jurgens	T01677	Michael J. Ward	S00095	Mark W. Appling	G00543	Scott A. Watts	G00694
Jerry A. Keelon, II	T01753	Renee J. Wendell	S00082	Stan Banton, III	G00123	James D. West	G00178
Dustin D. Key	T01696	Ercie L. Baker	L00107	William E. Barron	G00672	Henry G. Wilbanks, Jr.	G00573
Hyunsook Kim	T01662	Leigh C. Bee	L00192	Michael D. Barrow	G00285	Janice M. Wildman	G00718
C. David Kitchens	T01288	Michael T. Brown	L00258	David R. Bolton	G00636	Clifton H. Woodman	G00643
Margaret L. Knight	T00718	Rosellen Coggin	L00249	James T. Boswell	G00614	Susan M. Young	G00179
George B. Kornegay	T01763	Lesa W. Dotman	L00057	Kristina G. Callies	G00779		
Kurt R. Krueger	T01319	Wilson J. Hawkins	L00172	J. Craig Cecil	G00367		
Machelle E. Lindsey	T01321	Nancy B. Henderson	L00061	John W. Cherry, Jr.	G00673		

## DISCIPLINARY REPORT

The Alabama Law requires the Board to regulate the conduct of appraisers in Alabama. The Board's Administrative Rules outline the procedure for handling complaints. The Uniform Standards of Professional Appraisal Practice provide the basic ethical standards for which appraisers must comply. Appraisers should carefully note the following violations, which resulted in disciplinary action by the Board.

**AB-05-78, AB-05-80, AB-05-92** – On April 21, 2006 the Board issued a private reprimand to a Certified General Appraiser. Licensee signed a Consent Settlement Order and agreed to pay a \$2000 Administrative Fine and to complete a 15-hour USPAP course with exam. **AB-05-78**, Respondent used a blueprint of the home to calculate the GLA and did not disclose in his scope of work that actual measurement had not been made. The intended use of the appraisal report was not clearly and accurately stated in the report. Described a different neighborhood than the subject neigh-

borhood in the neighborhood section of the report. Supervisor's inspection of the subject property was not clearly stated. Respondent failed to train the Trainee in the proper development and reporting of an appraisal. **AB-05-80**, Respondent failed to prepare, develop and communicate a credible appraisal report due to being reconciled from non-credible sales comparison analysis. Respondent incorrectly added the square footage adjustment in one comparable when it should have been subtracted. Another comparable's adjusted sales price was over twice the others adjusted sales price in the sales comparison analysis. The comparable was either so dissimilar it should not have been used or either not adequately adjusted to a credible adjusted sales price. Respondent communicated an appraisal report, which was not clear and accurate due to "clone errors", statements that were not accurate and statements that were not clear. Respondent failed to train the Trainee in the proper development and reporting of an appraisal. **AB-05-92**, Respondent failed to use the correct qual-

ity of construction from the data source in the cost approach. Respondent failed to correctly calculate the basement garage in the cost approach. Respondent failed to adjust for the subject home & lot being inferior in the sales comparison analysis. Respondent communicated an appraisal report with "cloned report" error. Supervisor type of inspection of the subject property was not clearly stated. Respondent failed to train the Trainee in the proper development and reporting of an appraisal.

**AB-05-79, AB-05-81** – On April 21, 2006 the Board issued a private reprimand to a Trainee Appraiser. Licensee signed a Consent Settlement Order and agreed to pay a \$750 Administrative Fine and to complete a 15-hour USPAP course with exam and a URAR course. **AB-05-79**, Respondent used a blueprint of the home to calculate the GLA and did not disclose in his scope of work that actual measurement had not been made. The intended use of the appraisal report was not clearly and accurately stated in the report. Described a different neighborhood than the subject neighborhood in the neighborhood section of the report. Supervisor's inspection of the subject property was not clearly stated. **AB-05-81**, Respondent failed to prepare, develop and communicate a credible appraisal report due to being reconciled from non-credible sales comparison analysis. Respondent incorrectly added the square footage adjustment in one comparable when it should have been subtracted. Another comparable's adjusted sales price was over twice the others adjusted sales price in the sales comparison analysis. The comparable was either so dissimilar it should not have been used or either not adequately adjusted to a credible adjusted sales price. Respondent communicated an appraisal report, which was not clear and accurate due to "clone errors", statements that were not accurate and statements that were not clear.


### From the Director

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ever comes first, the attorney has 90 days for due process. There will be exceptions to this process in some cases. Also our Disciplinary Committee, which consists of three Board members, looks at complaints to determine if Probable Cause to investigate exists. If Probable Cause does not exist the committee member will recommend to the Board to dismiss. In some cases the committee will suggest a scope of investigation to aid in a timely resolution of a complaint.

As you can see by the number of complaints that have been resolved in 2007 this process has been very successful. To date we have assigned, resolved or are awaiting hearings on all cases over a year old. I am ecstatic to report that after the hard work of the Disciplinary Committee, investigators and our Legal Counsel we are now assigning cases that were received in January 2007.

With Warmest Regards,



**AB-05-82** – On April 21, 2006 the Board issued a private reprimand to a State Registered Appraiser. Licensee signed a Consent Settlement Order and agreed to pay a \$750 administrative fine and take a 15-hour USPAP course with exam and a URAR course. Respondent failed to use the correct quality of construction from the data source in the cost approach. Respondent failed to correctly calculate the basement garage in the cost approach. Respondent failed to adjust for the subject home & lot being inferior in the sales comparison analysis. Respondent communicated an appraisal report with “cloned report” error. Supervisor type of inspection of the subject property was not clearly stated.

**AB-05-109** – On May 19, 2006, the Board issued a private reprimand to a Trainee Real Property appraiser for a residential appraisal he completed as a Trainee appraiser. Licensee signed a Consent Settlement Order and agreed to pay a \$400 fine, complete a USPAP FAQs course and 15-hour comparative sales analysis course. The violations were: Licensee failed to make adjustments in the sales comparison approach for stated differences between subject and the comparables. This caused adjusted sales prices to be incorrectly stated and the final results of the appraisal misleading.

**AB-04-52, AB-05-108** – On July 21, 2006, the Board issued a private reprimand to a Certified Residential Real Property appraiser for two residential appraisals. Licensee signed a Consent Settlement Order and agreed to pay a \$1,900 fine, complete a USPAP FAQs course and 15-hour comparative sales analysis course. The violations were: **AB-04-52**, Licensee failed to maintain a copy of the appraisal for five years; used sales of superior properties outside the subject subdivision as comparable sales when there were many sales of almost identical homes in the subdivision. The sales used as comparables were not from competing neighborhoods. Sales prices of properties within the neighborhood were less than those of the

comparables selected by Licensee. This resulted in a misleading report. Licensee did not report that there was an active railroad line adjoining the subdivision and approximately 300 yards from the subject. Licensee failed to report the current listing of the subject for \$119,900 at the time of the appraisal when the sales contract price was \$144,900. Licensee failed to make adjustments in the sales comparison approach for stated differences between subject and the comparables. This caused adjusted sales prices to be incorrectly stated and the final results of the appraisal misleading. **AB-05-108**, Licensee failed to make adjustments in the sales comparison approach for stated differences between subject and the comparables. This caused adjusted sales prices to be incorrectly stated and the final results of the appraisal misleading.

**AB-04-98** – On September 15, 2006, the Board issued a private reprimand to a Certified Residential Real Property appraiser for a residential appraisal. Licensee signed a Consent Settlement Order and agreed to pay a \$500 fine. The violations were: Licensee communicated a misleading report by his failure to disclose in the certification that an unlicensed assistant contributed significant real property assistance in the development and preparation of the report.

**AB-05-13** – On September 15, 2006, the Board issued a private reprimand to a Certified General Real Property appraiser for a residential appraisal. Licensee signed a Consent Settlement Order and agreed to pay a \$1500 fine. The violations were: Licensee reported that the home design was ranch, one level in the general description of the report and then gave room count and GLA for 2 levels. The subject was a 2 level design. Licensee states in the Cost approach that the value is based on average quality construction and then develops the sales comparison approach based on excellent quality construction. Licensee included 373 S.F. of basement in the total GLA of Comparable #2. The actual GLA for

comparable #2 should be 7022 S.F. MLS listed total approximate square feet as 7395 which appears to include the basement. Licensee also reported the home was on crawl space when the home has a finished and unfinished area in the basement according to the listing real estate agent and MLS.

**AB-04-81** – On November 17, 2007, the Board approved a Consent Settlement Order, which suspended the license of Certified General Appraiser **Timothy Davis**, (G00272) for twelve months. One month of the suspension is served from December 1 to December 31, 2006. The balance of the suspension is stayed and the appraiser is on probation for 30 months. Licensee will pay a fine of \$2,250 and notice of his suspension is published in the newspaper. The violations were: Licensee reported false sales data for the comparables used in the appraisal report and submitted altered MLS sales data to the Board with his work file; failed to retain a signed and dated certification in the work file for the May 2004 appraisal report; failed to analyze all sales of the subject property within the past 3 years; failed to clearly and accurately set forth the appraisal in a manner that would not be misleading; provided a Lauderdale County Courthouse Record sheet which was not on file with the Lauderdale County Tax Assessor and which appears to have been forged to the Board during the investigation of this complaint; failed to retain a true copy of an appraisal assignment records for inspection by the Board; failed to retain originals or true copies of the appraisal assignment records; failed to make available for inspection a copy of an appraisal assignment within a timely manner when requested by the Board.

**AB-05-50** – The Board conducted a public hearing on the Formal Complaint against **John Hewitt** (R00401) and approved a settlement during the course of the hearing.

**AB-06-23** – On March 16, 2007, the Board accepted the voluntary revocation consent order from Trainee Appraiser **Lauren Stone**

**McDonough**, (T00829) in lieu of a hearing for violations on a number of appraisals.

**AB-02-44, AB-03-67, AB-04-12** – On May 17, 2007 the Board issued a private reprimand to a Certified General Appraiser. Licensee signed a Consent Settlement Order and agreed to send in the appraiser license. **AB-02-44**, Licensee did not report financing concessions for any of the three comparable sales in the Sales Comparison Grid. The concessions were reported in both data sources used. Comp 1 seller contributions were approximately \$2500 and Comp 3 seller contributions were over \$2900, but no concessions were reported. On Comp 2 the seller paid the cost of installation of a new heat pump from the equity at closing. Licensee reported information on all comparables in the Sales Comparison Analysis grid as follows: Comp 1: Site size reported as 9789 sf. County records say 22,211 sf. GLA reported as 1434, County records list GLA as 1913. Comp 2: Site size was reported by Licensee as 6500 sf. County records report site as 15,032 sf. GLA reported as 1026 sf, County records report GLA as 1482. Comp 3: Site size is reported to be 7000 sf, County records report site size as 15,000 sf. GLA reported as 1076 sf, County records report GLA as 1188. The adjustments in the Sales Comparison Grid based upon the erroneous data resulted in an overvaluation of the subject property by approximately \$10,000 using Licensee's square footage adjustment of \$20 per square foot. **AB-03-67**, Licensee communicated the appraisals in a misleading manner. The appraisals were reported to be "Complete, Self-contained Appraisal Reports" were two page letters that failed to meet the reporting and analysis requirements for a Complete Self-contained Appraisal Report and failed to comply with Standard 2. Licensee committed an act involving dishonesty, fraud or misrepresentation with the intent to substantially benefit the certificate holder. He reported the appraisal of each parcel as a two page letter which did not comply with Standard 2 of USPAP and charged the owner \$4,500 for Complete, Self-contained

Appraisal Reports. Licensee failed to provide direct supervision of the Trainee Real Property Appraiser signing the reports by failing to insure that the reports were prepared in compliance with AREAB Administrative Rules and USPAP. Licensee failed to include a signed Certification in the reports. Licensee failed to include the required State of Alabama Appraisal Board Certification in the subject appraisal reports. **AB-04-12**, Licensee failed to keep a true copy of the written appraisal report. "Date of report" reported on Page 2 of the URAR, the FIRREA addendum, the USPAP Compliance Addendum, and the Appraiser's Certification submitted to the Board by Licensee is approximately nine months after the **report date** listed on page two of the URAR of the report submitted as part of the complaint. Respondent failed to report the effective date of the appraisal. In developing a real property appraisal, an appraiser must not render appraisal services in a careless or negligent manner, such as making a series of errors that, although individually might not significantly affect the results of an appraisal, in the aggregate affect the credibility of those results. In the Sales Comparison Comments, Respondent reported he adjusted \$25/sf for GLA, but used \$15/sf to adjust for the difference in GLA on each comparable. Respondent also reported his unfinished basement adjustment as \$10/sf, but did not make a necessary adjustment on Comp 3 for the presence of 315 sf of unfinished basement area. He did not make a necessary adjustment for the difference in central air vs. window units on Comps 2 and 3. Had these adjustments been made correctly using the Respondent's reported adjustments, the adjusted final values of the three comparables would have been \$17,250, \$48,950, and \$27,325 respectively. The wide range in these values would have necessitated comments explaining the use of these particular comparable sales, and might have changed the final opinion of value.

**AB-03-40** – On May 17, 2007, the Board issued a private reprimand to a former Trainee Appraiser who had not renewed

his license. The former appraiser signed a Consent Settlement Order and agreed not to reapply for a license. Licensee communicated the appraisals in a misleading manner. The appraisals were reported to be "Complete, Self-Contained Appraisal Reports" were two page letters that failed to meet the reporting and analysis requirements for a Complete Self-Contained Appraisal Report and failed to comply with Standard 2. Licensee committed an act involving dishonesty, fraud or misrepresentation with the intent to substantially benefit the certificate holder. He reported the appraisal of each parcel as a two page letter which did not comply with Standard 2 of USPAP and charged the owner \$4,500 for Complete, Self-contained Appraisal Reports. Licensee failed to provide direct supervision of the Trainee Real Property Appraiser signing the reports by failing to insure that the reports were prepared in compliance with AREAB Administrative Rules and USPAP. Licensee failed to include a signed Certification in the reports. Licensee failed to include the required State of Alabama Appraisal Board Certification in the subject appraisal reports.

**AB-05-61** – On May 17, 2007, the Board issued a private reprimand to a Licensed Real Property appraiser whose license was not renewed. Licensee signed a Consent Settlement Order an agreed not to renew his license. Licensee stated that public utilities (electricity and water) were located on the subject when they were only available and installation required obtaining easements across property not owned by the property owner, the report does not fully explain the lack of access and the impact on value by the lack of access. Licensee did not adequately reconcile the data contained in the report as indicated by his failure to adequately disclose superior market adjustments and indicated values for Comps 1 and 2.

**AB-05-146** – On July 19, 2007 the Board issued a private reprimand to a Certified Residential Appraiser. Licensee signed a

Consent Settlement Order and agreed to pay an administrative fine of \$300. There are numerous errors and typos in the appraisal report. On page 1 of the URAR, Sales Price is \$158,000 is shown and the report says appraiser did not have sales price or contract; The Neighborhood section of the report, the appraiser says the subject property is located in a particular section of a municipality when it's not in that municipality; Under Description of improvements – Design (style) the appraiser lists the residence as being 1 story brick frame when the home is a split foyer frame with stucco; under interior – floors the appraiser has a typo, instead of vinyl he has winyl; under Exterior Description – exterior walls the appraiser leaves this area blank; In the Sales Comparison Analysis section of the report, under Site for the subject and all three comparables, the appraiser lists average, normally the size of the site is listed here for comparison purposes. Under Comparable No. 1 the appraiser list the wrong GLA even though his work file has the right GLA for this comparable; the appraiser shows 1,176 square feet when it should be 1,920 square feet. The appraiser also shows 588 square feet of basement when there is no basement. In the Reconciliation section, the appraiser checked the box, "subject to the repairs, alterations, inspections or conditions listed below" but the appraiser did not list anything. The appraiser said he meant the appraisal to be "as is".

**AB-05-187** – On July 19, 2007 the Board issued a private reprimand to a Certified Residential appraiser. Licensee signed a Consent Settlement Order and agreed to a 12 month suspension of his/her appraiser license, one month to be served beginning August 1, 2007 through August 31, 2007, the remainder of the suspension is stayed. Licensee will pay an \$850 administrative fine; take a 15-hour Sales Comparison course and a 7-hour Cost Approach course. Licensee did not verify the sales data through sources not a party to the sales and did not disclose that the data

was not verified. Licensee used a "land/home package" sale for Comparable Sale #3. A land/home package does not meet the definition of a sale. There are no records in the Dallas County Probate Office or Tax Assessor's office that verify the sale used as Comparable #1, Lot 14, Faith Dr., Selma, Alabama. (Mfg home placed on the property but never closed, removed and new mfg home placed on the property after the date of the appraisal.) There are no records in the Dallas County Probate Office or Tax Assessor's office that verify the sale used as Comparable #2, 580 County Road 229, Selma, Alabama. Auburn University owns all the property along Co. Rd. 88 in Dallas County. No one lived along Co. Rd. 88 at the time of the investigation and Auburn University employees confirmed that no one has lived along Co. Rd. 88 on Auburn University property. Licensee failed to accurately describe the subject property by: Reporting that the subject was located in the city limits of Selma, Alabama when it is not; Reported zoning for the subject when the subject is located in an area not zoned; Included the hitch length in the size reported for the manufactured home and in the GLA calculation; Selected as the neighborhood an area with dimensions listed as: Clanton, AL to the north, Montgomery, AL to the east, Greenville, AL to the south and Tuscaloosa, AL to the west. The cost approach is not credible. GLA is overstated with the inclusion of the hitch length of the manufactured home; cost data is different from Marshall and Swift source and Licensee stated in the report that the costs were also derived from her knowledge of the area when Licensee had no knowledge of area values.

**AB-07-59** – On September 20, 2007 the Board issued a private reprimand to a Certified Residential Appraiser. Licensee signed a Consent Settlement Order and agreed to pay an administrative fine of \$200 for failure to notify the Board of a change of address.

**AB-05-179** – On September 20, 2007 the Board approved a Consent Settlement

Order from a Certified Residential Appraiser for a private reprimand. Licensee agreed to pay an administrative fine of \$1,400 and complete a USPAP course. The copy of the appraisal report provided to AREAB by the appraiser was not a true copy of the appraisal report provided to AREAB by the Lender. Appraiser failed to analyze comparable sales for age and quality of construction within the sales comparison analysis. Comparable #1 & #2 were older homes and built of superior quality. No analysis was summarized to explain a lack of the adjustments. There were sales properties similar to the subject in the immediate area. Appraiser failed to state the sales history of the subject property by overlooking the sale of the subject property in 10/01, which was within three (3) years of the appraisal date. Licensee reported the home's exterior walls were siding, when the exterior walls were brick with the siding covering the overhangs on the grade level. The report stated in the addendum the subject was in average condition and in the sales comparison grid that it was in good condition. USPAP 1994 and 1999 Edition was cited in the addendum when the appraisal report was or should have been developed using the 2004 Edition. Report contained a statement in the addendum that due to a lack of sales, the appraiser used comps with GLA smaller than the subject and adjusted for the difference. The sales used had large GLA than the subject. Sales of homes similar to the subject were also available within the immediate area of the subject and were not used. Report failed to completely describe the neighborhood boundaries. Part of the neighborhood boundaries were described, "and surrounding area" was added. Reported the neighborhood or project name as Birmingham/Trussville, when the area is known as Grayson Valley.

**AB-05-180** – On September 20, 2007 the Board approved a Consent Settlement Order from a Certified Residential Appraiser for a private reprimand. Licensee agreed to pay an administrative fine of \$1,400 and complete a USPAP course. The copy of

the appraisal report provided to AREAB by the appraiser was not a true copy of the appraisal report provided to AREAB by the Lender. Appraiser failed to analyze comparable sales for age and quality of construction within the sales comparison analysis. Comparable #1 & #2 were older homes and built of superior quality. No analysis was summarized to explain a lack of the adjustments. There were sales properties similar to the subject in the immediate area. Appraiser failed to state the sales history of the subject property by overlooking the sale of the subject property in 10/01, which was within three (3) years of the appraisal date. Licensee reported the home's exterior walls were siding, when the exterior walls were brick with the siding covering the overhangs on the grade level. The report stated in the addendum the subject was in average condition and in the sales comparison grid that it was in good condition. USPAP 1994 and 1999 Edition was cited in the addendum when the appraisal report was or should have been developed using the 2004 Edition. Report contained a statement in the addendum that due to a lack of sales, the appraiser used comps with GLA smaller than the subject and adjusted for the difference. The sales used had large GLA than the subject. Sales of homes similar to the subject were also available within the immediate area of the subject and were not used. Report failed to completely describe the neighborhood boundaries. Part of the neighborhood boundaries were described, "and surrounding area" was added. Reported the neighborhood or project name as Birmingham/Trussville, when the area is known as Grayson Valley.

**AB-06-14** – On September 20, 2007 the Board accepted the voluntary surrender of license from **Matthew Ingram**, (L00205) a Licensed Real Property Appraiser. Mr. Ingram elected to surrender his license in lieu of attending an administrative hearing for his failure to respond to request for copies of his appraisal on which the Board received a complaint.

**AB-06-64** – On September 20, 2007, the Board issued a private reprimand to a Certified Residential Appraiser for a commercial appraisal. The Licensee signed a Consent Settlement Order and agreed to pay an administrative fine of \$600 and complete a USPAP course. The violations were: Licensee did not correctly employ those recognized methods and techniques that are necessary to produce a credible appraisal. The Licensee did not correctly develop the highest and best use analysis. There is no real analysis of the highest and best use by the licensee. The review of the work file indicates that the licensee utilized sales of large acreage tracts of land in his analysis of the highest and best use of the one-acre tract. The report states that the adjacent property was listed for sale for \$25,000 per acre. Investigation revealed that the adjacent property is over 115 acres and the total property is listed for \$25,000 per acre, while the 26 acres that fronts on Memorial Parkway and that is zoned industrial is listed for \$3.60 per square foot and the corner 2 acres is listed for \$8.00 per square foot. The subject is a one-acre tract of land that is zoned industrial. In performing appraisal services, an appraiser must be certain that gathering factual information is conducted in a manner that is sufficiently diligent to ensure that the data that would have a material or significant effect on the resulting opinions or conclusions are identified and, where necessary, analyzed. The Licensee did not gather comparable sales of similar size and zoned properties to analyze and determine the value of the property as vacant and ready to be put to its highest and best use. Licensee had not way of knowing if the opinion of Highest and Best Use is actually the "Maximally Productive" use. Develop an opinion of the highest and best use of the real estate. An appraiser must analyze the relevant legal, physical, and economic factors to the extent necessary to support the appraiser's highest and best use conclusion. Licensee did not analyze the relevant information, the Licensee instead made an unsupported statement.

**Letters of Warning** was issued on the following investigations for the discrepancies indicated. This disciplinary action will be considered in any future discipline proceedings:

**AB-05-89** – On April 27, 2006 to a Certified Residential Appraiser for a residential appraisal where access to subject is across adjoining property and this was not disclosed in the report.

**AB-05-99** – On April 27, 2006 to a Certified Residential Appraiser for a residential appraisal. The error in GLA calculation is a violation of 1-1(c), USPAP, 2005 Ed. The proper way to measure the upstairs space with a sloping ceiling is from 5' ceiling height, not 7' ceiling height. The calculation error in the GLA resulted in non-credible adjustments in the sales comparison grid and could have affected the final value opinion. Proper supervision of a trainee appraiser was not provided.

**AB-04-47** – On June 21, 2006 to a Certified General Appraiser where the assignment is reported as a consulting assignment under Standard 5 of USPAP when the purpose of the assignment is stated in the report "To determine the value of vacant land in \_\_\_\_\_, Alabama". The report does not contain advice or a solution to a problem, which would support Licensee's claim that this is a consulting assignment. Licensee failed to place a written certification in the work file for his oral appraisal report.

**AB-05-06** – On June 30, 2006 to a Certified Residential Appraiser who did not physically accompany the trainee on the inspection for the first 100 assignments made to the trainee where an interior and exterior inspection is part of the scope of the appraisal.

**AB-05-21** – On June 1, 2006 to a Certified Residential Appraiser for an appraisal where the report is inconsistent in its description of the physical characteristics of the subject. Page one of the URAR says that there is no basement or car storage while the description in the market grid



reports a 2-car basement garage though the adjustments in the grid are consistent with the information on page one of the URAR. Development of the appraisal does not use accepted appraisal methods for the appraisal of a duplex. There is no identification of whether the subject is a fractional interest, physical segment or partial holding.

**AB-05-58** – On June 19, 2006 to a Certified Residential Appraiser for a residential appraisal where Licensee failed to review the appraisal report as supervisor appraiser. Trainee signed the supervisor appraiser's electronic signature to the appraisal report and sent the report to the Lender without being reviewed by the supervisor.

**AB-05-59** – On June 19, 2006 to a Trainee Appraiser for a residential appraisal where Licensee failed to have supervisor review the report. Trainee signed the supervisor appraiser's electronic signature to the appraisal report and sent the report to the Lender without review by the supervisor.

**AB-04-44** – On July 25, 2005 to a Certified General Real Property Appraiser for a residential appraisal where Comparable #2 is presented as a residential comparable. At the time of the sale it was zoned commercial and had a business sign in the front yard; the subject property was zoned residential. A true and correct copy of one of the reports prepared for this subject was not retained by Licensee.

**AB-05-102** – On March 2, 2007 to a Certified Residential appraiser for a residential appraisal where the Licensee failed to disclose items of deferred maintenance in the report, which resulted in a misleading report.

**AB-05-103** – On March 2, 2007 to a Trainee appraiser for a residential appraisal where the Licensee failed to disclose items of deferred maintenance in the report, which resulted in a misleading report.

**AB-05-139** – On March 12, 2007 to a Licensed Real Property appraiser for a

residential appraisal where there were numerous minor errors in subject property description and comparable descriptions that did not affect development of the opinion of value but that affects the credibility of the report and for failing to retain a true and correct copy of the appraisal report in the work file.

**AB-05-142** – On March 7, 2007 to a Certified Residential appraiser for a residential appraisal where the subject could have been more accurately described to make the report more meaningful.

**AB-05-143** – On March 7, 2007 to a Trainee appraiser for a residential appraisal where the subject could have been more accurately described to make the report more meaningful.

**AB-05-182** – On March 8, 2007 to a Certified Residential appraiser for a residential appraisal where the report contained a number of errors that, while seemingly minor, can mislead the reader. Zoning was reported R2 instead of R3, Subject is not a corner lot, subject is split level with a basement and crawl space, not basement only, undisclosed data sources were used in the report, appraisal developed using USPAP 1994 and 1999 instead of USPAP 2005.

**AB-05-183** – On March 8, 2007 to a Trainee appraiser for a residential appraisal where the report contained a number of errors that, while seemingly minor, can mislead the reader. Zoning was reported R2 instead of R3, Subject is not a corner lot, subject is split level with a basement and crawl space, not basement only, undisclosed data sources were used in the report, appraisal developed using USPAP 1994 and 1999 instead of USPAP 2005.

**AB-06-12** – On March 12, 2007 to a Trainee appraiser for a residential appraisal where subject GLA is not accurate, Departure Rule was not invoked for omission of cost approach, there were a number of inaccuracies in the data reported in the market analysis and the appraisers name is misspelled on the report.

**AB-06-13** – On March 12, 2007 to a Certified Residential appraiser for a residential appraisal where subject GLA is not accurate, Departure Rule was not invoked for omission of cost approach and there were a number of inaccuracies in the data reported in the market analysis.

**AB-05-140** – On May 24, 2007 to a Certified Residential Appraiser for a residential appraisal where Licensees failed to identify that the residence was a 24 by 48 manufactured home with several additions; Exterior inspection does not reveal this but on interior inspection it is obvious a portion of the subject is a manufactured home; MLS data clearly states that the subject is a manufactured home with additions. Licensees failed to mention that the subject property was located adjacent to a mobile home park Licensees failed to research, report and analyze a prior sale of the subject property that took place on 3/27/03.

**AB-05-141** – On May 24, 2007 to a Certified Residential Appraiser for a residential appraisal where Licensees failed to identify that the residence was a 24 by 48 manufactured home with several additions; Exterior inspection does not reveal this but on interior inspection it is obvious a portion of the subject is a manufactured home; MLS data clearly states that the subject is a manufactured home with additions. Licensees failed to mention that the subject property was located adjacent to a mobile home park Licensees failed to research, report and analyze a prior sale of the subject property that took place on 3/27/03.

**AB-05-175** – On May 24, 2007 to a Certified Residential Appraiser for a residential appraisal where Licensee used a sale from the Tax Assessor files for comparable number 2. The Tax Assessor files reported an incorrect address for the sale and it was not in the location where Licensee reported it. Licensee also erroneously stated comparable 1 had 2 bedrooms when it had 3 bedrooms failed to note comparable 1 had an attached 2-car garage.

## 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 <sup>1</sup>	1/1/08 Requirements <sup>1,2</sup>	1/1/08 College-Level Course Requirements <sup>3</sup>
Licensed	90 hours	150 hours	None
Certified Residential	120 hours	200 hours	<b>Twenty-one (21)</b> 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. <b>In lieu of the required courses, an Associate degree will qualify.</b>
Certified General	180 hours	300 hours	<b>Thirty (30)</b> 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. <b>In lieu of the required courses, a Bachelors degree will qualify.</b>

<sup>1</sup> Hours required include completion of the 15-hour National USPAP Course (or its equivalent).  
<sup>2</sup> Hours required include specific coverage of multiple topics – please see the *Real Property Appraiser Qualification criteria* for details.  
<sup>3</sup> 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](http://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](http://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:**

<b><u>TRAINEE REAL PROPERTY APPRAISER CLASSIFICATION:</u></b>	
Basic Appraisal Principles	30 Hours
Basic Appraisal Procedures	30 Hours
The 15-Hour National USPAP course or its equivalent	15 Hours
<b>Trainee Education Requirements</b>	<b>75 Hours</b>

**\* NOTICE: Alabama requires that the 15-Hour USPAP with exam must have been completed within 24 months immediately preceding the date the application is filed with the Board.**

<b><u>LICENSED REAL PROPERTY APPRAISER CLASSIFICATION:</u></b>	
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
<b>Licensed Education Requirements</b>	<b>150 Hours</b>

**\* NOTICE: Alabama requires that the 15-Hour USPAP with exam must have been completed within 24 months immediately**

**preceding the date the application is filed with the Board.**

Appraisers holding a valid *Trainee Real Property Appraiser* credential may satisfy the educational requirements for the Licensed Residential Real Property Appraiser credential by completing the following **additional** educational hours:

Residential Market Analysis and Highest & Best Use	15 Hours
Residential Appraiser Site Valuation & Cost Approach	15 Hours
Residential Sales Comparison & Income Approaches	30 Hours
<b>Total</b>	<b>75 Hours</b>

**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)	
<b>Certified Residential Education Requirements</b>	<b>200 Hours</b>

**\* NOTICE: Alabama requires that the 15-Hour USPAP with exam must have been completed within 24 months immediately preceding the date the application is filed with the Board.**

Appraisers holding a valid *Trainee Real Property Appraiser* credential may satisfy the educational requirements for the Certified Residential Real Property Appraiser credential by completing the following **additional** educational hours:

Residential Market Analysis & Highest & Best Use	15 Hours
Residential Appraiser Site Valuation & Cost Approach	15 Hours
Residential Sales Comparison & Income Approaches	30 Hours
Residential Report Writing & Case Studies	15 Hours
Statistics, Modeling & Finance	15 Hours
Advanced Residential Applications & Case Studies	15 Hours
Appraisal Subject Matter Electives	20 Hours
<b>Total</b>	<b>125 Hours</b>

Appraisers holding a valid *Licensed Real Property Appraiser* credential may satisfy the educational requirements for the Certified Residential Real Property Appraiser credential by completing the following **additional** educational hours:

Statistics, Modeling & Finance	15 Hours
Advanced Residential Applications & Case Studies	15 Hours
Appraisal Subject Matter Electives	20 Hours
<b>Total</b>	<b>75 Hours</b>

**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)	
<b>Certified General Education Requirements</b>	<b>300 Hours</b>

**\* NOTICE: Alabama requires that the 15-Hour USPAP with exam must have been completed within 24 months immediately preceding the date the application is filed with the Board.**

Appraisers holding a valid *Trainee Real Property Appraiser* credential may satisfy the educational requirements for the Certified General Real Property Appraiser credential by completing the following **additional** educational hours:

General Appraiser Market Analysis	30 Hours
Statistics, Modeling & Finance	15 Hours
General Appraiser Sales Comparison Approach	30 Hours
General Appraiser Site Valuation & Cost Approach	30 Hours
General Appraiser Income Approach	60 Hours
General Appraiser Report Writing & Case Studies	30 Hours
Appraisal Subject Matter Electives	30 Hours
<b>Total</b>	<b>225 Hours</b>

Appraisers holding a valid Licensed Real Property Appraiser credential may satisfy the education requirements for the Certified General Real Property Appraiser credential by completing the following additional educational hours:

General Appraiser Market Analysis	75 Hours
Statistics, Modeling & Finance	15 Hours
General Appraiser Sales Comparison Approach	15 Hours
General Appraiser Site Valuation & Cost Approach	15 Hours
General Appraiser Income Approach	45 Hours
General Appraiser Report Writing & Case Studies	15 Hours
Appraisal Subject Matter Electives	30 Hours
<b>Total</b>	<b>150 Hours</b>

Appraisers holding a valid *Certified Residential Real Property Appraiser* credential may satisfy the educational requirements for the Certified General Real Property Appraiser credential by completing the following **additional** educational hours:

General Appraiser Market Analysis & Highest & Best Use	15 Hours
General Appraiser Sales Comparison Approach	15 Hours
General Appraiser Site Valuation & Cost Approach	15 Hours
General Appraiser Income Approach	45 Hours
General Appraiser Report Writing & Case Studies	10 Hours
<b>Total</b>	<b>100 Hours</b>

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

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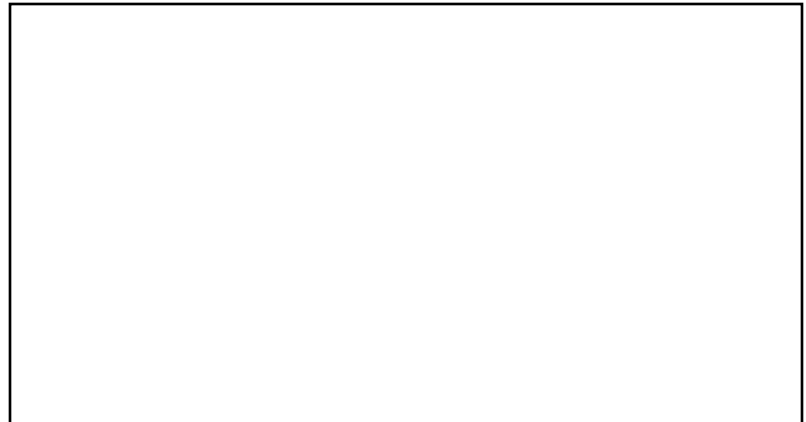
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## CHANGE OF ADDRESS FORM

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. You can e-mail this information to Mrs. Greene at Carolyn.greene@reab.alabama.gov.