

# The Lending World in Crisis-What Clients Need Their Appraisers to Know Today

Date: **August 9, 2012** Location: **St. Paul, MN**

## Seminar

<b>Category</b>	Other [Oth]
<b>Level</b>	Intermediate
<b>Attendance Hours</b>	7.0
<b>Current Price</b>	\$ 200.00 Member \$ 235.00 Regular
<b>Note</b> Please register early	After Jul 30, 2012 \$ 25.00 Late Fee

## Location

<b>Name</b>	Continuing Education & Conference Center, University of MN
<b>Address</b>	1890 Buford Ave.
<b>City</b>	St. Paul
<b>State</b>	MN
<b>Zip</b>	55108
<b>Phone</b>	(651) 633-0676

## Sponsor

<b>Contact</b>	
<b>Chapter</b>	North Star
<b>Website</b>	<a href="http://www.northstarai.org">www.northstarai.org</a>
<b>Contact Name</b>	Maribelle Cushman
<b>Email</b>	<a href="mailto:maribellec@aol.com">maribellec@aol.com</a>
<b>Phone</b>	(651) 633-0679

## Instructor

Alan Hummel, SRA

[Click Here](#) to check state approvals

## Description

This revised seminar, previously released in 2005, titled *What Clients Want Their Appraiser's to Know*, has been updated to reflect dramatic changes in the real estate market. According to clients, commercial appraisers are making the same error – providing little or no critical analysis – which in these times is even more critical now. Legislation will give appraisers more independence than ever before, but if the work product does not improve, many appraisers will find their appraisal volumes declining. Keep your clients satisfied and your assignments growing by attending this important educational program!

### At the end of this seminar participants will be able to

- Discover strategies to protect their appraiser independence.
- Recognize and identify a market bubble – when does it start and when does it end.
- Understand how to support a market conditions adjustment in a “bubble market” or a distressed (no new sales market).
- Develop and report value opinions in a “bubble market” or a distressed market.
- Detect when there will be an upward turn in a bust market; or a downward turn in a bubble market.
- Recognize why your clients need you and why they might want to get rid of you.
- Discover when you may want to fire your clients.
- Handle external obsolescence whether it be temporary or permanent.
- Determine what a good engagement letter should include.
- Identify scope of work and competency issues.

## Equipment

HP-12C

## Disclaimer

### Cancellation Policy

- Up To 15 days prior to program start date, refund in full.
- 2 - 14 days prior to program start date, \$50.00 cancellation fee.
- Less than 2 days prior to program start date, forfeit of payment.

### Program Material Policy

Beginning 4 weeks before the offering start date, program material will be shipped directly to the student. If this material has been shipped and you request a registration cancellation, you will automatically be charged a \$25.00 fee and you may keep the material. Once the fee is charged, your refund will be processed. Material returns are no longer accepted. Contact the offering sponsor for more information.

Cancel Offering, \$25.00 material fee.

**ENROLLMENT:** Enrollment is on a first-come, first served basis. If the event is filled, a waiting list will be retained. The North Star Chapter reserves the rights to cancel, limit, or reschedule this event if the minimum enrollment level is not reached, and to change faculty assignments and facility locations at any time. Prospective students should confirm their registration with the Chapter office before making any nonrefundable airline reservations.

**ATTENDANCE:** The North Star Chapter and the Appraisal Institute enforce attendance requirements mandated by state licensing and certification regulatory agencies. One hundred percent (100%) attendance is required for all Appraisal Institute education programs. The Appraisal Institute issues certificates for State Certification/Licensing or State Continuing Education credit that verify successful completion and attendance of 100%. Students should not be late or leave early; if they are late or leave early, they will not receive credit. This follows Appraiser Qualification Board minimum criteria requirements.

**PROGRAM MATERIAL POLICY:** Beginning four weeks before the course start date, program materials will be shipped to the student. If you do not receive your materials within five business days of the start date, PLEASE NOTIFY the North Star Chapter office immediately. All students must bring their materials with them to class; there will be NO EXTRA's available.

**ADA POLICY:** If you have a disability and may require some accommodation at any event, please notify us in writing at least 2 weeks in advance and we will arrange for reasonable accommodations.

**CANCELLATION: PLEASE READ CAREFULLY.**

The North Star Chapter charges a \$50 cancellation fee.

If you cancel less than 48 hours before the start of the course or seminar you will receive NO REFUND. All cancellations must be submitted in writing to the Chapter Office in order to receive a refund. Confirmed students should not assume that cancellation has been granted until a confirmation has been received. Direct your e-mail requests to: maribellec@aol.com or fax: 651.633.5956.

If you cancel there is an additional \$25 material charge from the national office. You do not return course materials any longer.

Program materials can be downloaded by the student or can be shipped directly to the student. If you choose to have the material shipped and do not receive your materials within 5 days before the offering start date, please call the sponsor to inform them.

### Additional Information

**Course Schedule:**

August 9 - 8:00 am – 8:30 am - Registration; 8:30 am – 4:30 pm Lecture - No Exam.

The Fees include Instruction, Seminar Materials, Coffee Breaks and Lunch.

**Credit:** Appraisal Institute Continuing Education Credit/QE: full attendance at the Course: 7 Hours.

State of Minnesota: 7 Hours of Continuing Education approved; 7 Hours of Real Estate CE and Assessor CEUs applied for.

All courses and seminars will be held at the Continuing Education and Conference Center, 1890 Buford Ave., St. Paul, MN 5510

**Hotel Information:** Contact any of the following hotels and indicate you are attending a University of Minnesota course to receive a discounted rate.

- Radisson Hotel – Roseville: 651.636.4567 or toll free: 800.333.3333 [www.radisson.com/rosevillemn](http://www.radisson.com/rosevillemn) (The Radisson has complimentary shuttle service available to the Continuing Education and Conference Center, if you request the shuttle service when you make your reservation.)

<http://marriott.com/property/propertypage/SACFR>

- Holiday Inn Express – 651.636.5800 - Shuttle service is available - please request when you make your reservation. 800-456-4000

- Ramada Plaza, 1330 Industrial Blvd., Mpls., MN 55413, 612-331-1900 – Shuttle service is available - please request when you make your reservation.

- Fairfield Inn – 651.636.7869 (or 1-800-228-2800 telling them you would like reservations at the Roseville, MN Fairfield Inn) <http://marriott.com/property/propertypage/SACFR>

- St. Paul-Days Inn Roseville – 651.636.5966

- Radisson Hotel Metrodome – 612.379.8888

Hotel Information can be found on the website at [www.northstarai.org](http://www.northstarai.org) under the education link, pull down menu, “where can I stay”.

Please contact Maribelle: maribellec@aol.com 651.633-0676 if you have any questions or need assistance.

North Star Chapter office: 651.633.0676 FX: 651.633.5956

- [Map](#)
- [Directions](#)

**North Star Chapter – Appraisal Institute**

Presents:

**The Lending World in Crisis**

**August 9, 2012**

Continuing Education and Conference Center  
University of MN – St. Paul Campus  
1890 Buford Avenue, St. Paul, MN 55108  
612-624-3275

7 CE Hours

Please check you Appraisal Institute Membership status, or check Non-Member

\_\_\_\_\_ MAI \_\_\_\_\_ SRPA \_\_\_\_\_ SRA \_\_\_\_\_ Associate \_\_\_\_\_ Affiliate \_\_\_\_\_ Non-Member

Name \_\_\_\_\_

Company Name: \_\_\_\_\_

Company Address: \_\_\_\_\_

City \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_

Business Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-Mail: \_\_\_\_\_ State Lic. #: \_\_\_\_\_

**Fees: The Lending World in Crisis What Clients Need Their Appraisers to Know Today (fees include- Seminar materials, Instruction, Lunch and breaks)**

August 9 Registration: 8:00 a.m. – Class Lecture: 8:30 a.m. – 4:30 p.m. ~ No Exam

Member Appraisal Institute	\$ 200.00	\$ _____
Non-Member	\$ 235.00	\$ _____
Late Fee	\$ 25.00 (after July 30)	\$ _____
	Total Due	\$ _____

Method of Payment: Check payable to Appraisal Institute \_\_\_\_\_ Visa \_\_\_\_\_ MasterCard \_\_\_\_\_

Credit Card # \_\_\_\_\_ Expiration Date \_\_\_\_\_

Billing Address \_\_\_\_\_

Name on Card: \_\_\_\_\_

Signature: \_\_\_\_\_

\*\*\* Register Early as Seating is Limited \*\*\*

Please complete and return with payment to: North Star Chapter – Appraisal Institute  
1265 Josephine Road, Roseville, MN 55113

Credit card payments may be called in to 651.633.0676 or faxed to 651-633-5956 or

**register online: [www.northstarai.org/education](http://www.northstarai.org/education)**