



**IOWA CHAPTER  
of the Appraisal Institute**

***IOWA Chapter News  
May 2007***



---

---

## FROM THE PRESIDENT

Dennis L. Loll, SRA

I hope everyone had a productive winter and is ready for summer. In this season of renewal and growth, I think we can apply the principles of nature to our professional life. In the last newsletter, I suggested making 2007 a year for your personal growth. Two members have already made 2007 their year of growth. Rob Emmerson, SRA, and Matthew Miller, SRA, have both been awarded the SRA designation. Congratulations to both of you. The SRA and MAI are more than three letters, these designations show that you are interested in being a professional and setting yourself above the competition.

The Appraisal Institute's 75<sup>th</sup> Anniversary event is in Las Vegas, from July 15<sup>th</sup> through July 22<sup>nd</sup>. The event will be held at Caesars' Palace and special prices for AI members are available. You can get information about the meeting on AI web site.

We have been busy on the Iowa Board. A special board meeting was held and the board decided to start offering qualifying appraisal education in Iowa. There is some risk involved in doing this, but we felt it was important for the Appraisal Institute to be the leader in the appraisal industry in Iowa. Rich and Wayne have done such a great job with the continuing education, we are in good hands for the future.

We are also trying to have more interaction between our members. I would like to thank Forsythe Appraisal and Karen Oberman for using Rob Emmerson's designation as an occasion to hold a social in Des Moines. A social was also held in Davenport on the 28<sup>th</sup> of March. There was a very good turnout and I heard many positive comments. Shauna Elmer is the Chapter's new Social Chair and she has worked to get these events going and has more events being planned. Thanks Shauna!

The AI is on the third year of the Visibility Campaign. Local radio ads will be running in Charleston, SC, Chicago, IL, Portland, OR, and San Diego, CA. The AI has also been active in fighting for legislation to help with appraisal fraud and lender pressure. Gary Caldwell has been working very hard to get mandatory licensing, of some sort, in Iowa. Thanks for all of your hard work Gary!

Kevin Pollard, MAI, is a Director for Region II, so the Iowa Chapter is well represented. If you would like to see changes on a regional or national level, we have a voice, so be heard.

The Leadership Development and Advisory Council (LDAC) took place in Washington, D.C., on April 23-25<sup>th</sup>. Participants lobby legislators on appraisal related issues. If you have not been to LDAC, make an effort to go in the future. This is a great opportunity and will definitely be a growing experience for your professional life. Everyone that goes agrees that it is a great experience.

Kevin Burggraaf, MAI, announced at the special Board of Directors meeting that he would be resigning as the Vice President and as a member of Board of Directors of the Iowa Chapter of the Appraisal Institute. Kevin was appointed by the Governor to the Property Assessment Appeal Board for the State of Iowa. He began serving in this position on January 1, 2007. It has become apparent that it is very likely that members of the Iowa Chapter of the Appraisal Institute will be doing appraisals for property owners who will be appealing the decision of their local Board of Review to the Property Assessment Appeal Board. Kevin does not want there to be any concern by any of the parties to the appeal process that they may not get a fair hearing because he is on the Property Assessment Appeal Board as well as one of the officers of the Iowa Chapter of the Appraisal Institute. He requested that his resignation be effective at the end of this meeting. Kevin has been a great Appraisal Institute member and given a lot to the organization. Kevin, we all thank you for your service.

---

---

## EDUCATION OPPORTUNITIES - FROM THE EDUCATION CHAIR

Richard W. Hughes, MAI, SRA

This year the Iowa Chapter has truly expanded the educational offerings to address the need for appraisal training state wide. Basic Qualifying Education (QE) has been initiated to compliment the advanced QE offered, Continuing Education (CE) seminars have been scheduled on a quarterly basis, and national's on-line course offerings all provide a full educational selection that should appeal to residential and general appraisers at all experience levels.

The number of QE offerings by the Iowa Chapter just increased. The chapter's board of directors very recently approved the education committee's recommendation to provide the basic qualifying education courses. This will be a three-fold increase in QE education as the Iowa Chapter takes a more leadership role in providing quality, appraisal education within the state of Iowa. In addition to the basic QE that will be offered, the chapter has scheduled several advanced QE courses that apply to both residential and general appraisers. Check out the chapter's website [www.aiofiowa.org](http://www.aiofiowa.org) for dates and locations.

This year's CE's seminars are excellent topics that will appeal to both the residential and general appraiser. Once again refer to our website for more details.

The use of Appraisal Institute's on-line courses by appraisers within the state continues to increase. Check out national's education offerings for both QE and CE courses. Proctors for the necessary exams can be arranged right in your area.

Additionally, we will be offering evening, Argus training (3 hours) as a chapter developed seminar in Des Moines. Right now we have it scheduled for June 6<sup>th</sup> and June 20<sup>th</sup> from 5:00 to 8:00 and supper will be provided. The latest version of Argus will be used and the changes to the tenant reimbursement screen will be discussed. The session is limited to 12 students due to the size of the computer classroom. There will be a small charge to cover food and material. Call Ranney Ramsey (515-283-5707) or Rich Hughes (515-247-7462) for sign up.

In August, the national education committee is proposing a training session for future general-appraiser instructors. Anyone interested in attending and then teaching for the Iowa Chapter, give the Education Committee a call for details.

---

---

## FROM THE GOVERNMENT RELATIONS CHAIR

Gary Caldwell

I have great news to report in this Newsletter - Senate File 137 concerning Mortgage Appraisal Fraud has passed both the House and Senate and has been signed by Governor Culver!

The main provision of the bill, written by the Iowa Attorney General's office, is to eliminate pressure on appraisers to meet predetermined values and authorizes disciplinary action against those violators who are licensed in professions, occupations or businesses related to real estate transactions or the financing of loans secured by real estate. Another important provision is that individuals who wish to become certified appraisers in Iowa must register as associate appraisers with the Iowa Real Estate Appraiser Examination Board. The idea of becoming an associate appraiser is so that the board can better monitor and regulate the training that the trainee is obtaining.

The reason the Attorney General's office was so interested in passage of this type of legislation is they have been receiving numerous complaints regarding inflated appraised values. Their experience has been that many of the complaints are justified and consumers are loosing their homes due to mortgage loans that should not have been originated in the first place. In my conversations with representatives of the AG's office, I am convinced they are pro-appraisers and anti-appraisal pressure. The complaints they are investigating are only because of gross and obvious over valuations, not because a complainant simply is trying to stir up trouble because they have gotten themselves in a bad situation. Did you realize that so many complaints were being fielded by the AG's office in addition to the Exam Board?

There was what proved to be a very effective coalition established between the Appraisal Institute, the Attorney General's office, the Iowa Appraisal Advisory Council, Mid-West Appraisers Association, and Iowa Citizens for Community Improvement to push for passage of this bill.

A big, "Thank you!" to all of you who contacted your Senators and Representatives when the Action Alerts came out requesting your help.

Please feel free to contact me at [caldaprsl@mchsi.com](mailto:caldaprsl@mchsi.com) if you have any questions or legislative issues that you would like to raise. Also, volunteers for the Government Relations Committee are encouraged to climb on board.

---

---

## MEMBER NEWS

### **Newly Designated Members**

Congratulations to Robert A. Emmerson, SRA, and Matthew D. Miller, SRA, on their recent designation.

### **Retired**

The Chapter expresses best wishes to David Anderson, Jr., SRA, on his recent retirement. May you have many fond memories at your new home in Thayne, Wyoming?

## New Associates

The Iowa Chapter welcomes 14 new members who joined our chapter since the first of this year. They are:

Jeremy Todd Anania, Associate Residential	Anania Appraisal Services, Inc.
Clinton C. Cota, Associate Residential	Rally Appraisal, LLC
Douglas Day, Associate Residential	Day Appraisal Services
William R. Duey, Associate General	Albia, Iowa
Anthony R. Emanuel, Associate Residential	Admiral Home Mortgage
Matthew V. Franklin, Associate General	Aegon USA Realty Advisors, Inc.
Stephanie A. Garner, Associate Residential	Garner Appraisal
Elizabeth A. Johnson, Associate General	Aegon USA Realty Advisors, Inc.
Michael J. Leick, Associate General	Aegon USA Realty Advisors, Inc.
Adam M. Losey, Associate General	Aegon USA Realty Advisors, Inc.
William J. Sparks, Associate Residential	Sparks Appraisal, Inc.
Mikki K. Steuben, Associate General	Aegon USA Realty Advisors, Inc.
Mark L. Winninger, Associate General	Winninger Commercial
Scott P. Yeager, Associate Residential	Caliber Appraisal Corp.

We are pleased to welcome these new associates. If the Chapter can be of help to any of the associates, please contact your Residential Associate Chair, Karen Oberman, SRA, at [kareno@review.forsytheappraisals.com](mailto:kareno@review.forsytheappraisals.com) or 515-277-4600 and/or your General Associate Chair, Bob Blincow, MAI at [Blincow.bob@principal.com](mailto:Blincow.bob@principal.com) or 515-246-7002. Good luck to all of you in your path to an exciting and prestigious designation.

## A SPECIAL REMINDER TO ALL ASSOCIATES

The Appraisal Institute is offering the following courses in Iowa.

### ADVANCED RESIDENTIAL APPLICATIONS AND CASE STUDY, PART I

15 Hours - Des Moines, Iowa

September 19–20, 2007

### ADVANCED RESIDENTIAL REPORT WRITING, PART II

30 Hours – Des Moines, Iowa

September 21–25, 2007

### NATIONAL USPAP

15 Hours – Des Moines, Iowa

August 31 & September 1, 2007

If you are in need of these classes, please take advantage of the convenient location.

## Resigned Members

Thomas P. Kane and Karin M. Marten have recently resigned from the Chapter.

## **UPCOMING EVENTS**

### **SMALL HOTEL/MOTEL VALUATION**

**7 HOURS**

**Davenport, IA – June 14, 2007**

**Des Moines, IA – June 15, 2007**

### **ADVANCED APPLICATIONS**

**40 HOURS**

**Des Moines, IA – July 12-17, 2007**

### **CONDOS, CO-OPS, AND PUDS**

**JOINT SPONSORSHIP WITH INSTITUTE OF IOWA**

**CERTIFIED ASSESSORS - 7 HOURS**

**Dubuque, IA – July 19, 2007**

### **APPRAISAL PRINCIPALS**

**30 HOURS**

**Des Moines, IA – August 17–21, 2007**

### **APPRAISAL PROCEDURES**

**30 HOURS**

**Des Moines, IA – August 24–27, 2007**

### **NATIONAL USPAP**

**15 HOURS**

**Des Moines, IA – August 31 & September 1, 2007**

### **MARKET ANALYSIS AND THE SITE**

#### **TO DO BUSINESS**

**7 HOURS**

**Cedar Rapids, IA – September 14, 2007**

### **BUSINESS PRACTICES AND ETHICS**

**7 HOURS**

**Des Moines, IA – October 19, 2007**

### **NOVEMBERFEST IV**

**Amana, IA – November 16, 2007**