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# MESSENGER

<http://www.wisai.com>

JULY 2014

## PRESIDENT'S COLUMN

**Ryan Gieryn, MAI**

### 2015 Real Property Appraiser Qualification Criteria

For those of you who do a good job of keeping up on new appraisal regulations and for those who have attended one of the Appraisal Institute's new Review Theory courses, the following information will not come as a surprise. However, I know that many of you out there, like me, are often reactionary when it comes to new legislation. In writing this article I'm hoping that it will provide you with a little information that will help you be proactive when it comes to the new regulations.

For those of you that don't know, or have forgotten your material from your first appraisal classes, the Appraiser Qualifications Board (AQB) of the Appraisal Foundation set the *minimum education, experience, and examination requirements for real property appraisers to obtain a state license or certification as established by Title XI of FIRREA*.

On December 9, 2011, the AQB adopted changes to the Real Property Appraiser Qualification Criteria that will become effective **January 1, 2015**. These changes represent minimum national requirements that each state must implement no later than January 1, 2015. The following is a brief overview of these changes.

3. **College Degree Acceptance and Core Curriculum Requirements** – Credit towards qualifying education requirements may be obtained via the completion of a degree program in Real Estate from an accredited degree-granting college or university provided the college or university has had its curriculum reviewed and approved by the AQB.
4. **Deletion of the Segmented Approach to Criteria Implementation** – States had the option to implement the *2008 Real Property Appraiser Qualification Criteria* via the "segmented approach." This implementation option will no longer be valid effective January 1, 2015.
5. **Restriction on Continuing Education Course Offerings** – Aside from complying with the requirements to complete the *7-Hour National USPAP Course* (or its AQB-approved equivalent), appraisers may not receive credit for completion of the same continuing education course offering within an appraiser's continuing education cycle.

*(Continued on Page 2)*

1. **National Uniform Licensing and Certification Examinations** – Education and experience must be completed prior to taking the AQB-approved *National Uniform Licensing and Certification Examination*.

2. **Background Checks** – All candidates for a real property appraiser credential must undergo background screening. State appraiser regulatory agencies are *strongly* encouraged to perform background check on *existing* credential holders as well.

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**Office Hours:**

8:00 a.m. - 5:00 p.m. Monday - Friday

**TREASURER'S REPORT**

The Chapter funds as of 6/30/14 are:

Primary Checking Account:	\$22,211.91
Money Market Account:	\$40,457.32
 Total funds balance:	 \$62,669.23

**PRESIDENT'S MESSAGE**

*(Continued from Page 1)*

- 6. **Distance Education Requirements** – A written, proctored examination is required for all qualifying education distance course offerings. The term written refers to an examination that might be written on paper or administered electronically on a computer workstation or other device.
- 7. **Revisions to Subtopics in Guide Note 1 (GN-1) and Continuing Education Topics** – Added topics on green building (qualifying and continuing education), seller concessions (qualifying and continuing education) and developing opinions of real property value in appraisals that also include personal property and/or business value (continuing education only).

Of these first seven changes, the one that I find to be the most pertinent to many appraisers, especially those appraisers that have yet to obtain their state license, is No. 2 – Background Checks. The Wisconsin Department of Safety and Professional Services (WDSPPS) has already implemented that any person pursuing an appraisal license in the State of Wisconsin must submit fingerprints electronically for a background check. This can be done by scheduling an appointment with Fieldprint, the Department's approved vendor, by visiting their web site at: [www.FieldprintWisconsin.com](http://www.FieldprintWisconsin.com). When arriving at the website, use the Fieldprint code "FPWIAppraiser" when prompted. The cost for digital fingerprints will be \$39.25 and is expected at the time of reservation.

For appraisers that are currently licensed in the State of Wisconsin, the WDSPPS has yet to determine whether or not it will require background checks for current license holders upon renewal. In speaking with a member of the Wisconsin Real Estate Appraiser Board, it is believed that the WDSPPS will not require background checks unless an appraiser has forfeited his/her license and is applying for reinstatement.

*(Continued on Page 3)*

**PRESIDENT'S MESSAGE***(Continued from Page 2)*

The portion of the 2015 Real Property Appraiser Qualification Criteria that I would like to highlight deals with trainee and supervisory appraiser qualifications. The criteria states:

*Both the Trainee Appraiser and Supervisory Appraiser shall be required to complete a course that, at a minimum, complies with the specifications for course content established by the AQB. The course will be oriented toward the requirements and responsibilities of Supervisory Appraisers and expectations for Trainee Appraisers. The course must be completed by the Trainee Appraiser prior to obtaining a Trainee Appraiser credential, and completed by the Supervisory Appraiser prior to supervising a Trainee Appraiser.*

This new criteria regarding supervisory appraiser education was stressed in the recent Review Theory – General course that I attended at the Wisconsin Chapter. However, in doing research for this article, I realized that this new criteria will not affect Wisconsin appraisers.

The State of Wisconsin does not currently have a Trainee Appraiser credential. Anyone that wants to become a licensed appraiser in the State of Wisconsin simply (or in most cases, not so simply) has to find a licensed appraiser that is willing to work with them and supervise their training.

Many states actually have a Trainee Appraiser credential. These states require any person that is interested in becoming an appraiser to obtain the trainee credential through their state licensing department prior to beginning their training as an appraiser. Often, there are a certain number of education hours that a potential appraiser must complete before obtaining the trainee credential. The potential appraiser must also state who is going to be the supervisory appraiser. With this new criteria,

both the potential appraiser and supervisory appraiser will be required to complete the new course.

The Appraisal Institute is currently working on developing a four-hour Supervisory/Trainee course which will fulfill the new AQB requirements. This course is being planned to initially be a classroom course with an eventual online version to follow. According to the Appraisal Institute offices, this course will be rolled out in early 2015.

While the State of Wisconsin does not currently have a Trainee Appraiser credential, and as far as I can tell, does not intend to, I believe that this class may be beneficial for Wisconsin appraisers that are considering taking on new trainee appraisers. If you are anything like me, you have forgotten about half of the information that you learned in your introductory classes many years ago so this class may be a good refresher for you.

As I stated in my last newsletter article, good guidance is essential in developing great appraisers for the future. For those of you who have trained new appraisers in the past and continue to give of your knowledge, time, and resources in developing new appraisers for the future, I commend you. For those that have never trained a new appraiser but have considered doing so in the future, I commend you as well and encourage you to take the new Appraisal Institute Supervisory/Trainee course in order to make sure that you understand exactly what you are getting into and that hopefully your first experience as a supervisory appraiser is a good one.

## JOB OPPORTUNITIES

Please don't forget to visit the Wisconsin Chapter's website for available job opportunities.

<http://wisai.com/pages.asp?id=9>



**Online Education:**  
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## BOARD MEETING MINUTES

**April 16, 2014**

Ryan Gieryn called the meeting to order at 4:34pm at the office of Wisconsin Association Management, 11801 West Silver Spring Drive, Milwaukee, WI.

### Members Present

Angela Kwasny, Ryan Gieryn, Kevin Duffman, Jason Teynor, Cheryl Dodson, Curt Kolell, Jeff Smyth, Garrett Warner, Michael Esser, Katie Thompson, Dominic Landretti and Doug Stangohr were in attendance. No one joined via teleconference.

### Secretary's Report

Minutes from the January 24, 2014 board meeting were approved.

Motion made by Curt Kolell

2nd by Katie Thompson

### Treasurer's Report

Approval of Financials – The financials for March 31, 2014 were reviewed and approved.

Motion made by Curt Kolell

2nd by Garrett Warner

### Notes/Comments:

Doug Stangohr with WAM noted assets increased from \$45,700 to \$54,700 from one year ago and we are running a net loss of \$5,800. Some dues will be coming in and we are close to budget on dues revenues.

### Education Report

Kevin Duffman reported the USPAP class held in February was profitable but struggled on the class held April 15-16 as only eight attended. Kevin wants to promote classes to the Chicago Chapter, but Doug Stangohr indicated there may be a cost to get those members emailed. The DOT would like a class hosted and a discussion was made on how to handle the logistics. Kevin will get an update to the board. Steve Stiloski took the USPAP training exam and is waiting to hear the results. The chapter is looking into adding residential classes in late 2014 or 2015.

### National/Regional Update

Ryan Gieryn, Kevin Duffman, and Hank Schneider attended the face-to-face regional meeting in Chicago from April 11 to 12. Ryan provided an update – the attendees went over the new point system for members and the standard national update on the status of the Institute.

### Year in Review Update

The discussion lead to considering a change in the format by including a review panel. This is still being researched, Ryan will look into the format change. Garrett Warner did commit to speaking on the Retail market if the historic format is used. Jeff Smyth suggested having a Candidate for Designation meeting in the morning to allow the Candidates to meet the Advisors and discuss the process and designation path as a group prior to the Year in Review. Jeff will work on the potential meeting.

### Old/New Business

1. LDAC – May 19th – 21st, 2014, Washington D.C.
  - a. Angela Kwasny, Hank Schneider, Mike Esser, and Kevin Duffman will represent the chapter at the meeting
2. National Meeting – August 4th – 6th, 2014, Austin TX
3. Elections
  - a. Jason Teynor discussed the need for candidates for three upcoming vacancies on the board. He suggested we include an ad in the upcoming newsletter asking our members if they would like to be considered to be nominated as candidate for director. The ad will direct potential candidates to Jason. Kevin Duffman was selected to run for Secretary unopposed and Dominic Landretti was selected to run for Treasurer unopposed
4. Candidate for Designation Advisors
  - a. Ryan suggested we need more advisors to alleviate those being advised by National AI

### Adjournment

At 5:55pm the meeting adjourned.

Motion made by Jeff Smyth

2nd by Katie Thompson

Respectfully Submitted,  
Dominic Landretti, MAI  
*Secretary, Wisconsin Chapter of the Appraisal Institute*

## 2014 PROPOSED EDUCATIONAL OFFERINGS

For more information on each offering and  
TO REGISTER, please go to:

<http://www.appraisalinstitute.org/education/Wisconsin>

<u>Date</u>	<u>Course/Seminar</u>
September 8, 2014	Evaluating Residential Construction (7 Hour)

All seminars/courses will be offered at  
WCAI's facility located at:  
11801 W. Silver Spring Drive, Suite 200  
Milwaukee, WI 53225

### QUESTIONS?

Please call the WCAI office at (414) 271-6858  
or visit [www.wisai.com](http://www.wisai.com).

*These event have been proposed and are not finalized.  
Additional educational and social events will be added  
throughout the year.*

## CONGRATULATIONS TO OUR NEWEST DESIGNATED MEMBERS

**Cherie A. Laffin, MAI**  
Scott Williams Appraisal Inc.

**Nicholas D. Schmock, MAI**  
The Nicholson Group

**Thomas R. Swan, MAI**  
VALUE RECONCILIATION, INC.

## LEADERSHIP DEVELOPMENT & ADVISORY COUNSEL LDAC 2014



Four Representatives of the AI Wisconsin Chapter, Mike Esser, SRA, Kevin Dumman, MAI, Angie Kwasny, and Hank Schneider attended LDAC in Washington, DC May 19-21, 2014.

Monday included a welcome session and legislative update to prepare for the lobbying effort Tuesday afternoon on Capitol Hill. On Tuesday afternoon, we traveled to Capitol Hill to lobby for two different appraisal related issues. This year's issues included revising the SBA policy on going concern appraisals and protecting the integrity of the appraisal. The Wisconsin delegation met with representatives of Senator Tammy Baldwin and Senator Ron Johnson's offices to discuss these issues. We also discussed the issues with representatives for Gwen Moore, Jim Sensenbrenner, and Reid Ribble of the House of Representatives.

Late in 2013, the Small Business Administration (SBA) amended Standard Operating Procedure 50-10F, disqualifying thousands of qualified real estate appraisers from performing "going concern appraisals" as part of the agency's requirements relating to loans for special properties, such as hotels, motels, nursing homes, convenience stores and gas stations. As of January 1st, SBA lenders are forced to obtain two appraisals – a real estate appraisal and a separate business valuation – in many loan applications involving special use properties and changes in ownership. In the past, real estate appraisers were allowed to perform these appraisals if they had experience valuing the property type and successfully completed a course offered by the Appraisal Institute. SOP 50-10F

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**LDAC 2014***(Continued from Page 5)*

impacts roughly 10 percent of all SBA 7(a) loans, specifically where there is a change in ownership, the loan involves a special purpose property, and the business / intangible component to the loan is greater than \$250,000. In the House there is legislation under development by Reps. Blaine Leutkemeyer (R-MO) and Rep. Kurt Schrader (D-OR) that would reaffirm the acceptance of competent real estate appraisers to prepare going concern appraisals of special purpose properties for SBA 7(a) loans. We discussed the above topic with the representatives urging them to support the Leutkemeyer / Schrader bill in the House and creating companion legislation in the Senate.

In the past year, two major bills have been introduced to address housing finance reform. In the Senate, S.1217; the Housing Finance Reform and Taxpayer Protection Act, known as “Johnson-Crapo” and in the House, H.R. 2767; the Protecting American Taxpayers and Homeowners Act or “PATH Act”. Both are major pieces of legislation that take different approaches to housing finance reform. Of particular concern to the Appraisal Institute, is a provision found in both bills, which could undermine the integrity of the appraisal process and impose new liabilities on financial institutions.

Specifically, Section 333 of “Johnson-Crapo” authorizes the Federal Mortgage Insurance Corporation (FMIC) the proposed entity which would replace the GSEs, to establish, operate, and maintain a database for the collection, public use, and dissemination of mortgage loan information. This provision would allow the FMIC to build upon the uniform Appraisal Dataset initiative established by Fannie Mae and Freddie Mac, and allow information contained in all appraisals for loans sold to the FMIC to be made available to consumers, financial institutions; appraisers, appraisal management companies, and automated valuation companies, among others.

The “PATH Act” in the House contains a similar database found in Part 3 of the bill, which charters a not-for-profit entity to establish a “National Mortgage Data Repository” which will collect and store mortgage related documents.

The Appraisal Institute is concerned about how this information might be used by those interacting with appraisals, or those with a vested interest in the transaction, including:

- The potential to influence the appraisal process.
  - Selective information on the property could be “pushed” to appraisers by those with a vested interest in the transaction, hoping to influence results and

instances where appraisal managers attempt to influence appraisers by sharing certain information relating to comparable sale.

- Will appraisers be able to report items they observe during inspection that differ from what’s reported in the data?
- Will there be appraisers who decide to take a path of least resistance to avoid complications and hassles with UAD warning messages?
- Does release of such information lay the pathway for those looking to “game” the system?
- The Potential for New Liability for Financial Institutions.
  - Bank appraisal departments would have to contend with exams that question every appraisal in their portfolio based on FMIC data.
  - Such a move could result in constant testing of appraisal information – which would only exacerbate existing conditions that result in second-guessing the judgment of qualified appraisers and complicating the loan origination process.

We met with House Members and urged them to protect the integrity of the appraisal by not allowing appraisal information in the “National Mortgage Data Repository” to be made publicly available. We also met with Senate Members and urged them to protect the integrity of the appraisal, by not allowing any appraisal information found in the “National Mortgage Database” to be made publicly available.

Besides the lobbying component, LDAC includes round table breakout sessions to discuss topics impacting our profession. This year’s topics included Diffusing the Succession Time Bomb, Defining and Promoting the AI Brand, Give More Get More, and Embracing Technology. Diffusing the Succession Time Bomb discussed promoting supervisor / trainee relationships by offering a certification program that would assist both parties in obtaining the necessary skill set for each other (i.e. a supervisor would know that a potential trainee has a basic skill set and a trainee would know which appraisers have been trained in how to supervise). It was also recommended that the term “trainee” be changed to something more professional. Other ideas that were suggested included development best business practices education for our members to assist in other aspects of running your own business (i.e. marketing, accounting, technology, etc.). A partnership with other organizations to offer continuing education that crosses multiple disciplines was also suggested. University outreach is also necessary to educate potential college graduates about our profession. The topics this year had some overlap as they are interrelated.

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**LDAC 2014**

*(Continued from Page 6)*

Most of the attendees found the Embracing Technology topic to be the most interesting and beneficial. Offices that utilize

technology effectively have a great advantage over the competition. Below is a list of some of the items that you may find helpful in your office.

Word Rake – software originally written for attorneys that will help make your report easier to read by eliminating unnecessary words.

Openoffice.org – converts Word / Mac documents

Cloud server – Carbonite, Crash plan pro, or Box.net

Drop box – great for downloading large files

Good Reader App – great for editing as it allows you to write on PDFs

Snag It – screen capture

Data Prompter – pull Excel information into a Word document

Data Appraise – similar to above

Evernote – syncs all devices

Laser measuring devices – Disto and The Bosch

Through the round table discussions, it was suggested that AI include a link on the web site that would allow members to rate technologies they are using in their offices. Member discounts for popular technologies should also be negotiated.

In closing, we would like to thank you for sending us to represent our chapter. LDAC is a unique opportunity to obtain leadership training, network with appraisers from around the country, and lobby on Capitol Hill. Over the past few years our chapter has sponsored three attendees; with a first year, second year, and third year attendee. Anyone interested in attending LDAC for the first time next year may contact Ryan Gieryn, MAI.

**LDAC – From Mike Esser, SRA**

Residential Topic:

As a second-year LDAC'er and a recent designee, it was good to see a residential topic on the agenda. While all of the topics of discussion were engaging, informative and stimulating, the residential topic, "Defining and Promoting the AI Designated Member Difference" was particularly valuable as an SRA member of the Appraisal Institute.

I am often asked in one way or another, "what the value is in the SRA designation?" I am asked this by current and prospective clients as well as non-designated residential appraisers. My answers typically revolve around the personal and professional satisfaction of completing the requirements and knowing that I am doing everything I can to best serve my client's needs. The topic of discussion gave me new insights into the practical value becoming designated and ways to distinguish myself as an SRA.

The discussion focused on various differences a designated appraiser can offer such as, proven quality of service, professionalism, experience, competence, ethics and reputation. These characteristics are to be expected from every appraiser and obtaining an AI designation and the discussions that took place were valuable in identifying key points as a marketing tool. The discussion also touched on sentiments indicating that becoming designated is not a means to an end, but a starting point in one's career. Whether you are primarily serving the lending industry where differences may not be as apparent or appreciated or the non-lending community, promoting the designation through quality and professionalism is demonstrated in the work product. Constantly improving your work product is inherent with becoming designated. By intentionally committing every day and every assignment, this will naturally serve as a marketing strategy.

Participants also discussed different ways AI at the national level could adequately promote and market the value of designees. Setting up some sort of 'business coaching' platform to assist members in their businesses more efficiently and effectively market their designations at the local level.

Naturally, I learned a lot from the discussion groups and lobbying on Capitol Hill but the most rewarding part of this week in Washington D.C. was networking with some of the best and brightest in our industry. To conclude my summary of LDAC 2014, I want to thank the WCAI for the invitation to attend this year, I am glad to serve the chapter in any way that I am able.

Mike Esser, SRA

## “CATCH A DRINK”

Don't miss a chance to get to know your fellow Appraisal Institute members at one or ALL of these great "casual" networking opportunities!



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Drinks and appetizers sponsored by the Wisconsin Chapter of the Appraisal Institute.

**Thursday,  
August 14, 2014**

5:30 p.m. - ?

### **Ale Asylum**

2002 Pankratz St.  
Madison, WI 53704  
[www.Aleasylum.com](http://www.Aleasylum.com)

*We hope you'll  
join us!*

#### **REGISTRATION PREFERRED**

Please e-mail Angie Kwasny at  
[akwasny@wi.rr.com](mailto:akwasny@wi.rr.com).  
Walk-ins welcome!

## IN MEMORIAM...

**Pentler, Harold E.** Died, July 22, 2014, in his sleep at age 97. WWII Veteran, 1st Lieutenant, ran a supply airport in China (CBI). Real Estate Appraiser, Builder, Developer, and Contractor. Past President: Milwaukee Board of Realtors, North town, 3rd Street Association, WI State MAI. Member SRPA. The United States Appraisal representative of FIABCI. Survived by his children and grandchildren. Beloved husband to the late Elaine Pentler. At Harold's request, there will be no formal funeral services. - See more at:

<http://www.legacy.com/obituaries/jsonline/obituary.aspx?n=harold-e-pentler&pid=171871456&fhid=19713#sthash.pPht3rHw.dpuf>

# CONDEMNATION APPRAISAL SYMPOSIUM

Wednesday, June 11, 2014 — WCAI Office





# ADVERTISING OPPORTUNITIES AVAILABLE

The Wisconsin Chapter of the Appraisal Institute (WCAI) is proud to offer advertising opportunities in its newsletter and website. To sign up to advertise, please fill out the form below.

If you have any questions regarding advertising, please call the WCAI office at 414-271-6858.

AD SIZES	1 Issue	2 Issues	3 Issues	4 Issues
<b>A. Business Card</b>	\$50 / \$75	\$45 / \$70	\$40 / \$65	\$35 / \$60
<b>B. 1/4 Page</b>	\$85 / \$125	\$80 / \$120	\$75 / \$115	\$70 / \$110
<b>C. 1/2 Page</b>	\$125 / \$175	\$120 / \$170	\$115 / \$165	\$110 / \$160
<b>D. Full Page</b>	\$225 / \$300	\$215 / \$290	\$205 / \$280	\$190 / \$265
<b>E. Inside Front Cover</b>	\$325 / \$425	\$310 / \$410	\$295 / \$395	\$280 / \$380
<b>F. Inside Back Cover</b>	\$325 / \$425	\$310 / \$410	\$295 / \$395	\$280 / \$380
<b>F. Back Cover (1/2 pg)</b>	\$375 / \$475	\$360 / \$460	\$345 / \$445	\$330 / \$430
<b>G. Website*</b>	\$175 / \$225	\$250 / \$350	\$300 / \$400	\$325 / \$425

*Price per issue decreases for each additional issue you advertise in First number indicates member rate, second number indicates non-member rate.  
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## ORDER FORM

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