



University of Phoenix
2882 Prospect Park Dr, Rancho Cordova, CA
September 23, 2008
Registration 8:00 a.m.
Seminar 8:30 a.m. to 4:30 p.m.

Appraisal Institute; Sacramento Sierra Chapter, presents
Maintaining Control: Client Pressure, Appraiser Identity Theft
and Appraisal Tampering
Instructor: Dawn Molitor, SRA

This seminar is designed to give appraisers the tools with which to recognize and deal with client pressure. Additionally, the seminar provides vital information intended to enable appraisers to protect themselves and maintain control against the growing problems of illegal use of the appraiser's identity and altering of appraisal reports by third parties.

- Part 1 is an overview of the evolution and devolution of residential mortgage lending – a selective history lesson to help appraisers understand how we got to where we are today in the current lending environment. In the 1920s, the majority of mortgage financing came from banks, and then savings and loans emerged. The seminar describes by using a historical time line, starting with the birth of the Savings and Loans, how the process of lending money in the 1930s has evolved today into selling pools of residential mortgage loans to Wall Street as mortgage-backed securities. A thorough discussion is provided explaining what parties were involved then and now in a residential mortgage transaction, what laws and regulations helped shape the flavor of lending today, and what events our economy endured that transformed the mortgage process. Understanding the foundation on which residential lending was built will provide insight into why client pressure exists today and how an appraiser can safeguard oneself by maintaining control.
- Part 2 focuses on specific trigger points in the lending process that create client pressure and how to combat that in an appraiser's daily practice. What is appraiser identity theft and how to prevent being a victim is discussed. Why is your signature at the root of the evil? What is a signature file? An in-depth dialogue is developed about what technological changes exist and are being developed to secure and ensure your signature from unauthorized uses.

Registration Fee: Member: \$155 Nonmember: \$175

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Appraisal Institute, Sacramento Sierra Chapter; 2701 Cottage Way, #1; Sacramento, CA 95825
Phone: (916) 972-9700; Fax: (916) 972-9750
E-mail: emily@sac-ai.org