

Sacramento Sierra Chapter



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APPRAISAL NEWS

& Review

Volume 15, Issue 2
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Mr. Smith Goes to Washington

Recently, one of our members had the opportunity to travel to Washington D.C. to be a part of the Appraisal Institute's Leadership Development Advisory Council (LDAC). Representing the Sacramento Sierra Chapter during the March 15-17 meetings was Raymond Smith, MAI. Ray is the President of the Bramwell-Smith appraisal firm located in the city of Stockton, California. Here is Ray's report.

The group of almost 100 representatives from chapters around the country was broken into four discussion groups to explore topics relevant to the Appraisal Institute

and the appraisal profession. The composite findings by each discussion leader will be reported to the Appraisal Institute leadership. Members also lobbied our Congressional representatives concerning a pending law and a pending regulation impacting real estate and appraisers.

"Specialization as an Opportunity" was one topic we discussed, exploring a variety of issues including: the pros and cons of having identified specializations; competency issues including mentoring, self-assessment and responsibility for reported specializations; and related education and designation subjects. A change in the Appraisal Institute directory is in process. This change will provide members an opportunity to include more information about fields of specialization. During discussions about "Associate Members in Leadership Roles," we explored the importance of associate members in AI, and current and potential future roles for associates. During "The Next Generation: Education and Training" discussion, we considered the difference between appraisal education and training, the importance

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A Few Minutes With:

Richard Murphy, MAI

Richard Murphy is the current Vice President of the Sacramento Sierra Chapter and the heir apparent for next year's presidency. Because Richard lives and works in the wilds of Northern California (Redding), many of our readers are not familiar with Richard. So, here in the second installment of "A Few Minutes With" I decided to get to get to know Richard a little better. Here's what I found out.

Richard, tell us a about your background. Where were you born and where did you grow up?

I was born in Columbus, Ohio and have always treasured the fact that I was raised in the same house my grand

Sacramento Sierra Chapter Social

DANTE CLUB
2330 Fair Oaks Blvd.
Sacramento, CA

April 15, 2004
5:30 - 7:30 P.M.
Wine Tasting and Appetizers

(Cost \$15 per person)

**Sign-Up for Chapter Events
Online**
www.sacramentosierra.org

**Mr. Smith
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of the training component in our profession, and different avenues that training has taken and could take in the future. The fourth topic, "Promoting Designations: Let's Get it Done," focused on ways of implementing the Appraisal Institute's stated goal of emphasizing "the new image of the profession through external marketing and advocacy and through internal communication to members."

On Tuesday afternoon, we lobbied our Congressional representatives concerning two issues. Our first goal was to communicate that the proposed HUD Real Estate Settlement Procedures Act (RESPA) rule allowing lenders to bundle appraisals along with other services was anti-consumer. There was opposition to this rule from many sources. We also lobbied for an amendment which would remove Section 614 in HR 1375, "The Financial Services Regulatory Relief Act," which would have repealed "knowingly and reckless" appraiser enforcement provisions in FIRREA deemed to be fair by the Appraisal Institute, and replaced them with enforcement provisions which would have unjustifiably equated outside contractors (such as appraisers) with bank insiders (such as senior executives and the board of directors). We were happy to hear later that week and early this week that both lobbying efforts had been successful.

I highly recommend LDAC to both designated and non-designated members of our chapter. I gained a big picture perspective of the Appraisal Institute and our industry, developed friendships and pro-

fessional contacts particularly with the seven other members of California contingent, and very much enjoyed Washington D.C.

**A Few Minutes With
from page 1**

father built and my father was born. It provided an environment rich with family history. Family, religious, and community values were important as were being responsible for ones self and others. You couldn't get away with anything, although as kids and teenagers I recall being given room to try.

Where did you go to college, what was your major, and when did you graduate?

I attended Ohio State University and graduated in 1984 with an undergraduate degree in Geology. My first career job came a month before graduation. I was employed by the Ohio Department of Transportation as a Class 1 coal mineral appraiser. Thankfully, to this day I have never stepped foot into a coal mine.

I know you're married because I sat next to your lovely wife at the installation dinner. Tell us about your wife? How did you meet and when did you get married?

I met Colleen after moving to Redding in the late 1980's. We met after several months of harranguing by a mutual acquaintance and agreed to take a walk on the Sacramento river trail as our first date. We eventually married in 1992. Colleen enjoys her career as a primary age school teacher. For the last seven years she has taught sixth grade at Grant School, a small rural K-8th grade school in Shasta County.

She gives priority to those around her and is eternally devoted to her family and friends. She is simply wonderful and without a doubt I would never have achieved my professional designation nor become more involved in the Chapter without her encouragement and sacrifices. I am continuously amazed the love she draws upon to take care of us.

Any kids? If so, what are their names and ages?

Colleen already had two energetic children when I met her. Ashley who is now 19, and Sydney, 18. Both are in colleges in California. We also have two of our own, Jackson is now 10 and Riley is 8. They both go to school everyday with their Mom, and have so far had the unique experience of never being away from at least one parent during their formative years.

So, how long have you been an appraiser?

It seems like forever, but only since 1984.

Did you have a life, er I mean occupation, before becoming an appraiser?

Yes, I was a professional college student! You see I started college in 1974. When I started college, hanging out on the oval, playing Frisbee, listening to speeches about saving the world, other stuff, was all the craze, but by the time I graduated blue jeans were out, capitalism was back and everyone, no exceptions, was there to learn how to make a buck. I was motivated to get a second career and leave college because I managed to buy two fixer uppers and then it dawned on me I need more bucks!

When did you get your designation?

NEWS FROM CHICAGO

Courses 410 and 330 Now Available Online

The Appraisal Institute's Online Education program is pleased to announce the addition of Course 410, *15-hour National USPAP Online Equivalent Course*, and Course 330, *Apartment Appraisal: Concepts and Applications*, to its growing curriculum.

The 15-hour USPAP course focuses on the requirements for ethical behavior and competent performance by appraisers that are set forth in the Uniform Standards of Professional Appraisal Practice (USPAP). Students will receive an electronic version of USPAP as part of the course materials. This course provides at least 15 hours (50 minutes/hour) of instruction in USPAP, and is approved by the Appraiser Qualifications Board (AQB).

Course 330 demonstrates how to apply the valuation methods taught in earlier courses to small and mid-sized apartment properties. Participants learn the importance of sound market analysis and how to select the most suitable valuation approaches for each assignment, with emphasis on direct income capitalization. The course material is packed with sources of electronic and conventionally published data on rents, occupancy by market area, and investor expectations as well as pointers on appraisal reporting. A case study in which a completed appraisal is reviewed brings together the concepts covered in this 15-hour course.

Both courses are being submitted to states for state CE credit. Until states approve them, however, they are ONLY approved for Appraisal Institute CE credit. Online students are advised to check with their state regarding possible credit.

PLEASE NOTE: As with other online courses, all students taking either Course 410 or Course 330 must pass a proctored examination, arranged through an Appraisal Institute local chapter. Chapters that agree to proctor the offline exam and locally market the online course will receive 40 percent of the student's tuition. For more information on either of these programs, visit www.appraisalinstitute.org/ai/online.

Seminar Title Changes

Please note that the seminar previously titled *Real Estate Finance: The Markets, the Numbers, and the Impacts on Value and Appraisal* has been changed to *Real Estate Finance, Value, and Investment Performance*. In this hands-on seminar, students will learn the relationship between debt and investment risk and value. They will understand how financial markets impact value and influence buyer behavior and investment decisions. Participants will leave this seminar knowing a new terminology that is important for all real estate appraisers today



New Books

Analysis and Valuation of Golf Courses and Country Clubs (Stock number: 0694M) by Arthur E. Gimmy, MAI, and Buddie Johnson, is now available. Golf is big business in communities across the United States and around the world. Successful golf courses are management-intensive enterprises that represent an investment in real estate, personal property, inventory, personnel, and intangibles. To understand these complicated investments and help course owners and managers make sound business decisions, appraisers and analysts will want the specialized information and insights provided in *Analysis and Valuation of Golf Courses and Country Clubs*.

This new handbook explores every aspect of the golf course market and the operation of golfing facilities. The unique aspects of municipal facilities, daily fee courses, private golf clubs, and residential golf communities are all covered in this text, as are all of the necessary steps in data research, market analysis, and the valuation process. The member price is \$40 and for nonmembers, \$45. See below for further ordering information.

COMING SOON: Soon to be off press is *Practical Applications in Appraisal Valuation Modeling: Statistical Methods for Real Estate Practitioners* by M. Steven Kane, Mark R. Linné, MAI, CRE, CAE, ASA, and Jeffrey A. Johnson, MAI (Stock number:

News From Chicago **from page 3**

0695M). This book charts new territory and illustrates how the techniques of statistical analysis once used only in mass appraisal and in the classroom have real-world applications and may become an essential component of appraisal practice.

A resource for both valuation veterans and curious newcomers, this new book takes the reader through the analytical process step by step, from exploratory data analysis through linear regression modeling. The benefits and pitfalls of statistical modeling are examined and sample applications are demonstrated using the types of real estate situations and data appraisers commonly encounter. Members can take advantage of the special introductory member price of \$32 for a single copy if ordered by June 15, 2004. Thereafter the member price is \$40 and the non-member price is \$45.

Online Orders:

www.appraisalinstitute.org/ecom/publications

Phone Orders: 888-570-4545

REMINDER

If you are a State-licensed appraiser and your license expires on or after January 1, 2004, you are required to complete the seven-hour *National USPAP* course every two years. The next offering of the Appraisal Institute's seven-hour *National USPAP* class (Course 400) by the Sacramento Sierra Chapter is on September 17, 2004.

Lum Library Has New Search Feature in the Online Catalog

The Y.T. and Louise Lee Lum Library is underwritten by the Appraisal Institute Education Trust

The Appraisal Institute's Lum Library's online catalog has added an Expert search option, which allows for exact-phrase searches, as well as proximity-of-word searching. Prior to this upgrade, a search for "market and value" would locate bibliographic records that contain those words anywhere in the record, in any order, not necessarily near each other. To actually search for "market value" phrase searching capabilities are needed.

This is now available within the Expert search function, which features a drop box next to the box in which the search terms are entered. Click on the box "no phrase order" to choose "exact phrase," "within 3 words," "within 5 words," or "within 10 words." Users can also retain the "no phrase order" option, if desired.

Choosing the "exact phrase" option will search for words in a specific order or phrase: "market value" or "life estate" or "scenic easement." This is also helpful when searching a thesaurus term that returns few results. Thesaurus terms are applied to major topics treated in the article, paper or monograph. Now you may search for a topic if it is only mentioned once in the article, for example. You might only find a sentence or paragraph, but that might be just the statement that you need.

If you have any questions, please feel free to contact the library for assistance, at 312-335-4467 or alibrary@appraisalinstitute.org.

Directory of Minority and Women Appraisers Being Updated

The Membership Diversity Committee is soliciting updated information from members previously listed in the *Minority and Women Directory of Real Estate Appraisers*. If you have been previously listed or would like to be listed for the first time in this directory, please contact Sheila Barnes at 312-335-4121 or e-mail sbarnes@appraisalinstitute.org. An update form will be faxed to you upon request. Information must be submitted by April 30, 2004. To be listed in this directory, an individual must be a member of the Appraisal Institute in good standing and a member of a racial, ethnic or gender group under-represented in the appraisal profession or disabled. The directory is distributed to chapters as well as to chief appraisers and other users of real estate appraisal services.

Write for The Appraisal Journal

If you've encountered an interesting appraisal situation or developed an innovative approach for a challenging appraisal assignment, *The Appraisal Journal* would like you to write about it. We are looking for articles on the practical application of appraisal theory. Authors of published articles are eligible for continuing education credit in the year of publication. For a list of suggested article topics, see the latest issue of *The Appraisal Journal*. For our manuscript guide, go to: www.appraisalinstitute.org/publications/periodicals/taj/manuscript.asp. Or contact Nancy K. Bannon, Senior Editor, at nbannon@appraisalinstitute.org or 312-335-4445.

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March 29th 2000?

What persons were the most influential in getting you where you are today?

In regards to appraisal, Chuck Ryan, MAI was and still is a mentor who has encouraged me every step of the way. Colleen and our children have also encouraged and supported my efforts unselfishly, making sure I completed the difficult and time-consuming requirements all members must travel to reach the designation. There are also many more appraisers I can't list here who have helped me along the way.

What do you consider to be your greatest professional or personal accomplishment?

Being a good husband and father are my most important personal accomplishments. Whether it is the greatest, well only my wife and children can answer that. Professionally, honoring the MAI designation gives me the greatest sense of accomplishment. I believe honoring the designation is completed through use of the knowledge gained in its pursuit to assist clients, service through the chapter by volunteering for committees and boards, and once in awhile completing appraisals and consultations in-lieu of compensation.

Who is the person you admire most?

That would have to be my wife, Colleen.

Is it true that Vice Presidents really don't do anything?

Yes and I intend to keep it that way!

Do you think you will be a better

President than Cydney?

Yes! I will be better at keeping my distance from Sacramento so Emily can run things without me interfering. This is far better than Cydney who I have been told has actually verified there is a chapter office through an on site visit.

What are your hobbies?

Glad you asked. I just bought a vintage Airstream and plan on rehabbing it for our second home and outdoor hobbies. Real estate in the mountains is sooo expensive now days.

When was your last vacation and what did you do or where did you go?

We took a vacation in the spring of 2003 to visit my oldest daughter who attends San Diego State. Jackson and Riley got to see Legoland and the ocean.

What's the last movie you watched and or book you've read?

Brother Bear is the last movie I saw and I can't remember the last book I read.

What's your favorite restaurant and/or type of food?

Guadalajara's, a local and inexpensive Mexican restaurant.

Do all appraisers in Redding have beards and wear flannel like Al on Home Improvement?

Absolutely! I must admit sometimes in the summer we even allow sandals at work.



WELCOME NEW MEMBERS

The Sacramento Sierra Chapter would like to extend a warm welcome to the new members that have joined this year. The new associate and affiliate members are:

- Howard Angell
- Linda Blackman (Affiliate - Student Membership)
- William Council
- Marvin Goodman
- John Griffin
- James Gullone
- Thomas Hipponstell
- Wenning Jung (Affiliate Membership)
- James Lieb
- Andrew Nelson
- Craig Owyang, MAI
- Henry Rennick
- Kirsten Smith
- Linda Tygenhof
- Shan Srivastava
- Christopher Wulff
- Mary Yankauer

Craig Owyang, MAI is not really a new member, having been a long time member of the Northern California chapter. Nonetheless, he is new to our chapter and we welcome him and all the other new members.

APPRAISER WANTED

SENIOR REVIEW APPRAISER

MIDWEST—National commercial mortgage investment group seeks MAI appraiser to review outside written appraisal reports for a national portfolio of diverse income-producing properties. A six figure compensation package, including comprehensive benefits and relocation assistance, will be offered. Interested candidates should forward a detailed resume, including most recent compensation level and geographic preferences, to: chrisgroup@charter.net. Christopher Group Executive Search

UPCOMING CHAPTER EDUCATIONAL PROGRAMS FOR 2004

By: David F. Jarrette,
Education Chairman

On behalf of the Sacramento Sierra Chapter, I am pleased to be able to announce that once again we will be offering a wide variety of educational courses and seminars this year. Following are descriptions of the courses and seminars being offered. The Tahoe 2004 program was just finalized, featuring two new national seminars as noted below. And, Course 310 - Basic Income Capitalization - has tentatively been scheduled for September 23 to 25, 30 and October 1 and 2 of this year.

COURSE 120: APPRAISAL PROCEDURES, April 15-17 and April 22-24; Arlen Mills, MAI; Red Lion Inn, Sacramento; \$550 for members and \$650 for non-members.

This course covers the entire valuation process, providing participants with an opportunity to explore the full range of valuation techniques and procedures. Participants review statistical concepts, compounding and the use of financial calculators. They examine highest and best use analysis and the sales comparison and cost approaches in depth, and are introduced to the fundamentals of the income capitalization approach and direct capitalization techniques. The reconciliation process and the preparation of an appraisal report are also addressed.

SPRING SEMINAR, May 7; Ted Whitmer, MAI; Red Lion Inn Sacramento; both seminars: \$150 for members and \$175 for non-members; one seminar: \$90 for members and \$115 for non-members.

Current Issues & Misconceptions in Appraising (8:00 a.m. to noon)

Purpose of the Seminar. The semi-

nar is designed to assist appraisers and real estate professionals with valuation and other real estate appraisal questions in the context of appraisal theory. This is a refresher of tools needed for valuation while stressing any changes in theory in the topics covered. The class provides a forum for appraisers to discuss current topics that are in debate.

The Essentials – What Every Appraiser Should Know (1:00 to 5:00 p.m.)

The seminar is designed to assist appraisers and real estate professionals with valuation and other real estate appraisal questions in the context of appraisal theory. This is a refresher of tools needed for valuation while stressing any changes in theory in the topics covered. The topics covered are broad over the three approaches to value and the appraiser should be better equipped to comply with USPAP and generally accepted techniques and methodology for attending this seminar.

The seminar is designed to keep appraisers out of trouble with enforcement agencies and private organizations that regulate practice. Billions of dollars in appraisals are conducted each year for loan, litigation and other purposes. The seminar is relevant to raise the level of overall competency to conduct appraisals.

The seminar is developed from information received from numerous state appraising licensing and certification agencies. The agencies provided information that are common mistakes made by the appraiser, common USPAP violations and other rules violations. The Essentials seminar was designed to keep appraisers out of trouble. All state agency websites were researched for common violations and other substantive issues. Furthermore, selected agen-

cies such as Texas, California and Colorado (among others) were contacted and provided other helpful information on common problems.

Please see the following page for a summary of the educational offerings.

Be On The Lookout

Once again it's time to update our chapter roster. This update will be more comprehensive than in the past, including more detailed information regarding geographic coverage and areas of specialization. Also, in addition to a new hardcopy version, we will be linking the roster to our chapter website so those in need of appraisal services will have the ability to search for appraisers using a variety of parameters.

Sometime over the next month all chapter members will receive a roster update form. The form will include the member's existing business and personal information for confirmation purposes and a few new fields to be completed. The Roster Committee is planning to send the update form to members via e-mail. When you receive this e-mail, please complete the form ASAP and send it back to the Chapter office. For those members who prefer to work with a hardcopy and regular mail, this option will be provided at a later date. However, to maximize the efficiency of this process, it is preferred the update form responses be sent via e-mail.

We are hopeful the new roster will be more functional for members, as well as for users of appraisal services.

**Lance Jordan,
Roster Committee Chair**

EDUCATION SCHEDULE 2004

Course 120: Appraisal Procedures April 15, 16, 17
 Instructors: Arlen Mills, MAI April, 22, 23, 24
 Location: Red Lion Inn, Sacramento (2 weekends)
 Cost: \$550/\$650

Spring Seminar (2 Seminars) May 7

Seminar 1: Current Issues & Misconceptions
Seminar 2: The Essentials. What Every Appraiser Should Know/
 Instructors: Ted Whitmer, MAI
 Location: Red Lion Inn, Sacramento
 Cost: \$90/\$115 (per seminar)
 \$175/\$195 (for both seminars)

Course 410: 15-Hour National USPAP May 14, 15
 Instructors: Sara Schwarzentraub, SRA
 Location: Red Lion Inn, Sacramento
 Cost: \$295/\$395

Course 400: USPAP Update September 17
 Instructors: Tom Boyle, MAI
 Location: Red Lion Inn, Sacramento
 Cost: \$150/\$175

Course 420: Business Practices & Ethics September 24
 Instructors: Arlen Mills, MAI
 Location: Red Lion Inn, Sacramento
 Cost: \$150/\$175

Course 310: Basic Income Capitalization Sept. 23, 24, 25
 Instructors: Craig Owyang, MAI Sept. 30 & Oct. 1, 2*
 Location: Sacramento, TBA (2 weekends)
 Cost: To be announced

* Tentative dates

Lake Tahoe Getaway (2 seminars)

Seminar 1: Rates & Ratios October 28
Seminar 2: Supporting Capitalization Rates October 29
 Instructors: Vince Dowling, MAI
 Location: Harrah's Lake Tahoe, South Lake Tahoe
 Cost: To be announced

All courses and seminars are subject to change until the final brochure has been prepared. Please check our website for up to date information and on-line registration.

<http://www.sacramentosierra.org>

Or email us at:

Info@sacramentosierra.org

Important Contacts for Associate Members

Following is a list of people to contact at both the local chapter and the national level regarding questions about your current status and what you need to do become a designated member.

Sacramento Sierra Chapter

Membership Development & Retention

Vicky C. Briggs, MAI
(916) 985-2447

Associate Guidance

Ray Smith, MAI
(209) 478-5422

National Office (Chicago)

Comprehensive Exam

Carrie Vann
(312) 335-4189
cvann@appraisalinstitute.org

Katie Powell
(312) 335-4187
kpowell@appraisalinstitute.org

Associate Records

Dorothy Williams
(312) 335-4172
dwilliams@appraisalinstitute.org

Experience Review

Marilyn Moore
(312) 335-4173
mmoore@appraisalinstitute.org

Harriet Kudlacik
(312) 335-4157
hkudlacik@appraisalinstitute.org



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Articles may be submitted to the Chapter office via FAX or E-Mail

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**Next Newsletter Deadline
June 4, 2004**

MEMBERSHIP MOURNS LOSS OF PAST PRESIDENT THORNTON

The Appraisal Institute is mourning the loss of Appraisal Institute past president Bert L. Thornton, MAI, who passed away on February 24, 2004, in Pasadena, Calif. Thornton was president of the organization in 1999. More recently he served on the Education Trust (2000-2003), and was presently serving as representative to the Pan Pacific Congress of Real Estate Appraisers, as a trustee and vice chair of the Real Estate Appraisers Group Insurance Trust, and as an advisor to the Governance Restructure Project Team.

Donations may be made in his name to the American Cancer Society or Appraisal Institute Education Trust. Donations to the Trust should be sent to the Appraisal Institute national office to the attention of Olivia Carreon (550 W. Van Buren St., Ste. 1000, Chicago, IL 60607). The Trust plans to establish a scholarship in Thornton's memory.

If you have memories or stories regarding Bert that you would like to share with Bert's family, please send them to: William Kent Thornton, 867 Paseo Serenata, Camarillo, CA 93102.

Changed Your Address Lately?

Have you moved recently? Received a new phone or fax number? How about a new email address? If so, then please submit your updated information to the Chapter Office. Your assistance in helping us keep your mailing and phone information up to date is greatly appreciated, plus it allows us to help others get in touch with you. When making an address change, please indicate if the update represents your business or home address and whether it is your preferred mailing address. You can also update your information with the National Office online. Simply visit the Members Only section at: www.appraisalinstitute.org.



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