



Appraisal News

Northern California Chapter of the Appraisal Institute

FEBRUARY WORKSHOP & CHAPTER SOCIAL Thursday, February 15

- Location:** Scott's Garden, California at Bonanza, Walnut Creek
Directions: 925/934-1300
Parking: Complimentary Valet (enter from Bonanza Street)
Workshop: 4:00pm – 6:00pm
Topic: *The State of the Profession*
Presenter(s): Bruce Jolicoeur, MAI, Region I Director
Social: 6:00pm – 7:30pm
Price: AI Members \$ 20 Non-Members \$ 25
Workshop Only: \$ 20 \$ 25
Social Only: \$ 20 \$ 25
Both: \$ 20 \$ 25

Reservations & Payment:

Advanced reservations are required to ensure adequate seating and workshop materials. Simply fax a completed copy of the address portion of this newsletter to the Chapter Office at 925/932-7754 by Monday, February 12. Cancellations without penalty must be received by 12 noon on February 12. Cancellations received after 12 noon on February 12, and "no-shows" will be charged unless we are able to re-sell your reservation. *Reservations received after the cut-off date and walk-ins cannot be guaranteed.* Payment will be collected at the door. We reserve the right to substitute speakers under circumstances beyond our control.

About the Workshop:

This 2-hour workshop provides an environmental scan of current events, issues and specific actions appraisers can take to deal with them. The presentation will include a discussion of:

- **Industry Megatrends:** Technology, Securitization, Regulation, Globalization and Consolidation;
- **Appraisal Institute Actions:** Update Requirements, Technology Tools and Opportunities, Promotion of the Appraiser, Changes In Market Structure and a Unified Profession;
- **Appraiser Actions:** Understanding the Client and Their Needs, Lifelong Commitment to Learning, Getting Connected to the Net, and Offering New Business Models.

The workshop will be presented by Bruce Jolicoeur, MAI, Region I Director from Spokane, WA. We are fortunate that Bruce will be coming to the Bay Area to

See "Meeting," page 2

President's Message

CRAIG OWYANG, MAI

Addressing the Challenges Ahead

I would like to thank all of you who attended the Installation Celebration for the 2001 Officers and Board of Directors. The Hiller Aviation Museum was a change of pace from the traditional country club or hotel setting and it was well received.

Over the last few years it seems many have the
See "President," page 4

Appraiser Scholarship Fund Established By George and Alberta Stauss

Dr. George Stauss, MAI, and his wife Alberta recently donated \$50,000 to the Appraisal Institute Education Trust. The funds are to be used for appraisers in the geographic area of our chapter. Dr. Stauss particularly hopes to find commercial appraisers with a past or present association with San Jose State, Stanford or Cal.

The fund will be administered by the national Education Trust, which will solicit the recommendations of our own chapter in making awards. Awards may be granted for any number of worthy purposes, such as course tuition for Associate members of the Appraisal Institute. Other possibilities include university professors, course instructors and authors.

Now retired, George Stauss was a longtime member of our chapter. He obtained his MAI in 1966. His teaching career in the real estate program at San Jose State spanned 20 years, including leading the Rho Epsilon real estate fraternity. His students include Norman Hulberg, MAI, Jim Free, MAI, and Al Watts, MAI, as well as many area brokers. Dr. Stauss was also a prominent broker with Coldwell Banker (today, CB) from 1957-1993.

The Northern California chapter wishes to express its gratitude to George and Alberta Stauss for this generous gift.

— Norm Hulberg, MAI

Looking for Emerging Leaders and Solutions Applicants for LDAC Sought

The 2001 Leadership Development and Advisory Council (LDAC) will be meeting March 12-14, in Washington, D.C. If you are interested becoming a leader in the Appraisal Institute, contact the Chapter Office at 925/932-7753, for application information. Only 100 delegates will be accepted.

Appraisal of Nonconforming Uses Friday, February 2, Embassy Suites, Walnut Creek

Now here is a hot one! Properties that do not conform to current land use regulations can create controversies and lead to erroneous valuation conclusions. Participants will focus on interim use of underimproved properties, analyzing specific case studies, and exploring the problems encountered in appraising nonconforming uses.

Specific topics include:

- proper application of the rule of consistency
- three approaches to value for underimproved and overimproved properties
- proper allocation of the value premium
- problems posed by illegal use (especially in law abiding areas)
- USPAP issues specific to appraisal of nonconforming and illegal issues
- real world examples

We are pleased that Nancy Mueller, MAI, will be returning to the Bay Area to present this offering. For registration information on this seminar offering, contact the Chapter Office at 925/932-7753.

Members in the News

Special thanks to **Bruce Hahn, SRA, John Hillas, SRA**, and especially **Neil Lefmann, MAI, SRA**, for helping to upgrade the speed and efficiency in which the Chapter can communicate with its members.

Alfred Watts, MAI, SRA, contributed an article titled "The Appraisal Institute's Commitment to Diversity" which appeared in the Third Quarter, 2000 issue of *Valuation Insights and Perspectives*. Al serves as the Chair of the Minority Outreach Committee.

Thank you to **Norm Hulberg, MAI, Gary DeWeese, MAI, and Bruce Willmette, MAI**, for their efforts in coordinating the George Stauss Scholarship.

Arlen C. Mills, MAI, SRA, was re-appointed as Chair of The Appraisal Foundation's Appraiser Qualifications Board. Congratulations, Arlen!

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share information on important issues that affect you, the appraiser. Attendees will enjoy his approachable and charismatic presentation style. This workshop has been approved for 2-hours of OREA (#00754C609) and AI CEC. An application for 2-hours of SBE CEC is being submitted. Partial credit is not available. Attendees seeking CEC must arrive by the 4:00pm start time and should allow 15-working days for processing of their CE attendance verification certificates.

Installation Celebration

A great time was had by all who attended the Installation Celebration on January 6 at the Hiller Aviation Museum in San Carlos. The installation ceremony was conducted by Past National President Burt Thornton, MAI, who installed the 2001 Officers and Directors. Guests enjoyed touring the museum and dancing to the music of D.J. Dave Snikter. The Chapter received some great PR as our name was flashed on the huge marquee alongside Highway 101!

Happy
Valentine's
Day!

IMHO

IMHO (In My Humble Opinion) is a new column in which our members have an opportunity to share their opinions and ideas. Views expressed are those of the writer and are not necessarily supported by the Appraisal Institute or its leadership. Direct any comments — or to have your thoughts presented in this column — to lisa@norcal-ai.org.

To Anyone Interested:

I think most of us agree that we are currently passing through a period of uncertainty. However, contrary to most appraisers, I am certain that the value of the Appraisal Institute designations will do nothing but increase into the future. Market participants now, more than ever before, need competent and reliable advisor's in many capacities regarding real estate. The members of the Appraisal Institute are best equipped to satisfy the demand for reliable information, analysis of information, and general real estate support services. Our ethics, standards, level of knowledge, and educational requirements are second to none. We are the skilled, the elite, the best at what we do.

Most of us once knew and believed this, but our vision seems to have been somewhat clouded. Our biggest problem and future threat, one that very few of us recognize or want to talk about, is that most of our members have forgotten how valuable they are, and or don't believe it. Worst yet, is that we the Appraisal Institute leaders almost never remind them just how good and valuable to the industry they really are.

It starts at the very top friends! If we can find a way to help our members start believing it again, and help them become brave enough to stand on top of the highest mountain and scream about what it means to have a designation, then membership will become infectious again, as it once was just a few short years ago!

Forget about marketing the benefits of our membership and designations to the general public. Start with the appraiser standing next to you, the one looking back in the mirror. Then find a member or associate and tell them the story of how you became a member of the most highly regarded and recognized appraisal organization on the planet. The elite and powerful global industry leader, the organization to which most designated members stay for life, the organization of true wisdom, truth and esteem, the Appraisal Institute.

Graciously,
Tony Brigantino, MAI
And Immensely Proud to be One

Members on the Move

James R. Free, MAI, SRA
Urban Land Research
1626 W. Campbell Avenue
Campbell, CA 95008-1535
408/370-2200
FAX 408/370-2479
Jamesf733@aol.com

Kathleen Kelleher, SRA
University of California
Davis Campus
594 Rheem Boulevard
Moraga, CA 94556
925/376-9298
kkkelleher@ucdavis.edu

New Email Addresses

Lena Garland, SRA
LenaGarland@aol.com

Sean O'Reilly, SRA
pleasuresean@earthlink.net

John Viscuso, MAI
JIViscuso@home.com

Brian Williams, MAI
Valuethis2@msn.com

John Merget, MAI
jmerget@pacbell.net

Congratulations Newly Designated Members

Vaughan C. Bargy, MAI
Vaughan C. Bargy & Associates
2117 Stewart Avenue
Walnut Creek, CA 94596
925/280-0808
925/280-8456 FAX

Christopher A. Bell, MAI
Appraisal Associates
3000 Cleveland Avenue, Suite 204
Santa Rosa, CA 94503
707/569-8891
707/571-8959 FAX
CBFish@pacbell.net

Surfin' On the Net

Northern California Chapter of AI
<http://www.NorCal-AI.org>
Appraisal Institute (Chicago)
<http://www.appraisalinstitute.org>
The Appraisal Foundation
<http://www.appraisalfoundation.org>
Fannie Mae
<http://www.FannieMae.com>
Office of Real Estate Appraisers
<http://www.orea.ca.gov>
<http://www.orea.cahwnet.gov>
**Department of Housing
& Urban Development (HUD)**
<http://hud.gov>
The Appraisal Subcommittee
<http://www.asc.gov>

If you have located an informative site for appraisal information, please notify the Chapter Office so we can expand this growing list of on-line information sources.

From the California Secretary of Business, Transportation and Housing

Challenging Times

by Maria Contreras-Sweet

These are very challenging times for those of us who care about housing. Increasingly, the public, the press, the business community and government officials are recognizing the importance of an adequate supply of diverse housing choices.

Record-high job growth, economic prosperity and the beautiful resources of this State may lead us to think that all is well. In reality, California is suffering a chronic shortage of new housing, which has driven up housing costs and threatens California's economic prosperity and quality of life. Homeownership is the most enduring of our dreams. When people own their homes they take pride in the community, they are concerned about the neighborhood schools and parks and the safety of the community. They feel economically more secure and their quality of life is improved.

Last year marked the ninth consecutive year of housing production at roughly fifty percent of what is needed statewide. In 1999, only 140,000 new homes were built, while the Department of Finance estimated the annual need to be between 230,000 and 250,000. And, in some of California's job centers, a professional's annual salary can be as much as \$100,000 short of what is needed to afford to buy the median-priced home.

The Davis Administration recognizes the importance of the State's role in addressing California's housing needs. To ensure that a lack of housing for California's work force does not derail our economic prosperity, the May Revision of the Governor's Budget added \$500 million in housing initiatives — the largest augmentation for State housing programs of any previous administration.

This year's budget was a bipartisan collaboration of hard work and perseverance by key leaders in the Legislature. On June 30, 2000, Governor Davis signed the largest housing budget in the history of the state: \$570 million for housing programs to improve housing opportunities for all Californians. Key components include:

- **HOMEOWNERSHIP:** The California Housing Finance Agency will provide \$50 million for down payment assistance to low- and moderate-income first-time homebuyers. Additionally, the Department of Housing and Community Development will provide \$50 million for the new Cal Home Program, which provides loans and grants to local governments for a variety of homeowner assistance programs.
- **RENTAL HOUSING:** The budget includes \$188 million for the Multifamily Housing Program for construction, conversion, acquisition and/or rehabilitation of affordable rental housing.
- **JOBS-HOUSING BALANCE:** In addition, the budget includes \$25 million in continuing funding for the Downtown Rebound program, which aims to promote intelligent planning, housing closer to jobs and transit, infill housing and conversion of non-residential buildings into safe housing mixed with commercial uses.

Governor Davis' historic housing budget provides important leadership in meeting our state's diverse housing needs. It is now time to call on all of the entities within the Business, Transportation and Housing Agency that support housing — the Office of Real Estate Appraisers, California Housing Finance Agency, Housing and Community Development, the Department of Real Estate, and even the California Department of Transportation.

I applaud Acting Director Anthony F. Majewski and the Office of Real Estate Appraisers' employees for the work that they do to better California's housing climate. In particular, I appreciate their efforts to increase the awareness of and educate the public with regard to current trends in the real estate industry.

I look forward to working with all of you to improve the quality of life for all Californians by making the dream of homeownership a reality for more Californians. For additional information concerning the Business, Transportation and Housing Agency and its departments, please visit our website at www.bth.ca.gov.



Maria Contreras-Sweet

President

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perception that the value of our designations is in decline with morale in our organization heading south as well. Today, with the changes in the appraisal industry, those members with the Appraisal Institute designations — MAI, SRPA, SREA, SRA, and RM — will position themselves with the opportunity to address the challenges ahead.

As I mentioned last month, the national organization is working to promote its members. At this month's chapter meeting, Bruce Jolicoeur, MAI, will present the workshop "The State of the Appraisal Profession." The workshop provides 2 hours of Appraisal Institute and OREA continuing education credit.

Building Morale

The chapter Board of Directors (BOD) has spent a considerable amount of time attempting to assess some of the morale issues. From these discussions, some strong feelings of professional pride and renewed enthusiasm for the organization were generated.

This month, a new column appears in the newsletter. "IMHO" reflects opinions of guest columnists like yourselves. This month's author is Tony Brigantino, MAI, who is a member of the Board of Directors. Going forward, IMHO will provide a forum for the chapter members to share their opinions. Chapter members are encouraged to submit their comments for publication in the newsletter and they should be addressed to Lisa Estes at lisa@norcal-ai.org.

Importance of Chapter Meetings

As a result of our discussions in November, the BOD considered what some of the functions of chapter meetings had historically been. It appeared that three of the most important functions chapter meetings served included business development, data exchange and socializing. Additionally, the meetings provided a forum for associates (formerly candidates) to meet the designated members and learn from their leadership.

Because of changing requirements by those who require appraisal services, reliance on business development strictly within the Appraisal Institute membership will not suffice. With the advent of the Internet and readily available data sources, the reliance on "who you know" in order to complete an assignment is not as imperative. In our chapter's attempt to reach

AGENDA FOR ASSOCIATE MEMBERS

NorCal Associates Make the Deadline

Congratulations to all of the residential and general associate members who met year-end deadlines in pursuit of their designations. A number of you worked through the holidays in order to submit your demonstration appraisal reports. Kudos! Good luck to those sitting for the General Comprehensive Exam this month. For those of you who still have a ways to go, keep up the good work. The Chapter will look forward to presenting a number of designations in 2001!

Challenge/Re-Exam Opportunity

The Northern California Chapter is planning to host a special challenge/re-exam in early 2001. If you need to challenge or re-take an examination, contact the Chapter Office at 925/932-7753 or lisa@norcal-ai.org.

Please specify which exam you need to take.

all of the members, last year we moved chapter meetings from place to place without regularity. This made it difficult for members to schedule and attend chapter meetings.

The BOD realizes there is little we can do as a chapter to enhance individual business development or data exchange. However, looking to 2001, chapter meetings will again be held on the third Thursday of each month. It is the objective of the BOD to create a sense of regularity and consistency by having chapter meetings on the same day of the month and perhaps at the same venue.

Today, societal changes are such that younger people no longer feel compelled to participate, contribute or associate with service and/or trade organizations like ours. Contrary to this thought, I feel the benefits of participating in an organization like ours benefits me personally and professionally. I suspect my predecessors and most of the established members of Appraisal Institute would agree with me. A great first step to educating the newer people to our organization would be to get them to participate in chapter meetings. With that said, I encourage each of you to attend chapter meetings this year on the third Thursday of each month.

Also, don't forget: February is mem-

Something Worth Repeating: Clarification on Associate vs. Affiliate Membership Categories

In the July the National Board of Directors adopted a policy that defines an associate member as an individual who engages in activity governed by USPAP and an affiliate member as one who is in a field related to real estate appraising or is interested in the field but who does not engage in activity governed by USPAP. Associate members are no longer implicitly considered to be pursuing the designation. Any appraiser, whether or not he or she is licensed or certified or intending to seek a designation or not, will join as an associate member of the Appraisal Institute. Other related professionals (e.g. brokers, researchers, university officials, developers, lenders, etc.) who are not doing any work covered by standards will be welcomed into affiliate membership. Current affiliate members who are doing USPAP-related work will not be required to change to associate membership unless they are seeking the designation, but as of September 1, 2000 any prospective member who does USPAP-governed work must join as an associate member.

bership month. During February, the application fee for new Associate Members is waived. Remember, we're looking for the best, just like you!

2001 Chapter Officers & Directors

- PRESIDENT**
Craig Owyang, MAI
- VICE PRESIDENT**
Karen Mann, SRA
- TREASURER**
Neil A. Lefmann, MAI, SRA
- SECRETARY**
John Hillas, SRA
- EX OFFICIO**
Roland H. Burchard, MAI
- DIRECTORS**
Tony Brigantino, MAI
Greg Stephens, SRA
Claudia Carleton
Mitch Dunshee, MAI
Siobhan Stoddard, MAI
Pam Brown, SRA
Jan Kleczewski, MAI
Bruce Hahn, SRA

51st Annual Fall Conference

Under the leadership of **Steve LeGardeur, MAI**, planning has begun for our 51st Annual Fall Conference. Watch for a preview of the 12 breakout sessions soon. In the meantime, mark Friday, November 2, 2001, on your calendar. The conference will once again be held at the San Francisco Marriott.

Attention All Members: Keep Us Posted

If you have recently moved, received a new phone, fax or e-mail, please submit your updated information *in writing* 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.

Want Education Near Your Home or Office?

The Chapter is always looking for new, accessible, and affordable facilities to hold its courses and seminars. If you know of any facilities that meet these criteria, please forward the name and location to Lisa Estes at lisa@norcal-ai.org.

2001 Nominating Committee

Nominations for the 2001 nominating committee will be held at the February Chapter Meeting at Scott's Garden in Walnut Creek. The committee will be chaired by Ex Officio **Roland H. Burchard, MAI**, and will be responsible for putting together the slate of 2002 Officers and Directors.

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A Look at 2001 Educational Offerings

- Appraisal of Nonconforming Uses** February 2
 Instructor: Nancy Mueller, MAI
 Location: Embassy Suites (at Pleasant Hill BART), Walnut Creek
 Tuition: \$185 Appraisal Institute Members
 \$225 Non-Members
- Course 540: Report Writing and Valuation Analysis** February 4-10
 Instructors: Nelson Bowes, MAI, & Alan Blankenship, PhD
 Location: Monarch Hotel, Dublin
 Tuition: \$675 Appraisal Institute Members
 \$775 Non-Members
- Course 110: Appraisal Principles** March 19-24
 Instructors: Craig Owyang, MAI, & Dawn Molitor, SRA
 Location: Monarch Hotel, Dublin
 Tuition: \$475 Appraisal Institute Members
 \$575 Non-Members
- Courses 410/420: Standards of Professional Practice** April 5-7
 Instructors: Dawn Molitor, SRA, & Stephanie Coleman, MAI, SRA
 Location: Petaluma Community Center
 Tuition: Courses 410 and 420
 \$375 Appraisal Institute Members
 \$450 Non-Members
 Courses 410 or 420
 \$250 Appraisal Institute Members
 \$300 Non-Members
- Course 120: Appraisal Procedures** April 23-28
 Instructors: Craig Owyang, MAI, and Dawn Molitor, SRA
 Location: Monarch Hotel, Dublin
 Tuition: \$495 Appraisal Institute Members
 \$595 Non-Members
- Course 310: Basic Income Capitalization** May TBA
Course 510: Advanced Income Capitalization June 4-9
 Instructors: Gary S. DeWeese, MAI, and Loren Leavitt, MAI

To receive advanced notification of these upcoming course offerings, contact the Chapter Office at 925/932-7753 or jenny@norcal-ai.org. We reserve the right to cancel or substitute dates, locations and/or instructors as necessary. Interested attendees are encouraged to register at least 37 days prior to the offering to help avoid possible cancellation.

Save Money & Time: Be More Productive

Want to become more productive? Need to work smarter but not harder?

Computer programs driving you nuts? If you answered "yes" to any of these questions, we have a solution for you!

The Northern California Chapter has teamed-up with COMP USA to offer computer training classes at a savings of \$45 per class. Choose from Word, WordPerfect, Excel, PowerPoint, Palm



Pilot, Web Site Design, Access, ACT, and Quicken to name just a few.

Contact the Chapter Office at 925/932-7753 for more details or send your check payable to: Appraisal Institute, 1243 Alpine Road, Suite

102, Walnut Creek, CA 94596 for \$150 per class. Classes can be taken nationwide and vouchers are good for the next several years.

Looking Ahead

Feb 2	Nonconforming — Walnut Creek
Feb 15	Chapter Meeting — Walnut Creek
Feb 26-27	Gen Comp Exam — Millbrae
Mar 12-14	LDAC — Washington, DC
Mar 15	Chapter Meeting — TBA
Mar 19-24	Course 110 — Dublin
April 5-7	Courses 410/420 — Petaluma
April 23-28	Course 120 — Dublin
May TBA	Course 310 — Location TBA
June 4-9	Course 510 — Location TBA
Nov 2	51st Annual Fall Conference — San Francisco

2001 Chapter Officers

PRESIDENT

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CHAPTER OFFICE

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www.appraisalinstitute.org

Executive Director

Lisa M. Estes
e-mail: Lisa@NorCal-AI.org

Administrative Assistant

Jenn LeGardeur
e-mail: Jenny@NorCal-AI.org

Library Hours by Appointment

Appraisers Wanted

Commercial Appraiser and Residential Appraiser positions available for East Bay firm. Primary work area will be Alameda and Contra Costa Counties. Appraisal license required. Good computer skills in Word and Excel are required for all positions. Please fax resume to Robert Denton at 925/314-0293.

Good Writer Wanted! If you write well and enjoy either commercial or residential appraising, or if you want to switch from residential to commercial or a good mix or each, or if you would like to train in commercial while continuing to do some residential, or if you are a trained commercial appraiser seeking fee splits on higher-priced assignments, please contact Wayne Prescott at Wprescott@ValuationConsultant.net. Full and part-time, salaried and fee split opportunities available at several levels of capability in both residential and commercial appraisal. Assignments span a broad range of ability for properties throughout the Bay Area, mostly in Santa Clara and Alameda Counties. Fremont office off I-680. Medical, 401K, vacation package.

Busy East Bay Appraisal Firm seeking an experienced residential appraiser interested in assignments in Sonoma/Napa Counties. Fax resume to 925/284-5085.

COMERICA is currently seeking Staff Review Appraisers for our San Jose and Costa Mesa office locations. Qualified candidates must have a minimum of 5 years' commercial appraisal/review experience, be licensed in California as a certified appraiser, and successfully completed a majority

of the educational requirements for the MAI designation, including Parts A & B – Standards of Professional Practice. Comerica offers a full range of benefits including 401K matching. A resume including salary requirements may be faxed to Andrew Luzod, MAI, Chief Appraiser at 313/961-1447 or sent via email to andrew_m_luzod@comerica.com. EOE M/F/D/V.

Conning Asset Management is seeking a loan analyst for our Northern Pacific Investment office in San Ramon. Candidates must have one-two years' appraisal experience, basic understanding of real estate finance, accounting, and good written/oral skills. Fax/email resume to 925/244-1444 or jneff@conning.com.

Classified Guidelines & Deadlines

The newsletter submission deadline is noon on the 5th of the preceding month. All submissions for the March 2001 issue must be received by noon on February 5. We reserve the right to reject or edit classified ads. Ads are limited to 40 words. A \$40 publishing fee must accompany submission from non-affiliates. Advertising is complimentary for AI members and affiliates. Ads will be printed on a space available basis. The Appraisal Institute assumes no responsibility for the reliability of ads other than to publish them.



1243 Alpine Road
Suite 102
Walnut Creek, CA 94596
925/932-7753 FAX 925/932-7754

FIRST CLASS MAIL

Please mark the appropriate boxes below when registering for the February Chapter Meeting. *Please carefully check all that apply.*

I am an/a: AI Member Non-member
I will attend Feb 15: Workshop Social