



Appraisal News

Northern California Chapter of the Appraisal Institute

What Do Orlando, Disney World, and AI Have in Common?



Dawn Molitor, SRA

Disney World, in Orlando, Florida was the location for the 1999 Appraisal Institute Summer Conference, "Future Focus: Profits & Professionalism." In the midst of exceptionally sultry weather, the AI proceeded to hold the most successful convention in our history: attendance peaked at 1,300, with 11 international countries represented! The meetings I attended were well organized with timely topics and issues, relevant educational offerings were sold out, the Exhibitor and Job Mart was impressive, outside activities were awesome (Disney World is hard to beat), and the multiple of keynote speakers and receptions were wonderful. On a professional and social level, we shined!

The Appraisal Institute Board of Directors met June 28-29 and took action on a number of important issues that have been transforming and presented to the membership through AI publications and our Chapter newsletter. This President's Message and portions of the September and October newsletters will focus on continuing to keep you informed and active in these events, as they develop.

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Unanimous Approval of AI's Long-Range Plan

Vision Statement: To be the global authority providing real estate solutions.

Mission Statement: To support and advance its members as the choice for real estate solutions and maintain professional credentials, standards of professional practice and ethics consistent with the public good.

Eleven Goals:

- Assist members in adapting to change and diversifying their practices.
- Create new and unique opportunities and benefits for our members.
- Maximize member satisfaction with the AI.

See "President," page 5

September HUB Workshop & Dinner

Wednesday, September 29

Location: Radisson Hotel
 Berkeley Marina

Directions: 510/548-7920

Workshop: 4:00pm

Topic: Y2K — *Down to the Wire*

Presenter: Richard M. Betts, MAI, SRA
 Betts & Associates

Social: 6:00pm

Dinner: 7:00pm

Topic: *Does Your Thinking Limit Your Success?*

Presenters: Representatives from
 Productive Learning & Leisure

Price: AI Members Non-Members

Workshop only: \$35 \$40

Dinner only: \$35 \$40

Both: \$35 \$40

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 415/398-4259 by Friday, September 24. Please indicate the names of any guests that you might be bringing. Cancellations without penalty must be received by noon on Friday, September 24. Cancellations received af-

See "HUB," page 7

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Have You Registered? 49th Annual Fall Conference

Friday, October 15, 1999
 San Francisco Marriott

- **OPENING SPEAKER:**
William (Bill) Rayburn, PhD., MAI, SRA
- **Expanded 12 Session Breakout Format**
- **Exhibitor & Career Fair**

See Page 2
 For Details
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Our 1998 Fall Conference is the winner of the Appraisal Institute's National Innovative Education Award.

49th Annual Fall Conference to Be Celebrated in SF Friday, October 15, 1999

This year marks the 49th offering of the Northern California Chapter's Annual Fall Conference. Once again this informative day comprised of education, networking and a career and vendor fair will be held at the San Francisco Marriott. William "Dr. Bill" Rayburn, MAI, SRA, will jumpstart the morning. For those of you who have never witnessed Rayburn's motivating, entertaining, and enlightening style, you are in for a fantastic treat! At home with real estate investment analysis, income property appraisal and corporate finance, he is equally at home with story telling, and uses it well as humor and inspiration. In addition to holding a doctorate in finance, Rayburn holds the Chartered Financial Analyst (CFA), MAI and SRA designations. As President and CEO of FNC, Inc., a software development and valuation consulting firm, he serves as a consultant to numerous private firms and public agencies. Get ready as he rolls up his sleeves to deliver his opening presentation titled, "*Law of the Jungle: Only the Fit Survive.*"

This year, our conference is expanding to include 12 timely, hard-hitting, and content-filled breakout sessions:

Morning Sessions

(A) YOUR APPRAISAL BUSINESS: IT'S MONEY THAT MATTERS

Does your firm have a business plan? Are you thinking of starting an appraisal company or planning your eventual retirement? Do you know how to maximize the profit your company generates? Listen to successful appraisal managers talk about what they do right and wrong in running their businesses. Hear from a CPA and a marketing consultant how to enhance financial viability, gain new clients and minimize risk. The panelists will also cover fee splits, personnel recruitment/retention, start-up costs, and cash flow management. Whether you already own your own appraisal business, or are thinking of starting one, this is a program designed to give you the practical tools to manage your business.

(B) ADVANCED APPRAISAL PROBLEMS: ENTITLEMENTS

This session will provide the advanced appraiser insight into the entitlement process. It will lay a legal foundation for the various jurisdictions and basis for obtaining permits. It will distinguish differing levels of entitlements. It will explore variants of practical application of the entitlement process (pitfalls, unwritten rules) and the impacts in terms of cost, time, and value. By becoming familiar with the process, the attendee will be better able to identify elements of risk and patterns of outcome affecting properties which are the subject of appraisal.

(C) AVMS THREATS & OPPORTUNITIES

Automated valuation modules are both threats and opportunities for appraisers. They have been used in the Bay Area for over 15 years by lenders. What are they? Where do they work? What about Fannie and Freddie using them? How do fee appraisers fit in? What does USPAP say? Our panelists have widely differing opinions. Attend this session and see who you agree with!

(D) SOUTH BAY PENINSULA OFFICE & INDUSTRIAL UPDATE AND (G) EAST BAY OFFICE & INDUSTRIAL UPDATE

Will the boom last? Will overbuilding become the wave of

the future? Will development occur on a more rational basis than it did in the last boom? These questions and others will be answered in this session. The objective of these sessions is to outline the property types and locations within the Bay Area that are currently "hot", rental and vacancy information trends, absorption and construction trends, and what can be anticipated in the upcoming year.

Mid-Afternoon Sessions

(E) VALUING THE GOING CONCERN: MULTIPLE PERSPECTIVES

Participants attending this session will establish the prevalence of going concerns in real estate appraisals (hotels, restaurants, retail, office buildings). The panelists will highlight issues particular to going-concern appraisals and will discuss the applicability of the three valuation approaches to a going-concern real estate valuation. In addition, they will point out USPAP issues relating to going-concern appraisals, present the client's perspective (lender) and also discuss the relationship between real estate and business appraisal.

(F) A NEW LOOK AT THE RESIDENTIAL COST APPROACH

Are you one of those who says, "The cost approach doesn't work, why bother?" If you are in this group of nay-sayers, or if you already know the benefits of the cost approach, then this session is tailored for you. Participants will fine-tune their knowledge of the cost approach through case study analysis. The latest and greatest cost analysis technology for appraisers will be combined with the knowledge of a well versed appraiser/lawyer who has a cost approach "attitude!" This session will perk your interest and improve your techniques in using the cost approach in your day-to-day valuation assignments — it is a blue ribbon recipe for success!

(G) EAST BAY OFFICE & INDUSTRIAL UPDATE (SEE D)

(H) THE PRACTICAL PROBLEMS OF RESIDENTIAL APPRAISERS AND (L) THE PRACTICAL PROBLEMS OF COMMERCIAL APPRAISERS

Appraisers tend to practice somewhat in isolation from one another. As a result, they often do not recognize that their common problems are shared by many others. This session seeks to address that problem, first by discussing what are the common problems among residential or commercial appraisers, and then sharing ideas for solutions or improvements to ease the problems. This will be a panel discussion, in order to share the knowledge of the panelists, and it is expected that there will be considerable input from the audience, as well.

Afternoon Sessions

(I) TECHNOLOGY IN THE APPRAISAL OFFICE

This session examines a wide variety of hardware and software that appraisers can use in their everyday work. Some technology applications are specific to appraisal practices, while others are intended for the general public but have great applicability in our work. First, we will

See "Conference," page 10

Agenda for Associate Members

This One's for You, Residential Associates

December 31, 1999 may seem far off, but really... it will be here before we know it! If you are a residential associate who joined the Appraisal Institute prior to 1/1/93 then you must complete the following requirements by 12/31/99 or be required to successfully complete Course/Exam 500: Advanced Residential Form and Narrative Report Writing.

Please be aware how this deadline effects the Experience Requirement:

- Residential Associate members admitted prior to 7/1/96 must complete requirements for designation by 12/31/99 or convert to the new AQB path and be required to submit the full 2,000 hours of Residential Appraisal Experience for final level.

- NOTE: If credit has already been received for first and/or second level, this credit will not convert to the final level, as those levels do not meet the same Standards criteria.

Experience applications postmarked by 12/31/99 will be accepted. Questions or concerns? Contact the Membership Services Department at 312/335-4100.

**Beat
the
Clock!**

Now is the Time To Register for Year-End Offerings

Have you found yourself needing a few more hours to meet your year-end continuing education requirements? Now is the time to review of the list of upcoming education programs on page 8 and register!

If your renewal cycle is about to come due, now is the time to start gathering

See "Offerings," page 9

Who Are You Going to Call?

Need help understanding the requirements for designation or a little nudge to get your demo started? Confused about all of the changes that have occurred since you became an associate member? Fear no more! Contact the following Associates' Guidance Chairs for assistance:

General Associates' Guidance

Jeff Fillmore, MAI
408/241-4400

Residential Associates' Guidance

Bruce Hahn, SRA
925/855-4950
bhahn@ricochet.net

In addition, feel free to contact the Member Services Department at 312/335-4100. The professionals who staff this department, are experts in helping to determine your needs and can help put you on the path toward designation.

Comprehensive Exam

Rebecca Hiddle or Katie Powell
312/335-4190 or 312/335-4187

Associate Records

Dorothy Williams
312/335-4172

Experience Review

Marilyn Moore or Harriet Kudlacik
312/335-4173 or 312/335-4157

Status/Demo Reports

Jim Jones, Sonja Mann
or Margaret Latimore
312/335-4191 or 312/335-4177
or 312/335-4174

Communication Tool for Associates

Are you seeking your designation? Are you looking for support along the designation path from other associate members who can relate to your pursuit? Look no more!

Simply hop on the Internet and you can be connected with a message board designed just for you!

Visit <http://clubs.yahoo.com/clubs/aiassociatemembersclub>.

Call to Order: Associate Members

Over the next three months the Chapter's Membership & Retention Committee, comprised of both the Guidance and Experience Review Committees, will be contacting *each* Associate member to discuss the pursuit of your designation and determine what the Chapter can do to assist you in accomplishing your goal.

In November, each of you will be invited to meet your cheerleading and mentor team at the final, 1999 local Subchapter meetings, as well as receive your National AI "Status Report." The Report will identify your remaining designation requirements, per National's records.

November Subchapter Meeting Dates/Places:

EAST BAY — 11/11/99
California Café in Walnut Creek
SILICON VALLEY — 11/18/99
Capital Club in San Jose
MONTEREY BAY — TBA
SIERRA SUBCHAPTER — 11/3/99
NORTH BAY — TBA
GOLDEN GATE — TBA

Going forward, the Chapter will be sponsoring a "free" Associate's Guidance Program in the first quarter of 2000. The program will be comprehensive and provide you with direct exposure to demonstration graders, experience reviewers, trained and qualified guidance members each of which will present a portion of the program, as well as provide you with individual attention. In addition, a special guest appearance from a founding member of the most successful AI Guidance Program in the nation, Mr. Bob Lyman of the Greater Boston AI Chapter will be present to discuss their program and its success story.

In 2000, the Chapter goal is aggressive. We want to motivate and assist all interested Associate members toward the goal of a designation, but it will require "you" to meet us half-way.

Please discuss your designation issues and needs with a Membership & Retention Committee member; attend your November Subchapter meeting; and do not miss the Associate Guidance Program in 2000. Give yourself — and your Chapter — a running start toward helping you complete your designation.

— Eric Griffin, MAI
Membership & Retention Committee Chair

Proposed Commercial Database — Part III

Part III of a Three Part Series

Q. WHAT IS THE COST? WHO WILL HAVE ACCESS TO THE DATA?

A. For a monthly subscription fee, members will have access to data for properties in the geographical area of their chapter. The subscription fee will allow for approximately five assignments per month. Access to additional data will cost slightly more. To protect "local territory", database subscribers accessing data outside their chapter area will have to pay for the data. The monthly subscription fees will be competitive with existing data services. Designated members will have lower subscription fees than Associates and both will always receive the most preferential pricing as compared to other users.

Q. IF MY COMPETITORS HAVE ACCESS TO THE DATA, HOW WILL IT AFFECT MY BUSINESS?

A. Every effort will be made to maintain the local Appraisal Institute member advantage. The pricing schedule will be favorable to the participating member. Furthermore, to protect "local territory", the pricing structure will also be favorable to the local member as opposed to a member completing an assignment outside of their chapter area.

Q. WILL TRAINING ON THE DATABASE SOFTWARE BE PROVIDED FOR MEMBERS WHO CHOOSE TO PARTICIPATE?

A. The Appraisal Institute will offer training and seminars on the data standards and the database. Continuing education credit for these courses is being pursued. The Appraisal Institute believes that an attractive by-product of the database and the continuing education will be a pool of "highly trained" appraisers capable of transacting business in an electronic environment.

Q. HOW WILL THIS COMMERCIAL DATABASE COMPETE WITH EXISTING DATA PROVIDERS?

A. The Appraisal Institute database will have several advantages when compared to other data services:

- a database endorsed by, and conforming to, standards set by the Appraisal Institute will have a critical market advantage over other databases
- the commercial database will be

national in scope as compared to the local and regional databases in current existence

- the inclusion of operating statement and lease information will further differentiate the AI database from its competitors

- the cost associated with the AI database will be competitive to existing data providers

Q. WHAT ARE THE SIMILARITIES AND DIFFERENCES BETWEEN THE COMMERCIAL DATABASE AND THE RESIDENTIAL REAL ESTATE DATABASE?

A. The commercial database is specifically designed to track transactional information that can be used for comparable purposes, property benchmarking and market trending. The residential database is designed to assemble detailed information on the subject property and not comparable transactions.

Want more information on the Commercial Database? Visit the Members Only Section of the national web page at www.appraisal institute.com.

Please forward any comments to:

Tom Motta, Chair
tommmmai@worldnet.att.net
Brian Glanville, VP
briang@teleport.com
Bob Stephens
imamai@rmi.net
Craig Smith
Smithpk@gte.net

A copy of your comments can be forwarded to the Chapter Office at Lisa@NorCal-AI.org.

Residential Database Web Page: The Next Step

The web site for the new Appraisal Institute Residential Database (AIRD) is now available for browsing and sign-up! You can access it by pointing your web browser to <http://www.airdport.com> on the Internet.

Although the first commercially available AIRD product will not be available until 2000, the site contains information on AIRD Inc. and its operations. For those who wish to be placed on a mailing list or want to participate in the database project, a sign-up form is also provided.

There is no excuse not to get out

Continued at right

Residential Appraiser: MAI@ola.com — Part II

The July-August Newsletter featured an article on a new opportunity for residential appraisers created by Don Moore, MAI, from Wisconsin. Since that article, I have received lots of feedback from our members that was forwarded to Don. He was thrilled with the questions, issues, concerns, and encouragement. They were all worth consideration and will add to the improvement of the product. Thank you for your responses.

Since that article, the AI National Board has considered this intriguing opportunity that puts the residential appraisers' customer base directly with the consumer. The product provides home sellers with a pre-listing appraisal that is then posted to a unique (to that property) Web site. The home seller uses this site as a means of marketing their home. Although the service typically benefits the For Sale By Owner consumer, it can be adapted for traditional broker-based listings in many markets — could this concept work in your business/market?

Overall, this new product fits the trend seen by the residential real estate market: new technology allows for new approaches to marketing, and consumers demand more information and value in their marketing efforts. The Internet has already replaced a good part of the marketing assistance currently provided by the brokerage community with online, searchable listing services used to identify housing choices to the consumer.

In June, the AI Board approved a pilot program of 200-300 members for four to six months to test the product. During this initial phase, a marketing program will be defined and developed, a licensing agreement developed, and an evaluation by state regarding licensing, bonding, or other requirements will occur.

Roll out is slated for mid-first quarter 2000. Be on the cutting edge of technology and competition. Meet a potential new client base at <http://ola.com/1234567!>

there and get informed!

AIRD Inc. is a joint venture between the AI and FNC Inc. to develop and maintain a global Internet-based resi-

See "Web Page," page 6

President

from page 1

- Emphasize the new image (internal and external) of the profession through marketing and advocacy.
- Establish a governance structure that is effective and responsive.
- Define the residential and commercial disciplines.
- Promote an esprit de corps among our members.
- Formalize alliances to promote global standards and the valuation profession.
- Integrate core designation education with university degree programs.
- Increase membership to a 1:1 ratio, designated members to associate and affiliate members.
- Build on AI's areas of strength.

Push Boundaries Beyond USPAP for Specialized Work

The Appraisal Standards Council proposes to work with the Appraisal Standards Board to advocate compliance to USPAP for all *market value appraisals*. However, adherence to USPAP would not apply to other services appraisers provide such as feasibility studies where market value is not involved.

Moving Forward on The Commercial Database

The Board affirmed its support for the project. The next steps involve the development of a database standard, definition of software specifications, and determination of a fee schedule for participants. With such results in hand, the Executive Committee, with input from the Board will determine whether to proceed. *Note: No AI funds will be used for this project.*

Board Explores Opportunities with An Appraisal Management Company

The AI is evaluating whether to *invest* in an appraisal management company to introduce a high-quality, AI-endorsed residential appraisal product targeted to property types where quality is paramount. Other services could be expanded to commercial and other valuation products. For detailed information, contact the following AI members reviewing this initiative: Dick Powers, SRA (603/352-8545), Bob Brancato, SRPA, SRA (516/781-5400), Phil Barlage, SRA (561/732-4197), and Bill Kreh III, SRA (256/237-3544).

Member Initiatives Addressed

- New Marketing Communications plan that integrates the efforts of a new advertising campaign, ongoing public relations efforts, and marketing of the AI. NorCal Board Secretary, Karen Mann, SRA will highlight AI's PR efforts in the October Newsletter.

In the meantime, look who's in the spotlight: Sunday, July 25, 1999 *NY Times* interviewed National AI President Bert Thornton, MAI, Jim Parks, SRA, and Richard Meyer, SRA, on the subject of the FHA — check the Net!

- Expansion of the AI Web site — the wish list was overwhelming but really cool!
- Gathering of detailed demographics of members to better meet their needs and market services.
- Approval for a joint alliance with the AI, NCREIF, the Center for Advanced Real Estate Analysis, and ARES that will focus on capital markets to create "The Symposium" seminars. In 2000, they will be coming to a U.S. city near you!

Reaching Out to Wall Street & Beyond

The Board approved a report on Wall Street (copies are available via the Chapter or National office). The report commits to AI's continued efforts to communicate with current and future markets and clients for appraisers. The effort will also expand to include both commercial and residential lenders, attorneys, and other client groups. Specific client needs are addressed. Get a copy, get informed!

Did You Know We're Going Global?

The AI and the Brazilian Appraisal Institute (IBAPE) signed an agreement for bilateral cooperation in Orlando. It is a commitment to promote an active exchange of knowledge, expertise, and experiences on topics related to real estate valuation and legal disputes concerning real property.

The Board approved a plan to *establish* a European presence for the AI! In the next six months, the plan calls for:

- Translation and adaptation of our major texts into several European languages
- Meetings with major entities, e.g., corporations, universities, and affiliated organizations, both in Europe and the U.S. to continue discussing their needs and how AI may

assist. *Explore* the interest for our designations in Europe

- Participate at the ExpoReal, in Germany and at other international trade shows to introduce the AI to European audiences
- The designation councils of the AI will design a pathway for European valuers who wish to pursue our designations, taking into account important legal and cultural differences in experience and work product. A group of professionals will participate in a pilot of the designation project from January to June 2000.

Note: A small office in Germany will act as a central clearinghouse for information, planning AI events, and will include a new Web site.

If this subject overwhelms your curiosity, contact NorCal Board member: Joe Vella, MAI, at jjv@hvw2.com for the juicy details, or hold those thoughts for an upcoming article in the October newsletter where he'll detail AI's global endeavors!

"There is nothing more difficult to take in hand, more perilous to conduct, or more uncertain in its success than to take the lead in the introduction of a new order of things." — Niccolo Machiavelli in his book, The Prince.



Take a few minutes right now to complete your 2000 Committee Preference Form!



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.

Mid-Year Update: Financial Condition of National & Initiative Impacts on Budget

The Appraisal Institute's current financial condition is positive. In 1998, a net balance of nearly \$1.7 million existed and today, reserves are about \$4.8 million. The National Board, as of June, is forecasting a deficit for 1999 of approximately \$200,000. The new initiatives approved at the June meetings will draw down reserves another \$500,000. However, the Board is quick to note, "investments in programs that will result in business for our members are necessary at this time."

It was noted by the Board that all the new initiatives are related: the investment in a European presence is closely tied to meeting goals for the Wall Street initiative, which is related to creating a relationship with an appraisal management entity. That relationship is associated with developing more detailed information on our members to be used in marketing our members and their professional services directly to financial institutions, global realty firms, multinational corporations, domestic and international associations and others.

The 1999 direct cost for establishing a presence in Europe is estimated by the Board to be about \$140,000, not including the text translation (of approximately \$55,000, although this capital is expected to be recaptured upon sale of the material). A cost of \$60,000 is slated for meetings with European interests and having a presence at international meetings and real estate events (included is some travel cost for the AI member teams who will attend — the remaining expenses will come from their own pockets). Consulting services and office costs are expected to run about \$60,000, with publications and brochures adding another \$20,000 to this endeavor.

The time frame for break-even is three years, with the repayment of this investment over another three years. Annual costs will be approximately \$150,000 until break-even is reached.

The AI Board pointed out that the European presence is directed at the same goals we attempt to achieve through our meetings in the United States with rating agencies, insurance companies, as well as commercial and residential fi-

Concluded at right

Minority Outreach Committee at Work

The Minority Outreach Committee is a standing committee of the Appraisal Institute, and reports to the Executive Committee through the President Elect.

The mission of the Minority Outreach Committee is to create a progressive environment for minorities who are interested in pursuing a professional appraisal designation. The Appraisal Institute has a commitment to increase the overall membership including minority membership. Minority involvement will be an advantage to all members of the Appraisal Institute. The Minority Outreach Committee works to include and promote minority appraisers and their issues and concerns to benefit all individuals and the organization as a whole.

The Minority Outreach Committee has developed and administers several programs and services. These include a Regional Scholarship Program, National Scholarship Program, Minority and Women Directory of Real Estate Appraisers, Internship Program, and Mentor Program.

The Regional Scholarship is available to Appraisal Institute Associates to assist in their progression toward designation. The National Scholarship is available to college and university students to help offset the cost of undergraduate studies leading to a degree in real estate appraisal or allied fields.

The Minority and Women Directory of Real Estate Appraisers is a compilation of Appraisal Institute minority and women real estate appraisers.

The Internship and Mentor Programs are under development to be implemented by early 2000. The Internship Program will match an intern (Affiliates and Non-Affiliates) with an employer. The Mentor Program will match a college student with an appraisal firm or company for compensation and/or college credit.

If you have questions about various programs administered by the MOC, please contact Alfred L. Watts, MAI, SRA, at 510/865-1382 or Alwatts@mindspring.com.

— Alfred L. Watts, MAI, SRA, Chair, Minority Outreach Committee

Web Page

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dential database of physical property data. This will be accomplished by building a common interface allowing access to the individual contributor's data. The first release of AIRD is planned for the second quarter of 2000.

P.S. "Dr. Bill" Rayburn will be presenting the latest and greatest on AIRD Inc. and the residential appraiser at the Fall Conference, scheduled for October 15, 1999 — don't miss this most informative and dynamic speaker on a subject that will change your business!

financial institutions — "the promotion of our members and their services to clients seeking appraisal-related services."

In conclusion, as you look around California, it is hard to ignore the investment activity we see by a variety of multinational firms. It is these firms, and specifically their real estate officers, that the Appraisal Institute is attempting to reach with this program to more effectively represent you and your services in our marketplace.

International Federation of Surveyors (FIG) is Looking for a Few Good Members

Michael Yovino-Young, MAI, traveled to South Africa in May to attend FIG's Annual General Meeting and Technical Conference as the representative for the Appraisal Institute. Yovino-Young now serves for the next four years as Chairman of one of FIG's nine commissions, *Commission 9 — Valuation and Management of Real Estate*.

Yovino-Young is actively seeking Appraisal Institute members who would like to participate in international affairs involving appraising and valuation, especially in emerging and third world countries.

There are opportunities for travel and professional recognition in the international forum of over eighty countries who are represented in FIG. The year 2000 meeting will be in Prague, Czech Republic. For more information contact Michael at 510/548-1210.

Looking Ahead to

A Message from Your 2000 President — Reply Requested

As your Year 2000 President-Elect, I recognize and appreciate that our organization is made up of volunteers like you and me. There is honor in service to our profession, and to our fellow professionals. Volunteering and participating has its own rewards in networking, developing and sustaining life-long friendships, and staying abreast of constant changes in our profession. Your volunteer time contributes to the mission of the Appraisal Institute: *to support and*

advance its members as the choice for real estate solutions and maintain professional credentials, standards of professional practice and ethics consistent with the public good.

We believe in our future

It is my belief that all of you strongly believe in our future, know your efforts can play an important role in its continued success, and recognize the benefits of being involved.

See "Message 2000", page 9

HUB

from page 1

ter noon on September 24, 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. Attendees staying for the dinner will have a choice of Prime Rib or Salmon. Please indicate your meal selection on your reservation form prior to faxing it to the Chapter Office. Payment will be collected at the door. We reserve the right to substitute speakers under circumstances beyond our control.

About the Workshop:

Are you ready? Have you been hoarding water, canned foods, flashlights, etc., for the turn of the century catastrophe that many are predicting? More importantly, are your data sources secure, are your computers and software up to date, do you have cash on hand to run your business and family life? Or, are you like many of us that believe that things will "work out" like they always have? Like many appraisers, somewhere within this broad range is a reasonable conclusion.

Whatever side you fall on, the likely reality is that there will be some disruption of everyday life as a result of Y2K. And, believe it or not, it's only weeks away. With this in mind, the September HUB workshop is just in time.

Richard M. Betts, MAI, SRA, has done extensive research on the Y2K issue and will present his findings on potential problems facing individuals in general and appraisers in particular. In addition, Rick will discuss solutions to assist the appraiser

in getting reports "out the door" and maintaining "business as usual" during the tumultuous period just prior and subsequent to January 1, 2000.

Don't be left in the dark. Plan to attend this timely workshop and obtain vital information needed to "survive" the millennium change. Sure, things might work out as always, but if they don't, at least you will have remembered your can opener and batteries. Applications for 2-hours of OREA, AI and SBE CEC have been submitted. Attendees seeking CE must arrive by the 4:00pm start time. Partial credit is not available.

About the Dinner Topic:

Does Your Thinking Limit Your Success? While most of us think that we are open minded individuals able to adapt appropriately to changing situations, in reality, we are often constrained by limited perspectives and pre-programmed thinking. As a result, we end up making less than optimal, or safe choices that ultimately limit our potential. A good example is our often narrow scope of dinner hour presentations at Chapter functions.

Time to break from the norm. As a start, Productive Learning & Leisure will be on hand for the September HUB meeting to demonstrate the correlation between your thought process and results. This will be an interactive program wherein attendees will get a glimpse of how thoughts directly translate into action. The program will include a brain-teaser exercise and group activity (no aerobics — we promise) that should be both fun and enlightening. The results of these activities will be used to demonstrate how your thinking affects your outcome and, hopefully, ways to enhance your everyday performance and the "bottom line."

A New Publication For a New Era!

CMBS World is a quarterly publication of the Commercial Real Estate Secondary Market and Securitization Association (CSSA). Its mission is to inform, educate and stimulate meaningful discussions and exchanges on the risks and benefits of commercial mortgage-backed securities (CMBS).

For interested parties, the subscription cost is \$195 per year (4 issues) and can be obtained by calling 212/509-1844, or faxing your request to 212/509-1895.

Appraisers Wanted

Beginning Appraiser Opportunity. Small north Sacramento Valley firm seeks appraiser to relocate for commercial and agricultural work. 530/673-5167.

Curtis-Rosenthal, LLC, is looking for the best and the brightest experienced commercial appraisers to join our rapidly expanding firm. Positions are available in our Los Angeles, Newport Beach and San Francisco offices. Assignments include complex properties and possible expert witness services and testimony. The successful candidate will have: MAI designation or advanced associate status; California Certified General License; strong written, verbal & computer skills; an entrepreneurial approach to business; an optimistic attitude and a good sense of humor. Send resume, compensation history and references to: Jennifer Segal, MAI, at 415/677-4102 FAX or jsegal@curtisrosenthal.com.

Real Estate Appraiser Licensed and/or Trainee. Experience with single-family appraisals; desire to learn commercial appraisals; good analytical & organizational skills; team player; attention to detail; high level of commitment and sense of humor. Call M&J Real Estate Appraisals at 650/685-8550 or FAX resume to 650/685-8558.

Deadlines & Guidelines

The newsletter submission deadline is noon on the 5th of the preceding month. All submissions for the October, 1999 issue must be received by noon on September 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.

Two New Specialty Courses Come to the Bay Area

Course 700: The Appraiser as an Expert Witness
Course 620: Sales Comparison Valuation of Small, Mixed-Use Properties

The summer may have not been hot, but these two new specialty courses are! Designed to help the experienced appraiser build and diversify their skills in special niche markets.

Course 700

Course 700 is the Appraisal Institute's highest rated educational program based on program evaluations and the presenter Nancy Mueller, MAI, is a Bay Area favorite! Join her September 16-17 in beautiful Carmel for a two-day introduction to the basic concepts and strategies needed to pursue a specialty in litigation valuation.

Attendees will explore the scope of activities expected of appraisers in a legal action, including assessing the status of the case, acting as a consultant to the client or the client's counsel, appearing at a deposition, and participating in formal settlement efforts.

Course participants will learn legal terminology as it applies to appraising and take part in role-playing scenarios involving valuation team meetings, preparation for cross-examination, the presentation of exhibits in a trial, and the trial itself. Group participation in a mock trial is the highlight of the course and gives appraisers the opportunity to practice the skills they need to succeed in litigation appraisal work.

The course will provide designated members with 15-hours of Appraisal Institute Continuing Education Credit (16-hours with successful completion of the course exam). In addition, the course is approved for 15-hours of OREA CEC (#97754C453). Partial credit will not be available. The tuition fee is \$285 for Appraisal Institute Members; \$370 for non-members.

Course 620

Course 620 provides both residential and commercial appraisers with the tools needed to appraise properties with multiple sources of value. The course walks participants through the process of collecting data, selecting the most comparable data, analyzing the data, communicating the

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A Look at 1999 Educational Offerings

Course 700: The Appraiser as an Expert Witness (Litigation Overview)
 September 16-17

Instructor: Nancy Mueller, MAI
 Location: Carmel Mission Inn, Carmel
 Tuition: \$285 Appraisal Institute Members
 \$370 Non-Members

Course 620: Sales Comparison Valuation of Small, Mixed-Use Properties
 September 23-24

Instructor: Gary Taylor, MAI, SRA
 Location: Monarch Hotel, Dublin
 Tuition: \$285 Appraisal Institute Members
 \$370 Non-Members

1999 Annual Fall Conference October 15

Location: San Francisco Marriott
 See page 2 for details

The FHA and the Appraisal Process Seminar

Instructor: Craig Harrington, SRA
 Locations: Campbell October 26
 Stockton October 27
 Petaluma October 28
 Tuition: \$145 Appraisal Institute Members
 \$185 Non-Members

Course 330: Apartment Appraisal: Concepts and Applications TBA

Instructor: David Lenhoff, MAI, SRA

Federal and State Laws and Regulations November TBA

USPAP Update November TBA

Course 510: Advanced Income Capitalization Nov 11-13 & 18-20

Instructors: Harry Holzhauer, MAI, SRA, and Gary DeWeese, MAI
 Location: Fort Mason Center, San Francisco

First Quarter 2000 Course Offerings

Courses 410 & 420: Standards of Professional Practice

Course 110: Appraisal Principles

Course 550: Advanced Applications

To receive advanced notification of these upcoming course offerings, contact the Chapter Office at 415/398-2876. 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.

analysis, and defending the value conclusion using the sales comparison approach. Attendees will learn how to find market support for adjustments and adjust for differences in complex elements of comparison such as parking, land use, and seller financing. A case study will be presented that offers hands-on practice in applying the analytical techniques introduced in the course.

In addition, attendees will review reconciliation, communication skills and consistency among the approaches. Relevant standards issues are considered throughout the two-day offering. Join Gary Taylor, MAI, SRA, September 23-

24 at the Monarch Hotel in Dublin.

The course will provide designated members with 15-hours of Appraisal Institute Continuing Education Credit (16-hours with successful completion of the course exam). In addition, the course is approved for 15-hours of OREA CEC (#97754C444). Partial credit will not be available. The tuition fee is \$285 for Appraisal Institute Members; \$370 for non-members.

We regret that faxed registrations cannot be confirmed for either of these offerings. All registrants will receive a detailed confirmation letter and map.

Don't delay — register today!

Message 2000

from page 7

Pick Your Involvement

Enclosed in this newsletter is a **COMMITTEE PREFERENCE FORM**. The composition of these volunteer committees changes each year, but those interested and willing to get further involved, like yourself, are needed to provide services, workshops, seminars, courses, meetings, admissions, experience reviews... to our Chapter and affiliated members that we have come to appreciate, expect, and believe are necessary in providing a full range of services to each of you.

Committees are comprised of all levels of appraisers; those who are established, those who are recently designated, and those who are just beginning their careers. The interaction between seasoned professionals and individuals in their early career stage provides a broad-based foundation for input and management of our programs and networking between committee members.

Volunteers are needed to serve on all committees, at any level, using whatever resources you can provide. *So do not hesitate: pick a committee that interests you, say "Yes" and enjoy the benefits of being involved!* Help with Courses and Seminars is especially critical in 2000 due to the large number of continuing education hours needed for OREA recertification and because a resurgence in the industry is causing demand for more courses and seminars in general. Additionally, we need quality members to volunteer to be Vice Chairs for 2000 and Chairs for 2001 — to help provide continuity for year 2001 and beyond.

My experience tells me that our continued success and accomplishments in the Northern California Chapter do not rest

Update for The Appraisal of Real Estate

Members who purchased *The Appraisal of Real Estate* before January 1999 can obtain a four-page insert showing changes made to Chapter 17 of the text in later printings. To obtain an insert, call 312/335-4449 or visit www.appraisalinstitute.org.

My experience tells me that our continued success and accomplishments... do not rest with the Board of Directors or me, but instead rest on the shoulders of everyone's combined effort.

with the Board of Directors or me, but instead rests on the shoulders of everyone's combined effort (including yours). Frankly, **our Chapter's best results will be based upon your participation. I urge you to commit now to being involved in the year 2000. Help us plan and participate in our Chapter's prosperous and successful year 2000 effort.**

Looking Forward to 2000

I am excited about the Chapter's future and I am looking forward to 2000. It can and should be an exhilarating transitional year into the next century.

Your elected Board of Directors and I thank you in advance for your part in making Year 2000 a successful one for the Northern California Chapter.

— Roland H. Burchard, MAI
2000 Northern California Chapter President



Be sure to visit these vendors at this year's Annual Fall Conference...

- Bradford Technology;
- COMPS.com.inc;
- FNC, Inc.;
- OREA;
- and many more!

Research Just Got Easier

In the 1999 second quarter edition of the *Valuation Insights & Perspectives* (VIP) magazine, check out the Technology Section for an article providing a "Tutorial of the New Lum Library Online Catalog."

The Lum Library at the AI's Chicago office now offers a free Web-friendly online catalog that replaced the cumbersome EWAN telnet online catalog. The new catalog system provides easy access through an Internet browser and can be accessed through the AI's home page at www.appraisalinstitute.org.

Do not miss this valuable article and the use of this exceptional research tool — your National dues are at work for you!

Offerings

from page 3

your attendance certificates and getting all of your continuing education records in order. The Chapter Office only maintains records for seminars and workshops, while the National Office maintains the records for courses (regardless if the course was sponsored by a local chapter).

To request a duplicate attendance certificate for a seminar or workshop offered by the Northern California Chapter, submit your request to the Chapter Office in writing.

Due to the volume of requests, only written requests/faxes can be handled. Be sure to include the date (month/year) and the name of the program. As much of the back-up documentation is now stored in archives, *allow a minimum of three weeks for your request to be processed.*

Non-affiliates of the Northern California Chapter should include a \$15 processing fee with their written request. *This research will be provided to members of the Northern California Chapter at no charge.*

Fall Conference

from page 2

look at the Y2K problem from the view of the typical appraisal office, its hardware and software, and what steps need to be taken immediately to prevent problems next year. This will be followed by an overview of available technology ranging from digital cameras and color printers to fast Internet connections to the latest in software suites, and an exploration of Internet resources useful to real estate appraisers.

Finally, we will consider some innovations that sound like just what every appraisal office needs but really don't work very well.

(J) NAVIGATING THE "NEW" RESIDENTIAL DATABASE

The Appraisal Institute Residential Database, Inc. (AIRD) represents a joint venture between the Appraisal Institute and FNC, Inc., an Internet and database technology company serving financial service providers and appraisal firms.

Come hear from one of the developers the concepts behind the AIRD and what it can do for you! "Dr. Bill" Rayburn, President and CEO of FNC, Inc., will answer questions regarding the benefits of AIRD, what the lender's role will be and why he thinks it is just "fantastic".

(K) THE INTERNET: RETAIL REAL ESTATE — HERE TODAY OR GONE TOMORROW?

What is the future of retail real estate? Have you begun considering

the impacts of on-line (Internet) purchasing on the demand for retail property in your appraisal assignments?

Mark Borsuk will provide insight based on his extensive research on the impact of Internet sales on site selection, leasing strategies, and the retail store as an economic entity.

In light of all of the controversy associated with this market of "unknowns" and in order to avoid potential malpractice issues associated with appraising retail real estate, Mr. Borsuk will also provide practical suggestions for updating your limiting conditions and for factoring the Internet into your retail analysis.

So don't miss this opportunity to get ahead and better educated on the impact of the Internet, the appraisal function and market on retail property.

(L) THE PRACTICAL PROBLEMS OF COMMERCIAL APPRAISERS (SEE H)

Register early and save! Conference fee includes tuition, continental breakfast, lunch, post-conference reception, conference handout materials and admission to the career/vendor fair.

Register as a group of 4 or more under our special group rate of only \$150 per person, when postmarked by September 15 (all registrations must be sent in one envelope).

Non-group registrations postmarked by September 15 are eligible for the Early Registration rate of \$175 per person. Act now and take advantage of these savings. The conference fee for registrations postmarked after September 15 is \$215 per person. Contact the Chapter Office at 415/398-2876 or Jenny@NorCal-AI.org for registration information.

Members in the News

Special thanks to the following members who serve on the General Experience Review Committee: **Ken Matlin, MAI (Chair), Peggy Darnall, MAI, Nancy Welsh, MAI, Bob Basila, MAI and Wayne Prescott, MAI.** These dedicated members are responsible for helping our associate members on the path toward designation!

The Northern California Chapter was well represented at the National Meetings held in Orlando in June: **Dawn Molitor, SRA, Eric Griffin, MAI, Craig Owyang, MAI, Karen Mann, SRA, Joe Vella, MAI, Al Watts, MAI, SRA, Nanci Sullivan, MAI, Bruce Willmette, MAI, Dave Hamilton, MAI, and Ron Garland, MAI, SRA.**

Kudos to **Janis Lassner, SRA, and Mary Gates, MAI,** for helping with the recent offering of Course 430. These early risers heard many great comments about the PG&E Learning Center in San Ramon. Look for more offerings in this convenient, state of the art facility.

Congratulations to **Jennifer Segal, MAI,** and all the members of the 1998 Fall Conference Committee. Last year's conference received the Appraisal Institute's 1998 Innovative Education Award. President **Dawn Molitor, SRA,** accepted the award at a special award ceremony held in conjunction with the National Meetings in Orlando.

Attention Newly Designated Members: Where Is Your Profile?

New members are reminded to send their "Member Profile" to the Newsletter Editor, c/o Sean O'Reilly, SRA, Hamilton-Ricci & Associates, 930 Montgomery Street, Suite 300, San Francisco, CA 94133, upon notification of receiving your designation. All profiles should be submitted on disk. In addition, a professional quality black and white, wallet-sized photo should accompany your submission.

All profiles are printed on a first come, first printed basis. Isn't it time that you are recognized for your achievement? Submit your profile today!

Members On the Move

Lanning J. Bryant, MAI

California Bank & Trust
300 Lakeside Drive, 9th Floor
Oakland, CA 94612
510/627-7981
FAX 510/627-7988

Brooke M. Grega, SRA

Post Office Box 3296
Napa, CA 94558
707/257-1204
FAX 707/251-0934

H.L. (Bing) Heckman, MAI

CB Richard Ellis
Investment Services Group
226 Airport Parkway, Suite 150
San Jose, CA 95110-1091
408/453-7441 (voice/fax)
hheckman@CBRichardEllis.com

Kelvin J. Sheahan, MAI

Sheahan & Associates
1788 Cardel Way
San Jose, CA 95124
408/354-1650
FAX 408/264-8966

Correction

Sandra Pike, SRA

Sandra L. Pike and Associates
4096 Piedmont Avenue, PMB #315
Piedmont, CA 94611
sandrapike@appraisenow.com

**ATTN: Members,
Associates, & Affiliates
Have You Completed Your 2000
Committee Preference Form?**

In Memoriam

We regret to inform you that the following members have recently passed away.

Victor Banks, MAI, SRA, Lifetime Member, passed away on May 26, after a short illness. A well known Marin County Appraiser for the past 36 years. Vic developed an early passion for flying and joined the Royal Canadian Air Force when he was 18 years old. When World War II broke out, he transferred to the US Army Air Corps where he attained the rank of Captain and flew in the Berlin Air Lift. After his discharge, Vic flew as a Captain for Eastern and American Airlines.

He served as President of the former Golden Gate Chapter, Ross Valley Kiwanis and was a member of the Tiburon Planning Commission in the mid-60s. He is survived by his wife Shirley and was preceded in death by his son David.

William G. Rufner, SRA, passed away on July 26. Prior to the sudden death of his wife a year and a half ago, Bill was an active charter member of the former San Jose Chapter. In addition to his involvement with the Appraisal Institute, he served as the International President of the American Society of Appraisers (ASA). This knowledgeable "old-timer" will be dearly missed by all those who knew him.

Retired Lifetime Member **Burl H. Howell, MAI,** passed away on June 11, 1999 in Coos Bay, OR. Last fall, the Chapter Office received a letter from his daughter accompanying Mr. Howell's completed merger ballot that indicated "he is getting his money's worth... though neither walking nor hearing are dad's strong suits, but he reads every printed word that comes by him (referencing information sent by the Chapter)."

Membership Services Departmental Statistical Report

The Membership Services Department provides monthly, year-to-date statistics on our membership. The following is as of May 31, 1999. If you have any questions, you are welcome to contact Larisa Phillips at 312/335-4192 or E-mail: lphillips@appraisalinstitute.org.

PROSPECTS — The number of information packets that have been sent from National in 1999 is comparable to the number of packets sent in 1998, to date. Even though the number of packets sent out in 1999 is lower, the number returned for processing in 1999 is higher than 1998.

	MAY 1999	MAY 1998
Associate packets mailed	341	439
Affiliate packets mailed	560	809

AFFILIATES — AI has admitted 663 new affiliates thus far in 1999, compared to 260 in 1998. The budgeted number for 1999 was 500, this is an outstanding first half of the year.

ASSOCIATES — The number of admitted Associates has increased in 1999 to 155, from 84 in 1998!

	JANUARY-MAY 1999	JANUARY-MAY 1998
GENERAL	95	50
RESIDENTIAL	60	34
TOTAL	155	84

NEW DESIGNEES — In 1999, 36 associates have become designated, compared to 65 at this time in 1998.

	JANUARY-MAY 1999	JANUARY-MAY 1998
MAI	29	46
SRA	7	19
TOTAL	36	65

DEMO REPORT SUBMISSIONS — The number of demo reports received in 1999 is down from 1998.

	JANUARY-MAY 1999	JANUARY-MAY 1998
General	48	43
Residential	10	35
TOTAL	58	78

EXPERIENCE SUBMISSIONS — The number of experience submissions is down at about the same rate.

	JANUARY-MAY 1999	JANUARY-MAY 1998
General	143	152
Residential	31	44
TOTAL	174	196

URCEC Forms: A Thing of the Past

Uniform Requests for Continuing Education (URCEC) forms are no longer being issued for seminar and workshop attendance. As indicated at recent education offerings, the Appraisal Institute is attempting to go paperless! Therefore, it is extremely important that you comply with the following when attending local offerings:

- remain in the room during instruction, so not to miss the random distribution of the sign-in sheets;

- provide your social security number when it is requested on registration/enrollment information.

Attendance records for designated members will automatically be updated after the completion of the offering. Since this is still a new procedure, please be patient and allow National staff sufficient time to update your records following any given offering. In addition, maintain a copy of your OREA or SBE certificate as proof of attendance.

Looking Ahead

- Sep 16-17 Course 700
— Carmel
- Sep 23-24 Course 620
— Dublin
- Sep 29 HUB Workshop/Mtg
— Berkeley
- Oct 15 Fall Conference
— San Francisco
- Oct 26 FHA Seminar
— Campbell
- Oct 27 FHA Seminar
— Stockton
- Oct 28 FHA Seminar
— Petaluma
- Oct/Nov Course 330
— TBA
- Nov 3 Sierra Meeting
— Modesto
- Nov 11 East Bay Meeting
— Walnut Creek
- Nov 11-12 & Nov 18-20
Course 510
— San Francisco
- Nov 18 Silicon Valley Meeting
— San Jose
- Nov TBA USPAP Update
— TBA
- Nov TBA Fed & State Laws
— TBA

Persistence Does Pay Off

The July/August President's Message suggested the potential demise of two Subchapters — North Bay and Golden Gate (West). Today, the pleasure is mine in announcing that this event will not occur! A number of concerned, conscientious members contacted me from both Subchapter areas and volunteered to lead the way.

I sincerely want to thank: Richard "Dusty" Rhodes, MAI, Siobhan Semple, MAI, and Joe Napoliello for taking the position of Chair and Vice Chair in the North Bay Subchapter, and the Chair position for the Golden Gate Subchapter, respectfully. Joe is presently recruiting for a Vice Chair, so do not hesitate to contact him at 415/986-3454 if you are interested.

Both Subchapters will be requesting local member assistance in presenting the November meeting agendas. Please contact Dusty at 707/575-5734, or Siobhan at 415/472-7833, or Joe to volunteer your time, talents and/or resources to your local Subchapter.

I would like to additionally "Thank" the many other members who I've spoken to and already have volunteered to help these Chairs and Vice Chairs develop and implement the local Subchapter meetings. Not all of us can serve in a leadership role or want to, but all forms of assistance are most important to the success of a Subchapter. Remember: You get back many-fold what you put in.

In November, all of your NorCal Subchapters will be holding their final meeting for 1999. They are beginning to investigate the various topic material for their workshop(s) and lunch/dinner speaker(s). Please look for these final offerings at year end. The programs will present workshops for CE credit, timely and relevant subject topics for lunch or dinner, and an abundance of camaraderie among your local appraisers at a most affordable price and location near you.

It is important if you cannot volunteer your time, help your local Subchapter by attending. Because "attending" is as important as "participating" — without both, we all lose! I look forward to closing out my Presidency by seeing each of you in November, at your local Subchapter meeting.

— Dawn M. Molitor-Gennrich, SRA, Chapter President

1999 Chapter Officers

PRESIDENT

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Mark Your Choice!

Please mark the appropriate boxes below when registering for the September HUB Meeting (9/29). Carefully check all that apply.

I am a:	<input type="checkbox"/> AI Member	<input type="checkbox"/> Non-member
I will attend:	<input type="checkbox"/> Workshop	<input type="checkbox"/> Dinner <input type="checkbox"/> Both
Dinner preference:	<input type="checkbox"/> Prime Rib	<input type="checkbox"/> Salmon