



Appraisal News

Northern California Chapter of the Appraisal Institute

Two New Education Programs Come to The Bay Area

How GIS Can Help Appraisers Keep Pace With Changes in the RE Industry

This new seminar explores the competitive edge applications of geographic information systems (GIS) in comparable sales appraisals of residential and commercial properties. Join seminar developer Gil Castle on Friday, November 17, at The Beach Resort Hotel in Monterey for an informative day.

Real Estate Disclosure

Attendees at this seminar will learn how to define, research and report over 100 disclosure issues by using a RED report, the appraisal profession's first comprehensive framework that organizes all disclosure issues important to lenders and perspective buyers. Seminar developer Randall Bell, MAI, will be in the Bay Area on Friday, January 19, to present this one-day seminar designed for both general and residential appraisers.

For registration information on either of these new seminars, contact the Chapter Office at 925/932-7753.

Keeping In Touch — 50th Anniversary Fall Conference

Networking Opportunity

GREETINGS AGAIN FROM WALNUT CREEK.

As the year 2000 has progressed, I have been reminded over and over again of the connections we all benefit from in this profession. As your president I have had the privilege of attending each monthly chapter meeting, many excellent educational offerings, board meetings, and I even had a little extra time to help put together a Right of Way oriented seminar in San Ramon with the assistance of Walt Carney, MAI, and Claudia Carleton (Chairman of Seminars for 2000). I had a blast at that seminar because it was a topic of great interest to me, and more importantly because it brought together many appraisers with some Right of Way professionals around some lively topics and discussions. **NETWORKING WAS OBVIOUS AND RAMPANT.**

Through all of this year the value of networks and our efforts to connect were very much on display. Networking in this profession is, and will continue to be, very important for our own success in business. And in a growing technology based age I don't mean just surviving, I mean thriving successfully. I noticed early on in my career that the majority of the most successful people in the appraisal profession were people who cultivated personal contacts and this idea of networking. Early on I found many appraisers who not only helped me with data but also with special appraisal problems, and who gave great advice and direction on the appraisal. I still call on many of these folks for assistance in my day to day appraisal work. I have received from and have given referrals to this network of contacts. Networks really encourage the **SUCCESSFUL** to be more **SUCCESSFUL**.

So why am I talking about networking because you have one of the **BEST NETWORKING OPPORTUNITIES** coming up at your **50th ANNIVERSARY FALL CONFERENCE** at the San Francisco Marriott on October 19. Fall Conference Chairman Kurt Reitman, MAI, Vice Chairman Steve LeGardeur, MAI, the entire Fall Conference Committee, and Chapter staff have worked tirelessly all year to bring to you and our wider commercial/residential community a great one day program. You already have the Conference brochure and can see excellent timely topics that will help you keep abreast of technology changes, and hot topics in the profession. Networking also means reconnecting with friends, people we have not seen recently, and enjoying the social fabric of our profession. And oh, by the way, you know those folks I thought were the most successful? Well, yeah, they most often were at our great one-day Fall Conference event.

Roland Burchard, MAI



**President's
Message**

50TH ANNUAL FALL CONFERENCE EXHIBITOR & CAREER FAIR

Thursday, October 19 • San Francisco Marriott

FABULOUS NETWORKING OPPORTUNITY

12 Timely Breakout Sessions

- ▶ Smart Growth
- ▶ Understanding Retail Real Estate
- ▶ Assessor Appeals
- ▶ Technology Update
- ▶ GIS
- ▶ Design for Maintainability
- ▶ Residential Adjustments
- ▶ Statistics, AVMs & Mass Appraising
- ▶ Understanding a Title Report
- ▶ Institutional Investors
- ▶ Residential Problem Solving
- ▶ Scams & Flips

**Registrations Still
Being Accepted!**
See page 2 for an updated
list of vendors.

See "President's Message," page 3

A Look at Upcoming Chapter Meetings

Thursday, November 16

Location: The Beach Resort Hotel, Monterey

Workshop: 4:00pm – 6:00pm

Social: 6:00pm

Dinner: 7:00pm

Wednesday, December 6

Location: Kelly Bros. Brewing Co., Manteca

Workshop: 4:00pm – 6:00pm

Topic: *The Changing Role of the Appraiser and USPAP*

Presenter(s): Stephanie Coleman, MAI, SRA

Social: 6:00pm

Dinner: 7:00pm

Dinner Topic: *What do You Expect from Your Chapter?*

Presenter(s): All Attendees

Watch for registration information and topic details in the November/December issue of *Appraisal News*.

Legislative Update

Change in Acting Directors

For those who are not aware, Jerry Jolly, the Acting Director of OREA, has returned to the Alcohol Beverage Commission and has been replaced by Anthony Majewski until Governor Davis appoints a permanent Director. Tony has been Jerry Jolly's Deputy Director and oversaw the administration, licensing and enforcement activity of the agency. Based upon discussions with Tony, we do not expect any philosophical changes in the agency over the near term.

Licensing Fee Increases Supported

Yes, the California Chapters of the Appraisal Institute actively supported the increases in licensing fees that began as of January 1, 2000. We did this in order to prevent a larger increase (an increase was going to be implemented) and to mitigate the financial impact the increases would bring to appraisers within the state.

By-Law Review

At the present time, the legislative subcommittee composition is seven California chapters due to the Appraisal Institute chapter consolidations occurring in the state over the last two years. We are in the process of reviewing our by-laws in order to make it more flexible and responsive to a smaller committee. One of

the major proposed changes will be that individuals holding a chair position will have a two-year term rather than one. You all should be aware that your chapter has taken a very proactive position on the committee and our relationship with OREA. Bruce Willmette, MAI, has been nominated to serve as State Chairman for the 2001 calendar year. I cannot think of anyone more capable and competent to represent not only our chapter's interest, but all of the Appraisal Institute's California Chapters.

Legislation Input Encouraged

We are presently in the process of formulating legislation action for the 2001 term. Your input is encouraged. As your acting chapter chair through 2001, I encourage your phone calls, letters and e-mail (reitman@slip.net) as well as faxes 650/843-0744.

I am here to serve you and to represent your voice in Sacramento.

— Kurt L. Reitman, MAI

Fabulous Vendor Participation at Fall Conference

Attendees at this year's Fall Conference will have an opportunity to visit with the following vendors during scheduled breaks, lunch and the post-conference reception:

RECR	Day One, Inc.
Haines & Co.	IDM Corp.
CMDC	OREA
Polaroid Digital Solutions	
DataQuick	
Liability Insurance Administrators	
Bradford Technology	

Exhibit space at this year's conference is likely to sell out. If you know of a company that would benefit from exposure to their target market of appraisers and real estate professionals, contact Karen Mann, SRA, at 510/790-2345 or karen@mannappraisal.com.

It's not too late to register for the 50th Anniversary Conference as an attendee. Contact the Chapter Office at 925/932-7753 for registration information.



Updates From National

■ ASSOCIATE AND AFFILIATE MEMBERSHIPS REDEFINED

Effective August 1, affiliate membership will no longer be open to individuals who engage in activity governed by the Uniform Standards of Professional Practice (USPAP). Such individuals will only be able to apply for associate membership, under the revised definitions adopted by the National Board. Under those definitions, associate membership is open to individuals who engage in activity governed by USPAP.

Affiliate membership is open to individuals who are in fields related to real estate appraising or are interested in the field but do not engage in activity governed by USPAP. The policy only applies to applicants on or after August 1, 2000.

■ NEW DESCRIPTION OF SRA

To better promote the services of SRA members, the National Board approved the following language to describe and identify SRA members: "The SRA professional membership designation is held by real estate solutions providers who are experienced in the analysis and valuation of residential real property."

■ USE OF APPRAISAL INSTITUTE LOGO BY MEMBERS

The National Board amended Reg. No. 5 to permit designated members to use the Appraisal Institute logo on letterhead, business cards and other specifically permitted material provided that all individuals in the firm who perform services identified in USPAP are members of the Appraisal Institute.

Designated members may not use or display the logo in any manner that may suggest the company is affiliated with the Appraisal Institute.

Watch for specific guidelines shortly.

■ FAX-ON-DEMAND SERVICE NOW AVAILABLE

The National Office now has a Fax-on-Demand service that provides callers with automated access to a number of commonly requested documents, including those pertaining to membership and education. This service is available 24 hours a day, 7 days a week by calling toll-free 888/608-2519. To assist users in determining what documents are available, callers are first directed to request an index of available documents. Up to three documents may be faxed back in one request. The index will be periodically updated and new documents will be added.

President's Message

from page 1

So, if you have been feeling like your contacts in the network are rusty and you want to see old friends and make new ones, **COME TO THE FALL CONFERENCE.**

If you have been wanting to get updated on hot topics and new technology that will help your bottom line, **COME TO THE FALL CONFERENCE.**

If you have simply been sitting behind that computer screen too long and want some exercise going from room to room in a nice hotel, **COME TO THE FALL CONFERENCE.**

And if you feel a little out of sorts because you have simply not supported your local chapter enough this year (guilt/guilt), **COME TO THE FALL CONFERENCE.**

I PERSONALLY GUARANTEE THAT YOU WILL NOT BE DISAPPOINTED WITH THIS YEAR'S 50TH ANNIVERSARY FALL CONFERENCE.

I truly hope to see you all there to enjoy this premiere Northern California Chapter event.

Dues: An Important Item

One last very important item of business is your 2001 dues. As I have been mentioning to you all year in these Chapter newsletters, and at the Chapter Meetings each month, the dues for 2001 must increase to a level that will assist your chapter in running on a sound financial basis. Your Chapter has mainly four sources of revenue: 1) Dues; 2) Courses; 3) Seminars; 4) Fall Conference. Your board has been closely watching and studying the megatrends affecting us, and all chapters nationwide.

As has been mentioned the "Graying of the Profession" has several consequences. First, fewer younger appraisers are in the pipeline taking the designation track courses. This limits our potential revenue from courses.

Fewer people are taking seminars because of the many time constraints we all have as we grow older. This limits potential revenue from seminars. So one thing clear this year is that we can no longer count on as high a revenue level from courses and seminars as we have in the past to help keep the dues levels lower.

Lastly, the graying also means that the base of members, associates, and affiliates has declined significantly from when we were separate Chapters (pre-1998 Merger). The pre-merge chapters had 725 dues paying members, associates, and affiliates. Now we have 636 dues paying members, associates, and affiliates, a loss of 12.5% of our collective base.

While we believe it has stabilized somewhat, we must act to limit our operating losses. Rest assured your Board and finance committee are looking — and will continue to look — at ways we can economize on expenses. However, it takes a certain fixed amount to run the Chapter at the professional/competent level we expect given the high quality of services, education, and programs, our members, associates, and affiliates have come to expect. Our vision to provide quality education to assist members to become designated has a cost that we all must share.

Given these trends and our budget projections for 2001, your Executive Committee and your Board of Directors

have voted to approve a dues increase for next year. We have approved a dues level of \$240 for designated members and \$190 for associates. We believe the designated members should shoulder more of the burden, given the benefits they receive. Affiliates dues levels are yet to be set by National and will be voted upon in November.

We believe this level of dues will produce a close to breakeven projected budget for 2001. This level of dues is necessary to stem operating losses, experienced in 1999 and projected for 2000, thus preserving our capital reserve base, and assist your chapter in operating on a sound financial basis.

We welcome your comments and input on this matter. Please understand too that we do not come to this decision lightly. We will endeavor in our ongoing planning to find new revenue sources and ways to cut expenses consistent with our goals and objectives.

As always, you can e-mail me directly, or call. I thank you in advance for your support of your Chapter in its ongoing mission.

Agenda for Associates

Do You Know About Changes to the Designation Requirements?

■ General associate members may now take the General Comprehensive Examination without first passing the demo report requirement. General associate members must still attend and receive credit for all required courses and have credit for the college degree requirement.

■ In completing the experience review requirement, general associate members may now submit self-contained or summary appraisal reports as part of the 600 hours of their experience requirement that must be valuation appraisals. Previously, only complete appraisals communicated in self-contained reports were allowed in the 600 hours of valuation appraisals.

■ The "AQB Review" will now be called the "Mentoring Review" to more accurately describe the educational nature of the review.

■ Residential associate members completing the Mentoring Review are now only required to submit 10 reports for this review. Each residential associate member will select five reports and the reviewer will select five reports for this review.

■ Residential associate members are no longer required to submit 400 hours of valuation appraisals in their total experience submissions.

■ Residential associate members may now submit their third or final level of experience prior to completing the Demo Report and/or Residential Comprehensive Examination. Residential associate members must still attend and receive credit for all required courses prior to submitting the third or final level.

■ Residential associate members no longer have to identify 50 appraisals for every 1,000 hours of experience submitted. They must still submit a list of appraisals with their experience applications, but it no longer needs to list a minimum of 50 appraisals.

See "Agenda for Associates," page 5

The Impact of AI's Residential Database — Part II

Q. IS THE APPRAISAL INSTITUTE OFFERING AIRD AS COMPETITION FOR MY SERVICES?

A. AIRD does not compete with you. It will not estimate the value of an individual property. Instead it compliments what you and all our members are doing by providing more and better information to serve client needs. It is similar to getting information from your traditional data sources, only it's available nationwide. We also believe it's an effective way to inform the public about residential properties and the role of professional appraisers, especially SRAs, in the real estate transaction, as well as providing another source of data for you.

As the mortgage market continues to change, appraisers must be open to providing current and new services for other clients in addition to the mortgage lending profession. You need to assess how you will structure your business so that you are not wholly dependent upon one client base (mortgage lenders) or so that you can provide a full range of services to that client base (1004/1005s through 2055/65/75s for lenders, along with FHA VC sheets, construction appraisals and more).

Q. DOES AIRD VIOLATE USPAP?

A. No. AIRD is structured to comply with requirements of USPAP and law. AIRD set up a committee comprised of your fellow members to ensure that the data posted by you on the database would not violate client confidentiality protected under USPAP. The information posted is factual real property information that is already available publicly. It has just never been this easily accessible through the Internet or anywhere else before.

Q. HOW WILL AIRD AFFECT MY BUSINESS?

A. First, technology is changing how all professionals, including you, do business. It is speeding up the time for all business transactions. Home buying and selling is no exception. Consumers want faster turnaround times for their mortgages. That means the time to perform an appraisal will be shorter.

Second, technology is also providing your mortgage clients with tools and techniques to manage their risk — credit scoring, portfolio management techniques and more — and thus they

are looking for different appraisal products. AIRD is your solution to move faster while continuing to use reliable property data contributed by you and your peers. If we weren't launching AIRD, using appraisal data from appraisers like you, another organization would — and perhaps would not even involve appraisers at all. If you contribute data to AIRD, you gain revenue every time a bank or consumer accesses the data. That provides a new source of revenue to your business's bottom line.

Q. DOES AIRD OFFER ME NEW BUSINESS OPPORTUNITIES AS TRADITIONAL ONES DECREASE?

A. In addition to being able to respond more quickly to residential appraisal requests, you can use the new technologies and techniques to offer services such as:

- statistical analysis of markets, which include market trends;
- new products for other participants in the real estate transaction including pre-listing appraisals for home sellers, buyer consultation for home buyers, tax appeal work for homeowner and insurance appraisals with a richness of data not available before;
- mathematical models relating to market conditions;
- feasibility studies for building new housing/subdivisions in a neighborhood;
- providing appraisal services to those outside your local market, even international groups, who recognize your expertise;
- finding new business from clients who discover through AIRD the knowledge, expertise and integrity of Appraisal Institute appraisers (reinforced by ongoing advertising, public relations and marketing).

Q. WHAT CAN I GAIN BY CONTRIBUTING TO AIRD?

A. The added revenue from data sales is secondary to the standing you will have in the marketplace as the professional of choice on residential value questions. With AIRD resources available to you, the market will see that you can facilitate more in the valuation process and in the entire real estate transaction. You can provide your clients with more informed advice on pre-purchase decisions, investment considerations, community and market decisions and more. Overall, you will serve your clients better.

Q. WHAT IF I DECIDE THAT I NO LONGER WANT TO CONTRIBUTE TO AIRD? IS MY DATA THERE FOREVER?

A. You control your data. You can decide to share your data on AIRD and then later take it off. Or, update it. It's a win-win proposition for you.

Q. HOW CAN I CONTRIBUTE TO THIS PROGRAM?

A. You and other non-member appraisers just need to sign up with AIRDPORT.

Contact email@airdport.com for more information. As a member of the Appraisal Institute, you'll receive a higher percentage of the fees each time a customer accesses your data.

Applicants for LDAC Sought

The 2001 Leadership Development and Advisory Council (LDAC) will be meeting March 19-21, in Washington, D.C. If you are interested in becoming a leader in the Appraisal Institute, contact the Chapter Office at 925/932-7753, for application information. Only 100 delegates will be accepted.

Members in the News

Thank you to **Rob Denton, MAI, Andy Plaine, MAI, Bruce Friend, MAI, Al Bergren, MAI, Winnie Farwell, MAI, Dennis Smith, MAI, Steve LeGardeur, MAI, and Terry Larson, MAI**, who helped proctor a special exam in August.

Thank you to **Bruce Hahn, SRA, Janis Lassner, SRA, and Kay Cuba, MAI**, for their assistance with registration at the September Chapter Meeting and Going Concern Seminar held last month in Pleasanton.

Kudos to **Dawn Molitor, SRA, and Bruce Hahn, SRA**, for presenting the Associate Members with an informative update on the recent changes to the designation process. Watch for a number of associate members to become designated in the next few months thanks to their dedication!

Congratulations Newly Designated Member



◀ Chris Daniel, SRA, was presented with his SRA designation at the August Chapter Meeting in Fresno. Congratulations, Chris, on your accomplishment!

Members on the Move

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New Email

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denval@attglobal.net

Agenda for Associates

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For more information on the 45-day notice items approved by the National Board in Las Vegas, check the downloads section at www.appraisalinstitute.org under Membership & Chapter Updates.

Time is Running Out:

12/31/00 Deadlines For Associate Members Pursuing Designation

FOR ASSOCIATE MEMBERS PURSUING THE SRA: Residential associate members admitted prior to July 1, 1996, must complete designation requirements by December 31, 2000, or convert to the new "AQB Path" (now Mentoring Path) and will 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.

However, those residential associate members who have all their education (including Course and Exam 500), college degree or alternative, first two levels of experience and demo report in by December 31, 2000, will be frozen in their path – not subject to the "AQB Path" and can take the Comprehensive Exam (or alternative) and submit the final level of experience (1,000 hours) in 2001.

FOR ASSOCIATE MEMBERS PURSUING THE MAI: Those general associate members admitted prior to January 1, 1991, must complete the college degree alternative. No college alternatives will be available after December 31, 2000.

Those general associate members admitted prior to July 1, 1996, must complete requirements for designation or convert to the new "AQB Path" and will be required to submit the full 3,000 hours of Specialized 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.

Individuals who applied before December 31, 1992, must complete all MAI designation requirements or be subject to the Level I and Level II curriculum. This means that two additional courses will be required: Exam 520 – Highest and Best Use and Market Analysis and Exam 530 – Advanced Sales Comparison and Cost Approaches (both courses may be challenged).

SRPA members and applicants for the MAI designation must complete the two additional requirements (General Comprehensive Examination and SRPA/MAI additional year of experience) or convert to the "AQB Path." General associates on the SRPA track to the MAI must complete the three additional requirements (General Comprehensive Examination, SRPA/MAI additional year of experience, and SPP, Parts A & B) or convert to the "AQB Path."

However, general associate members who have all their education, college degree or alternative if applicable, first two levels of experience and the demo report in by December 31, 2000, will be frozen in their path — not subject to additional requirements — and they can take the Comp Exam and submit the final level of experience in 2001. The submission of the demo report by the deadline allows for one re-grade on the same subject property. If a demo must be submitted with a new subject property, the associate member will be subject to the new "AQB Path" requirements.

In Memoriam

James Liek, 74, of Sonoma, passed away peacefully on August 7, 2000. Jim served as President of the Society of Real Estate Appraisers, Milwaukee Chapter and served on the Board of Directors of the Palm Beach and East Bay Chapters. Memorials in Jim's name may be made to the charity of the donor's choice. Condolences are extended to his wife Ellen and his devoted children.

Looking Ahead

- October 19 Annual Fall Conference
— San Francisco
- Nov 9-15 National Meetings
— Chicago
- Nov 16 Board Meeting
— Monterey
- Nov 16 Chapter Workshop/
Meeting
— Monterey
- Nov 17 GIS Seminar
— Monterey
- Dec 6 Chapter Workshop/
Meeting
— Manteca
- Jan 6 Installation Celebration
— San Carlos
- Jan 19 RE Disclosure
— Millbrae
- Feb 26-27 Gen Comp Exam
— Millbrae

2000 Chapter Officers

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Jenn LeGardeur

Appraisers Wanted

QA Manager. East Bay, National Review Co., seeks a QA Manager for its quality assurance program. Must be analytical, organized, and have effective written and verbal communication skills. Residential appraisal certification from state authority and 5-10+ years experience required. Full benefits. FAX resume to 925/951-2372. EOE.

QA Auditor. National Review Co. seeks QA Auditor to work in Walnut Creek Headquarters. Requires 2-5 years experience in appraisal/review/underwriting. Analytical and organizational skills are required. Ability to work independently. Full benefits. FAX resume to 925/951-2372. EOE.

Deadlines & Guidelines

The newsletter submission deadline is noon on the 5th of the preceding month. All submissions for the joint November/December 2000 issue must be received by noon on October 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.

Curtis-Rosenthal, LLC wants to know... Are you a team player? Computer savvy? A good communicator? Are you looking for: a supportive, entrepreneurial environment? Cutting-edge technology? Challenge and growth in your career? Balance in your life? If so, then join our expanding California team in SF, LA or Newport Beach. Please send resume, compensation history and references to: David Rosenthal, MAI, FAX 415/677-4102, Drosenthal@curtisrosenthal.com, www.curtisrosenthal.com.

Commercial Appraiser Position Available at a growing commercial firm. Must be thorough, detail oriented, motivated, computer literate and have strong writing skills. State license required. Minimum of three years experience. MAI or actively seeking designation. Send resume to: Jeffrey W. Fillmore, MAI, 4100 Moorpark Avenue, Suite 201, San Jose, CA 95117, 408/241-4400, FAX 408/241-1414 or jfillmore@fillmoregroup.com.

Hulberg & Associates, Inc., the largest commercial real estate appraisal firm in Northern California is seeking an appraiser for its San Ramon office. This position requires 2 to 5 years extensive experience in report writing for commercial and industrial projects. An affiliation with a professional appraisal organization is desired. We offer a competitive compensation and benefits package. Send cover letter and resume to: Hulberg & Associates, Inc., Attn: Steve Kuhnhoff, Email: jobopenings@hulberg.com, or FAX 925/327-1696.

Miscellaneous

Office Share Wanted. MAI looking to share office space in SF or Marin. Contact Marty Benson at 415/927-7442 or bensonmai@aol.com.



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