

## Field Notes June 2020

### Chapter President's Message

**Phil Hanshew, MAI**

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Now that 2020 is well underway, I wanted to write our membership in this newsletter to address some of the challenges and opportunities we now face as a community of professionals. The Greater Oregon Chapter will continue to adapt to changes in the industry, the economy, and at the Appraisal Institute. An active chapter and membership are so important to the long-term wellbeing of our business, perhaps now more than ever before.



### Covid-19

I wrote to the membership at the end of March addressing the Covid-19 pandemic and some of the steps that the Appraisal Institute was taking on a national and local basis to provide guidance. That article provided several topical points and links to additional resources that I hope you found informative and useful.

The Appraisal Institute continues to provide extensive information for AI professionals on how COVID-19 is affecting appraisers - <https://www.appraisalinstitute.org/news/coronavirus/>. This page is being updated regularly and I encourage everyone to use this reference.

### 2020 Goals

In January, my primary goals for this year in were:

1. Provide the most robust education and social programs that our resources will allow.
2. Build upon the success of last year's inaugural Fall Conference.
3. Enhance connections between the Chapter and colleges and universities throughout the region.

While the social component to these efforts is significantly hindered by the stay at home orders and associated health concerns in our region, we will continue to monitor this situation in the hope that we can salvage some part of our programs. At this time, we are still planning on offering Quantitative Analysis September 21 – 25, and can hopefully add some

others between then and the end of the year. It's still up in the air if we are able to hold the class. Please contact [Vicki](#) in the chapter office if you would like to attend.

Last year's Fall Conference was a success that we were all looking forward to building on again this year, or 2021. It made money for the chapter at a time when it can be difficult for a chapter of our size to make educational offerings profitable. The success of larger events like the conference and the smaller social events allow us to continue offering education locally as a service to our members. We will make every effort to see this event return, but must also be realistic about demand depending on the larger situation a couple months from now.

Without our events, we may face some difficult financial decisions in the coming years. Stay tuned for a survey from Greg Lamunyan, SRA, AI-RRS, in the next few weeks that will help inform our approach to education and social offerings later in the year. We will really need your honest input to get this right.

While the first two goals have become more complicated since January, I would like to draw your attention to item 3. We have all seen the demographics, and now is the time to begin building interest in the appraisal profession among a new generation. If you have connections at a college or university where you would like to see future appraiser talent drawn from, please let me know if you will lead the charge at that institution or at least make a referral that the board can follow up on. While this effort may not generate as immediate an impact, it is something concrete we can work toward and my hope is that it will pay dividends well into the future.

Thank you to everyone that has volunteered this year. Even though we are dealing with constraints, I am confident that we will endure. It is a very interesting time to be an appraiser, and I am incredibly fortunate to be working with such a dynamic group in this moment. As always, please feel free to reach out if you have any suggestions on how the chapter may best serve its members.

Best Regards,

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**Greetings from your new GOCAI newsletter editor.**

*Karen Storm, MAI*

We have a wonderful chapter with strong leadership and involved members, and I am excited to begin my duties. However, I need your help! I invite you to contact me with ideas for future newsletter articles, articles you have written or would like to write, or general ideas about what you would like to see in future issues. I can be reached

at [karen.storm@cushwake.com](mailto:karen.storm@cushwake.com) , or (503) 279-1706. Finally, thanks to Zoe R. Swartz, MAI, for doing a fantastic job of editing the newsletter for the past five years, and to Vicki Champ for always keeping us organized, educated, and informed.

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### **A note from Terry Bernhardt, JD, SRA, Ret'd**

I was diagnosed with acute myeloid leukemia on April 2. Since that time I've consumed nearly 20 units of blood and platelets. Additional treatment typically takes 40+ more. Please consider a blood donation through the American Red Cross to OHSU, as supplies are dangerously low, due to the COVID-19 virus. This is a great opportunity to fight back and speed our "return to normal".

Thank you all for your consideration of this gift of life.



## **Member Spotlight**



### **Appraising with Babies**

**Zoe R. Swartz, MAI**  
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My name is Zoe Swartz, formerly Zoe York, formerly Zoe Roman. In my spare time when I'm not doing appraisals or changing identities, I love doing anything active (powerlifting, yoga, boxing, swimming to name a few!) and traveling to sunny beaches. More recently, though, spare time activities have changed a bit, as my husband

Andrew and I have welcomed a new family member. My daughter Zya was born March 28<sup>th</sup> – my little pandemic baby. My hobbies now include traveling from the living room to the kitchen, appraising properties from the couch, and keeping this small perfect human alive night and day (night is when most of the action happens, she doesn't appreciate my desire to sleep). I feel incredibly lucky for having a job that allows me to work from home, as I have been able to continue to work and still enjoy lots of time with my little one, a luxury not available in many jobs.

Being a stay-at-home-working-mom is something I have always looked forward to as an appraiser job perk and I've had a number of superhuman mom mentors along the way. Leah Callahan, MAI, my former co-worker at Duncan and Brown, pioneered the multi-tasking "momming while appraising" before it was cool (or more so before it was a forced reality for most parents in the modern-day pandemic world we live in). When circumstances allowed, Leah wore her babies on inspections and never skipped a beat even though, when she had her first child, technology for working from home wasn't nearly as convenient and practical as it is today. Phone calls with cooing infants or curious toddlers in the background were not yet part of pop culture either, but the need to be creative in order to get work done was the same. Now, she says, "This pandemic has revealed the assumptions that everyone has to work

at a fixed time or space in order to be productive, or that parents can't be 100% committed to their careers, simply aren't true. I'm grateful for others who knew my value, pardon the pun, when I became a mom 10 years ago and still now, including many who don't have kids. Appraisers continue to work safely during this emergency because we always adapt as professionals, like parenting around research calls, property visits, and deadlines. When the stay-home orders ease up, our profession should emerge as sustainable and attractive to more people with good organization, communication, and problem-solving skills because our work schedules and locations can be flexible and accessible long-term."

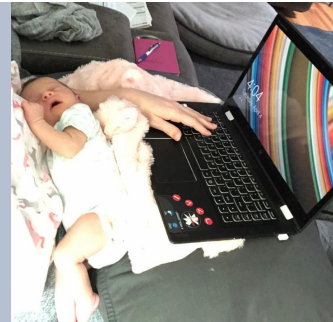
Being a new mom, or seasoned mom for that matter, in this eerie time has its challenges and certainly adds an extra layer of concern and preparation, but it's encouraging to see all parents coming together to support one another and encourage prioritizing family life while maintaining a reasonable work-load, something that has been an uphill battle for many parents in prior decades. I'm excited to introduce my happy new co-worker, and would guess that many of us in the appraisal industry have invited new co-workers into our "offices" – fur babies, new babies, toddlers and teenagers – and I hope we all can carry this pandemic mentality of family/work balance and collaboration into our work lives long after this pandemic!



Zya



At the office, age 2.5



Sleeping on the Job

## Feature Article

**Jo Ellen Jarvis, MAI, SRA**

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### APPRAISALS? EVALUATIONS? USPAP?

**I am Sam, Sam I Am,**

Do you like evaluations? I do not like evaluations.  
Would you / could you do evaluations? I would not / could not do evaluations.  
Would you like them from a Bank? Would you like them from the State?  
I would not like them from a bank. I would not like them from the State.  
Could you do them for this loan? Could you do them on the phone?  
I could not do them for a loan. I would not do them on the phone.  
If I pay you for your time? If I make it not a crime?  
If you pay me for my time. If you make it not a crime.  
I will try evaluations. I may like evaluations.



Over time, most right of way appraisers have been asked to estimate the value

of a property for a nominal taking or overview of a project. You may have been asked to provide comparables sales data for a particular property. These can take the form of an AOS (Administrative Offer Summary), Appraisal Waivers, PFE, (Project Funding Estimates), Value Findings, Surplus Property Value Estimates, and a host of other acronyms that various agencies create. On the lender side, “evaluations” have become more common and pose the same questions regarding USPAP applicability and compliance. The limited intended use of evaluations (with limited intended user) parallels the limited intended uses of right of way’s short form reports. Both have gained a lot of market share within recent years, causing distress amongst some appraisers. Most agencies and lenders have formats they suggest for these reports, and most will not refer to them as appraisals. Most however will ask for an estimate of value. If an appraiser is asked to perform this work, it is considered by USPAP and state oversight agencies to be an appraisal, and a licensed or certified appraiser must comply with the requirements of USPAP, as well as the specific agency requirements.

The question many appraisers have asked is, can they do these reports? The answer is Yes, But...

If you identify yourself as an appraiser, and, I would go further to say, if you hold an appraiser’s license and offer an opinion of value, you must follow USPAP. That said, it’s not that hard. You may have to supplement the forms provided by the agency, but most assignments can fit within USPAP. In a nutshell, USPAP says:

1. You must determine the scope of work necessary for the intended use. The agency can help with this, but it is the appraiser’s responsibility for ensuring the results are credible based on the intended use. Example: If the State is making a preliminary budget for a project (PFE), and appraisals will follow later if the project is approved, the intended use would not require as in- depth a study as compared to when the project details are finalized and the appraisal will be used to present an offer to the property owner.

2. You must provide a credible result within the scope of work – did you do enough research to support your value estimate? You need to develop an opinion of Highest and Best Use when it’s necessary for credible results. Your results can’t be misleading. Don’t leave out an approach to value that would result in a non-credible value estimate. Don’t be careless. Be sure to keep your supporting documentation, or reference to it, in your work file. You must be able to show the back-up data if asked.

That’s pretty much it for Standard 1 Ok, so what has to be in the report? There are only two types of appraisal reports that USPAP recognizes:

### 1. “Appraisal Report” 2. “Restricted Appraisal Report”

You can add additional labels that your client would recognize. Examples: PDF, AOS, Waiver Valuations, etc.; but these are meaningless to USPAP and the licensure board. You must identify your report as an **Appraisal Report** or a **Restricted Appraisal Report**. We’re going to focus on Restricted Appraisal Reports since this will be the minimum requirements for evaluations. A Restricted Appraisal Report must identify your **intended users BY NAME**. This differs from an Appraisal report where you can identify them by type. You must also conspicuously state a restriction that limits the use of the report to the client and the intended users. You must warn that the report may

not contain supporting rationale for all of the opinions and conclusions. USPAP's Standard 2 has very specific elements that must be in all reports. For "Restricted Appraisal Reports" all but one of these can be stated or referenced. **The Scope of Work must have a little bit of elaboration that includes:** Statement of Scope of Work – you must disclose the research and analysis performed, and also what you did not do if it is relevant. Did you inspect the Subject (inside and outside?). It's OK if you didn't, just say so. Did you consider all three approaches? If not, why not? What sources did you use to get your information? Is it limited to county records without verification? This can be OK if it leads to a credible result for the intended use. Just say what you did and did not do if it's relevant to the value opinion.

**The elements of an appraisal that must be Stated (at least – its ok to elaborate) include:**

1. Client's name (or that the name is being withheld)
2. Other intended users by **NAME** (*example WSDOT*)
3. State the restriction that limits the use of the report to the client and i i intended users
4. Statement warning that the report may not include supporting documentation (*Example – The use of this report is limited to the client and intended users because it may not contain all of the supporting rationale f for the opinions and conclusions*).
5. Intended use
6. Identify the Subject property real estate (*example - address, legal, tax ID*)
7. Real property interest appraised (*fee simple, leased fee*)
8. Type of value and source of definition (*example - market value, source Washington State R/W manual, Chapter 4*)
9. Effective date of the appraisal and date of the report
10. Scope of work used to develop the appraisal (**see above**)
11. The extent of any significant appraisal assistance
12. State conclusions of the analysis of any Subject sales, agreements of sale, options, listings
13. State the use of the real estate existing as of the date of value, and the use reflected in the appraisal.
14. Opinion of Highest and Best Use if it is applicable to the assignment.
15. State the opinion of value
16. State the exposure time (jurisdictional exception if applicable)
17. State all extraordinary assumptions and hypothetical conditions and state t that their use might affect the assignment results.
18. Assumptions and Limiting Conditions
19. Include a signed certification for the report.

If you are doing evaluations for multiple properties within a single report, statements that are common for all of the appraisals can be made once. So develop a template that has these elements and any element that your client requires. You're covered. You might also want to check out template reports recently put out by the Appraisal Standards Board for evaluations. You'll notice it is almost identical to the restricted appraisal report template. In addition, check out USPAP Advisory Opinion 13 (AO-13), which provides guidance and advice on performing Evaluations to conform with USPAP. It is also becoming common again to do Sale Notebooks for agencies. Providing raw data or researching market data is outside of USPAP, as long as no value is developed for a specific property.

Just a note: After having several people review this article, the question was asked about agency report forms being exempted as a jurisdictional exception. Although this may be applicable in some states, in some cases, the particular exemptions from USPAP should be called out in the appraisal report (similar to the jurisdictional exception for exposure time in Yellow Book appraisals). It should also be noted that FHWA is considering changes to the URA. One of these changes would add a jurisdictional exception for appraisal waiver valuations (AOS's). The process has gone through the comment period. Stay tuned to hear the outcome.

## Recent Designees

### **Jacob Baines, SRA**

[jbaines12@gmail.com](mailto:jbaines12@gmail.com)



#### **1. Where did you grow up? go to school? How did you end up where you live now?**

- I grew up in Oakridge, OR, which is a small town outside of Eugene.
- I went to the University of Oregon in Eugene and
- studied Business with a concentration in Marketing.
- After graduating college in 2011, I wanted to get out of Eugene and move to a new city, so I found a job in Portland and have lived here since.

#### **2. What is your “appraiser story?” (How did you end up becoming an appraiser?) and what do you enjoy most about your job?**

- My first job out of college was in Portland working for an industrial company bidding on large industrial jobs. After working there for 4 years, I knew I wanted to do something else, but had no idea what. I had bought my first house in 2013 and really enjoyed working on it and watching the market. A friend of mine is a Mortgage Broker and suggested I look into becoming an appraiser. She reached out to Portland Residential Appraisers and was able to get me an interview. They decided to hire me and that is how my current career started.

#### **3. What kinds of non-appraisal things do you like to do? (hobbies, travels, etc).**

- I love to travel as much as possible. I got my first taste of traveling when I studied abroad in Australia and have had the travel bug ever since. When I got back from studying abroad, I knew I wanted to travel more, so I saved money in college and bought an “around the world” ticket and did a 4-month trip in Europe and SE Asia. I am always saving and planning and try to do a big trip every other year if I can and have now been to 21 countries.
- I also love to do wood working and build things, and hanging out with my friends or my dog.

#### **4. Favorite things list:**

- a. Favorite food: Any type of BBQ
- b. Favorite kind of music: Rock – all genres
- c. Favorite sports team: Oregon Ducks Football

- d. Favorite place to visit: SE Asia.
- e. Favorite movie or book: Favorite book would be a series I am currently reading called the Stormlight Archive by Brandon Sanderson.
- f. Favorite quote: The essence of travel is not the destination, it's the journey.

**5. What would be your first choice for a second career?**

- Either something travel or wood working related.

**6. What advice would you give to someone who is currently working towards a designation?** It can seem like a lot of work and additional money up front, but keep chipping away at it and before you know it you'll be finished and the reward is worth the investment.



**Devin Henery, MAI**

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1. Where did you grow up? go to school? How did you end up where you live now?
2. What is your "appraiser story?" (How did you end up becoming an appraiser?) and what do you enjoy most about your job?
3. What kinds of non-appraisal things do you like to do? (hobbies, travels, etc).

**4. Favorite things list:**

- a. Favorite food:
  - b. Favorite kind of music:
  - c. Favorite sports team:
  - d. Favorite place to visit:
  - e. Favorite movie or book:
  - f. Favorite quote:
- 5. What would be your first choice for a second career?**

**6. What advice would you give to someone who is currently working towards a designation?**

1. I grew up in Portland and went to Jesuit High School, then attended college at the University of Oregon. After graduating, I moved back to Portland and haven't left since.
2. In 2005, I was hired as an appraisal assistant at a well-known local company. After 15 years, I'm still working with a few of the same people I worked with on the first day of my career. For the last eight years, I've been a partner at the Appraisal and Consulting Group and I'm excited to join the nine other designated partners at our company. I feel lucky to work with such an experienced team who are always willing to discuss and help solve any appraisal problem. I love working through the unique challenges that each appraisal presents. Even after all this time, I still feel like I'm learning something new every day. I also enjoy going out on inspections, and with a specialty in appraising industrial properties, some of the inspections of food processing, manufacturing, and high-tech facilities have been fascinating.
3. I love golfing, skiing, running, racquetball, playing guitar, and spending time with my dog. I enjoy traveling around Oregon and trying new restaurants/breweries.

4. a. Pho Soup
  - b. Rock/Jazz/Funk. Any live music.
  - c. Oregon football and basketball. Go Ducks!
  - d. Central Oregon
  - e. Office Space
  5. Musician
  6. For people currently working towards their designation, I would advise taking advantage of the online advanced courses and make sure you're not overwhelmed with work while writing the demo report and studying for the comp exam. It's better to schedule time off for these two steps and avoid the additional stress of trying to write appraisals.
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**Charles W. Rex IV, MAI, AI-GRS**

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I grew up in Orlando, FL., I graduated from the Virginia Military Institute, University of Phoenix and the National Defense University-Information Resources Management College.



I moved to the Portland area in 2010, working for the Bonneville Power Administration. In 2014, we moved to Sisters, working for the Department of the Interior-Land Buy Back Program until leaving the government in late 2019.

Appraisal was my second career. My family has been in the appraisal industry since the 1930's. I now work with my brother, Cameron Rex, MAI, and father, Sandy Rex, MAI at RMI Valuation, LLC. Our primary focus is on corridor valuation throughout the country. The favorite thing about my job is working with my family, nationwide travel and being outdoors.

Living in Central Oregon, I love fly fishing, hunting, and camping with my family. I love sushi or a rare steak. I listen to country music. Alabama football is a religion in my household. My favorite place is the Oregon coast. I read a lot of history. My favorite quote is "You may be whatever you resolve to be"- *Stonewall Jackson*.

My first choice for a "third" career would be in aviation as a private pilot.

My advice for those working toward a designation is to just keep pushing. It takes time but the rewards and sense of accomplishment are worth it in the end.

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**Kurt Smook, MAI**

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**1. Where did you grow up? go to school? How did you end up where you live now?**

I grew up in Johannesburg, Durban and Cape Town, South Africa  
I attended Bastion Hoërskool (Bastion High School), University of

Africa

My family moved to the US in 2003 in part out of wanderlust, a sense of adventure and opportunity. We spent a year in Arizona and then moved to Portland in 2004. Lived here for 4 years then moved to Dallas Texas and stayed there for 4 years. Then realized how much we loved living in the PNW and moved back here in 2012. We call the PNW home now.

**2. What is your “appraiser story?” (How did you end up becoming an appraiser?) and what do you enjoy most about your job?**

In 2007 a friend of mine, who used to work at Colliers International Valuation Services (CIVAS), introduced me to Jeff Grose. I was a property manager at the time. I started my career as an accountant in South Africa and then transitioned to property management. Jeff Grose wasn't hiring at the time, but hired me anyway. The company was still called PGP Valuation back then. After about a year working in Portland, the company announced that they were expanding and that they were opening an office in Dallas, Texas. I was a trainee at the time and interested in new opportunities in an expanding company. Stan Wolf was recruited by Colliers from a major competitor from the Seattle area and opened the Dallas office. He heard that I was interested in new opportunities in the company and he offered me a position in Dallas. In 2008 I moved to Dallas. In 2010 I received both my US citizenship and my state certified general certification. While in Dallas, I appraised properties in over 24 states. It was interesting and simultaneously exhausting and challenging as I was on a flight every week and worked long hours. By the end of 2010 due to staffing changes, I landed up running the office as managing director of the Dallas office. While traveling throughout the US, I found myself looking for something similar to Portland. I realized that I missed the Pacific Northwest for so many reasons (not including Voodoo Donuts). I was offered a team leader position in the Portland office, which was and still is one of the largest and most successful offices in Colliers. I jumped at the opportunity and moved back to the Pacific Northwest in 2012. Moving back to the PNW was the best decision and I have loved and enjoyed working in the place I love most as the industrial/self-storage team leader for CIVAS.

What I enjoy most about my job is traveling and seeing the inner workings of diverse business operations. Some of my most favourite inspections include the Daimler Truck manufacturing facility on Swan Island and the Tofurky facility in Hood River. I enjoy the challenge and complexity of varying assignments.

**3. What kinds of non-appraisal things do you like to do? (hobbies, travels, etc).**

I enjoy the art of fermentation. For the past three years I've explored and learnt a lot about wine making. It has become an obsession and passion. I currently have a Cabernet Franc aging in the basement and just bottled a Rose that has family and friend acclaim. I also enjoy traveling immensely. Cycling is also a favourite.

**4. Favorite things list:**

**a. Favorite food:** Vietnamese food (Pok Pok Wings)

**b. Favorite kind of music:** Alternative Rock (The Cure, Depeche Mode)

**c. Favorite sports team:** Springboks (South African Rugby team) and SFU

**d. Favorite place to visit:** Llandudno Beach, South Africa

e. **Favorite movie or book:** Long Walk to Freedom

f. **Favorite quote:** “No one is born hating another person because of the color of his skin, or his background, or his religion. People must learn to hate, and if they can learn to hate, they can be taught to love, for love comes more naturally to the human heart than its opposite.” — Nelson Mandela, Long Walk to Freedom

**5. What would be your first choice for a second career?** A Vintner. I am a hobbyist winemaker and passionate about the craft.

**6. What advice would you give to someone who is currently working towards a designation?** Don't give up.

“Stick to your task 'til it sticks to you;  
Beginners are many, but enders are few.  
Honor, power, place and praise  
Will always come to the one who stays.

“Stick to your task 'til it sticks to you;  
Bend at it, sweat at it, smile at it, too;  
For out of the bend and the sweat and the smile  
Will come life's victories after a while.” — Author Unknown

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**Shane A. White, SRA**  
[shane@appraisalpdx.com](mailto:shane@appraisalpdx.com)

I grew up in Naples, which is small beach town in Southwest Florida. I attended Florida State University, and acquired a degree in International Affairs. My dream was to work in foreign service for the U.S. State Department.

After I graduated from college I moved back To Naples. My father showed me an article that listed real estate appraisal as one of the most desirable careers to be in at that time. I found an education program that was offering the pre-licensing classes the next month, and that was the beginnings of my appraiser career. Finding a mentor proved to be very challenging. I had some family connections get me interviews with appraisers at first. Those appraisers were mostly interested in discouraging me from getting into the field. I met one appraiser who talked my ear off for an hour about how superior his reports were versus people he had previously mentored. It seemed he had run all his employees off, and I didn't blame them. I wrote letters and cold called more than 75 different appraisal firms up and down Florida's Gulf Coast in search of trying to find a start in the appraisal field. In the end I got job offers from two companies, and took the one that was located in my hometown. I worked at that company for 3 years until the great recession hit in 2008. It was at that point I co-founded my own appraisal firm.

In 2014, my wife and I moved out to Portland. I initially took a position training as a commercial appraiser, but it was very short-lived. As I was learning geographic competency, I started the process of creating my own residential firm. A few months later I went full steam into my practice, AppraisalPDX, and have not looked back.



I didn't join the Appraisal Institute until shortly after moving to Oregon. At first I joined as a practicing affiliate but quickly switched over to be a candidate for designation. I took a little longer than typical to complete the requirements, but I had a great time along the way. I had to travel for most of the required classes, which at first seemed a bit daunting, but afterwards were experiences I look back on and constantly relish. I got to meet a lot of great appraisers, many who I stay in frequent contact. I feel I am significantly more enriched on multiple levels due to the designation experiences. The path to designation made me better at what I do, so I recommend it to everyone who is looking to further advance their career.

Outside of appraising, I love spending time with my wife and two young kids. With the limited spare time I have, I love to golf.

## **Your State Licensure Board Needs Volunteers!**

### **Owen Bartels, MAI**

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As you're likely aware, real estate appraisal, appraisal management, and appraisal review in Oregon are overseen by a semi-independent state agency, the Appraisal Certification and Licensure Board. Decisions about complaint resolution and application of rules in Oregon are made by an 8-member Board. As I write this, the Board is short two of those volunteer positions.



The first, the "public member" position, cannot be filled by anyone with a professional interest in real estate, so no appraisers, bankers, AMC staff, or the like. That's been a vacant seat for a while and has traditionally been difficult to fill but just in case you know anyone interested...

The other, though, will vacated following the resignation of Mark Baird from the board for personal reasons. Mark was one of two Certified General appraisers on the Board. That leaves only one Certified General appraiser on the board, the intrepid Marlo Dill, with the balance being Certified Residential appraisers. That puts a lot of stress on Marlo, who will be the only board member tasked with any commercial appraisal-related reviews for new license applications, supervisory endorsements, and of course allegations of complaint against appraisers. That's a tall task, and we should find her some help to prevent a backlog.

Your Government Affairs committee has been encouraging the Governor's office to fill that vacating seat with a Certified General appraiser, but to do so we need volunteers. It's a commitment to be sure, but service on the Board ensures stability of the profession in the state and helps with our core goal of preserving the public trust. I encourage you all to apply for consideration, especially those of you with a background in commercial property appraisal. Here is a link to the "how to" page for applications:

[http://www.oregon.gov/gov/admin/Pages/How\\_To\\_Apply.aspx](http://www.oregon.gov/gov/admin/Pages/How_To_Apply.aspx).

Thanks, everyone, and stay healthy and safe!

## Upcoming Events

We really aren't sure what we'll be able to offer the remainder of the year, but we are working on a few things. Please watch for my emails, or reach out to me periodically to see if we have something in the works. Do you need the 7 Hour USPAP before the end of the year? If so, [email me](#). Vicki

### ***Quantitative Analysis***

TBA  
DoubleTree by Hilton  
9575 SW Locust Street Tigard,  
OR

### ***Evaluation Commercial Leases: the Tenant and the Terms Both Matter***

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