December 2014 Field Notes

Message from the President:
Beth Aquilizan, SRA
bethomson@earthlink.net

The holidays are approaching and we find ourselves looking at the larger portion of 2014 in the rear-view mirror. I hope you are looking back with satisfaction.

In this newsletter I would like to continue introducing you to the volunteer members whose efforts have added to the quality of your membership this year.

Jeff Buono, MAI has been filling the position of Candidate Guidance Chair. Jeff has worked on analyzing which courses we could offer to best serve the needs of those working towards their designations, and has set up a private Linked-In account (GOCAI Candidates for Designation Group) for candidates. Jeff was also responsible for an enjoyable evening held at Gustav's in Tigard at which members were in attendance to see Joe "Mags" Magdziarz, MAI, SRA give designation certificates to new designees. Joe was the 2011 AI National President and was instrumental in putting the current Candidate/Mentor program in place. Jeff has been assisted this year by committee member Brian Copp, MAI.

We have awarded 10 MAI, 5 AI-GRS, and 1 AI-RRS designations so far this year. We have about 64 candidates for MAI designations and 14 candidates for SRA designations in the Candidate/Mentor program working towards their designations at this time. Good luck to each of you!

Hillary Peterson, MAI, AI-GRS has been responsible for the content of our Chapter Newsletters since 2011. You will surely agree with me that she has done an exceptional job. For this issue, Hillary is being assisted by Zoe R. York, MAI who will take over the reins completely from Hillary for the next issue. Thank you Hillary for producing a fine Newsletter for us these past four years!

And finally, the Education Committee, consisting this year of Matthew Larabee, MAI, Brian Brooks, SRA and John Donnerberg, MAI have worked to choose a slate of classes for next year which are designed to best meet the needs of the membership overall. It is always a challenge to correctly predict which courses will attract the most interest, and we have been successful in 2014. I hope that you will fill your educational requirements in an in-person GOCAI offering as often as possible. Attendance at "in person" classes benefits you by allowing for learning opportunities above and beyond what can be managed on-line, and benefits your Chapter financially as well.

I am looking back at 2014 with appreciation for all that has been accomplished by the Board and Committee Members this year, and I am looking ahead at 2015 with anticipation of another good year for
As we all are very aware, Oregon has statewide planning goals. The statewide planning goals require counties and cities in Oregon to establish planning goals, zoning and a variety of other land use requirements that govern the use of the real estate we appraise. In a large majority of the properties that are appraised, the existing use is the highest and best use and, therefore, consideration of potential land use may not be as important. In general, existing uses have generally been developed under past land use codes, allowing the property to continue in that use until such time when a physical change occurs. However, there are a number of appraisals that occur in which land use considerations become very important in the valuation of the subject property. It's very important for the appraiser to understand that the jurisdiction in which they are working may have several layers of land use that must be considered. As an example, in Eugene we have a comprehensive plan showing the general plan designation for property, zoning dictating more specific use, and refinement plans which further detail neighborhood desires. General overlays (often more than one), may also add several site review requirements and/or design reviews, and the list goes on. Carelessly not analyzing these layers of land use codes, may result in an inaccurate appraisal.

In the past, many lenders instructed appraisers to simply make assumptions about land-use. The challenge in doing that is that often those assumptions create value, and in many cases, the value created by those assumptions may be considerable. Mostly, our clients are not aware of the effect that land use codes have on value. The appraiser's role is to educate and accurately measure the effect of a land use requirement on value, or at the very least, obtain guidance from a land use consultant. Remember, not knowing you are incompetent, doesn't make you competent.

Take as an example, the development of subdivision. Often lenders tell the appraiser to assume that the plan presented them is the ultimate layout that will be approved. The appraiser makes that assumption and values the real estate. Accordingly, the appraiser completes an appropriate assignment and valuation. But during further review by the City's planning staff, neighborhood groups, and neighborhood advocates, plans can dramatically change. Is the underlying land value affected by the number of lots that can be developed? A great example in Eugene is a subdivision that was appraised by several different individuals assuming a tentative approval of approximately 85 lots. By the time the approval actually occurred, which was some years later, the subdivision was reduced to 45 less desirable lots. Not only was the number reduced, but there is an effect on the time value of money to be considered.

Most often, a review of land-use by jurisdiction occurs when a change to the property is to occur. Staff may determine that a substantial change in the building envelope may be required, additional square footage might be added, the parking space requirement changed, etc. Without a full understanding of the land-use issues that affect a redevelopment site, the appraiser will likely create an incorrect value conclusion.
What is your "appraiser story?" I had already had a starter career in marketing and graphic design when I decided to go back to college. I was working at my firm as an admin and one thing led to another which led to a job offer as an appraiser assistant. When I researched the profession and did some informational interviews with a couple of the associates, who are now partners in the firm, I thought appraisal suited my project management experience and business studies nicely. Like probably many people, I enjoy the project nature of the work and the flexibility, but the thing I most enjoy about my day-to-day is the collaboration--with new investors kicking the tires off their first property and seeking input, with experienced "old timers" who are savvy to the business cycle and want a gut check, with interesting professionals who share some news that isn't public yet, and with my colleagues who are as diverse and knowledgeable a group of people as any I've ever known. It's a great career where I get to research, analyze, write, and talk--what more could I possibly ask for.

What kinds of non-appraisal things do you like to do? I love traveling and have been fortunate to visit many states and some great places in Europe, Venice was more breathtaking than photos or travel shows ever describe. Now I'm a working mom with two young children, so my travels are to the lesser known but equally exotic locales of the Eugene library and the local rec center. My kids are picking up our interests and hobbies, too, which is a blast--my hipster son asks for Ozzy Osbourne when we go on road trips and my foodie daughter eats baba ghanoush with a spoon, forgoing the usual bread or veggies. Besides my work and family, I also volunteer with community groups when I can, I have had so much support in so many aspects of life that I want to "pay it forward" at every opportunity.

Favorite things list:
Favorite food: I'm a total foodie and love to try new dishes and cuisines, but my all-time favorite is still a classic hamburger with all the fixings.
Favorite kind of music: I'm a Gen Xer so '80s pop and '90s alternative are my comfort zone. I've been listening to lots of Daft Punk at the office recently.
Favorite sports team:Portland Trailblazers, of course.
Favorite place to visit:Our very own Cascade Mountains, glorious.
Favorite movie or book:It's really hard to pick one favorite movie or book, so I'll share that my favorite director is David Lean, my favorite author is Robert A. Heinlein. My daughter's middle name is in honor of one of my favorite characters from Heinlein's universe.
Favorite quote:I had a mentor earlier in my career who quoted Oscar Wilde on one occasion and it's always stuck with me: "Experience is simply the name we give our mistakes."

What advice would you give to someone who is currently working toward designation?
Take it seriously but don't psyche yourself out-this is what we've studied and trained to do. If identifying local data is a challenge-and I found it extremely challenging during the recession-go through the capstone course, the process is just as valuable and the outcome is just as valid as the traditional report option.

Dean J. Cameron, MAI,Al-GRS
dean@risksolutions.us

Where did you grow up? go to school? I grew up across the United States. My father was a pilot for the Air Force
and we lived in 18 different locations. I spent 17 years in Bend, before relocating to the Gorge region for the mild climate and abundant water recreation 11 years ago.

**What is your "appraiser story?"** I have always had a passion for real estate. I got my real estate salesperson license when I was 18 and bought my first rental home with my college savings. My mother cried. She was certain I would never amount to anything. She might have been right. I quickly went on to be a real estate tycoon with a mobile home park and several rentals before I was 21. That was just before the recession of 1980 hit -- So much for being a tycoon. It was 12 years before those properties broke even again. I learned a lot about leverage and negative cash flow in those 12 years.

I paid for college by working at Nelson Tire and selling very little real estate. It was easy to see that I was a terrible salesperson. However, I found that I liked the analysis of real estate. I knew appraising was the profession for me. I spent time with the Klamath and Lake County Assessors and then went on to a private practice in Redding California. Eventually, I returned to Bend and was lucky enough to work with Bratton Appraisal Group for many years before creating my own company 12 years ago.

**What kinds of non-appraisal things do you like to do?** Fishing, sailing, kite-boarding, white water rafting, flying, biking. You will usually find me around the water.

**Favorite things list:**
*Favorite food:* Italian
*Favorite kind of music:* Fleetwood Mac and mellow ballads with understandable lyrics.
*Favorite sports team:* Vikings
*Favorite place to visit:* Sailing the Caribbean and fishing the Alaska Inside Passage
*Favorite movie or book:* Cool Hand Luke
*Favorite quote:* Do not die, having not yet lived

**What would be your first choice for a second career?** Race car driver

**What advice would you give to someone who is currently working toward designation?** Get it done. What are you waiting for? It makes the difference in your career.

**Charles B. Copp, MAI**
bryan.copp@acqvaluation.com

**Where did you grow up?** I grew up in the small town of Crystal River, Florida. It is home of the second largest freshwater spring in the state which attracts manatees, divers and senior citizens. Growing up I craved the adventure of heading west. About a week after graduating college I packed up the car and headed out.

**What is your "appraiser story?"** During my tour "out west" I ended up in Portland at about the same time that I ran out of money. Since I arrived in July I didn't want to leave. I was walking around downtown with a stack of resumes and saw a sign on a door that read: "Palmer, Groth and Pietka: Real Estate Appraisers and Analysts." I figured it would be a good practice run to drop off a resume. Luckily, Don Palmer walked out and interviewed me on the spot. After another interview I started as a research analyst. What I enjoy most about appraising is the day to day flexibility and getting paid to learn new things.

**What kinds of non-appraisal things do you like to do?** When not appraising, I'm either riding my bike around town or going on neighborhood walks with my wife and two dogs.

**Favorite things list:**
*Favorite food:* I love seafood, pasta and Cuban style chicken and rice with fried plantains. Also tomatoes from the yard.
**Favorite kind of music:** I mostly listen to hip hop and reggae.

**Favorite sports team:** Florida Gators (I grew up with my family going to Gator football games when Emmitt Smith played there).

**Favorite place to visit:** A sunny beach with warm water. Closer to home, I like the Oregon desert and hot springs.

**Favorite movie or book:** Mastery by Robert Greene.

**Favorite quote:** Throughout your life advance daily, becoming more skillful than yesterday, more skillful than today. This is never-ending. -Hagakure, The Book of the Samurai.

**What would be your first choice for a second career?** Bike tour guide in Maui.

**What advice would you give to someone who is currently working toward designation?** Never give up, be persistent.

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**Gregory W. Moore, MAI**  
greg@agco-appraisal.com

**Favorite things list:**

**Favorite quote:** My favorite quote at the moment is by Melody Beattie, who said that "gratitude unlocks the fullness of life. It turns what we have into enough, and more."

**What is your "appraiser story?"** I grew up in Santa Cruz, California, and went to school at UC Santa Barbara (Environmental Studies degree). After college, and realizing starting off life in Santa Barbara or Santa Cruz was not going to be easy, I moved to Oregon where I had the opportunity of free family housing and looked into appraisal because my family had been having a hard time getting appraisals done in a "timely manner" due to what we thought was a shortage of appraisers. Looking into the profession, it appeared interesting, particularly commercial/agriculture/natural resource properties. I became an appraiser assistant in the Willamette Valley in 1993, focusing on ag properties with a fantastic mentor (Carl Stillman, MAI), and never looked back. My wife and I moved to Bend in 1998, and we started our own business with a loose partnership (Marlo Dill, ARA) in 2004.

My designation path was a LONG one. I started down the Appraisal Institute road in 1994, and progressed at a normal pace through 2000, checking the boxes at a good pace. However following the completion of all coursework, the comp, and peer review, my designation hit the road block of the Demo, compounded by starting a business and raising children. Then the deadline came along, and I was forced to get it done, and what a huge relief and feeling of accomplishment to have wrapped it up.

I enjoy the challenge and freedom of being an appraiser, particularly with regard to focusing on complex properties. I believe real estate appraisal represents one of the more intellectually challenging, multi-disciplined professions around. I enjoy the test of following the typically moving target of the market, rather than simply following a formula or past precedent without determining if it applies to each new problem.

**What advice would you give to someone who is currently working toward designation?** I suggest that those working toward their designation keep their momentum up, and try to get it done before life gets even more complicated, which seems to be a given in life.

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**Hillary H. Peterson, MAI, Al-GRS**  
Hillary.peterson@wellsfargo.com
What is your "appraiser story?" After college I looked for a what I expected would be a short-term job that would help me earn money to go back to grad school. I was hired to be the office manager for a commercial appraisal firm, and after a few months of being immersed in that environment I knew I wanted to give appraising a try. One site inspection and I was hooked. Maybe it helped that my first appraisal assignment was a party store? I worked as a fee appraiser for about 16 years and then was hired to be a review appraiser for Wells Fargo Bank. I feel lucky to have fallen into this career. I love the mental challenge of the job, and it's a privilege to interact on a daily basis with the smart, capable appraisers working across the state.

What kinds of non-appraisal things do you like to do? I love day hikes in the Columbia River Gorge and in the foothills of Mt. Hood. I also play the piano, and I play in the hand bell choir at church. To be perfectly truthful, I also love to eat. Carrot cake especially. And cheese ball and crackers. And crisp apples. And hot chocolate with toffee nut syrup. And split pea soup. And...

Favorite things list:
Favorite quote: My favorite quote at the moment is by Melody Beattie, who said that "gratitude unlocks the fullness of life. It turns what we have into enough, and more."

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**Member Spotlight: John H. Brown, MAI**
By Zoe R. York, MAI
[Email](mailto:zoe@duncanbrown.com)

When selecting a person to spotlight for my introduction as newsletter editor, John was an obvious choice. In high school, John took me under his wing as an intern to do research and introduce me into the appraisal profession, and while he made his career change prior to the start of my appraisal career, has played a big mentorship role in my career growth. Born and raised in Eugene, John had numerous jobs and life experiences before starting into appraisal, including serving in the military and the Vietnam War. The start to his appraisal career was an opportunity to work for his father-in-law, James A. Rodman, MAI, one of the first designees in the state of Oregon. He started by being a research assistant, working on a wide range of projects for Mr. Rodman as well as other pioneer MAI's in the industry. Joking that these were the years he learned to eat Mac N' Cheese and Top Ramen, his years as a researcher quickly transitioned to full time appraiser, focusing on a wide range of commercial projects and a special interest in eminent domain appraisals.

Receiving his MAI in 1985, John partnered with Rick Duncan, MAI, to form what is now Duncan & Brown, a local Eugene appraisal firm. In his years as an appraiser, John served 7 years on the Appraisal Institute's Ethics and Standards Review Committee. In addition, during his time as a principle of Duncan & Brown, with Rick, John mentored numerous up and coming appraisers, 10 of which now hold the MAI designation. John is particularly proud of his mentorship role, noting that mentoring is one of the most rewarding aspects of his appraisal career.

In 2008, John was offered a partnership position in a local commercial brokerage firm, now Evans, Elder, and Brown. While leaving his fulfilling career as an appraiser was a hard choice, the transition from appraiser to broker was a natural one, with his long-time experience in the more technical field of appraisal being an invaluable skill for his new career. Now serving as President of the Eugene Water and Electric Board, active Rotary member, board member at Willamette Family Treatment Center, and appointed member of the Public Lands Advisory Committee, John is constantly busy and on the move,
but says he loves every part of his job and community involvement. As we sat in the coffee shop talking about his life story, John knew just about everyone who walked in the door; a testament to his ties to the community and the outgoing personality that makes his most recent venture as a broker such a great fit.

In his spare time, which he is able to find in part to his typical "4 a.m. wake-up and work" attitude, John likes to fish. He also has grandkids nearby to keep him busy. John's career has been varied and has fueled numerous appraisers following in his footsteps. Even though John is no longer actively appraising, he uses his knowledge and experiences gained in his years as an appraiser daily. John is a testament to the potential within our profession to follow many different paths, give back to the next generation, and find joy in what you do. Something that resonated with me from our interview was his comment that "a job is something you have to do every day; a career is something you are excited to do every day." I hope I can continue to be as excited to go to work as John is, although, I don't think I will be waking up at 4 a.m. anytime soon!

Meeting and Seminar, Bend, OR.
By Beth Aquilizan, SRA
bethomson@earthlink.net

A short Chapter Meeting followed by a full day of seminar offerings was held in Bend on September 22.

ACLB Administrator Gae Lynne Cooper and ACLB Chair Jim A. Baumberger spoke during a morning session. It has been some time since we have had an opportunity to communicate face-to-face with representatives from the ACLB and we are grateful to Gae Lynne and Jim for traveling to Bend to give us an update. The afternoon session included two offerings by Peter T. Christensen, J.D., from Liability Insurance Administrators. A 2-hour seminar titled "Appraiser Liability Prevention for Lending Work" was followed by a 3-hour seminar about "Liability Issues for Appraisers Performing Litigation and Other Non-Lending Work.

Attendees to Peter's seminars who have, or plan to apply for LIA's E&O insurance are reminded that as a benefit of attendance, you are eligible for a one time discount of $25 or $50 on your next E&O premium depending on the level of coverage.

All three seminars were well attended and it was gratifying to meet with some of our members from outside of the Portland Metropolitan area. Thanks go out to Dana Bratton for securing the location for us.
ACLB Quarterly Meeting Summary  
October 2014 meeting  
By Owen E. Bartels, MAI  
obartels@irr.com

**Introduction**

In an ongoing effort to foster awareness of legislative issues impacting GOCAI membership, we have made an effort to attend the ACLB’s quarterly meetings and report any particularly interesting happenings to our membership. We would very much appreciate volunteers to attend meetings of the Enforcement Oversight Committee, which hears allegations of complaint against appraisers and advises the board as to recommended actions. This committee meets the third Tuesday of every month in Salem at 9:00 AM. If you area available to support the chapter in attending these meetings please let Owen Bartels know at 503.478.1016 or obartels@irr.com or contact Vicki Champ, the Chapter Executive Director, 503.316.1979 or aioregon@oregonappraisers.org

With that, on to the quarterly meeting!

**Disciplinary Procedure; Change is in the air.**

The October ACLB meeting opened with a lengthy discussion as to forming a "education in lieu of discipline" program for appraisers who commit certain violations. ACLB Chair Jim Baumberger has been pursuing this program for some time, again referencing programs established in Texas and Arkansas as potential models. Starting early 2015, the ACLB Staff will begin researching the potential layout of a discipline program with the goal to present a draft format summary by the April, 2015 ACLB Board Meeting. The ACLB Board unanimously agreed that education is the ideal vehicle for disciplinary enforcement but expressed that the program be thoroughly researched include a public input process.

**Fingerprinting**

As you likely all know by now, HB 3330 (2013 -Regular Session) requiring fingerprinting of all licensees. The good news is that the Board is taking steps to make the fingerprinting process easier by contracting with a single firm, where the background check process can be completed. Details will be
posted to the ACLB website (oregonaclb.org) once finalized.

**Licensing Changes**
Details are available at the ACLB website but licensing examinations will change in 2015. Licensed and General Residential examinations will be expanded to a 4 hour allowance, and Certified General to 6 hours. All will be comprised of 125 questions, of which 110 will be scored.

The Board strongly encourages Appraisers who are applying for License/Certification under the current AQB requirements to send in applications as soon as possible to avoid the end of year application rush and avoid the new regulations.

**Licensing for Active Military**
The ACLB (in an effort led by Administrator Gae Lynne Cooper) has extended deadline requirements for Active Duty Military members to achieve 2008 Licensing Requirements by the time period away on Active Duty plus an additional 12 months before expiration of licensing progress.

**Website and Emails**
The ACLB Board is going through a software system overhaul with GL Solutions, a local company based out of Bend, Oregon. The Board noted that emails sent to old email address are not always forwarding to their new addresses. The Board's new email address can be found at the ACLB Staff tab under GENERAL INFO on the ACLB website.

**Audit Results**
The Appraisal Subcommittee (ASC) gave the Oregon ACLB a "Good Award" rating in July, 2014. Thanks again, ACLB Staff, for keeping such a clean house!

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**Save the Date**

2015 Installation of Officers will be Thursday, January, 15, 2015 with a two hour continuing education program from 3-5pm before the banquet and awards at the Hotel Monaco in Portland, OR. Watch for the final details this week....

**ACLB Overview & AMC Compliance**

Dori Davis and James Baumberger of the Appraiser Licensure and Certification Board (ACLB) will provide a comprehensive overview of the regulatory framework and ongoing operations of Oregon's ACLB. This important information will increase members' understanding of the ACLB's mission, purpose, and rules.

This understanding can help empower Appraisers to traverse today's highly regulated appraisal environment -- safely. In addition, Appraisal Management Company (AMC) Compliance will also be discussed with an emphasis on what Appraisers can expect from compliant AMC's. By carefully qualifying only compliant AMC's as possible business partners, Appraisers can work well with AMC's, be treated respectfully, and thrive even as most federally-regulated lending institutions continue to outsource their residential appraisal functions.
Supervising Appraiser/Trainee Appraiser Class
By Terry O. Bernhardt JD, SRA
tbernhardt@gavaluation.com

Our chapter will present the newly-approved national version of the Supervising Appraiser/Trainee Appraiser Course Friday, February 20, 2015 (4 hours, plus an optional 1-hour exam—unless the state makes the choice to make the exam mandatory). This course originated in Oregon nearly 10 years ago, and had a very positive effect upon getting Supervisors and Trainees to understand their respective roles and responsibilities. The Appraiser Qualifications Board (AQB) took notice about seven years ago, studied the concept and results, and have made it a mandatory class for both certified licensees and newly registered trainees, effective January 1, 2015.

The course includes training in experience credit management and log-keeping, supervisor duties and responsibilities, and trainee reasonable expectations and desired training outcomes. If you might consider hiring a trainee in the future, this would be an appropriate time to secure your credit as a registered appraiser supervisor. If you have staff or interested potential trainees, please join us in the first presentation of this new national class.

Please call Vicki Champ at 503-316-1979; or email aioregon@oregonappraisers.org.

Job Postings

Valbridge
Is a relocation in your future? Commercial Real Estate Appraisal firm seeks experienced commercial real estate appraiser(s) to join our team members in a leveraged environment in our Kennewick, Washington, office. State Certified and/or advanced candidates are encouraged to apply. If you feel you can add value and want to be part of our dynamic, high-energy culture, email your resume and cover letter to kcopley@valbridge.com.

CBRE
CBRE is currently seeking experienced, licensed commercial Real Estate Appraisers with experience for the Portland, Oregon and Seattle, Washington markets.

Candidates will have experience in estimating property value by providing appraisals and consultations; researching and analyzing property information; reconciling various indicators; and preparing appraisal reports. Appraisal work will involve both "one-off" assignments in addition to local
and national portfolio assignment work. Join our growing Pacific Northwest practice that is supported by a national appraisal platform (largest commercial appraisal company in the United States), successful local and national brokerage program, active asset services group and an expertly managed local/national market research platform. Attractive compensation/benefits package. For further inquiries, contact Whitney Haucke, MAI (206.292.6006) or by e-mail at whitney.haucke@cbre.com.

About CBRE Group, Inc.
CBRE Group, Inc. (NYSE:CBG), a Fortune 500 and S&P 500 company headquartered in Los Angeles, is the world’s largest commercial real estate services and investment firm (in terms of 2013 revenue). The Company has approximately 44,000 employees (excluding affiliates), and serves real estate owners, investors and occupiers through approximately 350 offices (excluding affiliates) worldwide. CBRE offers strategic advice and execution for property sales and leasing; corporate services; property, facilities and project management; mortgage banking; appraisal and valuation; development services; investment management; and research and consulting. Please visit our website at www.cbre.com.

Upcoming Events-2015

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<td>January 15</td>
<td>Two Hour CE Seminar, 3-5pm</td>
<td>Hotel Monaco, Portland, OR</td>
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<td>Installation of Officers and Awards Banquet</td>
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<td>February 6</td>
<td>7-Hour National USPAP Update Course</td>
<td>Doubletree by Hilton, Tigard, OR</td>
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<tr>
<td>February 20</td>
<td>Supervising Appraiser/Trainee Appraiser(4 Hrs., with a 1 hr. exam</td>
<td>Doubletree by Hilton, Tigard, OR</td>
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<td>General Appraiser Report Writing and Case Studies</td>
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<td>March 2-5</td>
<td>Business Practices and Ethics</td>
<td>Doubletree by Hilton, Tigard, OR</td>
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<td>May 7</td>
<td>7-Hour National USPAP Update Course</td>
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<td>December 4</td>
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For a complete list of upcoming classes and events, and to register for any of these classes, please visit the GOCAI website, www.oregonappraisers.org

Sincerely,

Zoe R. York, MAI
Newsletter Editor, Greater Oregon Chapter of the Appraisal Institute