



**Appraisal
Institute®**

*Professionals Providing
Real Estate Solutions*

Maine Chapter



Membersh ip Directo ry 2011

www.maineai.com

2011 Maine Chapter President's Message

It is my pleasure to welcome everyone to the Maine Chapter of the Appraisal Institute; including its 2011 Directory, quarterly meetings, Board of Director Meetings, classes which are held on-site and on-line, and our related activities. Our thanks are extended to our Executive Director Robert F. Pietroski and staff for their excellent work during the past year. It is my pleasure to extend greetings to our members from 2011 Appraisal Institute President Joseph C. Magdziar, MAI, SRA. This Directory is our approach for introducing the Appraisal Institute to the public users of real estate appraisals and to inform our members of current professional trends that affect our work environment, current state and federal mandates, class benefits available, and the benefits of a professional designation in their chosen field.

The Appraisal Institute is an international association representing the most knowledgeable real estate appraisers and consultants available. There are currently 97 Chapters with over 20,000 members availing themselves of the benefits and acknowledgments available to enhance their career. The Maine Chapter has 135 members located throughout the State with professional experience in all manner of commercial and residential properties. Many of these are recipients of the Institute's SRA (residential) and/or MAI (commercial) professional designations. These designations are recognized industry-wide across the state, country and internationally. SRA and MAI members are required to complete additional continuing education requirements than what is expected under current state licensing law. All licensed and certified appraisers practice under the Uniform Standards of Professional Appraisal Practice; however all AI members also adhere to the strong ethics of the Code of Professional Ethics and Standards of Professional Appraisal Practice and the Appraisal Institute as well. Please consult our 2011 Membership Directory to locate an appraiser. Our network of appraisers can also provide you with solid referrals to appraisers throughout the Sate who can best respond to your questions and needs.

For those of you who are professionals in the appraisal field and not AI members at this time, you have found a resource of information and fellowship to advance your career in an exciting and professional manner. Please explore our website; as well as joining us in classes and meetings while obtaining more information on joining the Appraisal Institute and using that experience to enhance your professional career.

Thank you for your interest in the Appraisal Institute. I look forward to seeing you at the Maine Chapter activities throughout the year.

Stanley P. Paton, SRA
2011 President, Maine Chapter of the Appraisal Institute

THE APPRAISAL INSTITUTE

Mission Statement

The mission of the Appraisal Institute is to lead the real estate appraisal and consulting profession by conferring meaningful designations that reflect demonstrated competency and integrity. We strive to serve the public and our membership with education, publications, and research while promoting and enforcing high standards of appraisal practice and our code of professional ethics.

The Appraisal Institute is the result of the January 1, 1991 unification of the American Institute of Real Estate Appraisers and the Society of Real Estate Appraisers. Drawing on more than sixty years of experience in the field of real estate valuation, the new organization offers training, courses, publications, and a professional membership designation program. The Appraisal Institute has general appraisal members who hold the MAI, SRPA, or SREA designation and residential appraiser members who hold the SRA or RM designation. Identified by their experience and knowledge of real estate valuation, these members adhere to a strictly enforced Code of Professional Ethics and Standards of Professional Appraisal Practice. Correspondence should be addressed to:

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MAINE CHAPTER OF THE APPRAISAL INSTITUTE

The Maine Chapter of the Appraisal Institute is the largest appraisal organization in Maine and has members throughout the State as well as from New Hampshire and New Brunswick, Canada. Originally chartered as a Chapter of the Society of Real Estate Appraisers in 1971 with fifty-eight members, it now has over one hundred and forty members, associates and affiliates.

The Maine Chapter of the Appraisal Institute holds regular business meetings throughout the year. A wide variety of professional education seminars are also offered. Anyone with an interest in the real estate appraisal profession is welcome to attend these meetings or educational programs. Information about the Appraisal Institute, the Maine Chapter, or the meetings and educational programs may be found on our website at www.maineai.com or at the following address:

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Director	Caroline R. Parker

DESIGNATED MEMBERS OF THE APPRAISAL INSTITUTE

As the world's leading organization of professional real estate appraisers, the Appraisal Institute has general appraisal members who hold the MAI, SRPA, or SREA designation and residential appraisal members who hold the SRA or RM designation. Identified by their experience and knowledge of real estate valuation, these members adhere to a strictly enforced Code of Professional Ethics and Standards of Professional Appraisal Practice. Currently, the Appraisal Institute confers one general designation, the MAI, and one residential designation, the SRA.

- **MAI** - the MAI membership designation is held by appraisers who are experienced in the valuation of commercial, industrial, residential and other types of properties, and who advise clients on real estate investment decisions.
- **SRA** - the SRA membership designation is held by appraisers who are experienced in the valuation of single-family homes, townhouses, and residential income properties up to and including four-units.

Appraisal Institute professional membership designations are conferred on individuals who have met stringent education requirements and have demonstrated appraisal experience. Once designated, these members participate in a program of continuing education. Training in up-to-date valuation techniques, coupled with experience and integrity, make Appraisal Institute members the preferred source for high-quality appraisal services. Designated members of the Appraisal Institute can guide and support decisions to invest in, buy, or sell property and answer questions about a property's value, quality, suitability, and feasibility for various uses.

Appraisal Institute Membership Designation Requirements

	MAI Designation Associate membership is required to pursue the MAI Designation. For complete information on requirements, refer to Regulation No. 1 and the MAI Procedure Manual.	SRA Designation Associate membership is required to pursue the SRA designation. For complete information on requirements, refer to Regulation No. 2 and the SRA Procedure Manual.
Good Moral Character	The Associate Member must have good moral character.	
Membership in Good Standing	The Associate Member must be an Associate Member in good standing.	
Standards of Professional Practice (SPP)	Must attend and pass the <i>15-hour National USPAP Course/Exam</i> (previously called 410) and the Appraisal Institute's <i>Business Practices and Ethics Course/Exam</i> (8 hours) (previously called 420).	
Required Courses/Exams	<p>Unless AQB criteria/ state general certification or certain degrees, the following Level I Exams are required.</p> <ul style="list-style-type: none"> • <i>Basic Appraisal Principles</i> • <i>Basic Appraisal Procedures</i> • <i>General Appraiser Income Approach/Part I</i> (or equivalent) • <i>General Appraiser Income Approach/Part II</i> (or equivalent) • <i>General Appraiser Sales Comparison Approach</i> (or equivalent) • <i>General Appraiser Site Valuation & Cost Approach</i> (or equivalent) • <i>General Market Analysis and Highest and Best Use</i> • <i>General Appraiser Report Writing & Case Studies</i> • <i>Real Estate Finance, Statistics, Valuation Modeling</i> <p>Credit must be received for the following Level II examinations:</p> <ul style="list-style-type: none"> • <i>Advanced Income Capitalization</i> (Course 510) • <i>Highest & Best Use and Market Analysis</i> (40 hr) (formerly 520) OR <i>General Market Analysis and Highest and Best Use</i> (30 hr) • <i>Advanced Sales Comparison and Cost Approaches</i> (Course 530) • <i>Course/Exam - Report Writing and Valuation Analysis</i> (Course 540) • <i>Advanced Applications</i> (Course 550) <p>(Note: The associate member must attend Course, <i>Report Writing and Valuation Analysis</i>.)</p>	<p>Certified Exam: The residential associate member must pass the AQB approved Certified Residential Real Property Appraiser Examination.</p> <p>Appraisal Institute Courses: * <i>Advanced Residential Applications and Case Studies/Part 1 Course</i></p> <p>Appraisal Institute Examinations:</p> <ul style="list-style-type: none"> • <i>Basic Appraisal Principles</i> (30 hrs) • <i>Basic Appraisal Procedures</i> (30 hrs) • <i>Residential Market Analysis and H&BU</i> (15 hrs) • <i>Residential Appraiser Site Valuation and Cost Approach</i> (15 hrs) • <i>Residential Sales Comparison and Income Approaches</i> (30 hrs) • <i>Residential Report Writing and Case Studies</i> (15 hrs) • <i>Advanced Residential Applications and Case Studies/Part 1</i> (15 hrs) • <i>Real Estate Finance, Statistics, Valuation Modeling</i> (15 hrs) <p>Total number of hours for Education MUST be at least 200 hours.</p> <p>Suggested courses to complete education total hours: <i>Advanced Residential Report Writing/Part 2</i> (30 hours)</p> <p>NOTE: The Appraisal Institute may offer an Equivalency Examination to substitute for the above examinations (other than Standards, Ethics and Report Writing).</p>

	<p>Equivalents: <i>General Appraiser Income Approach/Part I AND General Appraiser Income Approach/Part II are equivalent to retired course, Basic Income Capitalization (40 hr) formerly 310</i></p> <p><i>General Appraiser Sales Comparison Approach AND General Appraiser Site Valuation & Cost Approach are equivalent to retired course, General Applications (40 hr) formerly 320</i></p>	
College Degree Requirement	At least a four-year college degree from an accredited college or university (documented by providing an official transcript sent directly from the college to the Membership Services Department.	<p>Associate degree or higher OR successfully pass the following from an accredited college:</p> <ul style="list-style-type: none"> • English Composition; • Principles of Economics (Micro or Macro); • Finance; • Algebra, Geometry or higher mathematics; • Statistics; • Introduction to Computers - Word processing/spreadsheets; and • Business or Real Estate Law. <p>The course hours must total at least 21 semester credit hours. If an accredited college, junior college, community college or university accepts the College-Level Examination Program (CLEP) examination(s) and issues a transcript for the exam, showing its approval, it will be considered as credit for the college course.</p>
Demo Report	Must receive credit for a demonstration appraisal report on an income producing property or receive credit for the research project or three-appraisal report alternative.	Residential Demonstration Appraisal Report (narrative), Modular Demonstration of Knowledge, Residential Demonstration Report 45-Hour Package or General Demonstration Appraisal Report (not the research project or three appraisal report alternatives).
Comprehensive Exam	Must pass the Appraisal Institute's General Comprehensive Examination.	Not applicable.
Appraisal Experience	<p>Associates admitted BEFORE July 1, 2006 who complete experience requirement by July 1, 2011 Initial list of work: The associate member must submit a list of work after performing appraisal work or providing practical solutions to real property economics problems for 3,000 hours over at least two years. Optional Advisory Review of this work is done by a screener. Must receive credit for 3,000 hours of Specialized Experience performed after the initial list of work.</p> <p>Associates admitted AFTER July 1, 2006 The general associate member must receive credit for 4,500 hours of Specialized Experience, over at least a 36-month period.</p> <p>Advisory Review: OPTIONAL</p>	<p>3,000 hours of Residential Appraisal Experience (must cover at least a 24-months)</p> <p>Advisory Review: OPTIONAL</p>

Designated Members of the Maine Chapter of the Appraisal Institute

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- David Raflo, MAI
- Andrew P. Scontras, SRA
- Maurice J. Taaffe, MAI, SRA
- Bret P. Vicary, MAI
- Theodore H. Webersinn, MAI

MAINE BOARD OF REAL ESTATE APPRAISERS CRITERIA

CERTIFIED GENERAL REAL PROPERTY APPRAISER (CG)

Certified General Real Property Appraiser means a person licensed by the Department of Professional and Financial Regulation to appraise real property of all types.

Requirements:

1. Hold a valid appraiser license (certified trainee real property appraiser, licensed residential real property appraiser or certified residential real property appraiser), AND
2. Complete a cumulative total of three thousand (3,000) hours of experience satisfactory to the Board, 1,500 hours of which must be nonresidential appraisal work in no fewer than 30 months (You may wish to visit the appraisal Foundation's executive summary regarding changes to appraiser qualifications); AND
3. Hold a bachelor's degree or 30 semester hours of Appraisal Qualifications Board required course hours AND complete a cumulative total of 300 hours of Appraiser Qualifications Board approved education, 15 hours of which must be for Uniform Standards of Professional Appraisal Practice (USPAP); AND
4. Pass the National Uniform Licensing and Certification Examination.

CERTIFIED RESIDENTIAL REAL PROPERTY APPRAISER (CR)

A Certified Residential Real Property Appraiser license entitles the holder to appraise residential real estate or real property of one to four residential units, without regard to value or complexity and to appraise vacant or unimproved land that is to be used for one to four family units or for which the highest and best use is for one to four family units. A Certified Residential Real Property Appraiser license does not entitle the holder to appraise subdivisions for which a development analysis and appraisal is necessary.

Requirements:

1. Hold a valid appraiser license (trainee real property appraiser or licensed residential real property appraiser) AND,
2. Complete a cumulative total of two thousand five hundred (2,500) hours of experience satisfactory to the Board obtained in no fewer than 24 months; AND,
3. Hold an Associate's degree or 21 semester hours (you may wish to visit the Appraisal Foundation's executive summary regarding changes to appraiser qualifications); AND complete a cumulative total of 200 hours of Appraiser Qualifications Board approved education, 15 hours of which must be for Uniform Standards of Professional Appraisal Practice (USPAP); AND,
4. Pass the National Uniform Licensing and Certification Examination.

MAINE BOARD OF REAL ESTATE APPRAISERS CRITERIA

LICENSED RESIDENTIAL REAL PROPERTY APPRAISER (AP)

For federally related transactions, a Residential Real Property Appraiser license entitles the holder to appraise noncomplex residential property of one to four units having a transaction value of less than \$1,000,000 and complex residential property of one to four units having a transaction value of less than \$250,000. For purposes of this section, "complex residential property of one to four units" means property that is atypical based on the nature of the property, the form of ownership, or the market conditions. For non-federally related transaction appraisals, "transaction value" means market value. A residential real property appraiser license entitles the holder to appraise vacant or unimproved land that is used for one to four family purposes or for which the highest and best use is for one to four family purposes. A residential real property appraiser license does not entitle the holder to appraise subdivisions for which a development analysis and appraisal is necessary.

Requirements:

1. Hold a valid license; AND
2. Complete a cumulative total of two thousand (2,000) hours of experience in no fewer than twelve months (satisfactory to the Board); AND
3. Complete a cumulative total of 150 hours of Appraiser Qualifications Board approved education, 15 hours of which must be for Uniform Standards of Professional Appraisal Practice (USPAP). You also may wish to visit the Appraisal Foundation's executive summary regarding changes to appraiser qualifications; AND
4. Pass the National Uniform Licensing and Certification Examination.

TRAINEE REAL PROPERTY APPRAISER (RA)

Trainee Real Property Appraiser means a person licensed by the Department of Professional and Financial Regulation to appraise under the direct supervision of a Licensed Residential Real Property Appraiser, Certified Residential Real Property Appraiser or Certified General Real Property Appraiser those properties that the supervising appraiser is permitted to appraise.

Requirements:

- Within the 5 years immediately preceding application for the trainee license, complete a cumulative total of 75 hours of Appraiser Qualifications Board approved education, 15 hours of which must be for Uniform Standards of Professional Appraisal Practice (USPAP), AND
- Have made arrangements to work under the direct supervision of a Certified Residential Real Property Appraiser or Certified General Real Property Appraiser who meets the qualifications for Supervisor. (Special Note: The Trainee's Supervisor is required by Chapter 230, Section 1(A)(3) of the Board's rules, to personally inspect each appraised property with the Trainee for a minimum of the first fifty (50) appraisals AND until the supervisor determines that the Trainee is competent in accordance with the Competency Rule of Uniform Standards of Professional Appraisal Practice for the property type.)

Information on Maine Real Estate Appraiser Licensing Laws, Rules, and Regulations can be found at <http://www.maine.gov/pfr/professionallicensing/professions/appraisers/index.htm> or by contacting Kimberly Baker at (207) 624-8522 or by Email at kimberly.j.baker-@state.me.us

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