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Lowman & Co.

National Real Estate Appraisal School

A COMPREHENSIVE REAL ESTATE APPRAISAL CURRICULUM

Qualifying Education and Continuing Education 2010 Fall Schedule



Sharon K. Lowman, MAI, SRA

Offering Courses in Missouri

Additional courses / seminars are scheduled for Spring 2011
Call for details or access our website.

P.O. Box 1382 • Sedalia, MO 65302
Phone 660-826-2020 • Fax 660-827-6655
www.lowman-co.com
email: info@lowman-co.com

Lowman & Co.
P.O. Box 1382
Sedalia, MO 65302

General Appraiser
QE Classes

QE & Online
Arkansas Classes
In Branson, MO

The Company

LOWMAN & CO. offers all appraisal courses required for State Licensure and Certification. **LOWMAN & CO.** prides itself in having a quality comprehensive appraisal program. All of the Qualifying Education and most of the Continuing Education courses / seminars are taught by Sharon K. Lowman, MAI, SRA and Jeffrey T. Lowman, Certified General Appraiser.

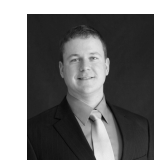
LOWMAN & CO. offers courses / seminars for clients "in-house" and at other locations throughout the country. Clients today include aspiring and practicing appraisers, lenders, real estate salespeople, governmental agencies and educational institutions.

LOWMAN & CO. courses have been pre-approved by the Missouri Real Estate Appraisers Commission. Several other states have approved **LOWMAN & CO.** and / or their seminars. **LOWMAN & CO.** is recognized as a proprietary school by the Missouri Coordinating Board for Higher Education. As such, student grants or employer financing (JTPA, VR, etc.) may be available for qualifying education course work. **LOWMAN & CO.** is also an approved educator by the Veteran's Administration who will reimburse veteran for tuition expenses.

LOWMAN & CO. records show that over 90% of the students taking 3 or more of their courses, pass the State Licensure / Certification Exam on their first attempt. More importantly, **LOWMAN & CO.** students gain a depth of appraisal knowledge that enables them to become better appraisers. Any student who is unsuccessful in passing a course can retake the course or examination for a minimal fee.

The Instructors

Sharon K. Lowman, MAI, SRA is a nationally recognized General Certified Appraiser and instructor. Her 40 years of varied appraisal experience and 30 years of national teaching experience benefit all who attend her classes. Ms. Lowman was twice elected President of the K.C. Chapter of the AIREA, now known as the Appraisal Institute, and twice elected as a National Governing Councilor. She has served on numerous national, regional, and chapter committees. She was one of the five AIREA members selected to represent its 20,000 members and candidates on the Unification Committee with the Society of Real Estate Appraisers which drafted the plan to unify the two large appraisal organizations. She also was on the staff of the Resolution Trust Corporation as the Real Estate Appraisal Specialist where she administrated the appraisal matters for the Central Region of the USA (26-state area). She has developed and taught numerous courses / seminars for appraisers, including the Residential and General Certification Exam Preparatory Session for Missouri Appraisers. Ms. Lowman served on the board of the Missouri Appraiser Advisory Council (MAAC). Sharon Lowman is a past Chairperson of the Missouri Real Estate Appraisers Commission. She is also nationally certified as an AQB USPAP Instructor and IDECC Instructor.



Jeffrey T. Lowman is a General Certified Appraiser. He appraises residential, commercial, industrial, special-use, and agricultural type properties for various type clients including lenders, investors, government agencies, etc. He has taught and developed appraisal courses for Lowman & Co. Jeff is very outgoing and personable, has a great sense of humor who makes learning fun for the students. He is very patient and understanding and anxious to help the student.

Student Comments

- ◆ I've learned so much and am confident that she has prepared us to sit for the national exam.
- ◆ Jeff really cares that you understand the information.
- ◆ Very knowledgeable, excellent speaker/presenter.
- ◆ Very thorough and patient instructor.
- ◆ Gives great info, updates, uses examples with good explanations.

Want to become a licensed or certified real estate appraiser? We can provide the needed "top-quality" course work. Have questions about what courses to take? Call us. We would like to help you.

Need some continuing education credit?

All Missouri and Kansas appraisers are on two year cycles requiring 28 hours of CE credit including a minimum 7 hour National USPAP Update seminar. The qualifying education courses listed in this brochure can also be used for CE credit. Don't wait until the last minute! Classes fill up fast!

What is Lowman & Co. doing to better serve our students?

We have updated our web site which you can access at <http://www.lowman-co.com> or email us at: info@lowman-co.com. You can register for classes, leave us messages, access industry information, check out FAQ's, view your student transcript, take online classes, etc. via our website.

Have some questions? Who should you call?

Tabitha can answer many of your questions regarding certification/licensing/CE requirements, course approval information and the enrollment process for classes. She can also access our records to check prior classes you have taken from **LOWMAN & CO.** You'll get the personal touch at **LOWMAN & CO.** You'll find Sharon, Jeffrey, and Tabitha to be personable and considerate, all anxious to help you.

LOWMAN & CO. HAS MADE SEVERAL CHANGES:

1. Totally updated our website: www.lowman-co.com. We've added many new features--check it out!
2. You can now view your student transcript and print out your CE class certificates 24/7. Call Tabitha for a password.
3. We have twelve online CE classes on our website, approved in Missouri, Kansas, Arkansas and Oklahoma.
4. We're now offering the General Appraiser classes!
5. We're now holding classes in Branson!! We're now offering all the Qualifying Education (QE) Certified/Licensed Residential classes and six of the General Appraiser classes in Branson, Kansas City and St. Louis. The four advanced General Appraiser classes will be held in Sedalia, Missouri.
6. Missouri, Arkansas and Kansas accept our Qualifying Education (QE) courses.
7. Missouri and Kansas grant credit for all of our CE classes. Check out the Arkansas Appraisers Board and the Oklahoma Board websites for CE classes they've approved from Lowman & Co.
8. Sharon Lowman of Lowman & Co. created a plan to help the appraisers in Missouri retake control of their appraisal profession. Sharon, Jeff Lowman and others are working with the appraisers in Missouri to finalize the plan. As one appraiser said, "I am telling you all that what is being contemplated, if successful, will change your life like nothing else you have ever seen since you started appraising. It is up to us to get involved and make it successful....."
9. Unlike most other appraisal schools, Lowman & Co. has not raised their CE class fees in fifteen years (except USPAP). Obviously our costs have increased over time too. We have continued to provide more services at lower fees because we knew how difficult these times have been for the appraiser. After other schools apply an occasional discount on their class fees, our fees are still lower than their discounted fees. Besides providing quality education, Lowman & Co. prides itself in providing many services beyond the classroom. **To maintain that service we are forced to raise our fees effective April 1, 2011. Take some or all of your CE classes for your next renewal cycle before that date and save monies.**
10. Everyday Lowman & Co. receives several emails and phone calls with appraisal questions. We're happy to help our students whenever we can. We find ourselves getting calls from appraisers who aren't our students, asking questions we've answered in our classes. We will soon be implementing a new program where "active" students of Lowman & Co. will receive some free consult time while appraisers who aren't students will pay a fee. Consider taking classes from Lowman & Co. and we'll provide you those free services too. We're not just a school that offers classes. We're here to help our students in and out of the classroom.

LOWMAN & CO.
OFFERS YOU GREAT QUALITY AND QUANTITY OF EDUCATION AND SERVICES.

Featured Seminars

Appraisal Overview: Residential and General

18 Hours CE Credit

Instructor: Sharon K. Lowman, MAI, SRA

Taking your state appraiser's exam soon? Want a comprehensive review of the methods and techniques to apply the three approaches to value to help you pass your exam? Want help in your everyday appraisal work? If you answered "yes" to either of these questions, take this great class and receive CE credit. The instructor who developed and taught the very successful Exam Prep Class and served on committees to help write questions for the old and new appraiser exams teaches this class. Bring a HP 12C calculator.

Appraisal Overview: General

4 Hours CE Credit

Instructor: Sharon K. Lowman, MAI, SRA

This 4-hour seminar, developed for the General appraiser, should be taken in addition to the 18 hour Appraisal Overview seminar. This seminar will address material specific to the income approach including detailed information related to direct and yield capitalization techniques. Bring a HP 12C calculator.

Building GREEN isn't trendy, it's reality!

7 Hours CE Credit

Instructor: Sharon K. Lowman, MAI, SRA

GREEN buildings are here to stay! The US Department of Energy's goal is to have all Americans living in GREEN homes by year 2030. Residences are presently being built and renovated to the GREEN standards. Many more will be built in the near future. Are you competent to appraise them? This class will review the pertinent information related to GREEN terminology, standards, certification, identification of GREEN features/amenities, appraisal issues and unique matters related to the three approaches to value. Don't miss out!

Making Adjustments: How, When, & Where

7 Hours CE Credit

Instructor: Sharon K. Lowman, MAI, SRA

Learn new and review existing techniques for developing adjustments using quantitative and qualitative analysis in all three approaches to value. Experienced and novice appraisers can benefit from this seminar.

Most Common Appraisal Mistakes & How to Avoid them

7 Hours CE Credit

Instructor: Sharon K. Lowman, MAI, SRA

Appraisers make mistakes in their appraisal practice that are avoidable. What are the most common appraisal mistakes: inadequate analysis and reasoning, quality related issues not adequately monitored, miscommunication between appraiser and client, improper handling of assumptions and limiting condition issues, errors in applying the three approaches to value, errors or deficiencies in collecting data, overuse or misuse of terminology in report, appraiser violates USPAP in appraisal process? What are the mistakes common to form reports? What are the mistakes common to varying types of property appraisals (residential, rural, commercial, etc.)?

QUALIFYING EDUCATION AND/OR CONTINUING EDUCATION COURSES
8:30 AM - 5:00 PM

KANSAS CITY, MO ST. LOUIS, MO
Holiday Inn Express Comfort Inn & Suites
19901 E. Valley View Pkwy, Independence 100 Comfort Inn Court, O'Fallon
Exit #17 Exit #219
Hotel Phone: 816-795-8889 (room reservations) Hotel Phone: 636-696-8000 (room reservations)

BRANSON, MO SEDALIA, MO
Comfort Inn at Thousand Hills Comfort Inn & Suites
203 Wildwood Dr., Branson 3600 W. Broadway, Sedalia
Hotel Phone: 877-335-4727 (room reservations) Hotel Phone: 660-829-5050 (room reservations)

THE FOLLOWING COURSES ARE AQB APPROVED:

BASIC APPRAISAL PRINCIPLES (Residential & General)
DATES: September 14, 15, 16, 17 LOCATION: Kansas City, MO HOURS: 30/28 CE
September 20, 21, 22, 23 St. Louis, MO
October 4, 5, 6, 7 Branson, MO
March 22, 23, 24, 25, 2011 Kansas City, MO

CONTENT: This introductory appraisal course provides an overview of real property concepts and characteristics, legal consideration, value influences, real estate finance, types of value, economic principles, real estate markets, and analysis, and ethics in appraisal practice. A calculator is recommended.

BASIC APPRAISAL PROCEDURES (Residential & General)
DATES: October 12, 13, 14, 15 LOCATION: Kansas City, MO HOURS: 30/28CE
October 19, 20, 21, 22 St. Louis, MO
November 1, 2, 3, 4 Branson, MO

CONTENT: This basic appraisal course provides an overview of real estate appraisal approaches to valuation procedures, value, property description, residential applications, commercial applications, improvement construction, home inspection, and appraisal math. Bring HP 12C calculator.

NATIONAL UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE (Residential & General)
DATES: March 15, 16, 2011 LOCATION: Kansas City, MO HOURS: 15
March 17, 18, 2011 St. Louis, MO
March 22, 23, 2011 Branson, MO

CONTENT: National USPAP Course developed by Appraisal Foundation and taught by our nationally accredited USPAP instructor. Course reviews rules and standards of USPAP and State regulations. A required course for certification/licensure. Bring current USPAP book, but can purchase one at class. National Student Manual provided.

MARKET ANALYSIS & HIGHEST AND BEST USE (Residential)
DATES: November 9, 10 LOCATION: Kansas City, MO HOURS: 15/14 CE
November 16, 17 St. Louis, MO
November 29, 30 Branson, MO

CONTENT: Course is designed to give students the tools needed to properly collect and analyze market data. Markets, sub-markets, market segmentation, supply side analysis, demand analysis and the importance of market analysis to the appraisal process are covered in the first half of this course. The second half focuses on the theory of Highest and Best Use. Bring HP 12C calculator.

RESIDENTIAL SITE VALUATION & COST APPROACH (Residential)
DATES: November 11, 12 LOCATION: Kansas City, MO HOURS: 15/14 CE
November 18, 19 St. Louis, MO
December 1, 2 Branson, MO

CONTENT: This course will help students gain valuable insight and a working knowledge of the various theories and methodologies for arriving at residential site values and applying the Cost Approach in everyday appraisal work. The important distinction between Replacement Cost New and Reproduction Cost New will be discussed, along with an in-depth look at several methods for estimating accrued depreciation. Bring HP 12C calculator.

RESIDENTIAL SALES COMPARISON & INCOME APPROACHES (Residential)
DATES: December 7, 8, 9, 10 LOCATION: Kansas City, MO HOURS: 30/28 CE
December 14, 15, 16, 17 St. Louis, MO
January 4, 5, 6, 7, 2011 Branson, MO

CONTENT: This course offers a basic understanding and knowledge of the residential sales comparison and income approaches. Students will develop and apply the techniques for market analysis, including the application and use of matched pairs and capitalization rates and gross rent multipliers. The course includes a discussion of current Fannie Mae and Freddie Mac Guidelines and relevant USPAP requirements. Bring HP 12C calculator.

STATISTICS, MODELING, AND FINANCE (Residential & General)
DATES: January 11, 12, 2011 LOCATION: Kansas City, MO HOURS: 15/14 CE
January 18, 19, 2011 St. Louis, MO
February 1, 2, 2011 Branson, MO

CONTENT: This course is designed to provide students both the theory and practice of statistics, real estate finance, and valuation modeling for today's residential appraiser. The first half outlines terminology and basic principles of statistics, including practical applications in statistical analysis. The last half presents an explanation of real estate markets, terms of financing, and real-world examples of how financing affects the value. Bring HP 12C calculator.

RESIDENTIAL REPORT WRITING (Residential)
DATES: January 13, 14, 2011 LOCATION: Kansas City, MO HOURS: 15/14 CE
January 20, 21, 2011 St. Louis, MO
February 3, 4, 2011 Branson, MO

CONTENT: This course introduces theories, techniques, and procedures to help you understand the appraisal process and how to use various residential forms and reports. Through theory and hands-on examples of appraisal processes, the course will provide practical application of real estate appraisal procedures. Bring HP 12C calculator.

ADVANCED RESIDENTIAL APPLICATIONS AND CASE STUDIES (Residential & General)
DATES: February 7, 8, 2011 LOCATION: Kansas City, MO HOURS: 15/14 CE
February 14, 15, 2011 St. Louis, MO
February 28, March 1, 2011 Branson, MO

CONTENT: This course will focus on complex residential properties including valuing unique and high-end residential dwellings, partial interests, and addressing changes in market conditions. This course will address these and other challenges. Bring HP 12C calculator.

MASTERING UNIQUE AND COMPLEX PROPERTY APPRAISAL (Residential & General)
DATES: February 9, 10, 11, 2011 LOCATION: Kansas City, MO HOURS: 20/19 CE
February 16, 17, 18, 2011 St. Louis, MO
March 2, 3, 4, 2011 Branson, MO

CONTENT: This course will raise the level of awareness of the scope of work involved with assignments other than the everyday single-family residential appraisal. Property types discussed include: Mixed-use, Unusual, Income-producing, One-of-a-kind. Study includes significant case study work. Bring HP 12C calculator.

GENERAL MARKET ANALYSIS AND HIGHEST AND BEST USE (General)
DATES: September 27, 28, 29, 30 LOCATION: Sedalia, MO HOURS: 30/28 CE
CONTENT: This course is focused on market analysis and highest and best use with consideration for the appraisal process and the process of scope of work, and how these processes are interrelated. Bring HP 12C calculator.

GENERAL SITE VALUATION AND COST APPROACH (General)
DATES: October 26, 27, 28, 29 LOCATION: Sedalia, MO HOURS: 30/28 CE
CONTENT: This course helps users understand the six site and land valuation techniques as well as the different types of adjustments and how to apply them. They will gain a deeper understanding of the principles and process of the cost approach, perform calculations and apply various methods of costing. Bring HP 12C calculator.

GENERAL SALES COMPARISON APPROACH (General)
DATES: December 7, 8, 9, 10 LOCATION: Sedalia, MO HOURS: 30/28 CE
CONTENT: This course delivers a detailed understanding of various sales comparison principles and approaches for both residential and commercial properties including calculations, strengths and limitations, reconciliation, adjustments and graphical analysis. Bring HP 12C calculator.

GENERAL REPORT WRITING AND CASE STUDIES (General)
DATES: January 25, 26, 27, 28, 2011 LOCATION: Sedalia, MO HOURS: 30/28 CE
CONTENT: This course gives users an in-depth understanding of narrative report writing, reasoning, and effective communication -- plus, it covers USPAP compliance. Bring HP 12C calculator.

The qualifying education courses offered by Lowman & Co. are approved for QE and CE credit by the MO Real Estate Appraisers Commission. The Kansas Appraisal Board also grants credit for the courses. The Arkansas Appraiser Licensing Board grants QE credit for all the residential courses and the General courses are pending approval. Call us regarding approval status in other states.

CONTINUING EDUCATION SEMINARS
8:30 AM - 4:30 PM Unless otherwise noted

All QE classes, except for 15 hour USPAP course, can be used for CE credit, in MO and KS.

APPRAISAL OVERVIEW: RESIDENTIAL & GENERAL HOURS: 18
See Featured Seminars for class description.

APPRAISAL OVERVIEW: GENERAL (1:30 - 5:30 PM) HOURS: 4
See Featured Seminars for class description.

APPRAISING MANUFACTURED & MOBILE HOUSING HOURS: 7
Class will tour a factory at Boonville location and see how manufactured and modular homes are built. Issues to be discussed include: identifying the differences between manufactured, mobile, and modular housing, building code issues. The process of developing a value for these types of properties will be reviewed in detail.

BUILDING GREEN ISN'T TRENDY, IT'S REALITY HOURS: 7
See Featured Seminars for class description.

HOME INSPECTIONS HOURS: 7
FHA and other clients are requiring extensive knowledge about the physical description and condition of the property appraised. Increased appraiser liability is inevitable. Learn the specifics from a professional home inspector. Detailed information and some hands-on examples of electrical, plumbing, HVAC, foundation, environmental hazards, etc. discussed. Question and answer session.

HOT POTATOES FOR APPRAISERS HOURS: 7
Timely hot topics related to the appraiser and the appraisal profession discussed. What has changed with FNMA, Freddie Mac, FHA, VA, ERC, Rural Development? Common mistakes in completing the appraisal report, common USPAP mistakes, IRS and the appraiser (employee or independent contractor), recent Missouri and federal laws passed impacting appraisers, etc. will all be discussed.

HOW TO DO A FHA APPRAISAL HOURS: 7
Updated, comprehensive review of the FHA requirements (including 4150.2 publication). The FHA forms and processes will be reviewed. The demand for FHA loans is very strong; don't miss out on doing these appraisals!

HP 12C MADE EASY HOURS: 7
Do you want to learn how to use the HP 12C financial calculator? The seminar will be based on the premise that the attendee has not used the calculator. However the person who has used the calculator will greatly enhance their knowledge of it. Bring HP 12C calculator.

MAKING ADJUSTMENTS: HOW, WHEN, AND WHERE HOURS: 7
See Featured Seminars for class description.

MOST COMMON APPRAISAL MISTAKES & HOW TO AVOID THEM HOURS: 7
See Featured Seminars for class description.

NATIONAL USPAP UPDATE HOURS: 7
National USPAP Update course developed by Appraisal Foundation and taught by our National USPAP certified instructor. A review of USPAP document with focus on recent changes. A REQUIRED SEMINAR FOR RECERTIFICATION. Bring current USPAP book. National Student Manual provided.

SUPERVISING BEGINNING APPRAISERS: PLAN FOR SUCCESS HOURS: 7
One of the hottest topics in the appraisal industry is adequately and efficiently supervising the beginning trainee. Many established appraisers would like to grow their business, but are concerned that training apprentices takes too much time, creates a high level of risk, and costs too much money. This course provides a hands-on, step-by-step program that addresses the concerns of the supervisory appraiser and demonstrates how to efficiently train an entry-level appraiser to the highest standards, while keeping liability in check through sound appraisal and business practices.

All seminars are creditable for continuing education credit by the Missouri and Kansas Appraisers Commission/Board. Arkansas grants CE credit for the two Appraisal Overview seminars and the 7 hour USPAP Update. Call us regarding approval in other states.

SEMINAR LOCATIONS/DATES

BOONVILLE, MO
Location: Knights of Columbus, 1515 Radio Hill Dr
Directions: I-70 to Hwy 5 north to Radio Hill Dr.
January 11, 2011 Appraising Manufactured & Mobile Housing

BRANSON, MO
Location: Comfort Inn at Thousand Hills, 203 Wildwood Drive
Directions: US Hwy 65 to Hwy 76 turn left and turn onto Wildwood Dr. go 2 blocks south to hotel.
Phone: 1-877-335-4727

October 4-7 Basic Appraisal Principles
November 1-4 Basic Appraisal Procedures
November 29-30 Market Analysis & Highest and Best Use
December 1-2 Residential Site Valuation and Cost Approach
January 4-7, 2011 Residential Sales Comparison & Income Approaches
January 31, 2011 Supervising Beginning Appraisers: Plan for Success
February 1-2, 2011 Statistics, Modeling, & Finance
February 3-4, 2011 Residential Report Writing
February 28-March 1, 2011 Advanced Residential Applications and Case Studies
March 2-4, 2011 Mastering Unique and Complex Property Appraisals
March 22-23, 2011 National Uniform Standards of Professional Appraisal Practice

COLUMBIA, MO
Location: Wingate Inn, 3101 Wingate Court
Directions: I-70 & Hwy 63 (exit 128A)
Phone: 573-817-0500

February 22, 2011 Making Adjustments: How, When, & Where
February 23, 2011 National USPAP Update

JOPLIN, MO
Location: Ozark Gateway Association of Realtors, 712 S. Florida Ave
Directions: I-44 exit 8B
Phone: 417-782-6161

March 9, 2011 Making Adjustments: How, When, & Where
March 10, 2011 Building GREEN isn't trendy, it's reality!

KANSAS CITY, MO
Location: Holiday Inn Express, 19901 E. Valley View Pkwy, Independence
Directions: I-70, to exit 17. South first light turn left.
Phone: 816-795-8889

September 14-17 Basic Appraisal Principles
October 11 HP 12C Made Easy
October 12-15 Basic Appraisal Procedures
November 9-10 Market Analysis & Highest and Best Use
November 11-12 Residential Site Valuation and Cost Approach
November 15 National USPAP Update
November 16 Building GREEN isn't trendy, it's reality!
November 17 How to do a FHA Appraisal
December 7-10 Residential Sales Comparison & Income Approaches
January 11-12, 2011 Statistics, Modeling, & Finance
January 13-14, 2011 Residential Report Writing
February 7-8, 2011 Advanced Residential Applications and Case Studies
February 9-11, 2011 Mastering Unique and Complex Property Appraisals
March 14, 2011 National USPAP Update
March 15-16, 2011 National Uniform Standards of Professional Appraisal Practice
March 22-25, 2011 Basic Appraisal Principles

ROLLA, MO
Location: Holloway House, 1008 Holloway Street
Directions: I-44 exit 186, south on 63, left on 10th Street, left on Holloway
Phone: 573-364-4357

February 8, 2011 Building GREEN isn't trendy, it's reality!
February 9, 2011 Hot Potatoes for Appraisers

SEDALIA, MO
Location: Comfort Inn & Suites, 3600 W. Broadway, Sedalia
Directions: 1.0 Miles West of Jct. US 65 and US 50 on US 50 Hwy
Phone: 660-829-5050

September 27-30 General Market Analysis and Highest and Best Use
October 26-29 General Site Valuation and Cost Approach
December 7-10 General Sales Comparison Approach
January 25-28, 2011 General Report Writing and Case Studies
March 29-31, 2011 Appraisal Overview: Residential and General (last day of class: 8:30 am - 12:30 pm)
March 31, 2011 Appraisal Overview: General (1:30 - 5:30 pm)

SIKESTON, MO
Location: Best Western Inn, 220 S. Interstate Drive
Directions: Junction I-55 & US 62
Phone: 573-471-9700

February 10, 2011 Making Adjustments: How, When, & Where
February 11, 2011 Most Common Appraisal Mistakes & How to Avoid Them

SPRINGFIELD, MO
Location: Hampton Inn, 2750 N. Glenstone
Directions: Off I-44 and Glenstone at exit 80A
Phone: 417-869-5548

March 7, 2011 Building GREEN isn't trendy, it's reality!
March 8, 2011 Most Common Appraisal Mistakes & How to Avoid

ST. LOUIS, MO
Location: Comfort Inn & Suites, 100 Comfort Inn Court, O'Fallon
Directions: I-70, exit on TR Hughes/Belleau Creek Rd (exit 219)
Phone: 636-696-8000

September 20-23 Basic Appraisal Principles
October 19-22 Basic Appraisal Procedures
November 9 How to do a FHA Appraisal
November 10 Building GREEN isn't trendy, it's reality!
November 16-17 Market Analysis & Highest and Best Use
November 18-19 Residential Site Valuation & Cost Approach
December 13 Home Inspections
December 14-17 Residential Sales Comparison & Income Approach
January 17, 2011 HP 12C Made Easy
January 18-19, 2011 Statistics, Modeling, & Finance
January 20-21, 2011 Residential Report Writing
February 14-15, 2011 Advanced Residential Applications & Case Studies
February 16-18, 2011 Mastering Unique & Complex Property Appraisal
March 17-18, 2011 National Uniform Standards of Professional Appraisal Practice

Please register me in the following FALL 2010 courses/seminars:

Name: _____
SS No: _____ Certif. No: _____
Address: _____
City: _____ State: _____ Zip: _____
Bus. Phone:() _____ Fax No.:() _____
Email address: _____
Mastercard /Visa Card# _____ Exp. Date _____
Name on card: _____

Mail, fax, or via Internet, send your registration form & tuition to Lowman & Co., P.O. Box 1382, Sedalia, MO 65302. (Fax: 660-827-6655, E-mail: info@lowman-co.com, website: www.lowman-co.com). Refund Policy: Full refund if written request received 14 days before class begins. Partial refund thereafter.

QUALIFYING EDUCATION COURSES/CE SEMINARS

Table listing various courses and seminars with their respective hours and costs. Includes categories like Basic Appraisal Principles, Basic Appraisal Procedures, National Uniform Standards of Professional Appraisal Practice, Market Analysis & Highest and Best Use, Residential Site Valuation and Cost Approach, Residential Report Writing, Statistics, Modeling and Finance, Advanced Residential Applications and Case Studies, Mastering Unique and Complex Property Appraisal, General Market Analysis and Highest and Best Use, General Site Valuation and Cost Approach, General Sales Comparison Approach, and General Report Writing and Case Studies.

CONTINUING EDUCATION SEMINARS

Table listing continuing education seminars with their respective hours and costs. Includes Appraisal Overview: Residential & General, General (Income Approach), Appraising Manufactured & Mobile Housing, Building GREEN isn't trendy, it's reality!, How to do a FHA Appraisal, HP 12C Made Easy, Making Adjustments: How, When, & Where, Most Common Appraisal Mistakes & How to Avoid Them, and National USPAP Update.

Detach Here