

# Lowman & Co.

## National Real Estate Appraisal School

### A COMPREHENSIVE REAL ESTATE APPRAISAL CURRICULUM

#### Qualifying Education and Continuing Education

#### 2010 Spring Schedule



Sharon K. Lowman, MAI, SRA

### Offering Courses in Missouri

Additional courses / seminars are scheduled for Fall 2010  
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](http://www.lowman-co.com)  
email: [info@lowman-co.com](mailto:info@lowman-co.com)

#### 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 Appraisers.

**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 veterans 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.



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

- ◆ Sharon is very good. I have been coming to her classes for 20 years.
- ◆ Good class, tons of info Jeff!
- ◆ Always a pleasure to learn new things from Sharon!! She is so informative!
- ◆ Great class! Can't wait till next one!
- ◆ Information was well taught in a manner conducive to learning.

**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](mailto: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.

#### APPRAISERS

Lowman & Co. has made several changes:

\*We have upgraded our website! Go to [www.lowman-co.com](http://www.lowman-co.com) and note the many changes. You can now check out weekly updates relating to the housing industry, economy, FHA, VA, FNMA, Freddie Mac, etc. at **INDUSTRY NEWS** on our website.

\*You can also check out our current online brochure, latest FAQ's, view upcoming classes and events, buy appraisal products, even access your own student transcript of classes you've taken from Lowman & Co. on our website.

\*We have eleven online appraisal courses approved for CE credit in Missouri (with more courses coming soon). Within a few weeks, other states will grant credit for these courses. Check out our website for a list and to enroll in our online classes. We will notify you on our website when other states approve them for CE credit.

\*We also have three new seminars we'll be offering this spring: Building GREEN isn't trendy, it's reality!, Hazardous Material Sense for Land Appraisers, and Foreclosures & Short Sales: Dilemmas and Solutions. The Hazardous Material seminar will be taught by a new instructor who is an expert in that subject matter. Check out the course descriptions of these timely seminars in this brochure and on our website.

We are doing everything we know to help appraisers have a one-stop shop when they come to Lowman & Co. We sincerely want to help you in every way we know possible. We've made some changes, but more are planned for 2010. We're excited about 2010 and hope you are too! Being a renewal year, classes will fill up quickly, so please register early to reserve your spot. See you in class!

#### 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 exam teaches this class. Bring a calculator (preferably HP 12C).

##### 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!

##### Foreclosures & Short Sales: Dilemmas and Solutions 7 Hours CE Credit

Instructor: Sharon K. Lowman, MAI, SRA

With the recent real estate crisis, foreclosures and short sales have become hot topics in the real estate industry. This course provides students with the necessary background information to understand why foreclosures and short sales have become more prevalent in most markets. The course gives students the opportunity to walk through the steps appraisers take to determine a value range for a foreclosed property by looking at and analyzing available comparables and market data. "As-is" value, "as repaired" value, approaches to value, appraisal report forms and documents, new legislation and regulations related to foreclosed or short sale properties will all be discussed.

##### Hazardous Material Sense for Land Appraisers 7 Hours CE Credit

Instructor: James H. Turner, Jr.

This seminar will address the why, when, what and where's of contamination. "Why" is being aware of hazardous materials important? "When" should contamination be considered by the appraiser? "What and where" are hazardous materials? Asbestos, lead, petroleum products, PCB's, meth labs, marijuana, and others will be discussed. Residential and non-residential appraisers, lenders, real estate professionals, and others should attend. Get informed from the expert.

**QUALIFYING EDUCATION AND/OR CONTINUING EDUCATION COURSES**

8:30 AM - 5:00 PM

**KANSAS CITY, MO**  
 Comfort Inn & Suites  
 3701 NE Ralph Powell Rd., Lee's Summit  
 Exit #12  
 Hotel Phone: 816-554-6688  
 (for room reservations)

**ST. LOUIS, MO**  
 Comfort Inn & Suites  
 100 Comfort Inn Court, O'Fallon  
 Exit #219  
 Hotel Phone: 636-696-8000  
 (for room reservations)

Space limited, register early

*THE FOLLOWING COURSES ARE AQB APPROVED:*

**BASIC APPRAISAL PRINCIPLES**

**DATES:** January 4, 5, 6, 7  
 January 19, 20, 21, 22

**LOCATION:** Kansas City, MO  
 St. Louis, MO

**HOURS:** 30/28 CE

**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**

**DATES:** February 16, 17, 18, 19  
 February 23, 24, 25, 26

**LOCATION:** St. Louis, MO  
 Kansas City, MO

**HOURS:** 30/28CE

**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**

**DATES:** March 15, 16  
 March 17, 18

**LOCATION:** St. Louis, MO  
 Kansas City, MO

**HOURS:** 15

**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**

**DATES:** April 6, 7  
 April 13, 14

**LOCATION:** Kansas City, MO  
 St. Louis, MO

**HOURS:** 15/14 CE

**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**

**DATES:** April 8, 9  
 April 15, 16

**LOCATION:** Kansas City, MO  
 St. Louis, MO

**HOURS:** 15/14 CE

**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. Each student will complete a step-by-step case study utilizing the Marshall and Swift cost manuals. Bring HP 12C calculator.

**RESIDENTIAL SALES COMPARISON & INCOME APPROACHES**

**DATES:** May 11, 12, 13, 14  
 May 18, 19, 20, 21

**LOCATION:** Kansas City, MO  
 St. Louis, MO

**HOURS:** 30/28 CE

**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, 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.

**RESIDENTIAL REPORT WRITING**

**DATES:** June 8, 9  
 June 15, 16

**LOCATION:** Kansas City, MO  
 St. Louis, MO

**HOURS:** 15/14 CE

**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.

**STATISTICS, MODELING, AND FINANCE**

**DATES:** June 10, 11  
 June 17, 18

**LOCATION:** Kansas City, MO  
 St. Louis, MO

**HOURS:** 15/14 CE

**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 value. Bring HP 12C calculator.

**ADVANCED RESIDENTIAL APPLICATIONS AND CASE STUDIES**

**DATES:** December 14, 15  
 January 25, 26  
 July 12, 13  
 July 19, 20

**LOCATION:** Kansas City, MO  
 St. Louis, MO  
 Kansas City, MO  
 St. Louis, MO

**HOURS:** 15/14 CE

**CONTENT:** This course will focus on complex residential properties that include valuing unique and high-end residential dwellings, valuing partial interests, and addressing changes in market conditions. Challenging residential appraisal assignments require one to analyze and make needed adjustments for market conditions, location, physical characteristics, etc. This course will address these challenges. Bring HP 12C calculator.

**MASTERING UNIQUE AND COMPLEX PROPERTY APPRAISAL**

**DATES:** December 16, 17, 18  
 January 27, 28, 29  
 July 14, 15, 16  
 July 21, 22, 23

**LOCATION:** Kansas City, MO  
 St. Louis, MO  
 Kansas City, MO  
 St. Louis, MO

**HOURS:** 20/19 CE

**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.

*The qualifying education courses offered by Lowman & Co. are approved for qualifying education and continuing education credit by the MO Real Estate Appraisers Commission. The Kansas Appraisal Board also grants credit for the courses. Call us regarding approval status in other states.*

**CONTINUING EDUCATION SEMINARS**

8:30 AM - 4:30 PM Unless otherwise noted

**ADVANCED RESIDENTIAL APPLICATIONS AND CASE STUDIES** **HOURS:** 14  
 See Qualifying Education for course description. May be used for CE education.

**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.

**APPRAISAL REVIEWS : RESIDENTIAL & COMMERCIAL** **HOURS:** 7  
 Diversification is the key to survival today. Expand your expertise and do appraisal review work. The appraisal review process and reporting requirements per USPAP, types of reviews, the reviewer's qualifications and the reviewer's role will be addressed in detail. The appraiser's reports must be in compliance with USPAP, fair lending legislation, etc. today. The reviewer is often hired to check for compliance. Are you competent to provide this service?

**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.

**BASIC APPRAISAL PRINCIPLES** **HOURS:** 28  
 See Qualifying Education for course description. May be used for CE education.

**BASIC APPRAISAL PROCEDURES** **HOURS:** 28  
 See Qualifying Education for course description. May be used for CE education.

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

**COST APPROACH OVERVIEW** **HOURS:** 7  
 Would you like a comprehensive review of the cost approach? Review the six methods to develop a site value, the four methods to develop a cost new of the improvements, the four methods to calculate depreciation, along with several other important considerations in applying the cost approach. Clients often require the cost approach as additional support, especially in these markets. Bring a calculator (preferably HP 12C).

**FORECLOSURES & SHORT SALES: DILEMMAS AND SOLUTIONS** **HOURS:** 7  
 See Featured Seminars for course description.

**"FORMS" SEMINAR** **HOURS:** 7  
 How does FNMA want you to complete the 1004MC that was required by most residential clients on April 1, 2009? This form and others will be reviewed in detail in this seminar. Don't miss out! A free software program and spreadsheet that will help appraisers complete the 1004MC Form will be given to all attendees.

**HAZARDOUS MATERIAL SENSE FOR LAND APPRAISERS** **HOURS:** 7  
 See Featured Seminars for course 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!

**HOW-TO'S OF MARKETING STRATEGY WITH USPAP CONSIDERATIONS** **HOURS:** 7  
 To survive in this economy one must know how to market their services and comply with USPAP. What services can you offer? What is the most effective and efficient way to pursue clients? Are your business cards, stationary, phone book advertising, etc. in compliance with USPAP? Bring sample of each to class. Appraisers will get a large list of potential clients to contact.

**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 the machine. Bring HP 12C calculator.

**MARKET ANALYSIS & HIGHEST AND BEST USE** **HOURS:** 14  
 See Qualifying Education for course description. May be used for CE education.

**MASTERING UNIQUE AND COMPLEX PROPERTY APPRAISAL** **HOURS:** 19  
 See Qualifying Education for course description. May be used for CE education.

**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.

**RESIDENTIAL REPORT WRITING** **HOURS:** 14  
 See Qualifying Education for course description. May be used for CE education.

**RESIDENTIAL SALES COMPARISON & INCOME APPROACH** **HOURS:** 28  
 See Qualifying Education for course description. May be used for CE education.

**RESIDENTIAL SITE VALUATION & COST APPROACH** **HOURS:** 14  
 See Qualifying Education for course description. May be used for CE education.

**STATISTICS, MODELING, AND FINANCE** **HOURS:** 14  
 See Qualifying Education for course description. May be used for CE education.

*All seminars are creditable for continuing education credit by the Missouri and Kansas Appraisers Commission/Board. Call us regarding approval in other states.*

**SEMINAR LOCATIONS/DATES**

8:30 AM - 4:30 PM Unless otherwise noted

**BOONVILLE, MO**  
**Location:** Knights of Columbus, 1515 Radio Hill Dr  
**Directions:** I-70 to Hwy 5 north to Radio Hill Dr.  
 February 9 Appraising Manufactured & Mobile Housing  
 May 10 Appraising Manufactured & Mobile Housing

**CAPE GIRARDEAU, MO**  
**Location:** Victorian Inn, 3265 Williams St.  
**Directions:** Exit 96 off I-95  
**Phone:** 1-800-331-4445  
 May 6 National USPAP Update  
 May 7 Building GREEN isn't trendy, it's reality!  
 July 28 National USPAP Update

**COLUMBIA, MO**  
**Location:** Wingate Inn, 3101 Wingate Court  
**Directions:** I-70 & Hwy 63 (exit 128A)  
**Phone:** 573-817-0500  
 January 11 National USPAP Update  
 March 24 Foreclosures & Short Sales: Dilemmas and Solutions  
 March 25 How-to's of Marketing Strategy with USPAP Considerations  
 April 19 Building GREEN isn't trendy, it's reality!  
 April 20 National USPAP Update  
 June 22 "Forms" Seminar  
 June 23 How to do a FHA Appraisal  
 June 24 Hot Potatoes for Appraisers  
 June 25 National USPAP Update  
 July 26 National USPAP Update

**JOPLIN, MO**  
**Location:** Ozark Gateway Association of Realtors, 712 S. Florida Ave  
**Directions:** I-44 exit 69  
**Phone:** 417-832-6161  
 January 15 National USPAP Update  
 April 28 Building GREEN isn't trendy, it's reality!

**KANSAS CITY, MO**  
**Location:** Comfort Inn & Suites, 3701 NE Ralph Powell Rd, Lee's Summit  
**Directions:** I-70, South on Hwy 291, West on Woods Chapel Rd. (exit 12), South on Ralph Powell Rd.  
**Phone:** 816-554-6688

December 14-15 Advanced Residential Applications & Case Studies  
 December 16-18 Mastering Unique & Complex Property Appraisal  
 December 21 National USPAP Update  
 January 4-7 Basic Appraisal Principles  
 February 1 National USPAP Update  
 February 23-26 Basic Appraisal Procedures  
 March 4 How-to's of Marketing Strategy with USPAP Considerations  
 March 17-18 National Uniform Standards of Professional Appraisal Practice  
 March 23 Foreclosures & Short Sales: Dilemmas and Solutions  
 April 6-7 Market Analysis & Highest and Best Use  
 April 8-9 Residential Site Valuation & Cost Approach  
 April 26 Building GREEN isn't trendy, it's reality!  
 April 27 National USPAP Update  
 May 10 Home Inspections  
 May 11-14 Residential Sales Comparison & Income Approach  
 May 24 Hot Potatoes for Appraisers  
 May 25 National USPAP Update  
 May 26 Hazardous Material Sense for Land Appraisers  
 May 27 How to do a FHA Appraisal  
 June 8-9 Residential Report Writing  
 June 10-11 Statistics, Modeling, & Finance  
 July 12-13 Advanced Residential Applications & Case Studies  
 July 14-16 Mastering Unique & Complex Property Appraisal  
 July 30 National USPAP Update

**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  
 National USPAP Update  
 January 18 Appraisal Overview: Residential and General (last day of class: 8:30 am - 12:30 pm)  
 February 12 Appraisal Overview: General (1:30 - 5:30 pm)  
 April 21-23 Appraisal Overview: Residential and General (last day of class: 8:30 am - 12:30 pm)  
 April 23 Appraisal Overview: General (1:30 - 5:30 pm)  
 August 3-5 Appraisal Overview: Residential and General (last day of class: 8:30 am - 12:30 pm)  
 August 5 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  
 National USPAP Update  
 Cost Approach Overview

**SPRINGFIELD, MO**  
**Location:** Hampton Inn, 2750 N. Glenstone  
**Directions:** Off I-44 and Glenstone at exit 80A  
**Phone:** 417-869-5548  
 December 22 National USPAP Update  
 February 2 National USPAP Update  
 March 2 How to do a FHA Appraisal  
 March 3 Appraisal Reviews: Residential & Commercial  
 April 29 Foreclosures & Short Sales: Dilemmas and Solutions  
 April 30 National USPAP Update  
 July 29 National USPAP Update

**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  
 January 12 National USPAP Update  
 January 19-22 Basic Appraisal Principles  
 January 25-26 Advanced Residential Applications & Case Studies  
 January 27-29 Mastering Unique & Complex Property Appraisal  
 February 16-19 Basic Appraisal Procedures  
 March 15-16 National Uniform Standards of Professional Appraisal Practice  
 April 12 Foreclosures & Short Sales: Dilemmas and Solutions  
 April 13-14 Market Analysis & Highest and Best Use  
 April 15-16 Residential Site Valuation & Cost Approach  
 May 3 National USPAP Update  
 May 4 Building GREEN isn't trendy, it's reality!  
 May 5 Hot Potatoes for Appraisers  
 May 17 How to do a FHA Appraisal  
 May 18-21 Residential Sales Comparison & Income Approach  
 June 1 Home Inspections  
 June 2 Hazardous Material Sense for Land Appraisers  
 June 3 National USPAP Update  
 June 14 HP 12C Made Easy  
 June 15-16 Residential Report Writing  
 June 17-18 Statistics, Modeling, & Finance  
 July 19-20 Advanced Residential Applications & Case Studies  
 July 21-23 Mastering Unique & Complex Property Appraisal  
 July 27 National USPAP Update

Please register me in the following SPRING 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](mailto:info@lowman-co.com), website: [www.lowman-co.com](http://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**

<b>Basic Appraisal Principles</b> .....	30 hrs/28 CE .....	\$500
_____ Kansas City, MO, January 4, 5, 6, 7		
_____ St. Louis, MO, January 19, 20, 21, 22		
<b>Basic Appraisal Procedures</b> .....	30 hrs/28 CE .....	\$500
_____ St. Louis, MO, February 16, 17, 18, 19		
_____ Kansas City, MO, February 23, 24, 25, 26		
<b>National Uniform Standards of Professional Appraisal Practice</b> .....	15 hrs .....	\$285
_____ St. Louis, MO, March 15, 16		
_____ Kansas City, MO, March 17, 18		
<b>Market Analysis &amp; Highest and Best Use</b> .....	15 hrs/14 CE .....	\$275
_____ Kansas City, MO, April 6, 7		
_____ St. Louis, MO, April 13, 14		
<b>Residential Site Valuation &amp; Cost Approach</b> .....	15 hrs/14 CE .....	\$275
_____ Kansas City, MO, April 8, 9		
_____ St. Louis, MO, April 15, 16		
<b>Residential Sales Comparison &amp; Income Approaches</b> .....	30 hrs/28 CE .....	\$500
_____ Kansas City, MO, May 11, 12, 13, 14		
_____ St. Louis, MO, May 18, 19, 20, 21		
<b>Residential Report Writing</b> .....	15 hrs/14 CE .....	\$275
_____ Kansas City, MO, June 8, 9		
_____ St. Louis, MO, June 15, 16		
<b>Statistics, Modeling and Finance</b> .....	15 hrs/14 CE .....	\$275
_____ Kansas City, MO, June 10, 11		
_____ St. Louis, MO, June 17, 18		
<b>Advanced Residential Applications and Case Studies</b> .....	15 hrs/14 CE .....	\$275
_____ Kansas City, MO, December 14, 15		
_____ St. Louis, MO, January 25, 26		
_____ Kansas City, MO, July 12, 13		
_____ St. Louis, MO, July 19, 20		
<b>Mastering Unique and Complex Property Appraisal</b> .....	20 hrs/19 CE .....	\$365
_____ Kansas City, MO, December 16, 17, 18		
_____ St. Louis, MO, January 27, 28, 29		
_____ Kansas City, MO, July 14, 15, 16		
_____ St. Louis, MO, July 21, 22, 23		

**CONTINUING EDUCATION SEMINARS**

Appraisal Overview: \_\_\_\_\_ 18 hrs .....

**Residential & General** .....

\_\_\_\_\_ Sedalia, MO, February 10, 11, 12

\_\_\_\_\_ Sedalia, MO, April 21, 22, 23

\_\_\_\_\_ Sedalia, MO, August 3, 4, 5

**General (Income Approach)** .....

\_\_\_\_\_ Sedalia, MO, February 12 (1:30-5:30 PM)

\_\_\_\_\_ Sedalia, MO, April 23 (1:30-5:30 PM)

\_\_\_\_\_ Sedalia, MO, August 5 (1:30-5:30 PM)

**Appraisal Reviews: Residential & Commercial** .....

\_\_\_\_\_ Springfield, MO, March 3

**Appraising Manufactured & Mobile Housing** .....

\_\_\_\_\_ Boonville, MO, February 9

\_\_\_\_\_ Boonville, MO, May 10

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

\_\_\_\_\_ Columbia, MO, April 19

\_\_\_\_\_ Kansas City, MO, April 26

\_\_\_\_\_ Joplin, MO, April 28

\_\_\_\_\_ St. Louis, MO, May 4

\_\_\_\_\_ Cape Girardeau, MO, May 7

**Cost Approach Overview** .....

\_\_\_\_\_ Sikeston, MO, January 14

**Foreclosures & Short Sales: Dilemmas and Solutions** .....

\_\_\_\_\_ Kansas City, MO, March 23

\_\_\_\_\_ Columbia, MO, March 24

\_\_\_\_\_ St. Louis, MO, April 12

\_\_\_\_\_ Springfield, MO, April 29

**"Forms" Seminar** .....

\_\_\_\_\_ Columbia, MO, June 22

**Hazardous Material Sense for Land Appraisers** .....

\_\_\_\_\_ Kansas City, MO, May 26

\_\_\_\_\_ St. Louis, MO, June 2

**Home Inspections** .....

\_\_\_\_\_ Kansas City, MO, May 10

\_\_\_\_\_ St. Louis, MO, June 1

**Hot Potatoes for Appraisers** .....

\_\_\_\_\_ St. Louis, MO, May 5

\_\_\_\_\_ Kansas City, MO, May 24

\_\_\_\_\_ Columbia, MO, June 24

**How to do a FHA Appraisal** .....

\_\_\_\_\_ Springfield, MO, March 2

\_\_\_\_\_ St. Louis, MO, May 17

\_\_\_\_\_ Kansas City, MO, May 27

\_\_\_\_\_ Columbia, MO, June 23

**How-to's of Marketing Strategy with USPAP Considerations** .....

\_\_\_\_\_ Kansas City, MO, March 4

\_\_\_\_\_ Columbia, MO, March 25

**HP 12C Made Easy** .....

\_\_\_\_\_ St. Louis, MO, June 14

**National USPAP Update** .....

\_\_\_\_\_ Kansas City, MO, December 21

\_\_\_\_\_ Springfield, MO, December 22

\_\_\_\_\_ Columbia, MO, January 11

\_\_\_\_\_ St. Louis, MO, January 12

\_\_\_\_\_ Sikeston, MO, January 13

\_\_\_\_\_ Joplin, MO, January 15

\_\_\_\_\_ Sedalia, MO, January 18

\_\_\_\_\_ Kansas City, MO, February 1

\_\_\_\_\_ Springfield, MO, February 2

\_\_\_\_\_ Columbia, MO, April 20

\_\_\_\_\_ Cape Girardeau, MO, April 30

\_\_\_\_\_ St. Louis, MO, May 3

\_\_\_\_\_ Cape Girardeau, MO, May 6

\_\_\_\_\_ Kansas City, MO, May 25

\_\_\_\_\_ St. Louis, MO, June 3

\_\_\_\_\_ Columbia, MO, June 25

\_\_\_\_\_ Columbia, MO, July 26

\_\_\_\_\_ Kansas City, MO, July 30

\_\_\_\_\_ St. Louis, MO, July 27

\_\_\_\_\_ Cape Girardeau, MO, July 28

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