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Lowman & Co.

P.O. Box 1382
Sedalia, MO 65302

Lowman & Co.

National Real Estate Appraisal School

A COMPREHENSIVE REAL ESTATE APPRAISAL CURRICULUM

Qualifying Education and Continuing Education

2011 Schedule



Sharon K. Lowman, MAI, SRA

Classes Approved in Missouri, Kansas, Arkansas and Oklahoma

Additional courses / seminars are scheduled for Spring 2012
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

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 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 42 years of varied appraisal experience and 32 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 can honestly say that there was nothing on the test that I had not heard some time, some where, in one of the classes taught by Lowman & Co.
- ◆ I can't imagine taking classes with anyone else. So enthusiastic!
- ◆ Jeff kept us interested, great job. He really cares that you understand the information.
- ◆ Classes are great as usual, enjoy the discussion and learning environment.
- ◆ Sharon was exceptional and really knows the material.

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. **We have 12 online classes approved 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.

What is New at Lowman & Co.?

Are you aware of the industry regulatory/guideline changes effective [April 1, 2011](#)? Did you know that Fannie Mae and Freddie Mac will require that appraisals with an inspection date on or after [September 1, 2011](#), must comply with the Uniform Appraisal Dataset (UAD) for them to buy the conventional loan. What is the UAD?

Our new course, **New Guidelines Affect Appraisers**, will inform appraisers about the **Interagency Appraisal and Evaluation Guidelines and the Uniform Appraisal Dataset (UAD)**.

Wanting to upgrade or become an appraiser?

We offer Qualifying Education for Certified General, Residential and Licensed Appraisers in multiple convenient locations.

Busy, and can't get away from the office?

We offer 12 online CE classes which will work with your schedule from your computer at www.lowman-co.com.

**You are not just another student at Lowman & Co!
We are here to help you, in and out of the classroom!**

Featured Seminars

NEW Seminar

New Guidelines Affect Appraisers

7 Hours CE Credit

Instructor: Sharon K. Lowman, MAI, SRA

On [April 1, 2011](#), the [Interagency Appraisal and Evaluation Guidelines](#) take effect. How do these guidelines affect the appraiser? What are evaluations and can an appraiser do them? Learn what information banks require in an evaluation and what you must supplement to comply with USPAP. More reviews will also be required, so check out our Appraisal Reviews: Residential and Commercial seminar.

Fannie Mae and Freddie Mac will require all 1-4 family residential appraisals on conventional loans submitted on Forms 1004, 2055, 1073 and 1075, with a date of inspection on/after [September 1, 2011](#), be completed in compliance with the new [Uniform Appraisal Dataset \(UAD\)](#). The UAD requires standardization in formats, abbreviations, ratings and definitions. Check out our July, August, and September schedule to see where this seminar is being offered near you! Also consider taking the [Appraisal Reviews: Residential and Commercial seminar](#) being held at several locations in May and June. Register early as these seminars will fill up fast. * (*Pending approval)

Appraisal Reviews: Residential & Commercial

7 Hours CE Credit

Instructor: Sharon K. Lowman, MAI, SRA

Diversification is the key to survival today. Expand your expertise and do appraisal review work. This seminar was developed to assist the novice and experienced review appraiser, user of appraisal services, and practicing appraiser who want to provide better quality reports. All can benefit by attending. What will be covered in this session? 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. Examples will be offered and critiqued by attendees. 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?

Appraisal Overview: Residential and General (Exam Prep Class)

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 HP 12C calculator.

Appraisal Overview: General (Exam Prep Class)

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.

Foreclosures & Shortsales: 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. 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. The how-to's of developing an "as is" and "as repaired" value for a foreclosed property are also discussed.

Home Inspections

7 Hours CE Credit

Instructor: Ron Snedden

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. This seminar will fill up fast.

QUALIFYING EDUCATION AND/OR CONTINUING EDUCATION COURSES

8:30 AM - 5:00 PM

KANSAS CITY, MO

Comfort Suites
19751 E. Valley View Pkwy, Independence
Exit #17
Hotel Phone: 816-373-9880
(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)

SEDALIA, MO

Comfort Inn & Suites
3600 W. Broadway, Sedalia
Hotel Phone: 660-829-5050
(for room reservations)

ARKANSAS

Fayetteville
Little Rock
Call us for class location

Space limited, register early

THE FOLLOWING COURSES ARE AQB APPROVED:

BASIC APPRAISAL PRINCIPLES (RESIDENTIAL & GENERAL)

DATES: April 12, 13, 14, 15 **LOCATION:** St. Louis, MO **HOURS:** 30/28 CE
October 25, 26, 27, 28 Kansas City, MO
November 15, 16, 17, 18 St. Louis, 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: April 26, 27, 28, 29 **LOCATION:** Kansas City, MO **HOURS:** 30/28CE
May 10, 11, 12, 13 St. Louis, MO
November 28, 29, 30, December 1 Kansas City, MO
December 6, 7, 8, 9 St. Louis, 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: May 24, 25 **LOCATION:** Kansas City, MO **HOURS:** 15
June 1, 2 St. Louis, MO
January 17, 18, 2012 Kansas City, MO
January 24, 25, 2012 St. Louis, 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: June 13, 14 **LOCATION:** Kansas City, MO **HOURS:** 15/14 CE
June 20, 21 St. Louis, 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: June 15, 16 **LOCATION:** Kansas City, MO **HOURS:** 15/14 CE
June 22, 23 St. Louis, MO
October 4, 5 Fayetteville, AR
January 19, 20, 2012 Kansas City, MO
January 26, 27, 2012 St. Louis, 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: July 19, 20, 21, 22 **LOCATION:** Kansas City, MO **HOURS:** 30/28 CE
July 25, 26, 27, 28 St. Louis, 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: August 16, 17 **LOCATION:** Kansas City, MO **HOURS:** 15/14 CE
August 23, 24 St. Louis, MO
October 10, 11 Little Rock, AR

CONTENT: This course is designed to provide students both the theory and practice of statistics, real estate finance, and valuation modeling for today's 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: August 18, 19 **LOCATION:** Kansas City, MO **HOURS:** 15/14 CE
August 25, 26 St. Louis, 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: September 19, 20 **LOCATION:** Kansas City, MO **HOURS:** 15/14 CE
October 10, 11 St. Louis, 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: September 21, 22, 23 **LOCATION:** Kansas City, MO **HOURS:** 20/19 CE
October 12, 13, 14 St. Louis, 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 (GENERAL)

DATES: June 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: August 1, 2, 3, 4 **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 cost derivation. Bring HP 12C calculator.

GENERAL SALES COMPARISON APPROACH (GENERAL)

DATES: September 13, 14, 15, 16 **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: October 17, 18, 19, 20 **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 and General courses. 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 & KS.

APPRAISAL OVERVIEW: RESIDENTIAL & GENERAL (Exam Prep Class) **HOURS:** 18
See Featured Seminars for class description.

APPRAISAL OVERVIEW: GENERAL (1:30 – 5:30 PM) (Exam Prep Class) **HOURS:** 4
See Featured Seminars for class description.

APPRAISAL REVIEWS: RESIDENTIAL & COMMERCIAL **HOURS:** 7
See Featured Seminars for course 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.

FORECLOSURES & SHORTSALES: DILEMMAS AND SOLUTIONS **HOURS:** 7
See Featured Seminars for class description.

HOME INSPECTIONS **HOURS:** 7
See Featured Seminars for course description.

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!

INCOME CAPITALIZATION OVERVIEW **HOURS:** 15
A great beginner course, one to enhance the appraiser's existing knowledge, or a great review of the income approach. Basic to complex applications of the income approach will be applied. We will develop different types of incomes, rates (income and yield), and values (fee simple, leased fee). Bring HP12C calculator.

MARSHALL & SWIFT COST ESTIMATION **HOURS:** 7
Develop more reliable cost new and depreciation estimates for residential and non-residential properties. Learn how to develop a cost new from the Marshall & Swift Cost Manual using square foot and lump sum costs using the square foot and unit-in-place cost methods.

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.

NEW GUIDELINES AFFECT APPRAISERS **HOURS:** 7
See Featured Seminars for class description.

USING HIGHEST & BEST USE WITH CONFIDENCE **HOURS:** 7
Hands on application in determining the highest and best use of the site as vacant and the property as improved. Several highest and best use case studies worked by class. How does appraiser handle site and improvement values in market value vs. value-in-use assignments? What are the frequent highest and best use mistakes made by the appraiser?

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.
April 26
November 4

COLUMBIA, MO

Location: Wingate Inn, 3101 Wingate Court
Directions: I-70 & Hwy 63 (exit 128A)
May 20
July 22
November 9
November 10
December 19

FAYETTEVILLE, AR

Location: Call for location.
October 4-5

JOPLIN, MO

Location: Residential Site Valuation & Cost Approach
Directions: Ozark Gateway Ass'n Realtors, 712 S. Florida Ave
I-44 exit 8B
May 17
July 19
December 14

KANSAS CITY, MO

Location: Comfort Suites, 19751 E Valley View Pkwy, Independence
Directions: Take Exit 17 (Little Blue Parkway) south, go west on Valley View Parkway.
April 25
April 26-29
May 16
May 24-25
May 26

Little Rock, AR

Location: Fayetteville, AR, October 4, 5

Rolla, MO

Location: Sedalia, MO, June 27, 28

Sedalia, MO

Location: Sedalia, MO, June 27, 28, 29, 30

St. Louis, MO

Location: St. Louis, MO, June 27, 28, 29, 30

St. Louis, MO

Location: St. Louis, MO, June 27, 28, 29, 30

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St. Louis, MO

Location: St. Louis, MO, June 27, 28, 29, 30

St. Louis, MO

Location: St. Louis, MO, June 27, 28, 29, 30

Please register me in the following 2011-2012 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. (Course fees include books, except for USPAP class.)
 (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

Basic Appraisal Principles.....	30 hrs/28 CE.....	\$500
St. Louis, MO, April 12, 13, 14, 15	St. Louis, MO, November 15, 16, 17, 18	
Kansas City, MO, October 25, 26, 27, 28		
Basic Appraisal Procedures.....	30 hrs/28 CE.....	\$500
Kansas City, MO, April 26, 27, 28, 29	Kansas City, MO, November 28, 29, 30, December 1	
St. Louis, MO, May 10, 11, 12, 13	St. Louis, MO, December 6, 7, 8, 9	
National Uniform Standards of Professional Appraisal Practice.....	15 hrs.....	\$295
Kansas City, MO, May 24, 25	Kansas City, MO, January 17, 18, 2012	
St. Louis, MO, June 1, 2	St. Louis, MO, January 24, 25, 2012	
Market Analysis & Highest and Best Use.....	15 hrs/14 CE.....	\$275
Kansas City, MO, June 13, 14	Kansas City, MO, June 20, 21	
St. Louis, MO, June 20, 21	Kansas City, MO, June 15, 16	
St. Louis, MO, June 22, 23	Kansas City, MO, January 19, 20, 2012	
Fayetteville, AR, October 4, 5	St. Louis, MO, January 26, 27, 2012	
Residential Site Valuation & Cost Approach.....	15 hrs/14 CE.....	\$275
Kansas City, MO, June 15, 16	Kansas City, MO, January 19, 20, 2012	
St. Louis, MO, June 22, 23	St. Louis, MO, January 26, 27, 2012	
Residential Sales Comparison & Income Approaches.....	30 hrs/28 CE.....	\$500
Kansas City, MO, July 19, 20, 21, 22	St. Louis, MO, July 25, 26, 27, 28	
Statistics, Modeling and Finance.....	15 hrs/14 CE.....	\$275
Kansas City, MO, August 16, 17	Little Rock, AR, October 10, 11	
St. Louis, MO, August 23, 24		
Residential Report Writing.....	15 hrs/14 CE.....	\$275
Kansas City, MO, August 18, 19	St. Louis, MO, August 25, 26	
Advanced Residential Applications and Case Studies.....	15 hrs/14 CE.....	\$275
Kansas City, MO, September 19, 20	St. Louis	