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Lowman & Co.

National Real Estate Appraisal School

A COMPREHENSIVE REAL ESTATE APPRAISAL CURRICULUM

Qualifying Education and Continuing Education

2012 Spring/Summer Schedule



Sharon K. Lowman, MAI, SRA

Classes Approved in Missouri, Kansas, Arkansas and Oklahoma

Additional courses / seminars are scheduled for Fall 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, Vocational Rehabilitation, Workforce Investment Act, 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 some of their 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 43 years of varied appraisal experience and 33 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 an IDECC Instructor for online courses.



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 and has a great sense of humor, which makes learning fun for the students. He is very patient and understanding and anxious to help the student.

Student Comments

- ◆ Sharon is the best instructor of any real estate class I've ever taken. She makes the experience very enjoyable.
- ◆ Very knowledgeable and informed instructor. Very thorough and patient.
- ◆ Love being in your class. You are an awesome teacher! Strong voice, clear understanding of all issues.
- ◆ I've learned so much and am confident that you've prepared us to sit for the national exam.
- ◆ Sharon and Jeff always show mastery of course content!

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 (except for 15 hour USPAP class). 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. meets all your appraisal education needs, including:

- ◆ Qualifying Education (QE) Courses for Residential & General Certification with over 90% Passage Rate on state appraiser's exam, first time, when taking Lowman & Co. QE courses.
- ◆ Exam Prep Classes for appraisers taking Residential & General exams. Developed/taught exam-prep classes past 22 years that typically have raised appraisers' test scores 15-20 points.
- ◆ Continuing Education (CE) Classes in the classroom and online. All of our QE classes (except 15 hour USPAP Course) can also be taken for CE credit. This spring/summer, we are offering 19 different CE classes in the classroom and 10 online. We have 5 new classroom seminars and 4 new online seminars. Lists of our CE classes suitable for the Residential and General appraiser follow.

Featured Seminars

NEW Seminars (Classroom):

- ◆ Fine-Tuning Cost Approach 3.5 hours
- ◆ Identifying Residential Architectural Styles 3.5 hours
- ◆ Have USPAP Questions? What to Know What MO & KS Appraisers' Laws Require? 7.0 hours
- ◆ Market-Driven Cost Approach 7.0 hours
- ◆ USPAP Update 2012-2013 7.0 hours

Seminars Online:

- ◆ Challenging Assignments for Residential Appraisers (NEW) 7.0 hours
- ◆ 2012-2013 Equivalent USPAP Update (NEW) 7.0 hours
- ◆ Foreclosure Basics for Appraisers (NEW) 7.0 hours
- ◆ Appraisal of 2-4 Family & Multi-Family Properties (NEW) 7.0 hours
- ◆ Environmental Issues 3.5 hours
- ◆ FHA and VA Appraisal Basics 7.0 hours
- ◆ Foreclosures 3.5 hours
- ◆ Introduction to the HP 12C Calculator 7.0 hours
- ◆ Mortgage Fraud: A Dangerous Business 7.0 hours
- ◆ Supervising Appraisal Trainees: Field Preparation 3.5 hours

Residential CE Seminars

(General appraisers can also take for credit):

- ◆ Home Inspections 7.0 hours
- ◆ Hot Potatoes for Appraisers 7.0 hours
- ◆ How to do a FHA Appraisal 7.0 hours
- ◆ Identifying Residential Architectural Styles 3.5 hours

All Residential QE classes can be used for CE credit. See Class Descriptions.

General and Residential CE Seminars:

- ◆ Appraisal Overview (EXAM PREP CLASS) for residential and general appraisers 18.0 hours
- ◆ Appraisal Overview (EXAM PREP CLASS) for general appraisers 4.0 hours
- ◆ Fine-Tuning Cost Approach 3.5 hours
- ◆ Foreclosures & Shortsales: Dilemmas and Solutions 7.0 hours
- ◆ Have USPAP Questions? What to Know What MO & KS Appraisers' Laws Require? 7.0 hours
- ◆ How-to's of Marketing Strategy with USPAP Considerations 7.0 hours
- ◆ HP 12C Made Easy 7.0 hours
- ◆ Income Capitalization Overview 14.0 hours
- ◆ Making Adjustments: How, When, & Where 7.0 hours
- ◆ Market-Driven Cost Approach 7.0 hours
- ◆ Math for Appraisers 3.5 hours
- ◆ National USPAP Update 7.0 hours
- ◆ New Guidelines Affect Appraisers 7.0 hours
- ◆ Supervising Beginning Appraisers: Plan for Success 7.0 hours
- ◆ Using Highest and Best Use with Confidence 7.0 hours

All Residential and General QE classes can be used for CE credit. See Class Descriptions.

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

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)

Space limited, register early
THE FOLLOWING COURSES ARE AQB APPROVED:

BASIC APPRAISAL PRINCIPLES (RESIDENTIAL & GENERAL)
DATES: July 10, 11, 12, 13
July 16, 17, 18, 19 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 (RESIDENTIAL & GENERAL)
DATES: August 14, 15, 16, 17
August 21, 22, 23, 24 LOCATION: Kansas City, MO
St. Louis, 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: September 18, 19
September 25, 26 LOCATION: Kansas City, MO
St. Louis, 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 (RESIDENTIAL)
DATES: February 9, 10
February 21, 22
September 20, 21
September 27, 28 LOCATION: Kansas City, MO
St. Louis, MO
St. Louis, 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 (RESIDENTIAL)
DATES: January 19, 20
January 26, 27 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. Bring HP 12C calculator.

RESIDENTIAL SALES COMPARISON & INCOME APPROACHES (RESIDENTIAL)
DATES: March 5, 6, 7, 8
March 12, 13, 14, 15 LOCATION: St. Louis, 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 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: April 12, 13
April 19, 20 LOCATION: St. Louis, MO
Kansas City, 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 the value. Bring HP 12C calculator.

RESIDENTIAL REPORT WRITING (RESIDENTIAL)
DATES: April 10, 11
April 17, 18 LOCATION: St. Louis, MO
Kansas City, 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.

ADVANCED RESIDENTIAL APPLICATIONS AND CASE STUDIES (RESIDENTIAL & GENERAL)
DATES: May 7, 8
May 31, June 1 LOCATION: St. Louis, MO
Kansas City, MO HOURS: 15/14 CE

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: May 9, 10, 11
May 23, 24, 25 LOCATION: St. Louis, MO
Kansas City, 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.

GENERAL MARKET ANALYSIS (GENERAL)
DATES: February 14, 15, 16, 17 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: March 19, 20, 21, 22 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: April 24, 25, 26, 27 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: June 18, 19, 20, 21 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.

Missouri, Kansas, and Arkansas grant QE and CE credit for all of our qualifying education courses except for 15 hour USPAP, which is only QE. 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 Missouri, Kansas and Arkansas. We also offer several online courses in these states and Oklahoma, all available on our website www.lowman-co.com

APPRAISAL OVERVIEW: RESIDENTIAL & GENERAL (EXAM PREP CLASS) HOURS: 18
Taking your state appraiser's exam soon? Want a comprehensive review of the methods and techniques you apply in 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)(1:30 - 5:30 PM) HOURS: 4
This 4-hour seminar developed for the General appraisers, 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.

FINE-TUNING COST APPROACH (NEW) HOURS: 3.5
This seminar identifies the important components in the cost approach (site valuation, building cost new, and depreciation) that often lack sufficient market support. Seminar attendees will derive site valuations, building cost new and depreciation estimates using data extracted from the market. This seminar will benefit the residential and general practicing appraiser.

FORECLOSURES & SHORTSALES: DILEMMAS AND SOLUTIONS HOURS: 7
With the recent real estate crisis, foreclosures and short sales have become hot topics in the real estate industry. Many real estate professionals are bound to encounter properties going through a foreclosure or short sale. This class provides students with the necessary background information to understand why foreclosures and short sales have become more prevalent, describes predatory lending and fraud schemes, but also 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, and other approaches to value that are often used when appraising foreclosed or short sale properties are also discussed.

HAVE USPAP QUESTIONS? WANT TO KNOW WHAT MO & KS APPRAISERS' LAWS REQUIRE? (NEW) HOURS: 7
All appraisers are required to take a seven-hour USPAP Update class each renewal cycle, which updates them on changes made to the USPAP document. Changes made in previous USPAP books, are not reviewed in much, if any detail, in the Update class. After taking the Update class, appraisers attempt to incorporate the changes into their appraisals, yet often have questions. This seminar will address those questions/concerns appraisers have. Appraisers also want to comply with the Missouri and/or Kansas Appraisers Commission Board's Rules and Regulations. Most appraisers are not given a hard copy of these documents anymore, as they are available online. Changes are made to these documents, without the appraisers knowledge, that the appraiser must comply. This seminar will review these documents, identifying the significant requirements and changes made to them over the past few years. A hard copy will also be given to each student. This seminar will address standards, statutes, and rules issues/questions for the practicing appraiser, and in the process, get everyone current on what they must comply.

HOME INSPECTIONS HOURS: 7
FHA and other clients require appraisers have 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.

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 laws passed impacting appraisers, etc. will 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
Most appraisers must change their way of doing business. To survive changes in the economy and the demands of our clients, the appraiser must know how to better market their services and still comply with USPAP. What types of services can an appraiser offer a client and comply with USPAP? Should the appraiser consider expanding their expertise into other areas: appraisal review, appraisal consulting, feasibility studies, business valuations, AVM's, cost analysis, property management/development, etc.? Should I broaden my clientele base beyond lenders? If so, whom? What's the most effective and efficient way to market my company? Do you have a marketing plan, and if you don't, let's talk about creating one. All these and other issues will be discussed.

HP 12 C MADE EASY HOURS: 7
Do you want to learn how to use the HP 12C financial calculator? We'll start with the basics and progress to more advanced applications. You'll want to become proficient in using the calculator for business and personal use. This class will greatly benefit trainees when taking their appraisal classes and the practicing appraiser in doing analysis throughout the appraisal process. Entry level to experienced appraisers, consultants, lenders, real estate sales personnel, investors, and others could benefit by attending this seminar.

IDENTIFYING RESIDENTIAL ARCHITECTURAL STYLES (NEW) HOURS: 3.5
Per USPAP, an appraiser is expected to competently describe the improvements she/he has been asked to appraise. Clients, today more than ever, are expecting the appraiser to correctly identify the residence's architectural style in the Uniform Appraisal Dataset (UAD) fields on our appraisal forms. This seminar provides the appraiser the needed information to answer these questions with confidence and competency.

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 reviewed and applied. We will develop different types of incomes, rates (income and yield), and values (fee simple, leased fee). Bring HP12C calculator.

MAKING ADJUSTMENTS: HOW, WHEN, & WHERE HOURS: 7
Learn new and review existing techniques for developing adjustments using quantitative and qualitative analysis in all three approaches to value. General, residential, experienced and novice appraisers will benefit from this seminar.

MARKET-DRIVEN COST APPROACH (NEW) HOURS: 7
This seminar identifies the important components in the cost approach (site valuation, building cost new and depreciation estimate) that often lack sufficient market support. Seminar attendees will derive site valuations, building cost new and depreciation estimates. Common problems encountered in developing the cost approach are identified and discussed. Several problems and a case study will be completed by all.

MATH FOR APPRAISERS HOURS: 3.5
Some appraisers have difficulty with the mathematical applications in the valuation process. Taught by a college mathematics major and an appraiser who has 40+ years of diversified appraisal experience, this seminar will help appraisers perform their appraisal services more competently. We will calculate acreage, building/site (irregular shapes) size, sale concession adjustments, time (market condition) adjustments, depreciation rates, mean, median, standard deviation, etc. We'll even review simple regression applications. Bring HP 12C calculator.

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
On April 1, 2011, the Interagency Appraisal and Evaluation Guidelines took 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. Fannie Mae and Freddie Mac require all 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). Effective January 1, 2012 FHA requires Forms 1004 and 1073 be UAD compliant. The UAD requires standardization in formats, abbreviations, ratings and definitions. Get updated on Guidelines and UAD.

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. Until now, many appraisers have taken on the supervisory appraiser role with no comprehensive plan and little guidance--resulting in an inefficient and unproductive training environment. This course remedies that problem by providing 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.

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. Some of the classes are also approved in Arkansas. Call us regarding approval in other states.

SEMINAR LOCATIONS/DATES

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

CAPE GIRARDEAU, MO
Location: Auburn Place Hotel & Suites, 3265 Williams St. Phone:1-800-331-0445
Directions: Exit 96 off I-55
February 22 National USPAP Update
February 23 Identifying Residential Architectural Styles (8:30 - 12:00)
February 23 Fine-Tuning Cost Approach (1:00 - 4:30 pm)
March 9 How-to's of Marketing Strategy with USPAP Considerations

COLUMBIA, MO
Location: Wingate Inn, 3101 Wingate Court Phone:573-817-0500
Directions: I-70 & Hwy 63 (exit 128A)
June 11 National USPAP Update
June 12 Identifying Residential Architectural Styles (8:30 - 12:00)
June 12 Fine-Tuning Cost Approach (1:00 - 4:30 pm)

FAYETTEVILLE, AR
Call for location.
June 4 National USPAP Update*
June 5 Hot Potatoes for Appraisers*

JOPLIN, MO
Location: Ozark Gateway Association of Realtors, 712 S. Florida Ave. Phone:417-782-6161
Directions: I-44 exit 8B
March 26 How to do a FHA Appraisal
March 27 Identifying Residential Architectural Styles (8:30 - 12:00)
March 27 Math for Appraisers (1:00 - 4:30 pm)

KANSAS CITY, MO
Location: Comfort Suites, 19751 Valley View Pkwy., Independence Phone:816-373-9880
Directions: Take Exit 17 (Little Blue Parkway) south, go west on Valley View Parkway.

February 9-10 Market Analysis and Highest & Best Use
February 27 Using Highest and Best Use with Confidence
February 28 New Guidelines Affect Appraisers
February 29 Supervising Beginning Appraisers: Plan for Success
March 12-15 Residential Sales Comparison & Income Approaches
April 3 HP 12C Made Easy
April 4-5 Income Capitalization Overview
April 17-18 Residential Report Writing
April 19-20 Statistics, Modeling, & Finance
May 11 Market-Driven Cost Approach
May 14 National USPAP Update
May 15 Identifying Residential Architectural Styles (8:30 - 12:00)
May 15 Fine-Tuning Cost Approach (1:00 - 4:30 pm)
May 16 Have USPAP Questions? What to Know What MO & KS Appraisers' Laws Require?
May 17 Home Inspections
May 23-25 Mastering Unique & Complex Property Appraisal
May 31-June 1 Advanced Residential Applications & Case Studies
July 10-13 Basic Appraisal Principles
August 14-17 National USPAP Update
September 18-19 National Uniform Standards of Professional Appraisal Practice
September 20-21 Market Analysis and Highest & Best Use

LITTLE ROCK, AR
Call for location.
June 6 Identifying Residential Architectural Styles (8:30 - 12:00)*
June 6 Fine-Tuning Cost Approach (1:00 - 4:30 pm)*
June 7 National USPAP Update*
June 8 Making Adjustments: How, When, & Where*

ROLLA, MO
Location: Comfort Suites, 1650 Old Wire Road Phone:573-368-4300
Directions: I-44 exit 184, head north to Old Wire Road
March 29 How to do a FHA Appraisal
March 30 Identifying Residential Architectural Styles (8:30 - 12:00)
March 30 Fine-Tuning Cost Approach (1:00 - 4:30 pm)

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

February 14-17 General Market Analysis and Highest and Best Use
March 19-22 General Site Valuation & Cost Approach
April 24-27 General Sales Comparison Approach
April 30 Fine-Tuning Cost Approach (8:30 - 12:00)
April 30 Identifying Residential Architectural Styles (1:00 - 4:30 pm)
May 1 National USPAP Update
June 18-21 General Report Writing and Case Studies
June 25 Have USPAP Questions? What to Know What MO & KS Appraisers' Laws Require?
June 26 Foreclosures & Shortsales: Dilemmas and Solutions
June 27 National USPAP Update
June 28 How to do a FHA Appraisal
August 28-30 Appraisal Overview: Residential & General (EXAM PREP CLASS)
(last day of class: 8:30 am - 12:30 pm)
August 30 Appraisal Overview: General (EXAM PREP CLASS) (1:30-5:30 pm)

SPRINGFIELD, MO
Location: Hampton Inn, 2750 N. Glenstone Phone:417-869-5548
Directions: Off I-44 and Glenstone at exit 80A
March 28 How to do a FHA Appraisal
March 29 Identifying Residential Architectural Styles (8:30 - 12:00)
March 29 Fine-Tuning Cost Approach (1:00 - 4:30 pm)
May 30 Have USPAP Questions? What to Know What MO & KS Appraisers' Laws Require?

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

February 21-22 Market Analysis and Highest & Best Use
March 1 New Guidelines Affect Appraisers
March 2 Supervising Beginning Appraisers: Plan for Success
March 5-8 Residential Sales Comparison & Income Approaches
April 10-11 Residential Report Writing
April 12-13 Statistics, Modeling, & Finance
April 16 Have USPAP Questions? What to Know What MO & KS Appraisers' Laws Require?
May 2 National USPAP Update
May 3 Identifying Residential Architectural Styles (8:30 - 12:00)
May 3 Fine-Tuning Cost Approach (1:00 - 4:30 pm)
May 7-8 Advanced Residential Applications & Case Studies
May 9-11 Mastering Unique & Complex Property Appraisal
May 22 Home Inspections
May 23 Market-Driven Cost Approach
June 13 National USPAP Update
June 14 Using Highest & Best Use with Confidence
July 16-19 Basic Appraisal Principles
August 20 National USPAP Update
August 21-24 Basic Appraisal Procedures
September 25-26 National Uniform Standards of Professional Appraisal Practice
September 27-28 Market Analysis and Highest & Best Use

* Awaiting approval from Arkansas Board

Please register me in the following Spring/Summer 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

Table with 3 columns: Course Name, Hours, Fee. Includes courses like Basic Appraisal Principles, Basic Appraisal Procedures, National Uniform Standards of Professional Appraisal Practice, etc.

CONTINUING EDUCATION SEMINARS

Table with 3 columns: Course Name, Hours, Fee. Includes seminars like Appraisal Overview (EXAM PREP CLASS), Residential & General, General (Income Approach), etc.

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