

# COLORADO CHAPTER APPRAISAL NEWS

Appraisal  
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Real Estate Solutions

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Editor: Barbara Kaczmarek, MAI

[www.colorado-ai.org](http://www.colorado-ai.org)

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## MARK YOUR CALENDARS! SAVE THE DATE!

The Colorado Chapter of the Appraisal Institute  
Presents

## THE 2011 POTPOURRI SEMINARS!

**THURSDAY, AUGUST 11, 2011**

SUMMIT CONFERENCE AND EVENT CENTER. 411 SABLE BLVD., AURORA, CO 80011

REGISTRATION: 7:30 AM (CONTINENTAL BREAKFAST)

SEMINAR BEGINS: 8:00 AM – NOON

LUNCH: NOON – 1:00 PM

CHAPTER MEETING

PRESENTATION BY PRESIDENT OF THE APPRAISAL INSTITUTE, JOSEPH MAGDZIARZ, MAI, SRA

SEMINAR CONTINUES 1:00 AM

*WATCH FOR SPECIFIC DETAILS!*

YOUR CHAPTER EDUCATION COMMITTEE IS HARD AT WORK

PLANNING AN INTERESTING AND SUCCESSFUL POTPOURRI!

VARIETY OF HOT TOPICS!

***PLAN TO ATTEND – SUPPORT YOUR CHAPTER – NETWORK WITH FELLOW MEMBERS!!***

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The Colorado Chapter of the Appraisal Institute  
Presents

## THE 2011 FALL EVENT

**SEPTEMBER 16–18, 2011**

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YOUR FALL EVENT COMMITTEE HAS ALMOST COMPLETED THE TOPICS AND PRESENTERS  
FOR THE 2011 CHAPTER FALL EVENT

4 HOURS OF CONTINUING EDUCATION EACH DAY

***WATCH FOR SPECIFIC DETAILS!!***

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Jon Lengel, MAI  
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Robert O'Callaghan, MAI  
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**Website**

# PRESIDENT'S REMARKS

by Doug Nitzkowski, MAI



## Specialization and Education

Many of us have specialized our appraisal practice by focusing on a particular property type or a particular type of client. We're understandably eager to attend all classes and educational offerings which speak to our specialized field. Doing so may result in little time spent learning about things outside of our area of specialty.

It's been said that one can specialize too much, and come to know more and more about less and less, until eventually, we know everything about nothing. The best insurance against too much specialization is broad-based and on-going education.

We sometimes use a business slowdown as an excuse to delay taking continuing education classes. The common argument is that when business is slow, it's more difficult to afford additional education. Sometimes that argument holds. Yes, these classes cost money. But the cost of appraisal education is much more than a business expense. It's an investment in our career.

A slow business climate can provide an ideal opportunity to attend classes. If we broaden our base of knowledge and stay current on appraisal techniques, we put ourselves in a much-improved position to identify additional business opportunities or to competently accept assignments on a wider range of property types.

Now may be the right time for you to take an Appraisal Institute class. Please check the schedule of chapter offerings and take advantage of the tremendous learning opportunities offered by your chapter.

## Colorado Election of Officers

For those of you who missed the June 2 chapter meeting, we elected a new slate of officers, directors and regional representatives for 2012. I offer my congratulations and thanks to all who have offered to serve our chapter.

## Appraisal Institute National President to visit Colorado

Joe Magdziarz, MAI, SRA, 2011 National President, plans to visit Colorado in August. He will attend our chapter meeting on August 11, 2011. It's been many years since a National President visited our chapter and we're very happy that Joe has made time in his busy schedule to visit us. Please plan to attend our chapter meeting in August and meet your President!

**The April 7 Seminar...**The Colorado Chapter of the Appraisal Institute presented "Development and Consideration of Cost Approach" for its April Seminar. Harold S. McCloud, MAI, advised attendees the correct application of the cost approach, both in residential appraising and the relevancy for commercial appraisers to understand the most 'misunderstood' valuation approach. Emphasis was placed on common appraiser errors. The presentation included why the appraiser should consider the cost approach and how to correctly develop the cost approach. There was an introduction to the Marshall & Swift handbook and the Form 1007. Various methods for cost estimating was discussed including indirect costs & entrepreneurial incentives. The seminar included depreciation concepts and discussed how to identify deferred maintenance and to calculate physical deterioration, functional and external obsolescence in the breakdown method. The Chapter thanks Harold for an interesting and informative presentation.

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# YOUNG STUDENTS TODAY

by Richard C. Mosier, MAI

I had the unique and rare opportunity to sit at the back of the classroom and observe the students in our basic qualifying courses “Basic Appraisal Principles” and “Basic Appraisal Procedures” this last March. Anne Wilkinson and I audited the classes in order to qualify to teach them. **Jim Murer, MAI, SRA** and **Lou Garone, MAI, SRA** taught the classes and they were excellent. I am modeling my teaching techniques (which I am only now developing, never having taught before) after them.

The thing that fascinates me is the cross section of students in the classroom. We have all heard about the “graying of the profession” and the doom we face in this profession as a result of the demographics that work against us. So many of us are approaching death or retirement that there is a real concern about the survival of our profession. Lou and Jim tell me this group of students is younger by far than any in the last several classes they have taught. While being in the room with these youngsters made me feel old, I felt some responsibility to share my wisdom and experience. Lou and Jim were very gracious to let me prattle on a few times to share with them my experience. I hope I didn’t embarrass myself too much. As I think back on my career, I am sad to think there won’t be the wealth of experience I drew upon that will be available to the younger appraisers that will carry on. So to the degree you can, share your wisdom with a young appraiser. It’s important.

Here is a description of the students I met in the classes. I won’t identify them specifically, but only by type. You know them. You have seen them. You are probably one of them. I see in them the hope for our professional future. We only need more of them.

## The appraiser brat

One of the students is the child of a small-town appraiser. She has experience and lots of questions. There is a quality about her that refreshes my vision of young appraisers. There is no substitute for older and wiser mentors, and she is maybe the luckiest student in the room.

## The Moto-cross enthusiast looking to get serious about life

It’s certainly true that our children are maturing much slower in this culture. Here is a guy, an

action and adrenaline junky, looking for something to get serious about. He’s not through with college yet and he must be turning serious because this is how he spent his spring break! He, too, is from a relatively small town. While his family is in a real estate-related business, this class is more appraisal education than anyone in the family business has had. I really hope he graduates and finds a big financial company to give him investment portfolio experience. He’s a quick study, and would be a real asset to our industry if only he can find the right position to steer him into the business.

## The portfolio manager

This is unusual, and I hope we see more of it. This lady (maybe the youngest in the class?) has a job with a portfolio owner-manager, and was sent to learn the basics of appraising to oversee the tax appeals for the portfolio. Maybe from her starting point to her understanding at the end of the course, she traveled farther than anybody. She is sharp, and while she may never actually appraise anything (but who knows?) she will further our cause in her dealings with appraisers and tax professionals. This reminds me how our profession is advanced in parallel disciplines when those in parallel businesses have a sound foundation in the principles and procedures.

## The underwriters

We sure need more of these people in our principles classes! The relationship of underwriters to appraisers is sort of like the relationship of appraisers to brokers. When I get in the company of a lot of brokers, I am hesitant to tell them I am an appraiser. When I do, I literally see the space between them and me widen. They all take a half-step backward. These underwriters were a little reserved in that way. I didn’t learn much about them but they were young and intent on their studies. I hope we advanced the good will and understanding between appraisers and underwriters in these classes. At the very least, we as appraisers have to know how to do our job right, because the underwriters and reviewers are attending the classes and know now how it should be done! Keep up with your profession!

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### **The bankers**

The qualifying courses used to be full of bankers and lenders 30 years ago. The banks relied on the AIREA/Society (then) for the training of their in-house appraisers. Ask any grey-hair and he/she will tell you 7 times out of 10 he/she started at a bank or S&L. Four of them traveling to Denver (all from the same bank but all of them from different cities) sat together, ate together, stayed at the same hotel, and on the last day they all came in with their baggage to catch the shuttle to the airport after the exam. They ranged in age from first job out of college to middle age, and they all had helpful and useful input to the discussions in class. They demonstrated to me how important it is to have the students engage and make it an interactive learning experience. Chalk up another reason to go to class instead of taking on-line education.

### **The career changers**

Two in four of the career changers have a job now. There is a lump in my throat when I tell them it takes experience to get an appraisal job,

and it takes an appraisal job to get experience. Not very encouraging. But, again, ask the grey-hairs and 9 out of 10 will tell you they had another life before appraising. These students range from incredibly young (could I really have been that green?) to gray. So, are English and philosophy majors deeper and more well-rounded from having studied Faulkner and Aristotle? Will these students be more well -rounded because they can explain a paired-sales comparison? Yes, I think so. And the Principles and Procedures class will be the foundation of a rewarding (intellectually if not monetarily) career for those that make the change.

By and large, I am encouraged by these beginning appraisers, and as I remember, they aren't any different than you and I were 30+ years ago. There just aren't as many of them, which could be a good thing on the one hand. On the other hand, we need a lot more in the front of the pipeline to hope to get a trickle at the end.

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# Memo

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**To** AI Chapter Government Relations Chairs  
**From** Richard Maloy, MAI, SRA, Chair, Government Relations Committee  
**Date** May 10, 2011  
**Subject** AI Advocacy for Residential Appraisers

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Dear Colleagues:

As chair of the Government Relations Committee, I want to take this opportunity to update you on initiatives led by the Appraisal Institute on behalf of SRA, residential associate members and others practicing in residential appraisal. As you know, professional real estate appraisers are rising to significant challenges facing the real estate market, providing credible, well-researched market information to real estate investors, financial institutions, consumers and other users of appraisal services. These professional services are delivered in the face of a significant economic recession, sizable industry and market change and transformation, and government encroachment on the profession.

Like our members, the Appraisal Institute's government relations activities are rising to legislative proposals and regulations by actively representing our members' interests before Congress, federal agencies, and state legislative and regulatory authorities. In the face of a seemingly continuous wave of challenges facing our profession, the Appraisal Institute is advancing the interests of our members through continuous engagement and education of policymakers, direct advocacy, and education and guidance for our members. Recent actions overseen by the Appraisal Institute Government Relations Committee include:

– Outreach to the Consumer Financial Protection Bureau and the state Attorneys General, who will soon have enforcement authority with

respect to the Truth in Lending Act and the issue of customary and reasonable fees. The letter congratulates a recent cooperation agreement and brings to their attention two important issues that will soon be under their purview – customary and reasonable fees and separation of appraisal and appraisal management fees on the HUD-1 statement.

- Continuing outreach and dialogue to the Federal Reserve seeking clarification of the agency's interpretation of the "first presumption of compliance" for customary and reasonable fees. The Appraisal Institute has requested a follow up face-to-face meeting with the Federal Reserve to seek clarification of the first presumption, urge issuance of a statement of guidance, and to take aggressive enforcement action against violators. Further, we maintain contact with other federal bank regulatory agencies (OCC, OTS, etc.), who are examining banks for compliance with *competency requirements* under the Interagency Appraisal and Evaluation Guidelines. Lastly, we are maintaining active liaison with Congressional oversight committees regarding our ongoing concerns with the Interim Final Rule.
- Requesting the Federal Housing Finance Agency maintain an even hand regarding appraisal fees and appraiser costs in relation to the new Uniform Appraisal Dataset (UAD). By most indications, the new UAD will result in an increased scope of work, and appraisers should

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not be constrained to charge commensurate fees. The Appraisal Institute also offered the resources of the organization to resolve potential complications that may result during implementation and future design of the analytics phase, including potential consumer and underwriter confusion and reliance on the report; possibly masking the work of poor appraisers by providing the GSEs that “looks good” but is poor in quality; appraisers potentially “appraising to forms” rather than completing thorough investigation and analysis; and the lack of tools to analyze data that is collected under UAD.

- Coordinating with Appraisal Institute chapters in Illinois, Maryland, Missouri, and Nevada successful campaigns [defeating legislation](#) that would “rig” the appraisal process by prohibiting consideration of distressed sales as comparables. Appraisal Institute chapters in all four states played key roles in defeating the bills, which would have resulted in each state’s legislative body dictating the real estate valuation process.
- Monitoring state legislative and regulatory activity as it relates to expanding the ability of real estate brokers and sales people to perform broker price opinions. This year we have proactively worked on legislative proposals in Arkansas, Connecticut, Hawaii, Minnesota, Mississippi and New Jersey. I am happy to report that we worked in conjunction with the Connecticut Chapter to defeat legislation that would have allowed for the use of BPOs in mortgage lending transactions, specifically as part of loan modifications. In Mississippi, we were able to make many favorable modifications to their proposal, including a requirement that BPOs be done in accordance with standards and guidelines that are adopted by the Mississippi Real Estate Commission. In Minnesota, we were able to clarify the ability of a real estate appraiser to perform a market price analysis and to not be subject to USPAP. In New Jersey, we developed suggestions to the state appraisal board as it considers development of an Advisory Opinion on the use of BPOs. While onerous legislative proposals were enacted into law in Arkansas and Hawaii, our chapters in those states remain involved in rulemaking and enforcement processes.
- Continuing to advance comprehensive registration and regulatory programs for Appraisal

Management Companies. This year, we have worked with our chapters and state appraiser boards in Kentucky, Maryland, Montana, and Nebraska to enact very strong AMC regulatory laws. Other bills are currently pending in Alabama, Illinois, Massachusetts, New Hampshire, New Jersey, Ohio, Pennsylvania, South Carolina, and Texas. We are confident that these bills will be enacted into law before the end of these states’ 2011 state legislative session. If all of these bills are enacted, AI will have played the lead role in getting legislation enacted in 36 states between 2009 and 2011 – a tremendous accomplishment to say the least.

On a related note, the Appraisal Institute also has received many questions from members regarding indemnification agreements imposed by some AMCs. These agreements seek to hold appraisers responsible for the actions of AMCs, among other things. A recent message from President Joe Magdziarz, MAI, SRA, advised members to know and understand any agreement they sign and not to sign any agreement that they feel is unreasonable or not in their best interests. The message also encourages members to read an [excellent article](#) published in Valuation magazine, and I would encourage all members to stay abreast of related issues through [Appraiser News Online](#).

It is worth noting that 12 states have enacted provisions - supported by the Appraisal Institute - to prohibit appraisers from signing indemnification agreements to be held liable for services performed by AMC’s, AMC’s agents, employees or independent contractors. Appraisers in those states (MD, MS, MN, MO, NC, NM, SD, TN, UT, VA, VT, and WA) should be aware of these laws and refer potential violations to state regulators. The Appraisal Institute will continue its advocacy in support of such provisions throughout the country and monitor and advance other legislative and regulatory initiatives in support of our members.

We will continue to keep you updated on the results of those reviews and our efforts. I encourage you to stay involved and to contact your [Government Relations Committee](#) representative of your concerns, ideas, and opportunities.

Thank you for your leadership and commitment to the Appraisal Institute and appraisal profession.

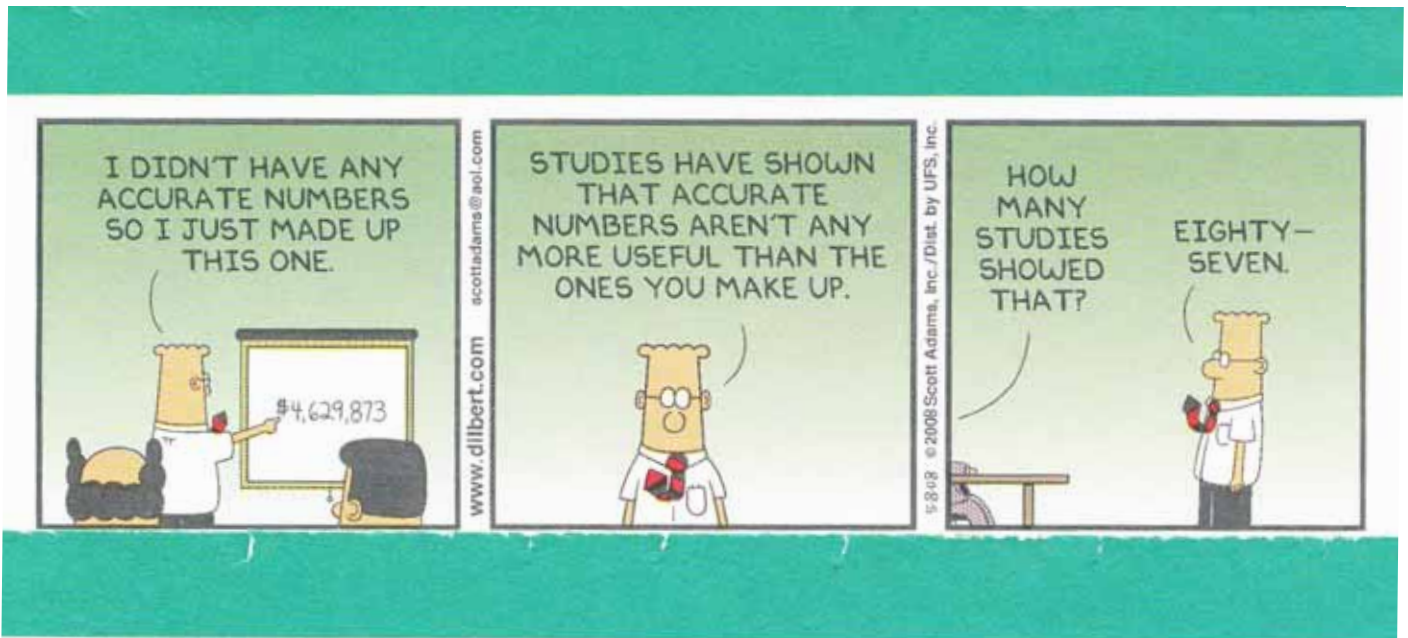
# Timothy J. Lindsey, MAI, Honored by the Appraisal Journal

The Appraisal Institute is pleased to inform you that one of your chapter's members, **Timothy J. Lindsey, MAI**, has been honored as *The Appraisal Journal* Outstanding Service Award winner for 2010. The Outstanding Service Award is announced in the Spring 2011 issue of *The Appraisal Journal*.

This award recognizes the member of The Appraisal Journal's Editorial Board, Review Panel or Academic Review Panel who during the previous year has shown exceptional commitment to the Journal through outstanding service as a peer reviewer.

**Timothy Lindsey** has also authored feature articles for *The Appraisal Journal* and has served on the Journal's Review Panel since 2009.

**Lindsey** began work in the real estate field in 1990 as a right-of-way agent for the US Department of Energy. Starting in 1996, he switched to the appraisal of commercial, investment, and industrial properties in the Denver metropolitan area. He specializes in unique and esoteric properties; however, he is particularly interested in the subtle inner-machinations of land yield rates of suburban and urban real estate. He graduated summa cum laude from the University of Denver, with a major in business economics.



## Welcome New MAI

### Congratulations on your hard work and achieving your designation!

#### Laurel Barsa, MAI

Laurel Barsa originally came to Colorado to learn how to snow board, that is when Colorado left a positive imprint in her mind and heart.

After she graduated from Florida State University with a degree in International Relations she had an opportunity to be an appraisal research assistant. This was Laurel's first exposure to the profession. No one person really inspired her but the profession itself drew her in.

As time went on Laurel worked hard to achieve her MAI; other MAI's and her husband Paul were her support systems to success.

Laurel believes in continuous improvement and works toward learning each day and becoming even better at her craft.

Her hobbies are triathlons, baking, reading, playing piano and she also volunteers for Opera Colorado.

Laurel and her husband Paul have two boys' ages 3 years and 18 months and a chocolate lab named Woodley.

The most valuable skill Laurel has learned so far is time management.



Colorado Chapter President, Doug Nitzkowski, MAI, presents certificate to Laurel Barsa, MAI

Laurel, congratulations on achieving your MAI designation; your fellow peers look forward to seeing you at events and personally congratulating you.

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## Congratulations!

It is my pleasure to announce that Felice Entratter is an AIET Minorities and Women AI Designation Scholarship recipient.

Felice, a member of the Colorado Chapter, has been awarded a scholarship to attend Advanced Income Capitalization on 08/25/2011–08/30/2011, sponsored by the Colorado Chapter. The scholarship is for \$645, or the price of the course.

Felice, on behalf of the scholarship committee, we urge you to continue your participation with the Appraisal Institute.

Please join me in congratulating Felice, as she works towards earning the MAI designation.

Best regards,

Sarah L. Morse

Diversity Committee Staff Liaison  
Appraisal Institute

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## Congratulations!

It is my pleasure to announce that Daryl Goehring is an Appraisal Institute Education Trust (AIET) AI Designation Scholarship recipient.

Daryl, a member of the Colorado Chapter of the Appraisal Institute, has been awarded \$280 to attend Real Estate, Finance, Statistics and Valuation Modeling. The course is scheduled to take place July 14-15, 2011 and is sponsored by the Colorado Chapter of the Appraisal Institute.

Daryl, on behalf of the AIET Scholarship Committee, we encourage you to continue your participation with the Appraisal Institute.

Please join me in congratulating Mr. Muller, and assist him in any way possible towards earning the SRA designation.

Best regards,

Sarah Morse

AIET Staff Liaison  
Appraisal Institute

## D. Becky McDaniel, SRA

*Are you a Colorado native?*

*Yes, Northeastern Colorado (flatland) native.*

*Who inspired you to become an appraiser?*

*I would like to thank, the following family members for their encouragement and the suggestion that I pursue a career in Residential appraisal; Ross McDaniel, Dorothy McDaniel, Margaret Cord, Ruth Propst and Melvin Nix.*

*Graduated from what college in what state and degree in what?*

*Regis University, Denver, CO*

*Bachelor Of Science, Business Administration: Management.*

*Aims Community College, Greeley, CO*

*A.A.S. Building Construction.*

*Who were your mentors – kept you going when you wanted to stop?*

*And Todd Murray for giving me an opportunity to learn from my mistakes, for giving me opportunities to succeed, and emphasizing the necessity for research.*

*I consider home town Real Estate Agent and family friend Bill Williams as my mentor. I want to thank him for suggesting the University of Colorado Boulder Real Estate Appraiser training program. At the time, in his opinion, it was the best program. I also consider the Appraisal Institute and what tools it may have for me.*



Colorado Chapter President, **Doug Nitzkowski, MAI**, presents certificate to **D. Becky McDaniel, SRA**

*What was the most valuable lesson you learned so far as an appraiser?*

*You rarely have enough information and you never stop learning!*

*What do you want to accomplish in the future?*

*Continued learning and improvement.*

*Hobbies?*

*Fitness actives, including golf and skiing.*

*Pets?*

*Good dogs Nicky and Ketch and Cats Isis and Cork (home office aids).*

## Leadership Resource Registry

The Leadership Development and Training Committee has launched the Leadership Resource Registry for submissions. Your members have the opportunity to submit their preferences for volunteer service on the chapter, regional and national level. They may also indicate their interest for service on future project teams, panels and other leadership positions.

To access the registry:

- Log into your My AI Account
- Head to AI's new Volunteer Opportunities page, under the "Membership" tab
- Click on "Volunteer today"

Members will automatically be stepped through the Service Registry application to outline their interests and strengths. They can then select the chapter, regional and/or national level registry to identify the committees or panels on which they have an interest in serving.

For questions regarding chapter committees, members may contact their chapter's executive director.

For questions on the regional and national level,  
please contact Ashley Forman (aforman@appraisalinstitute.org).