

GREATER HARRISBURG



REALTORS®
INSTITUTE

IT DIDN'T APPRAISE: NOW WHAT?

Instructor: Michelle Czekalski Bradley, GAA, GRI

Date:

Thursday, May 3, 2012

Place:

GHAR Office
424 N. Enola Drive, Suite 1
Enola, PA 17025

Time:

8:30 a.m.—12:00 p.m.

*Registration opens
30 minutes before class start
time.*

Cost: \$45.00

Register:

Phone: (717) 364-3205
Fax: (717) 364-3206

MEMBERS ONLY:

Register online at
www.ghar.info

So another deal has gone south due to an “appraisal issue”? What is a REALTOR® to do? This course provides insight about current requirements for appraisal reports. Facts versus myths will be presented on topics including how to appeal an appraisal; what an appraiser can or cannot discuss; who can provide information to the appraiser and staying in compliance with federal requirements.

Real estate professionals will learn:

- Changes in the lending requirements including the Dodd Frank Financial Reform legislation and about the new Consumer Protection Bureau within the Federal Reserve
- How to critically read an appraisal report including how to understand typical adjustments in the sales comparison section of the appraisal report
- Why appraisers choose certain comparable sales for use in the appraisal to the exclusion of other sales
- Appraiser requirements for documentation and verification (USPAP)
- Best practices for refuting appraisal reports

***Approved for 3.5 hours PA Real Estate Continuing Education Credit
for the 2010-2012 cycle.***

***REGISTRATION CLOSSES AT CLASS START TIME . YOU MUST BE SEATED
AT THAT TIME IN ORDER TO RECEIVE CREDIT FOR THE CLASS.***

NOTE: At the time a GHAR member registers for a class, he assumes payment responsibility for that class. GHAR members may pay tuition (class fees) at the door. **Non-members must pay at time of registration.** Tuition must be paid in full prior to the start of a class. Tuition payments are refundable if 48 hour cancellation notice is given. If a student leaves after a class begins, no portion of tuition is refunded. Students must have registered, paid for class, and be seated at the advertised class start time in order to be admitted to the class. Late arrivals will not be seated, and will not be entitled to a refund. If the School finds it necessary to cancel the entire course, the full dollar amount of any payment will be promptly refunded. If the School cancels a portion of the course, the unused portion of the tuition may be credited towards a future course or refunded. No portion of the tuition will be refunded after class day begins.

In order to better accommodate your needs, please be sure to notify us in advance, if you have any disability which will require special auxiliary aids and/or services at this event. Payments to the Greater Harrisburg Association of REALTORS® are not deductible as charitable contributions for Federal Income Tax purposes; however, such payments may be deductible as ordinary and necessary business expenses.

Earn your CE credits today. The current cycle ends May 31, 2012!