

## Septic Systems Info

Tom Esperson  
November 16, 2005 9:00 am - 12:00 pm  
*RELS Title, Sponsor*

Tom is a licensed septic inspector and designer who will give you the information you need when discussing septic issues with buyers and sellers. What to look for on-site as a "heads up" on a piece of property? Why worry about this stuff? Get your questions answered at this class.

## Mold & Inspection from Top to Bottom

Larry Lee  
November 16, 2005 12:30 pm - 4:30 pm  
*RELS Title, Sponsor*

What's the big deal with mold? How do you address your client's homes that have mold? What kind of mold is it? How do you fix it? This class has video presentations to help you recognize the problems.

## Planning & Zoning Issues Panel

County Planning & Zoning Directors  
November 17, 2005 8:30 am - 12:30 pm  
*Bremer Bank, Sponsor*

Area Planning & Zoning Officials have been invited to address real estate issues. Counties attending are: Aitkin, Cass, Crow Wing, Morrison, Mille Lacs. You will be able to compare the country rules & regulations: setbacks for lakes, septic, wells, property line setbacks, remodeling, what needs a permit and many other issues.

## Meth Labs in Minnesota: Your New Disclosure Requirement

Stefan Salmonson, Prosource  
January 12, 2006 12:30 pm - 4:15 pm  
*Becky Butcher, Optimum Mortgage, Sponsor*

Your exposure to safety and health hazards has never been greater. Stefan will show you what to look for and how to protect yourself and your clients. Another A+ class!

## Appraisals for Real Estate

Denny Montague  
January 25, 2006 1:00 pm - 5:00 pm  
*Midwest Bank, Sponsor*

Denny is back to take the guess work out of doing a market analysis. He'll show you how to calculate adjustments and what to look for in comparables. Find out how to adjust home replacement costs, garage rates, physical depreciation, age, amenities and more.

## The Power of REALTORS® to Protect MN's Lakes & Streams

Carolyn Dindorf & Connie Fortin  
February 8, 2006 9:00 am - 12:00 pm  
*Countrywide Home Loans, Sponsor*

This is a presentation on lake ecosystems and the importance of shoreline vegetation (Save Our Shorelines), a presentation on the economics of lake quality, an overview of the Restore Your Shore CD-rom and other resources and some examples of natural shoreline landscaping. (Lakescaping). This is a very popular class.

## Getting a Look at the DNR Issues

Tim Bastrip  
February 8, 2006 12:30 pm - 4:30 pm  
*Countrywide Home Loans, Sponsor*

The Department of Natural Resources has many rules that real estate agents need to know. Tim will give you an overview of the rules and regulations, then define water chemistry and its role, spawning and habitat, parasites to name of few. Great information to pass on to buyers.

## USPAP

Susan Barkalow  
February 15, 2006 8:00 am - 5:00 pm

This class is the required Appraiser course. Susan will cover the USPAP structure and give an overview of the recent changes. Find out the USPAP myths, misconceptions, common errors and deficiencies.

## On the Same Page: Communication between Appraisers, REALTORS®, & Lenders

Susanne Barkalow  
May 11, 2006 8:00 am - 12:00 pm  
*Eugene Kennedy, Kennedy Appraisals, Sponsor*

The real estate transaction moves through many different hands and this class will show how the three professions interact, their similarities and differences in terminology, the need for documentation and verification.

## Code of Ethics 9:00 am – 12:30 pm

### All Appraisers must attend when joining the Association

October 26, 2005 I Like It Like That, Sponsor  
January 26, 2006 Tradition Mortgage, Sponsor  
April 27, 2006 I Like It Like That, Sponsor  
July 26, 2006 I Like It Like That, Sponsor  
October 27, 2006 I Like It Like That, Sponsor

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The New Member Orientation is a requirement for all new members who have joined our Association. This class will fulfill the NAR's requirement that all members take a Code of Ethics class. This class is held with the REALTOR® New Member Orientation. Appraisers are required to attend only the Ethics portion.

## Voyager and Paragon Classes

All computer classes are held at the Association Office in Baxter.

**Beginner Voyager 9:00 - 12:00**  
October 12, 2005; February 9, 2006; July 13, 2006

**Advanced Voyager 9:00 - 12:00**  
November 9, 2005; April 6, 2006; August 10, 2006

**Beginner Paragon 9:00 - 12:00**  
December 7, 2005; May 10, 2006; Sept 20, 2005

**Advanced Paragon 9:00 - 12:00**  
January 5, 2006; June 21, 2006; October 11, 2006

## **2005-2006 Appraiser Continuing Education Schedule**

10-12-05	Beginner Voyager	3 **
10-26-05	Ethics	no credit
11-09-05	Advanced Voyager	3
11-16-05	Septic Systems Info	3
11-16-05	Mold & Inspections	4
11-17-05	Planning & Zoning Issues Panel	4
12-07-05	Beginning Paragon	3
01-05-06	Advanced Paragon	3
01-25-06	Appraisals for Real Estate	4
01-26-05	Ethics	no credit
02-08-06	Power to Protect MN's Lakes	3
02-08-06	Getting a Look at the DNR Issues	4
02-10-06	Beginning Voyager	3
02-15-06	USPAP	8
04-06-06	Advanced Voyager	3
04-27-06	Ethics	no credit
05-10-06	Beginner Paragon	3
05-11-06	On the Same Page: Communication	4
06-21-06	Advanced Paragon	3
07-13-06	Beginning Voyager	no credit
07-26-06	Ethics	no credit
08-10-06	Advanced Voyager	3
09-20-06	Beginning Paragon	3
10-11-06	Advanced Paragon	3
10-27-06	Ethics	no credit

The Greater Lakes  
Association of REALTORS®

2005 - 2006

**APPRAISERS**

**Continuing  
Education  
Schedule**



