



Thinking About a Career in Real Estate Appraisal?

Helpful tips to start you on your way

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Tell Me About The Real Estate Appraisal Profession

“So, what are you going to do when you graduate?” How often have you heard that question? There are endless paths to pursue, yet which one is right for you? We’re here to tell you about a profession you may never have heard of but one that is worth considering. It offers flexible hours and uses cutting-edge technology. You can work independently or for a large company. The earning potential is great. Each assignment is unique. And best of all, this job is in demand now. So, what *IS* it?

Real Estate Appraising

Who becomes a real estate appraiser?

Anyone. Whether you have a college degree or are taking courses in finance, accounting, business administration, architecture, law, computer science, math, statistics, economics, real estate, history, sociology, English, or more, if you like to solve complex and challenging problems, real estate appraising just might be the career for you.

What do appraisers do?

Real property appraisal is the valuation of real estate. Appraisals are required for just about any type of property including homes, apartment buildings, condominiums, office buildings, shopping centers, industrial sites, hotels, farms, etc. An appraiser provides objective and unbiased opinions regarding the value of real property. Depending on the type of appraisal certification you have, you’ll conduct research, analyze, and then write an opinion of value that lenders, investors, property owners and buyers, accountants, attorneys, or others will use to complete their work. As a trainee, you’ll measure and take photographs, verify legal descriptions, and collect and analyze comparable sales. As you gain more experience and education, you will perform income and expense analysis, analyze leases, complete marketability analyses, study market data, testify as an expert witness, project cash flows, apply statistical tools to analyze comparable sales, estimate depreciation, and much more.

Why should I consider appraising as a profession?

With any career choice, there's always the question, will I find a job? The appraisal workforce is shrinking. On average, appraisers are over the age of 50. This means many jobs are becoming and will be available. In addition, appraisal and real estate organizations, as well as state and federal agencies, have made it a priority to create a more ethnic, racial, and gender diversified appraisal workforce to ensure public understanding and trust, especially when it comes to appraising residential properties. Residential appraisers play a vital role in home ownership by providing the appraisals that lenders use for mortgages. The increasing shortage of appraisers to complete timely appraisals along with the need for a more diverse appraiser workforce makes real estate appraising a very attractive option.

Where do real estate appraisers work?

Appraisers work for financial institutions, real estate service corporations, and government agencies such as local assessors' offices. Many appraisers are in business for themselves and set their own schedules. They complete assignments for lenders, underwriters, government agencies, corporations, attorneys, investors, individual homeowners, and more.

How do I become a real estate appraiser?

To become an appraiser, you will need to meet education, experience, and state licensing or certification exam requirements. There are different paths depending on the type of appraisal work you would like to pursue. To begin, though, you will become an Appraiser Trainee, and you must successfully complete three qualifying education courses to meet the minimum education criteria (75 hours) established by the Appraisal Qualifications Board (AQB): *Basic Appraisal Principles*, *Basic Appraisal Procedures*, and the *National Uniform Standards of Professional Appraisal Practice (USPAP) Course, 15-Hour*. After these courses are completed, you are required to take a *Supervisory Appraiser/Trainee Appraiser Course*; and if your state mandates additional requirements, you must complete those as well. An Appraiser Trainee works under the direct supervision of a Certified Appraiser and may appraise the properties that the Supervising Appraiser is permitted to appraise. To upgrade your career, you can become a Licensed Residential Real Property Appraiser, Certified Residential Real Property Appraiser, or Certified General Real Property Appraiser.

When do I begin taking real estate appraisal courses?

You can begin taking courses at your university or college, if it offers them, while you are a college student. Or you can take the courses after you graduate. However, if your university or college offers courses that have been approved by the Appraisal Qualifications Board and the state where you plan on practicing, it's possible to earn both college degree credits AND appraisal education licensure credit, saving you money and time. Check your university or college catalog to see if real estate appraisal courses are offered.

Where can I take real estate appraisal courses if my university or college does not offer them?

The Appraisal Institute, a global professional association of real estate appraisers known for its quality education and publications for 90 years, offers every qualifying education course you need to become 1) a trainee, 2) licensed, or 3) certified. Every course has been approved by the Appraisal Qualifications Board, the International Distance Education Certification Center (IDECC), and all 52 state jurisdictions. Courses are developed and taught by knowledgeable and experienced practicing appraisers and are offered in person through a network of national network chapters, online/on-demand, and virtually. For more information, see <https://www.appraisalinstitute.org/become-appraiser/>.

Note. *Real estate appraisers* also may be referred to as *real property appraisers*. The profession may be referred to as *real estate appraisal profession* or *real property valuation profession*.

How Do I Become a Real Estate Appraiser?

Before diving into the step-by-step process of what you'll need to do to become an appraiser, here are a few things to know about the appraising world to help you see how the requirements fit into the big picture.

- The Appraisal Foundation (TAF) is authorized by Congress to set the standards and qualifications for real estate appraisers.
- The Appraisal Qualifications Board (AQB) is an independent board of TAF that establishes the minimum and mandatory requirements for real property appraisers to obtain a state license or certification. For more detailed information, see the Real Property Appraiser Qualification Criteria (<https://appraisalfoundation.sharefile.com/share/view/scbea7640298440aa>).
- States are required to implement, at the very least, the minimum appraiser licensing and certification requirements established by the AQB. State regulatory agencies may include additional requirements.
- The AQB established minimum criteria for four real estate appraiser classifications. State appraiser classifications may differ, but minimum criteria must be met.
- The more experience, education, and exams you successfully complete, the more properties you'll be qualified to appraise.

Snapshot of the AQB's minimum requirements for each appraiser classification

Classifications	Qualifying Education Hours	College Degree Requirements	Experience Requirements	State Licensing or Certification Exam*
Trainee Appraiser	75	None	None	None
Licensed Residential Appraiser	150	None	1,000 hours in no fewer than 6 months	State exam
Certified Residential Appraiser	200	College-level education or requisite experience**	1,500 hours in no fewer than 12 months	State exam
Certified General Appraiser	300	Bachelor's degree from an accredited college or university	3,000 hours in no fewer than 18 months. 1,500 hours must be in non-residential work	State exam
<p>*Must successfully complete education and experience prior to taking the exam.</p> <p>** Six options:</p> <ol style="list-style-type: none"> 1) Bachelor's degree in any field of study 2) Associate's degree in field of study related to business administration, accounting, finance, economics, or real estate 3) Successful completion of 30 college semester hours (three hours each) in English composition, microeconomics, macroeconomics, finance, algebra/geometry/or higher mathematics, statistics, computer science, business or real estate law, and two elective courses in above topics or accounting, geography, agricultural economics, business management, or real estate 4) Successful completion of 30 hours of College Level Examination Program (CLEP) examinations from each of the following subject matter areas: College Algebra (three hours), College Composition (six hours), College composition Modular (three hours), College Mathematics (three hours), Principles of Macroeconomics (three hours), Principles of Microeconomics (three hours), Introductory Business Law (three hours), Information Systems (three hours). 5) Any combination of options 3 and 4 that includes topics and hours identified in option 3. 6) A Licensed Residential Appraiser for minimum of 5 years may qualify if they have no record of any adverse, final, and non-appealable disciplinary action affecting the Licensed Residential Appraiser's legal eligibility to engage in appraisal practice with 5 years immediately preceding the date of application for a Certified Residential credential. 				

Q. How do I begin the process of becoming a real estate appraiser?

A. As noted previously, the Appraisal Qualifications Board establishes the **minimum** qualifying criteria for each appraiser classification. Your state may have additional requirements. You will need to check with your state (<https://www.appraisalinstitute.org/education-resources/state-appraisal-regulatory-agencies>) to find out what requirements are necessary. The following steps and requirements are based on the AQB's minimum requirements. The courses noted below are available through the Appraisal Institute (<https://www.appraisalinstitute.org/become-appraiser/>).

Trainee Appraiser

Most states require aspiring appraisers to first become a Trainee Appraiser (also known as an apprentice appraiser or a registered appraiser).

What will I be able to appraise?

Any properties that your state-certified Supervisory Appraiser is permitted and competent to appraise. For example, if your supervisor is a Certified Residential Appraiser, under supervision, you may participate in appraising all one-to-four residential unit properties. Your supervisor will be responsible for training and guidance, and will review, sign, and certify reports as well as inspect the properties you appraise until it is determined you've reached competency.

Step 1: Successfully complete 75 hours of qualifying education and a *Supervisory Appraiser/Trainee Appraiser Course*:

Qualifying Education Courses	75 Hours
<i>Basic Appraisal Principles</i>	30
<i>Basic Appraisal Procedures</i>	30
<i>National Uniform Standards of Professional Appraisal Practice (USPAP) Course, 15-Hour</i>	15
<i>Supervisory Appraiser/Trainee Appraiser Course</i>	4*
<small>*Some states require a Supervisory Appraiser/Trainee Appraiser Course that contains state-specific material not covered in this course. Those states include, but may not be limited to: AR, CT, IA, KY, ME, MN, MT, NC, NE, OH, OR, SD, TX, UT, and WV. In most cases, the local chapters will add the necessary materials to comply with their state's requirements, but offerings taken in one state may not satisfy another state's requirements. Attending this course in-state is highly recommended. Students must confirm approval with their state regulatory agency (https://www.appraisalinstitute.org/education-resources/state-appraisal-regulatory-agencies/), local chapter, or by contacting statecert@appraisalinstitute.org if attending out-of-state.</small>	

Step 2: Check with your state (<https://www.appraisalinstitute.org/education-resources/state-appraisal-regulatory-agencies/>) to see if additional courses or other criteria are necessary.

Step 3: Submit application and fees to your state board.

Step 4: Pass a background check.

Step 5: Find a supervising appraiser who is either Certified Residential or Certified General in good standing and not subject to any disciplinary action within the last 2 years that affect the supervising appraiser's legal eligibility to practice appraisal.

Q. I'm a Trainee Real Property Appraiser. How do I upgrade my credential?

- A.** It depends on what type of properties you want to appraise. If you would like to focus only on residential properties, you can upgrade to a Licensed or Certified Residential Appraiser. If you would like to appraise primarily commercial properties, you can upgrade to a Certified General Appraiser.

Note that Certified General Appraisers may appraise all properties (residential and commercial). However, the courses that you take for that credential focus more heavily on commercial properties. Therefore, if you are interested in and want to learn just as much about residential as you do commercial appraising, consider obtaining a residential license first and then move on to a general certification.

Q. I would like to appraise residential properties. What is the difference between a Licensed Residential credential and a Certified Residential credential?

- A.** There are two different types of residential credentials: Licensed and Certified. As a Licensed Residential Real Property Appraiser, you are limited to the types of properties you can appraise. If you are Certified, you may appraise any type of residential property.

Licensed Residential Real Property Appraiser

What will I be able to appraise?

You will be able to appraise non-complex one-to-four residential unit properties with a transaction value less than \$1,000,000, as well as complex one-to-four residential unit properties with a transaction value less than \$400,000, as long as you comply with USPAP's Competency Rule.

Step 1: Successfully complete 75 hours of qualifying education (three Trainee Appraiser courses) and the *Supervisory Appraiser/Trainee Appraiser Course* OR have a valid Trainee Appraiser credential.

Step 2: Successfully complete an additional 75 hours of qualifying education:

Qualifying Education Courses	75 Hours
<i>Residential Market Analysis and Highest & Best Use</i>	15
<i>Residential Site Valuation and Cost Approach</i>	15
<i>Residential Sales Comparison and Income Approaches</i>	30
<i>Residential Report Writing and Case Studies</i>	15

Step 3: Complete 1,000 hours of experience in no fewer than 6 months.

Step 4: Check with your state (<https://www.appraisalinstitute.org/education-resources/state-appraisal-regulatory-agencies/>) to see if additional courses or other criteria are necessary.

Step 5: Pass the AQB-approved Licensed Residential Real Property Appraiser examination after completing 150 hours of qualifying education and 1,500 hours of qualifying experience. To schedule, contact your state regulatory agency (<https://www.appraisalinstitute.org/education-resources/state-appraisal-regulatory-agencies/>).

Step 6: Pass a background check.

Step 7: Submit application and fees to your state board.

Certified Residential Real Property Appraiser

What will I be able to appraise?

You will be able to appraise one-to-four residential unit properties without regard to value or complexity, as long as you comply with USPAP's Competency Rule.

Step 1: Successfully complete 150 hours of qualifying education courses (3 Trainee Appraiser courses, 4 Licensed Residential Appraiser courses), and the *Supervisory Appraiser/Trainee Appraiser Course*.

Step 2: Successfully complete an additional 50 hours of qualifying education:

Qualifying Education Courses	60 Hours
<i>Real Estate Finance, Statistics, and Valuation Modeling</i>	15
<i>Advanced Residential Applications and Case Studies/Part 1</i>	15
Elective: <i>Advanced Residential Report Writing/Part 2</i> (Appraisal Institute course elective is 10 extra hours)	30

Step 3: Complete an additional 500 hours of qualifying experience (total 1,500 hours) in no fewer than 12 months. Experience must include complex residential properties. You do not need a supervisor to complete additional experience hours. Note: While you are completing your experience, you may appraise any residential property, provided you are working with an appraiser who has earned the Certified Residential or Certified General credential and may co-sign with an appraiser who has the Certified Residential or Certified General credential and is in compliance with USPAP.

Step 4: Check with your state to see if additional courses or other criteria are necessary.

Step 5: After completing 200 hours of qualifying education and 1,500 hours of qualifying experience, pass the AQB-approved Certified Residential Real Property Appraiser examination. To schedule, contact your state regulatory agency (<https://www.appraisalinstitute.org/education-resources/state-appraisal-regulatory-agencies/>).

Step 6: Complete college-level education or requisite experience (see 6 options above).

Step 7: Pass a background check.

Step 8: Submit application and fees to your state board.

Q. If I become a Certified General Real Property Appraiser, in addition to commercial properties, will I also be able to appraise residential properties?

A. As a Certified General Appraiser, you are qualified to appraise any type of property. While you may skip taking the required courses for the Licensed and Certified Residential credentials and only take the required courses for Certified General, note that the “General” courses focus primarily on commercial properties.

Certified General Real Property Appraiser

What will I be able to appraise?

You will be able to appraise ALL types of properties, residential and commercial, as long as you comply with USPAP’s Competency Rule.

Step 1: Successfully complete 75 hours of qualifying education courses (3 Trainee Appraiser courses), and the *Supervisory Appraiser/Trainee Appraiser Course*.

Step 2: Successfully complete an additional 225 hours of qualifying education:

Qualifying Education Courses	225 Hours
<i>Real Estate Finance, Statistics, and Valuation Modeling</i>	15
<i>General Appraiser Market Analysis and Highest & Best Use</i>	30
<i>General Appraiser Sales Comparison Approach</i>	30
<i>General Appraiser Site Valuation and Cost Approach</i>	30
<i>General Appraiser Income Approach/Part 1</i>	30
<i>General Appraiser Income Approach/Part 2</i>	30
<i>General Appraiser Report Writing and Case Studies</i>	30
Electives	30

Step 3: Complete a total of 3,000 hours of qualifying experience in no fewer than 18 months; 1,500 hours (of the 3,000 hours) must be completed in non-residential appraisal work.

Step 4: Check with your state (<https://www.appraisalinstitute.org/education-resources/state-appraisal-regulatory-agencies/>) to see if additional courses or other criteria are necessary.

Step 5: Pass the AQB-approved Certified General Real Property Appraiser examination after completing 200 hours of qualifying education. To schedule, contact your state regulatory agency (<https://www.appraisalinstitute.org/education-resources/state-appraisal-regulatory-agencies/>).

Step 6: Complete a bachelor's degree from an accredited college or university.

Step 7: Submit application and fees to your state board.

The Appraisal Institute Can Help Build Your Real Estate Appraisal Career

Q. Who is the Appraisal Institute?

- A.** Established in 1932, the Appraisal Institute is the world's foremost organization of professional real property valuers and leader in appraiser education. With over 16,000 professionals in almost 50 countries, AI fosters and promotes the highest standards of practice through its designation programs, education, research, and publications.

Q. What makes Appraisal Institute education different from education developed by other providers?

- A.** Thoroughly researched and written by practicing appraisers who are subject matter experts, all Appraisal Institute courses (and seminars) are peer-reviewed and taught by seasoned practicing appraisers. Appraisal Institute education is backed by its numerous publications, most notably the highly regarded *The Appraisal of Real Estate* and *The Dictionary of Real Estate Appraisal*. These textbooks are developed and updated by the profession's thought leaders, who are committed to moving the valuation body of knowledge forward. No other education provider offers this depth of vetted professional valuation knowledge or the decades of experience publishing textbooks and developing education as the Appraisal Institute.

Q. Does the Appraisal Institute have a mentoring program or offer internships?

- A.** As an AI Student Affiliate, you'll be connected to a large network of Appraisal Institute professionals. An AI Ambassador for your university or college and your local AI chapter can assist you with finding a mentor or provide information about internships. Soon, the Appraisal Institute will go live with a new program called *Practical Applications of Real Estate Appraisal* (PAREA). To become a Licensed or Certified Real Property Appraiser, you need experience hours. Traditionally, you would find a supervisor to work under. A long-anticipated alternative to this supervisor/trainee model is PAREA, which uses innovative technology to offer practical experience in a virtual environment, combining appraisal theory and methodology in real-world simulations. The program initially will be available for Licensed Residential and Certified Residential experience credits. Participants will receive periodic mentoring throughout the program. More information will be coming soon about this exciting new option.

Q. As a student and someone who is just getting started in the appraisal profession, why would I want to become involved with the Appraisal Institute?

A. The Appraisal Institute has the reputation, education, publications, communications, and representation in Washington, DC, to help not only experienced appraisers build their careers but also help those new to the profession (like students!) get a head start in establishing their career path in the valuation profession. If you are affiliated with the Appraisal Institute, you will have the opportunity to meet appraisers and learn about the appraisal industry first-hand. Your local Appraisal Institute chapter will help you navigate obtaining your license and introduce you to appraisal professionals who will help you explore career opportunities. You'll have access to the prestigious Lum Library and receive discounts on Appraisal Institute education and Appraisal Institute publications. The variety of information that the Appraisal Institute provides reflects the breadth of valuation practice and the organization's commitment to lifelong learning and professionalism.

Q. Becoming involved with the Appraisal Institute sounds like the way to go! Tell me more about the benefits. I'm a student and I don't have a lot of spare change.

A. We understand. If you are a student in an undergraduate or graduate program at the time of application, there is no annual fee. Contact admissions@appraisalinstitute.org or call 312-335-4111, toll-free 888-756-4624. For more information, visit www.appraisalinstitute.org/student.

Student Affiliate Benefits	
Discount on Appraisal Institute publications	The Appraisal Institute is the recognized leading publisher of professional textbooks for the valuation profession for the past 65 years. More than 70 titles are currently available, including <i>The Appraisal of Real Estate</i> and <i>The Dictionary of Real Estate Appraisal</i> .
Discount on Appraisal Institute education	Appraisal Institute is a globally recognized resource for high quality education in the field of real property valuation.
Access to Lum Library	The Lum Library is a world class research library with thousands of articles, documents, industry research, and more.
Complimentary e-subscription to <i>The Appraisal Journal</i>	The Appraisal Journal is a quarterly peer-reviewed technical and academic journal, which serves as a forum for information and ideas on the practice and theory of valuation and analysis of real estate and related issues.
Advocacy	The Appraisal Institute represents real estate appraisers in Washington, DC. Through AI's public affairs office in DC, staff are uniquely positioned to promote legislative and regulatory initiatives and ensure appraisers' voices are heard by lawmakers and regulators.

Q. Does the Appraisal Institute offer scholarships?

- A.** Yes. The Appraisal Institute Education & Relief Foundation (AIERF) offers the scholarships below. More scholarships are available for active appraisers who are pursuing AI Designations or certification. For more information, email AIERF@appraisalinstitute.org for an application, terms, and conditions.
- **AIERF College Scholarship:** Awarded on the basis of academic excellence, helps finance the educational endeavors of undergraduate or graduate students concentrating, or with demonstrated interest, in real estate appraisal and/or valuation.
 - **AIERF Minorities and Women College Scholarship:** Minorities and women pursuing academic degrees, or with demonstrated interest, in real estate appraisal and/or valuation.

Q. I've heard about the Appraisal Institute's Master's Degree Program. What is it?

- A.** If you are enrolled as a graduate student pursuing a master's degree with a concentration in real estate (typically an MSRE, MRED, or an MBA) at an AI-affiliated university, you can also receive MAI designation-based equivalency credit (based on the courses you have or will be taking at your university) for some or all of the educational requirements needed for designated membership. While enrolled in the AI-affiliated graduate program, you would become an Appraisal Institute MDP (Master's Degree Program) Student Affiliate and would have the opportunity to earn an MAI designation on an accelerated path. For more information, see <https://www.appraisalinstitute.org/ai-masters-degree-program/>.

Q. I understand this isn't something I would pursue as a student because first I need to become certified as an appraiser. However, I'm curious about the Appraisal Institute designations. Why are they valuable?

A. Designated Members of the Appraisal Institute are known around the world for their knowledge and experience, as well as their unbiased and objective approach to real property valuation and analysis. To hold an Appraisal Institute designation, individuals must meet rigorous education, experience standards, and ethics requirements. Lenders, government agencies, courts, corporations, investors, and individual property owners continually seek the opinions of Appraisal Institute Designated Members to guide their real property valuation decisions. Holding an Appraisal Institute designation denotes a higher level of achievement and requires ongoing continuing education. The Appraisal Institute currently awards the **MAI**, **SRA**, **AI-GRS**, and **AI-RRS** designations to real property valuation professionals. These designations are recognized as a mark of excellence in the field of real estate valuation and analysis.

MAI	Held by professionals who provide a wide range of services on all types of real property related to providing opinions of value, evaluations, review, consulting, and advice on investment decisions. Property types may include commercial, industrial, agricultural, residential, or vacant land.
SRA	Held by professionals who provide a wide range of services for residential properties related to providing opinions of value, evaluations, reviews, consulting, and advice regarding investment decisions, among other things.
AI-GRS	Held by professionals who provide reviews of appraisals of a wide range of property types, including commercial, industrial, agricultural, residential, or vacant land.
AI-RRS	Held by professionals who provide reviews of residential appraisals.

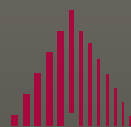
Q. Is the Appraisal Institute committed to diversity?

A. Yes! The Appraisal Institute has been accelerating diversity, equity, and inclusion (DE&I) initiatives and partnerships to bring about positive change. In 2020, the Appraiser Diversity Initiative (ADI) was launched by the Appraisal Institute, Fannie Mae, and the National Urban League; Freddie Mac joined as a core partner in 2021. The initiative was created to attract new entrants to the appraisal field, facilitate entry in the appraisal profession, and to foster diversity in the appraisal community. Noted below are some of the Appraisal Institute's DE&I efforts. For more information, see <https://www.appraisalinstitute.org/appraisal-profession/commitment-to-diversity/>.

- **Women's Initiative Committee:** Supports the growth of women in the profession
- **Diversity Panel:** Provides ideas, expertise, and other input to AI's Executive Committee
- **University Relations Committee:** Helps introduce the valuation profession to students
- **AIERF Minorities and Women College Scholarship:** Minorities and women pursuing academic degrees, or with demonstrated interest, in real estate appraisal and/or valuation
- **AIERF Minorities and Women AI Course Scholarship:** Provides financial assistance to help minority and women Candidates for Designation achieve their AI designation
- **ADI program:** Funded by JP Morgan, selected participants are awarded education scholarships, which includes the courses required to become an appraiser trainee, four Appraisal Institute textbooks, an HP-12C calculator, and an advisor who offers mentorship and guidance.
- **Minority and Women Directory:** Search tool for local, state, and federal agencies and financial institutions that would like to, or are required to, assign a portion of their work to qualifying minorities or women accessed via the Appraisal Institute's Find an Appraiser directory (<https://ai.appraisalinstitute.org/eweb/DynamicPage.aspx?webcode=aifaasearch&ga=2.231059999.1838807192.1602783158-1855868571.1527169164>)

Q. I realize that this is something to think about further down the road, but once I earn my license and/or certification, what are the benefits of continuing my Appraisal Institute membership?

A. We are glad you asked! There are many reasons to stay connected to the Appraisal Institute after you graduate and/or complete your appraisal license or certification. Besides things like discounts on education and publications and business tools, complimentary subscriptions, insurance programs, and the Lum Library, you have the opportunity to be a member of the world's leading organization of professional real estate appraisers. An organization that has led the way in fostering and promoting the highest standards of practice through its designation programs, peer review process, education, research, and publishing endeavors. An organization where you can network with valuation professionals, some new like you, and others who have been in the business for a long time, who not only are your colleagues, but also become your friends. When the time is right, we look forward to you joining us. Learn more about affiliation with the Appraisal Institute and the benefits that await you at <https://www.appraisalinstitute.org/ai-affiliation/>.



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