

MARYLAND REAL ESTATE APPRAISERS COMMISSION

LICENSED/CERTIFIED APPRAISER QUALIFICATION INFORMATION HANDBOOK



PSI Services LLC

<https://test-takers.psiexams.com/mdap>

(855) 746-8173

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INTRODUCTION

Maryland Commission of Real Estate Appraisers and Home Inspectors

The Maryland Commission of Real Estate Appraisers and Home Inspectors is responsible for: enforcing the Uniform Standards of Professional Appraisal Practice (USPAP or Uniform Standards) promulgated by the Appraisal Standards Board of The Appraisal Foundation; certifying and licensing appraisers; investigating alleged infractions; and disciplining violators.

After passing the examination, you may apply to the Commission for a license or certification.

Background information about the Federal law and The Appraisal Foundation is provided in the next section.

PSI Services LLC

The Maryland Commission of Real Estate Appraisers and Home Inspectors has contracted with PSI Services LLC (PSI) to conduct its examination program. PSI is a nationally recognized test development and test administration services company headquartered in Burbank, California. PSI also serves the Commission and its examination program. For information concerning the examinations, call PSI at 1-(855) 746-8173(800-RE-EXAMS).

The Appraiser Examinations

Following are the National Uniform Licensing and Certification Examinations, developed by the Appraiser Qualifications Board (AQB), as the Licensing Examinations for Appraisers in Maryland offered by PSI:

- State Licensed Appraiser
- Certified Residential Appraiser
- Certified General Appraiser

Using this Handbook

The policies and procedures for communicating with and submitting your application to PSI during the examination process and, after the exam, with the Commission during the licensing/certification process are presented in this handbook. You will find study information about the examinations and instructions for what to do after you have passed the exam to become certified/licensed as a real estate appraiser in the State of Maryland.

Applying to take the Examination

To be eligible to apply for the examination, the applicant shall have satisfactorily completed the required education and work experience appropriate for the level of examination for which he/she is applying.

Effective 8/15/24 you will apply online versus using the paper application. **Click Here** and select VIEW AVAILABLE TESTS and select the examination you will be taking. Select LOGIN/REGISTER and Create Account. You will be required to upload the required documentation. **Effective 3/31/2025 PSI will no longer be processing applications via mail, fax or email. You must submit the application online at <https://test-takers.psiexams.com/mdap>. If you submit via mail, fax or email, it will be returned, and you must resubmit via online at <https://test-takers.psiexams.com/mdap>.**

Click Here for Step-by-step instructions

Once PSI receives the proper documentation, allow up to two weeks for processing. Upon approval, you will receive an email confirmation with instructions on how to pay and schedule for the examination.

If any information is missing, incomplete, or must be clarified, PSI will notify you by email so that you can provide the information necessary before your application can be accepted.

As you read about The Appraisal Foundation and its charter to oversee the appraisal profession, note that its oversight encompasses *education, knowledge, experience, and integrity*. Your responsibilities in making application for an examination recognize these. Specifically:

IMPORTANT NOTE

You must be able to support information concerning education and work experience by documentary evidence. **YOU ARE REQUIRED TO SUBMIT THE DOCUMENTARY EVIDENCE WHILE APPLYING ONLINE.**

Questions and Inquiries

For PSI

All questions as should be directed to:

PSI

<https://test-takers.psiexams.com/>
(855) 746-8173• TDD (800) 735-2929

For the Maryland Real Estate Appraisers Commission

Reciprocity, temporary permits, reinstatement, and conviction and disciplinary action history require review/approval by the Maryland Real Estate Appraisers Commission. Questions about these and all questions concerning applications for **licensure or certification** after you have passed the examination should be directed to the:

Maryland Real Estate Appraisers Commission
1100 N. Eutaw St. 5th Floor
Baltimore, MD 21201
500 North Calvert Street, #302
Baltimore, MD 21202-2272
(410) 230-6165

BACKGROUND

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA)

The purpose of licensing and certifying real estate appraisers is set forth under the federal Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA), which provides that federal financial and public policy interests in real estate-related transactions be protected by requiring that real estate appraisals utilized in connection with federally related transactions be performed in writing, in accordance with uniform standards, and by individuals whose competency has been demonstrated and whose professional conduct will be subject to effective supervision.

Pursuant to FIRREA, licensure or certification is approved **ONLY** for those candidates who:

- *Complete prescribed education courses, and*
- *Meet acceptable work experience requirements, and*
- *Complete the examination and receive a passing grade.*

The Appraisal Foundation and the Uniform Standards of Professional Appraisal Practice (Uniform Standards or USPAP)

The Appraisal Foundation is a not-for-profit educational organization established by the appraisal profession in the United States. The Foundation was created to foster professionalism by working to ensure that appraisers are qualified to offer their services by a combination of *education, knowledge, experience, and integrity*.

The standards established by the ASB set forth the rules for developing an appraisal and reporting its results. They represent the generally accepted professional standards for real property and reporting, review appraisal and reporting, real estate/real property consulting and reporting, mass appraisal and reporting, personal property appraisal and reporting, and business appraisal and reporting.

By adhering to the Uniform Standards, appraisers build the confidence of the users of appraisal services and contribute to the security of financial institutions, and ultimately to the financial well-being of every American.

REQUIREMENT FOR EXAMINATION

Who Must Take the Examinations?

All persons who provide real estate appraisal services in *federally related* transactions in the State of Maryland are required to be licensed or certified by the Maryland Commission of Real Estate Appraisers and Home Inspectors. The following definitions are provided for the categories of licensure/certification in the State of Maryland:

A **licensed residential real estate appraiser** is entitled to provide real estate appraisal services in federally related transactions in connection with non-complex one-to-four-unit residential properties having a transaction value of less than \$1,000,000; complex one-to-four-unit residential properties having a transaction value less than \$250,000; and commercial properties having a transaction value of less than \$250,000.

A **certified residential real estate appraiser** is entitled to provide real estate appraisal services in federally related transactions in connection with one-to-four-unit residential properties without regard to value or complexity; and commercial properties having a transaction value of less than \$250,000.

A **certified general real estate appraiser** is entitled to provide real estate appraisal services in federally related transactions in connection with all types of real property without regard to value, complexity, or whether the property is residential or commercial.

Only individuals who are licensed or certified in Maryland are entitled to identify themselves as “licensed” or “certified” real property appraisers. Exceptions to this requirement are set forth in the Business Occupations and Professions Article, § 16, *Annotated Code of Maryland*, as excerpted below.

Exceptions to Licensure/Certification Requirement

§ 16-301 of the Business Occupations and Professions Article, *Annotated Code of Maryland* excludes individuals from the licensure/certification requirement, in Maryland, who:

- Provide real estate appraisal services that are only incidental real estate appraisal services, including home inspectors and environmental auditors;
- Provide real estate appraisal services that the Maryland Real Estate Appraisers Commission defines by regulation to be only incidental real estate appraisal services;
- Are licensed to practice any business or occupation in the State while acting within the scope of the license.

§ 16-301, Business Occupations and Professions Article, *Annotated Code of Maryland*, provides that a licensed real estate appraiser who is not certified may not provide certified real estate appraiser services. However, a licensed real estate appraiser may help a certified real estate appraiser prepare a certified appraisal report and may cosign the report.

Reciprocity

Pursuant to the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, the Commission will issue a reciprocal credential if: an appraiser is coming from a State that is in compliance with the ASC (Appraisal Subcommittee); an appraiser holds a valid credential from that State; the credentialing requirements of that State (as they currently exist) meet or exceed those of Maryland; and an appraiser completes a reciprocal certification application, provides a letter of good standing and the appropriate filing fees.

Nonresident's Irrevocable Consent

An individual who is licensed or certified in Maryland and is not a resident in Maryland is **not** required to maintain a place of business in Maryland, provided the individual maintains an active place of business in another state.

If the applicant for licensure or certification is not now a resident of Maryland and is not at any time in the future a resident of Maryland, the applicant shall irrevocably consent that service of process or notice of suits and legal actions served on the Secretary of the Department of Labor, Licensing and Regulation shall bind the applicant in any action about the provision of real estate appraisal services brought against the licensee or certificate holder in the city of Baltimore or in any county of the State of Maryland.

Conviction History Information

Conviction of an offense is not an automatic bar to licensure or certification. The applicant's written account of any convictions and current status of any convictions relative to incarceration, parole, probation, payments of a fine, restitution, etc. and a certified true copy of any court dockets (which may be obtained from the clerk of the court in the jurisdiction of the conviction) must be submitted directly to the Commission for review and determination. In addition to this documentation, send one copy (each) of your examination registration form and your education and work experience forms to the Commission at the address on page 4 of this handbook, not to PSI. **DO NOT SEND YOUR EXAMINATION FEE PAYMENT AT THIS TIME.** Decisions of the Commission will be made on a case-by-case basis. Once the Commission has reviewed and approved your submittal, you may submit your original application packet, with your examination fee payment, to PSI in accordance with the application packet instructions provided in this handbook. If a matter involving a conviction has already been reviewed by the Commission, an additional review of the matter is not required when applying for an examination.

Disciplinary Actions

The denial, suspension, or revocation of a license or certificate, or other disciplinary action taken against an applicant is not an automatic bar to licensure or certification. An applicant who has had an appraiser's license or certificate or any other type of license or certificate denied, suspended, or revoked in any other state or the District of Columbia must submit directly to the Maryland Commission of Real Estate Appraisers and Home Inspectors a written explanation of the disciplinary action taken and a true copy of consent orders or final orders issued by the regulatory authority. In addition to this documentation, send one copy (each) of your examination registration form and your education and work experience forms to the Commission at the address on page 4 of this handbook, not to PSI. **DO NOT SEND YOUR EXAMINATION FEE PAYMENT AT THIS TIME.** Decisions on these matters will be made by the Commission on a case-by-case basis. Once the Commission has reviewed and approved your submittal, you may submit your original application packet, with your examination fee payment, to PSI in accordance with the application packet instructions provided in this handbook.

EXAMINATION ELIGIBILITY

All applicants must have successfully completed both the education and work experience requirements prior to applying to take the examination.

Education Eligibility Requirements

NOTE

A course hour is not considered a part of the 150-hour, 200-hour, or 300-hour requirement for any license/certification category unless it has been approved by the Maryland Commission

Licensed Real Estate Appraiser

To be eligible to sit for the licensed real estate appraiser examination, on and after May 1, 2018, an applicant shall have successfully completed 150 classroom hours of study; and

In order to meet the 150-hour requirement an applicant shall, at a minimum, have completed the required Appraiser Qualifications Board core curriculum for the Licensed Education Requirements:

- | | |
|---------------------------------------------------------|----------|
| 1. Basic Appraisal Principles | 30 hours |
| 2. Basic Appraisal Procedures | 30 hours |
| 3. The 15-Hour National USPAP Course or its equivalent | 15 hours |
| 4. Residential Market Analysis and Highest and Best Use | 15 hours |

5. Residential Appraiser Site Valuation and Cost Approach	15 hours
6. Residential Sales Comparison and Income Approaches	30 hours
7. Residential Report Writing and Case Studies	15 hours

Certified Residential Real Estate Appraiser

To be eligible to sit for the certified residential real estate appraiser examination, on and after May 1, 2018, an applicant shall have successfully completed 200 classroom hours of study; and

One of the following:

(a) A bachelor's degree or higher from an accredited college or university;

(b) An associate's degree, or higher, from an accredited college, junior college, or community college in a field of study related to:

- (i) Business administration;
- (ii) Accounting;
- (iii) Finance;
- (iv) Economics; or
- (v) Real estate;

(c) 30 semester credit hours of college-level courses that cover 3 semester hours in each of the following specific topic areas:

- (i) English composition;
- (ii) Microeconomics;
- (iii) Macroeconomics;
- (iv) Finance;
- (v) Algebra;
- (vi) Statistics;
- (vii) Computer science;
- (viii) Business or real estate law; and

(ix) 2 elective courses in any of the topics listed in accounting, geography, agricultural economics, business management, or real estate;

(d) Successful completion of at least 30 semester hours of college-level examination program (CLEP) examinations from each of the following subject matter areas:

- (i) College algebra - 3 semester hours;
- (ii) College composition - 6 semester hours;
- (iii) College composition modular - 6 semester hours;
- (iv) College mathematics - 6 semester hours;
- (v) Principles of macroeconomics - 3 semester hours;
- (vi) Principles of microeconomics - 3 semester hours;
- (vii) Introductory business law - 3 semester hours; and
- (viii) Information systems - 3 semester hours; or

(e) Any combination of §B(2)(c) or (d) that ensures coverage of all topics and hours identified in §B(2)(c).

As an alternative to the requirements of §B(2)(c), an individual who has held a real estate appraiser license for a minimum of 5 years may qualify for a residential real estate appraiser certificate by satisfying all of the following:

- (1) No record of any adverse, final, and non-appealable disciplinary action affecting the licensee's legal eligibility to engage in appraisal practice within the 5 years immediately preceding the date of application for a residential real estate appraiser certificate; and
- (2) Successful completion of the required Appraiser Qualifications Board core curriculum; and
- (3) Successful completion of the additional required qualifying education.

In order to meet the 200-hour requirement, an applicant shall, at a minimum, have completed the required Appraiser Qualifications Board core curriculum for the Certified Residential Education Requirements:

1. Basic Appraisal Principles	30 hours
2. Basic Appraisal Procedures	30 hours
3. The 15-Hour National USPAP Course or its equivalent	15 hours
4. Residential Market Analysis and Highest and Best Use	15 hours
5. Residential Appraiser Site Valuation and Cost Approach	15 hours
6. Residential Sales Comparison and Income Approaches	30 hours
7. Residential Report Writing and Case Studies	15 hours
8. Statistics, Modeling and Finance	15 hours
9. Advanced Residential Applications and Case Studies	15 hours
10. Appraisal Subject Matter Electives	20 hours

Certified General Real Estate Appraiser

To be eligible to sit for the certified general real estate appraiser examination, **on and after May 1, 2018**, an applicant shall have successfully completed 300 classroom hours of study; and hold a bachelor's degree or higher from an accredited college or university.

In order to meet the 300-hour requirement an applicant shall, at a minimum, have completed the required Appraiser Qualifications Board core curriculum for the Certified General Education Requirements:

1. Basic Appraisal Principles	30 hours
2. Basic Appraisal Procedures	30 hours
3. The 15-Hour National USPAP Course or its equivalent	15 hours

4. General Appraiser Market Analysis and Highest and Best Use	30 hours
5. Statistics, Modeling and Finance	15 hours
6. General Appraiser Sales Comparison Approach	30 hours
7. General Appraiser Site Valuation and Cost Approach	30 hours
8. General Appraiser Income Approach	60 hours
9. General Appraiser Report Writing and Case Studies	30 hours
10. Appraisal Subject Matter Electives	30 hours

Appraisers holding a valid **Trainee** license may satisfy the educational requirements for the **Licensed** Real Estate Appraiser Examination by completing the following additional educational hours:

Residential Market Analysis and Highest and Best Use	15 hours
Residential Appraiser Site Valuation and Cost Approach	15 hours
Residential Sales Comparison and Income Approaches	30 hours
Residential Report Writing and Case Studies	15 hours
Total	75 hours

Appraisers holding a valid **Trainee** license may satisfy the educational requirements for the **Certified Residential** Real Estate Appraiser Examination by completing the following additional educational hours:

Residential Market Analysis and Highest and Best Use	15 hours
Residential Appraiser Site Valuation and Cost Approach	15 hours
Residential Sales Comparison and Income Approaches	30 hours
Residential Report Writing and Case Studies	15 hours
Statistics, Modeling and Finance	15 hours
Advanced Residential Applications and Case Studies	15 hours
Appraisal Subject Matter Electives	20 hours
Total	125 hours

Appraisers holding a valid **Licensed** Appraiser license may satisfy the educational requirements for the **Certified Residential** Real Estate Appraiser Examination by completing the following additional educational hours:

Statistic, Modeling and Finance	15 hours
Advanced Residential Applications and Case Studies	15 hours
Appraisal Subject Matter Electives	20 hours
Total	50 hours

Appraisers holding a valid **Trainee** license may satisfy the educational requirements for the **Certified General** Real Estate Appraiser Examination by completing the following additional educational hours:

General Appraiser Market Analysis and Highest and Best Use	30 hours
Statistics, Modeling and Finance	15 hours
General Appraiser Sales and Comparison Approach	30 hours
General Appraiser Site Valuation and Cost Approach	30 hours
General Appraiser Income Approach	60 hours
General Appraiser Report Writing and Case Studies	30 hours
Appraisal Subject Matter Electives	30 hours
Total	225 hours

Appraisers holding a valid **Licensed** Real Estate Appraiser License may satisfy the educational requirements for the **Certified General** Real Estate Examination by completing the following additional educational hours:

General Appraiser Market Analysis and Highest and Best Use	15 hours
Statistics, Modeling and Finance	15 hours
General Appraiser Site Comparison Approach	15 hours
General Appraiser Site Valuation and Cost Approach	15 hours
General Appraiser Income Approach	45 hours
General Appraiser Report Writing and Case Studies	15 hours
Appraisal Subject Matter Electives	30 hours
Total	150 hours

Appraisers holding a valid **Certified Residential** License may satisfy the educational requirements for the **Certified General** Real Estate Appraiser Examination by completing the following additional educational hours:

General Appraiser Market Analysis and Highest and Best Use	15 hours
General Appraiser Sales Comparison Approach	15 hours
General Appraiser Site Valuation and Cost Approach	15 hours
General Appraiser Income Approach	45 hours
General Appraiser Report Writing and Case Studies	10 hours
Total	100 hours

Length of Education Courses and Final Examinations

Credit for qualifying education will only be considered for course work that is approved by the Appraiser Qualifications Board's Course Approval Program. Any 15-Hour National USPAP Course or its equivalent that has been approved by The Appraisal Foundation will be accepted by the Commission.

Education Courses

The Commission will also consider classroom-based and online qualifying education approved through the Appraiser Qualifications Board (AQB) Course Approval Program (CAP). You may obtain a list of the CAP approved courses on The Appraisal Foundation website. Education approved through the AQB's CAP must be consistent with the courses required by the Commission pursuant to COMAR 09.19.02.03.

Work experience may not be substituted for education and education may not be substituted for work experience.

Evidence of Classroom Education

You must provide documentary evidence of the classroom education you claim. You must provide your course completion certificates that set forth AQB approval, the course title, course provider, date of course completion, course hours, and that certify that the course was successfully completed. All education certificates must be filed with the application.

Work Experience Eligibility Requirements

Licensed Real Estate Appraiser

- To be eligible to become a **licensed real estate appraiser**, you must have completed a minimum of 1,000 hours of appraisal work acquired over a period of at least 6 months and/or as established provide evidence of satisfactory completion of the Practical Applications of Real Estate Appraisal (PAREA) as accepted by the Maryland Commission of Real Estate Appraisers and Home Inspectors.

Note: all appraisals (work experience) done in the state of Maryland AFTER October 2001 must be done under the auspices of a trainee license. Work experience done after that time that was done when a candidate didn't hold a trainee license will NOT be accepted.

Any Licensed Real Estate Appraiser candidate who has gotten their trainee license on or after 4/01/04 must wait a minimum of 6 MONTHS before they can be eligible to take the examination with PSI. This is to ensure that your 1,000 required worklog hours are completed in not less than a 6 month time span.

Certified Residential Real Estate Appraiser

- To be eligible to become a **certified residential real estate appraiser**, you must have completed a minimum of 1,500 hours of appraisal work experience acquired over a period of at least 1 calendar year (12 months) and/or as established provide evidence of satisfactory completion of the Practical Applications of Real Estate Appraisal (PAREA) as accepted by the Maryland Commission of Real Estate Appraisers and Home Inspectors.

Certified General Real Estate Appraiser

- To be eligible to become a **certified general real estate appraiser**, you must have completed a minimum of 3,000 hours of appraisal work experience acquired over a period of at least 1 ½ calendar years (18 months); and at least 1,500 hours must have been in nonresidential real property appraisal work.

An hour of experience is defined as verifiable time spent performing tasks in accordance with acceptable appraisal practices.

Acceptable Work Experience

The quantitative work experience requirement must be satisfied by time spent on the appraisal process and/or as established provide evidence of satisfactory completion of the Practical Applications of Real Estate Appraisal (PAREA) as accepted by the Maryland Commission of Real Estate Appraisers and Home Inspectors.

The appraisal process consists of: analyzing factors that affect value; defining the problem; gathering and analyzing data; applying the appropriate analysis and methodology; and arriving

at an opinion and correctly reporting the opinion in compliance with USPAP.

An hour of experience is defined as verifiable time spent performing tasks in accordance with acceptable appraisal practices. The Commission will consider work experience claimed if the appraiser has provided significant professional assistance to another appraiser and the duties performed are identified in the report, in compliance with USPAP; or the appraiser has completed an entire assignment independently in compliance with USPAP. Acceptable real property appraisal practice for experience credit includes: appraisals, appraisal review, and ad valorem tax appraisals. An applicant's experience must be in appraisal work confirming to Standards 1, 2, and/or 3, where the appraiser demonstrates proficiency in appraiser principles, methodology, procedures (development) and reporting conclusions.

The Commission **may** consider up to 250 hours of experience credit for appraisal "reviews" that are for business purposes and comply with USPAP Standard Rule 3. Administrative reviews are not acceptable. The Commission will not accept employment affidavits or other affirmations of employment to serve in lieu of completing the work experience log prescribed by the Commission.

The Commission may not award credit for work experience earned more than 6 years prior to the date of application unless the applicant can provide evidence of mitigating circumstances to justify the age of the work experience and reasons why the applicant was not able to earn experience during the time immediately preceding submission of the application. Restricted Appraisal Reports and Restricted Use Appraisal Reports are not eligible for experience credit, unless they comply with USPAP.

Market value estimates as a real estate licensee in connection with the listing and/or sales of real estate are not eligible for experience credit. (i.e., a "comparative/competitive market analysis" or "BPO") A majority of the total experience required for licensure or certification must be earned from appraisals where the interior of the subject property is inspected and/or as established provide evidence of satisfactory completion of the Practical Applications of Real Estate Appraisal (PAREA) as accepted by the Maryland Commission of Real Estate Appraisers and Home Inspectors.

At least half of the total experience required for a certified general license should be earned from appraisals where the income approach to value is invoked. Less than a majority of work experience hours may be claimed for appraisals of vacant land.

Evidence of Work Experience

Upon request of the Commission, an individual shall be required to submit, for the Commission's review, specific documentation which may include reports, work files, or other evidence in support of claimed work experience and/or as established provide evidence of satisfactory completion of the Practical Applications of Real Estate Appraisal (PAREA) as accepted by the Maryland Commission of Real Estate Appraisers and Home Inspectors.

Failure to adequately support claims may result in the denial of the examination application.

Supervising Appraiser – Trainee Requirements

A supervising appraiser shall be in good standing and may not have been subject to any disciplinary action within the immediately preceding 3 years; and shall have held a certified residential or certified general real estate appraisal license in Maryland for at least 3 years immediately preceding the date on which the supervision began. A supervising appraiser cannot supervise more than three trainees.

The supervising appraiser identified on the work experience log as the supervising appraiser must approve, sign and accept responsibility for each appraisal report prepared by a trainee under their supervision. A supervising appraiser must sign each appraisal report prepared by a trainee under their supervision.

Effective January 1, 2015, prior to supervising a trainee, a supervising appraiser must complete a Commission-approved course that, at a minimum, complies with the specifications for course content established by the AQB and is oriented toward the requirements, expectations and responsibilities of supervisory appraisers.

Any appraiser trainee who has provided significant appraisal assistance to a supervising appraiser who is signing and issuing the appraisal report must be identified in the original report and the extent of the assistance provided must be conspicuously disclosed in the original report, as submitted to the client. The Commission will not grant experience hours for appraisal assignments in which the appraisal assistance is not properly acknowledged in the reports, or otherwise, not USPAP-compliant.

Experience Log - Appraisal Report Requirements:

Upon receipt of an examination application, not less than two (2) appraisal reports will be selected from the Work Experience Log to be submitted to the Commission for review. Appraisal reports submitted for experience credit must be exact copies, with signatures, of the actual reports as submitted to the client and/or as established provide evidence of satisfactory completion of the Practical Applications of Real Estate Appraisal (PAREA) as accepted by the Maryland Commission of Real Estate Appraisers and Home Inspectors.

After the Commission has reviewed the reports, the applicant will be notified as to the Commission's decision.

FEES

Payment of the registration fee is valid for one examination only. Registration fees are not refundable and are not transferable.

-Licensed Appraiser Examination \$100
-Certified Residential Appraiser Examination... \$100
-Certified General Appraiser Examination \$100

Social Security Number Confidentiality

PSI will use your social security number only as an identification number in maintaining your records and reporting your grades to the Real Estate Appraisers Commission. By law you are not

required to disclose your Social Security Number, and you have the right to prohibit its use as an identifier for your records. If you elect not to disclose your Social Security Number, please enclose a separate letter with your examination registration form to inform PSI of your decision. PSI will issue an identification number for you.

SCHEDULING PROCEDURES

Confirmation Notice

Upon approval of your application, PSI will confirm your eligibility to take the examination by emailing you a confirmation notice.

Scheduling an Appointment

Online (<https://test-takers.psiexams.com/mdap>)

For the **fastest and most convenient** examination scheduling process, register for your examinations online by accessing PSI's registration Web site at <https://test-takers.psiexams.com/mdap>. Internet registration is available 24 hours a day.

Log onto PSI's website and sign in to your online Account. You are now ready to pay and schedule for the examination. Enter your zip code and a list of the testing sites closest to you will appear. Once you select the desired test site, available dates will appear. If you have problems, contact PSI at (855) 744-0318 for help.

Telephone Registration

To register by phone, you need a valid credit card (VISA, MasterCard, American Express or Discover).

Customer Service Representatives are available at (855) 744-0318, Monday through Friday between 7:30 am and 10:00 pm, and Saturday-Sunday between 9:00 am and 5:30 pm, Eastern Time, to take your payment and to schedule your schedule.

Canceling or Rescheduling an Appointment

You may cancel and reschedule an appointment without forfeiting your fee if your notice is received two days before the scheduled testing date. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may go online or call 1-(855) 746-8173. Be aware of the remainder of your 90-day expiration period and remember to reschedule and take the exam during that time.

Note: A voicemail or email message is not an acceptable form of cancellation. Please use the PSI Website or call PSI to speak directly to a Customer Service Representative.

Missed Appointment or Late Cancellation

Your registration will be invalid, and you will not be able to take the test as scheduled, and you will forfeit your examination fee, if you:

- Do not schedule and take your examination prior to the last business day of the 90-day registration expiration period.
- Do not cancel your appointment two days before the schedule test date; or
- Do not appear for your examination appointment; or
- Arrive too late to begin your test without disrupting the center's schedule; or
- Do not present proper identification when you arrive for the examination (See "required Information" on page 13).

Exam Accommodations

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate's needs. A candidate with a disability or a candidate who would otherwise have difficulty taking the examination should request for alternative arrangements by [Clicking Here](#).

Candidates granted accommodation in accordance with the ADA, **MUST** schedule their examination by telephone and speak directly with a PSI registrar.

Emergency Test Center Closing

In the event that inclement weather or other emergencies force the closure of a test center on an assigned test date, your examination will be rescheduled. You will be notified of the new date and time of the test. Every effort will be made to schedule a convenient time as soon as possible.

REPORTING FOR THE EXAMINATION

Testing Center Locations

Baltimore

2622 Lord Baltimore Dr, Suite C-D
Baltimore, MD 21244

College Park Center:

The Sterling Building
4920 Niagara Road, Suite 400
College Park, MD 20740

Crofton Center

Morauer III Building
2137 Espey Court, Suite 3
Crofton, MD 21114

Hagerstown Center:

140 West Franklin St Suite A
Hagerstown, MD 21740

Mid-Atlantic Testing Company

13992 Baltimore Ave, Suite 205
Laurel, MD 20707

Brainseed Testing – Salisbury:

1322 Belmont Avenue, Bldg #2, Suite 203,
Salisbury, MD 21801

Reporting to the Test Center

On the day of the exam, you should arrive at least 30 minutes before your scheduled appointment. Although the actual time allowed to take the test is 3 hours, plan to spend 3-1/2 hours at the test center. This extra time is for sign-in and identification and to familiarize you with the test process.

Required Identification

On the day of the examination, plan to arrive 30 minutes prior to your scheduled start time to allow for sign-in, identification check, and to become familiar with the examination process. If you are not checked in by your scheduled start time, you will not be allowed to test, and you will forfeit your examination fee.

Candidates must register for the exam with their LEGAL first and last name as it appears on their government issued identification. The required identification below must match the first and last name under which the candidate is registered. Candidates are required to bring one (1) form of a valid (non-expired) signature bearing identification to the test site.

PRIMARY IDENTIFICATION – Choose One

NOTE: ID must contain candidate's signature, photo, be valid and unexpired.

- State issued driver's license
- State issued identification card
- US Government Issued Passport
- US Government Issued Military Identification Card
- US Government Issued Alien Registration Card
- Canadian Government Issued ID

Security Procedures:

The following security procedures apply during examinations:

- You will be given a piece of scratch paper and a pencil. These will be returned to the proctor at the end of your examination.
- Candidates will not be permitted to use any calculator that is alpha programmable except the HP-12C. In addition, as stipulated by the AQB, each candidate is required to bring the written instructional manual that was provided with the programmable calculator when purchased by the candidate or instructions downloaded from the manufacturer's website so that the test center proctor can ensure that all numeric programs previously stored in the calculator are cleared before the candidate is permitted to use the calculator during the examination. If you do NOT bring these instructions, you will not be permitted to use the calculator. Moreover, all programmable calculators must be cleared upon conclusion of the examination by the test center proctor to prohibit potential security breaches. Note: Candidates need to bring their own

financial calculator. One is not available at the test center. Candidates may not share a calculator during the exam.

- Candidates may take only approved items into the examination room.
- All personal belongings of candidates, with the exception of close-fitting jackets or sweatshirts, should be placed in the secure storage provided at each site prior to entering the examination room. Personal belongings include, but are not limited to, the following items:
 - **Electronic devices of any type**, including cellular / mobile phones, recording devices, electronic watches, cameras, pagers, laptop computers, tablet computers (e.g., iPads), music players (e.g., iPods), smart watches, radios, or electronic games.
 - **Bulky or loose clothing or coats** that could be used to conceal recording devices or notes, including coats, shawls, heavy jackets, or overcoats.
 - **Hats or headgear not worn for religious reasons or as religious apparel**, including hats, baseball caps, or visors.
 - **Other personal items**, including purses, notebooks, reference or reading material, briefcases, backpacks, wallets, pens, pencils, other writing devices, food, drinks, and good luck items.
- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues or instructors.
- No smoking, is allowed in the examination center. Eating or drinking is only permitted for medical reasons as specified in writing by a physician.
- During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.
- Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.
- If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle. PSI will not be responsible for the security of any personal belongings or prohibited items.
- Any candidate possessing prohibited items in the examination room shall immediately have his or her test

results invalidated, and PSI shall notify the examination sponsor of the occurrence.

- Any candidate seen giving or receiving assistance on an examination, found with unauthorized materials, or who violates any security regulations will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the examination sponsor.
- Copying or communicating examination content is violation of a candidate's contract with PSI, and federal and state law. Either may result in the disqualification of examination results and may lead to legal action.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidate will not receive extra time to complete the examination.

TAKING THE EXAMINATION

The examination will be administered via computer. You will be using a mouse and computer keyboard.

TUTORIAL

Before you start your examination, an introductory tutorial is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice answering questions and reviewing your answers.

TEST QUESTION SCREEN

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

Once you have responded to the last question in the examination, if you have time remaining you can review all of the questions in the examination, review only those questions which you marked for review, or end your examination and see your results immediately. During the review options, you may change your answers. The review options may be repeated as time allows.

SCORE REPORTING

In order to pass the examination, you must achieve a minimum scaled score of 75.

Candidates passing the examination will receive ONLY a score indication of PASS. Passing numeric scores are not available. Passing candidates will not receive a score report. Candidates who

do not pass will receive a score report with individual scores for each of the major sections in the examination outline. Candidates should use this information to assist them in studying for the re-examination.

Scaled scores can range from 0 to 110, with 75 and above representing passing. Scores are reported to candidates as scaled scores. The scaled scores are computed from raw scores. Raw scores, or percentage scores, are the actual number of questions answered correctly. Raw scores are mathematically converted to scaled scores to maintain a consistency in the meaning of scores, regardless of when the examination was taken. Examinations change over time. Each examination may vary in difficulty with one examination easier or more difficult than other examinations. However, when converting raw scores to scaled scores, it should not make a difference whether candidates take an easier or more difficult examination. With the mathematical adjustment, the scaled score accounts for differences by adjusting the scores up or down depending on the difficulty of examinations. When these adjustments are made, the effect is to produce an unbiased and constant passing standard that does not change from one examination to another. A scaled score is not a percentage score, but simply a transformation of a raw score to report comparable results when examinations vary in difficulty.

DUPLICATE SCORE REPORT

You may request a duplicate of your failed score report by emailing scorereport@psionline.com.

DESCRIPTION OF EXAMINATIONS

Maryland utilizes the National Uniform Licensing and Certification Examinations which are developed by the Appraiser Qualifications Board (AQB). For further information or to express concerns about the examination content, please contact:

The Appraiser Qualifications Board
C/O The Appraisal Foundation
1155 15th Street, NW, Suite 1111
Washington, DC 20005
www.appraisalfoundation.org
Telephone: 202-347-7722
Fax: 202-347-7727

Examination Summary Table

Examination	Number of Scored Questions	Number of Non-Scored Questions	Passing Scaled Score	Time Allowed
State Licensed Appraiser (LR)	110	15	75	4 hours
Certified Residential Appraiser (CR)	110	15	75	4 hours
Certified General Appraiser (CG)	110	15	75	6 hours

In addition to the number of scored examination items specified, fifteen non-scored questions will be administered to candidates during the examinations. The administration of such non-scored questions is essential in developing future licensing examinations.

National Uniform and Certification Examination Content Outlines

The examination content outlines have been prepared by the AQB. Use the outline as a guide for pre-examination review course material. The outlines list the content domains and sub-domains that are on the examination and the percentage of questions for each domain. Do not schedule your examination until you are familiar with the topics in the outline.

Appraiser Qualifications Board National Uniform Licensing and Certification Examinations Content Outline				
		<i>% of items</i>		
	<i>Content Area Description</i>	<i>LR</i>	<i>CR</i>	<i>CG</i>
1	Real Estate Market	18%	18%	18%
1.a	Types of Influences on Real Estate Value			
1.b	Types of Government Power			
1.c	Types of Real Estate Value			
1.d	Date of Value Premise			
1.e	Market Analysis			
1.f	Investment Analysis			
1.g	Tests of Highest and Best Use			
1.h	Analysis of Highest and Best Use			
2	Property Description	11%	12%	11%
2.a	Description of Land or Site			
2.b	Description of Improvements and Building Components			
2.c	Legal Interest			
2.d	Rights to Use			
2.e	Property Taxation			
3	Land or Site Valuation	3%	3%	4%
3.a	Land or Site Valuation Methods			
4	Sales Comparison Approach	22%	18%	13%
4.a	Identification of Comparable Sales			
4.b	Units of Comparison			
4.c	Elements of Comparison			
4.d	Quantitative Adjustments			
4.e	Qualitative Adjustments			
4.f	Reconciliation to Indicated Value by the Sales Comparison Approach			
5	Cost Approach	13%	14%	11%
5.a	Sources of Cost Information			
5.b	Cost Components			
5.c	Depreciation			
5.d	Methods of Estimating Depreciation			
5.e	Reconciliation to Indicated Value by the Cost Approach			
6	Income Approach	4%	8%	18%
6.a	Sources of Income Generation			
6.b	Occupancy / Vacancy Analysis			
6.c	Expenses			
6.d	Capitalization			

6.e	Estimation of Value Using Income Approach			
6.f	Reconciliation to Indicated Value by the Income Approach			
7	Reconciliation of Value Indications	2%	2%	2%
7.a	Reconciliation of Approaches to Value			
8	Uniform Standards of Professional Appraisal Practice	20%	18%	17%
8.a	Definitions and Preamble			
8.b	Ethics Rule			
8.c	Record Keeping Rule			
8.d	Competency Rule			
8.e	Scope of Work Rule			
8.f	Jurisdictional Exception Rule			
8.g	Standard 1			
8.h	Standard 2			
8.i	Standard 3			
8.j	Standard 4			
8.k	USPAP Advisory Opinions and FAQs			
8.l	Extraordinary Assumption			
8.m	Hypothetical Condition			
9	Emerging Appraisal Methods	3%	4%	3%
9.a	Application of Online Property Information Database and Technological Tools			
9.b	Appropriate Use and Limitations of the Hybrid/Bifurcated Appraisal Method			
9.c	Use and Limitations of Automated Valuation Models			
10	Appraisal Statistical Methods	4%	3%	3%
10.a	Statistical Measures of Central Tendency			
10.b	Statistical Measures of Variation			
10.c	Inferential Statistical Techniques Used in Appraising			

SAMPLE QUESTIONS

The following questions are offered as examples of the types of questions you will be asked during the course of the examination. The examples do not represent the full range of content or difficulty levels found in the actual examinations. They are intended to familiarize you with the types of questions you can expect to find in the examinations. The answer key is found at the end of the sample questions.

- The subject property is a 10,000-sf office building encumbered by a full-service lease with a contract base rent of \$1.25 per square foot monthly. Stabilized vacancy/credit loss allowance for similar properties within the market area is 7% of PGI. The operating expense ratio for similar properties is 30% of EGI, plus reserves for replacement of \$0.15 per square foot. What is the projected net operating income?
 - \$93,000
 - \$94,500
 - \$96,150
 - \$97,650
- The subject assignment is to appraise a vintage house built in 1880 using the cost approach. The house has metal stamped ceilings, lath, and plaster walls, which are items not easily available in today's construction. The estimated replacement cost using modern materials is \$120 per square foot. Contractors charge \$15 more per square foot to work on older houses. The estimated reproduction cost is \$185 per square foot. What is the estimated loss in utility?

- A. \$15 per square foot
- B. \$33 per square foot
- C. \$65 per square foot
- D. \$80 per square foot

3. The occupants of a dwelling have been granted a life estate by their daughter. What interest does the daughter hold in the property?
- A. Life tenant
 - B. Remainder
 - C. Trustee
 - D. Trustor
4. A client requires the cost approach be completed for a warehouse located in an industrial park. There are no vacant land comparables in the market area. There are three sales of commercial buildings in the industrial park with similar lots that the appraiser has researched extensively. The appraiser found the following information:

Sale 1 sold for \$1,750,000. The buyer allocated 20% of the value to the site and 80% to the value of the structure.

Sale 2 sold for \$1,000,000. The buyer was not available for verification, but the seller was available. The seller had just built the structure after holding the lot for 10 years as an investment property. The seller paid \$100,000 for the lot and had earned 25% straight line annual return on his investment over the cost of the structure and its entrepreneurial profit.

Sale 3 sold for \$3,500,000. The buyer estimated that 90% of what he paid was for the structure.

What is the indicated value of the lot using the allocation approach?

- A. \$125,000
 - B. \$135,000
 - C. \$350,000
 - D. \$500,000
5. A homeowner purchased two adjacent lots in a tract subdivision 20 years ago and built a single-unit dwelling entirely on one lot, utilizing the second lot as a side yard. The homeowner has decided to build a smaller home on the vacant side lot and retain the existing home as a rental. What term applies to the second yard?
- A. Excess land
 - B. Surplus land
 - C. Underutilized site
 - D. Vacant site
6. While working on an appraisal of a residential property in a new home subdivision, the appraiser finds that the builders have a total of 100 home sites currently offered for sale. In measuring market demand, the appraiser notes that all of the builders combined are currently averaging two new sales contracts per month, and are expecting to sell 24 dwellings within the next year. What conclusion can be drawn with regard to the 100 available home sites and a market period of the next 12 months?
- A. The market is in a condition of supply and demand
 - B. The market is in a condition of balance
 - C. The market is in a condition of undersupply
 - D. The market is in a condition of oversupply

ANSWERS: 1 = C, 2 = C, 3 = B, 4 = C, 5 = A, 6 = D

APPLYING FOR A LICENSE/CERTIFICATION

License/Certification Application Instructions

Passers will NOT receive any additional notices from PSI. Passers will receive notification from DLLR that will include detailed instructions for filing for licensure or certification. Notification from DLLR will generally be mailed to the passing candidates within 5-7 business days of their examination. Test results are valid for 2 years.

An applicant may not perform any of those acts associated with a licensed or certified appraiser until the license/certification is issued.

Federal Appraisal Fee Fund

There is a Federal Appraisal Fee Fund within the Maryland Real Estate Appraisers Commission. The Commission shall collect, in advance, from the applicants for a Real Estate Appraisers License or Certification a fee of \$40 per year (\$120 for a three-year license or certificate). An individual who is licensed or certified in more than one jurisdiction shall pay the annual fee of \$25 to each jurisdiction in which the individual is licensed/certified. The fees collected shall be transmitted to the appropriate federal authority, as required by the Federal Financial Institutions Reform, Recovery, and Enforcement Act of 1989. The Federal Appraisal

Fee Fund is a special account to be used to distribute moneys to the appraisal subcommittee of the Federal Financial Institutions Examinations Council. (Refer to the *Summary of Licensure/Certification Requirements Table* found on page 23 of this bulletin for initial and renewal fee information.)

Continuing Education Requirements

Licensed and certified real estate appraisers must complete an average of 14 course hours of continuing education from an approved course provider for each year of licensure or certification. All appraisers must complete the 7-Hour National USPAP Update Course once during each of its publications. Continuing education courses must be at least 2 hours in duration (classroom hours shall be 50 minutes out of each 60-minute segment) and must be taught by an approved course provider.

Continuing education courses shall cover real estate appraisal-related topics, including but not limited to:

- a. Ad Valorem taxation
- b. Arbitrations and dispute resolution
- c. Business courses related to the practice of real estate appraisal or consulting
- d. Development cost estimating
- e. Ethics and standards of professional practice, USPAP
- f. Valuation bias, fair housing, and/or equal opportunity

- g. Land use planning, zoning
- h. Management, leasing, timesharing
- i. Property development, partial interests
- j. Real estate law, easements, and legal interests
- k. Real estate litigation, damages, condemnation
- l. Real estate financing and investment
- m. Real estate securities and syndication
- n. Real estate appraisal related computer applications
- o. Developing opinions of real property value in appraisals that also include personal property and/or business value;
- p. Seller concessions and impact on value; and
- q. Energy efficient items and “green building” appraisals.

The Commission may approve up to one half of an individual’s continuing education credit for participation, other than as a student, in appraisal educational processes and programs. Examples of activities for which credit may be granted are teaching, program development, authorship of textbooks, or similar activities which are determined to be equivalent to obtaining continuing education.

INSTRUCTIONS FOR APPLYING TO TAKE THE EXAMINATION

Completing the Summary of Classroom Education

You will need to print the *Summary of Classroom Education* form. You will need to scan or take a picture with your phone in order to upload the PDF.

1. **License Category** – Check the license category for which you are applying.
2. **Name** – Print or type your last name, first name, and middle initial on each page of the Summary of Classroom Education.
3. **Number Each Page** – On each page, type or print the page number and total number of pages used to list your classroom education (e.g., page 1 of 3, page 2 of 3, etc.).
4. **Courses** – Print or type the title of all other Commission-approved education courses you have completed that correspond to the courses needed to qualify for the examination for which you are applying. Please see pages 6-7 to determine the courses that are required for each examination. For example, if you are upgrading from a Trainee to a Licensed real estate appraiser, you only have to provide evidence of having completed the following 75 hours of education:
 - Residential Market Analysis and Highest and Best Use 15 hours
 - Residential Appraiser Site Valuation and Cost Approach 15 hours
 - Residential Sales Comparison and Income Approaches 30 hours
 - Residential Report Writing and Case Studies 15 hours

- If you are upgrading from a Licensed appraiser to a Certified Residential appraiser, you only have to provide evidence of having completed the following 50 hours of education:
- Statistic, Modeling and Finance 15 hours
- Advanced Residential Applications and Case Studies 15 hours
- Appraisal Subject Matter Electives 20 hours

Your hours must total the number required for the license or certificate for which you are applying. All courses must be satisfactorily completed prior to submission of the application to PSI. Please do not any continuing education or any other education other than the requisite qualifying education for the examination for which you are applying.

5. **Submit copies of your course completion certificates and college transcript** - All claimed appraisal and college-level education must be verifiable. You must provide transcripts or other evidence of having completed the required college-level education. Appraisal course completion certificates, which identify the course titles, course providers, dates of course completion and the number of clock hours required for the requisite examination must be submitted with your application.

Completing the Work Experience Log

You will need to print the *Work Experience Log* form. You will need to scan or take a picture with your phone in order to upload the PDF.

All claimed work experience must be verifiable with documentary evidence upon request of the Commission. **Your work experience must be in chronological order. All entries must be legible or your application will be returned.**

1. License Category – Check the license category for which you are applying.
2. Name – Print or type your last name, first name, and middle initial on each page of the Work Experience Log.
3. Work Experience Time Period – Print or type the month, day, and year of the earliest work experience you are claiming and the month, day, and year of your most recent experience you are claiming on the Work Experience Log (e.g., 03/31/89 to 05/31/94).
4. Number Each Page – On each page, print or type the page number and total number of pages used to list your 1,000, 1,500 or 3,000 hours of work experience.
5. Date of Report and Property Address - Print or type the date of the report (month/day/year) and the full street address/location of each appraised property.
6. Property Type – Enter the appropriate code number for the type of property appraised.

R Residential	I Industrial
MF Multi-family, 6 or more units	H Hotel
C Commercial	VL Vacant Land

O Other (If you select the “O” code (Other), please identify the type of property of the assignment on the work log.)
7. For each appraisal in which you have participated, place Xs in the appropriate boxes to indicate the approach(es) used.
8. Number of Hours – For each residential appraisal, print or type the number of hours required to complete the appraisal under “Res”. For each commercial appraisal, print or type

the number of hours required to complete the appraisal under “Non Res”. Enter page subtotal on each page of the Work

9. Experience Log; **enter total hours at the bottom of the last page only.** The Commission does not prescribe a specific number of hours to be granted for a particular assignment. However, the candidate must be able to substantiate the number of hours claimed for a particular assignment.
10. Description of Applicant’s Work Performed – Provide a narrative as to the specific description of work performed. For example, Neighborhood, subject and comp data research and analyses, interior/exterior property inspection, cost/sales comparison approaches, final reconciliation.
11. Scope of Supervising Appraiser’s Review – Provide a narrative as to the scope of supervising appraiser’s review. For example, Reviewed work file and report, verified subject sales history, checked data and analyses in approaches as value utilized, discussed with applicant, co-signed appraiser report.
12. Scope of Supervising Appraiser’s Supervision – Provide a narrative of scope of supervising appraiser’s supervision that defines the level of supervision performed for each appraisal assignment claimed. For example, completed entire appraisal process with applicant, including a physical inspection of subject property.

Please note: if an appraiser’s hours for a single entry on the log exceed the typical hours for the type of appraisal performed, explain via use of footnotes why the hours are excessive.

The name, signature, registration number and affidavit of supervising appraiser(s) must be provided on each page of your worklog, if you are documenting work experience that was acquired under the supervision of an appraiser. If you are claiming work experience that was not acquired under the supervision of another appraiser, you only must sign and date each page as the applicant.

