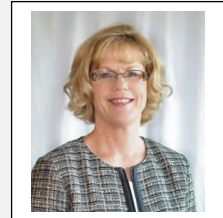


February 2021

President’s Message

Kudos Galore!

First of all, many, many thanks to **Carole Laval, SRA**, for her incredible leadership and vision over the past year. 2020 was beyond description and I think we can all agree, a defining moment for our chapter. We realistically faced the challenges with grace, transparency, and frank conversations. We listened to and addressed to the best of our abilities, the concerns of our membership. I count last year as a win for our chapter.



Honoring Scott Robinson, MAI, SRA, AI-GRS, AI-RRS

Before I continue, it is with a heavy heart that I recognize another invaluable member of our organization. Many of you know **Scott Robinson, MAI, SRA, AI-GRS, AI-RRS**, as our 2016 Appraisal Institute National President. Scott suffered a traumatic brain injury due to a fall in mid-January. He passed away on January 22. **Steve Roach, MAI, SRA, AI-GRS**, has set up a GoFundMe account for those wishing to help Scott’s family get through this very difficult time. Our board of directors voted to contribute to this fund on behalf of the chapter, but I wanted to provide the [link](#) to those who desire to donate personally.

Back to Our Regularly Scheduled Progaming

2021 *is* a new year, yet challenges remain. Virtual is here to stay and I am a huge fan personally. I love to meet in-person and catch up with all the exciting news, but I am not a fan of sitting in traffic. Virtual eliminates geographic constraints.

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While I believe we are more efficient in a virtual format, it does have its drawbacks. It is very easy to be distracted while meeting virtually. I am confident we will find a way to blend virtual and in-person events as we move through 2021.

There are big changes coming this year for our chapter.

- We are in active discussions with the Sac-Sierra Chapter over a possible merger of our two chapters. **Neil Lefmann, MAI, SRA**, and his committee are hard at work navigating that process. We are almost ready to present to the boards and the members. [View February FAQs](#). REMEMBER YOUR VOTE AS A MEMBER WILL BE NEEDED!
- We are re-designing our chapter's website thanks to **Matt Atwood** and the website committee.
- We are filling the [calendar with education opportunities](#) to provide needed continuing education - both to earn hours, but also to expand our personal appraising expertise. Let me encourage all of you to consider taking a class on a subject that is unfamiliar to you. Virtual education in many instances is less expensive and well worth the time spent.

I realize that there are many members that are not as comfortable with virtual education and others that find it very difficult. Especially those seeking their designations. Just know that we hear you and are actively trying to find solutions. It has proven to be an uphill battle, but one we have not given up on.

Cheers to Our Year Ahead

In closing, I just want to thank all that have volunteered their time and talents to the chapter. I have always felt that I have received far more in return versus the time I have given. The resources, referrals, new friends, and fellow "foodies" are too numerous to mention. As your 2021-chapter president, I am excited to see what great things the Northern California Chapter membership will accomplish next!

Jeanine M. Kraus, MAI, SRA, AI-GRS
2021 President, Northern California Chapter
www.paddockappraisal.net

"I have no special talent. I am only passionately curious." Albert Einstein

Members in the News – Newly Designated

Boom Cheung, MAI CBRE San Francisco 415/986-4290 Boom.cheung@cbre.com	Daniel Galleno, MAI Cushman & Wakefield Walnut Creek 925/274-2818 daniel.galleno@cushwake.com	Nicholas S. Davis, MAI Brigantino & Company Salinas, CA 93908 831/455-1070 Ndavis03@sbcglobal.net
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Dear AppraisalNews,

Attached, please find my favorite picture of the day.

Congrats to Daniel Galleno on his MAI designation and thanks to Jeanine for mentoring him across the line!

Have a good week everyone.

Melissa J. Bach, MAI, CRE



Links You Can Use

Population Estimates From State of California

<https://www.dof.ca.gov/Forecasting/Demographics/Estimates/>

FHLMC – Weekly Mortgage Rate Data

http://www.freddiemac.com/pmms/pmms_archives.html

Quick Facts from the Census Bureau

<https://www.census.gov/quickfacts/CA>

Candidate Guidance

Candidate Guidance Committee

Congratulations to **Nicholas Davis** on receiving his MAI designation! Nick is our latest newly designated member, and we are thrilled that he succeeded despite the 2020 pandemic. Congrats also to recently designated **Daniel Galleno, MAI**, and **Boom Cheung, MAI**. Many of our candidates are to be congratulated. They have persevered through many requirements in an ever-changing environment. We have six members that are one requirement away from their MAI designation. We lost one GRS

candidate but picked up another. Our SRA and RRS candidates are holding their own. As this is a challenging path made even more difficult by the pandemic, please reach out to anyone you know that is working on a designation to just let them know that you are rooting for them. I have let them know that we are trying to improve access to the qualifying (QE) and advanced-designation (AE-DE) education but that it is an uphill battle. Many people are not geared toward intensive online education, but that is what we are left with at the moment. So I just encourage them to continue as best they can and ask for extensions if necessary. They have come too far to quit now!

Jeanine Kraus, MAI, SRA, AI-GRS, AI-RRS
Candidates' Guidance Chair

Branch Chapter News

Sierra Branch Chapter

We are started 2021 off with a bang! On February 2nd, the Sierra Branch hosted **Neil Lefmann's** "Legal Parcels" workshop for us. This workshop has been an incredible benefit to our members as Neil provides information way beyond the basics. Now if we could just figure out HOW he does the mapping! Hopefully, when we are able to meet in person later this year, the Sierra Branch will be hosting a social at one of the many new local breweries that have popped up in the area.

Rich Paddock
Sierra Branch Chapter Chair

Legislative Update

BREA Bulletin

Effective January 25, 2021, the Regional Stay at Home Order ended, and the Bureau of Real Estate Appraiser's physical location has reopened to the public. [Click here](#) for additional information regarding the Regional Stay at Home Order.



The bureau remains without a chief as of Late-February.

More Candidate's Guidance... Comprehensive and General Certification Exam Prep

"Hey fellow appraisers!

If you are a stress case preparing for the four MAI Comp exams, let me tell you, the easy choice is taking Gary DeWeese's course (<http://garydeweese.com>).

Not only was it thorough, but I passed the comp exams on the first time. I can tell you that academically, the prep course that he offers widely suited the exams and was strategically challenging, but most importantly comprehensive.

I personally was very fearful of these exams, and I am sure I have many colleagues out there who feel similarly to myself, but this course can certainly ease those concerns. I am excited to be an MAI and it is in no small part due to this course."

DeWeese, an MAI and instructor of QE and AE-DE education with the Appraisal Institute, is the developer of the Comp Exam Prep materials. He continuously updates the product and he also offers free one-on-one time with anyone who may have a question about any of the solutions to the problems presented in the program.

The cost is \$300 for the Income, \$150 for the Sales, \$150 for the Cost/HBU and \$150 for the General module material. If you purchase the first 3 modules, the General module material is free. The material is based on multiple choice type problems with detailed solutions illustrated and is electronically delivered usually on the same day as ordered.

For more information about the material, to read student reviews, and learn how to order go to www.garydeweese.com or contact Gary directly at garydeweese@comcast.net or 925-216-8751.

The materials were developed by Gary DeWeese and are not sponsored or endorsed by the Appraisal Institute.



Q1 and Q2 2021 Northern California Chapter Educational Offerings

Virtual Seminar Advanced Land Valuation: Sound Solutions to Perplexing Problems Instructor: Gary DeWeese, MAI	Feb 26
Joint Virtual Webinar with CRE The Post-COVID Revolution: Accelerating Secular Trends, Cyclical Challenges and Market Disruption	March 2
Interactive Chat Women's Initiative Committee (WIC) Building an Appraisal Business	March 3
BEST VALUE RATE: Save up to \$95 2021 Annual Spring Conference Residential – Commercial – Agricultural - Litigation Special Guest: Craig Steinley, MAI, SRA, AI-GRS, AI-RRS 2021 Appraisal Institute National Vice President	March 12
Virtual Workshop, Chapter Meeting & Networking Social 2021 Real Estate Market Update and Outlook Panelists include: <ul style="list-style-type: none"> • Ed Del Baccaro, TRI Commercial RE Services • Jim Park, Executive Director, ASC, The Appraisal Foundation • Lisa Desmarais SRA, VP of Appraisal Issues, The Appraisal Foundation • Jeff Ashlock MAI, SRA, AI-GRS, AI-RRS, Fremont Bank • Paul Chandler, MAI, CEO/Founder, The Property Sciences Group 	March 18
Interactive Chat Residential Appraiser Project Team All are welcome	March 24
Monterey Bay Branch Chapter hosts Interactive Chat COVID: One Year Later	March 25
NEW! Virtual Seminar Desktop Appraisals (Bifurcated / Hybrid) and Evaluations Instructor: Dawn Molitor-Gennrich, SRA, AI-RRS	March 31
Virtual Seminar Evaluating Commercial Leases: The Tenant and the Terms Both Matter Instructor: Gary DeWeese, MAI	April 16
Virtual Seminar Litigation Assignments for Residential Appraisers Instructor: Dawn Molitor-Gennrich, SRA, AI-RRS	April 27

2021 Annual Spring Conference

A Virtual Conference, Career & Exhibitor Fair

Friday, March 12

Online check-in / registration, networking & system checks begin at 7:45am (Pacific Time)

Cutting-Edge Topics. Dynamic Presenters. Networking.

*Residential Valuation Issues:
ADUs and Highest & Best Use*

*The Legal Side of Alleged
Discrimination in Appraising*

Commercial Market Update

*Water Rights: How to Develop
Credible Opinions of HBU &
Market Value*

Earn 7- Hours of
Continuing
Education Credit

RESIDENTIAL

COMMERCIAL

AGRICULTURAL

Agricultural Market Update

*Litigation 101: Appraising for
Legal Matters*

*Non-Lending Appraisals: IRS,
Estates, Gifting & Bankruptcy*

*An Economist's View of the
Northern California Residential
Market*

Opening General Session

State of the Profession

The very first *Valley Seminar* began in 1970. Our "modern" version of the *Valley Seminar* became known as the *Spring Conference* in 2000 and has taken place each spring at the Modesto Center Plaza since 2006 . . . *until this year*. With the continuation of the COVID pandemic, we are shifting gears. For the first time, *Spring Conference* will be presented in an interactive virtual format. With this change, attendees will have an even greater opportunity to hear from and connect with a variety of industry professionals including – regulators, practicing appraisers, attorneys, and brokers. It is this combination of quality and content which draws an increasing number of repeat and new attendees not only from the Central Valley but from the greater Bay Area and beyond!

[Register Online Today!](#)

Women's Initiative Committee - Interactive Chat - March 3 - Time: 12:00 - 1:00pm

Our March discussion topic is Building an Appraisal Business. The purpose of our ZOOM meetings is to help women connect with other female valuation professionals in a casual, engaging format. Whether you're an entry-level appraiser or a lifetime professional, join in our discussion!

RSVP or Questions? Contact Nancy Phillips, SRA - nancy@nphillipsappraisal.com

In Memoriam

Alex Francois, MAI, a longtime Bay Area real estate appraiser and valuation business owner, and a resident of Tahoe City, passed away on November 27, 2020 at the age of 77 from liver cancer.



Alex was the owner of Real Estate Decisions Company (REDC), a commercial real estate firm that was prominent in the Bay Area for several decades following its establishment in the late 1970's. He served on various Appraisal Institute Northern California Chapter committees. Alex was also a partner in a real estate development entity that successfully acquired and redeveloped major environmentally impaired real estate, including a former hospital in Roseville, California. Alex lived in Oakland until he semi-retired to Tahoe City where he continued appraising until his passing.

Alex was born and raised in Joliet, Illinois, and went to Joliet Township High School. He obtained his undergraduate degree from DePaul University in 1969, and received his master's degree in Real Estate and Urban Economics from the University of Oregon in 1971.

He is survived by his wife Patricia and their daughter Margaux and son Alex Jr., and his children Rachel, Marla, and Dale from previous marriages.

Due to Covid 19, a private memorial ceremony was held by his family.

Now Available: 15th Edition Student Handbook

The Student Handbook to The Appraisal of Real Estate, 15th Edition is an instructional text to help new appraisers understand the appraisal profession, prepare for the state licensing exam, and jumpstart their valuation careers. The student handbook:

- Summarizes each chapter in the 15th edition of The Appraisal of Real Estate
- Explains the nuances of valuation theory and practice with real-world examples
- Presents hundreds of sample problems to help students build skills and confidence
- Allows users to test their knowledge as they learn about appraisal

Used alone or in the classroom, The Student Handbook to The Appraisal of Real Estate, 15th Edition provides students with a comprehensive introduction to real estate valuation and the challenges of a career in real estate appraisal.

Tidbits

APPLY NOW: Open Call for The Appraisal Foundation Board of Trustees Members

The Appraisal Foundation is seeking qualified candidates to fill four at-large trustee positions for its Board of Trustees with three incumbents (one including the consumer representative) eligible for re-election. The Board of Trustees is the governing body of The Appraisal Foundation. The individuals elected will serve three-year terms beginning on January 1, 2022.

“Our annual call for applicants is a real opportunity to cast a wide net for candidates that bring leadership and non-profit management experience who also have a deep interest in advancing the appraisal profession,” said David Bunton, president of The Appraisal Foundation. “Those individuals elected will have an impact on a profession the public trusts to determine the underlying value of assets that bolster the world’s most powerful economy, while also navigating rapid change brought on by technological advancements.”

The Board of Trustees provides financial support and oversight to the Foundation’s two independent boards, the Appraiser Qualifications Board and the Appraisal Standards Board. The Board meets twice a year in-person in the Spring and Fall, and, while Trustees are reimbursed for travel expenses, they are not compensated for their time.

The Board of Trustees include individuals from all appraisal disciplines, users of appraisal services, former appraiser regulators, academics and business leaders. When evaluating candidates, the Trustee Nominating Committee will seek to choose qualified candidates who contribute to creating a diverse Board. We believe that diversity enhances the quality of our Boards.

[Completed applications](#) for Board vacancies must be received by March 8, 2021. Please contact Board and Councils Program Manager Arika Cole at 202-624-3072 or via email at arika@appraisalfoundation.org with any questions about the application process.



AIM HIGHER

With Online Education from the Appraisal Institute

SEARCH

Another Way to Earn AI CEC Points

Need another reason to volunteer? As Chapter Leaders and Volunteers you are eligible to receive AI Points (CE Hours) for your volunteer service. Please take a peek at the link below:

[AI Continuing Education: An Overview](#)

If after reviewing this information you have any questions, please reach out directly to:

Whitney E. Youngs, Manager
Admissions and Continuing Education, Appraisal Institute
(312) 335-4111
WYoungs@appraisalinstitute.org

Appraisal Institute Helps Tackle Unconscious Valuation Bias: Valuation Magazine

CHICAGO (Jan. 12, 2021) – The Appraisal Institute is addressing unconscious valuation bias while also expanding opportunities for aspiring appraisers, according to an article in Valuation magazine’s [third/fourth quarter 2020 issue](#).

Valuation magazine is a quarterly publication of the Appraisal Institute, the nation’s largest professional association of real estate appraisers.

In the newest issue’s cover story, “Taking Stock,” 2021 Appraisal Institute President **Rodman Schley, MAI, SRA**; President-Elect **Pledger M. “Jody” Bishop III, MAI, SRA**, AI-GRS; Vice President Craig Steinley, MAI, SRA, AI-GRS, AI-RRS; and Immediate Past President **Jefferson L. Sherman, MAI, AI-GRS**, talk about the state of the valuation profession, what’s changed as a result of the pandemic and the challenges ahead.

Also in this issue

“Saying Good Buy” helps sole proprietors and shareholders in larger valuation firms or appraisal management companies understand the complex and multistep process involved in selling their firm or shares in a firm. This article also gives important details on preparing valuation firms for sale and factors affecting a sale price.

“Putting the Coronavirus to the Test” discusses how, through impairment testing, appraisers can help companies understand the effects of COVID-19 on their real estate assets and financial reporting. This article dives into steps that appraisers and companies can take in order to be ready to ensure compliance.

“Changes Ahead” addresses policy issues that AI’s Washington office has identified as likely affecting appraisers this year. This article also includes valuation-related measures that saw action and consideration in the 116th Congress and could advance in the 117th.

Stay connected with the latest news from the Appraisal Institute on Facebook, Twitter, LinkedIn, YouTube and our blog, Opinions of Value.

Appraisers Wanted

View these and additional listings

<https://www.norcal-ai.org/employment.php>

Valbridge Property Advisors | Northern California
Long Term Support Analyst – Modesto

BBG

Seeking Central Valley Appraiser

BBG

Seeking Central Valley Analyst

Joseph J. Blake & Associates, Inc.

Expanding and Seeking a Qualified Appraiser Trainee

First Republic

Seeking Residential Appraisal Reviewer

Valbridge Property Advisors | Northern California

Appraisal Analyst – Modesto

Valbridge Property Advisors | Northern California

Appraisal Analyst - San Ramon

Kidder Mathews

Seeking a Certified General Appraiser - Bay Area



Don't Miss – Fall 2020 Edition of the Appraisal Journal

Read “The Application of Highest and Best Use Analysis” in the Fall 2020 issue of The Appraisal Journal.

[The Application of Highest and Best Use Analysis](#)

The Fall 2020 issue of The Appraisal Journal also features commentary from Michael McKinley, the technical editor/writer of “The Appraisal of Real Estate,” 15th edition. This commentary includes a look at the development of the updated text, offering insights into the development process and the thinking behind updates to the text.

FHFA Extends Foreclosure and REO Eviction Moratoriums and COVID Forbearance Period

Washington, D.C. – As of February 9, 2021, the Federal Housing Finance Agency (FHFA) announced that Fannie Mae and Freddie Mac (the Enterprises) are extending the moratoriums on single-family foreclosures and real estate owned (REO) evictions until March 31, 2021. The foreclosure moratorium applies to Enterprise-backed, single-family mortgages only. The REO eviction moratorium applies to properties that have been acquired by an Enterprise through foreclosure or deed-in-lieu of foreclosure transactions. The current moratoriums were set to expire on February 28, 2021.

FHFA also announced that borrowers with a mortgage backed by Fannie Mae or Freddie Mac may be eligible for an additional forbearance extension of up to three months. Eligibility for the extension is limited to borrowers who are on a COVID-19 forbearance plan as of February 28, 2021, and other limits may apply. Further, COVID-19 Payment Deferral for borrowers with an Enterprise-backed mortgage can now cover up to 15 months of missed payments.

COVID-19 Payment Deferral allows those borrowers to repay their missed payments at the time the home is sold, refinanced, or at mortgage maturity.

“To keep families in their home during the pandemic, FHFA is allowing borrowers to be in COVID-19 forbearance for up to 15 months and extending the Enterprises' foreclosure and eviction extension,” said Director Mark Calabria.

Currently, FHFA projects expenses of \$1.5 to \$2 billion will be borne by the Enterprises due to the existing COVID-19 foreclosure moratorium and its extension.

San Francisco Bay Area

Median Home Prices by County

Source: Corelogic

County	Dec. 2020	Dec. 2019	% Chg.
Alameda	N/A	N/A	N/A
Contra Costa	\$685,000	\$605,000	13.2%
Marin	\$1,197,500	\$1,025,000	16.8%
Napa	\$725,000	\$655,000	10.7%
San Francisco	\$1,300,000	\$1,235,000	5.3%
San Mateo	\$1,288,750	\$1,257,500	2.5%
Santa Clara	\$1,110,000	\$986,500	12.5%
Solano	\$485,000	\$460,000	5.4%
Sonoma	\$600,000	\$591,500	1.4%
Average of Medians:	\$923,906	\$851,938	8.4%

FHFA continues to monitor the effect of the COVID-19 servicing policies on borrowers, the Enterprises and their counterparties, and the mortgage market. FHFA may extend or sunset its policies based on the data and the health risk.

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Stay in the Loop

Northern California Chapter:

<https://www.norcal-ai.org/our-chapter.php>

Chapter Leadership:

<https://www.norcal-ai.org/contact.php>

Education/Events:

<https://www.norcal-ai.org/education-events.php>

Resource Library:

<https://www.norcal-ai.org/resource-library.php>

Chapter Newsletter:

https://www.norcal-ai.org/resource-library/1/Chapter_Newsletter.html

President's Message:

https://www.norcal-ai.org/resource-library/2/Presidents_Message.html

Appraisal Institute (National):

<https://www.appraisalinstitute.org/>

AI News:

<https://www.appraisalinstitute.org/news/>

AI Publications:

<https://www.appraisalinstitute.org/publications/>

Find an Appraiser:

<https://ai.appraisalinstitute.org/eweb/DynamicPage.aspx?webcode=aifaasearch>

Don't Forget! NorCal Appraisers Wanted:

<https://www.norcal-ai.org/employment.php>

If you have news to share with our Northern California Chapter membership and the appraisal community, please contact: Joe@JNval.com