

# COLORADO

## **Appraisal Licensing & Continuing Education**



*Guiding you to success.*

2019

JULY-DECEMBER

# Interested in an APPRAISAL CAREER?

While many appraisers enjoy the benefits of self-employment, positions with firms such as appraisal companies and financial institutions are just a couple of the many opportunities for employment and on-the-job training.

Real estate professionals find that an extensive knowledge of real property appraisal gives them a distinct advantage over the competition. You'll possess new insights and skills—making you more valuable to clients—and also fulfill mandated continuing education requirements.

Kaplan has a complete portfolio of appraisal courses to meet practically all of your requirements, at every stage of your appraisal career. Whether you're just starting your career as an appraiser or working toward your Certified Residential Real Property license, we have courses to help you advance in your career.

## APPRAISAL STAGES OF LICENSING:

**Licensed Appraisers** are able to perform unsupervised appraisals of non-complex, one- to four-unit residential properties with a transaction value less than \$1 million and complex one- to four-unit residential properties with a transaction value less than \$250,000. This is the first step in the progression of your career as an appraiser.

**Certified Residential Appraisers** are able to perform unsupervised appraisals of one- to four-unit residential properties without regard to transaction value or complexity. This is the most sought-after level of appraisal licensing for residential appraisers.

**Certified General Appraisers** are able to appraise all types of properties. This license level is for appraisers who predominantly do commercial appraisals. The requirements include experience in non-residential assignments.

Kaplan Real Estate Education is approved and regulated by the Colorado Department of Higher Education, Division of Private Occupational Schools (DPOS).

## CE REQUIREMENTS

- All licensees renewing on a **two-year cycle** shall complete **28 hours** of real estate appraisal continuing education during the two-year period preceding expiration of the license.
- Once every two years, all licensees renewing a license shall complete the National Uniform Standards of Professional Appraisal Practice Update Course.

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## Locations

**Denver (Main Campus)** 2200 S. Monaco Parkway, Unit R  
Denver, CO 80222

**Colorado Springs** Hotel Elegante  
2886 South Circle Drive  
Colorado Springs, CO 80906  
(Classroom location only, not staffed)

**Thornton** Ramada Plaza  
10 East 120th Avenue  
Northglenn, CO 80233  
(Classroom location only, not staffed)

# Your Guide to Becoming a **LICENSED APPRAISER**

# Licensed Appraiser Education **PREMIUM PACKAGE**

## 1. Complete Education and Identify Supervising Appraiser

Complete 150 hours of approved appraisal education and identify a supervising appraiser in “Good Standing.” Each appraiser must work under the direct supervision of a certified appraiser, establish that relationship early in the process, and begin obtaining experience hours right away.

## 2. Obtain Experience

Complete 1,000 hours of appraisal experience under the direction of a supervisor during a period of no less than 6 months. New trainee and supervisor appraisers should complete a state-approved supervisor/trainee course. See page 10 for approved course. These changes took effect May 1, 2018. To view the full summary of the requirement changes visit:  
<https://appraisalfoundation.sharefile.com/share/view/s40e607fb0d64915a>.

## 3. Submit Fingerprinting for Background Check

A fingerprint-based background check must be completed through the Colorado Bureau of Investigation (CBI) before applying for your license.

## 4. Obtain Error & Omissions Insurance

Refer to the Colorado Department of Regulatory Agencies Division of Real Estate for policy requirements.

## 5. Apply for Your License

Apply for your license with the state and receive your letter of exam eligibility. Please check Colorado's Board of Real Estate Appraisers (BOREA) website for the most up to date information:  
<https://www.colorado.gov/pacific/dora/node/92871>.

## 6. Take the Exam Prep Course (Optional)

Register for Appraisal Review Crammer course (optional). See page 9 for course description of the *Appraisal Review Crammer*. Make sure you pass the Licensed Appraiser Exam the first time! This optional class will build your test-taking skills to ensure that you are successful on test day.

## 7. Take the Exam

Sign up for the Licensed Appraiser Exam. Contact PSI, the testing service that provides state licensure exams, at 800.733.9267 or [www.psiexams.com](http://www.psiexams.com).

## 8. Maintain Your License

We are here to provide you with everything you need to maintain your license. We offer Appraiser CE and can also help you upgrade to the Certified Residential Appraiser level.

*License upgrade courses can also be used for CE (except exam prep).*

### Licensed Appraiser Premium Package

150 hours + Exam Prep **\$2,499**

This package is approved by the Appraiser Qualifications Board (AQB) to satisfy the entire 150-hour Licensed Appraiser education requirement.

- Basic Appraisal Principles (30 hours)
- Basic Appraisal Procedures (30 hours)
- 2018–2019 National Uniform Standards of Professional Appraisal Practice (USPAP) Course (15 hours)
- Market Analysis and Highest & Best Use (15 hours)
- Residential Report Writing and Case Studies (15 hours)
- Residential Site Valuation and Cost Approach (15 hours)
- Residential Sales Comparison & Income Approach (30 hours)
- Exam Prep: Appraisal Review Crammer

## Become a Licensed Appraiser!

To become a Licensed Appraiser, you must complete 150 hours of specified licensing education. You must also complete 1,000 hours of supervised appraisal experience during a minimum period of 6 months, and then pass the Licensed Appraiser exam. This package includes exam prep and is approved by the Appraiser Qualifications Board (AQB) to satisfy the entire 150-hour education requirement to become a Licensed Appraiser.

Kaplan's **Licensed Appraiser Premium Package** includes everything you need to complete your Licensed Appraiser education requirement. It also includes our highly recommended exam prep, **Appraisal Review Crammer**.

# Licensed Appraiser Education STEP 1 PACKAGE

## Licensed Appraiser Step 1 Package

75 hours **\$1,199**

This package is approved by the Appraiser Qualifications Board (AQB) to satisfy the first 75 hours of the education required to become a Licensed Appraiser.

- Basic Appraisal Principles (30 hours)
- Basic Appraisal Procedures (30 hours)
- 2018-2019 National Uniform Standards of Professional Appraisal Practice (USPAP) Course (15 hours)

BUNDLE &  
SAVE

# Licensed Appraiser Education STEP 2 PACKAGE

## Licensed Appraiser Step 2 Package

75 hours **\$1,299**

Our Licensed Appraiser Step 2 Package covers the second 75 hours you need to continue your career as an appraiser and fulfills AQB pre-licensing requirements.

- Market Analysis and Highest and Best Use (15 hours)
- Residential Site Valuation and Cost Approach (15 hours)
- Residential Sales Comparison & Income Approach (30 hours)
- Residential Report Writing and Case Studies (15 hours)

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SAVE

### Basic Appraisal Principles\*†

30 hours **\$499**

Learn the essentials of real estate and appraisal, including real property concepts and characteristics, legal descriptions, forms of ownership, market value, economic principles, and more. You will also learn about important principles affecting property value, including social, economic, and environmental influences.

### Basic Appraisal Procedures\*†

30 hours **\$499**

The second in a series of courses on appraisal basics, *Basic Appraisal Procedures* covers the procedures used to develop a real property appraisal. Through case studies and real world examples, you'll learn about the three valuation approaches necessary to reach an opinion of value. You'll also discover how to conduct a market analysis and prepare a property description. Sample test questions, review exams, and fill-in-the-blank glossary reviews will help raise your confidence going into the exam.

### 2018-2019 National Uniform Standards of Professional Appraisal Practice (USPAP) Course\*†

15 hours **\$329**

This course is intended for those who are new to the appraisal profession with minimal knowledge of the appraisal process. The new 2018–2019 edition focuses on the requirements for ethical behavior and competent performance by appraisers. The course emphasizes the appraiser's roles and responsibilities with specific emphasis on impartiality. To facilitate a dynamic learning experience, the course uses lecture, illustrations, and interactive case studies.

This course does not meet the 7-hour National USPAP Update CE requirement. See page 10 for the required update course.

### Market Analysis and Highest and Best Use\*†

15 hours **\$329**

Uncover strategies to a credible market analysis and highest and best use conclusion. The first day spotlights how to collect, analyze, and draw conclusions from the market data. The second day focuses on the process of highest and best use, including how land use restrictions and economic considerations play a vital role in this analysis.

### Residential Site Valuation and Cost Approach\*†

15 hours **\$329**

Residential site valuation and cost approach to value theories and methodology finally become clear. This course covers it all, from basic concepts of land and value to data collection and analysis to depreciation to cost conclusions. In addition, methods of developing site value, calculating costs and depreciation, and summarizing final conclusions are practiced.

### Residential Sales Comparison and Income Approach: Concepts & Techniques\*†

30 hours **\$499**

Advance your career by accepting those tough appraisal assignments and venturing into the investment appraisal market. In this course, you'll work through several case studies to gain working knowledge of advanced adjustment techniques, appraising properties with limited comparable sales, and appraising properties with stigma.

### Residential Report Writing and Case Studies\*†

15 hours **\$329**

Discover the most effective writing and reasoning skills essential to developing credible appraisal reports. From basic report-writing fundamentals to communicating opinions and conclusions, this course covers it all. Learn the most common issues in appraisal reporting and understand what is necessary to be in compliance with USPAP. The URAR form is used throughout the course along with requirements of the Uniform Appraisal Dataset (UAD).

# Your Guide to Becoming a CERTIFIED RESIDENTIAL APPRAISER

## 1. Complete Education

Complete an additional 50 hours (200 total) of approved appraisal licensing courses. Initial 150 hours of education consists of Licensed Appraisal Qualifying Education (see pages 6-7).

## 2. Obtain Experience

To fulfill the mandated 1,500 hours of experience, complete an additional 500 hours of appraisal experience including “complex” assignments. The entire 1,500 hours of experience should be acquired in no fewer than 12 months. New trainee and supervisor appraisers should complete a state-approved supervisor/trainee course. See page 10 for approved course. These changes took effect May 1, 2018. To view the full summary of the requirement changes visit: <https://appraisalfoundation.sharefile.com/share/view/s40e607fb0d64915a>.

## 3. Submit Fingerprinting for Background Check

A fingerprint-based background check must be completed through the Colorado Bureau of Investigation (CBI) before applying for your license.

## 4. Obtain Error & Omissions Insurance

Refer to the Colorado Department of Regulatory Agencies Division of Real Estate for policy requirements.

## 5. Apply for your License

Apply for your license with the state and receive your letter of eligibility. Please check Colorado’s Board of Real Estate Appraisers (BOREA) website for the most up to date information: <https://www.colorado.gov/pacific/dora/node/92871>.

## 6. Take the Exam Prep Course (Optional)

Register for Appraisal Review Crammer course (optional). Make sure you pass the Certified Residential Appraiser Exam the first time! This optional class will build your test-taking skills to ensure that you are successful on test day.

## 7. Take the Exam

Sign up for the Certified Residential Appraiser Exam. Contact PSI, the testing service that provides state licensure exam, at 800.733.9267 or [www.psiexams.com](http://www.psiexams.com).

## 8. Maintain Your License

We are here to provide you with everything you need to maintain your license. We offer a variety of Appraisal Continuing Education courses.

*License upgrade course can also be used for CE (except exam prep).*

# CERTIFIED RESIDENTIAL APPRAISER Education

### Premium Package

50 hours + Exam Prep **\$999**

- Statistics, Modeling, & Finance (15 hours)
- Advanced Residential Applications & Case Studies (15 hours)
- Mastering Unique & Complex Property Appraisals (20 hours)
- Exam Prep: Appraisal Review Crammer

### Essential Package

50 hours **\$899**

Includes required education only (excludes exam prep).

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& SAVE**

**\$287**

### Statistics, Modeling & Finance\*†

15 hours **\$329**

This course provides both the theory and practice of statistics, real estate finance, and valuation modeling for today’s Certified Residential appraiser. The first half of the course outlines terminology and basic principles of statistics, including practical applications in statistical analysis. The second half presents an explanation of real estate markets, terms of financing, and real-world examples of how financing affects the value of real property.

### Advanced Residential Applications and Case Studies\*†

15 hours **\$329**

This course is designed to elevate the appraiser’s knowledge of challenging residential appraisal assignments and to develop the expertise to recognize and address those situations at the Certified Residential level. Topic areas focus on complex properties that include valuing unique and high-end residential dwellings. This course addresses these challenges through studies, including cost development, locational considerations, functional obsolescence, and data.

### Mastering Unique and Complex Property Appraisals\*†

20 hours **\$429**

This course raises the appraiser’s level of awareness of the scope of work involved with assignments other than the everyday single-family residential appraisal. From identifying what qualifies as a “complex” assignment, to the appraiser’s ability to competently complete the assignment, to understanding the non-traditional methods and techniques used throughout the appraisal process to develop a valuation, this course covers it all. Property types, such as mixed-use, unusual, income-producing, and one-of-a-kind, are used within several case studies to reinforce the teaching.

*This course satisfies the elective course requirement from the AQB.*

**HIGHLY RECOMMENDED EXAM PREP (INCLUDED IN PREMIUM PACKAGES)**

**Exam Prep: Appraisal Review Crammer**  
**\$199**

The Appraisal Review Crammer course prepares you to pass your Licensed Residential and Certified Residential exams through a review of practical applications, terminology, and formulas. The course content reflects current AQB curriculum guidelines and offers practical strategies, tips, and practice exams to build test-taking skills. Through mastery of hundreds of questions, case studies, and the instructor’s comprehensive knowledge review, you will leave this course better prepared for the exam.

**REQUIRED****2018-2019 National Uniform Standards of Professional Appraisal Practice (USPAP) Update Course**7 hours **\$189** (USPAP Manual Included)7 hours **\$119** (USPAP Manual Not Included)

Learn the changes for the 2018-2019 USPAP and the how these changes affect daily appraisal practice.

During the morning session, we will discuss the impact of the 2018-2019 USPAP changes and how these take place. These changes will be highlighted with discussion questions regarding applying the changes in daily appraisal practice.

The afternoon session focuses on the common USPAP problems and issues. We will also base these discussions around different appraisal situations.

You will be issued a 7-hour USPAP student workbook. You have the choice of purchasing the 2018-2019 edition of USPAP along with the course OR bringing your own 2018-2019 USPAP book to class. Every student is REQUIRED to have a current copy of the 2018-2019 USPAP version during the course by the AQB.

This course fulfills the continuing education requirement that licensed and certified appraisers must complete a 7-hour update course on the Uniform Standards of Professional Appraisal Standards every two years.

**Topics Include:**

- Why and how USPAP changes are made
- Rationale for and impact of the 2018-2019 changes
- Common USPAP problems and issues
- Discussion of appraisal issues as related to USPAP

**NEW - COMING SOON!****2020-2021 National Uniform Standards of Professional Appraisal Practice (USPAP) Update Course**

Visit [www.KapRE.com/COAppraisal](http://www.KapRE.com/COAppraisal) in Nov/Dec for information and schedules on this new course launching in December.

Your Future in Appraisal  
**Starts with Kaplan**

**HIGHLY RECOMMENDED****Trainee and Supervising Appraiser Course**4 hours **\$69**

Appropriately preparing trainee appraisers is imperative for ensuring the integrity and quality of the industry is upheld. It is the crucial responsibility of supervising appraisers to train, develop, and mentor these new professionals. This mentor relationship will produce competent, ethical appraisers who enhance public trust. The 2015 AQB Real Property Appraiser Criteria requires that both supervising and trainee appraisers be educated regarding the expectations for these roles. This course meets the national and Colorado required content and outline for supervisory and trainee appraisers. This course also addresses the specific criteria that have been adopted by Colorado.

**Topics Include:**

- The AQB and its role in the appraisal profession
- Trainee appraiser expectations
- Supervisory appraiser requirements and expectations
- Colorado-specific definitions, rules, and expectations for trainees and supervisors
- FAQs and common errors in the supervisor and trainee relationship

**Regression Analysis: Proving Beyond a Shadow of a Doubt**7 hours **\$119**

This course provides a basic understanding of a statistical method known as regression analysis. Regression modeling is a tool used to interpret consumer motivations, develop adjustments for the sales comparison approach, and reconcile the value of a property. This extra support for analyses and adjustments will aid appraisers in creating well-supported reports. It is required that students bring an HP12C calculator to class.

**Topics Include:**

- Regression analysis: what is it?
- Using regression analysis in the market analysis process
- Hand-in-hand analysis: quantitative and qualitative
- Using regression analysis to identify and support adjustments
- Valuation opinions supported through regression analysis

*Note: Students are encouraged to bring their own laptop to class.*

**Identity Crisis: Determining Architectural Style**4 hours **\$69**

Appraisal forms ask for architectural design of the subject and comparable properties. Many multiple listing services (MLS) have a field for architectural style as well. *Contemporary* and *traditional* are often used in MLS listings and appraisal reports. FNMA does not allow descriptors like *average*, *two stories*, or *typical*, and they modified these sections in the UAD format in 2013. Both appraisers and real estate agents struggle with the design of newer homes and reviewer revisions to the designs used in their reports. You will be provided with descriptions and pictures that will aid in identification of the architectural design of the houses in neighborhoods you work in regularly.

**Topics Include:**

- Identifying designs by year of construction, roof types, exterior materials
- Fenestration and ornamentation of historic and newer house designs
- Specific features of architectural designs
- Resources to aid in identifying architecture

**Alternate Valuation Methods: How To Be In-CREDIBLE!**3.5 hours **\$69**

Alternate types of valuations are more common than ever with the appraisal shortage and changes in the regulatory requirements from the federal agencies. Dodd-Frank eliminated BPOs and AVMs as file documentation for residential lending in many loan packages. Discover when alternate valuations are being used, how to complete them, and how to remain compliant with appraisal reporting requirements. Understand how the Uniform Standards of Appraisal Practice (USPAP) view evaluations under the federal banking guidelines. You will discuss restricted reporting options and view sample report forms.

**Topics Include:**

- Identifying alternate valuations
- Federal agency appraisal and evaluation guidelines
- USPAP Advisory Opinion 13 relating to evaluations
- Sample forms and report options
- Understanding Desktop Valuation Reports

**NEW!****Market Pulse: What's Trending Now**4 hours **\$39**

The purchase of real estate has long been expressed as an excellent investment, as well as one of the footings of the foundation of our country's success.

Buying a home may be the largest purchase many Americans will ever make. From a single person just starting a career to a young family looking for larger accommodations to a baby boomer looking to right-size, the success of our economy depends on home ownership. History shows us that real estate development, building, and investment have been front runners to the growth of the United States.

In the past 20 years, technology has evolved at lightning speed. Much of the advancement in technology has become ingrained into the real estate industry. Now, more than ever, real estate agents must keep up, stay informed, understand the importance of technology, and use it for the best interest of their customers and business.

**Topics Include:**

- Identifying factors that are impacting real estate values
- Understanding the impact Millennials, GenX, and Boomers have on home sales
- Technological advances in the real estate industry
- New construction trends in the industry

**Find the New Cheese: Introduction to Non-Lender Appraising**3.5 hours **\$69**

Many appraisers are expanding their client base—wouldn't you like to be one of them?

With the Dodd-Frank Act of 2010 and Appraisal Management Companies controlling much of the residential appraisal side of the industry, many appraisers are expanding their client base. This course will introduce the appraiser to clients other than lenders and AMCs, as well as explain the nuances of completing these appraisals. Other clients include homeowners, real estate agents, lawyers, accountants, tax consultants, and small investors. Learn how things differ in the development and reporting process for non-lending clients, including reporting, engagement, payments, and terms of payment.

**Topics Include:**

- Divorce appraisals
- Estate appraisals
- Property tax appeal appraisals
- IRS appraisals
- Case studies

**Judge and Jury: What Would You Do?**3.5 hours **\$69**

Appraisers have recently taken a lot of heat for the downfall of the real estate market. Much of the blame is unfounded, but some complaints are valid and could have been avoided if only the appraiser had followed some very simple steps.

This course will outline the most common complaints filed against appraisers and detail the very simple steps appraisers should follow to avoid finding themselves in hot water with state or other regulatory bodies. Students will learn how to avoid errors in the appraisal process and what supportive material must be retained in work files to be compliant for state or other investigations.

Review topics from investigations are included to highlight common issues in the investigation process. These review topics are analyzed to determine what the appraiser could have done to avoid discrepancies and what the proper procedures are. This is followed by class discussion on what appraiser peers would do in similar situations.

A brief review of the new national complaint hotline will also be discussed.

**Topics Include:**

- Complaints about appraisers and who files them
- How the investigation process works
- Complaint statistics
- The most serious USPAP violations
- Common areas found to be noncompliant
- Case studies

**NEW!****Analyzing Market Trends Using Excel**7 hours **\$119**

Market analysis is a very important step in the appraisal process. This course will review major concepts of the market analysis process including supply and demand factors. Relying on charts and statistics from the MLS systems and other services requires competency and knowledge of how the data was gathered and processed. Appraisers are required by USPAP to be competent in the analytical methods used during the appraisal process. Using real data, you will learn how to gather data, analyze data, and draw conclusions for the neighborhood. You will understand how seasonal, increasing, and decreasing markets work and display in the statistical analysis of a market area. You will leave the class with a better understanding of analyzing different aspects of the market.

**Topics Include:**

- Seasonal anomalies in markets
- Absorption rates
- Oversupply and undersupply conclusions
- Impact of outliers
- Supporting market conditions adjustments
- Reporting market conditions

*Note: It is recommended that students bring a laptop with the Excel application to class.*

LICENSED APPRAISER

CLASS	DAY CLASS Date:	DAY CLASS Time:
Basic Appraisal Principles	Sep 16, 17, 18, 19	8:30 am–5:00 pm
Basic Appraisal Procedures	Sep 20, 23, 24, 25	8:30 am–5:00 pm
2018-2019 National Uniform Standards of Professional Appraisal Practice (USPAP) Course	Sep 26, 27	8:30 am–5:00 pm
Division of Real Estate Appraisers' Trainee and Supervising Appraiser Course	Oct 1	8:30 am–12:30 pm
Market Analysis & Highest and Best Use	Aug 6, 7	8:30 am–5:00 pm
Residential Site Valuation & Cost Approach	Jul 8–9 Sep 4, 5	8:30 am–5:00 pm
Residential Sales Comparison & Income Approach	Jul 15, 16, 17, 18 Oct 14, 15, 16, 17	8:30 am–5:00 pm
Residential Report Writing	Jul 22, 23 Oct 29, 30	8:30 am–5:00 pm
Appraisal Review Crammer	Aug 20, 21 Nov 21, 22	8:30 am–5:00 pm

CERTIFIED RESIDENTIAL REAL PROPERTY APPRAISER

CLASS	DAY CLASS Date:	DAY CLASS Time:
Statistics, Modeling & Finance	Jul 25, 26 Oct 3, 4	8:30 am–5:00 pm
Advanced Residential Applications	Jul 11, 12 Sep 10, 11	8:30 am–5:00 pm
Mastering Unique and Complex Property Appraisals	Jul 30, 31, Aug 1 Nov 5, 6, 7	8:30 am–5:00 pm *Last day ends at 2:30 pm
Appraisal Review Crammer	Aug 20-21 Nov 21-22	8:30 am–5:00 pm

All licensing classes are held at the Denver location 2200 South Monaco Parkway Unit R, Denver, CO 80222.

Dates, times, and locations are subject to change. Check [KapRE.com/COAppraisal](http://KapRE.com/COAppraisal) for updates.

\*This course has been approved by Colorado's Division of Real Estate and Board of Real Estate Appraisers for appraisal prelicensing education and appraisal continuing education. Kaplan Real Estate Education was granted and holds The Appraisal Qualifications Board (AQB) Course Approval Program (CAP) approval for Basic Appraisal Principles. Kaplan Real Estate Education is an approved secondary provider for Basic Appraisal Procedures and for courses listed in Level 2 and 3 through Hondros Learning LLC, who holds the AQB CAP approval.

<sup>1</sup>These courses include a final exam. A passing grade on these exams is required to receive the completion certificate for licensing education credit.

DATE(S) COURSE LOCATION TIME

SEPTEMBER

September 13	2018–2019 7-Hour USPAP Update Course	Denver	8:30 am–4:30 pm
September 30	Analyzing Market Trends Using Excel	Denver	8:30 am–4:30 pm

OCTOBER

October 1	Division of Real Estate Appraisers' Trainee and Supervising Appraiser Course	Denver	8:30 am–12:30 pm
October 8	Identity Crisis: Determining Architectural Style	Colorado Springs	8:30 am–12:30 pm
October 8	Alternate Valuation Methods: How To Be In-CREDIBLE!	Colorado Springs	1:30 am–5:00 pm
October 22	Regression Analysis: Proving Beyond a Shadow of a Doubt	Denver	8:30 am–4:30 pm
October 25	2018–2019 7-Hour USPAP Update Course	Thornton	8:30 am–4:30 pm

NOVEMBER

November 14	Identity Crisis: Determining Architectural Style	Denver	8:30 am–12:30 pm
November 14	Alternate Valuation Methods: How To Be In-CREDIBLE!	Denver	1:30 pm–5:00 pm
November 19	Analyzing Market Trends Using Excel	Thornton	8:30 am–4:30 pm
November 26	2018–2019 7-Hour USPAP Update Course	Denver	8:30 am–4:30 pm

DECEMBER

December 4	Find the New Cheese: Introduction to Non-Lender Appraising	Denver	8:30 am–12:00 pm
December 4	Judge and Jury: What Would You Do?	Denver	1:00 pm–4:30 pm
December 12	Market Pulse: What's Trending Now	Denver	5:30 pm–9:30 pm

Dates, times, and locations are subject to change.

**“Kaplan’s offerings, outstanding instructors, and price make them a one-stop for my licensing and continuing education needs.”**

—Wendell E.



# *Did you know*

**it is now easier to  
upgrade your license?**

Learn more about  
the recent changes by visiting  
**[KapRE.com/AppraisalRequirements](http://KapRE.com/AppraisalRequirements)**

## **ENROLL TODAY**

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or call **888.394.2065**

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EDUCATION

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