



State of Tennessee
 Tennessee Department of Commerce and Insurance
 Real Estate Appraiser Commission
 500 James Robertson Parkway
 Nashville, TN 37243-1166
 (615) 741-1831

LICENSURE AND CERTIFICATION APPLICATION
REAL ESTATE APPRAISER
 (TYPE OR PRINT IN INK)

-
-
- Certified General Appraiser**

(Mark the classification for which applying)

A non-refundable fee of \$125 must accompany the application.
 Payment may be by personal check, certified check, or money order payable to the State of Tennessee.
 File Number _____

APPLICANT INFORMATION

SOCIAL SECURITY NUMBER --

BIRTHDATE --
M M D D Y Y

NAME OF APPLICANT Mr.
 Ms.

FIRST NAME FULL MIDDLE NAME LAST NAME OTHER NAME (IF ANY)

RESIDENTIAL ADDRESS:

STREET ADDRESS (REQUIRED) APARTMENT NUMBER

CITY, STATE, ZIP

POST OFFICE BOX CITY, STATE, ZIP (FOR PO BOX)

E-MAIL ADDRESS HOME TELEPHONE

BUSINESS ADDRESS:

BUSINESS NAME

STREET ADDRESS (REQUIRED)

CITY, STATE, ZIP

POST OFFICE BOX CITY, STATE, ZIP (FOR PO BOX)

COUNTY BUSINESS TELEPHONE

FAX NUMBER E-MAIL ADDRESS

GENERAL INFORMATION

Are you currently or previously been licensed or certified as a real estate appraiser in Tennessee or any other state? Yes No If yes, please complete below:

| Type of License/Certificate | License/Certificate Number | State | Date Issued | Date Expires |
|-----------------------------|----------------------------|-------|-------------|--------------|
|-----------------------------|----------------------------|-------|-------------|--------------|

RESIDENCE HISTORY

List all places of residence during the past 5 years:

| Street address (required) | City, State, Zip | Dates (from/to) |
|---------------------------|------------------|-----------------|
|---------------------------|------------------|-----------------|

| Street Address (required) | City, State, Zip | Dates (from/to) |
|---------------------------|------------------|-----------------|
|---------------------------|------------------|-----------------|

EMPLOYMENT HISTORY

Are you presently employed: Yes No

List all employment during the past 5 years (list current employer first). Attach additional sheets if needed.

| Business Name | Business Name | Business Name |
|------------------|------------------|------------------|
| Street Address | Street Address | Street Address |
| City, State, Zip | City, State, Zip | City, State, Zip |
| Position | Position | Position |
| Employment Dates | Employment Dates | Employment Dates |

EDUCATION HISTORY

High School Diploma General Education Diploma (Please attached proof of college degree or transcript)

| Name and Location of Institution | Completion Date |
|----------------------------------|-----------------|
|----------------------------------|-----------------|

College Graduate: Yes No If yes, indicate type of degree

Associate's Degree
 Bachelor's Degree
 Master's Degree

| Degree Title | Date Awarded |
|--------------|--------------|
|--------------|--------------|

Name and Address of College or University

CHARACTER INFORMATION

**IF ANY OF THESE QUESTIONS ARE ANSWERED YES,
PLEASE EXPLAIN ON A SEPARATE SHEET OF PAPER.**

Have you ever been denied an appraiser license or certificate or had an appraiser license or certificate or professional license of any type suspended or revoked in Tennessee or elsewhere? This would include the voluntary surrender of a license.

Yes

No

Are there currently charges pending against you in connection with any appraiser or other professional license that you hold?

Yes

No

Have you ever been convicted of, pled guilty, or pled no contest to any criminal offense, or is there any criminal charge now pending against you? Please attach court documents.

Yes

No

Has any judgement or decree of court been entered against you in which you were charged in the petition, complaint, declaration, answer, counterclaim or other pleading with any fraudulent or dishonest dealing?

Yes

No

PERSONS WHO ANSWER "YES" TO ANY OF THE QUESTIONS WILL NOT BE AUTOMATICALLY DISQUALIFIED FOR LICENSURE; HOWEVER, THE APPLICANT MAY BE REQUIRED TO APPEAR BEFORE THE COMMISSION TO EXPLAIN HIS/HER ANSWER TO THE QUESTION OR PROVIDE ADDITIONAL INFORMATION REGARDING THE SITUATION.

IF YOU ANSWERED "YES" TO QUESTION NO. 3, YOU WILL BE REQUIRED TO PROVIDE A CERTIFIED COPY OF THE COURT DOCUMENTS IN THAT PARTICULAR ACTION.

AFFIDAVIT

I have fully read and understand this application and the information given herein is true, correct and complete to the best of my knowledge. Pages _____ through _____ of the Appraisal Experience Log have been completed in accordance with the specified guidelines and are included with this application (not applicable for reciprocal applicants). If so requested by the Tennessee Real Estate Appraiser Commission, I will furnish all additional information or documentation as may be deemed necessary for the verification of the information given here. I acknowledge that this application may be disapproved for cause and that any license or certificate that I may obtain may be revoked for supplying false or misleading information to the Commission. I agree to comply with the standards set forth in T.C.A., Title 62, Chapter 39, and I understand that violations of that chapter and the rules of the Tennessee Real Estate Appraiser Commission shall be grounds for disciplinary proceedings against me. I will not represent myself to be a State Licensed or Certified Appraiser until the proper authorization is in my possession.

Signature of Applicant

Date

STATE OF _____ COUNTY OF _____

Sworn to and subscribed before me this _____ day of _____, _____.

Notary Public

Date

My Commission Expires: _____

LICENSURE/CERTIFICATION APPLICATION INSTRUCTION GUIDE (REVISED 09/2007)

A nonrefundable fee of \$125 must accompany the application. Payment may be by personal check, certified check, or money order payable to the State of Tennessee.

An application expires one year from the approval date of the application. Licensing/certification must occur within that time frame, or a new application will be required. Please type or print legibly in ink, including the experience log. All sections of the application must be completed; incomplete applications will not be processed. Incomplete applications expired in six months. Actual copies of the appraisal reports are not required with submission of the log. However, the Commission will request specific appraisal reports to be submitted for verification and approval. Upon request by the Commission, an applicant will have ten (10) working days to submit requested appraisal reports to the Commission office. Failure to comply could result in loss of experience hours. The Commission reserves the right to disallow experience hours and to request any number of appraisal reports as listed on the appraisal log. Upon submission of requested reports and the appraisal log, the Commission may request additional documentation.

APPROVAL OF APPLICATION

After your application has been approved or disapproved by the Commission, written notification will be mailed from the Commission within five (5) business days of the meeting at which the application was reviewed. This notification will include instruction on the remainder of the licensing process.

DENIAL OF LICENSE OR CERTIFICATE

An applicant denied a license or certificate shall be notified in writing by the Commission of such denial and the reasons thereof. Such applicant may request an informal conference with the Commission to reconsider such denial at its next scheduled meeting. Such request must be sent to the Commission office within thirty (30) days of the date of the notice of denial. Nothing in this rule shall be construed as creating the right to a contested case proceeding (as defined by the Tennessee Administrative Procedures Act, Tennessee Code Annotated, Title 4, Chapter 5) if a license or certificate is denied an applicant. (Tennessee Real Estate Appraiser Commission Rule 1255-1-.10).

EXAMINATION

- 1) Upon approval, if you have not previously taken the exam, you will receive from the Commission:
 - a) Letter of Approval
 - b) Exam Candidate Handbook
- 2) Exams are provided at PSI testing sites.
- 3) The exam fee and payment methods are explained by PSI in information mailed.
- 4) The test center registrar will issue documentation to the examinee regarding failure or passing.
- 5) All qualified persons passing the examination may submit the licensure/certification fee of four hundred dollars (\$400). This payment includes a fifty-dollar (\$50) federal registry fee. Under Title XI of the Financial Institution Reform, Recovery and Enforcement Act of 1989, the Appraisal Subcommittee is authorized to collect monies from state to maintain a roster of all state certified and licensed appraisers eligible for federally related transactions.

SEGMENTED IMPLEMENTATION SCENARIO

Tennessee choose the segmented implementation approach. If you meet any of the current qualifying education, experience or examination requirements by the implementation date adopted by the state, you may carry that part forward. For example, Tennessee adopted the 2008 Criteria requirements with an effective date of January 1, 2008. If you meet the current Criteria's qualifying education requirement prior to January 1, 2008, then you would have met the education requirement and would not need to take the additional qualifying education classroom hours or the college credits required in the 2008 Criteria. You would, however, have to pass the examination effective January 1, 2008 and meet the experience requirements contained in the 2008 Criteria.

CERTIFIED GENERAL REAL PROPERTY APPRAISER CHECKLIST

| ✓ | Task or Requirement | Date Completed/ Notes |
|---|--|-----------------------|
| | Contacted State Appraiser Regulatory Agency to clarify if there are different or additional requirements and implementation scenario used in my state. | |
| | <p>Obtained Bachelors Degree, or higher, from an accredited college or university</p> <p style="text-align: center;">or</p> <p>Successfully passed total of at least 30 hours of collegiate level subject matter courses in</p> <ul style="list-style-type: none"> • English composition; • Micro economics; • Macro economics; • Finance; • Algebra, geometry or higher mathematics, • Statistics; • Introduction to Computers – word processing/spreadsheets; • Business or real estate law, and • Two elective courses in accounting, geography, ag-economics, business management, or real estate. | |
| | Completed 300 creditable hours as specified by Core Curriculum, including 15 hour National USPAP Course and Examination (See Course Matrix). | |
| | Successfully completed the experience interview. | |
| | Successfully completed AQB approved Certified General Real Property Appraiser Examination. | |
| | Obtained three thousand (3,000) hours of experience in no fewer than 30 months, of which, 1,500 must be in non-residential appraisal work. (See Appraisal Log) | |
| | Received Certified General Real Property Appraiser credential from state appraiser regulatory agency. | |

2008 Qualifying Education Course Matrix

The matrix on the following pages is required to be completed as part of the application for the specific credential level the of the applicant, if the applicant's education is completed after January 1, 2008.

The Required Core Curriculum modules are shown in gray shading. Subtopics listed in boxes without shading are not mandatory for meeting the required core curriculum. The listed subtopics indicate the content coverage expected under each module.

Please attach photo copies of the education letters to the licensure application.

The total number of qualifying education hours required for each classification is listed at the end of each that section.

“CERTIFIED GENERAL” COURSE TRACKING WORKSHEET

Gray Shaded Boxes = Required Core Curriculum Modules Effective 1/1/2008

Boxes without shading = Subtopics within Required Core curriculum

| CERTIFIED GENERAL | | | | | | |
|--------------------------------|--|-----------------------|------------------------|---|-----------------|-----------------------|
| Core Curriculum Content | | Hours Required | Hours Completed | Information on Course(s) Completed | | |
| | BASIC APPRAISAL PRINCIPLES | 30 | | Course Name | Provider | Date Completed |
| | Real Property Concepts and Characteristics Basic Real Property Concepts Real Property Characteristics Legal Description (Physical) Legal Consideration Forms of Ownership Public and Private Controls Real Estate Contracts Leases Influences on Real Estate Values Governmental Economic Social Environmental, Geographic and Physical Types of Value Market Value Other Value Types Economic Principles Classic Economic Principles Application and Illustrations of the Economic Principles Overview of Real Estate Markets and Analysis Market Fundamentals, Characteristics and Definitions Supply Analysis Demand Analysis Use of Market Analysis Ethics and How They Apply in Appraisal Theory and Practice Examination | | | | | |

“CERTIFIED GENERAL” COURSE TRACKING WORKSHEET

| CERTIFIED GENERAL | | | | | |
|---|-----------------------|------------------------|---|-----------------|-----------------------|
| Core Curriculum Content | Hours Required | Hours Completed | Information on Course(s) Completed | | |
| BASIC APPRAISAL PROCEDURES | 30 | | Course Name | Provider | Date Completed |
| Overview of Approaches to Value Valuation Procedures Defining the Problem Collecting and Selecting Data Analyzing Reconciling and Final Value Opinion Communicating the Appraisal Property Description Geographic Characteristics of the Land/Site Geologic Characteristics of the Land/Site Location and Neighborhood Characteristics Land/Site Considerations for Highest and Best Use Improvements – Architectural Styles and Types of Construction Residential Applications Examination | | | | | |
| THE 15-HOUR NATIONAL USPAP COURSE OR ITS EQUIVALENT | 15 | | Course Name | Provider | Date Completed |
| Preamble and Ethics Rules Standard 1 Standard 2 Standards 3 to 10 Statements and Advisory Opinions Examination | | | | | |
| STATISTICS, MODELING AND FINANCE | 15 | | Course Name | Provider | Date Completed |
| Statistics Valuation Models (AVMs and Mass Appraisal) Real Estate Finance Examination | | | | | |

“CERTIFIED GENERAL” COURSE TRACKING WORKSHEET

| CERTIFIED GENERAL | | | | | |
|---|-----------------------|------------------------|---|-----------------|-----------------------|
| Core Curriculum Content | Hours Required | Hours Completed | Information on Course(s) Completed | | |
| GENERAL APPRAISER MARKET ANALYSIS AND HIGHEST AND BEST USE | 30 | | Course Name | Provider | Date Completed |
| Real Estate Markets and Analysis Market Fundamentals, Characteristics and Definitions Supply Analysis Demand Analysis Use of Market Analysis Highest and Best Use Test Constraints Application of Highest and Best Use Special Considerations Market Analysis Case Studies Examination | | | | | |
| GENERAL APPRAISER SALES COMPARISON APPROACH | 30 | | Course Name | Provider | Date Completed |
| Value Principles Procedures Identification and Measurement of Adjustments Reconciliation Case Studies Examination | | | | | |
| GENERAL APPRAISER SITE VALUATION AND COST APPROACH | 30 | | Course Name | Provider | Date Completed |
| Site Valuation Methods Case Studies Cost Approach Concepts and Definitions Replacement/Reproduction Cost New Accrued Depreciation Methods of Estimating Accrued Depreciation Case Studies Examination | | | | | |

“CERTIFIED GENERAL” COURSE TRACKING WORKSHEET

| CERTIFIED GENERAL | | | | | | |
|--|--|-----------------------|------------------------|---|-----------------|-----------------------|
| Core Curriculum Content | | Hours Required | Hours Completed | Information on Course(s) Completed | | |
| GENERAL APPRAISER INCOME APPROACH | | 60 | | Course Name | Provider | Date Completed |
| Overview Compound Interest Lease Analysis Income Analysis Vacancy and Collection Loss Estimating Operating Expenses and Reserves Reconstructed Income and Expense Statement Stabilized Net Operating Income Estimate Direct Capitalization Discounted Cash Flow Yield Capitalization Partial Interests Case Studies Examination | | | | | | |
| GENERAL APPRAISER REPORT WRITING AND CASE STUDIES | | 30 | | Course Name | Provider | Date Completed |
| Writing and Reasoning Skills Common Writing Problems Report Options and USPAP Compliance Case Studies Examination | | | | | | |
| APPRAISALSUBJECT MATTER ELECTIVES (may include hours above required hours in other modules) | | 30 | | Course Name | Provider | Date Completed |
| | | | | | | |
| CERTIFIED GENERAL TOTAL HOURS REQUIRED | | 300 | | | | |

APPRAISAL EXPERIENCE LOG

For appraiser trainees, the criteria states that the appraisal log must be kept jointly by the appraiser trainee and the supervising appraiser. At a minimum, the log must report:

- **Type of property** (Single family, condo, warehouse, farm/ranch, etc.)
- **Date of report**
- **Address of appraised property**
- **Description of work performed by the student appraiser/trainee**
- **Scope of review and supervision of supervising appraiser**
- **Hours** (Number of actual hours the student appraiser/trainee worked on a particular assignment)
- **Signature and state certification number of supervising appraiser**

Separate appraisal logs for each supervising appraiser should be maintained, if applicable. Appraiser trainees may record their experience on the following pages.

The form may be copied as needed.

Instructions for Appraisal Experience Log Hour Allotment

Applicants should report **actual working hours** on appraisal assignments on their experience log. The Commission shall grant a maximum credit for experience as follows, unless the additional hours are explained and documented with the experience log:

| | Hours |
|---|-------|
| (a) Residential: | |
| 1. single-family (one (1) unit dwelling) | 8 |
| 2. multi-family (two (2) to four (4) units) | 15 |
| 3. vacant land (less than ten (10) acres) | 5 |
| 4. vacant land from ten (10) acres to two hundred fifty (250) acres | 15 |
| 5. vacant land over two hundred fifty (250) acres | 30 |
| 6. subdivision sites (per site) (not to exceed fifty (50) hours) | 5 |
| (b) Land: undeveloped non-residential tracts, residential multi-family sites, commercial sites, industrial sites, land in transition, etc. | 20 |
| (c) Rural/Agricultural: | |
| 1. Ten (10) to two hundred fifty (250) acres | 20 |
| 2. Two hundred fifty (250) to one thousand (1,000) acres with improvements. | 30 |
| 3. Two hundred fifty (250) acres or more without improvements. | 30 |
| 4. Over one thousand (1,000) acres with improvements. | 40 |
| 5. An additional twenty (20) hours credit will be awarded for specialty property. "Specialty" means agricultural income-producing operations such as orchards, dairies, minerals, granary, livestock, hog barns, etc. | |
| (d) Residential Multi-Family (five (5) to twelve (12) Units): Apartments, condominiums, townhouses, and manufactured homes. | 35 |
| (e) Residential Multi-Family (thirteen or more (13+) Units): Apartments, condominiums, townhouses, and mobile home parks (add ten (10) hours for proposed project projections). | 50 |
| (f) Commercial Single-Tenant: Office building, retail store, restaurant, service station, bank, day care center, etc. | 35 |
| (g) Commercial Multi-Tenant: Office building, shopping center, hotel, etc. (add ten (10) hours for proposed project projections). | 60 |
| (h) Industrial: Warehouse, manufacturing plant, etc. | 50 |
| (i) Institutional: Nursing home, hospital, school, church, government building, etc. | 50 |

The Commission shall grant thirty percent (30%) of the maximum experience hours allotted for the specified property type for exterior only inspection appraisals or appraisal assignments requiring no inspection of the subject property. No experience credit shall be given for evaluations.

The Commission may award credit for hours of appraisal experience for the appraisal of other types of real property not listed. The Commission shall, on an individual basis, determine the amount of credit to be awarded for such appraisals based on information provided.

The Commission may award credit on an individual basis for real estate counseling, highest and best use analysis and feasibility analysis, based upon a written request by the applicant.

In appropriate circumstances, the Commission may grant partial or whole credit for demonstration reports. No more than twenty-five percent (25%) of the experience requirement may be obtained through demonstration reports from AQB approved case study courses or practicum courses or demonstration reports approved by the Commission.

The Commission may award varying amounts of credit depending upon whether a Standard Appraisal, Condemnation, Review Appraisal or Mass Appraisal was performed.

Standard Appraisal: If the applicant performed at least fifty percent (50%) of the work associated with an appraisal (including preparation and development of the appraisal report), then the Commission shall grant full credit for that appraisal, even if this work was reviewed by a supervising appraiser who signed the appraisal report. Except as provided below for “review appraisals,” credit will not be granted for appraisals where an applicant performed less than fifty percent (50%) of the work.

Mass Appraisals: The Commission shall grant experience credit to appraisers who perform mass appraisals in compliance with Standard Six of Uniform Standards of Professional Appraisal Practice and who demonstrate that they:

1. use techniques to value properties similar to those used by appraisers practicing under Uniform Standards of Professional Appraisal Practice Standard One; and
2. effectively use the appraisal process as referenced in the Guidelines of Standard Six of the Uniform Standards of Professional Appraisal Practice.

Properties which conform to the preceding definitions for Mass Appraisals should be credited for fifty percent (50%) of the hours normally allotted for the appraisal. Mass appraisals shall comprise no more than twenty-five percent (25%) of the total experience hours required to become licensed or certified.



STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE
REAL ESTATE APPRAISER COMMISSION
500 JAMES ROBERTSON PARKWAY
NASHVILLE, TENNESSEE 37243-1166
615-741-1831

AFFIDAVIT OF SUPERVISING APPRAISER

I have reviewed pages _____ through _____ of the experience log of
_____, and I attest to the accuracy of the information as completed.

Printed Name of Sponsor

Signature of Sponsor

License/Certificate Number

STATE OF _____ COUNTY OF _____

Sworn to and subscribed before me this _____ day of _____, _____.

Notary Public

My Commission Expires: _____

