

 <p style="text-align: center; margin-top: 20px;">85 7th Place East, Suite 280, Saint Paul, MN 55101 PHONE 651-539-1500 mn.gov/commerce</p>	<p style="text-align: center; margin-bottom: 10px;"><u>DOC OFFICE USE ONLY</u></p> <p> <input type="checkbox"/> APPROVED <input type="checkbox"/> DENIED <input type="checkbox"/> RETURNED </p> <p>Reviewed By _____ Date _____</p> <p> <input type="checkbox"/> CLASSROOM – LIVE <input type="checkbox"/> WEBINAR - LIVE </p> <p> <input type="checkbox"/> ON-DEMAND – (NOT Live) <input type="checkbox"/> Interactive Internet <input type="checkbox"/> Self Study </p> <p>Approved Credits _____</p> <p> <input type="checkbox"/> APPRAISER ALL OTHER PE <input type="checkbox"/> 15-Hr USPAP </p>				
<p>(Please Note A current, correctly completed application with all required attachments and fee must be submitted at least 30 days before the initial proposed course date.)</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; padding: 5px;"> PE Course Number _____ </td> <td style="width: 20%; padding: 5px;"> Date Approved </td> </tr> <tr> <td style="padding: 5px;"> CE Course Number _____ </td> <td></td> </tr> </table>	PE Course Number _____	Date Approved	CE Course Number _____	
PE Course Number _____	Date Approved				
CE Course Number _____					

APPRAISER PRE-LICENSE EDUCATION COURSE APPROVAL APPLICATION

CHOOSE ONE COURSE TITLE TYPE (This application cannot be used for the 6-Hr MN Supervisor/Trainee Course)

- All Other PE Course Title** _____
- USPAP 20__-20__ 15-HOUR NATIONAL USPAP COURSE**
- USPAP 20__-20__ 15-HOUR EQUIVALENT USPAP UPDATE COURSE**

Initial Proposed Date(s) of Course _____

PROVIDER/COORDINATOR INFORMATION [NOTE: A completed Minnesota provider application & fee must also be included with this course application <i>if provider is not already Minnesota-approved.</i>]	
Provider Name (In full – do not abbreviate)	MN Provider ID # (If approved)
Provider Phone Number ()	Provider Toll-Free ()
Coordinator Name	
Coordinator Direct Business Telephone ()	(REQUIRED) Coordinator Direct Business Email
Federal Employer Identification Number (FEIN)	Provider Website

APPLICATION FEE (<i>Check or money order Only</i>)	License Type APPRAISER
\$10 per hour or fraction of an hour. (Example 2.5Hrs = \$30)	
Total # of Hours Requested for Credit _____ (AQB 15-Hour minimum requirement per PE course.)	
Fee Submitted for Total # of Hours \$ _____	Check Number _____

METHOD OF INSTRUCTION

Choose **ONLY ONE** method of instruction (Live or On-Demand) per application and fee.

<input type="checkbox"/> LIVE	<p>Live course. "Live course" means any learning experience that is actively led by an instructor, either online or in a classroom setting, that offers person-to-person, real-time feedback. This category includes standard classroom courses and courses taught live that are concurrently simulcast to remote locations or individual students online.</p>
<input type="checkbox"/> ON-DEMAND	<p>On-demand course. "On-demand course" means a learning experience that enables a student to review learning material at time and location that is convenient for the student. This category includes asynchronous online courses, text-based courses, and other courses not offered live that include prerecorded videos, class recordings, documents, or other learning activities.</p>

<https://www.revisor.mn.gov/statutes/cite/45.305>

45.305 PRELICENSE EDUCATION COURSES OFFERED OVER THE INTERNET.

Subd. 1a. Appraiser Internet precense courses.

The requirements for the design and delivery of an appraiser precense education course are the requirements established by the Appraiser Qualifications Board of the Appraisal Foundation and published in the most recent version of the Real Property Appraiser Qualification Criteria. The most recent version can be found here [Real Property Appraiser Qualification Criteria \(Jan 2022\)](#)

Subd. 5. Final examination.

The final examination for a precense education course offered over the Internet must be monitored by a proctor who certifies that the student took the examination. The exam must be either a paper examination or an encrypted online examination. The student must not be allowed to review the course content once the examination has begun.

Provide the following information.

LIVE—STANDARD CLASSROOM	<input type="checkbox"/> Detailed explanation of attendance verification Does the course include an examination? No <input type="checkbox"/> Yes <input type="checkbox"/> If YES, attach a detailed explanation regarding exam presentation
LIVE—SIMULCAST TO REMOTE LOCATIONS OR INDIVIDUAL STUDENTS ONLINE	<input type="checkbox"/> Link to course, login, & password [if available] <input type="checkbox"/> Detailed explanation of the process used to authenticate the student's identity and the technology to guarantee seat time A Few Examples: <ul style="list-style-type: none"> • Provider verifies the identity and license number of all students • Multiple Random Polling Questions per course hour • Each student be required to log in to the webinar using a distinct username, password, and/or email • Provider representative, using computer-based attendance-monitoring technology, monitors 100% attendance throughout the course Will proctors be used? No <input type="checkbox"/> Yes <input type="checkbox"/> If YES, attach a detailed explanation of their use and verification Example: Group settings where a provider representative monitors students not individually logged in using a distinct username, password, and/or email. Does the course include an examination? No <input type="checkbox"/> Yes <input type="checkbox"/> If YES, attach a detailed explanation regarding exam presentation
ON-DEMAND	<input type="checkbox"/> Detailed explanation of the method of instruction/presentation Is any portion of this course online? No <input type="checkbox"/> Yes <input type="checkbox"/> If YES, attach a detailed explanation of the process used to authenticate the student's identity and the technology to guarantee seat time <input type="checkbox"/> Link to course, login, & password (<i>required</i>) Will proctors be used? No <input type="checkbox"/> Yes <input type="checkbox"/> If YES, attach a detailed explanation of their use and verification (<i>required for non-interactive courses</i>) Does the course include the (<i>required</i>) final examination? No <input type="checkbox"/> Yes <input type="checkbox"/> Attach a detailed explanation regarding exam presentation Will proctors be used? No <input type="checkbox"/> Yes <input type="checkbox"/> If YES, attach a detailed explanation of their use and verification (<i>required for non-interactive courses</i>)

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A closed book, proctored, end of course exam is ALWAYS required for *Pre-License Education* regardless of the method of instruction.

PROCTORS*

A proctor is a person who (1) verifies a student's identity, and (2) processes an affidavit testifying that the student received no outside assistance with the course or examination.

A proctor must be 18 years of age or older and must not have a financial or other conflict of interest with respect to a student's successful completion of the course or the examination.

A proctor must not be:

- a relative of the student;
- the student's supervisor at work;
- a person the student supervises at work; or
- a student who is completing the same course.

*Generic Exam Proctor Affidavit Forms available at [MN Generic Course or Exam Proctor Affidavits](#)

NOTES REGARDING PRE-LICENSE EDUCATION METHOD OF INSTRUCTION

Live courses offered online. A live course offered online must:

- (1) specify the minimum system requirements;
- (2) provide encryption that ensures that all personal information, including the student's name, address, and credit card number, cannot be read as it passes across the Internet;
- (3) include technology to guarantee seat time;
- (4) include the ability for the student to get technical support within a reasonable amount of time;
- (5) include a statement that the student's information will not be sold or distributed to any third party without the prior written consent of the student. Taking the course does not constitute consent; and
- (6) include a process to authenticate the student's identity.

On-demand courses offered online. An on-demand continuing education course offered online must:

- (1) specify the minimum system requirements;
- (2) provide encryption that ensures that all personal information, including the student's name, address, and credit card number, cannot be read as it passes across the Internet;
- (3) include technology to guarantee seat time;
- (4) include a high level of interactivity;
- (5) include graphics that reinforce the content;
- (6) include the ability for the student to contact an instructor within a reasonable amount of time;
- (7) include the ability for the student to get technical support within a reasonable amount of time;
- (8) include a statement that the student's information will not be sold or distributed to any third party without prior written consent of the student. Taking the course does not constitute consent;
- (9) be available 24 hours a day, seven days a week, excluding minimal down time for updating and administration;
- (10) provide viewing access to the online course at all times to the commissioner, excluding minimal down time for updating and administration;
- (11) include a process to authenticate the student's identity;
- (12) inform the student and the commissioner how long after its purchase a course will be accessible;
- (13) inform the student that license education credit will not be awarded for taking the course after it loses its status as an approved course;
- (14) provide clear instructions on how to navigate through the course;
- (15) provide automatic bookmarking at any point in the course;
- (16) provide questions after each unit or chapter that must be answered before the student can proceed to the next unit or chapter;
- (17) include a reinforcement response when a quiz question is answered correctly;
- (18) include a response when a quiz question is answered incorrectly;
- (19) include a final examination;
- (20) allow the student to go back and review any unit at any time, except during the final examination;
- (21) provide a course evaluation at the end of the course. At a minimum, the evaluation must ask the student to report any difficulties caused by the online education delivery method; and
- (22) provide a completion certificate when the course and exam have been completed and the provider has verified the completion. Electronic certificates are sufficient.

Course Questions and Required Information

Prior or Current Course Approval

Does this course have current or prior approval in Minnesota? Yes No

- If yes: Indicate the current or prior MN Course # _____

Is this course replacing a course currently approved by Minnesota? Yes No

- If yes: Indicate the current MN Course # _____

Has this course been approved by any regulatory agency or other type of agency? Yes No

If yes: Indicate the following:

Name of Agency or Board: _____ State _____

Course number: _____ & Number of hours approved. _____, Expiration date of approval _____

(Attach separate list as needed.)

Has this course been approved by the AQB? Yes No AQB Course # _____

I have attached a copy of this courses AQB Approval

Course Delivery Mechanism approved by IDECC? Yes No IDECC Course # _____

Attach a copy of this courses IDECC Approval

Delivery Mechanism approved by other? Yes No Entity Name _____

Attach a copy of this courses Delivery Mechanism Approval by other entity.

REQUIRED: Course Description – detailed description of course content

REQUIRED: Learning Objectives – detailed description of objectives for the students

APPRAISER PRE-LICENSE EDUCATION INSTRUCTOR

QUALIFICATIONS AND CONTACT INFORMATION PAGE

MANDATORY **Attach a detailed Bio / Resume to this completed form showing dates of experience.**

Instructor Full Legal Name	
Date of Birth	
Business Address: Street, City, State, Zip	
Phone Number	Business Email Address
Do you currently hold, or have you held, any APPRAISER license in any state, including MN? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, attach list of license number, state, and status.	
Resident APPRAISER License #	& Name of Resident State
All Non-Resident APPRAISER License #(s)	& Name of Non-Resident State(s)
Do you currently hold or have you ever held <u>any other type of occupational / professional license in any state</u>, including MN? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, attach list of license type, number, state, and status.	
Has instructor applicant ever had any occupational / professional license in any state including Minnesota that has been suspended, revoked, or terminated, or been the subject of inquiry or investigation? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, attach documentation and detailed explanation signed & dated by instructor.	
Has instructor applicant ever been convicted of a felony or gross misdemeanor, or been a defendant in any lawsuit involving claims of fraud, misrepresentation, conversion, mismanagement of funds, breach of fiduciary duty or breach of contract? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, attach documentation and detailed explanation signed & dated by instructor.	
Mandatory Qualifications (Please check at least one below)	
<input type="checkbox"/> a four-year degree in the industry for which the course is being taught;	
<input type="checkbox"/> a four-year degree with three years full-time experience in the industry for which the course is being taught;	
<input type="checkbox"/> a four-year degree with three years full-time experience in the business or profession relating to the subject being taught;	
<input type="checkbox"/> a postgraduate degree and completion of 45 hours of continuing education in the industry for which the course is being taught;	
<input type="checkbox"/> a two-year degree in the industry for which the education is being given and completion of 45 hours of continuing education in the industry for which the course is being taught;	
<input type="checkbox"/> a two-year degree or certificate with five years full-time experience in the industry for which the course is being taught;	
<input type="checkbox"/> a degree or certificate with five years full-time experience in the business or profession relating to the subject being taught; or	
<input type="checkbox"/> eight years of recent experience in the subject area being taught in the eight years immediately preceding the first course offering taught.	
Required for the 15-Hour USPAP Instructor	
<input type="checkbox"/> National 15 HR USPAP Course Instructor .	
<input type="checkbox"/> Attach a copy of the required Current AQB instructor certification for all USPAP instructors.	
Instructor AQB identification number # _____ Expiration date of AQB Instructor approval _____	
Current Certified Residential or General License # _____ State _____	
<input type="checkbox"/> Current IDECC or other <i>Instructor</i> approval for Synchronous or Asynchronous Internet delivery (if approved)	

APPLICATION INSTRUCTOR SIGNATURE AND CERTIFICATION

Copy and attach additional pages as needed for every pre-license instructor.

I certify that I am the instructor applicant for the Provider and I am responsible for compliance with all Minnesota licensing education laws and regulations.

I understand that as an approved education instructor I am responsible for:

- compliance with all laws and rules relating to industry education;
- providing students with current and accurate information;
- maintaining an atmosphere conducive to learning in the classroom;
- assuring and certifying attendance of students enrolled in courses;
- providing assistance to students and responding to questions relating to course materials; and
- attending the workshops or instructional programs that are required by the commissioner

I understand that as an approved education instructor I shall not:

- recommend or promote the services or practices of a particular business;
- encourage or recruit individuals to engage the services of, or become associated with, a particular business;
- use materials, clothing, or other evidences of affiliation with a particular entity;
- require students to participate in other programs or services offered by the instructor, coordinator, or provider;
- attempt, either directly or indirectly, to discover questions or answers on an examination for a license;
- disseminate to any other person specific questions, problems, or information known or believed to be included in licensing examinations;
- misrepresent any information submitted to the commissioner;
- fail to cover, or ensure coverage of, all points, issues, and concepts contained in the course outline approved by the commissioner during the approved instruction; and

I certify that that this document has not been altered in any manner from the form adopted by the MN Department of Commerce.

Name of Course _____
(Mandatory)

I certify that I am the instructor applicant for the course listed above and that I am responsible for compliance with all Minnesota education laws and regulations located in Minn. Statute Chapter 45 and Minn. Statute Chapter 82B. Furthermore, I declare that the information I provided for the above-named course on the attached pre-license education course approval application, my core matrix outline content, and all of my attachments are true and correct, and that I have answered each question fully and truthfully and without any purpose of evasion or mental reservation.

Printed name of Instructor _____
(Mandatory)

Signature of Instructor _____ **Date** _____
(Signature and Date are Mandatory)

Printed name of Provider _____ **Provider #** _____

Additional Appraiser License Education Information

82B.095 APPRAISER QUALIFICATION COMPONENTS.

Subd. 3. Conformance to Appraisal Qualifications Board criteria.

(a) The requirements to obtain a trainee real property appraiser, licensed real property appraiser, certified residential real property appraiser, or certified general real property appraiser license are the education, examination, and experience requirements established by the Appraiser Qualifications Board of the Appraisal Foundation and published in the most recent version of the Real Property Appraiser Qualification Criteria.

(b) An applicant must complete the applicable education and experience requirements before taking the required examination.

Course Completion Certificates and Credit Upload

Minn. Statutes Chapter 82.58 and 82B.135 require new appraiser license applicants and new real estate license applicants to maintain and submit prelicense course completion certificates prior to sitting for their license exams and/or applying for a license.

In addition to awarding a prelicense course completion certificate, the Provider is also required (by Minn. Statutes Chapter 45.43) to upload the prelicense course completion credits to the student prelicense record on Pearson VUE's Web-portal at www.pulseportal.com for Appraiser and Real Estate prelicense education students.

The AQB required Core Curriculum shown below is published in the most recent version of the Real Property Appraiser Qualification Criteria. The most recent version can be found here [Real Property Appraiser Qualification Criteria \(Jan 2022\)](#)

TRAINEE REQUIRED CORE CURRICULUM

75 HOURS REQUIRED*

Includes the 15-hour National USPAP Course or its equivalent.

***Must also complete the required MN 6-Hr MN Supervisor/Trainee course. (Separate course application.)**

LICENSED RESIDENTIAL REQUIRED CORE CURRICULUM

150 HOURS REQUIRED

Includes the 15-hour National USPAP Course or its equivalent.

CERTIFIED RESIDENTIAL REQUIRED CORE CURRICULUM

200 HOURS REQUIRED

Includes the 15-hour National USPAP Course or its equivalent.

CERTIFIED GENERAL REQUIRED CORE CURRICULUM

300 HOURS REQUIRED

Includes the 15-hour National USPAP Course or its equivalent.

A Core Matrix Outline located at the end of the application must be completed (for your course topic) and submitted as an attachment to this Appraiser Qualifying Education Course Approval Application

The AQB required curriculum content with subtopics is listed under each major module. The subtopics listed are recommended but not mandatory for meeting the Required Core Curriculum.

Electronic Signatures

In Response to Questions Regarding the Use of Electronic Signatures:

Electronic signatures are allowed to be used on license education application forms per Minn. Stat. § 325L.07 (below).

325L.07 LEGAL RECOGNITION OF ELECTRONIC RECORDS, ELECTRONIC SIGNATURES, AND ELECTRONIC CONTRACTS.

(a) A record or signature may not be denied legal effect or enforceability solely because it is in electronic form.

(b) A contract may not be denied legal effect or enforceability solely because an electronic record was used in its formation.

(c) If a law requires a record to be in writing, an electronic record satisfies the law.

(d) If a law requires a signature, an electronic signature satisfies the law.

Other REQUIRED ATTACHMENTS, DOCUMENTS AND FORMS

This application will be processed in a timely manner, assuming it is a complete application. If your application does not include all of the required items requested throughout this application, and listed below, it will be considered deficient and returned to you. In most cases, a deficient application will result in your course not being approved before the first offering date. Therefore, it is in your best interest to initially submit a complete application.

Include a copy of the following with this prelicense course application submission.

A. Pre-License Course Materials

- core matrix outline for this course topic (end of application)
- detailed, timed, content outline (end of application)
- copy of this courses Delivery Mechanism Approval
- instructional material for instructors – overheads, powerpoint, videos, charts, etc.
- instructional material for students – textbooks, notebooks, guides, documents, brochures, any handouts, etc.
- examination bank of questions with the exam answer key
- copy of providers proctor affidavit form (for required closed book proctored final exam)
(Generic Exam Proctor Affidavit Forms available at [MN Generic Course or Exam Proctor Affidavits](#))

B. provider policies

- course prerequisites
- cancellation & refund procedure

C. assorted attachments

- students' course and instructor evaluation form
- proposed advertising
- proposed *prelicense course completion certificate

COORDINATOR CERTIFICATION AND SIGNATURE

I certify that all the information submitted in this application is true and complete, and that this document has not been altered in any manner from the form adopted by the MN Department of Commerce.

Name of Course _____

I certify that I have either applied for provider/coordinator approval in conjunction with this course application submission, or I am already an approved MN Coordinator/Provider for this Providership; that I am in compliance with all MN education laws and regulations found in Minn. Statute Chapter 45 and 82B. I declare that the information provided for the above-named course on the attached education course approval application and all the attachments are true and correct.

Printed name of Coordinator _____
(Mandatory)

Signature of Coordinator _____ Submission Date _____
(Signature & Date are Mandatory)

Full Printed name of Provider _____ Provider # _____
(Mandatory) (Mandatory)

Generic Document

PRE-LICENSE COURSE COMPLETION CERTIFICATE
Required Information For Prelicense Course Completion Certificates

1. **Course Title**
2. **MN Department of Commerce Approved Course Number**
3. **Date of Course Completion**
4. **Name of Approved Provider**
5. **Name and Signature of the Approved Coordinator**
6. **Name and Address of the Student**
7. **License Number of the Student**
8. **Number of Hours Completed** – Must match the credit given by MN Commerce; partial credit may not be given.

9. **License Type Course is Approved for**
 - Real Estate
 - Appraiser
 - Insurance

10. **Education Type Course is Approved for**
Continuing Education

11. **Method of Presentation Course is Approved for**
 - Live**, Classroom – Traditional
 - Live**, Classroom – Webinar
 - On-Demand** - Internet Interactive
 - On-Demand** - Self-Study / Correspondence

12. **MN Department of Commerce’s Current Address and Licensing Unit’s Contact Information**

MN Department of Commerce	PHONE Number 651-539-1599
85 7 th Place East, Suite 280	E-MAIL Education.Commerce@state.mn.us
St. Paul, MN 55101	

13. **This statement must be included on the Certificate**
“If you have any comments about this course offering, please mail them to the Minnesota Commissioner of Commerce.”

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The AQB required Core Curriculum shown below is published in the most recent version of the Real Property Appraiser Qualification Criteria under AQB GUIDE NOTE 1 (GN-1). The most recent version can be found here [Real Property Appraiser Qualification Criteria \(Jan 2022\)](#)

TRAINEE REQUIRED CORE CURRICULUM 75 HOURS REQUIRED* Includes the 15-hour National USPAP Course or its equivalent. *Must also complete the required MN 6-Hr MN Supervisor/Trainee course. (Separate course application.)
LICENSED RESIDENTIAL REQUIRED CORE CURRICULUM 150 HOURS REQUIRED Includes the 15-hour National USPAP Course or its equivalent.
CERTIFIED RESIDENTIAL REQUIRED CORE CURRICULUM 200 HOURS REQUIRED Includes the 15-hour National USPAP Course or its equivalent.
CERTIFIED GENERAL REQUIRED CORE CURRICULUM 300 HOURS REQUIRED Includes the 15-hour National USPAP Course or its equivalent.
A Core Matrix Outline located below application must be completed (for your course topic) and submitted as an attachment to your Appraiser Qualifying Education Course Approval Application The AQB required curriculum content with subtopics is listed under each major module. The subtopics listed are recommended but not mandatory for meeting the Required Core Curriculum.

Core Matrix Outline REQUIRED CORE CURRICULUM

THE 15-HOUR NATIONAL USPAP COURSE OR ITS EQUIVALENT -- 15 Hours Required

(Required for the Trainee Appraiser, Licensed Residential, Certified Residential, and Certified General classifications)

TOPIC	*AQB Minutes per Topic	MATERIAL CROSS-REF (textbook) Pg #'s	EXAM CROSS-REF Question #'s
Introduction to Course, Orientation, Pre-Course Assessment	15		
Part 1. Chapter One: Introduction to USPAP & Quizzes	55		
Part 2. Preamble and when USPAP Applies & Quizzes	60		
Part 3. USPAP Definitions & Quizzes	75		
Part 4. Ethics Rule, Record Keeping Rule, and Competency Rule & Quizzes	85		
Part 5. Scope of Work Rule & Quizzes	80		
Part 6. Jurisdictional Exception Rule & Quizzes	40		
Part 7. Standard 1 & Quizzes	70		
Part 8. Standard 2 & Quizzes	60		
Part 9. (Part 9 and 10) Standards 3 and 4 & Quizzes	75		
Part 11. Standards 5-10 & Quizzes	65		
Part 12. Advisory Opinions, Quizzes, Post-Course Assessment & Quizzes	65		
Part 13. Exam prep and Final Examination	75		
*Breaks and Lunch time are not included with AQB times allocated.			
Total Course Time	15 Hours		
Time Allowed for Proctored Course Examination	(included above)		

**Core Matrix Outline
REQUIRED CORE CURRICULUM**

BASIC APPRAISAL PRINCIPLES -- 30 Hours Required

(Required for the Trainee Appraiser, Licensed Residential, Certified Residential, and Certified General classifications)

TOPIC	Time-Min per Topic	MATERIAL CROSS-REF (textbook) Pg #'s	EXAM CROSS-REF Question #'s
A. Real Property Concepts and Characteristics			
1. Basic Real Property Concepts			
2. Real Property Characteristics			
3. Legal Description			
B. Legal Consideration			
1. Forms of Ownership			
2. Public and Private Controls			
3. Real Estate Contracts			
4. Leases			
C. Influences on Real Estate Values			
1. Governmental			
2. Economic			
3. Social			
4. Environmental, Geographic and Physical			
D. Types of Value			
1. Market Value			
2. Other Value Types			
E. Economic Principles			
1. Classical Economic Principles			
2. Application and Illustrations of the Economic Principles			
F. Overview of Real Estate Markets and Analysis			
1. Market Fundamentals, Characteristics, and Definitions			
2. Supply Analysis			
3. Demand Analysis			
4. Use of Market Analysis			
G. Ethics and How They Apply in Appraisal Theory and Practice			
H. Valuation Bias, Fair Housing, and/or Equal Opportunity			
Total Course Time			
Time Allowed for Proctored Course Examination			

**Core Matrix Outline
REQUIRED CORE CURRICULUM**

BASIC APPRAISAL PROCEDURES -- 30 Hours Required

(Required for the Trainee Appraiser, Licensed Residential, Certified Residential, and Certified General classifications)

TOPIC	Time-Min per Topic	MATERIAL CROSS-REF (textbook) Pg #'s	EXAM CROSS-REF Question #'s
A. Overview of Approaches to Value			
B. Valuation Procedures			
1. Defining the Problem			
2. Collecting and Selecting Data			
3. Analyzing			
4. Reconciling and Final Value Opinion			
5. Communicating the Appraisal			
C. Property Description			
1. Geographic Characteristics of the Land/Site			
2. Geologic Characteristics of the Land/Site			
3. Location and Neighborhood Characteristics			
4. Land/Site Considerations for Highest and Best Use			
5. Improvements – Architectural Styles and Types of Construction			
6. Special Energy Efficient Characteristics of the Improvements			
D. Residential or General Applications			
Total Course Time			
Time Allowed for Proctored Course Examination			

**Core Matrix Outline
REQUIRED CORE CURRICULUM**

RESIDENTIAL MARKET ANALYSIS AND HIGHEST AND BEST USE --15 Hours Required

(Required for the Licensed Residential, Certified Residential classifications)

TOPIC	Time-Min per Topic	MATERIAL CROSS-REF (textbook) Pg #'s	EXAM CROSS-REF Question #'s
A. Residential Markets and Analysis			
1. Market Fundamentals, Characteristics and Definitions			
2. Supply Analysis			
3. Demand Analysis			
4. Use of Market Analysis			
B. Highest and Best Use			
1. Test Constraints			
2. Application of Highest and Best Use			
3. Special Considerations			
4. Market Analysis			
5. Case Studies			
Total Course Time			
Time Allowed for Proctored Course Examination			

**Core Matrix Outline
REQUIRED CORE CURRICULUM**

RESIDENTIAL APPRAISER SITE VALUATION AND COST APPROACH -- 15 Hours Required

(Required for the Licensed Residential, Certified Residential classifications)

TOPIC	Time-Min per Topic	MATERIAL CROSS-REF (textbook) Pg #'s	EXAM CROSS-REF Question #'s
A. Site Valuation			
1. Methods			
2. Case Studies			
B. Cost Approach			
1. Concepts and Definitions			
2. Replacement/Reproduction Cost New			
3. Accrued Depreciation			
4. Methods of Estimating Accrued Depreciation			
5. Case Studies			
Total Course Time			
Time Allowed for Proctored Course Examination			

**Core Matrix Outline
REQUIRED CORE CURRICULUM**

RESIDENTIAL SALES COMPARISON AND INCOME APPROACHES -- 30 Hours Required

(Required for the Licensed Residential, Certified Residential classifications)

TOPIC	Time-Min per Topic	MATERIAL CROSS-REF (textbook) Pg #'s	EXAM CROSS-REF Question #'s
A. Valuation Principles & Procedures – Sales Comparison Approach			
B. Valuation Principles & Procedures – Income Approach			
C. Finance and Cash Equivalency			
1. Identification of Seller Concessions and Their Impact on Value			
D. Financial Calculator Introduction			
E. Identification, Derivation and Measurement of Adjustments			
F. Gross Rent Multipliers			
G. Partial Interests			
H. Reconciliation			
I. Case Studies and Applications			
Total Course Time			
Time Allowed for Proctored Course Examination			

**Core Matrix Outline
REQUIRED CORE CURRICULUM**

RESIDENTIAL REPORT WRITING AND CASE STUDIES -- 15 Hours Required

(Required for the Licensed Residential, Certified Residential classifications)

TOPIC	Time-Min per Topic	MATERIAL CROSS-REF (textbook) Pg #'s	EXAM CROSS-REF Question #'s
A. Writing and Reasoning Skills			
B. Common Writing Problems			
C. Form Reports			
D. Report Options and USPAP compliance			
E. Case Studies			
Total Course Time			
Time Allowed for Proctored Course Examination			

**Core Matrix Outline
REQUIRED CORE CURRICULUM**

STATISTICS, MODELING AND FINANCE -- 15 Hours Required

(Required for the Certified Residential and Certified General classifications)

TOPIC	Time-Min per Topic	MATERIAL CROSS-REF (textbook) Pg #'s	EXAM CROSS-REF Question #'s
A. Statistics			
B. Valuation Models (AVM's and Mass Appraisal)			
C. Real Estate Finance			
Total Course Time			
Time Allowed for Proctored Course Examination			

**Core Matrix Outline
REQUIRED CORE CURRICULUM**

ADVANCED RESIDENTIAL APPLICATIONS AND CASE STUDIES – 15 Hours Required

(Required for the Certified General classification)

TOPIC	Time-Min per Topic	MATERIAL CROSS-REF (textbook) Pg #'s	EXAM CROSS-REF Question #'s
A. Complex Property, Ownership and Market Conditions			
B. Deriving and Supporting Adjustments			
C. Residential Market Analysis			
D. Advanced Case Studies			
1. Seller Concessions			
2. Special Energy Efficient Items (i.e. "Green Buildings")			
Total Course Time			
Time Allowed for Proctored Course Examination			

**Core Matrix Outline
REQUIRED CORE CURRICULUM**

GENERAL APPRAISER MARKET ANALYSIS AND HIGHEST AND BEST USE – 30 Hours Required

(Required for the Certified General classification)

TOPIC	Time-Min per Topic	MATERIAL CROSS-REF (textbook) Pg #'s	EXAM CROSS-REF Question #'s
A. Real Estate Markets and Analysis			
1. Market Fundamentals, Characteristics and Definitions			
2. Supply Analysis			
3. Demand Analysis			
4. use of Market Analysis			
B. Highest and Best Use			
1. Test Constraints			
2. Application of Highest and Best Use			
3. Special Considerations			
4. Market Analysis			
5. Case Studies			
Total Course Time			
Time Allowed for Proctored Course Examination			

**Core Matrix Outline
REQUIRED CORE CURRICULUM**

GENERAL APPRAISER SALES COMPARISON APPROACH – 30 Hours Required

(Required for the Certified General classification)

TOPIC	Time-Min per Topic	MATERIAL CROSS-REF (textbook) Pg #'s	EXAM CROSS-REF Question #'s
A. Value Principles			
B. Procedures			
C. Identification and Measurement of Adjustments			
D. Reconciliation			
E. Case Studies			
1. Seller Concessions			
2. Special Energy Efficient Items (i.e. "Green Buildings")			
Total Course Time			
Time Allowed for Proctored Course Examination			

**Core Matrix Outline
REQUIRED CORE CURRICULUM**

GENERAL APPRAISER SITE VALUATION AND COST APPROACH – 30 Hours Required

(Required for the Certified General classification)

TOPIC	Time-Min per Topic	MATERIAL CROSS-REF (textbook) Pg #'s	EXAM CROSS-REF Question #'s
A. Site Valuation			
1. Methods			
2. Case Studies			
B. Cost Approach			
1. Concepts and Definitions			
2. Replacement/Reproduction Cost New			
3. Accrued Depreciation			
4. Methods of Estimating Accrued Depreciation			
5. Case Studies			
Total Course Time			
Time Allowed for Proctored Course Examination			

**Core Matrix Outline
REQUIRED CORE CURRICULUM**

GENERAL APPRAISER INCOME APPROACH – 60 Hours Required

(Required for the Certified General classification)

TOPIC	Time-Min per Topic	MATERIAL CROSS-REF (textbook) Pg #'s	EXAM CROSS-REF Question #'s
A. Overview			
B. Compound Interest			
C. Lease Analysis			
D. Income Analysis			
E. Vacancy and Collection Loss			
F. Estimating Operating Expenses and Reserves			
G. Reconstructed Income and Expense Statement			
H. Stabilized Net Operating Income Estimate			
I. Direct Capitalization			
J. Discounted Cash Flow			
K. Yield Capitalization			
L. Partial Interest			
M. Case Studies			
Total Course Time			
Time Allowed for Proctored Course Examination			

**Core Matrix Outline
REQUIRED CORE CURRICULUM**

GENERAL APPRAISER REPORT WRITING AND CASE STUDIES – 30 Hours Required

(Required for the Certified General classification)

TOPIC	Time-Min per Topic	MATERIAL CROSS-REF (textbook) Pg #'s	EXAM CROSS-REF Question #'s
A. Writing and Reasoning Skills			
B. Common Writing Problems			
C. Report Options and USPAP Compliance			
D. Case Studies			
Total Course Time			
Time Allowed for Proctored Course Examination			

DETAILED, TIMED CONTENT OUTLINE
Detailed, timed content outline must identify the instructors names next to their topic/section.

List Segments in increments of 15 minutes or less. Break times must be indicated (attach additional sheets as necessary).	Instructor(s)	Scheduled time	# of minutes
<i>(Example) Appraising a single-family dwelling</i>	<i>John Doe</i>	<i>8:00 – 8:15am</i>	<i>15</i>
<i>(Example) Land use planning</i>	<i>Mark Smith</i>	<i>8:15 – 8:25am</i>	<i>10</i>
Total course hours:			

Generic Document

Minnesota General Webinar Guidelines

Please note that when we use the term (webinar), we mean Internet-Synchronous, which is a virtual, webinar, Zoom type method of instruction.

1. These guidelines are intended to apply to courses conducted and viewed in real time (live) in all locations and are not intended to apply when courses have been recorded and are viewed at a later time or to other online courses.
2. Each student must be required to log in to the webinar using a distinct username, password, and/or email.

[Note multiple students in one remote location, without an online individual process to authenticate student's identity and technology to guarantee seat time, requires proctor certifications. Two page proctor forms are located at the end of each course application or at <http://mn.gov/commerce-stat/pdfs/exam-proctor-affidavit.pdf>]
3. The provider must verify the identity and license number of all students.
4. A provider representative, using computer-based attendance-monitoring technology, must monitor 100% attendance throughout the course.
5. The provider must have a process to determine when a participant is inactive or not fully participating, such as when the screen is minimized, or the participant does not answer the polling questions and/or verification codes.
6. The provider must maintain an electronic roster to include records for each participant's log-in/log-out times. Chat history and polling responses must be captured as part of the electronic record.
7. No less than two polling questions and/or attendance verification codes must be asked, with appropriate response provided, at unannounced intervals during each one-hour webinar session to determine participant attentiveness.
8. When a student is deemed inactive or not fully participating in the course by the course monitor of failure to enter appropriate polling question response or verification codes, continuing education (CE) credit is denied.
9. Students in all locations must be able to interact in real time with the instructor. Students must be able to submit questions or comments at any point during the webinar session.
10. The course pace must be set by the instructor and does not allow for independent completion.
11. Instruction time is considered the amount of time devoted to the actual course instruction and does not include breaks, lunch, dinner or introductions of speakers.
12. One credit will be awarded for each 50 minutes of webinar/webcast instruction, and the minimum number of Continuing Education credits that will be awarded for webinar courses is one credit. **Note#1** Appraiser Continuing Education courses cannot be less than **two**, 50-minute hours. **Note#2 Pre-License Education** courses cannot be less than the statutorily required number of 50-minute hours for each specific license type.
13. The provider must have a procedure that informs each student in advance of course participation requirements and consequences for failing to actively participate in the course.
14. An end of course exam is not required for *Continuing Education* if the course is live and meets the requirements in Minn.Statutes.Chap.45.25. Subd. 2a. (1), (2), and (3).

▶ **However**, a closed book, proctored, end of course exam is ALWAYS required for **Pre-License Education** regardless of the method of instruction.
15. Compliance with the procedures outlined above are subject to audit by the Commerce Department.

2022