

 <p style="text-align: center;">85 7th Place East, Suite 280, Saint Paul, MN 55101 PHONE 651-539-1500 mn.gov/commerce</p>	<p style="text-align: center;"><b><u>DOC OFFICE USE ONLY</u></b></p> <div style="display: flex; justify-content: space-around; margin-bottom: 10px;"> <input type="checkbox"/> APPROVED    <input type="checkbox"/> DENIED    <input type="checkbox"/> RETURNED         </div> <p>Reviewed By _____</p> <div style="display: flex; justify-content: space-between; margin-bottom: 10px;"> <input type="checkbox"/> CLASSROOM – LIVE    <input type="checkbox"/> SYNCHRONOUS - LIVE         </div> <div style="display: flex; justify-content: space-between; margin-bottom: 10px;"> <input type="checkbox"/> ON-DEMAND – (NOT Live)    <input type="checkbox"/> Interactive Internet         </div> <div style="display: flex; justify-content: space-between;"> <span>Approved</span> <input type="checkbox"/> 8-Hr PE    <input type="checkbox"/> 7-Hr CE    <input type="checkbox"/> 4-Hr CE         </div>					
<p><b>(Please Note</b> 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 style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; border-bottom: 1px solid black; padding-bottom: 5px;">PE 8-HR Course Number</td> <td rowspan="4" style="width: 20%; vertical-align: middle; text-align: center; padding: 10px;"><b>Date Approved</b></td> </tr> <tr> <td style="border-bottom: 1px solid black; padding-bottom: 5px;">CE 8-HR Course Number</td> </tr> <tr> <td style="border-bottom: 1px solid black; padding-bottom: 5px;">CE 7-HR Course Number</td> </tr> <tr> <td style="border-bottom: 1px solid black; padding-bottom: 5px;">CE 4-HR Course Number</td> </tr> </table>	PE 8-HR Course Number	<b>Date Approved</b>	CE 8-HR Course Number	CE 7-HR Course Number	CE 4-HR Course Number
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CE 8-HR Course Number						
CE 7-HR Course Number						
CE 4-HR Course Number						

## VALUATION BIAS AND FAIR HOUSING LAWS AND REGULATIONS APPRAISER COURSE APPLICATION

(choose 1 option below)

- ☐ **8-HR \*PRE-LICENSE COURSE - Includes 1-HR Proctored EXAM**  
     \*will include an 8-HR CE course number @ no extra fee
- ☐ **7-HR CONTINUING EDUCATION COURSE – Live Classroom/Synchronous - No Exam**
- ☐ **7-HR CONTINUING EDUCATION COURSE – On-Demand Asynchronous +time for EXAM**
- ☐ **4-HR CONTINUING EDUCATION COURSE – Live Classroom/Synchronous - No Exam**
- ☐ **4-HR CONTINUING EDUCATION COURSE – On-Demand Asynchronous +time for EXAM**

Initial Proposed Date(s) of Course \_\_\_\_\_

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

<b>APPLICATION FEE \$10 per hour (Check or money order Only)</b>	License Type <b>APPRAISER</b>
<input type="checkbox"/> <b>4-Hours Requested for Credit - Fee Submitted for 4-Hours \$40</b>	
<input type="checkbox"/> <b>7-Hours Requested for Credit - Fee Submitted for 7-Hours \$70</b>	
<input type="checkbox"/> <b>8-Hours Requested for Credit - Fee Submitted for 8-Hours \$80</b>	
Check Number _____	

## METHOD OF INSTRUCTION

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

<input type="checkbox"/> <b>LIVE</b>	<b>Live course.</b> "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.
<input type="checkbox"/> <b>ON-DEMAND</b>	<b>On-demand course.</b> "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.

### Provide the following information.

<b>LIVE—STANDARD CLASSROOM</b>	<input type="checkbox"/> Detailed explanation of attendance verification Does the course include an examination? No <input type="checkbox"/> Yes <input type="checkbox"/> ( <i>required for some special required courses</i> ) If YES, attach a detailed explanation regarding exam presentation
<b>LIVE—SIMULCAST TO REMOTE LOCATIONS OR INDIVIDUAL STUDENTS ONLINE</b>	<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 <b>A Few Examples:</b> <ul style="list-style-type: none"> <li>• Provider verifies the identity and license number of all students</li> <li>• <b>Multiple</b> Random Polling Questions per course hour</li> <li>• Each student be required to log in to the webinar using a distinct username, password, and/or email</li> <li>• Provider representative, using computer-based attendance-monitoring technology, monitors 100% attendance throughout the course</li> </ul> Will proctors be used? No <input type="checkbox"/> Yes <input type="checkbox"/> If YES, attach a detailed explanation of their use and verification <b>Example:</b> 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"/> ( <i>required for some special required courses</i> ) If YES, attach a detailed explanation regarding exam presentation <b>A closed book, proctored, end of course exam is ALWAYS required for Pre-License Education regardless of the method of instruction.</b>
<b>ON-DEMAND</b>	<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> ) 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"/> ( <i>required for non-interactive courses</i> ) If YES, attach a detailed explanation of their use and verification <b>A closed book, proctored, end of course exam is ALWAYS required for Pre-License Education regardless of the method of instruction.</b>

## 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.)

☐ Course Content & Delivery Mechanism been approved by the AQB? ☐ Yes ☐ No

☐ 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.

### Course Completion Certificates and Credit Upload (*generic certificate included with application*)

**Minn. Statutes Chapter 82B.135** require new appraiser 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 to the student: **Minn. Statutes Chapter 45.43 Reporting Requirements. Subd.1** Course completions. Required education must be reported in a manner prescribed by the commissioner ***within 10-days of course completion.*** (*includes both prelicense and continuing education course completion credits*)

#### **Subd.2. Subd. 2.Violations and penalties.**

(a) Each failure to report an individual licensee's course completion in the manner prescribed by subdivision 1 constitutes a separate violation.

(b) The commissioner may impose a civil penalty not to exceed \$500 per violation upon an education provider that violates subdivision 1.

## 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.

**Core Matrix Outline  
REQUIRED CORE CURRICULUM**

(exam outline is 2 pages)

**VALUATION BIAS AND FAIR HOUSING LAWS AND REGULATIONS APPRAISER COURSE**

Taken from the Appraiser Qualifications Board of the Appraisal Foundation most recent version of the Real Property Appraiser Qualification Criteria. The most recent version can be found here ([pg33](#)) [Real Property Appraiser Qualification Criteria \(Jan 2026\)](#)

**VALUATION BIAS AND FAIR HOUSING LAWS AND REGULATIONS COURSE OUTLINE**

- The course must contain information to ensure the appraiser understands valuation bias and fair housing laws and regulations related issues. The same outline is required for the seven (7) hour course, the eight (8) hour course (which is the seven-hour course plus a one-hour exam) and the four (4) hour course.
- However, the four-hour course will have less content on the topics of “Understanding Real Estate Bias” and “Federal Fair Housing Laws and Regulations” and more content on “Valuation Bias” and “Case Studies.”**

Education developers must include the topics contained in the following outline when creating course content:

☐ **8-HOURS PRELICENCE EDUCATION Required - Includes Closed Book 1-Hour PROCTORED Final Exam**

☐ **7-HOURS CONTINUING EDUCATION Required - \*Addl time for Exam may be required w/o extra credit**

☐ **4-HOURS CONTINUING EDUCATION Required - \*Addl time for Exam may be required w/o extra credit**

**\*If method of instruction requires a final exam, it will not increase course credit (see page 2 of application)**

<b>TOPIC</b>	<b>*AQB Minutes per Topic</b>	<b>MATERIAL CROSS-REF (textbook) Pg #'s</b>	<b>EXAM CROSS-REF Question #'s</b>
<b>A. Understanding Real Estate Bias</b>			
1. Historical Context			
a. Role of the following: real estate agents, insurance, appraisers, lenders, Government Sponsored Enterprises, federal, state and local agencies, and legislation			
b. Redlining			
c. Restrictive Covenants			
d. Court Rulings			
2. Contemporary Context			
a. Economic Impact of Property Value Disparities for Protected Classes			
b. Public Conversation Regarding Valuation Bias			
c. Recent Cases and Developments			
<b>B. Federal Fair Housing and Antidiscrimination Laws and Regulations</b>			
1. Laws and Regulations			
a. Civil Rights Act of 1866 (Section 1981 and Section 1982)			
b. Fair Housing Act			
c. Equal Credit Opportunity Act (ECOA)			
d. Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA)			

e. Unfair and Deceptive Acts and Practices (UDAP)			
f. Unfair, Deceptive or Abusive Acts and Practices (UDAAP)			
2. Key Legal Concepts			
a. Disparate Treatment			
b. Disparate Impact			
<b>C. Valuation Bias</b>			
1. Components of Valuation Bias			
a. Explicit			
b. Implicit			
c. Structural			
2. Recognizing and Avoiding Valuation Bias			
<b>D Case Studies</b>			
1. Current Valuation Bias Topics			
2. Best Practices for Avoiding Valuation Bias			
<b>Total Course Time</b>	<b>7 HR / 4 HR</b>		
<b>Time Allowed for Closed Book PROCTORED Final Exam</b>	<b>1 HR</b>		
<b>Total Time Including Exam</b>	<b>8 HR</b>		

## **APPRAISER PRE-LICENSE EDUCATION INSTRUCTOR**

### QUALIFICATIONS AND CONTACT INFORMATION PAGE

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

<b>Instructor Full Legal Name</b>	
<b>Date of Birth</b>	
Business Address: Street, City, State, Zip	
Phone Number	Business Email Address
<b>Do you currently hold, or have you held, any APPRAISER license in any state, including MN?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>If yes, attach list of license number, state, and status.</b>	
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	
<b>If yes, attach list of license type, number, state, and status.</b>	
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	
<b>If yes, attach documentation and detailed explanation signed &amp; dated by instructor.</b>	
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	
<b>If yes, attach documentation and detailed explanation signed &amp; dated by instructor.</b>	
<b>Mandatory Qualifications (<i>Please check at least one below</i>)</b>	
<div style="display: flex; flex-direction: column; gap: 5px;"><div><input type="checkbox"/> a four-year degree in the industry for which the course is being taught;</div><div><input type="checkbox"/> a four-year degree with three years full-time experience in the industry for which the course is being taught;</div><div><input type="checkbox"/> a four-year degree with three years full-time experience in the business or profession relating to the subject being taught;</div><div><input type="checkbox"/> a postgraduate degree and completion of 45 hours of continuing education in the industry for which the course is being taught;</div><div><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;</div><div><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;</div><div><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</div><div><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.</div></div>	
<b>Required for the 15-Hour USPAP Instructor</b>	
<input type="checkbox"/> National <b>15 HR USPAP Course Instructor</b> .	
<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 this document has not been altered in any manner from the form adopted by the MN Department of Commerce.

**Course Title: VALUATION BIAS AND FAIR HOUSING LAWS AND REGULATIONS APPRAISER COURSE**

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 appraiser 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 #** \_\_\_\_\_

## 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 / continuing education course application submission.**

### A. Course Materials

- ☐ core matrix timed outline for this course topic
- ☐ 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 PE Exam Proctor Affidavit](#))

### B. provider policies

- ☐ course prerequisites
- ☐ cancellation & refund procedure

### C. assorted attachments

- ☐ students' course and instructor evaluation form
- ☐ proposed advertising
- ☐ proposed 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.

**Course Title: VALUATION BIAS AND FAIR HOUSING LAWS AND REGULATIONS APPRAISER 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)



## VALUATION BIAS AND FAIR HOUSING LAWS AND REGULATIONS APPRAISER COURSE

Taken from the Appraiser Qualifications Board of the Appraisal Foundation most recent version of the Real Property Appraiser Qualification Criteria. The most recent version can be found here [Real Property Appraiser Qualification Criteria \(Jan 2026\)](#) (pg 11 & outline pg 33)

### CRITERIA APPLICABLE TO ALL APPRAISER CLASSIFICATIONS

#### III. Generic Education Criteria

##### F. Criteria Specific to Continuing Education

**11.** Appraisers must successfully complete a course which meets the content requirements of the Valuation Bias and Fair Housing Laws and Regulations Outline, every two calendar years. a. The first time an appraiser completes the continuing education requirement for this course, the course length must be seven (7) hours. If an appraiser successfully completed a seven (7) hour (plus 1 hour exam) course as part of their qualifying education, they have met this requirement. b. Every two calendar years thereafter, the course length must be at least four (4) hours.

#### TAF – Appraiser Qualifications Board Q & A – Issued January 30, 2024

##### Implementation Dates of Valuation Bias and Fair Housing Laws and Regulations Course

A new requirement in the *Real Property Appraisal Qualification Criteria* (“Criteria”), for a course about valuation bias and fair housing laws and regulations (“VB-FH”) will go into effect on **January 1, 2026**. Here is the requirement:

*Appraisers must successfully complete a course which meets the content requirements of the Valuation Bias and Fair Housing Laws and Regulations Outline, every two calendar years. course, the course length must be seven (7) hours. If an appraiser successfully completed a seven (7) hour (plus 1 hour exam) course as part of their qualifying education, they have met this requirement. hours.*

##### Course Completion Date

**Question:** My state has approved the 7-hour VB-FH course for both qualifying education (QE) and continuing education (CE) before the requirement to take the course goes into effect on January 1, 2026. If I take the course before that date, can that course count towards meeting that requirement when it becomes effective?

**Answer:** Yes. Based on the Criteria, any approved 7-hour course, plus a 1-hour exam for QE, or the 7-hour course for CE, successfully completed before the requirement goes into effect, meets the January 1, 2026, requirement. If you take an approved course at any time before it is required, then on January 1, 2026, you have satisfied the requirement to take the 7-hour course. If the state didn’t approve the course, it won’t fulfill the requirement, as is true for any other course.

Then, every two calendar years thereafter, (and each CE cycle thereafter), you will need to take an approved version of the course that is at least 4 hours in length.

However, check with your state for any additional requirements.

## REGARDING EXAMINATIONS, PROCTORS, METHOD OF INSTRUCTION

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

### **45.305 PRELICENSE EDUCATION COURSES OFFERED OVER THE INTERNET.**

#### **Subd. 1a.Appraiser Internet prelicense courses.**

The requirements for the design and delivery of an appraiser prelicense 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 \(Jan 2026\)](#)

#### **Subd. 5.Final examination.**

The final examination for a prelicense 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.

[\(Real Property Appraiser Qualification Criteria \(Jan 2026\) page 9\)](#)

An asynchronous distance education course is acceptable to meet class hour requirements if:

Course delivery mechanism approval is obtained from one of the following sources:

- a. The AQB; or
- b. AQB approved organizations providing approval of course design and delivery (such as The Appraisal Foundation **or other independent approved entity**); or
- c. a college or university that qualifies for content approval in paragraph 2 above that awards academic credit for the distance education course; or
- d. a qualifying college or university for content approval with a distance education delivery program that approves the course design and delivery that incorporate interactivity.

**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 2pg 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 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.

## Generic Document

### **Minnesota General Synchronous / 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. Except for special required courses.
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

Generic Document

**COURSE COMPLETION CERTIFICATE**

**Required Information For Preliminary & Continuing Education Course Completion Certificates**

- 1. Course Title: VALUATION BIAS AND FAIR HOUSING LAWS AND REGULATIONS APPRAISER COURSE**
- 2. MN Department of Commerce Approved Course Number**
- 3. Date of Course Completion**
- 4. Name of Approved Provider**
- 5. Name and Signature of the MN 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**
  - ☐ Appraiser
- 10. Education Type Course is Approved for**
  - ☐ 8-HR Preliminary / Continuing Education
  - ☐ 7-HR Continuing Education
  - ☐ 4-HR Continuing Education
- 11. Method of Presentation Course is Approved for**
  - ☐ Live, Classroom – Traditional
  - ☐ Live, Classroom – Synchronous
  - ☐ On-Demand – Asynchronous / Internet Interactive
- 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 <sup>th</sup> 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."

2025

## Additional Appraiser PRE-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 found here [Real Property Appraiser Qualification Criteria \(Jan 2026\)](#)

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

**The AQB REQUIRED CORE CURRICULUM** - Taken from the Appraiser Qualifications Board of the Appraisal Foundation most recent version of the Real Property Appraiser Qualification Criteria. The most recent version can be found here (pg27-28) [Real Property Appraiser Qualification Criteria \(Jan 2026\)](#) (See last page of application for detailed breakdown)

#### TRAINEE REQUIRED CORE CURRICULUM

83 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

158 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.

## 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.

**REQUIRED CORE CURRICULUM for APPRAISER LICENSE QUALIFYING EDUCATION Effective January 1, 2026**

Taken from the Appraiser Qualifications Board of the Appraisal Foundation's most recent version of the Real Property Appraiser Qualification Criteria. The most recent version can be found here on (pg27-28) [Real Property Appraiser Qualification Criteria \(Jan 2026\)](#)

<b>REQUIRED CORE CURRICULUM - Taken from the Appraiser Qualifications Board of the Appraisal Foundation most recent version of the Real Property Appraiser Qualification Criteria. The most recent version can be found here (pg27-28) <a href="#">Real Property Appraiser Qualification Criteria (Jan 2026)</a></b>	
<b>TRAINEE APPRAISER</b>	
BASIC APPRAISAL PRINCIPLES	30 HOURS
BASIC APPRAISAL PROCEDURES	30 HOURS
VALUATION BIAS AND FAIR HOUSING LAWS AND REGULATIONS	8 HOURS
15-HOUR NATIONAL USPAP COURSE (OR ITS EQUIVALENT)	15 HOURS
<b>TOTAL</b>	<b>83 HOURS</b>
<b>LICENSED RESIDENTIAL</b>	
BASIC APPRAISAL PRINCIPLES	30 HOURS
BASIC APPRAISAL PROCEDURES	30 HOURS
VALUATION BIAS AND FAIR HOUSING LAWS AND REGULATIONS	8 HOURS
15-HOUR NATIONAL USPAP COURSE (OR ITS EQUIVALENT)	15 HOURS
RESIDENTIAL MARKET ANALYSIS AND HIGHEST AND BEST USE	15 HOURS
RESIDENTIAL APPRAISER SITE VALUATION AND COST APPROACH	15 HOURS
RESIDENTIAL SALES COMPARISON AND INCOME APPROACHES	30 HOURS
RESIDENTIAL REPORT WRITING AND CASE STUDIES	15 HOURS
<b>TOTAL</b>	<b>158 HOURS</b>
<b>CERTIFIED RESIDENTIAL</b>	
BASIC APPRAISAL PRINCIPLES	30 HOURS
BASIC APPRAISAL PROCEDURES	30 HOURS
VALUATION BIAS AND FAIR HOUSING LAWS AND REGULATIONS	8 HOURS
15-HOUR NATIONAL USPAP COURSE (OR ITS EQUIVALENT)	15 HOURS
RESIDENTIAL MARKET ANALYSIS AND HIGHEST AND BEST USE	15 HOURS
RESIDENTIAL APPRAISER SITE VALUATION AND COST APPROACH	15 HOURS
RESIDENTIAL SALES COMPARISON AND INCOME APPROACHES	30 HOURS
RESIDENTIAL REPORT WRITING AND CASE STUDIES	15 HOURS
STATISTICS, MODELING AND FINANCE	15 HOURS
ADVANCED RESIDENTIAL APPLICATIONS AND CASE STUDIES	15 HOURS
APPRAISAL SUBJECT MATTER ELECTIVES (May include hours over minimum shown above in other modules)	12 HOURS
<b>TOTAL</b>	<b>200 HOURS</b>
<b>CERTIFIED GENERAL</b>	
BASIC APPRAISAL PRINCIPLES	30 HOURS
BASIC APPRAISAL PROCEDURES	30 HOURS
VALUATION BIAS AND FAIR HOUSING LAWS AND REGULATIONS	8 HOURS
15-HOUR NATIONAL USPAP COURSE (OR ITS EQUIVALENT)	15 HOURS
GENERAL APPRAISER MARKET ANALYSIS AND HIGHEST AND BEST USE	30 HOURS
STATISTICS, MODELING AND FINANCE	15 HOURS
GENERAL APPRAISER SITE VALUATION AND COST APPROACH	30 HOURS
GENERAL APPRAISER SALES COMPARISON APPROACH	30 HOURS
GENERAL APPRAISER INCOME APPROACH	60 HOURS
GENERAL APPRAISER REPORT WRITING AND CASE STUDIES	30 HOURS
APPRAISAL SUBJECT MATTER ELECTIVES (May include hours over minimum shown above in other modules)	22 HOURS
<b>TOTAL</b>	<b>300 HOURS</b>