

## Quarterly Newsletter – 4<sup>th</sup> Quarter, 2023

### President's Letter

Greetings NDAA Membership,

I hope you all had a wonderful New Year celebration as well as a joyous Christmas season. As 2023 sunsets so does my time as President of the NDAA. I can hardly believe how quickly it has gone. A little over four years ago I took a call from Bill Gion and before I knew it, I was running for President Elect of this young organization. I have seen many changes in my brief time on the Board and I believe all have been for the best. When onboarding into my position we were dealing with the "Appraisal Waiver" and soon after COVID hit. This was a strange and challenging time for us all; all we could do was stay positive and navigate both issues head on.

My presidential vision was to leave the organization in a better position than when I took over. This was no easy task, especially when it was handed off in such good condition. I wanted to work hard to fix issues affecting appraisers in our ND legislature and improve access to our Board of Directors to better serve our membership. Here are a few of the major highlights from the past two years. We held our first ever appraiser summit with ND legislatures, the Governor's representatives, and other groups that shared an interest in the appraiser profession. We sponsored three legislative bills during the 2023 legislative conference. We became recognized by multiple partners as the voice of ND appraisers and that we are our own organization and not part of the North Dakota Real Estate Appraiser Qualifications and Ethics Board. We started to open our board meetings to membership to improve transparency. We launched our quarterly newsletter to reach our members and keep them updated on the happenings with NDAA. We revitalized our website to be more dynamic, efficient, and to be current with today's technology. These successes would not have been possible without my Board of Directors and Committee Chairs. This list of accomplishments is a tribute to them. Their hard work has allowed the NDAA to become a stronger organization that is recognized throughout the State of North Dakota.

Our next president will still have work to do, and I hope they can leave the organization in a better position than they received it. I want to take a moment to give a few big thank you's. I want to Thank Bill Gion for reaching out to me, my last four years would not have happened without his drive to get members involved. I want to thank my committee Chairs (Kathy, Nick, Patty, Bill, David, Wade, and Dean) these individuals stepped up and worked hard to move this organization forward. I want to thank Wade Becker for working hard as my Vice President. When I needed something done, I knew I could turn to him, and I would not have to worry about it getting accomplished. He took my vision of a quarterly newsletter and made it better than I could have imagined. Lastly, I want to give my biggest thank you to Debbie Ellerton. She has truly been the rock that this organization needed. I cannot count the number of phone calls and meetings I had with her. We will miss her greatly; she has played a major part in building the solid foundation that this organization sits on.

Cheers to 2024, make it your best year yet!

-NDAA President 2022-2023, Joe Sumers

# NDAAs News

North Dakota Appraisers Association

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## Committee Reports

### Bylaws/Policy:

The update for this committee is that Patricia Hodenfield, committee chairperson, is in the process of drafting a policy manual for the NDAA as the NDAA does not have a policy manual. The hope is to have a draft of the manual available for board review by the end of the first quarter of 2024.

-Committee Chair, Patricia Hodenfield

### Finance:

We had a big surplus from the fall classes. A big thank you goes out to Gate City for hosting the classes for the NDAA. We also thank all the people that came to the classes in the fall. It looks to be another expensive year with having to replace Debbie. Thank you all for the continued support of the NDAA.

-Committee Chair, Nick Duchscher

### Website:

The website committee is officially running and operational. We are proud to provide an efficient design and functionality for membership. Recently, we built out associate and affiliate membership options, added a historical Board of Directors link to the navigation bar, and are in the process of updating the membership renewals for certain individuals. We have also nearly finished creating a separate link on the home page for members to donate directly to the legislative and scholarship funds without having to register for a class simultaneously. We graciously thank you for your feedback and patience as we continue to improve the website!

-Committee Chair, David Whartnaby

### Membership:

The strength and sustainability of any organization is the loyalty and commitment of their individual members – every member counts, every voice matters! Since the adoption of the NDAA Bylaws on June 20, 2016, to the first NDAA election on September 12, 2016, to the present times, the NDAA has been blessed to have great membership in numbers and spirit! The NDAA, through their representative membership, has established itself as the “Voice of the Appraisal Profession in ND!”

The primary purpose of the NDAA Membership Committee is to retain and grow membership, while enhancing the direct membership benefits and seeking qualified election candidates. We strive to promote effective communication of the Association activities to the Members, and between the Standing Committees (7) & the Board of Directors.

# NDAA News

North Dakota Appraisers Association

Highlights for the Fourth Quarter of 2023: 148 NDAA members (which is 42% of the total ND State licensed appraisers @ 352).

- The NDAA Membership made the 2023 Annual Convention and Meeting in Fargo another huge success with their attendance and participation (in-person & online). Many members raved about the facility, quality and content of the two CE courses & the instructors!
- As of 12/31/2023, the NDAA Membership was at 148 members (42% of the total ND State licensed appraisers 352). The 2024 website membership renewal process is underway – please renew asap and contact Debbie Ellerton with any questions. Retaining our membership is critical to our future!
- In 2024, the Membership Committee intends to focus on the ND Apprentice Appraisers! ***GREAT NEWS! On December 13, 2024, and effective January 1, 2024, the NDAA BOD approved a COMPLIMENTARY (FREE) Apprentice Membership Benefit! As a State Registered ND Apprentice Appraiser, you are now eligible for a cumulative maximum of 3 years of complimentary NDAA Membership. To learn more and/or signup for this wonderful professional opportunity just contact Debbie Ellerton, Executive Secretary of the NDAA by sending her an email @ [debbiendaa@gmail.com](mailto:debbiendaa@gmail.com) or call Debbie @ 605-484-1054.*** Currently, 12 of the 30 Apprentice Appraisers are NDAA Members – we are hoping for 100% - all 30!
- The 2024 BOD election (electronic voting) was successfully conducted with 40% of the eligible NDAA membership voting for 4 Director positions. See the Website for the current Directors and their contact information. We do thank Nick Duchscher for his unselfish and dedicated service to the BOD; and although Nick is leaving the BOD, he has indicated an interest in remaining on the finance committee...thanks Nick...Committee work is vital! Members, we need more help with committee work...so please follow Nick's example!
- The Membership Committee will be working to refine the Honorary Membership criteria and considering other membership categories and also, honoring those who retire.

If you have questions, concerns, suggestions or would like to serve on the NDAA Membership Committee please contact Bill Gion at 701-690-7633 or [gionappraisal@gmail.com](mailto:gionappraisal@gmail.com). We meet on an as needed basis, typically via Zoom calls.

-Committee Chair, Bill Gion

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## Education/Events:

We continue planning our upcoming education offerings and bringing timely classes to our members. Thank you to the attendees of our annual conference in Fargo! We are still planning a spring offering, with date yet to be determined as we work with the NDREAB to hold it in conjunction with a board meeting. We have also been in contact with Josh Walitt about bringing him back to ND for a 4 hour session on building a better workflow. Still tying all the details together to confirm, but at this point this is what we are hoping to offer in Bismarck this spring! Remember to mark your calendars for the 2024 Conference in Fargo on December 5<sup>th</sup> and 6<sup>th</sup> back at the Gate City Bank Swiontek Center!

We would love more people to actively help on this committee, both in year-round planning and at the time of the events. If you'd like to volunteer, please contact Kathy Huss at 701-261-0337 or at [Kathyhuss@gatecity.bank](mailto:Kathyhuss@gatecity.bank).

-Committee Chair, Kathy Huss

## Marketing/Public Relations:

The NDAA's Third Quarterly Newsletter was completed and distributed to membership via email on October 17<sup>th</sup>, 2023. A link is available on the website if you did not receive an email.

Development of the Fourth Quarter Newsletter commenced with recent additions being a list of members who achieved credentialing upgrades from the North Dakota Real Estate Appraisal Board during the fourth quarter of 2023, as well as those members who achieved a special designation/accreditation from a professional appraisal association. This information is difficult to track so, if you recently received a designation/accreditation and would like to be acknowledged, please submit the information to a committee member. Additionally, the NDAA's Facebook page is now setup, so please follow the NDAA at <https://www.facebook.com/profile.php?id=61552682376913> for information on upcoming education, important links, industry news, websites, etc. For 2024, the committee will continue to focus on marketing to our lending partners the benefits of our Affiliate Memberships. Lastly, my time as Chair of the Marketing & Public Relations Committee has come to an end as I assumed the role of NDAA President on January 9<sup>th</sup>, 2024. Thank you to all those that have helped out over the years, especially those who assisted in bringing this newsletter to life!

-Committee Chair, Wade Becker

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## Government Affairs:

Greetings to you, and I hope you had a wonderful Holiday Season, and this letter finds you in good health.

The Legislative Session is only 12 months away!!!! It is our intention to have any and all legislative bills completed by July 1<sup>st</sup>. This is done to ensure we have ample time to find State Representatives and Senators to champion our cause. The 2 Bills this committee is currently in discussion with are Evaluations and The Disclosure Exemptions.

I am pleased to report that the Centralized Assessing Grant available to counties is moving forward with some counties taking advantage of the grant money with the State. This will be an ongoing process for another year before we know the results of our efforts.

The Government Affairs Committee would like to remind you that this is all possible because of your generous donations to the legislative fund. Your donations are a key component to giving appraisers a voice in front of our State Lawmakers. Our Goal is to move into every legislative session (every 2 years) with \$10,000 in our legislative fund. While we do not intend to spend it all in a single session, it is important to have more than is needed for emergency issues that may arise. This money is spent on legal fees when needed, travel and hotel to the Capital and or meetings with partners, and Lobbyist to get us in front of the right people. We and the NDAA Board of Directors will always strive to be responsible with these funds to provide positive results.

We ask you to please continue to support these efforts. If you have never donated to this fund, I would like to remind you, all that we do is for a better appraisal practice that benefits you the Appraiser. We are an association of Appraisers for Appraisers. I am fairly certain that no one is going to do this for us out of the kindness of their heart. So please consider donating to the legislative fund.

As always, if you have any questions or concerns, do not hesitate to contact myself or any committee member listed on the website.

-Committee Chair, Dean Rylander



## Important Topics, Links, & Reminders

### Important Topics: PAREA

The appraisal industry has long grappled with significant barriers to entry, with the supervisor/trainee model being the exclusive route into the profession. A major challenge has been the scarcity of appraisers willing to mentor apprentices. In response, the Appraisal Foundation introduced an innovative solution known as the Practical Applications of Real Estate Appraisal (PAREA) guidelines. Described by The Appraisal Foundation as "an alternative method to the traditional supervisor/trainee model," PAREA offers a fresh approach. With PAREA, individuals can fulfill their experience requirements through a convenient online program, thereby dismantling entry barriers and presenting an alternative pathway into the appraisal profession.

Starting in September of 2023, the Appraisal Institute began accepting participants to their pilot program phase of the Appraisal Institute Practical Applications of Real Estate Appraisal, or AI PAREA. Additionally, McKissock Learning will be launching their own PAREA program in 2024. According to the Appraisal Foundation, the Appraiser Qualifications Board created the PAREA program, and allowed entities like the Appraisal Institute and McKissock to launch their own PAREA programs to provide an alternative to the traditional supervisor/trainee model for gaining appraisal experience leading to the Licensed Residential and Certified Residential credentials. The program can also provide partial experience credit to those pursuing their Certified General credential. The Appraisal Institute describes their AI PAREA program as, "an online program providing simulations that show participants how to apply appraisal theory and methodology to real-world examples, with mentoring and guidance from appraisers." While simple in theory, there are several steps to successfully complete AI PAREA.

Prior to enrolling for AI PAREA, any interested applicants must first complete their qualifying education. For those interested in pursuing their Licensed Residential credential, this requires completion of the 150 hours of qualifying education. Those interested in pursuing their Certified Residential credential must complete 200 hours of qualifying education. Furthermore, these individuals must already hold a Licensed Residential credential or already successfully completed a PAREA program for the Licensed Residential credential. Once enrolled, those in the AI PAREA program will complete a minimum of 10 practice assignments with mentor guidance, learn through additional immersive activities, and will pass the program by independently completing a minimum of three appraisal assignments that are USPAP-compliant and similar to the more in-depth demonstration appraisal reports. The information provided for the assignments is taken from appraisals of actual homes to include real MLS data. It is expected that this program would take approximately 18 months to complete at an introductory rate to those enrolled of \$368.75/month. This cost does not include the qualifying education that must be completed prior to enrolling in AI PAREA.

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Upon completion of the program, the successful participants can obtain their credentialing after passing the national licensing exam. Based on information provided by the Appraisal Institute, approximately 48 of the 50 states within the United States, to include North Dakota, allow 100% of the required experienced hours to be completed through AI PAREA for those seeking credentialing. It is especially important to note that, per The Appraisal Foundation, “Participants who complete a PAREA program (and pass the national exam) will be considered to have minimally qualified experience”. This means that while the PAREA program aids in an individual becoming credentialed and therefore allowing them to complete appraisals within their state, it is still up to that appraiser to become competent in appraising additional property types as well as geographically.

The PAREA program will drastically change the way apprentice appraisers obtain their qualified experience. Aspiring Licensed Residential and Certified Residential appraisers will no longer need to search for a supervisor. Instead, programs such as AI PAREA will be required to provide mentors for all participants, thus removing one of the major barriers to becoming an appraiser, or that of finding a supervisor. The mentors for the program are credentialed, full-time employees of the Appraisal Institute. Their sole role is to provide assistance to those going through AI PAREA. Furthermore, PAREA programs will ensure that those entering the profession have received consistent, high-quality instruction and training. This can be set in contrast to the issue of inadequate supervisor appraisers teaching poor appraisal practices to their apprentice appraisers. Instead, the PAREA program will help introduce a new generation of highly trained appraisers into the industry.

With this in mind, the PAREA program provides a unique opportunity for prospective employers to significantly streamline the training process. Opting to enroll aspiring appraisers in the PAREA program allows employers to expedite the development of fully licensed residential appraisers. By leveraging this program, employers eliminate the necessity to initiate training from foundational levels, enabling them to concentrate on refining the geographic competence and fostering the professional growth of their licensed employees. This strategic approach not only saves employers valuable time but also provides a cost-effective measure.

For state regulators, the PAREA program eliminates the need to review appraisal logs and work product for licensing upgrades as this would be completed already through the PAREA program. Especially in North Dakota, it has been noted that the process to obtain an appraisal licensing upgrade is quite arduous. Thus, the PAREA program can help facilitate a faster and more timely credentialing process.

In the near future, North Dakota State University has plans to start offering qualifying education appraisal classes, allowing even more options for individuals in North Dakota interested in becoming an appraiser to begin the process. NDSU has received approval from its board to move forward with all appraisal classes. They are currently working with the Appraisal Standards Board to get approval for qualifying education. This will be further examined in an upcoming newsletter. The NDAA would also be interested in speaking with any North Dakota participants of a PAREA program.

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The introduction of the PAREA program into the appraisal profession will have a profound and lasting impact. The program will allow for a new generation of well-trained appraisers to enter the profession, will reduce barriers of entry into the appraisal profession, and overall result in better appraisals as the participants will be receiving high quality, consistent training.

For more information on PAREA, the two noted podcasts in the following “Important Links” area of the Newsletter include the Appraisal Institute’s Face Value Podcast as well as the Appraisal BuzzCast podcast. These podcasts include an interview with individuals who helped develop and facilitate the AI PAREA program as well as an interview with the president of the Appraisal Foundation.

## Important Links:

**Face Value Podcast:** [AI PAREA: The New Way to Meet Experience Requirements](#)

**Appraisal BuzzCast:** [What Does PAREA Mean for Appraisers?](#)

**The Appraisal Foundation:** [Appraiser Talk Podcast](#)

**North Dakota Appraisers Association:** [NDAA Website](#)

**North Dakota Appraisers Association:** [Facebook](#)

## Important News & Reminders:

- **2024 NDAA Board of Directors:** Five candidates ran for the four open Board of Director positions. As announced at the ND Appraisers Association’s Annual Conference and Education Event, the four individuals who were elected for these positions were two returning board members, Joe Summers and Wade Becker, and two newly elected board members, Kevin Ternes and David Whartnaby. Please refer to the final page of the newsletter for updated contact information.
- **2024 NDAA President:** On January 9<sup>th</sup>, the NDAA board of directors elected Wade Becker to be the new NDAA president. Patricia Hodenfield was elected as vice president, and the 2022-2023 NDAA president, Joe Summers, was appointed to the secretary/treasurer position vacated by Patricia.
- **Facebook:** The North Dakota Appraisers Association new Facebook page is now live! Please follow for NDAA updates and news. The link can be found here: [NDAA Facebook Page](#)
- **Executive Secretary Job Opening:** After serving the NDAA since its inception, Debbie Ellerton announced at the end of 2023 her intentions to retire from her position as the NDAA’s executive secretary. Thank you Debbie for your service to the NDAA! The NDAA is now in search of someone to fill this position. Please find further details about the job listing on the NDAA website: [Executive Secretary Job](#)



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- **Membership Renewal:** NDAA memberships were due as of the end of 2023. If you have not yet renewed your membership for the 2024 year, memberships can be renewed on the [NDAA website](#). Additionally, please make sure to update your NDAA Member profile!
- **NDAA Scholarships Awarded:** At the North Dakota Appraisers Association's Annual Conference and Education Event three scholarships totaling \$1,500 were awarded to NDAA member apprentices looking to advance their careers. These scholarships are sponsored with the help of generous donations from NDAA appraisers and affiliate members. Please look for the NDAA scholarship application to be available again in the fall of 2024.

## Membership Recognitions & Achievements:

### Credentialing Upgrades

Ryan Lesmeister – Certified Residential – November 2023

Jeni Bergquist – Certified Residential – December 2023

### Special Designations/Accreditations

Ruth Mayhan – Appraisal Institute, SRA – November 2023

## Upcoming Events – 1<sup>st</sup> Quarter, 2024

**1/23/24:** 2:30 PM CT: Government Affairs Committee Meeting\*

\*Please inquire to Debbie Ellerton for the Zoom meeting link.

## Apprentice/New Member Spotlight

**Name:** Jeni Bergquist

**Question #1:** *Where are you from and in what areas of the state do you appraise?*

I am from Bismarck, North Dakota and I work in the Bismarck/Mandan metropolitan area and surround rural locations.

**Question #2:** *How long have you been appraising?*

I started my appraisal journey in 2020.

**Question #3:** *Who do you work for and what type of appraisal work do you perform?*

- Dakota Appraisal & Consulting, Ltd
  - Certified Residential Appraiser
- I specialize in high-end, complex, and new construction properties but work on all types of residential properties

**Question #4:** *Who got you started in the appraisal profession and why does it interest you?*

I am also a licensed real estate sales person in North Dakota. When I interviewed with my now broker, Tricia Schlosser of Century 21 Morrison, I told her that when my real estate sales person license was obtained, I was going to get my appraisal license also. She admired my enthusiasm but I don't think she expected that I would truly obtain both. During my first year of real estate, I reached out to several local appraisers to try to find a supervisor with no luck and temporarily took a step back from pursuing the appraisal career. After some time, a past client of mine was contracted to purchase a home out by Huff Hills Ski area, about 20 minutes south of Mandan, and almost lost the property due to the limited appraiser availability and/or finding an appraiser who was willing to do the assignment. Other transactions I was working on at the time were also facing 60-day delays on appraisals due to the volume of orders. I decided then that I was going to do whatever it took to get into the profession not only for myself but for the public.



# NDAAs News

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**Question #5: *What type of credentialing are you seeking and when do you anticipate achieving it?***

I completed the requirements for my Certified Residential Appraiser permit and FHA certification in December of 2023. My goal is to achieve the Appraisal Institutes SRA designation during this next continuing education cycle.

**Question #6: *Who or what has had the greatest influence on your appraisal career thus far?***

Joseph Ibach, MAI – That man is an appraisal wizard! It has been and continues to be an honor to learn from someone who has been and is so involved in not only our local appraisal community but involved nationally. The guidance I have received from Joe these last three years is invaluable. I hit the supervisory lottery!

**Question #7: *How has the NDAA helped you throughout the process?***

The education opportunities offered by the NDAA cover a vast array of topics and have lots of attendance options! I'm looking forward to attending more over the next years now that my qualifying education requirements are completed.

**Question #8: *What has been the biggest surprise about the appraisal profession?***

That there is no true baseline for the appraisal education. We all take the same courses, but the Appraisal Institute and McKissock have very very little practical application as it relates to the forms or supplemental addendums. Essentially, a trainee or a new appraiser is only as good as their supervisor. Having had the opportunity to review appraisals completed by other appraisers when a request for a field review comes into the office, this is very apparent. I'm very anxious to see if the PAREA program helps this.

**Question #9: *What do you see as the biggest challenges facing the appraisal profession?***

Evaluations and Broker Price opinions – I can tell you, as a licensed real estate sales person, the education they receive does *not* provide the qualifications necessary to complete those for lenders. In fact, I have seen first hand how they have negatively impacted consumers. A realtor friend of mine had a past client that requested to have their PMI removed from their mortgage as they anticipated that their value had exceeded the requirements to have it removed. This lender had an evaluation done by a local realtor and the comparable sales used were nothing I would have used in an appraisal, there was no credit or deductions applied for the difference in size, quality, condition, age etc. In the end the evaluator came back with an opinion that resulted in them not having their PMI removed. Additionally, these people were under the impression that their house was “appraised”. If they wanted to contest it, they would be required to pay for another “appraisal”. These “services” are not good for appraisers or the public.

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Realtor/Appraiser relationships – This one hits home for me quite a bit. There is such a vast disconnect between realtors and appraisers. However, we need them to help consumers sell/buy properties so that we have properties to appraise and they need us to appraise the properties in order for their clients to buy them. Yet the communication breakdown between the two is limited and almost secretive. If we are not educating realtors on our profession and what we determine are truly comparable sales, then the realtor is not able to create a reasonable market analysis for their seller. If during the appraisal process it “under appraises”, the realtor generally blames the appraiser and the public trust in appraisers is diminished. (e.g. subject is a ranch style home; it is unlikely that you would ever consider a split-entry home in the subject’s neighborhood as a comparable sale when there are plenty of ranch style houses in surrounding neighborhoods) Similarly, if realtors are entering properties in to the MLS haphazardly and not making sure the information is accurate or information is missing, it takes the appraisers longer to complete the assignment as they are searching for the missing information and/or having to add unnecessary commentary to the report to provide the client with why their information does not match the MLS information. However, how many realtors have had the opportunity to hear from an appraiser on how that negatively impacts our workflow and in turn, our timelines and ultimately their clients? I know not many. My goal is to help be that bridge to help bring the professions to a mutually beneficial ground.

**Question #10: *How do you view the current supervisor/trainee model as it relates to the educational and experience requirements?***

I think it’s a great model. However, I think that it’s also a poor one. The individuals entering this profession do not know the process. The practical application of the appraisal profession, as of today, is really only learned from your supervisor. If a trainee does not have a good supervisor, they wouldn’t know it until it came time to get licensed and their reports were reviewed and denied. Again, I totally won the supervisor lottery!

**Question #11: *What has been the biggest surprise about the appraisal profession?***

I’m anxious to see how this works for the profession. If anything, I think that providing a baseline practical application to the appraisal process is so needed and will be very valuable to people entering the profession. I think it will definitely help make the profession accessible to those who are willing to do the work!

# NDAAs News

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## Contact Information

Please feel free to reach out to any members on the North Dakota Appraisers Association Board of Directors for comments, questions, or future opportunities to volunteer:

- President: Wade Becker – Bismarck, ND / (701)751-4496  
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- Vice President: Patricia Hodenfield – Bismarck, ND / (701)595-2151  
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**Submit comments and ideas for future newsletters to Wade Becker.**