

NDAA News

North Dakota Appraisers Association

Quarterly Newsletter – 3rd Quarter, 2025

President's Letter

Dear NDAA Members,

I hope you've all been able to enjoy the early fall season and the beautiful weather we've been experiencing here in North Dakota. As we close out the third quarter, I want to take a moment to reflect on the important work our Association has accomplished this year and to share what lies ahead.

This July, our Board of Directors, Committee Chairs, and members of the ND Real Estate Appraiser Qualifications & Ethics Board gathered in Bismarck for our annual Strategic Planning event. These two days proved to be very productive, with discussions centered on our upcoming educational offerings, **building on the success of this year's legislative session**, membership retention and renewal, and the advancement of key initiatives such as the Apprentice Task Force.

I am also pleased to announce that the Board approved two new recognitions—the Outstanding Service Award and the Presidential Award. Together with last year's Honorary Membership, these represent a major step forward in honoring members who go above and beyond in their service to the NDAA and the appraisal profession.



Strategic Planning Event

With fall also comes our annual elections. I encourage you to review the candidate questionnaires to learn more about those running for open Board positions and their perspectives on the issues facing the appraisal profession. A mix of both new and returning candidates reflects the positive momentum and strength of the NDAA. You'll soon receive an electronic ballot, and I urge everyone to participate in the voting process. Your involvement is essential to the continued strength of our Association.

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Looking ahead, I am excited for our Annual Convention, which will be held in Fargo on October 27–28. This two-day event is always a highlight of our year, offering high-quality education, meaningful networking, and the opportunity to reconnect with colleagues. This year's convention is especially significant, as it marks the kickoff of the NDAA's 10-year anniversary—a milestone worth celebrating together. Please consider attending in person and taking part in this important event.

Thank you again for your support and engagement. It is through your active participation that the NDAA continues to grow, adapt, and strengthen our profession across North Dakota. I look forward to seeing many of you in Fargo later this month.

Warm regards,

Wade Becker



Strategic Planning Event

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Committee Reports

Education/Events:

Hello NDAA! It's conference month I we can't wait to see all of you again for the upcoming classes with our instructor Craig Steinley!!!! Classes will be available via zoom or in person.

On Monday, October 27, 2025 we will bring 2026-2027 7-Hour National USPAP Continuing Education Course. Tuesday's class is a brand-new course written by Craig on the new residential forms. "Mastering the New URAR: Reporting the Appraiser's Market Analysis and the Appraiser's Approaches to Value". The New Uniform Residential Appraisal Report (URAR) and UAD 3.6 represent a significant shift in how we'll conduct and communicate our work as residential real estate appraisers. Instead of filling out a static, form-driven report, we'll now be expected to provide more narrative analysis, structured data inputs, and clear market-supported explanations. The redesigned format places greater emphasis on documenting market trends, explaining adjustments, and linking data directly to conclusions, which will require appraisers to gather, organize, and present their research more systematically. Workflows will become more data-intensive, so we'll need to rely on both primary and secondary market data, while also ensuring our reasoning is transparent and defensible.

Don't forget to stick around immediately after class on Monday for the social hour and appetizers provided by our sponsor Gate City Bank!

Attached to the newsletter you will find the application for the 2025 scholarship! All appraisers are eligible if they are taking **qualifying** education (apprentices or those upgrading their license) or if you are taking courses on obtaining a professional designation. Send your application in today!

If you have questions, comments or would like to volunteer on this committee, please contact Kathy Huss at 701-261-0337 or at Kathyhuss@gatecity.bank.

We will keep you posted on any new developments in education!

-Committee Chair, Kathy Huss

Bylaws/Policy:

There is not anything new to report for this committee.

- Committee Chair, Eric Oberg

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Membership & Marketing:

The NDAA's 2nd Quarter 2025 Newsletter was completed and distributed to membership via email on July 15th, 2025. A link is available on the website if you did not receive an email. Development of the Third Quarter Newsletter commenced with an overview of the three candidates running for the open Board of Director positions.

Throughout this last quarter, the Membership and Marketing Committee attended the Strategic Planning Event and provided a breakdown on the results of the renewal survey. Further, the Membership and Marketing Committee discussed with the board how to highlight and enhance the benefits of being an NDAA member. The Membership and Marketing Committee always welcomes additional feedback and ideas on how NDAA members can be better served!

Additionally, the Membership and Marketing Committee is excited to announce the adoption of two new awards: the Outstanding Service Award and the Presidential Award. These awards will be granted at the Fall Education Event as a way of recognizing individuals for their contributions to the NDAA and overall appraisal profession in a given year. We look forward to granting these awards to existing and future NDAA members!

In the upcoming quarter, the Membership and Marketing Committee will make efforts to reach out to all appraisers in the state who are non-members. This will be inclusive of existing and new apprentices.

If you have questions, concerns, suggestions or would like to serve on the NDAA Membership and Marketing Committee please contact Bill Gion at 701-690-7633 or gionappraisal@gmail.com or Alexandra Horner at 701-751-4496 or alexandra@boulderappraisal.com. We meet on an as needed basis, typically via Teams calls.

-Committee Co-Chairs, Bill Gion and Alexandra Horner

Government Affairs:

There is not anything new to report for this committee.

- Committee Chair, Dean Rylander

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Technology:

Over the past several months, the Technology Committee has been preparing the website for the transition into the new calendar year and ensuring the renewal process for membership is in place. In addition, the committee is working on adding the policy manual and updated bylaws to the website, with access available solely to members through the secure login portal.

A new feature has also been introduced in the member search directory, allowing appraisers to indicate their interest in serving as a supervisor. This enhancement is designed to make it easier for prospective apprentices and prospective supervisors to connect with each other. Members are encouraged to visit their profile page and update their status by selecting 'Yes, No, or Maybe' regarding their willingness to supervise an apprentice.

As always, if you are interested in joining our committee, or have suggestions for technological improvements, please reach out to me directly. Thank you!

-Committee Chair, David Whartnaby

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Important Topics, Links, & Reminders

Important Topics: NDAA Board Candidates Highlight

The following three candidates are running for the three open Board of Director positions. Each candidate was asked to complete a questionnaire consisting of three questions and submit a picture.

Name: Kathy Huss

Position: Board of Director

1. How long have you been appraising and what type of appraisal work do you perform?

I started working for my dad's appraisal business after college 33 years ago. (I know, I'm old.....). I worked with him until his passing in 2002 and then ran the business on my own until I joined the Gate City Bank internal Appraisal and Evaluation Department in 2018. I have always worked in the



residential field. I have supervised incoming appraisers, trained and worked with the NDREAB with reviews and investigations for many years, and taught some CE classes back in the day also. I have experience in all sorts of residential arenas; lending work, VA/FHA/USDA, foreclosure and recapture assignments, condemnation/buyouts, prelisting assignments, divorce appraisals and estates and tax appraisal.

2. Do you have experience on other boards or leadership type roles?

I served on the NDAA BOD for many years before taking a break from that but continued to serve the appraisers of ND by chairing the education committee and bringing in person continuing education classes to the state via the NDAA.

I also served for many years on my local county assessor's Board of Equalization.

3. If you are not currently on the board, but looking to join: What is your primary goal for being on the NDAA Board of Directors?

I am running again because I was able to apply again after terming out previously and taking a break while dealing with some health concerns. I highly encourage each and every member to take an interest and step up to volunteer on the board or in a committee in the future. Take part of the exciting and good things that have happened for the appraisers in North Dakota!

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Name: Dean Rylander

Position: Board of Director

1. How long have you been appraising and what type of appraisal work do you perform?

I started my appraisal journey in 2003 (22 years) and have stayed with residential work throughout my career. During this time, I have seen many changes in our profession and have realized the largest changes are out of our control. It is important that Appraisers have a voice in this process. The NDAA is an association of Appraisers for Appraisers and stay focused on our profession and what we can accomplish in North Dakota and Nationally for the betterment of Appraisers.



2. Do you have experience on other boards or leadership type roles?

I have served the NDAA throughout its inception, as well as taken on leadership roles in various organizations.

3. What is your primary goal for being on the NDAA Board of Directors?

I started in the NDAA as its first President Elect and served as President and Past President. I remained on the Board of Directors until the opportunity presented itself to allow new Board Members to step forward, of which at that time shifted my focus on the Government Affairs Committee. It is my goal that committees are the driving force of the NDAA, and the Board of Directors shape our organization and its direction for overall positive impact for its members, profession and common good of the State of North Dakota. I encourage all members to get involved.

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Name: Alexandra Horner

Position: Board of Director

1. How long have you been appraising and what type of appraisal work do you perform?

I have been appraising for a little over 5 years. I perform commercial appraisals. As I always tell potential clients on the phone – I am willing to consider appraising anything but residential and agricultural!

2. Do you have any experience on other boards of leadership type roles?

This is my first time serving on a board. However, I have spent the last two years as co-chair of the NDAA Membership and Marketing Committee. During that time I have helped with a variety of tasks including drafting awards to be granted by the NDAA, aiding in the nominations process for our Board of Director positions, and putting together our quarterly newsletters.



3. What is your primary goal for being on the NDAA board of directors?

The appraisal profession is unique in that a large number of appraisers operate as a one-man shop. While there are perks to this independence, it is undeniable that it does pose a challenge when it comes time for our profession to address the public with a unified voice.

I am continually grateful for the time individuals such as Kathy and Dean have put into serving the appraisers of North Dakota. Their tireless efforts are the reason we have high-quality and easily accessible education year after year here in our state. Their dedication resulted in our small profession being able to gain a voice and make a change at the legislative level within North Dakota.

Those who have served the appraisal profession through the NDAA over the last decade have banded together a variety of appraisers to elevate and support

our very unique profession. This is a legacy I am dedicated to continuing and I would like to serve our appraisal members just as Dean, Kathy, and other Board of Director members have since the NDAA was started in 2016.

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Important Links:

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

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

North Dakota Appraisers Association: [Facebook](#)

Important News & Reminders:

- **Upcoming Elections:** Please make sure to review the previous bios of the three candidates for Board of Director positions. Electronic voting will be sent out in the near future, so make sure to watch your emails and cast your votes!
- **Scholarship:** Applications for the NDAA Education Support Scholarship are being accepted through October 20th. The scholarship award is up to \$500. **Please note that the requirement for two letters of recommendation has been removed from the application and the essay requirement is a minimum of 500 words. Further, more than just apprentices are eligible to receive this scholarship. If you are pursuing an appraisal designation, this scholarship can be utilized for the associated continuing education.** Be sure to take advantage of this opportunity! Additional details about the scholarship, to include the application, can be found attached to the end of this newsletter or on the [NDAA website](#).
- **10th NDAA Annual Conference & Education Event:** The NDAA's 10th Annual Conference and Education Event will take place October 27th – 28th at the Swiontek Center, Gate City Bank in Fargo. Please refer to the attached flyer at the end of the Newsletter for further details on this event. We hope to see you there!
- **Newsletter Photos:** The Membership and Marketing Committee would like to welcome members to submit any NDAA related pictures for future newsletters. If you attend an NDAA event or are on an NDAA committee and grab a picture, feel free to send it to alexandra@boulderappraisal.com to be featured in future newsletters!

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Membership Recognitions & Achievements:

Credentialing Upgrades

Noah Froehling – Certified General – July 2025*

Benjamin Stremick – Certified General – August 2025*

Matthew Ruby – Apprentice – August 2025

Andrew Schau – Apprentice – August 2025

Andrew Syrup – Apprentice – September 2025

*NDAA Member

Special Designations/Accreditations

If you or another appraiser have recently received a designation/accreditation please let us know at alexandra@boulderappraisal.com to be featured in future newsletters.

Upcoming Events – 4th Quarter, 2025

***10/26/25:** Board of Directors Meeting – Fargo, ND

10/27/25: 10th Annual NDAA Conference & Education Event –
Swiontek Center – Gate City Bank - Fargo, ND

10/28/25: 10th Annual NDAA Conference & Education Event –
Swiontek Center – Gate City Bank - Fargo, ND

Exact time has yet to be determined. Please check the NDAA website and/or NDAA Facebook Page for updates and further details.

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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 <u>wade@boulderappraisal.com</u>
Vice President:	Eric Oberg – Fargo, ND / (701)630-0545 <u>obergappraisals@gmail.com</u>
Secretary Treasurer:	Nicholas Duchscher – Dickinson, ND / (701)260-5089 <u>nduchscher@hotmail.com</u>
Director:	Bill Gion – Regent, ND / (701)264-8191 <u>gionappraisal@gmail.com</u>
Director:	Kevin Ternes – Minot, ND / (701)833-8110 <u>kevin.ternes24@gmail.com</u>
Director:	David Whartnaby – Fargo, ND / (701)866-0019 <u>david@blackdogappraisal.com</u>
Director:	Shantae Schumacher – Fargo, ND / (701)551-8251 <u>shantaeschumacher@gatecity.bank</u>
Director:	Joe Sumers – Fargo, ND / (701)200-9610 <u>jsumers@fibt.com</u> <u>joseph.sumers@gmail.com</u>
Director:	Steve Vetter – Grand Forks, ND / (612)770-8689 <u>steve@appraisaloffice.com</u>
Executive Administrator:	Katie Lauckner <u>support@ndappraisers.org</u>

Submit comments and ideas for future newsletters to Alexandra Horner at alexandra@boulderappraisal.com.



Professional Development and Qualifying Education Scholarship Application

Applicant Information:

Name: _____

Address: _____

Phone: _____ Email: _____

Member of NDAA Yes ____ No ____ Year Joined _____ State Credential Number _____

Have you previously applied for an NDAA Education Support Scholarship? Yes ____ No ____

Have you previously received an NDAA Education Support Scholarship? Yes ____ Year? _____ No ____

Supervisor Information: (If applicable)

Name: _____

Address: _____

Phone: _____

Member of NDAA Yes ____ No ____ Year Joined _____ State Credential Number _____

Education Course Applying For: _____

Institution Offering Course: _____

Course Date: _____ **Course Cost:** _____ **Location:** _____

Course Type: Qualifying Education _____ Professional Development/Certification Program _____

I hereby apply for a NDAA Education Support Scholarship. I represent to the best of my knowledge and belief that all information contained on the application is true and accurate as of the date of this application. Should any such information change after the date of this application, I will immediately notify the NDAA Executive Secretary. I understand that NDAA will consider my application along with others for a limited number of scholarships and that submission of the application does not guarantee that a scholarship will be awarded and irrevocably waive any claim or cause of action by law or equity that I might have at any time against NDAA, its Board of Directors, committees, officers, and members, as a group or as individuals for any act in connection with this application or scholarship program. Should I receive a scholarship, I hereby grant NDAA the right to use my name, likeness, and information from this application, and to otherwise profile me in marketing materials and other publicity.

Signature _____ Printed Name: _____

Date: _____

SUPPLEMENT TO NDAA EDUCATION SUPPORT SCHOLARSHIP APPLICATION

NDAA Education Support Scholarships were created to assist current NDAA members in the advancement of their professional careers. The scholarships award up to \$500 per award to help defray the costs of classes and travel for qualifying education for license upgrades or for professional development/certification programs.

Eligibility and Requirements:

- 1) Applicant must be or become a member of NDAA at the time of application.
- 2) Applicant must be at a minimum ND State Credential of Apprentice Appraiser in good standing with the North Dakota Real Estate Qualifications and Ethics Board
- 3) Applicant must submit a completed application
- 4) Applicant must submit a written essay of no less than 500 words stating why the applicant should be awarded the scholarship. **The essay should include:**

- The applicant's goals for advancement within the profession utilizing the education gained with the scholarship
- Discuss ways the applicant plans to positively impact the profession
- Discuss what the applicants view of the future role of appraisal organizations, including what influence they may have in supporting and enhancing the appraisal profession now and in the future.

- 5) Applicant must submit a resume'

When preparing your essay to be submitted with your application, please explain and provide details regarding:

- 1) Why you feel it is important to be a member of NDAA
- 2) Your financial need for this scholarship
- 3) Your plan/timeline for achieving your goals including attaining necessary appraisal experience

Conditions:

- 1) Scholarship money may be used for the following:
 - A. Qualifying Education for upgrading State Credential
 - B. Acquiring qualifications for a Professional Appraiser Designation, SRA, MAI, Professional Certification Program, etc.
 - C. All courses must include a test that the applicant successfully passes.
- 2) Scholarship money will be paid directly to the applicant upon receipt and verification of course attendance and successful completion and receipts for expenses incurred.
- 3) The amount paid to the applicant will be no more than the verified expenses. The maximum amount paid will be no more the amount of the scholarship awarded. Eligible expenses include cost of course, hotel/airline/travel expenses, etc.
- 4) Class must be completed, and verification of attendance and receipts must be submitted to the NDAA Executive Secretary within 18 months of the date it is awarded.
- 5) Priority consideration given to those who have not received scholarship funds in past 24 months, but past recipients are eligible for funding.

All applications will be reviewed, and all information verified by the NDAA Education Support Scholarship Committee. Scholarships will be awarded at the NDAA Annual Meeting.

ALL COMPLETED APPLICATIONS FOR THE 2025 CONFERENCE MUST BE RECEIVED BY THE EXECUTIVE SECRETARY OF NDAA NO LATER THAN October 20, 2025.

Submit completed application and all required documents to:

Katie Lauckner, NDAA Executive Secretary

Email: support@ndappraisers.org

Questions: Kathy Huss 701-261-0337 or Katie Lauckner 701-527-2897

REV 10/1/2025

Register Now!

**ND Appraisers Association's
10th ANNUAL CONFERENCE
AND EDUCATION EVENT
Swiontek Center—Gate City Bank**



North Dakota Appraisers Association
Hotel Block:

Jasper Hotel—215 Broadway N.
Sleeping Rooms: \$154/night
Ask for NDAA Room Block
(Expires October 14, 2025)

A Decade of Dedication to North Dakota Appraisers

2026-2027 7-Hour USPAP Update

Instructed by

Craig Steinley, SRA, MAI, AI-GRS, AI-RRS

October 27, 2025

8:00 am—4:30 pm

**(1.5-hour lunch included along with the
Annual Membership Meeting)**

Practicing Appraisers must complete the 7 hour National USPAP Update Course once every two calendar years to maintain their credential. All credentialed appraisers must take this new USPAP update course by July 1, 2026, to avoid a late completion penalty fee.

Students are responsible order and pay separately for class materials from: <https://appraisalfoundation.org/pages/store>. You may download the pdf or order the printed books.

STUDENTS MUST HAVE ALL 3 BOOKS—Students may use the 2024 USPAP from the 2024 class as that didn't change—there are amendments in the 2026 Guidance and Reference Manual.

Mastering the New URAR: Reporting the Appraiser's Market Analysis and the Appraiser's Approaches to Value

Instructed by

Craig Steinley, SRA, MAI, AI-GRS, AI-RRS

October 28, 2025

8:00 am—4:00 pm

These seminars are being offered to provide education specific to our region of the country about the New Uniform Residential Appraisal Report (URAR). URAR and UAD 3.6 represent a significant shift in how Appraisers conduct and communicate work as residential real estate appraisers. Instead of filling out a static, form-driven report, expectation is to now provide more narrative analysis, structured data inputs, and clear market-supported explanations. The redesigned format places greater emphasis on documenting market trends, explaining adjustments, and linking data directly to conclusions, which will require appraisers to gather, organize, and present their research more systematically. Workflows will become more data-intensive, so we'll need to rely on both primary and secondary market data, while also ensuring the appraisers reasoning is transparent and defensible. The changes brought about by the New URAR will elevate the appraisal process from a form-completion exercise to a more analytical, evidence-based narrative that strengthens credibility with lenders, consumers, and regulators. Because the transition will affect every stage of the reporting process, appraisers are strongly encouraged to begin educating themselves on these changes now, before the UAD 3.6 requirements are fully implemented. Reporting the Appraiser's Market Analysis (4-hours) and Reporting the Appraiser's Approaches to Value (3-hours) - 7 Total CE Hours

You may register for the classes, donate to the Legislative Fund, Scholarship Fund, and renew your membership at www.ndappraisers.org

Become a member and save on the registration fees!

**Lunch, coffee & snacks included with in person
registration fees for both days.**

MONDAY EVENING

Cocktails and Hors d'oeuvres
Room: Swiontek Center, Gate City Bank
4:30-6:30 pm

**Join us for a free drink and
hors d'oeuvres buffet**

Guests are Welcome
but must be registered ahead of time!

Be sure to register yourself and your guest on the
www.ndappraisers.org Website



Register by 10/24/2025

USPAP – October 27th

\$150 for NDAA Members

\$225 for Non Members

Mastering the New URAR –

October 28th

\$150 for NDAA Members

\$200 for Non Members

**Register for the
classes on the
NDAA website:**

www.ndappraisers.org

**NOTICE: These Seminars have been submitted for approval
for 7 Hours continuing education credit each in
ND & MN**

Contact Katie Lauckner—support@ndappraisers.org or 701-527-2897 if you have questions