First, I’d like to thank and acknowledge Tom Morlan, MAI, SRA for his contributions and service to the Appraisal Institute, Hoosier State Chapter and profession. Tom was the Chapter’s 2016 secretary/treasurer and 2017 vice-president elect. He passed away September 8th this year. Tom was posthumously awarded the Appraisal Institute’s Volunteer of Distinction in November and will be awarded the Richard E. Nichols, MAI, SRA Achievement Award at this year’s Installation Banquet. Speaking on behalf of the officers, we were looking forward to working with Tom because of his passion, energy and commitment. He will be missed; God bless.

Frank Robinson, SRA, AI-RRS was nominated and elected to serve Tom’s remaining term as secretary/treasurer this year and will be the Chapter’s 2017 vice-president. Frank has served as the Chair of Education for the past two years and has been instrumental in the Chapter’s successful educational offerings.

John Lewis, SRA also passed away this year, I want to thank and acknowledge him for his service to the Chapter. John was the 1993 Chapter president. However, many of us remember him as an instructor. He always made the courses enjoyable with his appraisal stories. God bless.

Most Chapters hold one election per year. Due to unusual circumstances the Hoosier State Chapter was required to hold three separate elections this year. Steve Shockley, MAI, SRA, AI-GRS, AI-RRS volunteered to assist and run these additional election. In 2016, Steve has on many occasions provided help and assistance to the Chapter and I’d like to thank him for his contributions; particularly, the time and commitment put in holding the elections.

We want to congratulate the following Hoosier State Chapter members for obtaining their designations in 2016. This is an achievement that requires significant time and dedication:
• Julie Ahern, MAI
• Joseph P. Aldering, Jr., MAI
• D. Todd Craft, SRA
• Sheldon R. Holsinger, MAI
• Samuel Reid, SRA
• J. Matthew Stephenson, MAI

The following members are also congratulated for receiving their review designations in 2016:
• C. David Mathews, MAI, SRA, AI-GRS
• Jason Tillemann, SRA, AI-RRS
• Cathy Wampler, SRA, AI-RRS

We also want to recognize and thank Lowell K. Griffin, MAI for his many years of service on the State of Indiana Appraisal Board.

Continued on page 2
The Chapter and Indianapolis sub-chapter held a number of successful meetings and events this year. If you were unable to attend, I would encourage you to consider participating in 2017. They are not only a good source for professional information, but provide a great venue to meet with your fellow appraisers and members. The following provides a brief recap of these meetings and events:

- Our first quarter meeting was well attended with 45 people. We held a two-hour “The Impact of Tax Increment Financing (TIF) on Appraisals” seminar that was approved for continuing education credit in Indiana.
- Our second quarter meeting, May 19th, “Afternoon at the Track” (Indianapolis Motor Speedway) was well attended with 100 people. We held the event in a suite outside of Gasoline Alley along the main straight of the track.
- The Indianapolis subchapter hosted an event at Victory Field to watch an Indianapolis Indians baseball game on August 6th. About 35 people enjoyed the festivities.
- The Indianapolis subchapter also hosted our annual golf outing on September 16th at Wood Wind Golf Course (Westfield, IN). Ten teams (39 people) participated and about $3,200 was raised for our Chapter’s LDAC fund.
- Our 3rd quarter meeting was held September 29th at the Sun King Brewery (Fishers, IN). More than 40 people attended the “Property Tax Appeals and the Appraiser” seminar, which was followed by a beer tasting.
- Our annual real estate panel event was held November 10th at the Hillcrest Country Club (Indianapolis). Approximately 85 people attended and the speakers were excellent. This year we tried to include residential speakers and the interaction between the commercial and residential speakers was interesting and informative.
- The 4th quarter meeting and Installation Banquet was held December 8th at the Hillcrest Country Club (Indianapolis). It was also well attended with over 80 people enjoying the festivities and recognition of new designees.

In order to remain competitive and support our members, we also made the following organization changes:

- Our Chapter office was moved to a smaller office on the third floor of the same office building at 9247 North Meridian Street in Indianapolis. This will result in a substantial cost savings to the Chapter.
- We have changed our website and vendor to ensure more flexible content within a secure format.
- Our payroll and associated taxes (forms) will be handled through PrimePay, which ensures Chapter compliance with the IRS.

In closing, I want to thank the 2016 officers, directors, regional representatives, committee chairs and members for giving generously of their time, supporting the Chapter and making the year a success. In particular, our Executive Director, Shannon O’Keefe, has again managed the Chapter’s organizational details ensuring successful events and compliance with National minimum criteria. Finally, I want to wish incoming President, Ken Fleetwood, SRA, and next year’s leadership the best for a successful 2017.

Happy New Year - James R. Hawkins, MAI, SRA, AI-RRS
AIHSC 2016 President
This includes state-by-state background checks for renewals, reciprocity licenses and temporary practice permits. In order to minimize the different state regulations, a national registry is recommended.

The experience was wonderful and it was an honor to represent the Hoosier State Chapter. The contacts and connections made, the opportunity to lobby on behalf of our profession was unforgettable. We look forward to attending again next year.

Interview: Stephen Wagner, MAI, SRA, AI-GRS
Joanilla Barker

As you have probably heard, Stephen Wagner has been elected to the National Vice President position for the Appraisal Institute. Furthermore, he has recently been awarded a National Honor for his contributions to the organization. Having another member of the Hoosier State Chapter rise to such lofty positions and receive national recognition is such an honor and speaks volumes to the level of talent on our local level.

Stephen S. Wagner, MAI, SRA, AI-GRS, of West Lafayette, Indiana, was elected 2017 vice president of the nation’s largest professional association of real estate appraisers by its Board of Directors in Charlotte, North Carolina. Wagner’s one-year term at the Appraisal Institute will begin Jan. 1, followed by one year each as president-elect, president and immediate past president. He is extremely excited about this position and appreciates the support from everyone involved. Currently serving on the Appraisal Institute Board of Directors as Region V vice chair, Wagner is a past and current vice chair of the AI Professional Standards and Guidance Committee. He is a past chair of the Demonstration Report Writing Panel, has served on the Admissions Designations and Qualifications Committee and has been involved in the development of the General Review courses and two Capstone case studies. He also teaches general qualifying education and advanced-level courses and seminars for the Appraisal Institute.

Since starting in real property appraisal in 1987, Wagner has appraised residential, commercial, industrial, agricultural and other property types. A graduate of Purdue University, he has been a chief appraiser in a regional bank and currently is a senior appraiser in the appraisal firm of Terzo & Bologna in Indianapolis.

We took the time to interview Mr. Wagner and the conversation was very enlightening.

1. Tell us about the process of running for a national position?

I attended the National Conference and made a point to personally meet as many people as possible so that I would have some name recognition and could get to know active members from across the country. This gave me some insight into the needs of our members nationwide. I then focused on follow-up communication with members and discussed with them my ideas for the future direction of our organization. In May I was interviewed by the National Nominating Committee and received their nomination which was submitted to the National Board in July.

2. What will be the duties of your position and what do you envision during your tenure?

I will be representing the organization nationally but also globally which will involve a considerable amount of travel. I will be required to attend meetings, participate in committee calls, and provide feedback as well as direction for projects and programs. As far as a vision is concerned, I would like see our designated membership grow certainly; but in addition, I think there is room for others in the organization that may not have the intent of obtaining a designation. I hope to explore different avenues for inclusion going forward.

3. Clearly that is a huge time commitment and will require sacrifice of your personal time?

Most definitely, sacrifice is an aspect of serving on any level. My wife, Eunice and daughter, Nicole however are the ones that are making the real sacrifice. They have been very supportive and understanding of the time that I will be unavailable. There will also be times when they can join me and my wife will be able to attend some functions as well. It will be a matter of the whole family serving. So often, when people get their designations they thank their families for the support along the way. That is also true if you get involved with the organization and serve on a local, regional and even more so on the national level. You do not serve alone, it is a joint effort.

4. What will be the next National position for you?

The Vice President position will begin in 2017. After serving for one year, I will become the President Elect for 2018 and the President for 2019 and the Past President in 2020. It is a long-term commitment to the Appraisal Institute and I plan to continue to be involved and contribute long after service in these positions. I have been a Demonstration Report Grader and plan to continue that in the future. My passion is to teach and I plan to continue that as well. For now, I am incredibly proud to have been elected to this position and will be focused on the coming years and what I can do to provide guidance for the organization.

5. Additional congratulations are in order for your recent National Honor. You received the President’s Award at the Appraisal Institute Annual Conference; can you tell us more about this award?

I was blown away, surprised actually, to receive the recognition. More than anything, I think that it is imperative to remain engaged with the organization. The Institute has given me more than I can give back and it is incredibly rewarding to payback and pay it forward.
Erick: Why have you sold Education Resource, LLC to Nick and Jason Tillema?

Mark: Mainly the reason is that Marian is retiring and I did not want to take over the day to day business of answering the phone and talking to students and appraisers. Marian was very good at that part, I am not. Since she is retiring, it was either sell the business or shut it down. The business needs somebody younger than me. Nick is as old as I am but Jason is much younger so that seemed like a logical choice. Many people know that Nick Tillema and I have been partners in so many different things over the last 30 years, including an office building. We were in the same office for a while but now we are just in the same office building.

I'm not going to be teaching for the Appraisal Institute anymore but I could do some classes for Nick and Jason or maybe even some of their competitors. I do not hate teaching but I just don't want to be tied to my desk. I am 65 years old now and so, I want to take on less and not more.

Erick: So sounds like there’s a good chance we could see you in the classroom again with Education Resource?

Mark: Yes but it depends on what his (Jason's) workload is. Jason may want to teach all his own classes or he might let others do some. That is his call. I think he will offer a new look at the old issues to bring a little excitement to the process.

Erick: What do you prefer, appraising or teaching?

Mark: At this point appraising. I started teaching appraisal classes in 1983 but only part time, then later it evolved into more teaching and less appraisal work. For about 7-8 years teaching was all I did. There was a period of time when there was one teaching assignment after the next, but then the Appraisal Institute and Appraisal Foundation got into a fight which caused me some problems. Soon after that, I stopped teaching for the Appraisal Institute and focused on Education RESource.

Erick: What impact, if any, has online education had on the appraisal industry?

Mark: There is a lot of online classes these days. I was the instructor for several online classes for the Appraisal Institute, for many years but I really did not like it as much since I was unable to really interact with the students. In most cases, I don’t think the online classes are as good as the classroom offerings. Remember I have done both types of instruction for many years. The reason I say that is because on an online class, you do not get the benefits of hearing what other people’s good questions are and the answers to those questions. Whereas online, if you’ve got a question, you can email the instructor and he or she answer it, but other students are not hearing what the other people’s questions are. So I just feel like the classroom is the better place to learn. With online classes you can do your CE at two days before the expiration of the license in your pajamas. Online classes are not necessarily cheaper but they can be easier.

Erick: How do you think the requirement of the 4-year degree will impact the future of the appraisal industry?

Mark: The four year college degree has been a good screening device to bring in better qualified persons into the profession. The college degree requirement did eliminate some very qualified people but it also eliminated the people that had few options. Before the college degree requirement, people only needed 90 hours of classes and a supervisor and they could get into the business. In the case of some people, they could quadruple their income and all they had to do was tell the customer what they wanted to hear. The appraisal profession does not need more people that are willing to say anything the client wants or needs regardless if it is true or not.

It was quite common years ago to hear appraisal trainees say “My wife is a mortgage broker and I am going to do her appraisals.” No amount of explaining would convince them that it was not a good idea. The college degree requirement eliminated many candidates that had few career alternatives and saw a chance to make a lot more money and all they needed to do was to keep the clients happy.

People with college degrees usually have more options than people that don’t have them. Because they have more options available to them, it seemed they were more likely to look at the profession on a long term basis. I think the college degree requirement has improved the quality of appraisal trainee candidates significantly. Having said that, there’s a real good chance that requirement for a bachelor degree for a certified residential appraiser may be lessened to a two-year associates degree. I think the Appraisal Qualifications Board (AQB) is getting considerable pressure to lower the requirements to become an appraiser because of a perceived shortage of appraisers. I do think the qualification requirements for the Certified Residential could easily be lowered to allow persons with an Associate's Degree to apply for that credential. I think they will not change any of the requirements for Certified General including the Bachelor's Degree requirement.

Erick: Do you miss the Departure Rule?

Mark: No, I actually like the Scope of Work Rule. I like it a lot. From a liability standpoint, I think it's extremely good thing because allows us to outline what we are doing, and in some cases, what we're not doing. The Scope of Work Rule was actually something that I embraced from its introduction once I understood what they were trying to do. I'm very much in favor of the way that turned out. I will say the Departure Rule was confusing to everybody and so now it's much better.

Erick: With the changes to USPAP over the past few cycles being relatively minor, is it advisable for the Appraisal Foundation to continue to require appraisers to take USPAP every two years?

Mark: I think it would a good idea that the AQB might change that requirement to a 3 or 4 year cycle which could happen if the USPAP book was effective for three years instead of two.
It seems to me that the appraisers that need better understanding of USPAP don’t seem to care about it and the ones that do care about it already know the main issues. Having taught USPAP class for 25 years, some of the material is interesting and applicable but other topics are things that appraisers don’t really care too much about. I think we could do a class on the Frequently Asked Questions (FAQ’s) that would be more interesting to many appraisers than the standard course we have presented over the years.

I recently wrote a letter to the AQB (Appraiser Qualification Board) about a possible shortage of appraisers. In that letter, one of the things I did say was that if there is a shortage of appraisers, lowering the Continuing Education requirements would actually get some people to stay in the profession longer. Many appraisers have told me they will retire rather than invest time and money in completing the CE requirements. I suggested that if there is a shortage, maybe the AQB should consider reducing the CE requirements to seven hours per year.

On the other hand, it seems the Indiana Real Estate Commission (brokers) is actually going the other direction and are increasing the minimum continuing education requirements. There has been some difficulty lately getting CE classes approved for both brokers and appraisers because of the mandatory topics for brokers which are not normally acceptable to the Appraisal Sub Committee (ASC).

Erick: Should Appraisal Institute members be concerned that the AI continues to be divorced from the Appraisal Foundation?

Mark: I don’t think it’s really something that membership should worry about. I think it’s a very bad situation and I wish they’d stop it, and it’s going to take some leadership on both sides in order to get past the obstacles that have seemed to come between them. As a member of the Appraisal Institute, I’d like to see them at least stop fighting, stop doing the things that are actually antagonistic, and offer an olive branch to the other side. Just like all seemingly intractable conflicts the parties have to say, “Let’s forget what’s behind us and let’s go forward”. I have not seen any indication that is happening but I still hope it will. I don’t think the fight hurts us that much, but the industry is clearly damaged because the “best and the brightest” aren’t participating in some of the things that are going on. The talent pool is diminished because of the fight.

Erick: It seems like every year at the Hoosier State Chapter Installation Banquet that one or more people thank you for helping them in earning their designation. Was anybody particularly helpful in your career?

Mark: Well, a lot of people don’t know this, but I started out working for Richard Nichols, and Charlie Kimmel. These two people were the exact opposites of each other. Charlie Kimmel was laid back, not very organized wrote very short, brief reports. He was an “old time appraiser” that everybody knew and liked. On the other hand, Richard Nichols was very sophisticated, highly organized, very disciplined and always on the cutting edge of the industry. It was quite a good training experience because one of my bosses didn’t care much what I did but the other was all over me and wanted everything to be just so. I should also say my immediate supervisor was Randy Weyland who probably had the most influence on my career because he was closer to me day today than either boss.

I think a lot of people have had good and others not so good supervisors. Where they go after the apprenticeship depends on the individual. I think I am what I am professionally was largely due to my association with Richard Nichols, direct supervision by Randy Weyland and then my later association with Nick Tillema. My association with Nick Tillema was not as supervisor & trainee but as partners. Partners can discuss issues and problems as they come up. I think with a supervisor – trainee relationship, the flow is mostly a one way street but with a partnership it is usually a two way street. I always suggest appraisers will benefit by some sort of professional partnership or association. Look at law firms, medical practices and engineering firms. They are mostly organized in partnerships.

Erick: On behalf of Hoosier State Chapter Members, I thank you for your service to our industry and for sitting down with me today.

Mark: I’m glad to do it anytime.
What Have You Missed in 2016

The Hoosier State Chapter has hosted many events and here are just some of the pictures that highlight the overall events. The goal was to offer events that would appeal to a variety of interests and there was a lot of work behind the scenes to make it successful. If you have an idea for an event in the future, please let us know!

A Day At The Track

This event was well attended and gave members an opportunity to have behind the scenes access at the Indianapolis Motor Speedway. The Chapter is working on planning this event for 2017, so watch for future announcements on this fun outing.

2016 Real Estate Networking Event

The annual real estate panel event was held November 10th at the Hillcrest Country Club (Indianapolis). Participating organizations included the Indiana Chapter of CCIM, IRWA Chapter 10, ICBR, and BOMA International of Indianapolis. This year there was a concerted effort to make this event interesting to both commercial and residential participants. The Subcommittee was very adamant to make this event a success and it exceeded that expectation. This year’s Keynote Speaker and Moderator was Mr. Glenn Bill. He is the author of an international best-selling book, an accomplished salesperson, a passionate business owner, a championship coach, a compassionate community leader, a family man, and owner of GB Unlimited. The following panel of diverse real estate experts shared their thoughts about real estate trends in Indiana:

-George Tikijian, CCIM (Tikijian Associates)
-Mark Perlstein (CBRE)
-Ken Catellier, CCIM (Tonn & Blank Construction, LLC)
-Ty Rinehart (Beazer Homes – Director of Land Acquisition)
-Andy Deemer (F.C. Tucker Co.)

Thank you to our sponsors and all who attended!

2016 Networking Event Sponsors

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Access Valuation, LLC
Beam, Longest and Neff
Jim Hawkins, MAI, SRA, AI-GRS
Jeff Vale, MAI, SRA
AIHSC at an Indianapolis Indians Game
We had great seats with concessions included in the ticket price. The Hoosier State Chapter received a warm welcome on the scoreboard!

Indianapolis Subchapter Golf Outing
The Hoosier State Chapter hosted a golf outing at Woodwind Golf Club in Westfield. The September weather did not cooperate for a full round of golf, but it was a great event! Great door prizes were won by most after dinner (including a 39-inch Vizio TV and sound bar). We had a great turnout with nearly forty attendees and $3,200 was raised to send Chapter members to LDAC in the future.

Golf Outing Results:
Low Gross: Craig Hayes team
Net Gross: Ken Fleetwood team
Super Ticket: Rick Borges
2nd Place: Kevin Hartman
Longest Drive: Eric Horning
Closest to the Pin: Andy Gulden
Closest to the Pin: Ruth Larsen
Closest to the Pin: Daryl Bohall

2016 Golf Outing Sponsors
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Stephen S. Wagner, MAI, SRA, AI-GRS
2017 Appraisal Institute Vice President

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OVER $1,000 WAS RAISED FOR THE HOOSIER STATE CHAPTER'S INDIANA APPRAISERS MEMORIAL FUND – THANK YOU DONORS!
# 2017 EDUCATION CALENDAR

<table>
<thead>
<tr>
<th>Program Name</th>
<th>Date</th>
<th>Location</th>
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<tbody>
<tr>
<td>Review Case Studies – Residential</td>
<td>February 13-14, 2017</td>
<td>Indianapolis</td>
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<tr>
<td>Introduction to Green Buildings: Principles &amp; Concepts</td>
<td>February 20, 2017</td>
<td>Indianapolis</td>
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<tr>
<td>Case Studies in Appraising Green Residential Buildings</td>
<td>February 21, 2017</td>
<td>Indianapolis</td>
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<tr>
<td>Residential &amp; Commercial Valuation of Solar</td>
<td>February 22-23, 2017</td>
<td>Indianapolis</td>
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<tr>
<td>Basic Appraisal Principles</td>
<td>February 28-March 3, 2017</td>
<td>Indianapolis</td>
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<tr>
<td>Basic Appraisal Procedures</td>
<td>March 6-9, 2017</td>
<td>Indianapolis</td>
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<tr>
<td>15-Hour National USPAP Course</td>
<td>March 13-14, 2017</td>
<td>Indianapolis</td>
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<tr>
<td>Real Estate Finance, Statistics, and Valuation Modeling</td>
<td>March 15-16, 2017</td>
<td>Indianapolis</td>
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<tr>
<td>Supervisory Appraiser/Trainee Appraiser Course</td>
<td>March 17, 2017</td>
<td>Indianapolis</td>
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<tr>
<td>Residential Market Analysis and Highest &amp; Best Use</td>
<td>April 10-11, 2017</td>
<td>Indianapolis</td>
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<tr>
<td>Residential Site Valuation and Cost Approach</td>
<td>May 3-4, 2017</td>
<td>Indianapolis</td>
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<tr>
<td>Residential Sales Comparison and Income Approaches</td>
<td>May 9-12, 2017</td>
<td>Indianapolis</td>
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<tr>
<td>Residential Report Writing and Case Studies</td>
<td>May 15-16, 2017</td>
<td>Indianapolis</td>
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<tr>
<td>Advanced Residential Applications &amp; Case Studies/Part</td>
<td>May 17-18, 2017</td>
<td>Indianapolis</td>
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<td>Business Practices and Ethics</td>
<td>September 7, 2017</td>
<td>Indianapolis</td>
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<tr>
<td>General Appraiser Sales Comparison Approach</td>
<td>September 11-14, 2017</td>
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<tr>
<td>General Appraiser Site Valuation &amp; Cost Approach</td>
<td>September 18-21, 2017</td>
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<tr>
<td>General Appraiser Income Approach/Part 1</td>
<td>September 25-28, 2017</td>
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<tr>
<td>General Appraiser Income Approach/Part 2</td>
<td>October 2-5, 2017</td>
<td>Indianapolis</td>
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<tr>
<td>General Appraiser Market Analysis and Highest &amp; Best Use</td>
<td>October 9-12, 2017</td>
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<tr>
<td>General Appraiser Report Writing and Case Studies</td>
<td>October 16-19, 2017</td>
<td>Indianapolis</td>
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<tr>
<td>7-Hour National USPAP Update Course</td>
<td>November 30, 2017</td>
<td>Indianapolis</td>
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