

# National Appraiser Examination™

## CANDIDATE HANDBOOK

**Quick Reference**

inside front cover

**Table of Contents**

page i

**Exam Reservations**

page 3

**Exam Day:**

*What to Bring*

page 6

**Content Outlines**

page 10

DECEMBER 2012

# QUICK REFERENCE

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## STATE LICENSING INFORMATION

Candidates may contact their state's appraisal board with questions about qualifications for licensure or obtaining or maintaining a license.

## EXAMINATION INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

### **Pearson VUE National Uniform Appraiser Program**

Attn: Regulatory Program  
Coordinator

5601 Green Valley Dr.  
Bloomington, MN 55437

**Phone:** (800) 274-7488

#### **Website**

[www.pearsonvue.com](http://www.pearsonvue.com)

## RESERVATIONS

### Before making an exam reservation

Candidates should thoroughly review this handbook, as well as any state-specific materials provided by individual jurisdictions.

### Making an exam reservation

Candidates may make a reservation with Pearson VUE by:

- Visiting the Pearson VUE website ([www.pearsonvue.com](http://www.pearsonvue.com))
- Calling Pearson VUE at (800) 274-7488

Candidates should make a reservation online or by phone at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed on page 4). **Walk-in examinations are not available.**

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## SCHEDULES & FEES

Candidates should consult state-specific materials for examination fees, test center locations and schedules, and specific items that must be brought to the examination.

**Examination fees are nonrefundable and nontransferable** except as detailed in *Change/Cancel Policy* (page 4).

# TABLE OF CONTENTS

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<b>QUICK REFERENCE.....</b>	<b>inside front cover</b>		
<b>OVERVIEW .....</b>	<b>ii</b>		
<b>GENERAL INFORMATION.....</b>	<b>1</b>		
Introduction.....	1		
The Appraisal Foundation.....	1		
Pearson VUE.....	2		
State-Specific Information .....	2		
Eligibility Requirements.....	2		
<b>EXAM RESERVATIONS.....</b>	<b>3</b>		
Online Reservations.....	3		
Phone Reservations.....	3		
Exam Fees .....	4		
Vouchers .....	4		
Electronic Checks.....	4		
Change/Cancel Policy .....	4		
Absence/Lateness Policy.....	5		
Weather Delays and Cancellations .....	5		
Accommodations.....	5		
<b>EXAM DAY .....</b>	<b>6</b>		
What to Bring.....	6		
Exam Procedures.....	7		
Score Reporting.....	7		
Score Explanation.....	7		
Review of Exams .....	8		
Test Center Policies .....	8		
<b>PREPARING FOR THE EXAM .....</b>	<b>10</b>		
Content Outlines .....	10		
<b>SAMPLE QUESTIONS .....</b>	<b>13</b>		
<b>APPENDIX</b>			
Duplicate Score Report			
Request Form .....		back of handbook	

**The candidate handbook is a useful tool in preparing for an examination.**

It is highly recommended that the Appraiser Examination™ Candidate Handbook be reviewed, with special attention given to the content outlines, before taking the examination. (*Content outlines begin on page 10 of this handbook.*)

**Individuals who wish to obtain an appraiser license must:**

**1. Contact their state's appraisal board for state-specific information, instructions, or applications.**

**2. Make a reservation and pay the examination fee.**

Make a reservation online or by phone with Pearson VUE for the examination. (*See page 3.*)

**3. Go to the test center.**

Go to the test center on the day of the examination, bringing along all required materials. (*See page 6.*)

**Candidates must read state-specific information carefully for important information regarding examination procedures in their jurisdictions.**

## INTRODUCTION

The purpose of certifying real estate appraisers is found in Title XI of FIRREA, which states, “The purpose of this title is to provide that federal, financial and public policy interests in real-estate-related transactions will be protected by requiring that real estate appraisals utilized in connection with federally-related transactions are performed in writing, in accordance with uniform standards, by individuals whose competency has been demonstrated and whose professional conduct will be subject to effective supervision.”

Licensure/certification is the process by which an agency of state government or jurisdiction grants permission to certain individuals to engage in the practice of, and prohibits all others from legally practicing, a particular profession, vocation, or occupation. By ensuring that a level of minimum competence is met, the licensure/certification process protects the general public. The state regulatory agency is responsible for establishing the acceptable level of safe practice and for furnishing the means for determining whether an individual meets that standard.

Most licensing agencies use examinations as one of several means for determining candidates’ qualifications to practice. The purpose of an examination is to provide a measure of candidates’ knowledge of the subject matter.

The examination and all associated content has been developed by and is the sole responsibility of the Appraiser Qualifications Board.

## THE APPRAISAL FOUNDATION

The Appraisal Foundation is a not-for-profit educational corporation established in 1987 by the appraisal profession in the United States. The Foundation was created to foster professionalism by working to ensure that appraisers are qualified to offer their services.

The Appraisal Foundation achieves this goal by serving as the parent organization for two independent boards: the Appraiser Qualifications Board and the Appraisal Standards Board. These two boards were given significant responsibilities by the United States Congress under the Financial Institutions Reform, Recovery and Enforcement Act of 1989 (FIRREA).

The Appraiser Qualifications Board establishes the qualification criteria for the state certification of appraisers and has issued recommended qualification criteria for state licensing. The Board both develops the examinations and establishes the scoring criteria for the examinations.

The Appraisal Standards Board sets forth the rules for developing an appraisal and reporting its results. This is accomplished through the promulgation of the Uniform Standards of Professional Appraisal Practice. These standards have been recognized throughout the United States as the generally accepted standards of professional appraisal practice.

## **PEARSON VUE**

Pearson VUE is an independent testing company that focuses on the assessment of professional and occupational competence. As a full-service testing company, Pearson VUE provides expertise and support to associations, state credentialing agencies, and private industry in examination development, examination scoring, and reporting of examination results. Examination services supported by Pearson VUE include national licensure and certification programs as well as diagnostic programs within the health professions and private industry.

## **STATE-SPECIFIC INFORMATION**

Any state-specific information, instructions, or applications will be contained in separate materials provided by individual jurisdictions. Candidates should consult their state's appraisal board for more information. Candidates must read state-specific information carefully for important information regarding examination procedures in their jurisdictions.

## **ELIGIBILITY REQUIREMENTS**

Specific requirements to take the examination may be established by individual state boards or commissions. Candidates must follow procedures handed down by these entities in applying to take the national uniform appraiser examination, and must also meet the requirements of that state in which they wish to be licensed. Candidates are responsible for knowing the requirements they must meet to take the examination.

**Walk-in examinations are not available.** Candidates must make a reservation online or by phone.

## ONLINE RESERVATIONS

Candidates may go to [www.pearsonvue.com](http://www.pearsonvue.com) to make an online reservation for an examination. First-time users are required to create an account. The candidate will need to fill in all required fields, which are preceded by an asterisk, on the online form in order to create an ID and be assigned a password. Step-by-step instructions will follow on how to make a reservation for an examination.

An online reservation **must** be made at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed on page 4).

## PHONE RESERVATIONS

Candidates may call (800) 274-7488 to make a reservation.

PEARSON VUE HOURS (800) 274-7488	
Monday – Friday	7 am – 10 pm
Saturday	7 am – 4 pm
Sunday	9 am – 3 pm

*Central Standard Time*

### Before calling, candidates should have the following available:

- Legal name, address, daytime telephone number, date of birth, and Social Security number (based on state's requirements)
- The name of the examination(s)
- The preferred examination date and test center location (lists of locations appear on state-specific materials)

A representative will help candidates select a convenient examination date and location and will answer questions. A reservation will be made based on the next available examination date.

Candidates who wish to make a phone reservation should do so at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed on page 4).

## EXAM FEES

In most jurisdictions, the examination fee is paid at the time of reservation by credit card, debit card, voucher, or electronic check. (Candidates should refer to their state's approval form/green card or the approval letter from their state appraisal board for the examination fee.) **Payment will not be accepted at the test center.** Examination fees are nonrefundable and nontransferable except as detailed in *Change/Cancel Policy*.

**WALK-IN  
EXAMINATIONS  
ARE NOT AVAILABLE.**

## VOUCHERS

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at [www.pearsonvue.com/vouchers](http://www.pearsonvue.com/vouchers) by credit card either singly or in volume. To redeem a voucher as payment when scheduling a test, simply indicate Voucher as the payment method and provide the voucher number. **All vouchers are pre-paid. Vouchers are nonrefundable and nonreturnable.**

Vouchers expire twelve (12) months from the date they are issued. Voucher expiration dates cannot be extended. The exam must be taken by the expiration date printed on the voucher.

## ELECTRONIC CHECKS

Candidates who choose to pay the examination fee by electronic check must have a personal checking account and must be prepared to provide the following information to Pearson VUE:

- Bank name
- Routing number
- Social Security number or driver's license number
- Name and address on the account
- Account number

Using this information, Pearson VUE can request payment from the candidate's bank account just as if the candidate had submitted an actual paper check.

Candidates paying by electronic check must register at least five (5) days before the examination date in order for their check to be processed.

## CHANGE/CANCEL POLICY

Candidates should call Pearson VUE at (800) 274-7488 at least forty-eight (48) hours before the examination to change or cancel a reservation. Candidates who change or cancel a reservation with proper notice may either transfer their fees to a new reservation or request a refund. **Candidates who change or cancel a reservation without proper notice will forfeit the examination fee.**

## ABSENCE/LATENESS POLICY

Candidates who are late to or absent from an examination may be excused for the following reasons:

- Illness of the candidate or of a member of the candidate's immediate family
- Death in the immediate family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

**Candidates who are otherwise absent from or late to an examination and have not changed or canceled the reservation according to the Change/Cancel Policy will forfeit the examination fee.** Written verification and supporting documentation for excused absences must be submitted to Pearson VUE within fourteen (14) days of the original examination date.

## **WEATHER DELAYS AND CANCELLATIONS**

If severe weather or a natural disaster makes the Pearson VUE test center inaccessible or unsafe, the examination may be delayed or canceled. Pearson VUE will notify and reschedule candidates in the case of severe weather.

## **ACCOMMODATIONS**

Pearson VUE complies with the provisions of the Americans with Disabilities Act as amended. The purpose of accommodations is to provide candidates with full access to the test. Accommodations are not a guarantee of improved performance or test completion. Pearson VUE provides reasonable and appropriate accommodations to individuals with documented disabilities who demonstrate a need for accommodations.

Test accommodations may include things such as:

- A separate testing room
- Extra testing time
- A Reader or Recorder, for individuals with mobility or vision impairments and cannot read or write on their own

Test accommodations are individualized and considered on a case-by-case basis. All candidates who are requesting accommodations because of a disability must provide appropriate documentation of their condition and how it is expected to affect their ability to take the test under standard conditions. This may include:

- Supporting documentation from the professional who diagnosed the condition, including the credentials that qualify the professional to make this diagnosis
- A description of past accommodations the candidate has received

The steps to follow when requesting test accommodations vary, depending on your test program sponsor. To begin, go to <http://pearsonvue.com/accommodations>, and then select your test program sponsor from the alphabetized list. Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator at [accommodationspearsonvue@pearson.com](mailto:accommodationspearsonvue@pearson.com).

## REQUIRED ITEMS

Candidates who do not present the required items will be denied admission to the examination, will be considered absent, and will forfeit the examination fee.

## WHAT TO BRING

### Required Materials

All candidates must bring to the test center on examination day the following:

- Identification that is deemed acceptable, as detailed under *Acceptable Forms of Candidate Identification*
- The state approval form/green card, or approval letter from the state appraisal board, in addition to any other required materials\*

### Suggested Materials

The following is recommended but not required:

- Financial calculator that does not contain alpha characters and is non-programmable

**Candidates who do not present the required items will be denied admission to the examination, will be considered absent, and will forfeit the examination fee.**

\*There is **NO approval form** for Hawaii Real Estate Appraiser candidates.

### Acceptable Forms of Candidate Identification

Candidates must present **two (2)** forms of current signature identification. The name on the identification must exactly match the name on the registration. The primary identification must be government-issued and photo-bearing with a signature, and the secondary identification must contain a valid signature. Identification must be in English.

#### Primary ID (photograph and signature, not expired)

- Government-issued Driver's License
- U.S. Department of State Driver's License
- U.S. Learner's Permit (plastic card only with photo and signature)
- National/State/Country ID card
- Passport
- Passport Card
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

#### Secondary ID (signature, not expired)

- U.S. Social Security card
- Debit (ATM) card
- Any form of ID on the Primary list

If the ID presented has an embedded signature that is not visible (microchip), or is difficult or impossible to read, the candidate must present another form of identification from the Primary ID or Secondary ID list that contains a visible signature.

Pearson VUE does not recognize grace periods. For example, if a candidate's driver's license expired yesterday and the state allows a 30-day grace period for renewing the ID, the ID is considered to be expired.

## EXAM PROCEDURES

Candidates should report to the test center fifteen (15) to thirty (30) minutes before the examination and check in with the test center administrator. The candidate's identification and other documentation will be reviewed and he/she will be photographed for the score report.

Candidates are required to review and sign a *Candidate Rules Agreement* form. If the *Candidate Rules Agreement* is not followed and/or cheating or tampering with the examination is suspected, the incident will be reported as such and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action, such as prohibiting re-tests for a designated amount of time.

Candidates will have an opportunity to take a tutorial on the PC on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination administrators will answer questions, but candidates should be aware that the administrators are not familiar with the content of the examinations nor with the state's licensing requirements. Examination administrators have been instructed not to advise candidates on requirements for licensure.

Candidates may begin the examination once they are familiar with the PC. The examination begins the moment a candidate looks at the first examination question. **Candidates need to contact their individual state appraisal board for further information.**

**Candidates will be given six (6) hours to complete the Licensed and Certified Residential Exams and eight (8) hours to complete the Certified General Exam.** The examination will end automatically after the examination time has expired.

## SCORE REPORTING

Scores are based on the number of questions answered correctly. Candidates should consider answers to each question carefully and eliminate the least likely answers, instead of randomly selecting an answer. It is always better to answer a question than to leave a blank.

Individual score reports are available at the test center upon completion of the examination. Candidates who pass the exam will not receive a numeric score. Candidates who fail the exam will receive a score report that contains a numeric score, diagnostic information, and information on how to retake the exam. Reservations for reexamination may not be made at the test center, and candidates must wait twenty-four (24) hours after failing an examination before making a reservation to retake it.

## SCORE EXPLANATION

The Appraiser Qualifications Board develops and maintains the National Uniform Licensing and Certification Examinations. Scores are reported to candidates as scaled scores. Scaled scores can range from 0 to 150, with 75 representing passing.

Examinations change over time. Each examination may vary in difficulty, with one examination easier or more difficult than other examinations. However, when converting raw scores to scaled scores, it should not make a difference whether candidates take an easier or more difficult examination. With the mathematical adjustment, the scaled score accounts for differences by adjusting the scores up or down depending on the difficulty of the examinations. When these adjustments are made, the effect is to produce an unbiased and constant passing standard that does not change from one examination to another. A scaled score is not a percentage score, but simply a transformation of a raw score to report comparable results when examinations vary in difficulty.

## REVIEW OF EXAMS

For security reasons, examination material is not available to candidates for review.

## TEST CENTER POLICIES

The following policies are observed at each test center. **Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.**

- **No personal items are allowed in the testing room.** Personal items include but are not limited to the following: cellular phones, hand-held computers/personal digital assistants (PDAs) or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens, or pencils.
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen, or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family, and/or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and/or reference materials are not permitted in the examination room (unless permitted by the exam sponsor), and candidates are strongly urged not to bring such materials to the test center. When the candidate enters and is seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**
- Eating, drinking, chewing gum, smoking, and/or making noise that creates a disturbance for other candidates is prohibited during the exam.
- Break policies are established by the exam sponsor. Most sponsors allow unscheduled breaks. To request an unscheduled break, the candidate **must** raise his/her hand to get the administrator's attention. **The exam clock will not stop while the candidate is taking a break.** (See *Breaks* on page 9.)
- Candidates must leave the testing room for all breaks. However, candidates **are not permitted to leave the floor or building for any reason during any unscheduled break, unless specified by the administrator and the exam sponsor.** If a candidate is discovered to have left the floor or building, he/she will not be permitted to proceed with the examination and may forfeit the exam fees.

- While taking a break, candidates are permitted to access personal items that are being stored during the exam only if necessary—for example, personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored.** Candidates are **not** allowed access to other items, including but not limited to cellular phones, PDAs, exam notes, and study guides, unless the exam sponsor specifically permits this.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—will be summarily dismissed from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency.

## Breaks

### Scheduled Breaks

Break policies are established by the exam sponsor. All candidates are permitted one 30-minute **scheduled** break and unscheduled breaks as needed. Candidates are not allowed to eat in the test center. During all scheduled breaks, candidates are only allowed to remove items from his or her locker with prior permission from the test administrator.

A 30-minute scheduled break is built into the exam approximately midway between the exam sections. The 30-minute scheduled break is optional for the candidate. If the candidate chooses to take the scheduled break, he/she must raise his/her hand to get the administrator's attention before taking the break.

During the scheduled break, candidates are allowed to leave the floor or building. After the 30-minute scheduled break ends, the next exam section appears and begins counting down immediately.

If a candidate decides to take the 30-minute break, he/she will be responsible for monitoring his/her allotted time. Section 2 of the exam will automatically begin after the 30-minute break has expired. The candidate's allotted time for Section 2 will begin to count down after the break and will continue to do so even if the candidate has not returned on time to resume testing after the break.

### Unscheduled Breaks

Unscheduled breaks are also available for the candidate. Candidates must raise their hand to get the administrator's attention before taking a break. During unscheduled breaks, candidates are not allowed to remove items from their locker, unless they require personal items such as medication that must be taken at a specific time. If this is the case, the candidate must receive prior permission from the test administrator before taking items from the locker.

During unscheduled breaks, candidates are not allowed access to other items, including but not limited to cellular phones, PDAs, exam notes, and study guides.

During unscheduled breaks, candidates are not allowed to leave the floor or building for any reason. If the candidate is discovered to have left the floor or building, he/she will not be permitted to proceed with the examination and may forfeit the exam fees.

# PREPARING FOR THE EXAM

The examination may contain pretest questions, on which Pearson VUE is collecting statistical data for use in future examinations. Pretest questions are not identified and do not in any way affect the score.

## CONTENT OUTLINES

The summary content outlines that follow were adopted by the Appraiser Qualifications Board of the Appraisal Foundation. The percentage of questions on the examination from each content area, labeled with a roman numeral, is provided with each major content heading.

DOMAIN	LICENSED RESIDENTIAL	CERTIFIED RESIDENTIAL	CERTIFIED GENERAL
<b>I Influences on Real Estate Value</b>	5%	5%	5%
Governmental			
Economic			
Social			
Environmental, geographic and physical			
<b>II Legal Considerations</b>	5%	5%	4%
Forms of ownership			
Public and private controls			
Real estate contracts			
Leases			
<b>III Types of Value</b>	5%	5%	6%
Market value			
Other value types			
<b>IV Economic Principles</b>	5%	5%	6%
Classical economic principles			
Application/illustrations of economic principles			
<b>V Real Estate Markets and Analysis</b>	4%	4%	5%
Market fundamentals, characteristics, definitions			
Supply analysis			
Demand analysis			
Use of market analysis			
<b>VI Property Description</b>	11%	11%	10%
Geographic characteristics of the land/site			
Geologic characteristics of the land/site			
Location and neighborhood characteristics			

DOMAIN	LICENSED RESIDENTIAL	CERTIFIED RESIDENTIAL	CERTIFIED GENERAL
Land/site considerations for highest and best use			
Improvements-architectural styles/types of construction			
<b>VII Highest and Best Use Analysis</b>	9%	9%	9%
Test constraints: legal, physical, financially feasible and maximally productive			
Application of highest and best use			
Market analysis			
<b>VIII Appraisal Math and Statistics</b>	3%	3%	4%
Statistics			
Valuation models (AVMs and mass appraisal)			
Real estate finance			
<b>IX Sales Comparison Approach</b>	15%	15%	10%
Valuation principles			
Finance and cash equivalency			
Procedures: Identification, derivation and measurement of adjustments			
Partial interests			
Reconciliation			
<b>X Site Value Methods</b>	5%	5%	4%
<b>XI Cost Approach</b>	9%	9%	6%
Concepts and definitions			
Replacement/reproduction cost new			
Methods of estimating accrued depreciation			
<b>XII Income Approach</b>	7%	7%	15%
Valuation principles			
Valuation procedures: Direct capitalization			
<b>XIII Valuation of Partial Interest</b>	1%	1%	1%
<b>XIV Appraisal Standards and Ethics</b>	16%	16%	15%
Preamble and rules			
Standards 1-6			
Statements and advisory opinions			

# SAMPLE QUESTIONS

An appraiser is asked to appraise an apartment complex consisting of 120 units broken down as follows:

- Thirty (30) 1-bedroom units, renting for \$500 each
- Sixty (60) 2-bedroom units, renting for \$750 each
- Thirty (30) 3-bedroom units, renting for \$1,000 each

The complex has historically had a vacancy and collection loss expense of 3% and operating expenses/replacement reserves of 35% of effective gross income. Assuming the vacancy rate and all expenses are forecast to remain constant in the foreseeable future:

**1. What is the Potential Gross Income for the complex?**

- A) \$75,000
- B) \$90,000
- C) \$87,300
- D) \$56,745

**2. What is the Effective Gross Income for the complex?**

- A) \$75,000
- B) \$90,000
- C) \$87,300
- D) \$56,745

**3. What is the Net Income for the complex?**

- A) \$75,000
- B) \$90,000
- C) \$87,300
- D) \$56,745

As can be seen above, candidates taking a state licensing or certification exam will be required to not only *know* things, but to also *know how to do* things.

# DUPLICATE SCORE REQUEST FORM

DIRECTIONS: You may use this form to request that Pearson VUE send a duplicate copy of your score report to you. Please print all information on this form.

Please enclose a cashier's check or money order made payable to "Pearson VUE."

**DO NOT SEND CASH.**

**FEE:** For scores less than one year old there is a \$10.00 charge.  
For scores one or more years old there is a \$25.00 charge.

**SEND TO:** Pearson VUE  
**APPRAISER PROGRAM**  
DUPLICATE SCORE  
62160 Collections Center Drive  
Chicago, IL 60693-0621

**Amount Enclosed:** \$ \_\_\_\_\_

I hereby authorize Pearson VUE to send to me at the address below a duplicate of my score report from the appraiser examination.

Signature	Date
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Please complete the following with your current name and address.

Name:		
Address:		
City:	State:	ZIP:

If the above information was different at the time you tested, please indicate original information.

Name:		
Address:		
City:	State:	ZIP:

Exam Taken: <input type="checkbox"/> Licensed Appraiser (A) <input type="checkbox"/> Certified Residential Appraiser (B) <input type="checkbox"/> Certified General Appraiser (C)	
State in which exam was taken:	Date Taken:
Date of Birth:	

# GENERAL INFORMATION

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<b>APPRAISER QUALIFICATIONS BOARD EXAMINATIONS</b>					
<b>EXAM CODE</b>	<b>EXAM NAME</b>	<b>QUESTIONS</b>	<b>PRETEST QUESTIONS</b>	<b>TOTAL QUESTIONS</b>	<b>EXAM TIME</b>
A	Licensed Residential	150	15	165	6 hours
B	Certified Residential	150	15	165	6 hours
C	Certified General	150	15	165	8 hours

## **PEARSON VUE HOLIDAY SCHEDULE**

No exams on the following holidays or holiday weekends:

New Year's Day

Memorial Day

Labor Day

Christmas Day

Martin Luther King, Jr. Day

Independence Day

Thanksgiving