

**Chicago Residential Market
Conditions Seminar
April 22, 2016**

**Compliance Issues on
Residential Appraisals
Communication with the
Appraiser
Web Resources**



**New Requirements For
Old Appraisal Forms**



**Do I need to add language to
my appraisal to be compliant?**

Despite what you may believe, you do have to add additional language to industry appraisal forms so your appraisals are compliant with USPAP and Illinois Law.

I thought the form states I can't add stuff???



**Modifications, Additions, or
Deletions – GSE Requirements**

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.



Additional USPAP Requirements

Standard 2

- Each written real property appraisal report must be prepared under one of the following options and prominently state which option is used: **Appraisal Report or Restricted Appraisal Report.**



File No. [REDACTED]

USPAP ADDENDUM

Borrower: _____
 Property Address: _____
 City: _____ County: _____ State: _____ Zip Code: _____
 Lender: _____

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

Appraisal Report A written report prepared under Standards Rule 2-2(a).
 Restricted Appraisal Report A written report prepared under Standards Rule 2-2(b).

Additional disclosures and certifications

Additional USPAP Requirements

Standard 2-2 (a) (i)

- state the identity of the **client and any intended users**, by name or type



Additional Comments

Pursuant to Section 1455 of the Illinois Administrative Code for Real Estate Appraiser Licensing:

The "Client" means the party or parties who engage an appraiser, by employment or contract, in a specific assignment.

The appraisal assignment has been ordered by an appraisal management company. They have been identified as the Client in the LENDER/CLIENT section on the Name line on the Signature Page. The lender has been identified on the LENDER/CLIENT line in the Subject Section on Page 1 of the appraisal report. The lender is an additional intended user to this appraisal assignment.

The appraisal management company's Illinois registration number is 558.000XXX and it expires on 12/31/2016.

APPRaiser: Signature: _____
 Name: Timothy McCarthy, SRA - IL Certified General Appraiser
 Date Signed: _____
 State Certification #: 153.XXXXXXX
 or Date License #: _____

SUPERVISORY APPRAISER (only if required): Signature: _____
 Name: _____
 Date Signed: _____
 State Certification #: _____
 or Date License #: _____

Additional disclosures and certifications

Additional USPAP Requirements

Standard 2-2 (a) (v)

- when an opinion of **reasonable exposure time** has been developed in compliance with Standards Rule 1-2(c), the opinion **must be stated in the report.**



Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: **1 - 3 months**

USPAP defines Exposure Time as estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal. Exposure time is a retrospective opinion based on an analysis of past events assuming a competitive and open market.

Additional disclosures and certifications

Exposure Time vs. Marketing Time

Exposure Time happens prior to the effective date on the report, while Marketing Time happens after the effective date. Exposure Time is based on historical data and therefore can be well supported. Marketing Time is subjective in nature as it is a future estimate.



Exposure Time vs. Marketing Time

Exposure Time and Marketing Time can be the same, especially in a stable market, but they also can be different based on the appraisers knowledge of economic trends as well as future events in the marketplace that could impact Marketing Time.



Additional USPAP Requirements

Standard 2-2(a)(vii)

When any portion of the work involves significant real property appraisal assistance, the appraiser **must summarize the extent of that assistance**. The name(s) of those providing the significant real property appraisal assistance **must be stated in the certification**, in accordance with Standards Rule 2-3



Additional USPAP Requirements

Standard 2-3

I certify that, to the best of my knowledge and belief:

- no one provided **significant real property appraisal assistance** to the person **signing** this certification. (If there are exceptions, the name of each individual providing significant real property appraisal assistance must be stated.)



Additional USPAP Requirements

In Illinois you must hold an appraisal license to provide significant real property appraisal assistance.



Illinois Appraisal Act Sec. 5-5. Necessity of license; use of title; exemptions.

(a) It is unlawful for a person to (i) act, offer services, or advertise services as a State certified general real estate appraiser, State certified residential real estate appraiser, or associate real estate trainee appraiser, (ii) develop a real estate appraisal, (iii) practice as a real estate appraiser, or (iv) advertise or hold himself or herself out to be a real estate appraiser without a license issued under this Act.



Additional USPAP Requirements

Standard 2-3

The names of individuals providing significant real property appraisal assistance who do not sign a certification **must be stated in the certification**. It is not required that the description of their assistance be contained in the certification, but **disclosure of their assistance is required** in accordance with Standards Rule 2-2(a)(vii) or 2-2(b)(vii) as applicable.



Additional Certifications

- I have performed **NO** services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

(Insert [Trainee's name], Illinois Associate Trainee License 557.000000 is being identified pursuant to USPAP Standard Rule 2-3 as an appraiser who has provided significant assistance in the preparation of this appraisal. Further, I find this appraiser's performance of work to be competent and credible. The appraiser assisted the signing appraiser. (Specifically state description of their assistance)

Additional disclosures and certifications

Additional USPAP Requirements

Standard 2-3

I certify that, to the best of my knowledge and belief:

- I have performed **no** (or the specified) **services**, as an appraiser **or in any other capacity**, regarding the property that is the subject of this report **within the three-year period immediately preceding acceptance of this assignment**.



Additional Certifications

- I have performed **NO** services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

The appraiser has previously appraised this property within the three-year period immediately preceding acceptance of this agreement.

Additional disclosures and certifications


State of Illinois Requirements

PROFESSIONS, OCCUPATIONS, AND BUSINESS OPERATIONS (225 ILCS 458/)

Real Estate Appraiser Licensing Act of 2002

Sec. 1-10. Definitions

"Client" means the party or parties who engage an appraiser by employment or contract in a specific appraisal assignment.



State of Illinois Requirements

Section 1455.250 Appraiser Responsibilities as Relating to Appraisal Management Companies

- a) An appraiser shall **identify an appraisal management company** as the **client** if the appraisal management company is engaging the appraiser.



Additional Comments

Pursuant to Section 1455 of the Illinois Administrative Code for Real Estate Appraiser Licensing:


The "Client" means the party or parties who engage an appraiser, by employment or contract, in a specific assignment.

The appraisal assignment has been ordered by an appraisal management company. They have been identified as the Client in the LENDER/CLIENT section on the Name line on the Signature Page. The lender has been identified on the LENDER/CLIENT line in the Subject Section on Page 1 of the appraisal report. The lender is an additional intended user to this appraisal assignment.

The appraisal management company's Illinois registration number is 558.000XXX and it expires on 12/31/2016.

APPRaiser:	SUPERVISORY APPRAISER (only if required):
Signature: _____	Signature: _____
Name: Timothy McCarthy, SRA - IL Certified General Appraiser	Name: _____
Date Signed: _____	Date Signed: _____
State Certification #: 153.XXXXXXX	State Certification #: _____
ex State License #: _____	ex State License #: _____


Additional disclosures and certifications



State of Illinois Requirements

c) When an appraisal management company engages:

- 1) An independent appraiser by employment or contract for a specific assignment, the appraiser shall **prominently display the appraisal fee** received from the appraisal management company **in the certification** as follows: **"The compensation for this appraisal assignment is \$_____."**



Additional Certifications

I have performed **NO** services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.


Appraisal Management Company Fee Disclosure
The compensation for this appraisal assignment is \$???.

Additional disclosures and certifications

State of Illinois Requirements

c) When an appraisal management company engages:

4) An appraiser for a specific assignment, the appraiser shall **prominently display the appraisal management company's Illinois registration number and expiration date** as follows: *"The appraisal management company's Illinois registration number is _____ and it expires on (month/day/year)."*



Additional Comments

Pursuant to Section 1455 of the Illinois Administrative Code for Real Estate Appraiser Licensing:

The "Client" means the party or parties who engage an appraiser, by employment or contract, in a specific assignment.

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Signature: _____	Signature: _____
Name: Timothy McCarthy, SRA - IL Certified General Appraiser	Name: _____
Date Signed: _____	Date Signed: _____
State Certification #: 153.XXXXXXX	State Certification #: _____
as Date Expires #: _____	as Date Expires #: _____

Additional disclosures and certifications

State of Illinois Requirements

Sec. 15-10. Grounds for disciplinary action.

(a) **The Department may** suspend, revoke, refuse to issue, renew, or restore a license and may reprimand place on probation or administrative supervision, or take any disciplinary or non-disciplinary action, including imposing conditions limiting the scope, nature, or extent of the real estate appraisal practice of a licensee or reducing the appraisal rank of a licensee, and may impose an administrative fine not to exceed \$25,000 for each violation upon a licensee **for any one or combination of the following:**



State of Illinois Requirements

(18) **Failing to include within the certificate of appraisal for all written appraisal reports the appraiser's license number and licensure title.**



Additional Comments

Pursuant to Section 1455 of the Illinois Administrative Code for Real Estate Appraiser Licensing:

The "Client" means the party or parties who engage an appraiser, by employment or contract, in a specific assignment.

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Signature: _____	Signature: _____
Name: Timothy McCarthy, SRA - IL Certified General Appraiser	Name: _____
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State Certification #: 153.XXXXXXX	State Certification #: _____
or State License #: _____	or State License #: _____

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Certification Standards of the Appraisal Institute

- **Each written report must contain a certification that includes the following statements:**
 - *The reported analyses, opinions and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics and Standards of Professional Appraisal Practice of the Appraisal Institute.*



Certification Standards of the Appraisal Institute

- *The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.*
- *As of the date of this report, I (or Designated Member(s) name(s)) have/has completed the continuing education program for Designated Members of the Appraisal Institute.*



Additional Certifications

I have performed **NO** services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

The appraiser has previously appraised this property within the three-year period immediately preceding acceptance of this agreement.

- I, Timothy J. McCarthy, certify that, to the best of my knowledge and belief, the reported analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics and the Standards of Professional Appraisal Practice of the Appraisal Institute.

- I, Timothy J. McCarthy, certify that the use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.

- As of the date of this report, I Timothy J. McCarthy have completed the requirements of the continuing education program for designated members of the Appraisal Institute.

Additional disclosures and certifications

BOTTOM LINE Use a Signed Certification!

Too often the State Appraisal Board finds these additional USPAP and State required disclosures buried somewhere in pages of unsigned addendums. These are violations appraisers are creating that could easily be avoided.



Additional Comments

Pursuant to Section 1455 of the Illinois Administrative Code for Real Estate Appraiser Licensing:

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Signature: _____	Signature: _____
Name: Timothy McCarthy, SRA - IL Certified General Appraiser	Name: _____
Date Signed: _____	Date Signed: _____
State Certification #: 153.XXXXXXX	State Certification #: _____
or Date License #: _____	or Date License #: _____

Additional disclosures and certifications

COMMUNICATING WITH REALTORS, OWNERS, BUYERS...



Before and After Communication

Despite what many people think, including appraisers, we aren't being asked to live our professional lives in a communication lock-down bubble!

There are different rules for talking to appraisers before and after the assignment has been completed.



Before - Communication

Realtors, owners, sellers can have open conversations with the appraiser before and during the inspection, but that changes once the report has been completed and returned to the lender/client.

Note: These conversations can't be about anything that interferes with appraisal independence.



CAN APPRAISERS COMMUNICATE WITH REALTORS AND MAINTAIN INDEPENDENCE REQUIREMENTS?

Dodd-Frank and USPAP all address appraiser/agent communications.

None prohibit appraisers from speaking with real estate agents during the appraisal process. Agents may talk with appraisers and provide additional property information, including listings and a copy of the sales contract.



Examples of acceptable communication with a Realtor before assignment completion.

- ❑ Realtors should meet us at the property. They can bring the appraiser sales and listings that support their contract price.
- ❑ Inform the appraiser about properties in the area that appear to be good comparables, but had issues, that were conveniently left off the listing sheet, ultimately impacting the selling price.
- ❑ Inform the appraiser about sales that sold too fast because they were listed below market to sell quickly, such as an Estate Sale or Bank Liquidation.



Examples of unacceptable communication with a Realtor before assignment completion

- ❑ Asking the appraiser questions like “so what do you think?”
- ❑ Threaten the appraiser. “If you don’t appraise this house out, I’ll never send another deal to your client”.
- ❑ Shouldn’t say things like. “Not you again!”, if the appraiser screwed up a deal for them before.
- ❑ Can’t ask appraiser to ignore a problem with the property.
- ❑ Can’t tell the appraiser “the seller turned the last appraiser who didn’t hit the sales price into the state”.



Federal Protection for Appraisal Independence

The Dodd Frank Act prohibits coercion, bribery and other similar actions designed to cause an appraiser to base the appraised value of the property on factors other than the appraiser’s independent judgment.



What do I do if someone messes with me???

The Dodd Frank Act prohibits a lender from extending credit if he knows, **before consummation**, of a violation of the prohibition on coercion or a conflict of interest.

NOTE: So you should notify your lender/client immediately if you feel that you have been pressured or threatened by anyone before you complete the assignment.



State Protection for Appraisal Independence

*No person shall influence or attempt to influence through **coercion, extortion, or bribery** the independent judgment of an appraiser licensed or certified under this Act in the development, reporting, result, or review of a real estate appraisal. A person who violates this subsection (e) is guilty of a Class A misdemeanor for the first offense and a Class 4 felony for any subsequent offense.*



Who ya gonna call?

Someone tried to pressure me to hit a value and I want to make a citizens arrest.



Nice try, but it doesn't work like that. You must contact our State Coordinator, Brian Weaver if you feel you were a victim of undue influence. brian.weaver@illinois.gov



After - Communication

Once an appraisal assignment is completed and sent to the client, **USPAP prohibits an appraiser from discussing the results of the report to anyone but the client who ordered the appraisal, or parties designated by the client.** In order to ask an appraiser to correct errors in the appraisal report, **a real estate agent, as well as the buyer or owner, must use the client,** typically the lender, as an intermediary. The client may choose to provide additional data to the appraiser for consideration. The language from USPAP's Ethics Rule is as follows:



USPAP Ethics Rule - Confidentiality

An appraiser must not disclose 1) confidential information; or 2) assignment [appraisal] results to anyone other than:

- the client;
- persons specifically authorized by the client;
- state appraiser regulatory agencies;
- third parties as may be authorized by due process of law; or
- a duly authorized professional peer review committee except when such disclosure to a committee would violate applicable law.



So does that mean no communication is allowed once the report is completed?

Dodd Frank does not prohibit a mortgage lender, mortgage broker, mortgage banker, real estate broker, appraisal management company, employee of an appraisal management company, **consumer**, or any other person with an interest in a real estate transaction from asking an appraiser to undertake 1 or more of the following:



The language from Dodd-Frank is as follows:

- Consider additional, appropriate property information, **including the consideration of additional comparable properties** to make or support an appraisal.
- Provide further detail, substantiation, or explanation for the appraiser's value conclusion.
- Correct errors and omissions in the appraisal report."



WEB RESOURCES



Chicago Chapter of the Appraisal Institute

www.ccai.org

The Chicago Chapter site has been undergoing major renovation in the past few years. It is easy to navigate and offers appraisers a wealth of information particularly on the Education side of the industry. The Chicago Chapter is the national leader in education.



Appraisal Institute
Professionals Providing Real Estate Solutions

Chicago Chapter
Chapter Office
205 W. Wacker Dr. #202
Chicago, IL 60608
Tel. (312) 616-9400
iaibca.org

General Information • Resources • Get Involved • Events • Find An Appraiser • News • Jobs • Contact Us

Education Offerings
Certification Courses
USPAP
Advanced Education
Continuing Education - Seminars - Chicago & Suburbs
Continuing Education - Seminars - Bloomington, IL
Professional Development

2015 CCAI Sponsors

Member Sponsor
Kevin A. Byrnes, MAI

Connect With Us

don't forget... SEPT 30, 2015
do you have a special sign of CE for Illinois?

Newly Designated MAI & SRA Members
Congratulations to the following members on earning their designations in 2015
Douglas J. Titus, MAI
Michael P. Roth, MAI
Thomas W. Hamilton, PhD, MAI
Brian T. McNamara, MAI

www.ccai.org

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Select Location: -Chicago Chapter
Time Frame: All
Sort By: Date

Chicago Chapter ± Check state approvals

Offering Name	More Info	Category	Hrs	Date	Location	Sponsor	Price	Register
2 Hour Michigan Law Seminar	Details	[E]	2	Apr 15, 2015	Chicago, IL	Chicago Chapter	\$ 50.00 AI Price \$ 60.00 Full Price	REGISTER
Whatever Happened to Quality Assurance in Residential Appraisals: Avoiding Risky Appraisals and Risky Loans	Details	[E]	7	Apr 16, 2015	Chicago, IL	Chicago Chapter	\$ 125.00 AI Price \$ 150.00 Full Price	REGISTER
Litigation Assignments for Residential Appraisers: Doing Expert Work on Atypical Cases	Details	[E]	4	Apr 17, 2015	Chicago, IL	Chicago Chapter	\$ 65.00 AI Price \$ 90.00 Full Price	REGISTER
Unraveling the Mystery of Fannie Mae Appraisal Guidelines	Details	[Oth]	4	Apr 17, 2015	Chicago, IL	Chicago Chapter	\$ 65.00 AI Price \$ 90.00 Full Price	REGISTER
Real Estate Finance Statistics and Valuation Modeling	Details	[G/R]	15	Apr 20 - 21, 2015	Chicago, IL	Chicago Chapter	\$ 290.00 AI Price \$ 325.00 Full Price	REGISTER
Chicago Residential Conditions Market Seminar 2015	Details	[E]	7	Apr 22, 2015	Lombard, IL	Chicago Chapter	\$ 125.00 AI Price \$ 150.00 Full Price	REGISTER
Residential Report Writing and Case Studies	Details	[Oth]	15	May 4 - 5, 2015	Chicago, IL	Chicago Chapter	\$ 290.00 AI Price \$ 325.00 Full Price	REGISTER

Promotional Package
Save \$ 5.00 AI Price / 30.00 Full Price Superior Trainee Seminar - AQI Portion and Illinois Portion \$ 150.00 AI Price REGISTER

ICAP

www.icapweb.org

ICAP's website offer more industry resources, both local and national, than any other website for Illinois appraisers.

T.J. MCCARTHY & ASSOCIATES
Real Estate Appraisers
A Company of

ICAP
20TH ANNIVERSARY
1994 - 20 YEARS PROMOTING THE APPRAISAL PROFESSION

A political action group for the appraisal profession in Illinois

Illinois Coalition of Appraisal Professionals

HOME ABOUT ICAP EDUCATION & EVENTS JOBS MEMBERS CONTACT US

ICAP Lobby Day, Capitol Visit & Reception

May 6, 2015

Free for ICAP Members
Includes lunch & Appraiser Reception
LOBBY DAY, May 6, 2015
Springfield, Illinois
11:00 AM - 6:00 PM
Deadline to register: April 29th
Registration will be limited

www.icapweb.com

State of Illinois
IDFPR – Appraiser Home Page
<http://www.idfpr.com/RealEstate/APPRAISAL.asp>

Once an all but useless website, IDFPR's Appraiser Home Page now offers appraisers access to our Laws, Rules, Forms, Fees and much, much more. Let's take a few minutes to dig deeper into this site to see how it has been transformed into a useful appraiser resource.

Real Estate License Lookup

IDFP License Look-Up

PLEASE NOTE: Our license lookup for professional licenses has changed. [Click here](#) to continue to the new lookup for professional licenses.

NOTE: To search for detailed license information on Physicians in the State of Illinois, [Click Here](#)

If you prefer to use our original license lookup, please [click here](#)

Banking and Financial Institutions Search:

Business/License Type: Select a Business or License Type

Use the dropdown menu above to search for Banking and Financial Institutions along with some associated business and individual license types including Loan Originators, Pawnshops, Title Insurance and Money Transmitters.

Monthly New License Report:

In addition to our License Look-up feature IDFP is providing its list of the newest Illinois professional licenses, the **Monthly New License Report** will be available on the 15th of each month. Information about the types of licenses issued by the Division is available, [click here](#) to learn more about the professions and licensing requirements.

Bulk License Look-Up:

In addition to our License Look-up feature which allows individuals to look up an Illinois professional licensed by IDFP, **Bulk License Look-up** allows businesses to look up multiple licenses at one time. Please note that this same license information is returned from both License Look-up and Bulk

Real Estate License Lookup

Illinois
Department of Financial and Professional Regulation

LICENSE LOOKUP

Search for a License

Criteria (click to show/hide)

Board: APPRAISAL

License Status:

License Number:

Business Name/DBA:

First Name: Tim

Last Name: McCarthy

City:

State:

Zip:

Country: Select a State

Search Clear Form

Real Estate License Lookup

Illinois
Department of Financial and Professional Regulation

Search for a License

Criteria (click to show/hide)

Current Filters: Last Name: McCarthy
First Name: Tim
Board APPRAISAL

	Name	License Status	License Number	City/State	Original Issue Date	Current Expiration Date	Ever Disciplined
Detail	TIMOTHY J MCCARTHY	ACTIVE	553000007	TINLEY PARK, IL	12/09/2002	09/30/2015	N
Detail	TIMOTHY J MCCARTHY	CLOSED DUPLICATE FILE	554000123	TINLEY PARK, IL	12/24/1991	06/30/1993	N
Detail	TIMOTHY J MCCARTHY	EXPIRED	556000010	TINLEY PARK, IL	12/24/1991	12/09/2002	N
Detail	TIMOTHY J MCCARTHY III	ACTIVE	557005782	CHICAGO, IL	04/02/2012	09/30/2015	N

Real Estate License Lookup

Illinois Department of Financial & Professional Regulation

Bryan A. Schneider, Secretary

Real Estate Appraisal Professions Licensed and Registered by IDFP:

Associate Real Estate Trainee Appraiser
Certified Residential Real Estate Appraiser
Certified General Real Estate Appraiser
Appraisal Management Company

NOTICE: You have 171 days to complete your Continuing Education requirement for the 2015 renewal.

All Appraisal Professions

Please note - several areas of the appraisal site are under revision and will not have active links until the information is available.

- January 2015 Fingerprint Delay
- The Illinois Supervisor - Trainee Course
- Illinois Appraiser/AMC Newsletter
- How2 (Illustrated) FAQs
- Find an Appraiser
- File a Complaint Against an Appraiser or AMC
- The Act & Rules Regarding Appraisers
- Forms and Information for Appraisers
- Education Information
- Agency, Board and Public Meetings
- Find a Registered Appraisal Management Company

Continuing Education License Lookup

Continuing Education License Lookup

Continuing Education License Lookup

NOTE: CE Displayed is for Current Renewal Period Only.
If you do not see CE you have taken it may have been reported under a previous license (i.e. salesperson or broker). To view that CE please search again using your past license number.
For a complete list of courses, please click "Show History" in the upper right hand side of the Search Results screen.

Course Name	Course Number	Renewal Period	Course Date	Course Type	Reason Taken
OUT OF STATE - CONTINUING EDUCATION CREDIT	575000720	0	01/05/2014	Elective	
SUPERVISOR/TRAINEE SEMINAR (ILST-15)	575.001938	6	10/17/2014	Elective	
ILLINOIS APPRAISERS UPDATE SEMINAR 2014	575.001881	7	08/18/2014	Elective	
FBI FRAUD & GSE BEST PRACTICE	575.001896	7	05/23/2014	Elective	
2014-2015 7 HR NATIONAL USPAP UPDATE	575.001854	7	11/18/2013	Elective	
BUSINESS PRACTICE & ETHICS	575.001389	4	10/15/2013	Elective	

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Continuing Education License Lookup

Information About

- [January 2015 Fingerprint Delay](#)
- [The Illinois Supervisor - Trainee Course](#)
- [Illinois Appraiser/AMC Newsletter](#)
- [How2 \(Illustrated FAQs\)](#)
- [Find an Appraiser](#)
- [File a Complaint Against an Appraiser or AMC](#)
- [The Act & Rules Regarding Appraisers](#)
- [Forms and Information for Appraisers](#)
- [Education Information](#)
- [Agency, Board and Public Meetings](#)
- [Find a Registered Appraisal Management Company](#)
- [Appraisal Management Company Registration Act \(P.A. 097-0602\)](#)

www.idfpr.com/RealEstate/APPRAISAL.asp

www.idfpr.com/RealEstate/APPRAISAL.asp

Illinois Department of Financial & Professional Regulation
Bryan A. Schneider, Secretary

Appraisal Newsletters

- [Illinois Appraiser - February 2015](#)
- [Illinois Appraiser - November 2014](#)
- [Illinois Appraiser - July 2014](#)
- [Illinois Appraiser - May 2014](#)
- [Illinois Appraiser - March 2014](#)
- [Illinois Appraiser - January 2014](#)
- [Archived copies of the Illinois Appraiser Newsletters](#)

www.idfpr.com/RealEstate/APPRAISAL.asp

Illinois Appraiser Newsletter

ILLINOIS DEPARTMENT OF FINANCIAL & PROFESSIONAL REGULATION Volume 8, Issue 1 February 2015

Illinois Appraiser

The Through Line of USPAP

INSIDE THIS ISSUE:

- Required Course for Newbies 3
- Fingerprint Notice 3
- CU and Appraiser Regulation 4
- Suspension: No Appraisal 7
- Functions of the Board 8

A *through line* can be defined as, a theme or idea that runs from the beginning to the end of a book, film, etc.

USPAP has a through line.

Don't make big mistakes. Don't make a bunch of little mistakes and don't be misleading.

That *through line* hasn't changed since 1989.

Investigators, boards, lawyers, administrative

Why so late?

While the Act is voted on by the legislature and signed by the governor into law, the Administrative Rules are handled through JCAR (Joint Committee on Administrative Rules).

JCAR is a bipartisan legislative oversight committee created by the General Assembly in 1977. Pursuant to the Illinois Administrative Procedure Act, the com-



Illinois Appraiser Newsletter

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- [The Illinois Supervisor - Trainee Course](#)
- [Illinois Appraiser/AMC Newsletter](#)
- [How2 \(Illustrated FAQs\)](#)
- [Find an Appraiser](#)
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- [Find a Registered Appraisal Management Company](#)
- [Appraisal Management Company Registration Act \(P.A. 097-0602\)](#)

www.idfpr.com/RealEstate/APPRAISAL.asp

Para Español seleccione Spanish
为中 國 語 选 择 Chinese
Dla Polski wybierz Polish

Spanish ▼

Agency Quick Links

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- License Renewals
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- [Real Estate Appraiser Renewal Application – REA-555U](#)
- [Supervisor/Trainee Form – SUP-2015](#)

Forms for Appraisal Management Companies

- [Renewal Application for AMC Registration](#)
- [Agency of Service Change Form](#)

Forms for Appraisers Seeking Education Credit

- [Request for Out-of-State CE Approval – EDU-8000](#)
- [Request for Out-of-State OF Approval – EDU 8001](#)
- [Request for Non-Student Participation Credit – EDU-6000](#)

Forms for Upgrading

- [Experience Log Instructions – LOG-7500](#)
- [Experience Credit Maximums Matrix](#)
- [Experience Log Cover Sheet – LOG-7501](#)

Experience Credit Matrix

REAL ESTATE APPRAISER EXPERIENCE CREDIT MAXIMUMS – Beginning April 1, 2013

Report Type	Form I.D.	Maximum Hours Supervisor + 1 Participant	Maximum Hours Supervisor + 2 Participants	Maximum Hours Supervisor + 3 Participants
URAR	1004	10	0	0
Individual Condominium Unit Appraisal Report	485/1073	10	0	0
Exterior-Only Individual Condominium Unit Appraisal Report	1075	5	0	0
Individual Cooperative Interest Appraisal Report	2090	15	0	0
Exterior-Only Individual Cooperative Interest Appraisal Report	2095	5	0	0
Exterior-Only Inspection Residential Appraisal Report	2055	5	0	0
Desktop Underwriter Qualitative Analysis (Interior Inspection)	2095	5	0	0
Employee Relocation Summary Report	ERC	20	0	0
Small Residential Income Report	1025	20	0	0
Manufactured Home Appraisal Report	1004C	10	0	0
Mobile Home Report		10	0	0
General Purpose Residential Report	GPAR	15	0	0
Uniform Agricultural Appraisal Report	UAAR	20	10	5
Agricultural (Land ONLY)		20	10	5
Agricultural (with Modest Improvements i.e. improved with farmstead, and/or grain or machinery storage)		30	15	8
Agricultural (Complex or Highly Improved i.e. multiple valuations in one report, grain elevator, confinement livestock facility, permanent irrigation)		60	30	15
Multi-Family (Proposed or Existing) 5 to 12 Units	Form or Narrative	20	10	5
Multi-Family (Proposed or Existing) 13 to 48 Units	Form or Narrative	40	20	10
Multi-Family (Proposed or Existing) 49+ Units	Form or Narrative	60	30	15
Commercial or Industrial (Proposed or Existing)		40	20	10
Vacant Land – Single Lot		10	0	0
Subdivision Appraisal (All Types)		40	20	10
Standard 3 Field Review (NO TRAINEES)		20	0	0
Standard 3 Desk Review (NO TRAINEES)		10	0	0
Special Use (religious facilities, schools, power plants, pipelines, wind farms, government facilities, etc.)		60	30	15

If a Certified Residential or an out-of-state Licensed appraiser seeking to upgrade did not require the signature of a supervisor then apply the maximums from the first column. Any assignment that exceeds the indicated participant hours MUST include a separate LOG-7575 form for each assignment.

Experience Credit Matrix

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www.idfpr.com/RealEstate/APPRAISAL.asp

AMC Registrants - as of April 1 2015

AMC Registered	Registration	Address	City	State	Zip	Web	Expires
180 Appraisal Group	150000077	23832 Rockford Blvd, Suite 252	Lake Forest	CA	92630	www.360appraisalgroup.com	12/31/2016
Accurate Group LLC	150000084	6000 Freedom Square Suite 300	Cleveland	OH	44131	www.accurategroup.com	12/31/2016
Accutours Management LLC	150000052	900 Fox Valley Drive, Suite 100	Longwood	FL	32779	www.accutours.com	12/31/2016
Act Appraisal Inc.	150000008	1141 E Main Street - Suite 102	East Dundee	IL	60118	www.actappraisal.com	12/31/2016
Advanced Manager Service Inc.	150000216	520 W Meadlow Avenue	Lombard	IL	60148	www.appraisalsglobal.com	12/31/2016
Altitate Appraisal	150000078	320 W 202nd Street	Chicago Heights	IL	60411	www.althitappraisal.net	12/31/2016
AMC Links LLC	150000019	3051 W Maple Loop Drive, Suite 325	Lehi	UT	84043	www.amclinks.com	12/31/2016
AMC Settlement Services LLC	150000044	345 River Road	Conazpolis	PA	15108	www.amcsc.com	12/31/2016
American Valuation Corp	150000094	1318 N Wolcott Avenue, 1	Chicago	IL	60622	www.amvalcorp.com	12/31/2016
Anywhere Appraisal Management LLC	150000201	1413 W Filmore Unit 3	Chicago	IL	60607	None Provided	12/31/2016
Appraisal and Valuation Services LLC	150000214	1851 E 1st Street, Suite 700	Santa Ana	CA	92705	None Provided	12/31/2016
Appraisal Links Inc.	150000062	200 W Adams St, Suite 2007	Chicago	IL	60606	www.appraisallinks-amc.com	12/31/2016
Appraisal Links Inc.	150000007	28371 Davis Parkway - Suite 101-A	Warrenville	IL	60555	www.appraisallinks.com	12/31/2016
Appraisal Logistics Solutions Inc.	150000189	77 West Street Suite 200	Annapolis	MD	21401	www.gdcalls.com	12/31/2016
Appraisal Management Services Inc.	150000044	519 Rowland Street, Suite E50	Marietta	GA	30060	www.asms.com	12/31/2016
Appraisal Management Specialists, LLC	150001422	4948 50787 Alhambra Lane	Flagle	WI	53119	www.asms-myvaluations.com	12/31/2016
Appraisal Mark	150000209	3740 E Meadlow Drive	Phoenix	AZ	85018	www.appraisalmark.com	12/31/2016
Appraisal Nation LLC	150000099	520 Grayson Drive, Suite 120	Carly	NC	27811	www.appraisal-nation.com	12/31/2016
Appraisal 21 LLC	150001225	2880 Bicentennial Parkway S-105 PMB 104	Henderson	NV	89044	www.appraisal21.com	12/31/2016
Appraisers.com	150001135	3195 W Fairview Road, Suite C	Greenwood	IN	46142	www.appraisers.com	12/31/2016
ARV'S Broker LLC	150000211	2314 S Route 59 #105	Pleasant	IL	60586	www.arvs.com	12/31/2016
Alex Management Outsourcing Services	150000068	5655 Peachtree Parkway, Suite 213	Norcross	GA	30092	www.amcinc.com	12/31/2016
At Home VMS	150001953	180 Redwood Street, #550	San Francisco	CA	94102	www.alexandermccabe.com	12/31/2016
Atlantic-Pacific Appraisal Inc.	150000218	1105 NE 18th Avenue	Fort Lauderdale	FL	33304	www.apalinks.com	12/31/2016
Avalon Valuation Solutions LLC	150000209	9151 Blvd 28 Suite 400	North Richland Hills	TX	76180	www.myavalon.com	12/31/2016
Avis Appraisal Management Solutions	150000009	1101 5th Street, Suite 210	San Rafael	CA	94901	www.avis-amc.com	12/31/2016
Bayview Loan Servicing LLC	150001178	4425 Ponce De Leon Blvd 5th Floor	Coral Gables	FL	33146	None Provided	12/31/2016
Best Appraisal Management	150001103	2125 Mulhurst Road	Downers Grove	IL	60516	www.bestamc.com	12/31/2016
Broad Street Valuations Inc.	150000070	211 Elm Street	Holy	MI	48442	www.broadstreetvaluations.com	12/31/2016
CBRE Inc - Appraisal Management Services	150001129	311 S Wacker Drive, 4th Floor	Chicago	IL	60606	www.cbrc.com	12/31/2016

Find a Registered AMC

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- Proposed Real Estate Appraiser Amendments (68 IAC 1455)
- Forms and Information for Appraisal Management Companies
- Discipline Reports
- Request Certification/Verification
- Board Member Resources
- Other Links

www.idfpr.com/RealEstate/APPRAISAL.asp

2015	2014	2013	2012	2011	2010
January	January	January	January	January	January
February	February	February	February	February	February
March	March	March	March	March	March
April	April	April	April	April	April
May	May	May	May	May	May
June	June	June	June	June	June
July	July	July	July	July	July
August	August	August	August	August	August
September	September	September	September	September	September
October	October	October	October	October	October
November	November	November	November	November	November
December	December	December	December	December	December
2009	2008	2007	2006	2005	2004
January	January	January	January	January	January
February	February	February	February	February	February
March	March	March	March	March	March

State Appraiser Disciplines



Illinois Department of Financial and Professional Regulation

NEWS

SPRINGFIELD, IL - The Illinois Department of Financial and Professional Regulation (IDFPR) announced today that the Directors of Professional Regulation, Jay Stewart; Banking, Michael J. Mannion; and Financial Institutions, Francisco Menchaca, signed the following enforcement orders in the month of **January, 2015**.

Division of Banking

State Appraiser Disciplines



- [Education Information](#)
- [Agency, Board and Public Meetings](#)
- [Find a Registered Appraisal Management Company](#)
- [Appraisal Management Company Registration Act \(P.A. 097-0602\)](#)
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Financial & Professional Regulation | State of Illinois | Illinois Privacy Information

www.idfpr.com/RealEstate/APPRAISAL.asp

THE BOARD NOW HAS A PROBABLY CAUSE COMMITTEE

USPAP COMPLIANCE Checklist (Illinois)

Attempting to Upgrade to: Certified Residential Certified General

Applicant: _____

Supervisor: _____

Property Address: _____

City, State: _____

Effective Date of Value: _____

Board Member: _____

This work sample has been **ACCEPTED**

This work sample has been **DEFERRED**

This work sample has been **REJECTED**

Compliance			USPAP & Illinois Requirements
Yes	No	N/A	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	This report matches <i>exactly</i> what was requested from Licensing & Testing
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Applicant has submitted a <i>signed</i> report
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Supervisor has <i>signed</i> the report (if required)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Applicant's <i>significant</i> contribution is clear and conspicuous (if report is <i>unsigned</i> by Applicant)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	The report is legible – details are NOT redacted
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	License number, title & expiration (<i>licensed appraisers ONLY</i>)

USPAP Compliance Checklist

FHA Appraiser Roster Search

<https://entp.hud.gov/idapp/html/apprlook.cfm>

Are you still an FHA approved appraiser? This is a great link to save especially after you renew your license to make sure Illinois updated your renewal dates on the National Registry. This is how HUD tracks active appraisers.



<https://entp.hud.gov/idapp/html/apprlook.cfm>

Name	License/Expiration Date	Address
TIMOTHY J MCCARTHY	IL553.000007 (Certified General) Exp-30-2015	T.J. MCCARTHY & ASSOCIATES 7903 WEST 159TH STREET STE B MUNLEIGH PARK, IL 604770000

Search criteria:
Sorted by: License
State:
License:
Last Name: McCarthy
First Name: Tim
City:
Zip Code:

<https://entp.hud.gov/idapp/html/apprlook.cfm>

Find Lot and Building Sizes

www.findlotsize.com

FindLotSize.com provides a map measurement tool as well as a street view (if available) of the property. All services provided by FindLotSize.com are free and registration is not needed.



FindLotSize.com

Enter Address or Place Go

Welcome to FindLotSize.com

Home

Find Size of a Home Lot or Plat of Land

FindLotSize.com provides a map measurement tool as well as a street view (if available) of the property. All services provided by FindLotSize.com are free and registration is not needed.

FindLotSize.com also works on your iPhone or Android cellphone. To use enter www.findlotsize.com into your cellphone browser.

To begin please enter the house address or place of interest in the address box below.

Note: After you enter your address and click Go, a map, centered on the address, is displayed. To find the lot size click along the perimeter of the area. How accurate is the measurement?

CLICK HERE

3 steps to Fast Maps & Directions

1. Click Click Here
2. Free Access - No Sign up!
3. Get Free Directions & Maps

onlinemapfinder™

Address: Go

Tell a Friend about FindLotSize.com

Useful Links: [Driving Directions](#) | [Zillow.com](#) | [Realtor.com](#) | [USHomeAuction.com](#)

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PROPERTIES IN YOUR AREA AT AUCTION NOW!

www.findlotsize.com

Measure Lot Size

Click on the map to set a marker. At least two markers are needed to measure distance and three markers to measure area. The markers are draggable.

You can drag the blue icon to a new location to display the address at that location.

Clear Markers

Remove Last Marker

Distance Area

Area:

- 814 meters²
- 0.001 km²
- 8762 feet²
- 974 yards²
- 0.201 acres

Driving Directions
[To Here](#) - [From Here](#)

Actual Lot Size is 8750

City of Chicago Maps

www.cityofchicago.org/city/en/depts/doit/supp_info/citywide_maps.html

Website offers maps of Chicago, Chicago's 77 Neighborhoods, Chicago's 50 Wards, and downloadable PDF's of all Neighborhood maps.

City of Chicago The City of Chicago's Official Site

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Geographic Information Systems

Supporting Information Facts

Department: Innovation and Technology Geographic Information Systems

People We Serve: Businesses & Professionals Builders Developers Educators Existing Businesses New Businesses

Programs & Initiatives:

Chicago Maps

These maps are printable ready-made maps in portable document format (pdf). A portable document reader, such as [Adobe Reader](#) is needed to display maps.

Community Area Maps

- A map of the City of Chicago community areas
[Community Areas](#) (file size - 830 KB)
- Individual static maps of the seventy-seven City of Chicago community areas
[Individual Community Areas](#) (file size - various - approximately 170 KB)
- Complete pdf version of the seventy-seven City of Chicago community areas
[Macbook - Community Areas](#) (file size - 14 MB)

Community Maps

Click on a link below for an individual community area map with points of interest (offices), CTA rail lines, parks and cemeteries.

- Albany Park
- Archer Heights
- Armour Square
- Ashburn
- Auburn Gresham
- Austin
- Austin Park
- Avondale
- Belmont Cragin
- Beverly
- Bridgeport
- Brighton Park
- Burnside
- Catalinet Heights
- Chatham
- Chicago Lawn
- Cleaving
- Douglas
- Dunning
- East Garfield Park
- East Side
- Edgewater
- Edson Park
- Englewood
- Forest Glen
- Fuller Park
- Garage Park
- Kenwood
- Lake View
- Lincoln Park
- Lincoln Square
- Logan Square
- Loop
- Lower West Side
- Mckinley Park
- Monticelli
- Morgan Park
- Mount Greenwood
- Near North Side
- Near South Side
- New West Side
- New City
- North Center
- North Lawndale
- North Park
- Norwood Park
- Oakland
- O'Hare
- Portage Park
- Pullman
- Riverdale
- Rogers Park
- Roseland
- South Chicago

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Chicago Public School Locator

<http://schoollocator.cps.k12.il.us/>

Type in property address to be able to search for elementary and high school district boundaries.



Chicago Public Schools

Students Schools About Calendar Staff Topics

CPS School Locator 2014-15

Find a School

- Search by name
- Search by address

644 W Irving Park
ex. 43 W Madison St or 60602

1.5 miles

Search

Grade Category

Performance Rating

School Classification

Programs Offered

Overlays

Chicago Public Schools

Students Schools About Calendar Staff Topics

CPS School Locator 2014-15

Find a School

- Search by name
- Search by address

644 W Irving Park

1.5 miles

Search

Verify Pin Location:
644 West Irving Park Road, Chicago, IL 60613, USA
Wrong location? Add zip code and search again.

2 neighborhood schools found

School Name	Address	Grades
BRENEMANN	4251 N Clarendon Ave	K-8*
SENN HS	5900 N Glenwood Ave	9-12*

15 schools within 1.5 miles found

School Name	Address	Grades
AGASSIZ	2851 N Seminary Ave	K-8*
BLAINE	1420 W Grace St	K-8*
BRENEMANN	4251 N Clarendon Ave	K-8*

Chicago Public Schools

Students Schools About Calendar Staff Topics

CPS School Locator 2014-15

Find a School

- Search by name
- Search by address

3800 Lake Shore Drive

1.5 miles

Search

Verify Pin Location:
3800 North Lake Shore Drive, Chicago, IL 60613, USA
Wrong location? Add zip code and search again.

2 neighborhood schools found

School Name	Address	Grades
GREELEY	832 W Sheridan Rd	K-8*
LAKE VIEW HS	4015 N Ashland Ave	9-12*

15 schools within 1.5 miles found

School Name	Address	Grades
AGASSIZ	2851 N Seminary Ave	K-8*
BLAINE	1420 W Grace St	K-8*
BRENNEMANN	4251 N Clarendon Ave	K-8*

FINDING RENTAL COMPS!

T.J. MCCARTHY & ASSOCIATES
Real Estate Appraisers & Consultants

Homes.com

www.homes.com/rentals/

Type in Zip Code or Town name to search

T.J. MCCARTHY & ASSOCIATES
Real Estate Appraisers & Consultants

Homes.com

For Sale For Rent Foreclosures Home Values Mortgage Local Pros Q&A Your Account

Search Homes for Rent & Apartments for Rent

TINLEY PARK, IL

Search

Property Type: All Available

Beds: Any


Baths: Any

Price Range: [] to []

Search Retirement Communities

Homes for Rent & Apartments for Rent

7643 163rd Place, Tinley Park IL, 60477



19 Photo


Beds: --
Baths: --

Sqft: --
Year Built: --
Updated: 04/07/2015

\$2,000
Price per Beds: \$0

Save Request Info Details

7408 161st Street, Tinley Park IL, 60477



22 Photo


Beds: 4
Baths: 2 full

Sqft: 1,120
Year Built: 1970
Updated: 04/10/2015

\$1,995
Price per Beds: \$499

Save Request Info **Details**

7442 160th Street, Tinley Park IL, 60477



17 Photo

Beds: 3
Baths: 2 full & 1 half

Sqft: 2,038
Year Built: 1971
Updated: 04/12/2015

\$1,995
Price per Beds: \$665

Save Request Info Details

7408 161st Street, Tinley Park IL, 60477 Back to Results

For Rent • Illinois • Tinley Park • 7408 161st Street

\$1,995 Monthly
Price Per Bedroom \$499
[Rent to Own homes in your area!](#)

4 br, 2 ba, 1,120 sq.ft.
FICO Score powered by Experian

Save Email Share

Check Availability

Name:


Email:

Phone:

I'd like more information about the listing that I found at Homes.com at 7408 161st Street (MLS: 08844702)

Improve Your Credit Score!

Send



Rent with option to buy- Tinley Park. this quality 4 bedrooms, 2 full bath home features hardwood floors on main level; an open area with the living room, dining room, and bright & sunny kitchen w/big wood deck off DR; finished lower level with huge brdm & spacious L-shaped fam rm. Newly decorated 2 1/2-car garage w/side drive; fenced yard. Must have good credit. Short term rental also available.

Additional Features

<p>Interior Features</p> <ul style="list-style-type: none"> ✓ Ceiling Fan Basement <p>Heating</p> <ul style="list-style-type: none"> ✓ Forced Air <p>Parking</p> <ul style="list-style-type: none"> Garage - Attached <p>Cooling</p> <ul style="list-style-type: none"> Central <p>Other</p> <ul style="list-style-type: none"> Pets Allowed <p>Rooms</p> <ul style="list-style-type: none"> Dining Room Family Room / Living Room 	<p>Flooring</p> <ul style="list-style-type: none"> Hardwood Carpet <p>Appliances</p> <ul style="list-style-type: none"> Dishwasher Range / Oven Dryer Washer Refrigerator <p>Heating Fuels</p> <ul style="list-style-type: none"> ✓ Gas <p>Exterior Build</p> <ul style="list-style-type: none"> Vinyl Brick <p>Assessed Fees</p>
--	--

Local Schools

School Name	Score	Class Size	Distance
Victor J Andrew High School	B+	16	2.45 mi.

[View More Schools Near Tinley Park, IL](#)

Home Details

Bedroom(s)	4	Neighborhood	--
Bathroom(s)	1	County	Cook
Square Footage	1,120	Monthly Est. Mortgage	\$1,995
Price Per SqFt	--	Monthly Est. Insurance	--
Lot Size	0.18 acres	Monthly Property Tax	\$360
Stories	--	Last Updated	03/16/2015
Property Type	Single Family	Last Updated YMD	20150316
Year Built	1970	Last Sold Date	12/23/2014
MLS #	08844702		

[See More Details](#)

Properties You'll Like

Recommended

- \$1,599 per month**
3761 W. 176th Pl.
Country Club Hills, IL 60478
4 br, 2 ba
- \$1,699 per month**
15640 S. Lamon Ave
Oak Forest, IL 60452
3 br, 2 ba
- \$1,700 per month**
7721 West 166th Street
Tinley Park, IL 60477
3 br, 2 ba 1 1/2 ba
- \$1,700 per month**
16452 George Dr.
Oak Forest, IL 60452
3 br, 2 ba
- \$1,799 per month**
16907 Forest View Dr.
Tinley Park, IL 60477
4 br, 2 ba
- \$1,599 per month**
18020 Juneway Ct.
Country Club Hills, IL 60478
3 br, 2 ba
- \$1,725 per month**
4059 W. 178th St.
Country Club Hills, IL 60478
3 br, 2 ba
- \$1,700 per month**
18931 Cedar Avenue
Country Club Hills, IL 60478
4 br, 2 ba
- \$2,200 per month**
8448 Teebrook Drive
Orland Park, IL 60462
3 br, 2 ba
- \$1,650 per month**
18018 Chantilly Ln.
Hazel Crest, IL 60429
4 br, 1 ba 1 1/2 ba

Realtor.com

www.realtor.com/rentals

Type in Zip Code or Town name to search

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Real Estate Appraisers & Consultants

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viewing home > rentals

Rental Properties Updated every 15 minutes

All Rentals Apartments **Houses/Condos**

Elgin, IL

\$ No min to \$ No max All Beds All Baths 81 Houses/Condos

Search by MLS ID • More Filters

Last update 10 mins ago

ALERT: Beware of Online Fraud and Scams. read more.

Search Rentals & Apartments: Search apartments and homes for rent, and other available rentals like condos, townhomes and pet-friendly rentals in your market.

Recently Added in Lemont, IL
A snapshot of the newest listings on the market.

Recent Searches

- Lemont, IL - Apartments Apartments, Single Family Homes Follow
- Elgin, IL - Apartments Apartments, Single Family Homes Follow

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Moving Cost Calculator Sponsored by State Farm Feedback

Elgin, IL \$ Any Price Any Any Any 1 More filter Follow Search


viewing home > rentals > illinois > elgin, il

Featured

- 

642 Packard Dr
642 Packard Dr, Elgin, IL 60120

\$1,729* /mo
3 Bed | 2.5 Bath | 1700 Sq Ft
For Rent
Managed by Waypoint Homes

Pets Allowed
11 Photos
- 

1159 Blackhawk
1159 Blackhawk Dr, Elgin, IL 60120

\$1,899* /mo
4 Bed | 2.5 Bath | 2025 Sq Ft
For Rent
Managed by Waypoint Homes

Pets Allowed
36 Photos

Elgin, IL

Overview Home Prices
Lifestyle Rental Prices

Popular Searches

- Swimming Pool Two Car Garage
- Single Story Waterfront
- Central Air Pets Allowed
- Basement Affordable Apartments
- Luxury Apartments Dog Friendly Apartments
- Cat Friendly Apartments

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How Much Are Houses Worth in Elgin, IL Feedback

642 Packard Dr, Elgin, IL 60120
 \$1,729 | 3 | 2.5 | 1,700 Sq Ft

Be Aware of scams. Situations like wire transfers are red flags. Read More Seeing an issue? Report

Overview Photos (11) Schools & Neighborhood

Floor Plans

▼ 3 Bedroom Call us: (888) 419-4965

Floor Plan	Bath	Sq ft	Rent From	
3 bedroom	2.5	1,700	\$1,729 +	Check Availability

Property Details

Enjoy the Cook county lifestyle in this pet friendly, 3 bedroom, 3.5 bath home in the city of Elgin. This home offers 1,700 square feet of living space. You'll also have parking for two vehicles. Area schools include Hilltop Elementary, Ellis Middle and South Elgin High School, and Summerhill Park should make access to outdoor recreation easy. For convenience, Safeway and 7-Eleven can be found nearby. Ask us about viewing this home today!

General Information

Beds	3 Bed	Baths	2.5 Bath
Price	\$1,729	Floor Plan Size	1,700 Sq Ft
		Year Built	1987

Rent.com

www.rent.com

Type in Zip Code or Town name to search

T.J. MCCARTHY & ASSOCIATES
 Real Estate Appraisers & Consultants

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Location: Oak Lawn, IL SEARCH Advanced Filters

Home > Illinois > Oak Lawn

85 Properties Sort: Best Match

Spotlight 6224 S Dr Martin Luther...
 Chicago, IL (Woodlawn)
 \$705 - \$1100 (224) 935-4934
 0 units | 2-4 Beds | 1 Bath
[View More Info](#) | [Current Rent Specials](#) | [Check Availability](#)

10216 S. Pulaski
 Oak Lawn, IL
 \$750 - \$875 (708) 340-7590
 48 units | 1-2 Beds | 1 Bath
[View More Info](#) | [Current Rent Specials](#) | [Check Availability](#)

Go to map view >

Refine your search

- Rent \$100 - \$5,000
- Property Type Apartments, Condos, Townhomes

Hardwood, Plush Carpet...
 Oak Lawn, IL
 \$1599 (630) 487-3316
 3 Bed | 1 Bath
[View More Info](#) | [Current Rent Specials](#) | [Check Availability](#)

3 Bedroom, 1 Bath Hous...
 Oak Lawn, IL
 \$1500 (708) 340-7600
 3 Bed | 1 Bath
[View More Info](#) | [Current Rent Specials](#) | [Check Availability](#)

Rosebud MHC
 Bridgeview, IL (Little Palestine)
 \$905 (773) 649-5579
 1 unit | 2 Bed | 1 Bath
[View More Info](#) | [Current Rent Specials](#) | [Check Availability](#)

11812 S. Watkins Ave. C...
 Chicago, IL

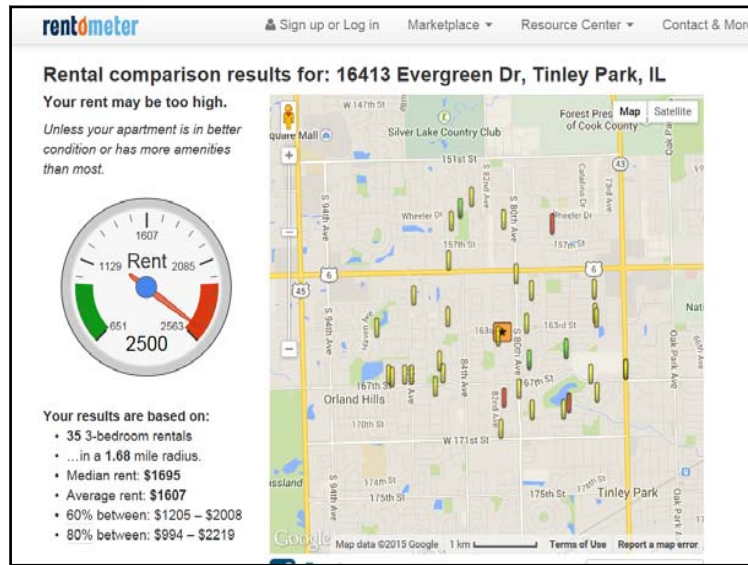
Refine your search

- Rent \$100 - \$5,000
- Property Type Houses
- Any
- Apartments (81)
- Houses (5)
- Condos (3)
- Townhomes (1)
- Bedrooms Any
- Bathrooms Any
- Square Feet No Min Sqft
- Pet Policy No Preference
- Ratings Any
- Unit Features Any
- Building Features Any
- Neighborhoods Any

Rentometer.com

www.rentometer.com

This is a cool little site that will determine if your subject property is renting too high, too low, or just right. Enter address, rent amount and select # of bedrooms to search.



Housing Styles



Realty Mag Architectural Guide

<http://realtormag.realtor.org/home-and-design/guide-residential-styles>

Every house has a style. Thankfully, there's no need to memorize complicated architectural terminology. REALTOR® Magazine has compiled a convenient compendium of common styles.



OFFICIAL MAGAZINE OF THE NATIONAL ASSOCIATION OF REALTORS®

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SUNDAY April 12, 2015

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Home > Home & Design > Home and Design

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Architecture Guide

Residential Styles | Structural Elements

Residential Styles

ART DECO	BUNGALOW	CAPE COD	COLONIAL	CONTEMPORARY	CRAFTSMAN
CREOLE	DUTCH COLONIAL	FEDERAL	FRENCH PROVINCIAL	GEORGIAN	GOTHIC REVIVAL
GREEK REVIVAL	INTERNATIONAL	ITALIANATE	MONTEREY	NATIONAL	NEOCLASSICAL
PRAIRIE	PUEBLO	QUEEN ANNE	RANCH	REGENCY	SALTBOX
SECOND EMPIRE	SHED	SHINGLE	SHOTGUN	SPANISH ECLECTIC	SPLIT LEVEL
STICK	TUDOR	VICTORIAN			

Residential Styles | Structural Elements

◀ Back

Next ▶

Cape Cod

Know of a style you don't see here? Let us know.

Some of the first houses built in the United States were Cape Cods. The original colonial Cape Cod homes were shingle-sided, one-story cottages with no dormers. During the mid-20th century, the small, uncomplicated Cape Cod shape became popular in suburban developments. A 20th-century Cape Cod is square or rectangular with one or one-and-a-half stories and steeply pitched, gabled roofs. It may have dormers and shutters. The siding is usually clapboard or brick.

About.com

Housing Styles

<http://architecture.about.com/od/periodstyles/ig/House-Styles/>


Site has pictures of housing styles you can click on to get more information about the history and features of each style. Lots of great data.




About.com > About Home > Architecture > ... > Photos and Construction Drawings - Image Archives for Architecture

House Styles


By Jackie Craven
Architecture Expert

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Images 1-24 of 55

TODAY'S TO



1600s - 1950s: Cape Cod Style

A Colonial Idea Passes the Test of Time



In colonial days, a Cape Cod house was a simple, one-story structure with a single chimney in the center.

ARCHITECTURE CATEGORIES


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The simple, rectangular homes popular in 20th century suburbs originated in Colonial New England. [Learn about Cape Cod houses](#)

[Learn About Cape Cod Houses](#)

[See More Cape Cod House Pictures](#)

[See More Colonial House Styles](#)




2nd City Zoning

<http://secondcityzoning.org/about/>


2nd City Zoning is an interactive map that lets you:

- find out how your building is zoned
- learn where to locate your business
- explore zoning patterns throughout the city



2nd City Zoning

To make Chicago's zoning code digestible by humans, we took inspiration from one of our favorite games: Sim City 2000. It started with the color scheme: **green** for residential, **blue** for commercial and **yellow** for industrial.

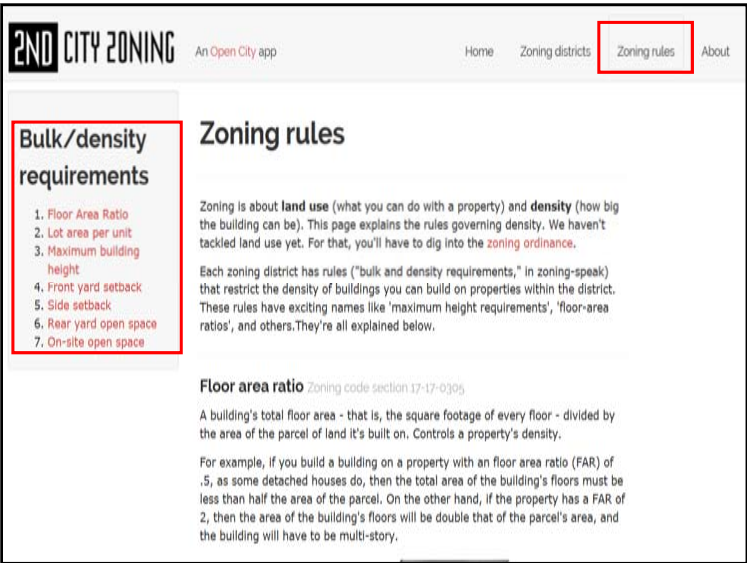



RS-3 Residential Single-Unit District

Detached single family homes and two-flats.

Specifications	
Zoning Ordinance reference	§ 17-2-0102 Open the Chicago Zoning Ordinance (PDF)
Floor area ratio	0.9
Maximum building height	30 ft for detached house. None for schools and churches.
Lot area per unit (density)	2500
On-site open space	N/A

Setbacks	
Front yard	20ft, or 16% of lot depth, whichever is less. Alternatively, setback can be the average front yard depth of nearest 2 lots.
Side	Detached house: Combined width of side setbacks must equal 20% of lot width, with neither setback less than 2 feet or 8% of lot width (whichever is greater.) Churches and schools: 12 feet or 50% of building height, whichever is greater.
Back yard	50 ft or 28% of lot depth, whichever is less.



Zoning rules

Bulk/density requirements

1. Floor Area Ratio
2. Lot area per unit
3. Maximum building height
4. Front yard setback
5. Side setback
6. Rear yard open space
7. On-site open space

Zoning is about **land use** (what you can do with a property) and **density** (how big the building can be). This page explains the rules governing density. We haven't tackled land use yet. For that, you'll have to dig into the **zoning ordinance**.

Each zoning district has rules ("bulk and density requirements," in zoning-speak) that restrict the density of buildings you can build on properties within the district. These rules have exciting names like 'maximum height requirements', 'floor-area ratios', and others. They're all explained below.

Floor area ratio

Zoning code section 17-17-0305

A building's total floor area - that is, the square footage of every floor - divided by the area of the parcel of land it's built on. Controls a property's density.

For example, if you build a building on a property with an floor area ratio (FAR) of .5, as some detached houses do, then the total area of the building's floors must be less than half the area of the parcel. On the other hand, if the property has a FAR of 2, then the area of the building's floors will be double that of the parcel's area, and the building will have to be multi-story.

2ND CITY ZONING An Open City app

Home **Zoning districts** Zoning rules About

Zoning districts

What is zoning? Zoning basically makes sure a factory doesn't open next to a school. It consists of regulations that control how big of a building you can build on a property, what you can do inside it. You can't just build anything anywhere - every property in Chicago lives in a zoning district of one kind or another. [Read more](#)

There are nine different zoning classes in Chicago. They are:

- R - Residential
- B - Business
- C - Commercial
- D - Downtown
- M - Manufacturing
- PMD - Planned Manufacturing Districts
- PD - Planned Development
- T - Transportation
- POS - Parks and Open Space

R - Residential

City Shemy

M1-2 - Limited Manufacturing/Business Park District

Data accurate as of October 2014. An Open City app by Derek Eder, and Juan-Pablo Velez

R - Residential

RS - Residential Single-Unit District
Detached, single family homes.

Name	Floor area ratio	Lot area per unit	Maximum height	Front yard setback	Side yard setback	Back yard setback
RS-1	0.5	6250	30 ft for detached house. None for schools and churches.	20ft, or 16% of lot depth, whichever is less. Alternatively, setback can be the average front yard depth of nearest 2 lots.	Detached house: Combined width of side setbacks must equal 30% of lot width, with neither setback less than 5 feet or 10% of lot width (whichever is greater.) Churches and schools: 15 feet or 50% of building height, whichever is greater.	50 ft or 28% of lot depth, whichever is less.
RS-2	0.65	5000	30 ft for detached house. None for schools and churches.	20ft, or 16% of lot depth, whichever is less. Alternatively, setback can be the average front yard depth of nearest 2 lots.	Detached house: Combined width of side setbacks must equal 30% of lot width, with neither setback less than 4 feet or 10% of lot width (whichever is greater.) Churches and schools: 15 feet or 50% of building height, whichever is greater.	50 ft or 28% of lot depth, whichever is less.
RS-3	0.9	2500	30 ft for detached house. None for schools and churches.	20ft, or 16% of lot depth, whichever is less. Alternatively, setback can be the average front yard depth of nearest 2 lots.	Detached house: Combined width of side setbacks must equal 20% of lot width, with neither setback less than 2 feet or 8% of lot width (whichever is greater.) Churches and schools: 12 feet or 50% of building height, whichever is greater.	50 ft or 28% of lot depth, whichever is less.

RT - Residential Two-Flat, Townhouse and Multi-Unit District
Two-flat, townhouses, low-density apartment buildings, single family homes

Legend:

- Streets
- Building addresses
- Satellite
- Zoning

Map showing streets (S Union Ave, S Lowe Ave, S Wallace St, S Normal Ave, S Normal Ave), building addresses, and zoning districts. Landmarks include Chicago White Sox and U.S. Cellular Field.

Legend:

- Streets
- Building addresses
- Satellite
- Zoning

Map showing building addresses (e.g., 3343, 3340, 3341, 3338, 3347-3349, 3344, 3348, 3350, 3353-3357, 3356, 3355, 3357, 3361, 3360, 3401, 3407, 3410, 3418, 3415, 3417, 3414, 3418, 3419, 3421, 3423, 3422, 3428, 3429, 3435, 3437, 3443, 3403, 3409, 3402, 3404, 3411, 3415, 3419, 3421, 3423, 3422, 3433, 3439, 3441, 3442) and zoning districts.

