

December 14, 2018

Ms. Connie Covey
Calypso Continuing Education
American Continuing Education Institute
P.O. Box 176 28 Main Street
Randolph, VT 05060

Dear Ms. Covey:

This letter serves to advise that on December 11, 2018, the Maryland Commission of Real Estate Appraisers, Appraisal Management Companies and Home Inspectors (Commission) reviewed and approved the following continuing education course for your organization.

FHA Site Inspection – 7 hours

This approval is based upon the information you provided. Any anticipated changes to that which has been approved must be submitted for this Commission's review before implementation. This approval shall expire on the end date of approval as issued by IDECC.

If I can be of further assistance, feel free to call me at (410) 230-6165.

Sincerely,



Patricia Schott
Executive Director



The number one credential for quality instructional design and delivery of distance education courses offered for professional education.

Administrative Information

Course Title: FHA Site Inspection

Course Number: 4913

Certified: 10/29/2018

Expires: 11/22/2021

Status: Approved

Industry(ies): Appraisal

Provider: American Continuing Education Institute dba Calyps

Address: PO Box 176

Randolph, Vermont 05060

Phone: 802-728-4015

Contact: Francis X. Finigan <fxf@aiaqas.com>

Course Information

Provider Type: Primary Provider

Delivery Method: Internet

***Clock Hours:** 7

Final Exam: Yes

†Clock Hour Enforcement Mechanism: No

Proctored Exam: No

Difficulty Rating: Basic

Description: What is HUD What IS FHA Step by Step method for site inspection that meets your responsibility as a FHA appraiser Identify common defects and effectively describe them in an appraisal report

Course Notes:

Instructors: Francis X Finigan (CDEI)

**Course Approval Information

Alabama,Arizona,Arkansas,California,Connecticut,Delaware,Florida,Georgia,Hawaii,Idaho,Illinois,Louisiana,Maryland,Michigan,Mississippi,Missouri,Nevada,New Jersey,New Mexico,New York,North Carolina,Oklahoma,Oregon,Pennsylvania,Rhode Island,South Carolina,Tennessee,Texas,Vermont,Washington,Wisconsin

Disclaimers

* Professional reviewers have determined that the amount of content to be presented in this course, as specified in the provider's timed outline, should take the stated time to complete. This certification does not suggest the course will take the hours listed if implemented into a distance education learning system that uses an inferior instructional design. In addition, IDECC does not guarantee or audit the performance of classroom instructors to ensure the appropriate clock hours of instruction are presented to students.

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† A "Clock Hour Enforcement Mechanism" is course feature that mandates students spend X amount of time in the course. This mechanism is not required for certification but is required in certain jurisdictions. The absence of a clock hour enforcement mechanism does not compromise certification and the typical student taking the course can still be expected to take the appropriate amount of time to complete the course.



DEPARTMENT OF LABOR, LICENSING AND REGULATION

COMMISSION OF REAL ESTATE APPRAISERS, APPRAISAL
MANAGEMENT COMPANIES AND HOME INSPECTORS
500 N. CALVERT STREET, #302
BALTIMORE, MD 21202

April 14, 2017

Ms. Connie Covey
Calypso Continuing Education
American Continuing Education Institute
P.O. Box 176
Randolph, VT 05060

Dear Ms. Covey:

This letter serves to advise that on April 11, 2017, the Maryland Commission of Real Estate Appraisers, Appraisal Management Companies and Home Inspectors (Commission) reviewed and approved the following education course for your organization.

Appraising Energy Efficient Residential Properties – 8 hours

This approval is based upon the information you provided. Any anticipated changes to that which has been approved must be submitted for this Commission's review before implementation. This approval shall expire on the end date of approval as issued by IDECC.

If I can be of further assistance, feel free to call me at (410) 230-6165.

Sincerely,

Patricia Schott
Executive Director

IDECC exp
1.23.2020

OFFICIAL CERTIFIED COURSE SUMMARY CERTIFICATE



The number one credential for quality design and delivery of distance education in the world.

Administrative Information

Course Title: Appraising Energy Efficient Residential Properties

Course Number: 6915

Certified: 12/04/2019

Expires: 01/23/2023

Status: Approved

Provider: American Continuing Education Institute dba Calyps

Address: PO Box 176
Randolph, Vermont 05060

Phone: 802-728-4015

Contact: Francis X. Finigan <fxf@aiaqas.com>

Course Information

Provider Type: Primary Provider

Delivery Method: Internet -
Asynchronous

Final Exam: Yes

Proctored Exam: No

Description: This course provides participants with a bulletproof methodology for appraising Energy efficient homes.

Course Notes: This course may be facilitated without the timing mechanism in jurisdictions that do not require such, without compromising certification.

Instructors: Amy McClellan (CDEI)
Francis X Finigan (CDEI)

***Clock Hours:** 8

†Clock Hour Enforcement Mechanism: Yes

Difficulty Rating: Advanced

**Course Approval Information

This course may not be approved in any jurisdiction or the provider has chosen not to include which jurisdictions the course is approved in.

Disclaimers

* Professional reviewers have determined that the amount of content to be presented in this course, as specified in the provider's timed outline, should take the stated time to complete. This certification does not suggest the course will take the hours listed if implemented into a distance education learning system that uses an inferior instructional design. In addition, ARELLO does not guarantee or audit the performance of classroom instructors to ensure the appropriate clock hours of instruction are presented to students.

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August 10, 2017

Ms. Connie Covey
American Continuing Education Institute
P.O. Box 176
Randolph, VT 05060

Dear Ms. Covey:

This letter serves to advise you that on August 8, 2017, the Maryland Commission of Real Estate Appraisers, Appraisal Management Companies and Home Inspectors (Commission) reviewed and approved the following continuing education course for your organization:

Construction Details: From Concept to Completion – 7 hours

This approval is based upon the information you provided. Any anticipated changes to that which has been approved must be submitted for the Commission's review before implementation. This approval shall expire on the date on which your organization's IDECC certification expires.

If I can be of further assistance, feel free to call me at (410) 230-6165.

Sincerely,



Patricia Schott
Executive Director

OFFICIAL CERTIFIED COURSE SUMMARY CERTIFICATE



The number one credential for quality design and delivery of distance education in the world.

Administrative Information

Course Title: Concept to Completion

Course Number: 7072

Certified: 12/30/2019

Expires: 06/29/2023

Status: Approved

Provider: American Continuing Education Institute dba Calyps

Address: PO Box 176
Randolph, Vermont 05060

Phone: 802-728-4015

Contact: Francis X. Finigan <fxf@aiaqas.com>

Course Information

Provider Type: Primary Provider

Delivery Method: Internet -
Asynchronous

Final Exam: Yes

†Clock Hour Enforcement Mechanism: Yes

Proctored Exam: No

Difficulty Rating: Advanced

Description: This course evaluates and describes what knowledge and tools are requisite for the appraisal professional when appraising proposed structures through all phases, from site preparation through completion. Understanding plans and blueprints is vital in determining quality and size of a proposed building. Topics include; site preparation and grading, foundations, forms and piers, reading blue prints, windows and doors, various finishes, systems, roofing materials and more. The course explores appraiser due diligence reporting; as established by USPAP, HUD and Secondary Mortgage Market. It also includes the ANSI methodology for measuring the house to ensure that the final structure is consistent in size with subject property that was originally proposed.

Course Notes: This course may be facilitated without the timing mechanism in jurisdictions that do not require such, without compromising certification.

Instructors: Francis X Finigan (CDEI)

**Course Approval Information

This course may not be approved in any jurisdiction or the provider has chosen not to include which jurisdictions the course is approved in.

Disclaimers

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June 17, 2016

Ms. Connie Covey
American Continuing Education Institute
P.O. Box 176
Randolph, VT 05060

Dear Ms. Covey:

This letter serves to advise that on June 14, 2016, the Maryland Commission of Real Estate Appraisers, Appraisal Management Companies and Home Inspectors (Commission) reviewed and approved the following education courses for your organization.

A Brief Historic Stroll through America's Architecture for Appraisers – 7 hours
Mold, A Growing Concern – 3 hours
Victorian Era Architecture for Real Estate Professionals – 3 hours

This approval is based upon the information you provided. Any anticipated changes to that which has been approved must be submitted for this Commission's review before implementation. This approval shall expire on the end date of approval as issued IDECC.

If I can be of further assistance, feel free to call me at (410) 230-6165.

Sincerely,



Patricia Schott
Executive Director

OFFICIAL CERTIFIED COURSE SUMMARY CERTIFICATE



The number one credential for quality design and delivery of distance education in the world.

Administrative Information

Course Title: A Brief Historic Stroll Through America's Architectural Styles

Course Number: 5163

Certified: 02/15/2019

Expires: 05/05/2022

Status: Approved

Provider: American Continuing Education Institute dba Calyps

Address: PO Box 176
Randolph, Vermont 05060

Phone: 802-728-4015

Contact: Francis X. Finigan <fxf@aiaqas.com>

Course Information

Provider Type: Primary Provider

Delivery Method: Internet -
Asynchronous

Final Exam: Yes

†Clock Hour Enforcement Mechanism: Yes

Proctored Exam: No

Difficulty Rating: Basic

Description: An overview of the various common architectural styles used in residential construction in the United States.

Course Notes: This course may be facilitated without the timing mechanism in jurisdictions that do not require such, without compromising certification.

Instructors: Francis X Finigan (CDEI)

***Clock Hours:** 7

**Course Approval Information

Approved by provider in the following jurisdictions: Alabama, Arizona, Arkansas, California, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Louisiana, Maryland, Michigan, Mississippi, Missouri, Nevada, New Jersey, New Mexico, New York, North Carolina, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Vermont, Virginia, Washington, Wisconsin

Disclaimers

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OFFICIAL CERTIFIED COURSE SUMMARY CERTIFICATE



The number one credential for quality design and delivery of distance education in the world.

Administrative Information

Course Title: Mold A Growing Concern

Course Number: 7748

Certified: 06/21/2019

Expires: 06/21/2022

Status: Approved

Provider: American Continuing Education Institute dba Calyps

Address: PO Box 176
Randolph, Vermont 05060

Phone: 802-728-4015

Contact: Francis X. Finigan <xf@aiaqas.com>

Course Information

Provider Type: Primary Provider

Delivery Method: Internet -
Asynchronous

Final Exam: Yes

†Clock Hour Enforcement Mechanism: Yes

Proctored Exam: No

Difficulty Rating: Intermediate

Description: Mold A Growing Concern-Mold contamination, testing and remediation.

Course Notes: This course may be facilitated without the timing mechanism in jurisdictions that do not require such, without compromising certification.

Instructors: Francis X Finigan (CDEI)

***Clock Hours:** 3.5

**Course Approval Information

This course may not be approved in any jurisdiction or the provider has chosen not to include which jurisdictions the course is approved in.

Disclaimers

* Professional reviewers have determined that the amount of content to be presented in this course, as specified in the provider's timed outline, should take the stated time to complete. This certification does not suggest the course will take the hours listed if implemented into a distance education learning system that uses an inferior instructional design. In addition, ARELLO does not guarantee or audit the performance of classroom instructors to ensure the appropriate clock hours of instruction are presented to students.

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OFFICIAL CERTIFIED COURSE SUMMARY CERTIFICATE



The number one credential for quality design and delivery of distance education in the world.

Administrative Information

Course Title: Victorian Era Architecture for Real Estate Professionals

Course Number: 7734

Certified: 06/10/2019

Expires: 06/10/2022

Status: Approved

Provider: American Continuing Education Institute dba Calyps

Address: PO Box 176
Randolph, Vermont 05060

Phone: 802-728-4015

Contact: Francis X. Finigan <fxf@aiaqas.com>

Course Information

Provider Type: Primary Provider

Delivery Method: Internet -
Asynchronous

Final Exam: Yes

Proctored Exam: No

Description: This course covers Victorian Era Architecture and the common construction details associated with such.

Course Notes: This course may be facilitated without the timing mechanism in jurisdictions that do not require such, without compromising certification.

Instructors: Francis X Finigan (CDEI)

***Clock Hours:** 3.5

†Clock Hour Enforcement Mechanism: Yes

Difficulty Rating: Intermediate

**Course Approval Information

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Disclaimers

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The number one credential for quality instructional design and delivery of distance education courses offered for professional education.

Administrative Information

Course Title: Environmental Hazards Impact on Value

Course Number: 4879

Certified: 07/27/2018

Expires: 09/28/2021

Status: Approved

Industry(ies): Appraisal

Provider: American Continuing Education Institute dba Calyps

Address: PO Box 176

Randolph, Vermont 05060

Phone: 802-728-4015

Contact: Francis X. Finigan <fxf@aiaqas.com>

Course Information

Provider Type: Primary Provider

Delivery Method: Internet

***Clock Hours:** 7

Final Exam: Yes

†Clock Hour Enforcement Mechanism: No

Proctored Exam: No

Difficulty Rating: Basic

Description: American Continuing Education Institute, dba: Calypso Continuing Education provides an asynchronous learning course titled Environmental Hazards Impact on Value. It is difficult for any individual, including professionals, to make a decision regarding work practices without understanding the reasons why. This course evaluates and describes environmental hazards impact on value and reviews the regulatory implication appraisers are faced with. Environmental hazards can have a negative impact on value, but can the impact be using cost to cure or is there diminution from stigma? We will review several of the most common environmental hazards and how they impact both residential and commercial property values. The seminar explores appraiser environmental due diligence reporting; as established by USPAP, HUD and Secondary Mortgage Market. The course provides the when, why and how and methods for obtaining environmental reports and documenting information. Our instructor also shares his courtroom proven methodology for calculating diminution created from stigma. Seven hours of real estate appraiser continuing education. Especially relevant for both residential and commercial appraisers.

Course Notes:

Instructors: Francis X Finigan (CDEI)

**Course Approval Information

Alabama, Arizona, Arkansas, California, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Louisiana, Maryland, Michigan, Mississippi, Missouri, Nevada, New Jersey, New Mexico, New York, North Carolina, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Vermont, Virginia, Washington, Wisconsin

Disclaimers

* Professional reviewers have determined that the amount of content to be presented in this course, as specified in the provider's timed outline, should take the stated time to complete. This certification does not suggest the course will take the hours listed if implemented into a distance education learning system that uses an inferior instructional design. In addition, IDECC does not guarantee or audit the performance of classroom instructors to ensure the appropriate clock hours of instruction are presented to students.

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October 12, 2018

Ms. Connie Covey
Calypso Continuing Education
American Continuing Education Institute
P.O. Box 176 28 Main Street
Randolph, VT 05060

Dear Ms. Covey:

This letter serves to advise that on October 9, 2018, the Maryland Commission of Real Estate Appraisers, Appraisal Management Companies and Home Inspectors (Commission) reviewed and approved the following continuing education course for your organization.

Environmental Hazards Impact on Value – 7 hours

This approval is based upon the information you provided. Any anticipated changes to that which has been approved must be submitted for this Commission's review before implementation. This approval shall expire on the end date of approval as issued by IDECC.

If I can be of further assistance, feel free to call me at (410) 230-6165.

Sincerely,



Patricia Schott
Executive Director