

Seminar and Certification as a HypZert Real Estate Valuer for Mortgage Lending Valuation CIS HypZert (MLV)

Dates: 12 - 14 May 2016 and 16 - 18 June 2016 in Berlin

The mortgage lending value is the prudently determined value of a property. It represents the value which throughout the entire life of the loan can probably be achieved for a property that is sold on the free market - irrespective of temporary (for example, economically induced) value fluctuations in the respective property market. This requirement serves to eliminate speculative influences.

The mortgage lending value is a key element of the valuation of real estate as performed by today's Pfandbrief Banks and their predecessors, the German mortgage banks. When determining the mortgage lending value, the long-term, sustainable features of the property are taken into account, as are present and potential third-party uses and users. Hence, this mortgage lending value with its regulatory and supervisory requirements is designed to comply with statutory standards that serve to protect creditors. Its characteristics are reflected in the form of specific ranges, minimum and maximum thresholds, methodological requirements, safety deductions and the requirement to include possible risks at certain points in the calculation.

The rules for determining the mortgage lending value in Germany are stipulated in the Regulation on the Determination of Mortgage Lending Values of Properties (Beleihungswertermittlungsverordnung, BelWertV). § 25 BelWertV refers to lending against property outside of the Federal Republic of Germany. To comply with the specific requirements to valuers that are set forth in § 6 BelWertV, HypZert decided to also certify valuers who work abroad pursuant to ISO/IEC 17024.

For this purpose, valuers are now able to prepare themselves for the certification examination with a specifically designed training unit regarding the "Mortgage Lending Value" that is offered by the vdpPfandbrief-Akademie.

The German Pfandbrief Banks and the German Federal Financial Supervisory Authority rely on HypZert certifications. The certificate *CIS HypZert (MLV)* ensures that the valuer complies with the provisions of § 6 BelWertV. The certification as *Real Estate Valuer for Mortgage Lending Valuation - CIS HypZert (MLV)* requires special technical knowledge regarding the determination of market and mortgage lending values of properties that are located outside Germany.

The seminar and the certification are addressed to candidates who have already been working for several years in the valuation of property in other countries except the Federal Republic of Germany, who already have an acknowledged title regarding the determination of market values, and who would now like to obtain an additional qualification in the field of mortgage lending valuation. Candidates should already have prepared valuations for financial purposes and dispose of experience in mortgage lending valuation.

Attached please find detailed information on the seminar and the certification. Please do not hesitate to contact us for any further inquiries.

Seminar

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Certification

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Seminar in English
to prepare for the certification examination as a
HypZert Real Estate Valuer for Mortgage Lending Valuation
- CIS HypZert (MLV) –

Content

The seminar is designed around the topic of the "Mortgage Lending Value", and it is intended to prepare you for the certification examination to obtain the certificate as *CIS HypZert (MLV)*. For this purpose, you will receive material for self-study. Furthermore, there are two 3-day seminars with the following structure that you will be able to attend:

Block 1	
Day 1	<ul style="list-style-type: none"> • Introduction (presentation of vdp, HypZert GmbH) • Information on HypZert's certifications • Pfandbrief, regulatory framework • Role, importance and concept of the mortgage lending value • Role of the valuer in the financing process
Day 2	<ul style="list-style-type: none"> • German valuation methods • Market Value vs. Mortgage Lending Value • Determination of the mortgage lending value (methodology)
Day 3	<ul style="list-style-type: none"> • Application of BelWertV (valuation examples and case studies): Retail and Office
Block 2	
Day 1	<ul style="list-style-type: none"> • Application of BelWertV (case studies): Leasehold and other legal constructions
Day 2	<ul style="list-style-type: none"> • Application of BelWertV (case studies): Managed Properties
Day 3	<ul style="list-style-type: none"> • Application of BelWertV (case studies): Logistics, Retail

Dates

The seminars take place on a regular basis as the certification examination approaches, prospectively once per year.

Prices

The participation fee for the seminar is 3,800 EUR (plus 19% VAT) and covers the study material, participation in the two 3-day-seminars as well as lunch, coffee/tea and soft drinks during the seminar days.

Dates 2016

Seminar dates: 12 – 14 May and 16 –18 June 2016

Examination date: 22 September 2016

Location of Examination: Berlin

Dates / registration 2016

The training seminars to prepare for the certification examination in the second half of 2016 take place on the following dates:

Block 1: 12 – 14 May 2016, daily 9.00 a.m. – 5.00 p.m.

Block 2: 16 – 18 June 2016, daily 9.00 a.m. - 5.00 p.m.

Event location: Quadriga Forum
Werderscher Markt 13, 10117 Berlin

Please register yourself for the seminar with the attached form until 15 April 2016.

The organiser reserves the right to cancel or postpone the training up to three weeks before the planned date, if the minimum number of ten participants is not reached.

We recommend the following hotel located close to the seminar venue. Due to various events in Berlin, we highly recommend early reservation of accommodation.

Arcotel John F (4 star)

Werderscher Markt 11, 10117 Berlin

http://www.arcotelhotels.com/en/john_f_hotel_berlin/

Please contact for any question about the seminar:

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