



JOKI
& ASSOCIATES
Real Estate Appraisers



J. Michael Joki, MAI, SRA

LEGISLATIVE FINANCE AND CLAIMS

EXHIBIT NO. 2

DATE 2-9-05

FILE NO. SB5

Members of the committee,

My name is Mike Joki and I am a MAI and a Certified General Real Estate Appraiser in the State of Montana. Also, I 'm currently the Vice President of the Montana Chapter of the Appraisal Institute.

I 'm here to oppose SB5 as I believe it jeopardizes the integrity of the appraisal profession. Make no mistake, the practical experience required to appraise real estate cannot be compromised if quality appraisal reports are expected. Completing an apprenticeship with a licensed/qualified appraiser is the most valuable experience that can be obtained and I speak from experience being both a trainee and trainer in the past.

I have been appraising real estate for 18 years and strongly believe that SB5 will not benefit the public or appraisal industry in any way. Thank you for your time.

J. Michael Joki, MAI, SRA
Joki and Associates Real Estate Appraisers
4185 N. Montana Ave, Ste 3
Helena, MT 59602