



Connections

Official Publication of the Association of Texas Appraisers, Inc.
www.txappraisers.org

Mission Statement of the Association of Texas Appraisers

The Association of Texas Appraisers was organized to provide opportunities for continuing education and professional association for real estate appraisers and other interested parties within the State of Texas; to establish and maintain minimum requirements for membership; to confer membership designations to properly qualified appraisers; and to provide and maintain an organization that serves the needs of its members.

From the Desk of the President

I hope everyone had a great Thanksgiving and wish you all a Merry Christmas and Happy New Year. We are almost half way through this year and I think it has been positive so far. Some of our ATA members and Executive Director attended the TALCB meetings in August and October. The state is working hard to implement new guidelines for Appraisal Management Companies by the Spring of 2012. You can keep up with their meetings by going to their website (www.talcb.texas.gov). The minutes and agenda items are long, so allow yourself some time. Their next meeting is scheduled for January 13 at 10:00 a.m.



Mike Braught

I want to thank Rick Neighbors, Teresa Walker and Bobby Crisp for all the work they did to make the October ATA education session in Ft. Worth a success. The facility and meeting rooms were great and the food was wonderful and the attendance was a good start. We did not have as many appraisers attend as we were hoping for, but it was a very respectable start. It was our first time to offer classes in that area of Texas. The location was very central to the Dallas/Ft. Worth area. The Marriott did a great job of setting up the room and providing a feast for breakfast and lunch. Rick did a lot of the leg work and phone calling to find the perfect location. The hotel is interested in a long term relationship with us so we have more to look forward to with them. Teresa is very organized as usual with the registration and all the details. We had a few new members join as a result of us having the workshop in Dallas (see page 2 for a list of new members). And as usual, Bobby did a great job of instructing, leading the class and keeping us entertained. I want to thank all three of these people for helping ATA to grow. We had a number of positive comments from those who attended.

The next two ATA meetings will be held in the Rio Grande Valley (McAllen) on January 17-18 and New Braunfels on February 24-25 (see page 2 for details).

I attended the Foundation Appraisers Coalition of Texas (FACT) board meeting on August 20. FACT is working hard with TALCB to get legislation passed on the AMC Regulation and the Texas Clean-Up Bills (see page 6 for details).

Con't on page 2

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2011-2012 Board of Directors

Mike Braught, President, ATA-R	Frank Baker, ATA-R
Rick Neighbors, ATA-R, Vice President	Ken Becker, Director
Donna Green-Harris, ATA-G, Secretary	Dennis Crawford, ATA-R, Director
Arturo Palacios, Treasurer	Bobby Crisp, ATA-R, Director
	Candy Cooke, ATA-G, Past President

While ATA is not a member of FACT, we are developing a working relationship and would like to partner with them on future endeavors.

Once again, I hope you all have a Merry Christmas and Happy (and Prosperous) New Year!

Mike

Welcome New Members

The president and members of the Board of Directors would like to welcome our newest members **Terry Clark**, Garland, **Laurie Fontana**, Houston, **Amparo Gutierrez**, Zapata, **J. Monte Hall**, Corpus Christi, **David Heaps**, Round Rock, **Oliver Jernigan**, Dallas and **Jacob Valverde**, Austin.



Designation Information

Congratulations to the following members who were recently awarded designations: Eileen Brown, ATA-R, Dennis Crawford, ATA-R, Kenneth Jones, ATA-R, Daniel Pinard, ATA-L, Kendall Pruett, ATA-R, Cindy Schwirtlich, ATA-R, Garland "Bubba" Tredway, ATA-R and Kathy Tredway, ATA-R.

If you are interested in applying for a designation with ATA, please go to our website, www.txappraisers.org and click on the Membership link and download the Designation Application.

SAVE THE DATE

COMING
UP

ATA/RGV SAC—Jan. 17-18, McAllen

ATA Mid-Year Meeting—Feb. 24-25, New Braunfels

ATA/Rio Grande Valley State Certified Appraisers Conference

RGVSCAC will be held January 17-18, 2012 in McAllen at the Holiday Inn Express. The educational offerings will be:

- Tuesday - 8:00 a.m. - 4:00 p.m. - **National USPAP Update, No. 101** - 7 hrs continuing education—This course discusses the changes in USPAP for 2012-2013. (Instructor: Diana T. Jacob, Hillsboro, TX)
- Wednesday - 8:00 a.m. - Noon. - **Loss Prevention for Real Estate Appraisers** - 4 hrs continuing education—This course covers current legal issues affecting appraisers, including the spike in FDIC litigation and indemnity provisions in contracts. (Peter Christianson, Santa Barbara, CA)
- Wednesday - Noon - 1:30 p.m. - **Awards Luncheon**

To register, use the **Registration Form on page 10**. For information on Exhibiting or Sponsoring this event, contact Arturo Palacios at arturopalacios@sbcglobal.net.

ATA Mid-Year Meeting

Mark your calendar for the ATA Mid-Year Meeting in New Braunfels, February 24-25. The schedule for this meeting will be:

- Friday morning - 8:30 a.m. - 11:30 a.m. - **TREC Legal MCE** (Instructor: Candy Cooke, ATA-G)
- Friday afternoon - 12:30 p.m. - 1:00 p.m. - **Welcome and TALCB Update**

What Type of Assistance Must be Disclosed on an Appraisal Report? ...and how to do it.

For most appraisal business owners, this article does not apply. Why? Because they do almost everything themselves (with the possible exception of answering the phones and email). For those who have discovered the Law of Delegation (the single biggest factor leading to my own success), however, this information could save your license.

USPAP clearly states, “When any portion of the work involves significant real property appraisal assistance, the appraiser must describe the extent of that assistance.” (Rule 2-2 (a) (vii)). In other words, if another person (other than the appraiser signing the certification page) gives a ‘significant’ amount of assistance, explain who they are and what they did. Pretty simple, eh? Not really....here’s why:



Dustin Harris
The Appraiser Coach
thecoach@appraisercoach.com

First of All, What is the Definition of ‘Significant?’

Is being the one who accepted the assignment over email considered significant assistance? What about gathering preliminary data from the local MLS and/or county records? Performing the inspection? Accompanying the appraiser on an inspection? Completing the inspection alone? What about comp selection, input, adjustments, or reconciliation? These are all questions worth answering.

First the Bad

These questions can probably not be answered with absolutism. The trouble is the same problem with most rules, laws, and guidelines; they are open for interpretation. The squishy one here is that pesky ‘significant’ word. Significant is...well...an opinion. However, there is some limited guidance from the Appraisal Standards Board. Those are the guys who invented USPAP, so their opinion should probably rank as being somewhat important. From a July 2009 Q&A, they state, “USPAP does not define what significant assistance is in any particular appraisal, appraisal review or real property appraisal consulting assignment. You can, however, obtain more guidance on how to make a decision on whether your contributions to an assignment should be considered significant within USPAP by reviewing Advisory Opinion 31 – Assignments Involving More than One Appraiser.” (Vol. 11 No. 7). Okay, so that was not actually helpful, but at least it facilitates our understanding that the ASB is as clueless on the definition of ‘significant’ as we are.

Oh wait, there is more, “Clerical responsibilities such as file preparation, typing reports, and similar activities are NOT considered significant assistance” (ibid, emphasis is mine). At least we now know what ‘significant’ is not.

I guess the bottom line is that ‘significant’ is up to the judge, state board, or jury who may convict you. My advice? Err on the side of caution.

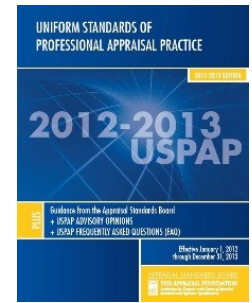


How to Disclose

Next question: How must one disclose the assistance given on an appraisal assignment? Says USPAP, “When a signing appraiser(s) has relied on work done by appraisers and others who do not sign the certification, the signing appraiser is responsible for the decision to rely on their work. The signing appraiser(s) is required to have a reasonable basis for believing that those individuals performing the work are competent. The signing appraiser(s) also must have no reason to doubt that the work of those individuals is credible.

“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), (b), or (c)(vii) as applicable” (Standards Rule 2-3). In layman’s terms; if you are the signing appraiser, you accept ALL responsibility for that report...regardless of who did what. Does that mean someone else could actually do 100% of the appraisal, the appraiser sign it and disclose the fact that he did not even look at it and it be legal? According to the black and white USPAP I think so, but good luck getting the client to accept *that* report. But it is also clear from the statement that if anyone does provide assistance their name must be *in* the certification.

So, who then must sign the certification? According to the above paragraph, everyone who provides 'significant' (see above) assistance must be disclosed on the report and their contributions fully revealed. However, it is also clear that not everyone who provides significant appraisal assistance must actually sign the certification page.



For further clarification, we must simply turn to the Certification page itself. There are two (and only two) areas that one *can* sign on the Cert. page. The first is titled "Appraiser." The second is labeled "Supervisory Appraiser." What if you are neither? If you cannot claim to be either the Appraiser or the Supervisory Appraiser, it only makes sense that you cannot sign the Certification page. This is backed up by Dave Maloney, AOA CM in his article, *When Assistance is Provided by Others*. He indicates that the information for his article comes from a query with answers coming from Bill Novotny, a AQB-certified USPAP instructor. The article states, "The primary appraiser does not identify non-appraisers providing assistance in the USPAP certification statement. This is because the certification requirements of USPAP apply only to 'appraisers.' Thus only appraisers sign the certification statement and only appraisers are identified in it as having provided significant appraisal assistance.

"Accordingly, when non-appraisers provide assistance the primary appraiser's only obligation is to disclose in the appraisal report the extent of the assistance if such a disclosure would aid in the understandability of the assignment report or, as mentioned above, if the primary appraiser feels it prudent to do so in order to document due diligence." (<http://www.appraisalcourseassociates.com/archive/newsletter/update11/assistanceofothers.htm>)

Where to Disclose

Per USPAP, "...state the name(s) of those providing the significant real property appraisal assistance in the certification in accordance with Standards Rule 2-3" (Standards Rule 2-2 (s)(vii) emphasis added). Standards Rule 2-3 IS the Certification Page and number 9 states, "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.)" The problem is; most software will not allow you to edit or add to the Certification Page. It is as permanent as a government job. As I see it, there are three possible solutions to this problem; 1. Get a different software program, 2. Write your own Certification Page, or 3. Make an addendum to the certification page and title it something like "Certification Page Amendment." What is clear is that simply putting the names and description on page three, a general text addendum, or in the scope of work is not acceptable. It must, somehow, be included in the Certification itself.

To Sum Up

Anyone (appraiser or non-appraiser) can assist you in completing an appraisal assignment. Think about that. You may (and I highly suggest you do) use the services of any person you deem qualified to assist. If their contribution is considered to be 'significant,' you must state their name and the details of what they did. If they are an appraiser, it is acceptable to have them sign the Certification Page (also making them liable for the content), but no details of their assistance needs to be given. It is also permissible to simply state the name of the contributor in the Certification without actually having them sign their John Hancock, but in this case a description of their contributions must be included in the report somewhere.

We clear? Good.

Now, go create some value!

Dustin Harris has been appraising for nearly two decades. He is the owner and President of Appraisal Precision and Consulting Group, Inc., and is a popular author, speaker and mentor. He owns and operates The Appraiser Coach (www.theappraisercoach.com) where he personally consults and mentors other appraisers helping them to also run successful appraisal companies and increase their net worth. He is also the Founder and President of Your Appraisal Office (www.yourappraisaloffice.com) which implements some of the systems he has developed to help lower costs and free up time for real estate business owners.

The opinions and statements expressed herein are those of the individual authors and do not necessarily reflect the viewpoints of the Association of Texas Appraisers or of its individual members.

How the AMC & TALCB Bill Affect Texas Appraisers

(Provided by FACT)



HB1146 - Appraisal Management Company Regulation—The AMC bill was introduced in February 2011 and signed by the Governor on June 17, 2011.

The bill was sponsored by House Representative Kuempel, Northeast San Antonio, freshman and Senator Carona, Dallas area, Chair of the Business and Commerce Committee. The TALCB Board appointed an advisory committee to participate in rule making and to advise the board in regulating AMCs. [Click here](#) to review the highlights of the bill.

HB2375 - TALCB Clean Up Bill—The passage of HB2375 in the 82nd Legislative Session was the result of a significant legislative effort by FACT. It became law immediately with the governor's signature on May 27, 2011. The legislation accomplished a number of things. It was termed a cleanup bill in that it brought numerous areas of terminology and definitions in Chapter 1103 of the Occupations Code of Texas into compliance with federal law but it also revised a number of areas including areas that were problematic. [Click here](#) to review the significant changes.

FACTPAC is the Political Action Committee of the Foundation Appraisers Coalition of Texas. The PAC serves a very important role in our legislative advocacy program. During each election cycle the FACT members who serve on the PAC committee help direct financial support to candidates and office holders who understand our issues and who will keep an open door to Texas appraisers.

FACTPAC enables Texas real estate appraisers to engage in Texas politics in an organized, informed and united way. Campaign professionals, candidates, and elected officials alike have come to realize that FACT is strong and FACTPAC is the political arm of Texas appraisers. It is critical for appraisers to invest in the future of their profession! Join today. Log on to their website, www.supportfact.org for more information or to join.

Ft. Worth Meeting Door Prize Winners

Door prize winners were: Randa Madden, Rick Neighbors, Ace Myrick, David Heaps and Gene Ender.

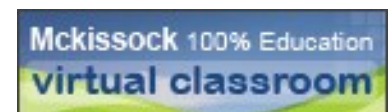


Are You Interested in Becoming a Real Estate Appraisal Instructor?

Columbia Institute is sponsoring a Workshop for New Appraisal Instructors, January 26-27 at the Menger Hotel in San Antonio. For more information, contact George Harrison at (800) 766-1936 or email george@columbiainstitute.org.

On-Line Education Reminder ... Appraisal, Real Estate and much more

Don't forget ATA has signed an agreement with McKissock to offer on-line education via their referral program. McKissock works with educators, professional associations and various businesses to offer the highest quality professional education to their students, members, employees and customers. With over a decade of experience, they have grown to become one of the leading on-line continuing and qualifying education providers in the country. This gives them the ability to work with their partners to fulfill their specific education needs.



For a list of courses and (industries), click on the McKissock logo on the [ATA website](#) home page.



October 22, 2011 Fort Worth Photos

What to take to bed with you - Your car keys?

Tell your spouse, your children, your neighbors, your parents, your Dr's office, the check-out girl at the market, everyone you run across. Put your car keys beside your bed at night.



If you hear a noise outside your home or someone trying to get in your house, just press the panic button for your car. The alarm will be set off, and the horn will continue to sound until either you turn it off or the car battery dies.

This tip came from a neighborhood watch coordinator. Next time you come home for the night and you start to put your keys away, think of this: It's a security alarm system that you probably already have and requires no installation. Test it. It will go off from most everywhere inside your house and will keep honking until your battery runs down or until you reset it with the button on the key fob chain. It works if you park in your driveway or garage. If your car alarm goes off when someone is trying to break into your house, odds are the burglar/rapist won't stick around. After a few seconds, all the neighbors will be looking out their windows to see who is out there and sure enough the criminal won't want that.

And remember to carry your keys while walking to your car in a parking lot. The alarm can work the same way there. This is something that should really be shared with everyone. Maybe it could save a life or a sexual abuse crime.

P.S. This would also be useful for any emergency, such as a heart attack, where you can't reach a phone. Carry car keys outside in case you fall in the back yard. You can activate the car alarm.

Greetings from ATA Board Member Ken Becker, ATA-R

(This story was slated for the August ATA Connections)

Greetings, fellow appraisers! I thought the meeting in Austin was outstanding as are most of our gatherings. As Bobby mentioned, the upcoming meetings in Dallas, Harlingen and Houston are expanding faster than my waistline after a meeting dinner. Our future looks so bright, we will have to wear shades.



Ken Becker, ATA-R
ATA Board Member

After Austin my wife and I went to New York City to see our daughter, the aspiring actress with the (expensive) Hardin Simmons theater degree. My wife and daughter had a great time seeing the sights, having lunch and a great time in general. I, of course, had to take the laptop and eight files to work on the four days we were there. Her hard wire internet access would only reach to the bed in her room so each day I had papers spread all over the bed and room with no desk and the laptop on my lap. Sitting up typing all day made my back a crooked as the US Congress. After the joy of typing reports and getting them back for corrections within an hour, I had the pleasure of taking the three of us out to dinner in the Big Apple. Dinner and a couple of drinks in New York City means refinancing your house to pay the bill, but that is what credit cards are for. Charge now and worry about it in a month.

The one big thrill of my portion of the trip was Bobby's suggestion to see a Yankees game in the Bronx. I was like a kid again seeing the new stadium, the smell of the hot dogs, peanuts and of course beer. I had not been to a professional baseball game in many years. The Cubs in Chicago was the last one back in the late nineties, so it had been awhile and I was looking forward to having a great time. I started thinking about what it takes for the family to see America's favorite pastime. I soon found out. The tickets were \$100.00 apiece, I had two ice cold beers, my wife one and my twenty two year old daughter had one. The kid in her also wanted cotton candy. Those items were \$100.00. During the seventh inning stretch my wife insisted on going to the souvenir shop to get tee shirts for the three of us. Two shirts on sale and a hat for my daughter was of course \$100.00. The game was fantastic, the weather was great, the Yanks won and it was a perfect evening for all. We left the game and the one subway stop at Yankee stadium had 9 million people waiting to get on the train. I suggested going to a pub up the street to have a cold one to let the crowds die down before going back to Queens. We found a nice place about two blocks up the street and went inside where I ordered three beers. With tip, the three beers were \$40.00. Don't get me wrong, I would not have changed a thing about that evening...I love baseball and to see the Yankees at the new Yankee stadium was one of the biggest thrills in my life, but to spend \$550.00 for a night out with the family to see America's pastime is an expensive adventure. So after our return to humble little Kerrville, Texas, I am frantically typing reports and begging AMC'S for more orders because the credit card bill is due in a few weeks.

If you get to the Big Apple, I highly recommend seeing a game of your choice and enjoying the city with all the sights and sounds...it is fantastic experience. I will see you all at the next ATA meeting. I won't be hard to spot: I'll be driving the run-down old Volkswagen beetle...the good cars had to go to pay the bill.

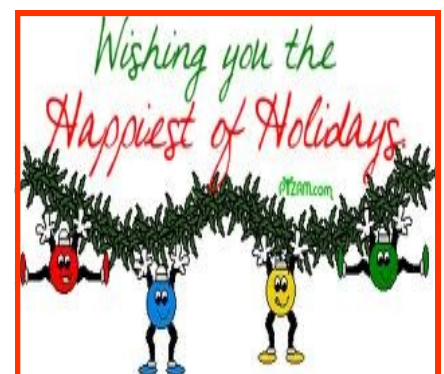
Other News

Bubba Tredway is recuperating from surgery. Please keep him and Kathy in your prayers.

Rick Neighbors was recently hospitalized and needed a blood transfusion. He's doing much better.

Gene Ender was also hospitalized with a blood clot in his leg. It got dissolved.

ATA received a thank you letter from Jan Miller and Shriners Hospital for Children for the donation we made in memory of Norman Miller.



ATA Members as of December 4, 2011

Carole Alexander	Eduardo Garces	Mark Novell
Edgar Lynn Allman Jr.	Wade Gibson, ATA-G	Virginia O'Dell, ATA-G
Darlene Joy Allman	Patrick Goebel, ATA-R	Eufemia Olivarez, ATA-R
Dwayne Andrews	Edward Gray	Ramon A. Olivarez, ATA-G
Edward Ansari	William Green	Arturo Palacios
Phillip Arledge	Donna Green-Harris, ATA-G	George Paraskevas
Monica S. Arredondo	James Monte Hall	Bobby G. Partin
Wayne Atkinson	Ron Hanz, ATA-G	Paulette Partin
Frank Baker, ATA-R	Carol Harris	H. Keith Pate
John Baxley, ATA-R	George Harrison	Dotti J. Pennebaker
Ken Becker	David Heaps	Tonja Perez
Joseph Benes, ATA-G	Jeffrey Herren	Judy Pierce
Bernerd Boarnet, ATA-G	Richard T. Herrington	Daniel A. Pinard, ATA-L
Charles Bowers	Sara Millsbaugh Ingram, ATA-R	Michael Plumlee, ATA-R
Michael Braught, ATA-R	Joe Ireland	Randy Posey
Donald Brillhart	Sally A. Ireland	Richard R. Prigmore, Jr.
Ruth Brillhart	Raulie Irwin, ATA-G	Kendall Pruett, ATA-R
Joel E. Brock	Diana Jacob	Deborah Prukop
Charles V. Brothers	Mava Jalufka	Jessica Putz
Eileen Brown, ATA-R	David Jauer	Pauline Rabe
Kenneth Bruce, ATA-G	Oliver L. Jernigan	Lora Render
Michael F. Bubela	Kenneth Jones, ATA-R	William Render, ATA-R
J.D. Buchwald	Robert Jones	Margie Reyes
Dona Buie, ATA-G	Debbie Jordan	Paul H. Rios
David Cale	Wade Jordan, ATA-R	Frank Roberts
Jo Ann Carr	Benny Z. Judkins	John Robins
Stacey L. Cartwright, ATA-R	Steve Kahane	Kristen Rummel
Jacob A. Casanova	Robert Keeney	John Schneider
George Changos	David Kellogg	Frank Schramm, ATA-R
Terry Clark	Etta Marie Kirchman	Cynthia Carson Schwirtlich, ATA-R
Helen Jo Ann Clawson, ATA-R	A. Clay Kistler, II	George R. Shafer, ATA-R
Lisa Condra	Mangalath Abraham Koshy	Patrick Sheehy
Candace Cooke, ATA-G	Roger Lane	Buster Sherry, ATA-R
Paul Cooper	Renee E. Latham, ATA-R	Thomas Shirley, ATA-R
George W. Cornelius, ATA-G	Nester Leamon, ATA-G	Edward Shuman, ATA-R
Dennis Crawford, ATA-R	Billy Locke	Quincy Simon
Karis Crawford	Thomas J. Longfellow, ATA-R	Howard Eugene Six
Bobby Crisp, ATA-R	James Loper	Jay H. Smith
Rob Cunningham	Phillip Lumpkins, ATA-R	Paul Smith
Chris L. Davis	Clarence Lyons, Sr.	Laura Stehling
James M. Davis	John Macy, ATA-R	Loren Stiner
Lester T. Davis	Ian Martinez	William Streep
Ronald O. Davis	Sharon Martinez	Robert Sullivan
Yves de Diesbach, ATA-R	Billie McAllister	Richard L. Theiss, Jr.
AnnA DeMoss, ATA-R	Shirley McAllister	Charles J. Thomas
Timothy DeReese	Bridget McDougall	Garland Tredway, ATA-R
Charles Drapela	Patrick McEuen	Kathryn Tredway, ATA-R
Michael Dresch	David McInturff	Jacob Valverde
Bianca Dulfer	Kevin McWatters	Robert Visser
Dwayne Durham	Sandra Mellert	Gary Voit, ATA-R
Donald Ender	Amparo Montes-Gutierrez	Michael Warren
Amir Faghih	Larry Muennink	Carol Webster
Bill Fenoglio	Ace Curtis Myrick	Jerry H. Whitley
Kari Floyd	Mark Needham	Ed Woodruff
Laurie Fontana	Richard Neighbors, ATA-R	
William Funk, ATA-G	Thomas Nolen	



Association of Texas Appraisers - Meeting Registration Form

RGV State Appraisers Conference

Holiday Inn Express, McAllen

January 17-18, 2012

Name: _____ E-Mail: _____

Address: _____ Phone: _____

Mail Registration and Payment to:

Member	\$125
Non-Member	\$230
Total Due	\$ _____

Association of Texas Appraisers

13530 Escort Drive

San Antonio, TX 78233

I would like a _____ hard copy _____ CD* of USPAP

Or Register and Pay on-line at:

For more information, contact:

Teresa Walker (210) 837-7123

(info@txappraisers.org)



www.txappraisers.org (Scroll down on the home page and select the appropriate meeting. Go to the bottom of the meeting page and it will take you to Pay Pal.)

Registration form and payment must be received by Jan. 13. No refunds after Jan. 13.

Meeting Times:

Day One: Class 8:00 a.m. - 4:00 p.m.

Day Two: Class 8:00 a.m. to Noon; Lunch Noon to 1:30 p.m.

Don't forget to make your **Hotel Reservations.**

A block of rooms have been reserved for ATA attendees at the [Holiday Inn Express](#) in McAllen. The on-line group code is ATA. Sleeping rooms are \$84 (plus tax) per night for single/double rooms. Reservations must be received by **Jan. 9, 2012**. After this date, reservations will be accepted on a space and rate availability basis. Call (877) 834 3613 and mention code ATA to receive this discounted rate.

***If you select this option, you must bring your laptop to the meeting.**

Association of Texas Appraisers - Meeting Registration Form

6th Mid-Year Meeting

McKenna Events Center

Feb. 24-25, 2012

Name: _____ E-Mail: _____

Address: _____ Phone: _____

Mail Registration and Payment to:

Association of Texas Appraisers

13530 Escort Drive

San Antonio, TX 78233

Member Friday a.m. MCE	\$25
Non-Member Friday a.m. MCE	\$35
Member Fri. & Sat.	\$125
Non-Member Fri. & Sat.	\$230
Lunch Tickets for Guests	\$20

Total Due \$ _____

Registration form and payment must be received by Feb. 21. No refunds after Feb. 21.

I would like a _____ hard copy _____ CD* of USPAP

Or Register and Pay on-line at:

www.txappraisers.org (Scroll down on the home page and select the appropriate meeting. Go to the bottom of the meeting page and it will take you to Pay Pal.)

For more information, contact:

Teresa Walker (210) 837-7123

(info@txappraisers.org)



Exhibitors:



Meeting Times:	Friday MCE Legal	Register 8:00 a.m.	Class 8:30 - 11:30 a.m.
	Friday ACE	Register 11:30-12:30 p.m.	Class 12:30 - 5:00 p.m.
	Saturday ACE/MCE	Breakfast 7:30 a.m.	Class 8:00 a.m. - 4:00 p.m.

Don't forget to make your Hotel Reservations.

A block of rooms have been reserved for ATA members at the [Courtyard Marriott](#), 750 IH 35 North. Sleeping rooms are \$99 per night for single/double. Reservations must be received by **Feb. 3, 2011**. After this date, reservations will be accepted on a space and rate availability basis. Call (800) 321-2211 and mention code APRR to receive this discounted rate.

Look forward to seeing you there.

***If you select this option, you must bring your laptop to the meeting.**