



www.txappraisers.org

Connections

Official Publication of the
Association of Texas Appraisers, Inc.



Ace "Curt" Myrick, ATA-R
ATA President

Another Thanksgiving has come and gone while the Appraisal wheel keeps turning. I hope everyone enjoyed their holiday and took a much-needed break from the rat race we all are constantly in. It is good to

reflect with family and friends as they are what is most important. The appraisal industry through 2017 has been a roller coaster for many due to shifts in the government, natural disasters or shifts in populations. However, the strength of Texans has been overwhelmingly apparent and we will continue to grow as a state and as a profession.

At the beginning of November, I again represented you as your President in Las Vegas at the annual Appraisal Summit & Expo, which was again co-hosted by the National Association of Appraisers (NAA). The Summit is an industry-wide event and draws professionals from the entire country and is not only geared toward continuing education, but also an examination of the US appraisal industry and its future. There were representatives from Fannie, Freddie, FHA and the VA, who provided updates to the secondary market.

The ATA sits on the Board of Governors of NAA, of which I am still Chair to represent you and the State of Texas. The BOG is made up of associations/coalitions from Texas, Nevada, Arizona, Colorado, New York, California and Utah. There were many topics discussed during our State Appraisal Organizations meeting pre-conference, which were also discussed again at the Summit. The role of the appraiser in today's fast changing climate was of course most of our discussion, whether it be delegating sections of the overall appraisal process to third party

vendors, or finding other avenues in appraising (Appraisal Vs. Evaluation). Other topics discussed were Property Inspection Waivers, appraising in natural disaster affected areas, Appraiser Trainees, State Appraisal Boards and Statute of Limitation. A lot of information was provided by our speakers during the Appraisal Summit covering these very topics. Please go to the Appraisal Summit & Expo's website to see all of the industry leaders who attended, and the information provided.

We've all been doing this long enough to have seen many changes in this industry, but I feel very strongly that the cohesiveness of the ATA and the NAA provides us the opportunity to make the coming changes beneficial to our profession.

On another note, it is time again for the USPAP update and we will be providing the first class of the new year in January in the Rio Grande Valley. The ATA will also be providing additional CE courses in the upcoming new year such as Appraising After a Natural Disaster and possibly Time Management. The upcoming meetings will be in the Rio Grande Valley in January, New Braunfels in February, Houston in June and possibly Dallas/Fort Worth in August. I look forward to a very good 2018 for the ATA and the appraisal industry.

Hopefully I will get to see you all in the new year and have a very Merry Christmas.

Curt



NAA membership meeting at the Appraisal Summit & Expo on Nov. 1.

Upcoming Industry Meetings:

- Jan. 19—ATA Meeting, Pharr, TX
- Feb. 2—TAFAC Meeting, Washington, DC
- Feb. 16-17—ATA 12th Mid-Year Meeting, New Braunfels, TX
- April 8-10—NAA's Appraiser's Conference and Trade Show (ACTS), Nashville, TN
- May 4—AQB Public Meeting, Seattle, WA
- May 4-6—AARO Spring Conference, Seattle, WA

Inside this issue:

Welcome New Board Members	2
Upcoming Meetings	2
How to Make \$400,000 in Three Months	3
Do Third Party Inspectors Violate USPAP	4
Mentoring Fellow Appraisers	6
RVG Mtg. Registration Form	8
Mid-Year Meeting Registration Form	9
TALCB Corner	10
Awards	10

New Members

The ATA President and Board of Directors would like to welcome our newest members:

Brian Fuller, Mansfield
Brian Kirkpatrick, Arlington
Lori Kliebert, Spring

Welcome!

Analissa Montalvo, Corpus Christi
Mary McCallister, Alpine
Judy Saucier, Tomball
Harry Schakett, Jr., Houston

Rio Grande Valley Meeting

Our Rio Grande Valley meeting will be held on January 19, 2018 at the IBC Training Center, 1009 N. I Road, Pharr, TX.

We will offer the *2018-2017 National USPAP Update Course** from 8:00 a.m. to 4:00 p.m. **(Each attendee must have their own copy of the 2018-2019 USPAP Document—no sharing allowed).**

Pam Teel, ATA-G will be the instructor.

ATA has reserved a few rooms at the Hampton Inn & Suites, 300 W Nolana Loop, Pharr. The room rate for meet-

ing attendees is \$79 (plus tax) per night.

To make your hotel reservation, call (956) 781-1116 before January 3rd and mention confirmation number 83008454 .

For more details on the 2018-2019 USPAP changes that go into effect on January 1, 2018, go to <https://appraisalfoundation.sharefile.com/share?#/view/s305094efde84bbda>

To purchase a 2018-19 USPAP Combo Package Deal (Hard copy & Electronic) go to <https://>

[www.appraisalfoundation.org/imis/itemDetail?](http://www.appraisalfoundation.org/imis/itemDetail?iProductCode=357&Category=PUB)

[iProductCode=357&Category=PUB](http://www.appraisalfoundation.org/imis/itemDetail?iProductCode=357&Category=PUB)

To register for this meeting, go to www.txappraisers.org/meetings or use the registration form on Page 9.



ATA Mid-Year Meeting

ATA's Mid-Year meeting will be held February 16-17 at the Courtyard New Braunfels River Village, 750 IH 35 North, New Braunfels, TX 78130.

The following events will be held at this mid-year meeting:

- Friday morning - 8:00 a.m. - Noon - *TREC Legal I*** (Separate Registration Fee) The instructor will be Candy Cooke, ATA-G.
- Friday afternoon - 12:30 p.m. - 1:00 p.m. - *Welcome and Association Update*
- Friday afternoon - 1:00 p.m. - 5:00 p.m. - *Intro to Disaster Appraising**** - 4 hrs continuing education. Diana Jacob, ATA-G will be the instructor.
- Friday evening - 5:00 p.m. - 6:30 p.m. - *Networking Reception*

- Saturday - 8:00 a.m. - 4:00 p.m. - *2018-2019 National USPAP Update Course** - 7 hrs continuing education. **(Each attendee must have their own copy of the 2018-2019 USPAP Document—no sharing allowed).** Pam Teel, ATA-G will be the instructor.

The ATA Board of Directors will meet Friday morning from 9:00 a.m. to 11:00 a.m.

Attendees will have the opportunity to network with fellow appraisal professionals at the continental breakfast, breaks, lunch, and at the networking reception Friday evening.

A block of rooms have been reserved for meeting attendees at the Courtyard by Marriott River Village. Sleeping rooms are \$113 (plus tax) per night for single/double rooms. Reservations

must be received by **January 23, 2018**. After this date, reservations will be accepted on a space and rate availability basis. Call (800) 321-2211 and mention ATA to receive this discounted rate.

For more details on the 2018-2019 USPAP changes that go into effect on January 1, 2018, go to <https://appraisalfoundation.sharefile.com/share?#/view/s305094efde84bbda>

To register for this meeting, go to www.txappraisers.org/meetings or use the registration form on Page 10.

To purchase a 2018-19 USPAP Combo Package Deal (Hard copy & Electronic) go to <https://www.appraisalfoundation.org/imis/itemDetail?iProductCode=357&Category=PUB>

Course has been submitted for ACE and MCE; **MCE only, Provider #0001; * Course will be submitted for ACE only.*

How to Make \$400,000 in 3 Months



Steve Kahane, ATA-R

Every CE class I attend winds up with a Highest and Best Use (HBU) discussion. It never fails. In spite of being essential to proper valuation, and

a frequent prompt for disciplinary action by TALCB, HBU is often ignored because it has been reduced to a check box on the URAR. Why is HBU such a big deal?

Appraisers need to know the highest and best use because it determines what transactions are comparable. Lenders need to know the HBU because it tells them if they can make or sell the loan and the risk involved with the mortgage. Here's an example from an appraisal I did recently.

The contract for sale included a house on 1.5 acres and two vacant

1.5 acre parcels. There was very good data in market to prove that the two vacant lots were excess land and would be worth more sold separately than as part of one large lot with a house. I notified the lender of the HBU concern and provided them 3 options:

1. Appraise the house on 1.5 acres to its HBU
2. Appraise the house and all 3 lots using a hypothetical but noting this is not the HBU
3. Complete three separate appraisals, one on each property

Since Fannie Mae requires the mortgaged property to be the HBU as improved (or proposed per plans and specs), the lender could not choose the second option and still sell the loan. Similarly, Fannie Mae does not purchase or securitize mortgages on vacant land, so they had no interest in option 3.

So, how do you make \$400,000 in three months? A long time ago, in what seems like a galaxy far, far away; I was a commercial appraiser. I saw a gas station sell for \$500,000. The buyer tore down the station,

pulled the underground tanks, cleared the lot and sold it as a vacant lot 3 months later for \$1,000,000. In addition to demolition, there were probably some environmental costs for testing and disposal but I have to believe all this cost less than \$100,000.

The agent for the gas station saw only a gas station and looked for gas station sales as comps. In that up-and-coming neighborhood there were no gas station sales so he went to other neighborhoods. The buyer realized a change in property use toward residential in the neighborhood and found sales of older properties razed for residential construction sold for lot value for more than the price of the gas station. He swooped in to make roughly \$400,000 in three months.

In the vast majority of appraisals I do HBU isn't an issue. However as the example above shows, it can be a pretty big deal. If you don't know the HBU, you won't use the right comps and will come up with a poor valuation.



Thank you to our *Looking for the Rainbow After the Storm—Appraising After a Natural Disaster* course sponsors: a la mode, Heritage Texas Properties and ServiceLink.

Do Third Party Inspectors Violate USPAP



Dustin Harris

It was recently brought to my attention, by a reputable appraiser I might add, that the use of third-party inspectors may be a violation of USPAP. Or more specifically, that

an appraiser relying on a third-party inspector for information (without knowing their name), may be a violation of USPAP. For example, there are several (and growing) companies who are providing clients with what are being postulated as “hybrid appraisals” or “hybrid reports.” The definition, as far as I can discern, is that a third party inspector ‘inspects’ the property (usually an exterior from the street – which is why there are quotation marks) and a desktop valuation is performed by a licensed or certified appraiser based on the data provided from the drive-by information. It is my contention that the outlined scenario does not violate USPAP – as long as the appraiser takes care not to mislead.

Let me begin by stating what this article is not. This is not a discussion on the validity or prudence of this type of product. The profession is charged with strong opinions on both sides of the spectrum regarding ‘hybrid appraisals,’ ‘alternative valuations,’ ‘evaluations,’ ‘desktop appraisals’ and the like. I have my opinions on the matter as well, but that is a conversation for another day. My purpose in this article is to attempt to answer the question, “Does the use of third-party inspectors violate USPAP?”

As you all know (because we all keep up on USPAP – right?), we are required in Standard 2 to disclose any significant assistance. “When any portion of the work involves significant

real property appraisal assistance, the appraiser must describe the extent of that assistance. The signing appraiser must also state the name(s) of those providing the significant real property appraisal assistance in the certification, in accordance with Standards Rule 2-3” (USPAP 2018-19 Lines 707-709). The questions are “what is significant, how do you disclose it, and where?”

In order to answer the three questions above, our best resource appears to currently be the non-binding FAQ section under #255 (in the 2018-19 USPAP). This FAQ makes it clear that significant assistance does not include data-entry and other, non-analytical work. “An individual who merely collects or provides data for use in the analysis does not provide significant appraisal assistance” (USPAP 2018-19 FAQ 255). In other words, when my assistant pulls county data on a subject property and types the parcel number and legal description into the report for me, she is not performing ‘significant’ assistance and does not need to be identified in the report.

What is significant is appraisal-related work (sometimes referred to as “Tier III” activities). They are outlined in the FAQ referenced above as “the contribution...of substance to the development of the assignment results. In other words, the individual must contribute to the valuation analysis in a noteworthy way” (ibid). USPAP even goes on to describe the specific work that is considered to be worthy of a statement. “Examples of contributions made by appraisers that constitute significant real property appraisal assistance include the identification of comparable properties and data, inspection of the subject property and comparables, estimating accrued depreciation, or forecasting income and expenses” (ibid). Using this definition alone, one would be led to believe that a third-party inspector

should be identified in the certifications. Or, should he/she?

The waters are further muddied by the fact that USPAP does say “the name(s) of those providing the significant real property appraisal assistance must be stated” (USPAP 2018-19 lines 708-709). This is where the conclusion was made by my colleague that, because an appraiser often does not know the proper name of the third-party inspector, they cannot be identified in the certifications and, thus we have a violation of USPAP. However, let us keep reading.

USPAP is clear that “one misconception is that non-appraisers who provide assistance should be identified in the certification. This is incorrect because the certification requirements in USPAP apply only to appraisers. Thus, only appraisers sign the certification or are identified as providing significant appraisal assistance” (USPAP 2018-19 FAQ 255, emphasis mine). If it is only appraisers who are to be named in the certification, the antithesis must also be true; non-appraisers do not need to be, nor should they be named in the certification. Indeed, the FAQ goes on to say, “the use of an environmental expert to determine wetland boundaries would not be considered significant real property appraisal assistance” (ibid). Just as an environmental engineer is not considered an appraiser, nor are they providing ‘appraisal assistance,’ a drive-by of the subject, snapping a few photos, and even making a few comments about observations made can hardly be considered significant appraisal assistance. Rather, they are providing data to the appraiser who will actually perform Tier III analyzing, comparing, and reconciliation – or in other words, appraisal work!

If we truly are to identify every source of information we rely on in the

(Continued on page 5)



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.

Do Third Party Inspectors Violate USPAP (con't)

(Continued from page 4)

report by name, shouldn't we also provide the names of the county clerk who provided us with the deeds, the assistant in the map department who emailed us a copy of the plat, the assessor's assistant who gave us the owner's name, parcel number, and legal description, and more? In other words, I believe the ASB sees the potential ridiculousness that would domino if a requirement to provide the name, title, and assistance given of every person who assisted in the appraisal process. Keeping it to 'appraisers' seems prudent.

A related question is rightfully raised as to if an appraiser assists another appraiser on an assignment in another state (one they are not licensed in). For example, what if I called on my friend Tim, MAI from Florida (not licensed in Idaho), to assist me with a market study of the Victor/Driggs area that I later use in an appraisal report? USPAP also makes this interesting statement, "it is important to realize that USPAP does not define an 'appraiser' in terms of state licensing or certification requirements. USPAP defines an appraiser as one who is expected to perform valuation services competently and in a manner that is independent, impartial, and objective" (USPAP 2018-9 lines 20-22). Now, this portion of the document is specifically talking about the relationship between licensed appraiser and their non-licensed trainees, but could it also apply to appraisers from other states?

So, what about non-appraisers helping out with Tier III responsibilities? By that, I mean appraisal-type-stuff; like market studies, pulling comps, making adjustments, reconciling and the like; you know, things that require analyzation skills. Again, this is not the place to debate the business sense of such a decision, but how should you handle it if that is your choice? I do not think USPAP is clear on the subject. As one of my Appraiser Dream Team Mastermind members pointed out, "it sounds like USPAP is assuming that anyone who provides significant appraisal assis-

tance is an appraiser" (hat tip to Shawn Moore). That obviously is not the case. USPAP is written in such a way that it assumes everyone doing appraisal-type work is an appraiser. I know more than one appraiser who employs ex-appraisers, 'trainees' without official license, or other experts to assist with appraisal related duties. Naturally, the liability falls squarely on the shoulders of the signing appraiser in these cases, but how do you handle disclosure? If this describes you, here is how I suggest you handle it, based on FAQ 255. If a non-licensed appraiser were to assist you in any Tier III work, I would put their names and what they did on the report (perhaps in the addendum) and leave it off the certification (remember, USPAP is clear that the certification is ONLY for appraisers). It seems to me that this fulfills both the responsibility to disclose and also to not be misleading. Speaking specifically of trainees (who I guess are considered 'appraisers'), USPAP states, "the name of the trainee appraiser who provided significant as-

YOU ARE RESPONSIBLE

sistance, but does not sign the certification, must be stated in the certification. It is not required that the description of the assistance appear in the certification, but the extent of the assistance must be set forth in the report as required in STANDARDS 2, 4, 6, 8 and 10. The degree of this description is identified by the applicable reporting option for the assignment. For example, in an Appraisal Report the extent of the significant assistance must be summarized (USPAP 2018-19 lines 109-113). The most recent Fannie Mae Selling Guide does not seem to dispute this. "As noted in the License and Certification section in this topic, Fannie Mae allows an unlicensed or uncertified appraiser, or trainee (or other similar classification) that works as an employee or subcontractor of a licensed

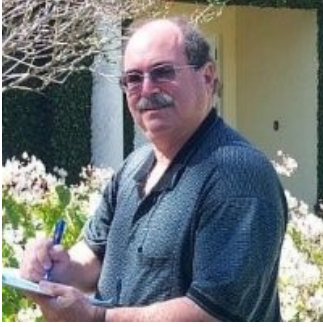
or certified appraiser, to perform a significant amount of the appraisal (or the entire appraisal if he or she is qualified to do so), as long as the appraisal report is signed by a licensed or certified supervisory or review appraiser and is acceptable under state law" (p. 519).

Does that mean an appraiser should not say anything about the third-party inspector, if his/her data was relied upon? I don't believe that is a good appraisal practice either. USPAP is clear that an appraiser should not be misleading. Therefore, it would be best, in my opinion, to indicate where the data came from and make an assumption that it is true and correct; just don't do it on the certification page. A simple statement like the following might suffice:

"This appraisal report is based on information obtained from a third-party inspector who completed a drive-by and took photos from the public road. I am relying on this information (in addition to other data as outlined) to discern information about the subject property for such features as quality, condition, and any amenities that may be revealed from this third-party inspector. I am making an assumption that my conclusions from this data are true and correct."

Why do I care? I have spent the better part of the last half decade trying to help appraisers to think more like business owners and less like simple technicians. Many have chosen, rightly or wrongly, to not do any type of desktop or 'hybrid' appraisal work. I respect that business decision. However, for those who have chosen to incorporate this type of work into their business model, I believe it is important to understand what USPAP says (and doesn't say) about it. In the end, it is not the report that is USPAP compatible or not; it is the appraiser! You, and you alone, are responsible for making sure you are fully understanding and complying with your state laws and the Uniform Standards of Professional Appraisal Practice.

Mentoring Fellow Appraisers



Phil Spool, ASA

I never had a mentor. But I wish I did. I wonder, was your experience like mine? In the beginning of my appraisal career as a trainee, I was told what information to put in the appraisal report and “don’t ask questions; just do it.” I had taken appraisal classes that taught me about appraisal theory, particularly the three approaches to value and the reconciliation process. But the classes never taught me how to research comparable sales, select comparable sales, make adjustments or how much of an adjustment to make and the reconciliation process.

My appraisal class taught the Cost Approach in one day. I was never taught when the Cost Approach is appropriate or applicable, how to get land sales or if there are no land sales, how to use the extraction method. I was never taught how to obtain the replacement cost new for the subject and the proper way to calculate the three types of obsolescence (physical, functional and economic). Classes never taught me real life experiences. Supposedly, I learned all of that from my first supervisory appraiser. When I started doing the appraisals on my own, it didn’t matter if my supervisor was correct, why he chose the sales he selected or how to make the adjustments. He gave me a list of adjustments to make and apply them in the sales comparison approach. He never bothered telling me the proper procedure for anything. Does this sound familiar?

It took a few years and several supervisors to realize that each appraiser has their own way of doing things.

Eventually I got the hang of it through the help of seasoned appraisers, by looking over their reports and by asking questions. But since the beginning of my appraisal career, I set my goals to constantly improve myself to become a better and better appraiser. I have been appraising since 1973, which will be 45 years in February 2018.

I started teaching beginner appraisal classes for Miami-Dade College as an adjunct faculty member in 2003. Two years later I also began teaching the advanced appraisal classes for those trainees who wanted to become a Certified Residential Appraiser. Some of the students in the advanced class were students from my beginner classes but the bulk of my students were trainee appraisers. At that time, there was a great demand for Certified Appraisers.

I started to realize that many of my students had never learned the application of appraisal theory and were just “form fillers.” I had to convince them that they are responsible for the

supervisors seeking my advice on how to handle certain appraisal assignments they had.

By 2007 I became an expert witness for the Division of Real Estate for the state of Florida. When a complaint Fall 2017 Working RE 33 was filed against an appraiser, I had to review the appraisal report and workfile to see if there were any violations of the Uniform Standards of Professional Appraisal Practice (USPAP). Eventually I decided to also represent appraisers when charges were made against them, if they were unjustified. That rounded out my experience as an expert for the plaintiff (against the appraiser) and for the defendant (for the appraiser). Either way, I strove to be impartial. I stuck to whether the appraiser violated USPAP and I did not get involved in the appraiser’s opinions unless they were unjustified.

Mentoring

It was at this time that I realized even a seasoned appraiser may not understand how to write a supportable appraisal report, how to explain the reasoning in their report, or how to justify their reasoning in their workfile, if it had not already been explained in their appraisal report. It seemed that many appraisers were taking shortcuts and would only examine things when a complaint or lawsuit was filed against them.

I began to mentor ex-students and others who got into trouble with their appraisal reports. I chose to limit my mentorship to only five Certified Residential appraisers at a time because it can be time consuming and I don’t charge for my mentorship services. The payback is seeing their improvement and appreciation. I don’t mentor state-registered trainee appraisers as I believe that is the responsibility and purview of their supervisor, no matter how good or bad he or she is.

(Continued on page 7)



information in their report and their conclusion of value even though a Certified Appraiser was “reviewing” their work and signing off. These trainees were doing a minimum of five appraisals a week and some as many as 10. Ironically, some of my students started questioning their supervisors, which resulted in the

Mentoring Fellow Appraisers (con't)

(Continued from page 6)

Mentoring vs. Training

Mentoring is not the same as training a person to become an appraiser. The appraiser you are mentoring already has experience as a state-certified appraiser, whether it is one year or ten. Your job as a mentor is to help this seasoned appraiser change any bad habits, whether it is researching for comparable sales, comp selection, understanding what verification is about, knowing what to look for when doing the subject appraisal inspection or observing the comparable sales, adequately describing the subject and comparable sales when out in the field, writing up the report, making reasonable adjustments or understanding how to reconcile the sales comparison approach to arrive at a conclusion of value.

Observation at the Subject

Sometimes the best way to mentor an appraiser is to separate the process into different components. Rather than providing guidance on all aspects of the appraisal process at once, start off by going with the appraiser to the subject property they are appraising.

A house is probably the best starting point. Since the appraiser is usually by themselves when out in the field, start off by observing the appraiser measuring the house. See if they "square off" the measurements. Squaring off is adding the dimensions on the front of the house and comparing it to those on the back side of the house. The same goes for both sides of the house. See if the appraiser looks at the condition of the exterior for potential deferred maintenance issues. Does the appraiser observe what kind of property is behind the subject house? See if the appraiser writes up adequate field notes about the interior and asks questions of the owner, Realtor or whoever let the appraiser into the house, regarding updates, renovations and possible roof leaks and/or plumbing problems. See if the appraiser is looking at the ceiling for signs of water stains. Make sure that the

appraiser observes every room in the house.

Observing the appraiser at one of their assignments is better than the appraiser observing you at one of yours. You don't want the appraiser to be a "mini you" but rather see if you can improve on what they already do and know.

Observation- Comps

It is very important to observe the appraiser as they make notes at the comps. Most appraisers I know use the local Multiple Listing Service (MLS) data sheet as their primary source of information when they are looking at the sales they select as comparables (comps). Make sure the appraiser takes adequate notes about the comps, such as observable condition of the exterior, and most importantly, if there are any changes to the house or landscaping that are different from what's in the MLS data sheet. As a mentor, you have the experience to know what to look for and this is the best time to give the appraiser your suggestions.

In just about every case where I was an expert witness, the appraiser who was in the hot seat had a workfile that had either no notes or inadequate notes taken at the comparable properties and/or no indication of who they spoke to when verifying the sales. When that is the situation, the defense of their appraisal report is diminished tremendously. Help them understand the importance of note-taking on their data sheets.

Workfile Review

The appraiser's workfile should be adequate enough to re-create the appraisal report. See what the appraiser has in their workfile. Make sure an exact copy of the appraisal report which was sent to their client is in the workfile and make sure it is signed, not left blank. If left blank, that is a USPAP violation as that appraisal report is not an exact copy of the appraisal report sent to their client, which was signed.

If the appraiser prepared the Cost Approach for the assignment, see if there are any land sales or if the extraction method was completed and placed in the workfile. The same goes for the replacement cost new for construction costs. After all, the appraiser has stated in their appraisal report that they either relied on land sales or the extraction method and cited their source for the replacement cost new. Citing their source in the report does not mean they actually have it in their workfile. Some appraisers don't have a printed workfile. They keep their workfile "in the cloud" or in a PDF format. That's fine. However, when it becomes necessary to support the value indicated in the appraisal report, one way or another, a workfile has to be presented in a printed format.

I realize it is time consuming for the mentor to review the workfile but if you are serious about helping this appraiser, take the time to look over their workfile and offer suggestions to help them to provide the evidence to support their appraisal report. If the appraiser resists, I would move on and mentor another appraiser who wants to improve their reports.

In conclusion, mentoring appraisers is both time consuming and rewarding. Don't think about the appraiser being competition to your business but instead, think about the legacy you are providing.

Reprinted with permission from OREP (www.orep.org)



Association of Texas Appraisers - Meeting Registration Form

RGV Meeting—January 19

IBC Training Center

1007 N I Rd, Pharr, TX 78577

Name: _____ Name for Badge: _____

Address: _____ E-Mail: _____

_____ Phone: _____

Registration Fee

Member	\$100
Non-Member	\$200
USPAP Book	\$75*
Guest Lunch (not for attendees)	\$20

Total Due \$ _____

(Registration Fees increase \$20 two weeks before the meeting date.)

Mail Registration and Payment:

Association of Texas Appraisers

13530 Escort Drive
San Antonio, TX 78233

Register and Pay On-line:

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 January 15th. No refunds after January 15th.

For more information, contact:
Teresa Walker at (210) 837-7123
(info@txappraisers.org)

Schedule

Friday, January 19

7:30 a.m.	Breakfast
8:00 a.m. - Noon:	<i>National USPAP Update Course</i>
Noon - 1:00 p.m.	Lunch (included with your registration fee)
1:00 p.m. - 4:00 p.m.	<i>National USPAP Update Course (con't)</i>

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

ATA has reserved a few rooms at the Hampton Inn & Suites, 300 W Nolana Loop, Pharr. The room rate for meeting attendees is \$79 (plus tax) per night.

To make your hotel reservation, call (956) 781-1116 before **January 3rd** and mention confirmation number 83008454 .

***(Each attendee must have their own copy of the 2018-2019 USPAP Document—no sharing allowed).**

Association of Texas Appraisers - Meeting Registration Form

Mid-Year Meeting—February 16-17

New Braunfels

Name: _____ Name for Badge: _____

Address: _____ E-Mail: _____

_____ Phone: _____

Registration Fee

Mid-Year Mtg Member-Member	\$130
Mid-Year Mtg Member-Non-Member	\$260
USPAP Book	\$75*
MCE Legal I-Member	\$30
MCE Legal I-Non-member	\$40
Guest Lunch (not for attendees)	\$20

Total Due \$ _____

(Registration Fees increase \$20 two weeks before the meeting date.)

Schedule

Friday, February 16

8:00 a.m. - Noon:	<i>TREC Legal I</i>
9:00 a.m. - 11:00 a.m.:	<i>ATA Board of Directors Meeting</i>
12:30 p.m. - 1:00 p.m.:	<i>Welcome & Association Update</i>
1:00 p.m. - 5:00 p.m.:	<i>Intro to Disaster Appraising</i>
5:00 p.m. - 6:30 p.m.	<i>Networking Reception</i>

Saturday, February 17

7:30 a.m.	Breakfast
8:00 a.m. - Noon:	<i>2018-2019 National USPAP Update Course</i>
Noon - 1:00 p.m.	Lunch (included with your registration fee)
1:00 p.m. - 4:00 p.m.	<i>National USPAP Update Course (con't)</i>

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

A block of rooms have been reserved for ATA meeting attendees at the Courtyard by Marriott River Village. Sleeping rooms are \$113 (plus tax) per night for single/double rooms.

Reservations must be received by **January 23, 2018**. After this date, reservations will be accepted on a space and rate availability basis. Call (800) 321-2211 and mention ATA to receive this discounted rate.

***(Each attendee must have their own copy of the 2018-2019 USPAP Document—no sharing allowed).**

Mail Registration and Payment:

Association of Texas Appraisers

13530 Escort Drive
San Antonio, TX 78233

Register and Pay On-line:

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 February 12th. No refunds after February 12th.

For more information, contact:

Teresa Walker at (210) 837-7123

info@txappraisers.org

TALCB Corner

Mark your calendar for the next TALCB meeting, scheduled for February 8th at 10 a.m. at the Stephen F. Austin Building, Room 170, 1700 North Congress, Austin, TX.

Log on to <https://www.talcb.texas.gov/> and download the agenda and meeting materials.

The next scheduled meeting date is May 4th.



If you can't make the meeting in person, they are broadcast live on the TALCB website.

Appraiser Awards/Scholarship

Don't forget ATA's **Regional Outstanding Service Awards**. If you feel someone is deserving of one of the Awards, you can nominate them for an Outstanding Service Award. The **RVG Outstanding Appraiser** nomination is due by **January 3rd** and **South Central Texas Outstanding Appraiser** by **February 1st**. Here is a link for the guidelines and application form. <http://www.txappraisers.org/ATA%20Awards.pdf>. You can also self-nominate.

Also, if you'd like to nominate (or even self-nominate) for the **Pospisil Scholarship**, please click on this link for the guidelines, procedures and application. <http://www.txappraisers.org/Scholarship.pdf>. It only takes a couple of seconds to nominate someone.



From ATA Board of Directors and Staff

ATA 2017-2018 Board of Directors

Curt Myrick, ATA-R, President

Ian Martinez, ATA-R, Vice President

Stacey Cartwright ATA-R, Secretary

Kim Mitchell, Treasurer

Luis De La Garza, Director

Laurie Fontana, Director

Ken Pruett, ATA-R, Director

Pam Teel, ATA-G, Director

Kathy Tredway, ATA-R, Director

Bobby Crisp, ATA-R, Chairman of the Board

Teresa Walker, Executive Director