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# Connections

Official Publication of the  
**Association of Texas Appraisers, Inc.**



Pam Teel, ATA-G  
ATA President

As I begin to write this letter, I am sitting in the airport, returning from the Appraisal Summit in Las Vegas. This event, as you probably know, is an annual event sponsored by The National Association of Appraisers

([www.naappraisers.org](http://www.naappraisers.org)) and Corelogic (CoreLogic® - Property Data Leader & Property Solutions). This year's Summit registered the highest attendance ever! One cannot attend the Summit and not be fired up about the future of our profession. I want to share with you a few of my takeaways from some of the sessions and various meetings.

First of all, your ATA membership was well-represented at the Summit. In addition to myself, we had Eileen Brown, Cathy Harper, Greg Stephens, and Melissa Bond in attendance. The National Association of Appraisers hosted the first of hopefully many to come Trainee/Supervisor Support Sessions. NAA was pleasantly surprised with the number of attendees. Several times over the four-day event, Fannie Mae assured the audience that they allow the use of trainees and allow them to conduct the property inspection, and FNMA is encouraging lenders to do the same. See: <https://singlefamily.fanniemae.com/media/20146/display>. Several banks and AMC's are taking on training future appraisers. I am working towards having a similar trainee mini-event at our mid-year meeting in February. Let me know if you would like to be a part of that effort.

The National Appraiser Association appears to be running very effectively and efficiently under the leadership of President Bryan Reynolds. ATA is very honored to have two of its members serve on the Board of NAA: Greg Stephens and Melissa

Bond. Melissa will be stepping down from the NAA Board due to her appointment to the Appraisal Standards Board.

**(CONGRATULATIONS, MELISSA! We are extremely proud of you!)** In addition, Cathy Harper was appointed by NAA as chair of the Industry Partner Alliance for NAA.

One of the most outstanding things NAA has accomplished recently, at least in my opinion, is the creation of a 501(c)(3) Corporation for the Appraiser Relief Fund. Prior to the conference, the Relief Fund had raised approximately \$28,000 and had distributed approximately \$19,000 to appraisers and trainees that were in need. At the Summit, there was a silent auction and a 50/50 raffle that raised an additional \$13,000 to add to that fund. ATA provided a fabulous "Texas Treats Bag" for the auction, and some of our Texas attendees also provided items for the auction. Please consider a donation to the cause if you have not already done so [www.naappraisers.org](http://www.naappraisers.org).

Bias continues to be a hot topic in appraisal circles and was discussed in several of the sessions. Dr. Samuel Henderson delivered a great session on the history that has brought us to this point. We all know that the very definition of "appraiser" dictates that we are to be independent, impartial, and objective. I would venture to say that most reading this newsletter can say they respect and follow those guidelines. Another responsibility we have is outlined in the Preamble of USPAP: "*The appraiser's responsibility is to protect the overall public trust and it is the importance of the role of the appraiser that places ethical obligations on those who serve in this capacity.*" I think we would all agree that "trust" is a delicate issue and rests in the eye of the beholder, in this case the users of appraisal services. I cannot dictate that my clients trust me as a human nor as an appraiser. All I can do is seek to do my best to warrant my clients' trust. Are some appraisers biased? *Maybe*. Were the appraisers involved in the cases the media has sensationalized biased? *Maybe*. There is no way of knowing beyond a reasonable doubt without being able to

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## Upcoming Industry Meetings:

- Dec. 15—TAF Board of Trustees Meeting, Virtual
- Jan. 27-28—TAFAC Meeting, Arlington, VA
- Feb. 17—ASB Public Meeting, Virtual
- Feb. 18-19—ATA Mid-Year Meeting, New Braunfels
- April 10-12—Appraiser's Conference and Trade Show, (ACTS), Charleston, SC
- April 28-30—TAF Board of Trustees, San Diego, CA
- May 13-15—Association of Appraisal Regulatory Officials (AARO), San Antonio, TX

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# From the President (con't)

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review those appraisal reports. But, it is important to note, too, that bias covers a broad range of topics beyond race. I wish I had a quick and easy answer. *I do not.* What I do know is that we have not seen the last on this topic. I would encourage us as appraisers to do much more listening than talking on the matter.

Other topics covered at the Summit included:

- The Economic Fallout and The Road to Recovery
- The Changing Landscape of Affordable Housing
- Client Connect – Rick Langdon (Wells Fargo) and Jarrett Scarpello (Chase)
- Standardized Measurement and ANSI
- The Future of Property Inspections
- Government Assembly (Presented by FNMA)
- Climate Change and the Impact on Appraising
- Defending the Appraisal
- The Path Forward for Future Appraisers
- Appraising Reimagined

There were NUMEROUS notable speakers, which I will not list in detail, but there was representation from major industry participants including Fannie Mae, The Appraisal Foundation, Appraisal Subcommittee, as well as Chief Appraisers from lenders and AMC's. While I am not a major fan of Vegas, I am a big fan of the Summit and would encourage you to be on the lookout for next year's offerings!

In addition, sharpen up your southern drawl, and mark your calendars for NAA's Appraiser's Conference & Trade Show (ACTS) April 10-2, 2022, in Charleston, SC. NAA President, Bryan Reynolds, announced that ACTS in 2023 will be in Sacramento, California. For more information about NAA and its purpose or mission, [www.naappraisers.org](http://www.naappraisers.org). If you are not an NAA member, I would highly encourage you to join. The fee is very reasonable, and they are a great bunch of people from across the country!

As we move forward in this coming year, there are three major goals I, as President, will be challenging our Board and members to accomplish in the year ahead. The **first goal** is to empower our committees. We currently have a total of seven committees:

- Professional Standards (Bobby Crisp, Chair)
- Program (Cathy Harper, Chair)
- Bylaws (Bobby Crisp, Chair)
- Membership (Kathy Tredway, Chair)
- Legislative/Current Affairs (Steve Kahane, Chair)
- Nominating (Ken Pruitt, Chair)
- (NEW) Public Relations (Laurie Fontana, Chair)

I will be asking each of the chairs to review the mission and responsibilities of their committee and produce goals for the year for that committee. The committees have been asked to meet and report regularly to the Board and to the Membership.

The **second goal** is to increase our membership. As of December 2, 2021, we have a total of 375 members. 80 of those are associate members. The Texas Appraiser Licensing and Certification Board indicates that, as of the end of September 2021, Texas has a total of 5,200 licensed and certified appraisers. Based on those numbers, we are in partnership through ATA with less than 6% of those. That is a lot of potential for growth! I am asking us to consider an ambitious goal of 500 quality members by the end of 2022.



To reach that goal, all the responsibility cannot lie with our membership committee. They will be tasked with creating some new ways to expand our membership, but it will take each one of us bringing at least one member into our association (each one reach one). Be prepared to answer the question: "Where's your one?"

The **third goal** is to assist in bringing trainees into our profession. I left the conference with a renewed passion to make sure that I personally and that we as ATA do our best to encourage the next generation to enter our profession -- a profession that has treated us so well. Attached to this newsletter is an extensive list of **future appraisers** who are seeking sponsors. If you notice, most of our new members are Associates, most trainees. I have asked our Membership Committee to vet that list for us to gain more information on the status of those trainees. We will be trying to connect the vetted trainees with industry participants that are looking to employ the use of trainees. I met many of these industry participants at the Summit and have asked for ATA to be their first stop in looking for trainees. I believe this to be a good selling point to bring trainees into the Association and to keep them as future appraisers. It also cements our position as an association with our industry partners.

I know not everyone is able to bring on a trainee – I get it. But, what if, by utilizing a trainee, you could get your nights and weekends with your family back? Would that be of interest to you? What if you could make more money and work less? Does that interest you? Or what if you could train someone to take over your business and after you retire you still receive residual income from the ongoing business? One of the things that became very evident at the Summit was that technology is very rapidly moving forward. Could a young trainee help you to bridge the technology gap quicker? Absolutely! At this point, I do not know exactly what steps we will need to take to accomplish this goal, but our industry is making strides to cover that gap.

I am excited for what lies ahead for our profession and for ATA in the year ahead. Please know my virtual door is always open to hear your input, your concerns.

Happy Holidays!

Pam Teel, ATA-G, MNAA  
ATA President

# Newly Elected Board Members



**Cathy Harper, ATA-R (Corpus Christi)** was previously enlisted in the USN working in Aviation Electronics, followed by continuation of Aviation Electronics as a contractor to the USN. She started appraising in 2003, achieving State Certification in 2005.

Cathy has been married to her husband, Randy, for 31 years, currently living in Corpus Christi, TX.

She works at her Appraisal business as an independent Appraiser. Cathy believes our organization can help us all be better at what we do by participating in relevant, live continuing education and sharing information with our peers and those that are more experienced and knowledgeable.

She is looking forward to serving the ATA to help promote our profession. She believes we can accomplish more as a unified profession, supporting one another.

Cathy is also a designated member of the National Association of Appraisers.

Now that both kids are almost out of the nest, Cathy enjoys taking motorcycle trips with Randy.

**Vice President—Steve Kahane, ATA-R (Cypress)** is a certified residential appraiser in Cypress, TX. After moving from Chicago to Texas 20 years ago, he transitioned from commercial to residential appraising and has valued properties ranging from \$1 to over \$100 million. He is a member of the National Association of Appraisers and Association of



Texas Appraisers and was the recipient of ATA's 2015 Outstanding Service Award for the Houston region. He has advocated on appraiser's behalf to the Appraisal Foundation, Appraiser Qualifications Board and Texas Appraisal Licensing and Certification Board. He has presented seminars to hundreds of Houston Realtors® about appraising real estate and authored numerous articles about appraising for trade publications.

**Treasurer—Brian Marlow, ATA-R (San Antonio)** has been a San Antonio resident since 1998. After a 16 year career with Walmart as a Loss Prevention District Manager, he entered the appraisal world in 2006. In 2009, Brian became a Certified Residential Appraiser and currently is the owner of Marlow Appraisal Group together with his wife of 27 years, Kelly. Brian is the proud father of two children: Madyson (Sophomore at Arizona State University) and Aiden (Senior at Churchill High School).



Brian has been an ATA member for approximately 9 years after being invited by Ken Pruett, and he enjoys the opportunities ATA provides for educating, networking, and supporting appraisers in the field. He worked on the Education Committee with Ken Pruett for 2 years and believes strongly in the mission of ATA for appraiser advocacy and for being a voice and place of belonging for all appraisal professionals.

He attends Community Bible Church in San Antonio, and in his spare time, Brian enjoys spending time with family and living the coast and lake life, especially boating and fishing.

Brian looks forward to serving the ATA community in any capacity requested as a student, peer, and mentor.

**Alternate Director—Roy Thompson, ATA-L (Burnet)** (ATA's alternate director) is a Licensed Real Estate Appraiser from God's country, Burnet, TX. Roy lives there with his wife, Tamara Thompson, a fellow appraiser and member of ATA. They have one son (a senior engineering student at Abilene Christian University) and a house full of animals they spoil like children. Roy is active in his local church congregation and he loves Jesus.



Roy has been an ATA member since Donna Green invited him to a meeting in 2017. Roy has found it to be a group of fun, knowledgeable people, who make him a better appraiser through sharing stories and lessons learned as well as support and caring. He looks forward to serving ATA in the coming year and beyond.

We will be offering the 2022-2023 7-Hour National USPAP Update course in these areas:

- RGV Area
- New Braunfels
- DFW Area
- Houston/Galveston

We are also planning to host appraiser socials around the state. If you'd like to plan one in your area, please let us know.

# New Members and Designated Members

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

**Sahar Askarinasab**, Richmond  
**Case Beshore**, Boerne  
**Brian Biggs**, La Grange  
**Cait Carte**, Austin  
**Craig Chambers**, Burleson  
**Tim Durden**, Houston  
**Lloyd Gaddis**, Houston  
**Gregory Gafford**, Big Spring  
**Chris Gonzáles**, Port Arthur  
**Rodrigo Gonzalez**, Spring  
**Andrew Hill**, Missouri City

**Ronald Kyambadde**, Cedar Park  
**Abraham Lozano**, Midland  
**Chris Murphy**, San Antonio  
**Jarry Nevins**, San Angelo  
**Allison Rodriguez**, San Antonio  
**Ryan Tawil**, Houston  
**David Thomason**, Kyle  
**Jason Vizzini**, Cibolo  
**Reg Waltz**, San Antonio

Are you interested in joining ATA? Log on to [www.txappraisers.org](http://www.txappraisers.org) and click on join us.

# Welcome!

Congratulations to those who were recently awarded designations:

**Michelle Taylor-R**

If you are interested in applying for a designation with ATA, please go to our website, [www.txappraisers.org](http://www.txappraisers.org), and click on the Join Us link and download the Designation Application.

## ATA Mid-Year Meeting

ATA's 16th Mid-Year meeting will be held **February 18-19** 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\*** (instructor - Dawn Lavka, Separate Registration Fee)
- Friday afternoon - 12:30 p.m. - 1:00 p.m. - **Welcome** (Pam Teel, ATA-G, President)
- Friday afternoon - 1:00 p.m. - 5:00 p.m. - **Basics of Manufactured Housing Valuation\*\***. This is a specialty continuing education course with core considerations of identifying the residential appraisal assignment and specific requirements of Manufactured Housing. Differences between Panelized Housings, Mobile Home, Modular Housing and Site Built Housing will be made clear. Your instructor is Diana Jacob.
- Friday evening - 5:00 p.m. - 6:30 p.m. - **Networking Reception**
- Saturday - 8:00 a.m. - 4:00 p.m. - **2022-2023 7-Hour National USPAP Update Course\*\*** - Each attendee must have their own copy of the 2020-2021 USPAP Document—no sharing allowed. ATA will not be providing any of these books. All attendees should already have a copy. If you do not, you cannot attend the class for credit unless you download a digital copy from the Appraisal Foundation web-

site: [Products \(appraisalfoundation.org\)](http://Products.appraisalfoundation.org) Your instructor is Diana Jacob.

The ATA Board of Directors will meet Friday morning from 9:00 a.m. - 11:00 a.m. All are welcome to sit in on the Board Meeting as an observer.

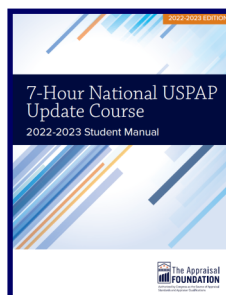
Attendees will have the opportunity to network with fellow appraisal professionals at the continental breakfast, breaks, lunch, and at the networking reception Friday evening. **(ALL OF WHICH ARE INCLUDED IN THE PRICE OF YOUR REGISTRATION FEE!)**

### Who Should Attend

Anyone who needs to stay on the leading edge of appraisal issues, as well as professionals who are responsible for keeping appraisal processes in compliance.

### Hotel Accommodations

ATA's contracted rate is \$129 and it expires on Feb. 4 (or when our room block is sold out). Call the Courtyard by Marriott River Village (800) 769-8380 to reserve your room or [click here](#) to reserve your room.



### Registration Fees

The fee to attend this meeting is \$200 for ATA members and \$350 for non-members. (Fees increase \$20 14 days before the meeting.)

Registration with payment must be received at least five business days in advance of the conference to guarantee your registration. If you have not received an e-mail confirmation one week prior to the conference, please call ATA at (210) 837-7123, M-F, 9:00 a.m.-4:00 p.m. to confirm your registration.

### Exhibitors/Sponsors

WE LOVE OUR SPONSORS!!! If you are interested in exhibiting or sponsoring, please contact [info@txappraisers.org](mailto:info@txappraisers.org) or download the [exhibitor/sponsor form](#) here.

### Cancellations/Refunds

Due to our commitment for the facilities and food for the event, a full refund can only be issued 3 business days prior to the event. After the 3 day deadline, no refunds are able to be issued.

\*TREC Legal Update I is offered by Texas Realtors; Provider #0001; CE: 42039.

\*\* TALCB (Provider #8) 2022-2023 7-Hour National USPAP Update Course = C.E. 42149

Approval pending: TALCB (Provider 8): *Basics of Manufactured Housing Valuation*. TREC (Provider #9974): *2022-2023 7-Hour National USPAP Update Course* and *Basics of Manufactured Housing Valuation*.

[Register Now!](#)

# MLS—The Data We Need



Cathy Harper, ATA-R

Whether it is lack of data, incomplete data, incorrect data or lack of verifiable data, most appraisers will concur that we have some type of struggle with our Multiple Listing data.

In some cases, there are too many MLS boards overlapping the same service areas. As we all know, the MLS was and still is designed as a marketing tool for real estate agents. The actual data and the information that is input by the agents is not geared for us Appraisers; it is geared towards the agent attracting buyers to purchase the property. Since Texas is a non-disclosure State, this data is very important to us. We do not have the ability to go to our public records and research the details of a transferred property. At least to some degree, the quality of the data determines the quality of our appraisal development and the credibility of our appraisal reports.

With the advent of “big data”, it has become very easy for appraisal reports to be thoroughly scrutinized. With just a click of a mouse, an Appraiser's reports are compared to those of his/her peers. Sometimes this comparison reveals inconsistency with data. While an appraiser may not have actually seen the Submission Summary Report (SSR), most appraisers are familiar with revision requests that state something like “The quality rating for the subject is materially different than what has been reported by other appraisers.” It is my opinion this is due to situations where we have visited the subject property and have reported the most

correct data for our subject. That data is then mixed in with the data other appraisers have used from the MLS. In some instances, Appraisers find errors within the MLS data and then are successful in finding more accurate data as they perform research for their appraisals. This then appears to create a discrepancy when our reports are reviewed and compared to those of our peers.

## WHAT TO DO?

As appraisers who rely upon our MLS data, one of the opportunities that is readily available to us is to serve on our local MLS Boards or Committees. Get to know your Association of Realtors. Let them know that you, as an appraiser, are interested in supporting the process in which we all participate.

I have been serving for 2 years on the MLS Committee of the Corpus Christi Association of Realtors. This committee recently became a stand-alone MLS Board. This board recently formed an MLS Task Force which will be reviewing every input field in the MLS as well as reviewing all reporting information. The Task Force has noted some fields that have become outdated IE: Green Built properties.

In the three years I have invested in this endeavor, we have made some significant headway; however, many barriers between agents and appraisers still exist. In my opinion, one of the largest barriers is that Agents simply do

not understand how we use the data and what parts of the data are most important to the appraisal process. I will not mislead you to believe that this hasn't been a bit of a struggle. At times, I have been very exasperated by the lack of progress. It is a big endeavor and as such will take time!

Appraisers should be aware of opportunities to share our concerns and knowledge with others who are impacted by the appraisal process. One of the most advantageous times to offer your expertise is when MLS personnel change. In some instances, if you beat your drum often, ears will open.

I have also been taking the opportunity to schedule visits to Local Real Estate offices for Q&A sessions. During this time, I explain to them the appraisal process and the data gathering that is required. This helps them better understand how we depend on MLS data. These days, when many of us utilize data exported from our MLS to perform analyses, that data is extremely important.

One of the biggest issues I think we all have is Gross Living Area. FNMA is considering making some changes that will affect us, as Appraisers, in how we measure. This may help us as Appraisers agree on GLA, and hopefully eventually will help the MLS data we get. One way to help the situation is to offer your services to measure, for a small fee, and provide a sketch for Agents from which they can derive the GLA. This benefits the Agents for both buyer and seller. Correct data makes their listings more accurate, allowing the Agents to provide a better service to their clients. This will eliminate the “surprise” when that *mean ole Appraiser* comes up with a different building size, which affects their sale, and sale price.

I have been surprised by the reaction of Agents that share stories of showing a property that was marketed as a 2,000 sf 4Bdrm/3Ba. When they arrive to show this home to their buyers, they discover a 1,700 sf 3Bdrm/2Ba with an additional living area of 300 sf which holds the additional 1Bdrm/1Ba. In my area of South Texas, not all of these are complete Accessory Dwelling Units (ADU's) as they do not have kitchens, but instead many are additional living areas, with separate access. Most Agents want this to be more accurate as well as most Appraisers!

Some of the most challenging sec-

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# MLS—The Data We Need (con't)

(Continued from page 5)

tions of my local MLS are size, room count, ADU's, TRUE garage count, utility rooms, etc. Recently, our area has seen an influx in Detached Condos, which is a new issue for most appraisers in our area. As a result, we are now pushing for Zoning to be a mandatory field in our MLS as well, which aids the interested parties in whether or not a property can be used as a short-term rental investment. Of course, photos (or lack thereof) are an

issue that we have shared with them as well. A recent request has come before our task force for Agents to disclose in the MLS any repairs that were made to the property prior to closing.

In instances of overlapping MLS programs in the same market, your involvement as an appraiser in the MLS board might help encourage regionalization of MLS Boards. This is a huge hurdle to take on; however, your expertise may assist in negotiations. It is not often considered by those on the

MLS Boards that overlapping data makes it difficult for appraisers to analyze any type of trends or market reaction. Again, understanding the process helps all of us involved in the process. This problem also affects Agents when providing CMA's.

If we help educate our Real Estate Agent partners, it will also help us appraisers. Start small. Share your expertise. Share your processes.

## Portal For Appraiser Licensing Act



Steve Kahane, ATA-R Chair, Legislative-Current Affairs Committee

A bipartisan bill has been referred to the House Committee on Financial Services for consideration. The Portal for Appraisal Licensing Act (PAL)

would task the Appraisal Subcommittee with creating a central database for credentialing all appraisers and AMCs in the US. The idea being that a standardized and centralized application process would speed up licensing and eliminate redundancy for appraisers and AMCs licensed in multiple states. The database would include background checks so that appraisers would not have to get separate checks for each state.

The bill was originally sponsored by Rep. David Kustoff of TN in July of

2020 as HR 7688. It was reintroduced to committee 10/27/2021 by Rep. Ed Perlmutter. The bill and it's status can be followed at the link below.

[Text - H.R.5756 - 117th Congress \(2021-2022\): Portal for Appraisal Licensing Act of 2021 | Congress.gov | Library of Congress](#)

*Thank you to ATA's Legislative-Current Affairs Committee for keeping us up-to-date on this issue.*

## Next TALCB Meeting

The next TALCB meeting will be held on Feb. 25 at 09:00 am at the Stephen F. Austin Building, Room 170, 1700 North Congress, Austin.

ATA encourages every Texas appraiser to attend these board meetings as

often as you can. This board determines your future!

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



*Wishing you a Merry Christmas and a Happy New Year.*

*ATA Board of Directors and Staff*

# Tips for Training New Appraisers



Mike Lay  
Appraisal House USA

As a seasoned appraiser, should you train a new appraiser or not? That is the question!

For an appraiser, this is a defining

question that will impact your business for years to come. Do you train someone to help build your business, or are you just wasting time because you will be training a future competitor? Most appraisers have a strong opinion, either way.

Prior to the Home Valuation Code of Conduct (HVCC) and the subsequent diminution of fees, this was a relatively simple question because the money was there. So, if you wanted to build your business and had the taste for it, at some point, you brought on trainees. In six months of expending time, effort and expertise, a trainee could become a contributing member of your team, assisting you and producing enough revenue to offset their cost and hopefully adding to your bottom line. With a little luck, they would work for you for five or more years—maybe even decades—before going out on their own and starting their own business, and maybe returning the favor by training their own recruits. Some even stayed longer, taking over the business and providing a source of ongoing revenue for years after you retired.

From a trainee's standpoint, there were good reasons to stay with the appraiser who trained you after becoming licensed. The supervisor was the salesman; they went out and sold their services, developing long-term relationships with lenders and brokers. They also paid for office space, computers, copiers, software, etc., and managed the day-to-day operations.

To step out on your own was a much bigger commitment back then. You

had to develop your own customers, pay for your own software and computers, deal with the billing and collections, and all of the other chores that go along with being a business owner. With implementation of the HVCC in 2009 and the associated rise of the AMC model for lenders, the dynamics changed drastically. Even after Dodd-Frank was implemented in 2010 to try to clean up the lax rules of the HVCC, the AMC model was fast and loose in those early post-recession years. If you had a license, you were welcome to complete a report, competence and/or geographic competency be damned in many cases. If it was on the right form and had a licensed appraiser's signature, it was good enough. And if the appraiser was willing to take \$200 for completing a report that the AMC could charge \$500 for, even better. This was a boon to newly minted appraisers. Previously, the cost and effort of going out on their own was some-



what daunting. After Dodd-Frank, any licensed appraiser could sign up with a dozen AMCs and be swimming in orders—provided they were willing to work cheap and fast.

In my opinion, this had a huge impact on the profession. With no barriers to hanging out their own shingle, what was the incentive for the trainee to stay long enough to make a meaningful contribution to the appraiser's business after becoming licensed? Why work for a 60% fee split when they could get the whole fee? Costs were fairly minimal by this point: a PC, software, internet, and insurance. From the supervisor's standpoint, they just spent two years and many, many hours getting someone up to speed, and as soon as

they could really contribute, they were gone. So what was the purpose of training someone who was going to leave as soon as they got their license? Training someone became a Sisyphean task—it got you nowhere. About two years ago I had a potential trainee tell me that he was looking for a sponsor so that he could “get his hours, get licensed and then move to Houston to go into business with his brother-in-law.” His pitch was “I won't be competing with you in Austin.” Needless to say, he wasn't what I was looking for.

Add to that the requirement from many lenders and AMCs that the assigned appraiser had to be the one to complete the order, not another appraiser at your firm, and many of the appraisal firms saw no benefit to bringing on a trainee.

Those who consider a trainee fall into two main camps. One thinks: “I will keep hiring trainees and hope that some will stay with me, allowing me to build my business.” Others believe: “What is the point of wasting so much time, energy, and money training someone who will immediately leave and become my competition?” A handful will only hire family members who they trust to carry on their business. While all these points of view are valid, I believe there are things that an appraiser can do, and not do, to contribute to the profession and build their business while at least minimizing the issue of training future competition.

## Don't Be a “Mill”

That's right, don't be an appraisal “mill.” Most states allow you to train up to three people at the same time, and more in certain circumstances. I can understand that if they are staggered, training one for 12 months until they are relatively self-sufficient, then adding another, can be an excellent way to grow your business. But I've also seen shops where “trainees” are hired in bulk as “typists” or “researchers,” and then after a month are given a day or two of instructions on how to measure and inspect a house, and then essentially turned loose. State enforcement bureaus are overworked and under-

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# Tips for Training New Appraisers (con't)

(Continued from page 7)

staffed, so the risk is minimal, and the rewards are great if you can get away with it. I remember a shop in my town back in the early 2000s that had over a dozen “trainees” at the same time, all under one appraiser. I’ve talked to some of those people over the years. One told me he has never used Excel—he doesn’t know how! I asked how he determined his adjustments and he said, “paired sales,” but when pressed, he admitted that he just made up numbers that seemed to work. Another said he always adjusts \$2,500 for a bathroom because that is what his supervisor told him to do since “that’s a number you can’t get in trouble for.”

It’s my belief that if you are running that kind of an appraisal shop, all you are doing is showing your trainees how to do the same. Their goal becomes to work the system and make a ton of money doing the bare minimum, rather than learning how to do their job well for the long haul. The end result is that few trainees in that environment get an adequate level of instruction and end up out on their own, knowing less than they should. They, in turn, train another group in the same fashion, and the “brain drain” continues.

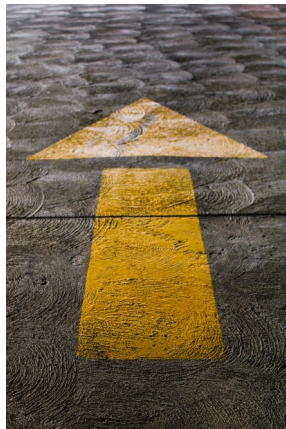
## Good Housekeeping

Make the work environment something that a trainee would want to continue being a part of. Times have changed. I’ve heard stories from appraisers who were paid nothing for months until they were up and running and could contribute, so they would wait tables or tend bar at night and work all day. Or that they would work 100 hours a week for a \$1,500/month stipend from their supervisor for the first year. The thinking was, “If you want into this business, be prepared to suffer for a while.” In most areas, that doesn’t work anymore. The labor market has been tight for the past few years even before the COVID-19 pandemic. Provide a reasonable base salary for a reasonable workweek, like any other employer would do.

Create a welcoming environment. Try to be positive; despite the dozens of calls from lenders and AMCs and angry Realtors every day—show the trainee the good side of the business.

Make them better than you are. If you aren’t an Excel expert, it benefits both you and your trainee to invest in some online Excel training. There are also numerous online classes available for data analysis that you may not have time to take, but you can provide for your trainee, who then might help you figure out how to improve your reports. Are you a little bit of a technophobe? Still using graph paper to sketch? Ask them to learn a sketching program on a mobile device or data analysis programs that are on the market. Encourage them to learn, not just take what you say and do as gospel. It seems to me that “bosses” tend to lose trainees as soon as they get licensed, but “mentors” tend to keep them.

## Road Forward



Create a long-term path for your trainees. Maybe this is the trainee who will eventually become your partner in the business. And when you retire or semi-retire, he or she can take over, and you will still get some residual income as a

partner. Why just close the doors when you could be getting a dividend for your life’s work while you are fishing, playing golf, or laying on a beach? Don’t get frustrated. Not every trainee will work out. You won’t really know the person you hire—their habits, work ethic, honesty, commitment to the job—until they have been with you for a while. If the first one doesn’t work out, commit yourself to trying again in a few months.

The most frequent question I hear from many appraisers during this current boom is, “What is the best way to go about hiring and training an apprentice appraiser?” We all know how we were trained, but is that the best way going forward? Where do I find someone? Should I do the same thing my supervisor did when I was trained 20 years ago, or is there a better, more efficient method?

Taking the step to actually hire someone is a “freeze” point for many who don’t have time to think of all of the ramifications of that single act of adding an employee. It’s easy to get some resumés and choose one, but that triggers a lot of work and worry: providing a regular paycheck, paying taxes and reporting to state and federal agencies, adding them to your E&O policy, buying and setting up a PC, providing office space, getting MLS access, getting software licenses, etc. It can be daunting.

Once you get past all that and have a warm body in the office, what is the best way to train them? Should they just shadow you all day every day, looking over your shoulder as you research and type reports? Or do you just have them do research and type reports all day for a few months? How do you keep them busy all day while you’re trying to spend two to three hours putting together a report that only takes them 45 minutes to research and type up? When can you send them out by themselves and really begin saving you time?

To answer these questions, we are launching a short survey in Working RE asking things like, “Where did you find your trainees?”; “How do you compensate them?”; and “How many hours do they work?” We are hopeful that the results will give you some insight and clarity into taking on a trainee. I encourage every appraiser to give something back to our profession by training a new generation of high-quality appraisers. If you have ever trained a trainee, please take the survey at [WorkingRE.com/trainees](http://WorkingRE.com/trainees). The results will be shared with all appraisers in the industry.

## About the Author

*Mike Lay is a state certified appraiser and has been appraising since 2003. He is the President and Chief Appraiser of Appraisal House USA, a regional AMC located in Austin, TX.*

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# Trainees Looking for Sponsors

This list continues to grow. If you are looking to give back to the profession, you can start with hiring an appraiser trainee, not to replace you, but to assist you in growing your business and the profession.

Crystal	Jordan	Houston	832 792-9300	<a href="mailto:crystaljay595@yahoo.com">crystaljay595@yahoo.com</a>
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Rebecca	Armstrong	Midland/Odessa/DFW	469 777-8632	<a href="mailto:rebecca@trinityrealestategroup.com">rebecca@trinityrealestategroup.com</a>
Raul	Garcia	South Texas	956 550-1354	<a href="mailto:earthrealtynraul@aol.com">earthrealtynraul@aol.com</a>
Michael	Bragdon	New Braunfels	901 359-7670	<a href="mailto:bragdonmichael@gmail.com">bragdonmichael@gmail.com</a>
Shelia	Ireland	Gainesville	817 907-9871	<a href="mailto:shelia@cfaith.com">shelia@cfaith.com</a>
Ronald	Reed	Austin	512 914-8236	<a href="mailto:rakreed@sbcglobal.net">rakreed@sbcglobal.net</a>
Placido	Vasquez	San Antonio	210 777-5882	<a href="mailto:placido@housetohomere.com">placido@housetohomere.com</a>
Teresa	Stearns	Austin	512 960-7137	<a href="mailto:teresa.sterns@yahoo.com">teresa.sterns@yahoo.com</a>
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Tyler	Overbay	Pflugerville	806 220-5269	<a href="mailto:tyler.overbay@yahoo.com">tyler.overbay@yahoo.com</a>
Ashley	Collier	Brackettville	210 627-1651	<a href="mailto:ashleytxrealtor@gmail.com">ashleytxrealtor@gmail.com</a>
Frank	Atherton	Fort Worth	817 986-3560	<a href="mailto:frank.atherton24@gmail.com">frank.atherton24@gmail.com</a>
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Heather	Robertson	Houston	281 782-4705	<a href="mailto:robertsonhr4@gmail.com">robertsonhr4@gmail.com</a>
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Brown	Rita	Houston	832 995-7609	<a href="mailto:ritabrown@kw.com">ritabrown@kw.com</a>
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Jollyn	Hilliard	Cibolo	210 324-2423	<a href="mailto:jollynhomes@gmail.com">jollynhomes@gmail.com</a>
Harry	Kirchner	Austin	512 913-9390	<a href="mailto:harrykirchner@sbcglobal.net">harrykirchner@sbcglobal.net</a>
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Jacob	Gould	Huntsville	253 740-7406	<a href="mailto:jakegould@gmail.com">jakegould@gmail.com</a>
Brandt	Goodwin	San Antonio	210 355-8132	<a href="mailto:brandtmgoodwin@gmail.com">brandtmgoodwin@gmail.com</a>
Diamond	Adams	Kyle	720 941-9489	<a href="mailto:diamondlittle21@gmail.com">diamondlittle21@gmail.com</a>
Tommy	Brown	DeSoto	972 748-4411	<a href="mailto:nsatb87@gmail.com">nsatb87@gmail.com</a>
Jon "JT"	Lipton	Anywhere in the state	830 965-8300	<a href="mailto:j.bar.tipton@gmail.com">j.bar.tipton@gmail.com</a>
Jatoia	Haywood	Dallas	469 837-6001	<a href="mailto:jatoiahaywood2123@gmail.com">jatoiahaywood2123@gmail.com</a>
Rehma	Nabbanja	Cedar Park	737 400-8212	<a href="mailto:remmy.nabb@gmail.com">remmy.nabb@gmail.com</a>
John	Sikes	Cleburne	817 994-9449	<a href="mailto:rick_sikes@yahoo.com">rick_sikes@yahoo.com</a>
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