



Connections

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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

On May 9, 2014, Bobby Crisp, Dennis and Karis Crawford, Teresa Walker, and I attended the TALCB meeting in Austin, Texas. There were two new TALCB board members introduced to the public. I was given the opportunity to stand with the entire TALCB board and take a picture with them. During the course of the TALCB meeting, I started to think about this newsletter and what I wanted to inform all Texas appraisers.



Arturo Palacios, ATA-G

I immediately came back from the TALCB meeting and started researching what I was going to discuss. I am always monitoring the TALCB Active Certifications and Licenses which are presented during the meeting. During the meeting, it became official that the Provisional Appraiser License has been eliminated. As per the TALCB Active Certifications and Licenses data sheet (see page 16), there were 44 provisional licenses in September 2009. Provisional Appraiser Licenses had been going down each year since then. Of course, it was for various reasons why they went down. They either blended into the general, residential, licenses, and/or quit the business. The fact is that there are no more Provisional Appraiser Licenses. I know that you are saying that there were not many Provisional Appraiser Licenses to begin with but wait, "What's the next certification and/or license that is in danger of being eliminated?"

The next appraiser certification and/or license to be eliminated is the Residential License Appraiser. During the same time period from September 2009, Residential License Appraisers have gone down 42% from 779 to 453 in March 2014. I know what you are saying, that the Provisional License Appraisers applied to take their general or residential certifications, and/or became Residential License Appraisers during that time period. I guess we can all see that was not the case. Because the loss of the 44 Provisional License Appraisers did not increase the Residential License Appraiser during that time period. In fact, the Residential License Appraiser has not seen an upswing in

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2013-2014 Board of Directors

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their numbers since November 2011 when the numbers went from 596 in May 2011 to 614 in November 2011. We also have to look at the number of Appraiser Trainees. As of March 2014, there were a total of 788 Appraiser Trainees. During December 2013, there were a total of 792 Appraiser Trainees. During September 2009, there were 635 Appraiser Trainees. So while the number of Appraiser Trainees has gone up since September 2009, they are not helping to increase the number of general, residential, and/or licensed appraisers during the same time period. The Residential License Appraiser is going to have to start making some very important decisions within the coming years. They are going to have to start working with a sponsor to move up and get their general and/or residential certification. I know what I would personally tell a Residential License Appraiser. If you are currently a Residential License Appraiser with a four year college degree, you should immediately start working with a sponsor to get your "GENERAL CERTIFICATION". If you are currently a Residential License Appraiser without a four year college degree, than you need to immediately enroll in college and begin the road to your college degree and then prepare to get your "GENERAL CERTIFICATION". If you are not willing to make that sacrifice, then you need to think twice about continuing your career as an appraiser. The financial opportunities as a Residential Appraiser License will continue to decrease at a much faster pace in the next couple of years.



TALCB Board Members Brian Padden, Clayton Black, Luis De La Garza, Laurie Fontana, Jamie Wickliffe (Chair), Patrick Carlson, Mark McAnally, Jesse Barba and Walker Beard with ATA President Arturo Palacios, ATA-G

The Certified Residential Appraiser is not far behind the Residential License Appraiser. Since February 2010, the number of Certified Residential Appraisers has gone down from 2,508 to 2,385 in March 2014, and/or a 5% loss. If we have lost all of the Provisional License Appraisers and 42% of Residential License Appraisers, we should have seen an increase at a minimum in the Certified Residential Appraiser during this same time period and we have not seen that happen. In fact since November 2012, Certified General and Certified Residential Appraisers have been neck-to-neck in the number of appraisers in each category. During November 2012, there were 2,386 Certified General Appraisers and 2,387 Certified Residential Appraisers. The 5% loss in Certified Residential Appraisers has not transferred in any real gains within the Certified General Appraiser category. The Certified Residential Appraiser has been able to maintain their numbers during these past few years due to the refinancing in the housing market. As we all know very well, the refinancing appraisal market died in 2013. Sure, there are some parts of the markets that still have some refinancing opportunities available, but for the most part, refinancing is dead. What appraisal market is out there for the Certified Residential Appraiser? There is private and new construction. I don't know whether the number of private and new construction appraisal work is going to be able to maintain the number of Certified Residential Appraisers within the State of Texas. It very well may be able to maintain the numbers but it will be at a very low fee per appraisal report. That's when each and every Certified Residential Appraiser and Residential License Appraiser will have to make a very crucial appraisal business decision. Therefore, the number of Certified Residential Appraisers needed within the real estate appraisal market will continue to go down. I expect that sometime during 2015, Certified General Appraisers will outnumber Certified Residential Appraisers and they will never be surpassed by any other certification and/or license. I often ask other appraisers this question: "If a CPA and a book-keeper are going to charge you the same amount to complete your tax return, who would you use? So, if a certified general real estate appraiser is going to charge you the same amount to complete a residential appraisal report as the certified residential appraiser, who would you use? I can easily state that you would use the CPA and/or the Certified General Appraiser.



TALCB Chair, Jamie Wickliffe, outgoing TALCB Member, Shannon McClendon and TALCB Commissioner, Doug Oldmixon

The Certified General Appraiser will continue to slowly add more appraisers. In September 2009, there were 2,345 Certified General Appraisers and in March 2014, there were 2,368 Certified General Appraisers. Certified Residential Appraisers, Residential License Appraisers, and Provisional License Appraisers have seen

the number of appraisers in each category go down. Certified General Appraisers will continue to slowly add more appraisers with the continued decrease in other certifications and licenses. In 2012, Certified General Appraisers lost the most number of appraisers with a total loss of 32 Certified General Appraisers. During that same year, Certified Residential Appraisers lost a total of 95 Certified Residential Appraisers. The biggest decline in Residential License Appraisers came in 2010 when there was a decline of 108 Residential License Appraisers. And then in 2012, Residential License Appraisers lost another 91. Certified General Appraisers have a vast opportunity to increase their work load as well as income in the coming years. It is a great opportunity for those Certified Residential Appraisers and Residential License Appraisers to begin developing working relationships with Certified General Appraisers. The demand for Certified General Appraisers will have them looking for appraisers who already know the appraisal process. As the economy continues to slowly grow, the need for more commercial related appraisal assignments will increase and the Certified General Appraiser will need to add additional appraiser staff members. Now is the time for the Certified Residential Appraiser and the Residential License Appraiser to start making those contacts with the Certified General Appraisers. As a Certified General Appraiser myself, I stopped doing any residential appraisal reports and/or working with AMC's three years ago. I knew that by having a general appraiser certification I was taking residential appraisal work away from the residential appraisers. Therefore, I stopped from one month to the next doing any residential appraisal work for AMC's.



New TALCB Board members Jesse Barba, Jr. and Brian Padden and ATA President Arturo Palacios, ATA-G

One last thing that I have been thinking about is this. You wake up one morning and you get a phone call from TALCB and/or your scheduled to testify on one of your appraisal reports and you are asked the following two questions by a TALCB enforcement division investigator appraiser and/or an attorney from TALCB and/or you are asked by the opposing attorney during a court proceeding:

“What do you see is the WEAKEST thing of your appraisal report?”

And the second questions is:

“What do you see is the STRONGEST thing of your appraisal report?”

How would you answer these two questions? For the correct answers to these two questions, I encourage you to join us during ATA's annual meeting where we will answer these two questions and many more that you may have.

Thank You for giving of your time.

Arturo Palacios

Welcome New Members

The ATA President and Board of Directors would like to welcome our newest members: **Billie Burnett**, Denham Springs, LA; **John Cox**, College Station; **Sean-Patrick Kistow**; Arcola; **Paul McDaniel**, Austin; **Maria Christina Rodriguez**, Houston and **Maria Margarita Rodriguez**, Houston. Also, welcome back former member Chet Theiss of Baytown.



Not a member? Log on to www.txappraisers.org and click on the Membership tab for information on joining ATA. If you have questions, please contact info@txappraisers.org.

ATA Nominating Committee Report

The ATA Nominating Committee (which is comprised of Past-President Rick Neighbors, ATA-R, President Arturo Palacios, ATA-G and Vice President Bobby Crisp, ATA-R) has finalized their work and are pleased to announce that the following individuals have been nominated to run for election to the ATA Board of Directors at the business meeting to be held on August 1st in Austin:

- Dennis Crawford, ATA-R – west Texas (Abilene)
- Anna DeMoss, ATA-R – east Texas (Houston)
- Ian Martinez – South Texas (McAllen)
- Curt Myrick, ATA-R – central Texas (Austin)
- Rick Neighbors, ATA-R – north Texas (Keene-Ft Worth area)

There will be three director positions to fill during the election as the terms of Dennis Crawford, ATA-R, Donna Green-Harris, ATA-G and Arturo Palacios, ATA-G will be expiring. Of course, nominations can also be made from the floor during the meeting. However, if you wish to nominate someone at that time, please be sure to check with that person to be sure they are willing to be nominated. Thank you to all of the above members who have agreed to serve if elected and good luck during the elections.

ATA 9th Annual Meeting—Austin, TX

Don't miss the 9th Annual Meeting and Education Conference, August 1-2, 2014 at the Holiday Inn Midtown, 6000 Middle Fiskville Rd, Austin, TX.

At the Friday afternoon session, *Governmental Affairs Update* (3 hours), the following agencies will be represented:

- Appraisal Subcommittee (Jim Park, Executive Director)
- FBI (Jeff Jensen, Special Agent)

At 4:15 p.m. on Friday afternoon, we will hold the General Membership Meeting and election of three new directors.

On Saturday, we will offer *Support For Your Workfile* (8 hours) with Diana Jacob. These days, it's not if, but when you get a complaint filed against you, does your workfile support your appraised value? It only takes one mistake to bring the magnifying glass closer to your appraisal report. Where's the documentation for your reasoning on your neighborhood trends? Did you use a cost service book to determine the economic life; if yes, did you back that up with your reported years of actual ages reported in the neighborhood? How did you support your effective age? Did you have evidence of how your adjustments were derived? Where's the evidence your Highest and Best Use was actually analyzed? Did you have documentation to prove the subject and sales were in similar flood zones? How did you determine the present land use? Do you understand the difference between documenting a quantified analysis versus a qualified analysis? If you missed more than two of these you need to take this course.

A block of rooms has been reserved for ATA meeting participants at the Holiday Inn Midtown. Sleeping rooms are \$89 (plus tax) per night for single/double. Reservations must be received by **July 10, 2014**. After this date, reservations will be accepted on a space and rate availability basis. Call (888) 300-6273 and mention Association of Texas Appraisers.

A big thank you to our meeting sponsors: **Gold—a la mode** and **Landy Insurance Company** and **Bronze—Bradford Technologies**. Exhibitors for this meeting include: **a la mode**, **Appraisers Business Companion**, **Landy Insurance Company** and **SFREP**.

Please use the registration form on page 18 to register for this meeting.



ATA DFW Meeting

Don't miss our Ft. Worth Meeting, September 26-27, 2014 at the Holiday Inn Airport South, 14320 Centre Station, Ft. Worth, TX.



ATA is happy to offer classes in the DFW area again this year. We will be offering 3 separate 4-hour courses.

On September 26 (1:00 p.m. - 5:00 p.m.) Candy Cooke, ATA-G will present *Understanding Promulgated Contracts* - The course is designed for appraisers and brokers to give them insight into analyzing promulgated contracts with primary emphasis on information that may adversely or positively affect value.

On September 27 in the morning (8:00 a.m. - Noon) Diana Jacob, ATA-G will present *Top 25 Design Styles*. What's the primary difference between a ranch versus a bungalow? Why is design style relevant beyond the UAD requirement? Where do you go to find the design style? Does design style have anything to do with quality of construction? Is the floor plan relevant to the identifying the design style? What does "traditional mean?", When does the line get crossed on conformity? If you can't answer these questions you need to take this course.

In the afternoon on September 27 (1:00 p.m. - 4:00 p.m.) Diana Jacob, ATA-G will present *Understanding Plans and Specs* (4 hrs ACE). You get the question, did you the appraiser have the plans and specs? You say yes, and then you start reading things such as "2 inch faux blinds", "post tension concrete slab 3000 psi", "hardi backer facia", do you know the difference? What is the difference between a floor plan and a spec? Are you comfortable with reading those details to form your opinion of the value passed on the proposed construction? Learn how to read the plans and convert those details into your hypothetical descriptor of the subject improvements.

A block of rooms has been reserved for ATA attendees at the Holiday Inn DFW Airport South, 14320 Centre Station, Ft. Worth, TX. Sleeping rooms are \$89 (plus tax) per night for single/double rooms. Reservations must be received by **Sept. 10, 2014**. After this date, reservations will be accepted on a space and rate availability basis. Call (817) 399-1800 and reference Texas Appraisers to receive this discounted rate.

Appraisers Business Companion will be exhibiting at this meeting.

Use the registration form on page 19 to register for this meeting.


DISTO Discounts

Don't forget ATA members receive a discount on Disto products. If you would like order a Disto product, please use the form on page 17 or log on to our website www.txappraisers.org/disto.html. If you are interested in a different Disto product, please email us at info@txappraisers.org and we will let you know the cost of the product.



If you are not sure about using measuring devices, a la mode has produced a short e-book on ***Solving Measuring Problems With a DISTO***. You can download the ebook using this link <https://www.alamode.com/index.php/landing-pages/form-short/laserbook>.

Congratulations!



Candy Cooke, ATA-G, graduated from REALTOR® University with Masters in Real Estate last month. She is one of 10 who were part of the first ever REALTOR® U graduating class and she graduated with a 4.0.

Are you a Professional Appraiser

(reprinted with permission from Appraisal Buzz)

By Dustin Harris



I was cruising the showroom of the Valuation Expo a few years ago and had an interesting run-in with a few appraisers who happened to be brothers. They had just attended one of the many presentations and had some strong opinions of what they heard. "Can you believe that guy stood up there and told me what I should or should not wear on an appraisal inspection? I mean, if I live in North Dakota, I am going to wear cowboy boots and if I live in Hawaii, I am going to be sporting flip-flops. I think my wardrobe is up to me, don't you?" While I could not argue with the fact that these guys had the right to wear whatever they wanted to their inspections, I think they might have missed the more important point of the speaker. Though I had not been in attendance for that particular presentation, I doubt it was his intention to micro-manage their choice of clothing and footwear. My guess is that he was trying to make a bigger point--that of professionalism. I am about to make a whole bunch of generalizations, so do not flame me too hard. Obviously, these stereotypes do not apply to all appraisers. I am sure they do not apply to you.

In my dealings with appraisers across the country, I would say that most of them 'get it' when it comes to presentation. They understand that they are in a profession and not just a job. There is a difference. In a few cases, however, I wonder how much their dress, service, and general demeanor affect their bottom line or reflect upon the profession as a whole. It is to them that I now speak.



Dress

I actually know an appraiser who lives in Hawaii and he does wear flip-flops to inspections. In his defense however, he once explained to me that in the islands it is the order of the day. "It would be considered strange and out of place not to wear them here," he said. When in Rome. . . I guess. In general however, something a little more formal might be in order. Shorts and a T-shirt may work well for lounging on the weekends, but they just do not cut it when it comes to your appraisal inspections. Whether you consider yourself a 'blue-collar' or a 'white-collar' professional does not matter, but actually having a collar does. Though I am not opposed to jeans per-se, make sure they are at least nice, without holes, and well-kept. I do not believe women should need to wear a skirt or dress to work, but business casual is the order of the day. Yes, footwear does matter. Remember also that your wardrobe does not have to be expensive to be presentable.

Service

I once coached an appraiser who never would return phone calls. He defended himself by saying, "It is never good news when the phone rings. I just let them all go to voicemail and deal with what they tell me in the messages." When I asked him what he would do if they did not leave the instructions on the messages he replied, "If they do not care enough to tell me exactly why they are calling, I guess it was not important enough for me to do anything about. I'm certainly not going to call them back and play phone tag all day!" Oh boy! I fear we appraisers sometimes spend a little too much time in the bat cave. The Golden Rule of Customer Service (the whole 'do unto others as you would have...' thing) applies as much to appraisers as it does to tire retailers, cashiers, or bankers. I received a phone call just today from a loan officer who I know does not like me. Frankly, the feeling is probably mutual. He was calling for a favor. My reaction was to speak to him as if he were my best customer. Yes, I am doing the favor for him. Rudeness might keep you in business for a few years, but it will not sustain you long-term. Try taking the attitude that 'the customer might not always be right, but we should treat them as if they are as much as possible.' This kind of service will build a loyal following.



Demeanor

How often do you hear comments like this from a homeowner, "The last appraiser would not even give me the time of day. He rushed in like he owned the place, and when I asked him about the market, he quipped, 'I cannot talk to you about that.'" Now, I realize that the homeowner's perspective does not always reflect real-

ity, but I wonder how many of us stop to think about how it would feel to have a stranger walking through our home. We are their guest, not the other way around. Be courteous. Take off your shoes. Tell them what you will be doing before you do it. Involve them in the process as much as possible. Answer their questions. Just be nice.

Conclusion

I once shadowed a fellow appraiser on a few inspections. This guy was a talker. At first I thought we would never get to our other appointments on time. He would chat with the homeowner about every aspect of their home. Fine and dandy, but that would usually lead to, "So, you from 'round these parts?" That would inevitably morph into, "Do you know So-and-So or his son who just moved back East to take a job with the Air Force?" Though that is not my style, by the second house I could see this man's genius. He was a people person. He was polite, respectful, and easy to get along with. Though he was not as efficient as I like to be, he had a talent for customer service. Needless to say, he is a well-liked and successful professional. I wonder if each of us could take a page from his book.

Now, go create some value!

We Need to Do What? Verifying AMC Licensing

Reprinted with permission from Working RE and OREP.org, providing low-cost E&O insurance for real estate appraisers, home inspectors, and real estate agents and brokers. (888) 347-5273.

By David Brauner

Like most appraising issues- the answer to whether you should verify the license of an unfamiliar appraisal management company (AMC) involves the review of two considerations: what do the regulations require and what's good for business? Often these two concerns are at odds. In this case, the regulatory and practical considerations dovetail.



Just like an AMC has a responsibility to ensure that an appraiser is licensed or certified, in certain states, appraisers also have a responsibility to ensure that the AMC is appropriately registered/licensed to do business in that state. Under AMC licensing laws in states like Virginia and Washington, if an appraiser does business with an unregistered/unlicensed AMC they could face sanctions from their appraisal board.

According to Richard Hagar, SRA many states have laws that pertain. Here is the law from Hagar's home state of Washington: RCW 18.235.130- The following conduct, acts, or conditions constitute unprofessional conduct for any license holder or applicant under the jurisdiction of this chapter: (9) Aiding or abetting an unlicensed person to practice or operate a business or profession when a license is required.

Hagar says the Federal Trade Commission Act has similar wording. "If someone from an AMC says that a license is not required in State X, when in fact it is, that would be a violation of the Federal Trade Commission Act and (Washington) State law RCW 18.235," Hagar says. "Not having the license would be a second violation under RCW 18.235."

Hagar says there may be other ramifications of working with an unlicensed entity. "Assume the appraiser did not check for the AMC license and later the AMC fails to pay- now the appraiser is going to have a tough time recovering lost fees via the court or appraisal boards. It's possible to collect but it makes it tougher when the appraiser has also violated the law," Hagar says.

Bad Business

Laurie Richards, SRA an appraiser in Montana, explains the downside of not checking upfront from a business standpoint. "I typically take orders over the phone. If the AMC is a new client and there is no number included in the report, I won't do anything until I verify that they are registered. The hardest part is when they claim they aren't required to be licensed because we have no way to verify whether they are or aren't. I ended up eating an appraisal a few months back. I wouldn't submit the appraisal until I had a number and it was a good thing because it turned out they

BAD BUSINESS PRACTICE



weren't licensed. They said they were and that they would send the number later. They never did and it turned out they did not have one. The lender who hired them didn't check to see if that AMC had a license either," says Richards.

"The AMC had a three-day turn demand so I made the appointment right away, inspected it like a good little appraiser and then checked the AMC license. No license. After they couldn't produce it, they said they didn't need one. I got cold feet and didn't submit the report. It gummed up the loan. The lender who hired the bad AMC got mad at me. The borrower turned me into the state for not turning in the report."

While the complaint against her was eventually dismissed, that day, Richards says the experience made her want to quit appraising.

These days, she will accept an order if an AMC says they are licensed but won't do the inspection until she has a license number. "If they say they don't need one, I tell them to send me a quick email to that effect," Richards says. "I've spent too many hours trying to determine whether an AMC ordering an appraisal is required to have a license, so now I cover myself with an email from them verifying that they don't need one. When I was in front of the Board about this complaint, I tried to bring to their attention the problem of these companies saying they don't need a license when they do. I asked the Board what to do in such cases. Unfortunately, our Board is almost all Certified General appraisers and they simply do not understand the issues residential appraisers face with AMCs and complaints from borrowers and lenders."

Christine Pardo recounts a similar waste of time and effort. "I ran out, did an inspection, did a report and then realized I didn't have the AMC's license number. Their name is not listed with Florida- many have DBAs that are hard to check. I requested a license number five times. The engagement letter says not to contact the lender. So, do I contact the lender and violate the engagement, do I let it rot as a lesson learned or do I report them to the state for unlicensed activity? And what if they are registered under some DBA that I can't find and I've accused them falsely?"

Linda Seville, an appraiser in Vermont, says she's faced the issue a couple of times also. "Unfortunately, I didn't check until I needed the AMC's registration number for the report. I refused to send the report. In one case, it took some time but they finally registered and I got the number. In another case, after a few days, they had me just send the report to the client. These days I am trying to do a better job checking their status at the beginning of the process."

How to Find Success in Today's Tough Market

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By Roy Meyer

Imagine your appraisal business built primarily around non-lender work and continuing to grow every night while you sleep. Imagine having a dedicated team committed to the success of your appraisal business and taking extended vacations where your business doesn't skip a beat.



Imagine...you fill in the blank.

It's not a pipedream and it's already happening for many appraisers across the country who have opened their minds to a new way of building their businesses. And that new way is with the help of *outsourcing*.

I've been outsourcing for more than nine years and currently have a team of virtual assistants in both India and the Philippines as well as a number of other part-time virtual contractors from around the world including the U.S. In addition to appraisers, I consult with Realtors, brokers, investors, and others in the real estate industry on how to grow, automate and streamline their businesses using a combination of outsourcing, marketing and other related tools and systems.

Regardless of how you may initially feel about the idea of creating this type of virtual team, the truth is... it's already common practice. The question is, how many years are you planning on spinning your wheels and never getting where you want with your appraisal career?

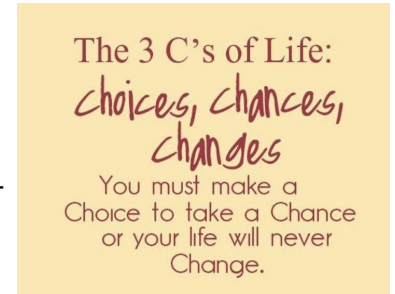
For me, it took the better part of seven long years to finally reach that "a-ha!" moment. That was when it dawned on me that being self-employed doesn't mean that you have to do it all alone.

I already know what your initial reaction may be:

- "Isn't this stealing jobs from Americans?"
- "I know nothing about creating a virtual team – it just sounds too complicated."
- "I just don't see how it can help!"
- "They can't be trusted and they'll steal all of my information!"

How Outsourcing Creates American Jobs

There are plenty of common misconceptions and misunderstandings about outsourcing including what it means for American jobs– as well as your own business. An important point to keep in mind is that the outsourcing I'm talking about doesn't result in "stealing jobs from Americans." How is that possible?



The average appraiser is a one-person shop just trying to maintain their business and keep it afloat. They usually can't afford to hire an assistant, marketer or social media expert at local rates. In other words, one can't argue that we're stealing jobs from Americans if you're not providing jobs in the first place. Outsourcing creates an opportunity that would never otherwise exist.

There is another major benefit that few people ever bother to consider: by using outsourcing to get a business going, the chance for success increases greatly, doubles or even triples. When this happens, it makes it possible for an appraiser to hire local people to take care of tasks outsourcing may not cover, including hiring additional appraisers. So, in a real and true sense this means outsourcing can actually help to create jobs for Americans– not take jobs away.

In fact, outsourcing helped grow my appraisal business quickly to a level I could never have achieved on my own, allowing me to hire local office staff and bring on additional appraisers to help manage our increased workload.

The bottom line is that in most truly successful businesses outsourcing is now the way things get done – like it or not. And if you miss out on the opportunity to create your virtual dream team, you can be pretty sure that in the future your competition won't. And when that happens you can watch your competition having more free time, more money, greater success and creating jobs for Americans as their businesses continue to grow.

Understanding the Basics: Virtual Contractor vs. Virtual Assistant

One of the first things to understand in the world of outsourcing is the difference between a part-time virtual contractor (VC) and a full-time virtual assistant (VA) and why you need both.

Normally you would hire a VC for one-off tasks such as setting up a website, designing a logo, providing a list of attorneys to market to, writing copy for a direct mail campaign, and a myriad of other tasks. These jobs are typically paid per job, not per hour, and the person you hire only cares about completing the task at hand and has no actual interest in the success of your business.

On sites such as Elance, oDesk, Guru, and more, VCs from around the world, including the U.S., bid on your job and share a time for completion in which you'll then select who you feel is the best person for the task at hand.

Now the real power of outsourcing begins when you bring on your own full-time VA who is dedicated to you and the success of your business. They not only care about the tasks at hand but they also have a vested interest in the success of your business. The more successful you are, the better chance they have at long term or even lifetime employment as well as reaping any additional rewards from your success.

Putting together a team or even starting with a single VA can help you with important marketing strategies and techniques that will increase your visibility and your business such as: branding, lead generation, direct mail, article writing, blog posting, video marketing, competitor research, website management, email management, social media management, SEO (search engine optimization), client relationship management, managing contact management system, office administration, billing, setting up orders, listing your business on all the online directories, scraping events where you should be networking, marketing, marketing, marketing and more!



I recommend hiring full-time VAs from the Philippines. Since this was once a U.S. territory, the majority of residents are excellent at speaking English and are fairly Westernized. Not to mention most of them are very well-educated, dedicated to hard work, extremely loyal, and honest to a fault. And of course, they work for unbeatably affordable rates.

The majority of people you hire as VAs from the Philippines have at least one college degree, multitude of skill sets and speak very good English. As a result, a popular misconception many people have is that you're taking advantage by only paying them \$2-\$3 per hour. However, that's simply not the case as they have a completely different standard of living, their unemployment rate is extremely high and that pay rate is considerably higher than the average minimum wage in the Philippines.

The key to success in working with your Filipino VAs is to treat them like real people and not robots. Treat them fairly and make sure they know you care about them and their families; provide them with incentives and regular bonuses to keep them highly motivated in your business. And finally, demonstrate that the more successful your business is the more benefits they'll see, including the potential for long term or even lifetime employment. Great...But How Will it Help Me?

Sounds Great...But How Will it Help Me?

Here's a peek behind the curtain about how I'll be using outsourcing to build and scale a new second appraisal business completely from scratch in a new market area where I have absolutely no contacts or presence whatsoever.



First, I'll be looking for a local virtual office that's able to provide me with a unique suite number for this new business. If none are available or they're simply too expensive I'll most likely go with a UPS business mailbox as I'm not looking for a formal office and one should never use a P.O. Box! And yes, my VAs will be doing all of the initial research and then providing me with a list of options to choose from.

The next step will be building a new website that's unique and tailored to my intended market. Most appraisers don't have a website while other appraisers often have sites that look nearly identical to their competition. Keep in mind that much of the marketing required for non-lender work directly ties in with your website so it's critical to have a site that's unique and branded to you and your market area.

Although I'll be providing direction for this new website, my VAs will be handling the majority of this task. You could also outsource this task to a VC from Elance, oDesk or Freelancer just to name a few. And if you need a new business logo, you can outsource that to a VC on Fiverr for \$5 or crowdsource it to 99Designs.

Another cornerstone of this business will be to set up a contact or email management system using a system such as Constant Contact, Mail Chimp, Send Pepper or Infusionsoft, to name a few. Then as I begin networking and marketing, I'll have a system in place to add new leads as well as follow-up with them with an automated marketing campaign. My VAs will be required to learn and completely manage this system for me and I'll also be hiring a copywriter (VC) to write much of the copy for each campaign.

In this new age I believe video marketing is a key element in building and sustaining a successful non-lender appraisal business. Did you know it's nearly 53 times easier to rank a video than a website? So it's just as important to have a custom YouTube channel as it is to have a custom website. Did you know you can build out a professional looking YouTube channel without having any of your own video content to start? I'll be outsourcing this task to my own team or a virtual contractor from Elance or oDesk who could most likely complete this task for as little as \$50.

Once my outsource team has put all of the foundational pieces in place, I'll turn my VAs loose in the managing and endless marketing of this new appraisal business. So hold on while I run through just a few of the activities my VAs will be performing for me on a regular basis:

- Manage phone calls, set up orders and re-inspection requests, schedule appointments, assign orders to staff, track each appraisal from start to finish, perform basic data entry once comps have been provided, set-up Dropbox folders for each new file to store and share data including field notes and data sheets, filter emails, follow-up on invoices 30+ days old, maintain current information including updated License and E&O with existing client base, and more.
- Sign the business up with online directories including Yellow Pages, Bing, Yahoo, Google+, FourSquare, Super Pages, Angie's List, Active Rain, Merchant Circle, Local.com, Infogroup, Construction Deal, and more.
- Scrape contact information for local credit unions, bail bondsmen, attorneys, brokers, Realtors and others to market to. Add contacts into a contact or email management system and apply appropriate marketing campaigns. Call credit unions for 'point of contact' information as well as information regarding the process involved in being placed on their approved panel.
- Monitor local publications as well as sites such as EventBrite, Yelp, meet-up groups, MLS events and more on a weekly basis and provide a weekly report of events and conferences that I should attend in order to network and market my business at.
- Scrape contact information for managing brokers of local real estate offices. Send out video introduction cards to each broker asking if they'd be interested in having me as a guest speaker. Track video intro open rates, response rates, follow-up calls, and provide weekly status reports.
- Research and join local online groups and forums including those for Realtors, brokers, investors, attorneys, and more. Build out influence in LinkedIn, Google+, Facebook, YouTube, Pinterest, Twitter and more including providing weekly status reports.
- Engage our target audience through social media and website 'Contact Us' forms, and more, on a weekly basis. Track response and engagement rates and provide weekly progress reports.
- Perform keyword research for relevant keywords people are searching for. Create related articles, blog posts, videos and press releases around keywords and distribute to directories.
- Create and distribute videos on a regular basis. Video marketing is extremely powerful and much easier than you think...especially when your VAs are doing all the heavy lifting. In order to dominate this new market area my VAs will be flooding the Internet with promotional videos, marketing videos, article videos, local market trend videos, as well as educational videos about the appraisal process.
- Manage my *Send Out Cards* account including designing new cards and campaigns, uploading new contacts and assigning them to appropriate campaigns, scraping leads, sending out direct mail campaigns, tracking results, and more. Provide weekly progress and status reports.
- Perform competitor research and provide weekly updates. This includes tracking competition for any changes in their websites, new video releases, new reviews, new directory listings and anything else they may be up to. My goal is to never be outdone and not just one-up the competition but ten-up what they're doing with the help of my virtual team.
- Manage client relationship activities including sending out birthday and holiday cards, nice-to-meet-you cards and referral thank you cards, follow-up cards after speaking events and much more.
- When I don't personally have the time to learn a new software or marketing tool I hand it off to my VAs to learn it for me. Then I ask them to provide me with a report on how I could use it in my business and if appropriate, have them apply it and put it to use.



Now I've just *barely* scratched the surface on how I'll be using outsourcing to help build, manage and scale this new second appraisal business including dominating my local market. Imagine having to learn these few tasks yourself as well as being responsible for implementation and tracking results? You simply wouldn't do it!

Then imagine trying to compete with an appraiser who has a virtual team in place who's handling all of these tasks and more on a regular basis? You simply couldn't compete! Being able to hand off these types of tasks to your virtual team will allow you to *focus on the things you do best* as well as *the things you enjoy most*.

Global Assistance to Dominate the Local Market

You can keep doing what you're already doing and keep hoping that someday it works. Or you can do what successful entrepreneurs do, which is find the next step to grow your business. The possibilities of dominating your local market are unlimited once you begin to expand your team of helpers from around the globe. It's not that complicated when you really think about it as you only have so many hours you can work in a day. This not only limits the amount of tasks you can get done but it also limits the amount of potential income you can earn

So think about this: what if you could double or triple your time? Imagine being able to focus on just the important details of your business: the tasks only you can do. This means not wasting precious hours every day taking care of tasks you still have to learn or those tasks that are worth less than the value of your time. Hand over those tasks to skilled, trained and experienced VAs so you can begin focusing on running your business instead of your business running you.

Think of all the tasks you have to do in a day: bookkeeping, returning phone calls, e-mail management and follow up, endless paperwork, setting up orders, scheduling appointments, pulling data and compiling reports, collecting on outstanding invoices, social media management, updating your website, growing your client base, client relationship management- and this is just part of an appraiser's "to-do" list.

Add to that any attempts to market for non-lender work, and it's no wonder you feel like you never seem to get enough done. While you can't increase the amount of hours in a day, you can completely change how those hours are put to use.

Burn Out Antidote

Let's face it – trying to take all of this on by yourself leads to feeling exhausted, frustrated and all around burned out. You invest all that hard work every day just trying to survive and maintain what you have, forget ever really trying to grow your business. So it often begins to feel like "What's the point?" Outsourcing can change all of that. Imagine having free time again!

Delegating low-dollar tasks to others enables you to focus on what you should be working at the hardest: obtaining new clients and maintaining existing ones are the bread and butter of any business, and that should be your top priority.

The only way to do that is to be able to hand off tasks that are time consuming, get in the way and prevent you from focusing on getting more clients. It might make you nervous to think about letting go of the control of some of these tasks. Yet once you do so and let others take care of many of these time consuming tasks for you, you'll be amazed. Not only can others often get the job done as good or better than you could, they can also do it for a fraction of what you might think.

10 Hours a Week Back

Think of it this way: At the very minimum, having a virtual assistant can mean giving you 10 hours of your time back a week. That's 10 hours for you to focus on getting clients or even just spending with your family. At the end of the month that equals 40 hours. So what's 40 hours of your time worth to you? I can assure you that extra time is worth far more than the minimal cost of a virtual assistant who can help make that happen! And when your virtual assistant(s) begin spending time on marketing and lead generation for your business, that's when the real magic begins. Imagine how quickly your business would grow if all your virtual assistant did was bring you in one new client per month.



Time is the Bottom Line

The bottom line when it comes to your appraisal business is to realize that your time is more valuable than your money. It's true! And technically you cannot "get" more time the same way you can borrow, make or earn more money.



But by delegating tasks you can earn back some of your most valuable asset— your time. Enabling others to take care of tasks that simply tie up your time instead of make your time worth money is the smartest approach to achieving great success. The two main objections you may have to get past are being able to relinquish some control as well as getting over any misconceptions you previously had about outsourcing, including what this means for American jobs.

1. Giving up some tasks and some control is only difficult until you finally do it. Once you see tasks getting done by capable and loyal virtual assistants that will change. In fact, all you'll really be wondering is why you didn't do it sooner.
2. Outsourcing is what will create a business successful enough to employ Americans. These are jobs that would never otherwise be in place for anyone, including Americans, if the cost didn't make it possible. Invest now through outsourcing so that someday soon you also have a growing business that's creating jobs for Americans.

Are you stuck in a rut and still only dreaming of success? Then take the next step and help make your dreams a reality. Outsourcing is the single greatest opportunity you have to double or triple your income with a minimal increase in expense!

About the Author

Roy Meyer is a Certified Appraiser of nearly 24 years, national speaker, author, outsource & marketing expert, co-founder of the Appraiser's Club and consultant to hundreds of appraisers, brokers, Realtors, and investors across the country.

Relax – Let's Bake!

When I volunteered to write an article for an upcoming issue of "Connections", I thought "no worries, I will think of something and I will have plenty of time". As usual, I was wrong on both accounts. So in my pursuit to do something "different", I went back to past issues, scanning their content. Due to the tireless efforts of our Executive Director, Teresa Walker, the ATA has a well organized and incredibly informative newsletter. I'll have to admit, I read stuff in the past issues I wish I would have read more thoroughly than I did the first time or that I was going to come back to. Teresa does an excellent job bringing us timely information for what is "shaking" in the appraiser's world at the time. And with knowledgeable contributors and fellow members such as Bobby Crisp and Diana Jacob, ATA members are the best informed members in Texas, if not the nation. All they have to do is read their copy of "Connections". But I digress.



ATA Board Member
Mava Jalufka

While looking through the past issues, I realized, while chocked full of wonderful information, it was all so serious. I understand that is very necessary, considering the decisions that are made based on our work. However, I know we, as a group, are a pretty lively group and enjoy having a good time. (Have you ever really listened to us when we have a Network Reception?) Up until I joined the ATA, I didn't know you could laugh during a USPAP class. I was under the impression a USPAP class was kind of like going to church, you had better sit and be quiet and if you crack a smile or laugh (really?) someone would throw something at you or smack you upside the head!

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.

Anyway, when I originally asked Teresa what ideas she had for an article she had several suggestions and one that hit home with me was possibly sharing a favorite recipe. While I don't claim to be a terrific cook, I do okay and get lucky on occasion where my family of three men will agree I finally put together a decent meal (let's take into consideration my oldest son cooked for 8 years at a local restaurant known for their excellent food!). My youngest, just coming home from his first year of college, thinks any home cooked meal is better than eating his own cooking or whatever it is college kids eat. My husband, bless his heart, is not picky, and is always grateful for a home cooked meal. AND to my credit, I didn't have my first kitchen fire until this past week which wasn't entirely my fault either. It was contained to the oven so the mess was in cleaning up the white, powdery residue from the fire extinguisher that was all over the kitchen. It is at this point that I encourage you to either purchase a fire extinguisher for your kitchen or check yours to make sure it is fully serviceable. My situation could have been much worse had it not been for that little red bottle under my kitchen sink.

I live in an area where Czech and German heritage is still pretty strong (that's my lineage) and a lot of the recipes handed down reflect that heritage. It is said if you see a skinny Czech or German cook, don't eat their food, they aren't a good cook! If it isn't loaded with heavy cream, lard, bacon grease, sugar or any other "healthy" ingredient and it isn't fried and served with sweet tea, it won't taste good and it isn't fit to eat. Can you say kolaches, rolicky, cracklins, noodle soup, fried chicken, sausage & sauerkraut, homemade bread with fresh churned butter, etc? Yep, that's what I was raised on in the early years.

I have a small collection of cookbooks that are mostly regional that preserve a lot of the older recipes. I actually have my Grandma Mary's homemade soap recipe. I lack some of the essential things to make the soap (kettle, lard, lye), but in the event I get the urge to make that yucky soap from my childhood, I have the recipe! In the same breath, I have her kolache recipe also and while I have tried to replicate it several times (the first batch the dog buried, even he wouldn't attempt to eat them), mine are never as good as hers as I remember them.

I also have recipes from my Grandma Kate (turning 97 in June) who I still call if I hit a snag. She loved to cook with a lot of onion and garlic, possibly the secret to her longevity? And of course, I have my Mom's recipes to round out my "collection" along with all of the ones I have gathered along the way, tested and untested. My family groans when I tell them I am "trying" a new recipe. Some get saved, some get trashed. But like in life, it is trial and error, and I try to learn from my mistakes, tweaking along the way.

The recipe I want to share with all of you is a family favorite that I NEVER come home with leftovers from any function! It is tried and true, never fails to please. I hope you enjoy it as much as my family and friends have for the past 30+ years (that is the estimated actual age, by the way – lol!).

The Ultimate Chocolate Cake

Ingredients:

2 cups flour
2/3 cup Hershey's Cocoa
1 ¼ tsp. baking soda
¼ tsp. baking powder
1 2/3 cups sugar
4 eggs
1 tsp vanilla
1 1/3 cups water
1 cup Real Mayonnaise



Directions:

Grease and flour the bottoms of 2-9" layer cake pans. Mix flour, cocoa, soda and powder; set aside. In large bowl, with mixer at high speed, beat sugar, eggs and vanilla for 3 minutes or until light and fluffy. At low speed, beat in mayonnaise. Add flour mixture in 4 additions alternately with flour, beginning and ending with flour. Pour into pans. Bake at 350 degrees for 30-35 minutes. Cool in pans for 10 minutes. Remove, cooling on racks. Frost.

TALCB Active Certifications and Licenses Data Sheet

Year	Month	G, R, L, P				Change		Change		Change	
FY 2010	Sept.09	2345	2496	779	44	5664	3	635	-9	6299	-6
	Oct.09	2347	2499	773	44	5663	-1	628	-7	6291	-8
	Nov.09	2352	2505	758	44	5659	-4	614	-14	6273	-18
	Dec.09	2354	2508	750	41	5653	-6	609	-5	6262	-11
	Jan.10	2352	2507	747	34	5640	-13	608	-1	6248	-14
	Feb.10	2351	2508	733	28	5620	-20	613	5	6233	-15
	Mar.10	2353	2503	722	28	5606	-14	623	10	6229	-4
	Apr.10	2358	2500	712	28	5598	-8	599	-24	6197	-32
	May.10	2361	2498	707	27	5593	-5	592	-7	6185	-12
	Jun.10	2360	2500	694	28	5582	-11	576	-16	6158	-27
	July.10	2355	2490	683	28	5556	-26	564	-12	6120	-38
	Aug.10	2358	2488	671	27	5544	-12	547	-17	6091	-29
			13	-8	-108	-17	-120	-15	-88	-8	-208
2010 Change		1.006	0.997	0.861	0.614	0.979	-4.000	0.861	1.889	0.967	4.833
FY 2011	Sept.10	2366	2486	651	23	5526	-18	614	67	6140	49
	Oct.10					0				0	0
	Nov.10					0				0	0
	Dec.10					0				0	0
	Jan.11	2361	2470	626	21	5478	-48	520	-94	5998	-142
	Feb.11	2370	2472	628	21	5491	13	534	14	6025	27
	Mar.11	2381	2482	630	22	5515	24	553	19	6068	43
	Apr.11	2379	2486	629	22	5516	1	561	8	6077	9
	May.11	2368	2456	596	22	5442	-74	518	-43	5960	-117
	Jun.11	2374	2458	598	22	5452	10	528	10	5980	20
	Jul.11	2379	2463	604	22	5468	16	538	10	6006	26
	Aug.11	2396	2476	605	23	5500	32	549	11	6049	43
			30	-10	-46	0	-26	50	-65	-56	-91
2011 Change		1.013	0.996	0.929	1.000	0.995	-1.778	0.894	0.164	0.985	0.878
FY 2012	Sept.11	2403	2480	606	23	5512	12	567	18	6079	30
	Oct.11	2408	2486	606	23	5523	11	574	7	6097	18
	Nov.11	2417	2484	614	23	5538	15	584	10	6122	25
	Dec.11	2369	2414	543	13	5339	-199	500	-84	5839	-283
	Jan.12	2376	2412	542	14	5344	5	520	20	5864	25
	Feb.12	2358	2387	527	13	5285	-59	498	-22	5783	-81
	Mar.12	2364	2382	522	13	5281	-4	498	0	5779	-4
	Apr.12	2371	2381	518	13	5283	2	496	-2	5779	0
	May.12	2369	2380	517	13	5279	-4	498	2	5777	-2
	Jun.12	2375	2381	513	11	5280	1	502	4	5782	5
	Jul.12	2365	2376	513	10	5264	-16	512	10	5776	-6
	Aug.12	2371	2385	515	10	5281	17	515	3	5796	20
			-32	-95	-91	-13	-231	5	-52	-15	-283
2012 Change		0.987	0.962	0.850	0.435	0.958	1.417	0.908	0.167	0.953	0.667
FY 2013	Sept.12	2382	2388	512	9	5291	10	534	19	5825	29
	Oct.12	2385	2389	509	8	5291	0	531	-3	5822	-3
	Nov.12	2386	2387	509	7	5289	-2	534	3	5823	1
	Dec.12	2390	2381	501	6	5278	-11	550	16	5828	5
	Jan.13	2377	2380	502	6	5265	-13	576	26	5841	13
	Feb.13	2379	2377	499	4	5259	-6	591	15	5850	9
	Mar.13	2382	2374	490	3	5249	-10	607	16	5856	6
	Apr.13	2378	2373	484	2	5237	-12	634	27	5871	15
	May.13	2369	2371	482	2	5224	-13	657	23	5881	10
	Jun.13	2368	2369	480	2	5219	-5	682	25	5901	20
	Jul.13	2359	2367	477	2	5205	-14	702	20	5907	6
	Aug.13	2367	2371	470	2	5210	5	724	22	5934	27
			-15	-17	-42	-7	-81	-5	190	3	109
2013 Change		0.994	0.993	0.918	0.222	0.985	0.500	1.356	1.158	1.019	0.931
FY 2014	Sept.13	2368	2375	467	1	5211	1	741	17	5952	18
	Oct.13	2367	2381	467	1	5216	5	767	26	5983	31
	Nov.13	2371	2381	467	1	5220	4	781	14	6001	18
	Dec.13	2374	2380	466	1	5221	1	792	11	6013	12
	Jan.14	2363	2382	461	1	5207	-14	786	-6	5993	-20
Feb.14	2365	2379	457	0	5201	-6	780	-6	5981	-12	
Mar.14	2368	2385	453	0	5206	5	788	8	5994	13	



Special Offer for ATA Members

DISTO D810—\$849-msrp \$721



The Leica DISTO™ D810 touch is the first laser distance meter with a touch screen, allowing for quick and intuitive operation. Another revolutionary feature allows for measurements with pictures. The integrated camera allows the user to capture images and download them to a computer via a usb interface. And with Bluetooth Smart data transfer, you can send the measured dimensions directly to the cursor position on Apple, Android, AND Windows devices.

DISTO E7500i5—\$599-msrp \$509



Using the newest Bluetooth Smart technology, the Disto E7500i quickly and easily transmits measured distances and angles to apps running on Bluetooth Smart Ready devices. The free Leica DISTO™ Sketch app allows these dimensions to be added directly onto sketches and photographs, or stored in spreadsheets. These files can then be sent via email using your Bluetooth SmartReady device.

Leica Laser Glasses—\$33-msrp \$28.99



Red plastic lenses enhance the visibility of the laser dot, allowing the user to measure long distances easier in bright lighting conditions

Name: _____

Address: _____

City/State/Zip: _____

Phone: _____

E-mail: _____

Method of Payment: _____ Check No: _____

Discover Visa MC AMEX

Card#: _____ Exp. Date: _____

Signature: _____ CVC #: _____

Product:	
<input type="checkbox"/> DISTO 810	\$721
<input type="checkbox"/> DISTO E7500i5	\$509
<input type="checkbox"/> Leica Laser Glasses	\$28.99
Shipping:	
<input type="checkbox"/> Shipping (2 day)	\$29.99
<input type="checkbox"/> Shipping (Ground)	\$12.99
<input type="checkbox"/> Shipping (for Glasses)	\$6.50
Taxes (Texas residents only):	
<input type="checkbox"/> Tax (8.25%)	\$ _____
Total: \$ _____	

Mail Order Form to:
ATA
13530 Escort Drive
San Antonio, TX 78233

or order on-line at www.txappraisers.org/disto.html

Question/Comments: Call (210) 837-7123 or email info@txappraisers.org

Association of Texas Appraisers - Meeting Registration Form

9th Annual Meeting and Education Conference

August 1-2, 2104

Holiday Inn Austin Midtown

Name: _____ Name for Badge: _____

Address: _____ E-Mail: _____

_____ Phone: _____

Early Bird Fee (Before July 18):

Member	\$99
Non-Member	\$198
Guest Lunch*	\$20

After July 18 Fee:

Member	\$119
Non-Member	\$218
Guest Lunch*	\$20

Total Due \$ _____

*Saturday Lunch is included in your registration fee. Only add \$20 if you are bringing a guest.

For more information, contact:

Teresa Walker (210) 837-7123

(info@txappraisers.org)

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 July 28. No refunds after July 28.

For more information, contact:

Teresa Walker at (210) 837-7123

(info@txappraisers.org)

Schedule

Friday, August 1

11:30 a.m.

Registration

12:30 to 1:05 p.m.

A word from TALCB—Doug Oldmixon

1:05 p.m. - 4:00 p.m.

Governmental Affairs Update

Saturday, August 2

7:30 a.m.

Breakfast

8:00 a.m. - Noon:

Support for Your Workfile

Noon to 1:00 p.m.

Lunch (included with your registration fee)

1:00 p.m. - 5:00 p.m.

Support For Your Workfile (con't)

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

A block of rooms has been reserved for ATA meeting participants at the Holiday Inn Midtown. Sleeping rooms are \$89 (plus tax) per night for single/double. Reservations must be received by July 10, 2014. After this date, reservations will be accepted on a space and rate availability basis. Call (888) 300-6273 and mention Association of Texas Appraisers.

Association of Texas Appraisers - Meeting Registration Form

Ft. Worth Meeting
September 26-27, 2014
Holiday Inn DFW Airport South

Name: _____ Name for Badge: _____
Address: _____ E-Mail: _____
_____ Phone: _____

Early Bird Fee (Before Sept. 12):

Member	\$99
Non-Member	\$198
Guest Lunch*	\$20

After Sept. 12 Fee:

Member	\$119
Non-Member	\$218
Guest Lunch*	\$20

Total Due \$ _____

*Saturday Lunch is included in your registration fee. Only add \$20 if you are bringing a guest.

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

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 Sept 22. No refunds after Sept. 22.

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

Schedule

Friday, September 26

11:30 a.m. Registration
1:00 p.m. - 5:00 p.m. *Understanding Promulgated Contracts*

Saturday, September 27

7:30 a.m. Breakfast
8:00 a.m. - Noon: *Top 25 Design Styles*
Noon to 1:00 p.m. Lunch (included with your registration fee)
1:00 p.m. - 5:00 p.m. *Understanding Plans and Specs*

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

A block of rooms has been reserved for ATA attendees at the Holiday Inn DFW Airport South, 14320 Centre Station, Ft. Worth, TX. Sleeping rooms are \$89 (plus tax) per night for single/double rooms. Reservations must be received by **Sept. 10, 2014**. After this date, reservations will be accepted on a space and rate availability basis. Call (817) 399-1800 and reference Texas Appraisers to receive this discounted rate.