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Connections

Official Publication of the
Association of Texas Appraisers, Inc.



Ace "Curt" Myrick, ATA-R
ATA President

The old saying goes "Texas is its own country". Well, it actually was from 1836 until it agreed to join the United States in 1845. With any country comes language barriers and this is as true with Texas as it is with any

other far away land out there. An ABoR (Austin Board of Realtors) blog posted about a year ago pointed out some difficult-to-say streets and towns located in and around Austin. This got me to thinking about the overall picture of some of the more regional aspects of the state of Texas. A Guide to True Texan Living points this out in very simple rules to follow for any one or family moving or visiting the great state of Texas.

Rule 1: Lose the G's – Never pronounce the "g" in words endin' in -ing. Examples: I'm goin' fishin'; Mama is cookin' supper. The phone is ringin'.

Rule 2: Change the "ing" to "ang" when it's within a word. Texans don't sing, we "sang" along with songs we like. We don't have things. We have "thangs". And the waitresses at the local Redneck bar/ establishment don't bring you wings. They "brang" you "wangs". Example sentence: "Hey Tex, quit sangin' and brang me that thang over yonder."

Rule 3: Make your long "i" sounds lazy. To speak Texian, you need to make your long "i" sounds closer to a short "a" sound. Texas don't fight. They "faht". We don't buy guns and ammo at Wal-Mart. We "bah" 'em. And we don't do anything nine times. We do it "nahn tahms."

Now that y'all got the basic rules, here are some more Texas slang words and phrases.

Words

- Y'all – used in place of you all or you guys ALWAYS
- Howdy – common greeting among Texans meaning "how do you do?"
- Ain't – are not
- Uh Huh – Yes
- Over Yonder – used in place of over there
- Tuckered out – used instead of exhausted
- Right quick – used in place of quickly
- Conniption fit – to get upset and raise a ruckus. Example – "My momma is fixin' tuh have a conniption fit if you don't do them dishes right quick."
- Supper – dinner
- Looker – an attractive woman
- Yankee – Anyone who lives North of the Mason-Dixon line
- Tank – pond
- Sure'nuff (one word) – sure enough – usually used to express agreement. Example – "Dang that girl's a looker." "Yep, she sure'nuff is."
- Coke – any type of soda.

Verbs

- Fixin' tuh – used in place of about to. Example – "I'm fixin' tuh go to the store."
- All worked up or all riled up – arousal of some sort. Example – "Dangit, now you got bubba all worked up for nothin'."
- Ain'tchya (one word) – aren't you?
- Eat up – to be consumed/overtaken by. Example – "We got eat up by them skeeters (mosquitos)." Example 2 – When I would do something dumb around my dad, he would say "Boy, ur just eat up with dumb ain'tchya?"



(Continued on page 2)

Upcoming Industry Meetings:

- June 10—ATA Houston Area Meeting, Houston, TX
- June 15—ASB Public Meeting, Denver, CO
- Aug. 4-5—ATA's 12th Annual Meeting, San Antonio, TX
- Sept. 8—AQB Public Meeting, Minneapolis, MN
- Oct. 13-16—AARO Meeting, Washington, DC
- Nov. 1-3—Appraisal Summit & Expo, Las Vegas
- Nov. 3-4—Appraisal Foundation Board of Trustees Meeting, Scottsdale, AZ
- Nov. 17—TAFAC Meeting, Washington, DC

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From the President con't

Phrases

- This ain't my first rodeo – not your first time doing something
- Whole nuther thang – something else entirely
- Big hat, no cattle – all talk and no action

Of course, these are some of the more extreme examples of words and phrases you will hear in Texas, but believe me they will help you with any conversations that become difficult to follow.

Curt



ATA Chairman of the Board Bobby Crisp, ATA-R and new Members Jim Hatchett, Jr. (and Abilene meeting breakfast sponsor) and Taylor Sturgis.

New Members

Welcome New Members

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

Angela Cromwell, Arlington
Jim Hatchett, Jr., Abilene
David Jones, Austin
Humberto Martinez, Hebronville
William Massey, Montgomery
George May, Sweetwater
Austin Pretiger, Abilene
Taylor Sturgis, Abilene
Johnny Tate, Stephenville
Ron Turner, Tomball

New Designated Members

Congratulations to those who were recently awarded designations:

Pamela Teel, ATA-G

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

ATA Nominating Committee Report

The ATA Nominating Committee (which is comprised of Past-President Dennis Crawford, ATA-R and President Curt Myrick, ATA-R and Vice-President Wade Jordan, 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 4th in San Antonio:

- Ace "Curt" Myrick, ATA-R, Austin
- Chris Davis, ATA-R, Devine
- Kathy Tredway, ATA-R, Beaumont
- Pam Teel, ATA-G, San Antonio

There will be three director positions to fill during the election as the terms Ace "Curt" Myrick, ATA-R, Dennis Crawford, ATA-R and AnnA DeMoss, ATA-R 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.



Board
of Directors

ATA Houston Area Meeting

Don't miss our **Houston Area Meeting**, June 10th at the Holiday Inn Houston West-Energy Corridor (1112 Eldridge Parkway @ Enclave).

We will offer **Red Flags in Real Estate***, an 8 hr ACE course. This course offers updated information for real estate professionals inspecting properties.

Topics include:

- Asbestos
- hazardous vegetation
- structural problems
- environmental hazards, and much more.

What is a Red Flag?

A red flag is a visible sign or indication of a defect in a structure or property. Certain visual signs in themselves are

not clear indications of defects, but if observed in multiple numbers, especially in the same approximate location, they probably point to the existence of a red flag condition.

The course will be held from 8 a.m. to 5 p.m.

Attendees will have the opportunity to network with fellow appraisal professionals.

To reserve your room, call (281) 679-6900 and mention ATA. Rooms available on a space/rate available basis only.

To register for the Houston meeting, log on the www.txappraisers.org and click on the meetings tab.



* No MCE Credit.

Annual Meeting

Don't miss the 12th Annual Meeting and Education Conference, August 4-5, 2017 to be held at the San Antonio Marriott Northwest (I-10 and 410) 3233 NW Loop 410, San Antonio, TX 78213.

We will offer **TREC Legal II*** (Separate Registration Fee) on Friday morning. This class will be taught by Candy Cooke, ATA-G

The meeting will begin at 12:30 p.m. with a welcome from ATA's president, Curt Myrick, ATA-R.

The Friday afternoon CE portion will begin at 1:00 p.m. Our Friday afternoon session entitled **Review of Regulations and USPAP**** course will be in two parts. In Part One **TALCB Topics and Issues - A Q & A with the Commissioner** will cover what is happening at TALCB and current issues effecting appraisers. This will be presented by



TALCB Commissioner, Doug Oldmixon.

Part Two will discuss what *USPAP Says...or Does It?* This will be a panel discussion with four AQB Certified USPAP Instructors: Bernie Boarnet, ATA-G, Bobby Crisp, ATA-R, Diana Jacob, ATA-G and Pam Teel, ATA-G and current TALCB Chair, Jamie Wickliffe, ATA-G. John Dingeman will be the moderator for this session.

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

A networking reception will be held immediately following the General Membership Meeting.

On Saturday, we will offer two 4 hour continuing education courses. The morning



session will be **Streamlining the Process - Mobile Appraising****. This session (instructed by Dustin Harris) will give attendees an understanding of how to gather the information required for the appraisal report and deriving a conclusion of market value using mobile technology.

The afternoon session will be **Write it Better*****. This session will be presented by Diana Jacob, ATA-G and will cover common writing mistakes and comments.

*MCE Provider #0001

**ACE approval pending

***ACE approval pending and MCE Provider #9974, approval pending

The Appraisal Standards Board 2018-2019 Proposed Changes



Greg Stephens
Metro West Appraisal
Co.

Observations & Summary Comments Changes to the 2018-2019 edition of the Uniform Standards of Professional Practice (USPAP) began with the Appraisal Standards Board (ASB) issuance of the Discussion Draft in

January 2016. The twelve-page document was exploratory in nature, intended to encourage feedback from all stakeholders to facilitate identification and or clarification of potential areas of improvement within the various sections of the USPAP document.

After receiving responses to the Discussion Draft, on April 13, 2016 the ASB issued the First Exposure Draft of Proposed Changes for the 2018-2019 edition of USPAP, containing eight sections – some topics retained from the Discussion Draft and some new proposed edits.

On August 16, 2016, the ASB issued the Second Exposure Draft containing the eight proposed content changes in the First Exposure Draft with additional recommendations resulting in a total of eleven sections of proposed changes.

On December 7, 2016, the ASB issued the Third Exposure Draft containing the same eleven proposed topic changes contained in the Second Exposure Draft and one additional proposed change. Deadline for written public comments is January 27, 2017 followed by a public meeting scheduled for February 3rd in Dallas, Texas, after which the ASB intends to

finalize the proposed changes for the 2018-2019 edition. The final list of proposed changes are as follows:

- Definition of report
- Definition of assignment, intended use, and intended user
- Definitions of assumption and extraordinary assumption
- STANDARD 3 – Dividing into STANDARD 3, Appraisal Review, Development and STANDARD 4, Appraisal Review, Reporting
- STANDARD 6 – Dividing into STANDARD 5, Mass Appraisal, Development and STANDARD 6, Mass Appraisal, Reporting
- Standards Rules 7-2(c), SR 7-5, and 8-2(v)
- Standards Rule 8-3
- Advisory Opinion 37, Computer Assisted Valuation Tools
- Illustration in Advisory Opinion 21, USPAP Compliance
- Edits to Advisory Opinion 31, Assignments Involving More than One Appraiser
- Edits to Advisory Opinion 1, Sales History
- Edits to Advisory Opinion 32, Ad Valorem Property Tax Appraisal and Mass Appraisal Assignments

The following is a synopsis of the proposed edits from the most recent Third Exposure Draft and a look at some relevant changes in the proposed edits from the Discussion Draft and subsequent Exposure Drafts.

1. Definition of Report. This has been an on-going issue without resolution for several USPAP updates so I was glad to see the ASB revisit the definition of report to help resolve the challenge enforcement officials and other reg-

ulators encounter when dealing with appraisers who issue multiple reports in an assignment but disavow responsibility for prior iterations because they were not transmitted “upon completion of the assignment” as specified in the current USPAP definition of Report. The proposed edits in the First and Second Exposure Drafts linked the definition of a report to when the report is communicated with a signed certification as well as revising the Record Keeping Rule addressing an appraiser’s obligations in retaining such communications. As originally proposed, when an appraiser signs a certification they are representing to the client that the document is a report. Additionally, any communication of preliminary assignment results must be clearly identified as such. Unfortunately, in the Third Exposure Draft the ASB moved entirely away from that initiative and instead changed the purpose of the edit to clarify that a client may authorize other parties to receive a report.

2. Definition of Assignment, Assignment Conditions, Intended Use, and Intended User, and related edits to the Competency Rule. The purpose of the proposed edits is to clarify the time frame referred to by “at the time of assignment” within the current definition, which has caused confusion in the industry. To clarify, the proposed edit would revise the USPAP definition of assignment to only refer to the valuation service, not the agreement.
3. Definition of Assumption and Extraordinary Assumption. After recommending in earlier Expo-



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.

The ASB 2018-2019 Proposed Changes (con't)

(Continued from page 4)

- sure Drafts the introduction of new terms – Specific Assumption and General Assumption, the ASB is now proposing to delete the definition of Assumption and revise the definition of Extraordinary Assumption.
- Standard 3. The proposed edits split Standard 3 into separate development and reporting standards, consistent with Standards 1 and 2, Standards 7 and 8, Standards 9 and 10. If the proposed edits are adopted, the definition of Standard 3 will be revised, Standard 3 will be the appraisal review development standard and Standard 4 will become the appraisal review reporting standard.
 - Standard 6. Similar to the proposed edits to Standard 3, the proposed edits to the Mass Appraisal Standard will split into Standard 5 and 6, with Standard 5 being Mass Appraisal Development and Standard 6, Mass Appraisal Reporting.
 - Standards Rules 7-2 (c), SR 7-5, and 8-2 (v). Since the term Market Value is seldom used in personal property valuations, the ASB is proposing removing the term from these standards.
 - Edits to the Personal Property Certification in Standards Rule 8-3. As currently written, each personal property specialist signing the certification is responsible for all aspects of the appraisal. The proposed revision adds disclosure of roles each appraiser has in an assignment, limiting their

responsibility to their respective role, not all roles/assignment results.

- Advisory Opinion 37, Computer Assisted Valuation Tools. With the significant evolution in AVM development and applications, this Advisory Opinion (AO-37) is being created to distinguish between AVMs addressed in Advisory Opinion 18 and the new technologies that have evolved since AO-18 which was adopted by the ASB in 1997 and appeared in the 1998 version of USPAP to provide guidance in the use of AVM software.
- Illustrations in Advisory Opinion 21, USPAP Compliance. This revision involves revision of existing graphics contained within AO-21, modified to help clarify the relationship between Valuation Services and Appraisal Practice.
- Edits to Advisory Opinion 31, Assignments Involving More than One Appraiser. These edit provide illustrations to help clarify what constitutes significant appraisal assistance.
- Edits to Advisory Opinion 1, Sales History. The ASB is proposing to revise AO-1 to better clarify both the term “analyze” and appropriate application with updated examples applicable to



various scenarios within appraisal practice.

- Edits to Advisory Opinion 32, Ad Valorem Property Tax Appraisal and Mass Appraisal Assignments. These edits provide clarification that ad valorem taxation assignments include both appraisal assignments and mass appraisal assignments, provide guidance and illustrations for the respective disciplines.

This article was originally published on the Appraisal Buzz [here](http://www.appraisalbuzz.com). (www.appraisalbuzz.com)

Greg Stephens, SRA, MNAA, CDEI, is a recognized subject matter expert in appraisal regulations and standards whose 37 years in the industry include owning a regional appraisal firm in Northern California, national lender QC/compliance and most recently as Chief Appraiser, SVP Compliance for Metro-West Appraisal Company LLC.

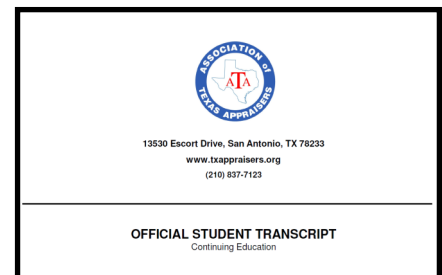
Duplicate Transcripts Requests

Because of the overwhelming request for duplicate transcripts at its August 2016 board meeting, the ATA Board of Directors voted to charge \$5 for duplicate transcripts.

If you have lost or misplaced your transcript, log on to www.txappraisers.org and click on the membership tab.

Click on the Pay Our Dues On-line link and it will take you to the payment page.

All transcripts are available at end of each education offering so please pick them up and take them with you.



Fungible



David Brauner,
Working RE

Many of us have a “pet word” that we tend to slip into conversation because we like the way it sounds or how perfectly well it fits an idea. Mine is “demarcation,” which connotes a distinction or differentiation between two

things—I guess I like to put things into distinct boxes to help me understand them better.

As someone who covers appraising, another word comes to mind that a friend of mine is smitten with: fungible. Something that is fungible can be easily replaced by another item—mutually interchangeable. I don’t think the adjective is intended as a modifier for human beings, but that’s the way my friend uses it because he feels that way sometimes. But boy does the con-

cept ring true for appraisers today, as once again there is a rising fear level over being replaced by automated appraisals and big data.

Fannie Mae and Freddie Mac aim to replace an increasing number of appraisals through the greater use of advanced automation and stores of big data, and by extension, make appraisers more fungible as well. To be fair, I wrote about this issue in 1994 and to many back then, it felt like the beginning of the end of the profession. We’ve seen a lot of water under the bridge since then.

Putting aside how little these quasi-governmental agencies have learned from their journey into “conservatorship,” following the most recent real estate collapse, the truth is, no one really knows how many appraisals they aim to replace this time given their data collection efforts over the last few years.

I won’t predict the future. But I do know from experience that with every challenge comes an opportunity, and a well

fungible

-trained, professional appraiser who is an expert in their market is not fungible and, in fact, will be in greater demand as time goes on—just like print

magazines. So the experts advise the following: up your game through education and training, deploy the tools at your disposal to cut costs, and strive to produce a product that no machine can replace. Being professional doesn’t hurt either—we are all in the customer service business. And, the time may have finally arrived where most appraisers can choose whom they want to do business with, rather than the other way around: cultivate a balance of clients to include those who need an expert as well as those who just need a number.

David Brauner is the Publisher of Working RE magazine and Senior Insurance Broker for OREP.org, a leading provider of E&O insurance for appraisers, home inspectors, and other real estate professionals. He has been involved in providing E&O coverage for appraisers for over 20 years.

AQB Proposed Changes to Criteria



Zach Bodack,
Global DMS

The Appraiser Qualifications Board (AQB) of The Appraisal Foundation recently issued its Third Exposure Draft of Proposed Changes to the Real Property Appraiser Quali-

fication Criteria, and is currently reviewing all the written and verbal comments it has received.

After considering all of the feedback it received from the first two exposure drafts, as well as from prior outreach efforts, the AQB addressed the following topics in its third exposure draft:

1) Degree requirement for Licensed Residential and Certified Residential

credentials:

Section 1 of the document addresses the current college-level education requirements for these two classifications.

2) Practical Applications of Real Estate Appraisal (PAREA) experience requirements:

Section 2 of the document addresses the development of specific module guidelines for the Practical Applications of Real Estate Appraisal – including proposed changes to Guide Note 4 (GN-4) of the Criteria. The modules, according to the AQB, would be designed for use by colleges and universities, professional organizations, proprietary schools, and appraisal firms.

3) The experience hours required for Licensed Residential, Certified Residential, and Certified General credentials:

Section 3 of the document contains

proposed revisions to the current hours and timeframes that are required for the Licensed Residential, Certified Residential, and Certified General classifications.

To view the third exposure draft in its entirety, go here <https://appraisalfoundation.sharefile.com/share?#/view/s47a6e3641ae44138>.

Zach is the Marketing Coordinator for Global DMS, responsible for: lead management; maintaining the company’s social networking sites; writing blogs for the company website; maintaining and updating the website; producing mass-emails to send to both our clients and prospects; creating news releases, whitepapers, brochures, and newsletters; coordinating pre-tradeshows activities, such as company/employee registration and the ordering of all materials; and editing all marketing collateral.

Do You Need an Appraiser Driver?



Dustin Harris
The Appraiser Coach

Anyone who's followed me for a while knows that I have three main aims. I want to help real estate appraisers make their business more efficient, more effective, and generate more

money.

People almost always assume that making more money relies only on cutting costs. This is completely inaccurate. If you become more efficient and more effective, and work smarter instead of working harder, then you'll start boosting your income. In the past, one of the ways in which I've made my work more efficient, and in effect spent money to make more money, is by hiring a driver.

A lot of real estate appraisers are probably reeling backwards from their screen right about now. There's a general view of appraisers as being very individualistic; of being go-getters who get the job done on their own. I'll be honest; it took me a while to come around to the idea too.

Two main realizations helped me come around, and reach the point that I'm at now. Firstly, I realized just how much time we – and I mean all people – spend doing nothing productive. I'll use myself as an example. I average over 100 miles per day on my inspections (I live/work a very rural area). Think about how much time that is: I don't even want to try counting up how many hours I sat in my car doing absolutely nothing productive, before I started hiring drivers.

The second realization was that one of the keys to prosperity is allowing other people to do what they're good at, or hiring them to do things you don't want to do yourself. I was wasting hours each day driving and doing nothing productive, and I knew there would be plenty of people out there who'd be willing to drive me around for a respectable wage.

I made the decision to start hiring drivers to take me to my inspections. It's absolutely true that time is money in the real estate appraisal business. I make over \$150/hour when I'm working. When I was driving myself around for an hour I was doing no work, and therefore making no money. Now, if I pay a driver \$10/hour and I can work on my journey, I'm still making \$140. Seems like a smart choice, when you look at it that way.

Can I be just as efficient working in my car as I would be in an office? Of course not, but even if I work at half-efficiency, I'm still getting a heck of a lot more done than I would be if I had to drive.

I admit that this approach can't work for every real estate appraiser. If you suffer severely from motion sickness, for example, which would make you unable to work, it's probably a non-starter. Frankly, I do not do it as much as I used to either. My business model has changed from when I was using it regularly.

If you're only holding off on hiring a driver because you have a certain view of how real estate appraisers 'should' operate, and that it wouldn't be 'right' to have a driver, then I think you're making a big mistake. Making more money and growing your business is all about working more efficiently and more effectively. Hiring a driver is a quick, easy, and cost-effective way of doing exactly this. Take this step like I did and try something new.

www.appraisercoach.com

Dustin Harris is a successful, self-employed, residential real estate appraiser. He has been appraising for nearly two decades. He is the owner and President of Appraisal Precision and Consulting Group, Inc., and is a popular author, speaker and consultant. He also owns and operates The Appraiser Coach where he personally advises and mentors other appraisers helping them to also run successful appraisal companies and increase their net worth. His free podcast can be listened to on iTunes and Stitcher. He and his wife reside in Idaho with their four children. He has recently relapsed on his addiction to Swedish Fish.

Dustin will be presenting *Streamlining the Process—Mobile Appraising* at the ATA Annual Meeting in August.



Association of Texas Appraisers - Meeting Registration Form

Houston Meeting—June 10, 2017

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

Registration Fee

Member	\$120
Non-Member	\$240
Guest Lunch (not for attendees)	\$20

Total Due \$ _____

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 June 5th. No refunds after June 5th.

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

Schedule

Saturday, June 10

7:30 a.m.	Breakfast
8:00 a.m. - Noon:	<i>Red Flags in Real Estate</i>
Noon - 1:00 p.m.	Lunch (included with your registration fee)
1:00 p.m. - 5:00 p.m.	<i>Red Flags in Real Estate (con't)</i>

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

To reserve a room at the Holiday Inn Houston West, call (281) 679-6900 and mention ATA. Rooms are available on a space/rate available basis.

Association of Texas Appraisers - Meeting Registration Form

12th Annual Meeting and Education Conference—August 4-5, 2017

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

Early Bird Fee (July 21 and before):

Member	\$130
Non-Member	\$260
Guest Lunch (not for attendees)	\$20

After July 21:

Member	\$150
Non-Member	\$280
Guest Lunch (not for attendees)	\$20

Total Due \$ _____

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 Aug. 1st. No refunds after Aug. 1st.

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

Schedule

Friday, August 4

7:30 a.m.	Registration
8:00 a.m. - Noon	<i>TREC Legal Update II</i>
12:30 p.m. - 1:00 p.m.	Welcome and ATA Update
1:00 p.m. - 4:00 p.m.	<i>Regulations Review and USPAP</i>
4:15 p.m.	<i>General Membership Meeting</i>
5:15 p.m. - 6:30 p.m.	<i>Networking Reception</i>

Saturday, August 5

7:30 a.m.	Breakfast
8:00 a.m. - Noon:	<i>Streamlining the Process-Mobile Appraising</i>
Noon - 1:00 p.m.	Lunch (included with your registration fee)
1:00 p.m. - 5:00 p.m.	<i>Write it Better</i>

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

A block of rooms has been reserved for ATA meeting participants at the San Antonio Marriott Northwest (110 and 410) 3233 NW Loop 410. Sleeping rooms are \$119 (plus tax) per night for single/double. Reservations must be received by **July 14, 2017**. After this date, reservations will be accepted on a space and rate availability basis. Call 1 (800) 228-9290 or (210) 377-3900 to receive this discounted rate.

E&O Coverage include Bodily Injury/Property Damage

The Landy Insurance Agency is pleased to announce that Texas Appraisers insured in our E&O program will now receive Bodily Injury/Property Damage (BI/PD) in their E&O policies at no additional premium. The Landy program offers admitted coverage provided by an A+ Superior-rated insurer with broad coverage features and no regulatory exclusions. Already very competitively priced, the additional coverage adds significant value for the appraiser.

Errors & Omissions insurance policies are designed to protect an appraiser from a lawsuit related to the perfor-

mance of their professional duties. BI/PD coverage is typically excluded, though an appraiser still faces a bodily injury or property damage risk while doing an inspection. Common examples include a stove left on resulting in a fire, a faucet left on resulting in water damage or a person slipping and falling on a wet floor. These very real examples of mishaps, and others of a similar nature, will now be covered in Landy's E&O program for individual appraisers in Texas. Availability is expected to expand to many additional States over the next few months.

The BI/PD endorsement is included for all policies with an effective date of 3/1/17 or later. The Landy Agency is proud to continue its' support of the appraisal profession. For more information on any aspect of Landy's E&O program or services, please contact John Torvi at 781-292-5417 or at johnnt@landy.com. Thank you.



ATA Abilene Meeting

A big thank you to the Abilene meeting sponsors:

- Abilene Association of Realtors
- Abilene Banking Center
- Hatchett & Company
- Security Title Company



Thanks to their generous support, there were no meeting room fees or food costs for the event.



ATA 2016-2017 Board of Directors

Curt Myrick, ATA-R, President
Wade Jordan, ATA-R, Vice President
Stacey Cartwright ATA-R, Secretary
AnnA DeMoss, ATA-R, Treasurer
Luis De La Garza, Director

Laurie Fontana, Director
Ian Martinez, ATA-R, Director
Ken Pruett, ATA-R, Director
Dennis Crawford, ATA-R, President
Bobby Crisp, ATA-R, Chairman of the Board

Teresa Walker, Executive Director