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# Connections

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



Ace "Curt" Myrick, ATA-R  
ATA President

Wow...time has really flown by. It has been an honor and privilege to serve as your president over the past two years. I'm writing my last column as the president of this wonderful association, but will be always be

around as, of course, a member.

I recently represented ATA at the 1st National Association of Appraisers (NAA) Appraiser's Conference and Trade Show (ACTS) in Nashville. Not only have I served as your president, but also as Chair of NAA's Board of Governors. In the position, I have chaired the State Appraisal Organization Leadership Forum for ACTS and at the Appraisal Summit and Expo in Las Vegas. The Board of Governors for the NAA is made up of 11 different state coalitions including the great state of Texas. In Nashville this past April, there were representatives from organizations like ATA from across the country, not only the ones currently on the BOG. Some of the items discussed were:

- Perception of Appraisers and their importance to the public
- Appraisers relationship with NAR
- How to exist with Appraiser replacing advancing technologies



- New paradigms facing Appraisers with 3<sup>rd</sup> party assistance
- Appraiser shortage perception
- New AQB requirements
- Evaluations & USPAP restrictions on Appraisers
- Vetting processes of State Board members

These were some of the main issues facing Appraisers all over the US, and hopefully as a whole we can effect change where it is necessary for our industry.

ATA is excited to have its first ever Annual Meeting in the DFW area. We think our program for this conference is top-notch and not to be missed. We hope to see you all on August 3<sup>rd</sup> (August 2<sup>nd</sup> if you need the 7-Hour USPAP Update course) at the Hilton Arlington. Bring your family along and enjoy some time at Six Flags Over Texas (across the highway), take in a ball game at Globe Life Park (the Texas Rangers are playing the Baltimore Orioles August 2-5) or revel in one of the many other activities going on in the area. Also, if you are interested in being part of one of the ATA committees or on the Board, please do not hesitate to speak with me, Teresa or one of the other board members. We would love to have anyone interested in serving our members.

Once again, thank you all for allowing me to serve as your president and we hope to see you in Arlington when we swear in the next ATA president, Ian Martinez, ATA-R.

*Curt*



### Upcoming Industry Meetings:

- June 8—ASB and AQB On-line Briefing ([www.appraisalfoundation.org](http://www.appraisalfoundation.org))
- June 9—ATA Houston Area Meeting, Houston, TX
- August 3-4—ATA 13th Annual Meeting and Education Conference, Arlington, TX
- September 19-21—Appraisal Summit & Expo, Las Vegas, NV
- Sept. 28—AQB Public Meeting, Raleigh, NC
- Oct. 19—ASB Public Meeting, Washington, DC
- Nov. 1-3—Appraiser Fest, San Antonio, TX

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# New and Designated Members

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

**Paul Bailey**, McKinney  
**John Cox**, Bryan  
**John Giampaoli**, Austin  
**Jimmy Jackai**, Dallas  
**Jim Pedigo**, McKinney  
**John Pennebaker**, Duncanville  
**Michael Taylor**, Spring

Welcome!

Congratulations to those who were recently awarded designations:

**Patrick McEuen, ATA-R**

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

## Houston Meeting

Our Houston Area Meeting will be held on June 9, 2018 at the Heritage Texas Properties, 1177 West Loop South, Suite 1200, Houston, Texas.

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

The instructor for this meeting will be Pam Teel, ATA-G.

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

To register for this meeting, go to [www.txappraisers.org](http://www.txappraisers.org) and click on events.



## ATA's 13th Annual Meeting and Education Conference

ATA's next Annual meeting will be held August 3-4th in Arlington at the Hilton Arlington, 2401 E Lamar Blvd.

The meeting schedule is as follows:

### Thursday, August 2:

- 7:30 a.m.: Breakfast
- 8:00 a.m. - 5:00 p.m.: *2018-2019 National USPAP Update Course (This will be ATA's last 2018-2019 7-Hour USPAP Update offering.* Separate Registration Fee)

### Friday, August 3

- 8:00 a.m. - Noon: *TREC Legal II* (Instructor—TBD, Separate Registration Fee)
- 9:00 a.m. - 11:00 a.m.: *ATA Board of Directors Meeting*
- 12:30 p.m. - 1:00 p.m.: *Welcome & Association Update*
- 1:00 p.m. - 4:00 p.m.: *TALCB and Appraisal Profession—2018*

(TALCB Staff—Mark Lee, Staff Attorney and Jeff Strawmyer, Lead Investigator)

- 4:15 p.m. - 5:00 p.m.: *ATA General Membership Meeting* (includes election of new board members)
- 5:15 p.m. - 6:30 p.m.: *Networking Reception*

### Saturday, August 4:

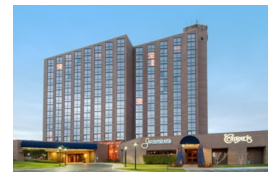
- 8:00 a.m. - Noon: *What is Mentorship? - A Panel Discussion* (Bobby Crisp, ATA-R, Greg Reynolds, Greg Stephens, Pam Teel, ATA-G and Jamie Wickliffe, ATA-G)
- Noon - 1:00 p.m.: *Lunch*
- 1:00 p.m. - 5:00 p.m.: *Your Responsibilities: AO-37, Data and Technology* (Jared Preisler, Data-Master)

The room rates at the Hilton Arlington is \$129.

**This rate expires on July 12th.**

This hotel is in a prime location:

- Six Flags Over Texas- ¼ mile
- Six Flags Hurricane Harbor- ½ mile
- Globe Life Park in Arlington, home of Texas Rangers- ½ mile
- AT&T Stadium, home of Dallas Cowboys- 2 miles
- DFW International Airport- 10 miles
- Downtown Dallas or Fort Worth- 15 miles



These courses are being submitted to TALCB this week.

Log on to [www.txappraisers.org](http://www.txappraisers.org) and click on events to register.

\*ACE Approval #33326; MCE Provider #9974-Approval #33780)

# 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 Ian Martinez, 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 3rd in Arlington:

- Dennis Crawford, ATA-R, Abilene
- Cathy Harper, Corpus Christi

- Steve Kahane, ATA-R, Houston
- Brian Marlow, San Antonio
- Kim Mitchell, ATA-R, Garden Ridge
- Roy Thompson, Burnet
- Jerry Whitley, ATA-R, Victoria

There will be three director positions to fill during the election as the terms of Stacey Cartwright, ATA-R, Luis De La Garza and Kim Mitchell, 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.



## Taking on A Trainee



Brandi Dunagan

The process of training in the appraisal profession can best be described as a ride on Disney World's famous Space Mountain. If you aren't familiar with the ride, it's an indoor roller coaster that propels you at top

speeds through complete darkness. Most that ride Space Mountain have familiarized themselves enough with the ride through videos, explanatory signs, and first-hand accounts to know what they're getting into. The same can be said for Appraiser Trainees. As we all very well know, obtaining your Trainee license is an undertaking unto itself. Even though you've read all the literature, taken the courses and interrogated everyone you come across in the profession, you're still riding in a bit of darkness along the way. Each turn and dip with every new assignment can often take you by surprise and may even sometimes have you wondering if there's a button in the coaster car to slow this thing down.

Just like with any roller coaster, there are hard rules in the appraisal profession (like keeping seated at all times), and there's guidance from the pros that will make your ride a whole lot

smoother if you just listen and heed their advice. (That favorite baseball cap you've got on? Yeah, you're going to want to sit on that one buddy.)

Here's just a few quick tips to keep in mind throughout your Appraiser Trainee process to assist you in keeping your ride as smooth as possible:

**Communicate:** Your Supervisor wants to help you, so make it as easy as possible for them to do so. Let them know if you're having trouble understanding a part of the process. Speak up if your sketch isn't coming out. Give them a shout if you're unsure on a potential comparable. Assisting in the beginning of an assignment is much easier than solving problems right before the assignment is due. Your Supervisor wants you to succeed and you should want the very same for them. Open communication makes their job much easier.

**Don't Rush the Process:** Appraiser Trainees were delighted to hear about the recent reform to the requirements to the Trainee process. Remember, just because the experience hours have been shortened, it doesn't mean that the time

needed for you to become a proficient Appraiser has been modified. The process is different for all, and it's necessary to trust that your Supervisor has the best track on your journey of knowledge along the way. When they send you on your way, they want to be sure that you've truly mastered the needed skills to appraise with honesty, integrity, and talent.

**Be Coachable:** Although your current knowledge has allowed you to apply the same rules to past 10 assignments, that doesn't mean that on the very next assignment, you won't have to turn that knowledge and experience on its head in order to produce a credible result. Be flexible. Be coachable. Trust that your Supervisor is leading you in the right direction and is giving you new opportunities to expand your understanding of an existing principle. Each assignment has its own unique set of circumstances and must be treated as such. Don't look at suggested changes in approach as frustrating, but instead as another step on the ladder towards competency.

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# 12,346 Appraisal Failures, Per Week



Richard Hager

Every week 12,346 appraisals fail to pass the GSEs basic screening “review.” In this case the screening, or “review,” is performed by Fannie Mae and Freddie

Mac’s new Uniform Mortgage Data Program (UMDP). These numbers come from the recent report by the Federal Housing Finance Agency, Office of Inspector General (FHFA-OIG) so please don’t shoot the messenger here (In this case, me).

Assuming there are 85,000 appraisers nationwide, 12,346 failures equates to around seven failed appraisals, per appraiser, per week. That is a sad figure. If appraisers can’t produce higher quality appraisals capable of passing the most basic computer screening, how can they justify being paid higher fees? Typically, higher prices are paid for higher quality products (think cars, diamonds, clothes, houses, office space, land). This appraisal quality issue is about to hit appraisers hard.

“Houston we have a problem.” Some appraisal failure numbers based upon a six month period:

207,000	“Hard Stop Warnings” indicating that the appraiser’s license could not be “verified.” <sup>1</sup>
56,000	Appraisals contained potential violations of appraisal underwriting requirements. <sup>2</sup>
58,000	Alerts indicating that “no property value could be provided” or the value was in question; <sup>3</sup>
321,000	Total appraisal failures over a six month period, or 12,346 failures per week. <sup>4</sup>

## Not to panic - yet.

Some of the failures were due to “computer issues”, but others are appraiser issues. Currently, there are approximately 25 different types of appraisal “failures” reported by the system and not everything is a big deal. Many failures are formatting issues or missing information. However, if appraisers can’t remember to fill in information or use the correct format or code, what does that say about the rest of the report? In our experience reviewing appraisals, missing information, spelling errors, formatting problems, or inaccuracies are usually indicators of more serious failures.

## A sampling of appraisal failures.

- Inconsistencies between the appraiser’s license and information contained in the ASC database (misspelled names, incorrect renewal dates, etc.);
- Revoked or suspended licenses (this can also be failure to renew by expiration date);
- AVM data indicates the appraised value maybe in excess of the neighborhood;
- Appraiser failed to comment on market trends even though there were indications of negative market trends;
- Failure to obtain a 442 on appraisals made “subject to” completion;
- Inconsistent use of quality and condition ratings;
- Failure to report detrimental conditions;
- Failure to accurately report on items that may impact value;
- Failure to make adjustments when the reasons for the adjustment are obvious;
- Failure to support adjustments;
- Appraiser failed to obtain or analyze a full copy of the purchase and sale agreement.

## How could this be?

Have you ever wondered how bad appraisers stayed in business? Why loans were made using defective appraisals and nobody went to jail? If there were so many failures, how is it

that appraisers haven’t heard back from the lenders or GSEs?

Well, that’s simple: It seems that when issues or failures were discovered, the GSE’s wizz-bang computer simply allowed the flawed reports to be used for lending purposes. In other words, the GSEs overrode and ignored the problems. This single item allows bad appraisers to flourish and the rest of us scratching our heads.

## Quotes from the OIG report:

“Freddie Mac purchased over 4,000 loans, valued at approximately \$1.1 billion, despite indications that the appraised values may be excessive for the local market.” (And they did this without questioning the appraiser)

“Fannie Mae purchased over 56,000 loans, valued at \$13 billion, which may have contained potential violations of underwriting requirements.”

“In addition, 29,000 out of 135,000 (21%) appraisals uploaded into the portal generated one of Freddie Mac’s proprietary warning messages alerting that either no property value could be provided or the value of the property was in question. Despite these alerts, Freddie Mac purchased all of the loans for approximately \$6.7 billion..”

“Fannie Mae did not require lenders to explain or resolve potential problems...”

So now we know - Quality didn’t count.

## Now for the pain.

Prior to 2013, Fannie Mae reviewed a small fraction of the loans it purchased each year. Numerous bad appraisals slipped through the system. That has changed. Starting now (2014), quality will mean something - your job.

Combine findings from the OIG, the new Appraisal Quality Monitoring (AQM) initiative along with the existing UMDP/UAD system, and the GSEs will be required to analyze every single appraisal before it allows the

(Continued on page 6)

# What's Going on at The Appraisal Foundation

*The following press releases were issued by The Appraisal Foundation*

## **National Board Adopts Revised Criteria for Real Property Appraiser Qualifications**

Washington, DC -- The Appraiser Qualifications Board (AQB) of The Appraisal Foundation (Foundation) adopted revisions to the Real Property Appraiser Qualification Criteria (Criteria). These changes will provide additional methods for entry into the real property appraisal profession in the United States. The Criteria will become effective on May 1, 2018.

Today's changes were the result of a nearly three-year process of deliberations, which included the issuance of a discussion draft, concept paper, and four exposure drafts. The proposed changes were publicly vetted at a formal hearing, focus group session, and at several public board meetings. The proposed changes generated over 1,300 comment letters.

Today's changes include a number of options for entry into the residential appraisal profession. Additionally, the number of experience hours and timeframe for obtaining that experience have been modified.

In the coming months, the AQB will further develop a concept that was outlined in previous exposure drafts: Practical Applications of Real Estate Appraisal (PAREA). PAREA will provide an alternative method for appraisers to gain experience towards obtaining a real property appraiser credential by performing USPAP-compliant appraisals on real proper-

ties as well as virtual properties via emerging classroom technology.

Mark Lewis, Chair of the Appraiser Qualifications Board, said of today's action, "The importance of qualified appraisers performing solid valuations on residential and non-residential real property cannot be understated." He continued, saying, "The Real Property Appraiser Qualification Criteria is a living document that needs to fully reflect ongoing changes in the marketplace. These changes were adopted with the ultimate goal of protecting the public trust."

The Foundation will provide guidance to state appraiser regulatory agencies and candidates on the new Criteria changes. Individual state agencies may implement the Criteria on or after May 1, 2018, but not before. Additionally, state agencies may choose not to implement some or all of the Criteria changes. Stay tuned to The Appraisal Foundation's website at [www.appraisalfoundation.org](http://www.appraisalfoundation.org) for more information on these exciting new changes.



**THE APPRAISAL FOUNDATION**

*Authorized by Congress as the Source of Appraisal Standards and Appraiser Qualifications*

## **Real Property Appraiser Qualification Criteria**

The AQB adopted changes to the Real Property Appraiser Qualification Criteria (Criteria) at its meeting on February 1, 2018. The new Criteria

went into effect May 1, 2018.

A summary of the Criteria and a new Criteria book are available. Additionally, the AQB has issued guidance in the form of Q&As, and a new Guide Note 10 (on alternatives to college degree requirements). To review these items, please visit [https://www.appraisalfoundation.org/imis/TAF/Standards/QualificationCriteria/QualificationCriteriaRP/TAF/AQB\\_RPAQC.aspx](https://www.appraisalfoundation.org/imis/TAF/Standards/QualificationCriteria/QualificationCriteriaRP/TAF/AQB_RPAQC.aspx).

## **ASB Issues First Exposure Draft of Proposed Changes to the 2020-21 USPAP**

The Appraisal Standards Board has issued a First Exposure Draft of proposed changes for the 2020-21 edition of the Uniform Standards of Professional Appraisal Practice (USPAP). The First Exposure Draft proposes changes in the following:  
Reporting Options  
SCOPE OF WORK RULE  
Comments in Standards Rules  
DEFINITIONS

Other edits to improve clarity and enforceability of USPAP

The written comment deadline is July 15, 2018. To submit comments on the proposals, please email [ASBcomments@appraisalfoundation.org](mailto:ASBcomments@appraisalfoundation.org).

## **ASB Online Briefing - June 8, 2018**

Attend the ASB Online Briefing on June 8, 2018 at 1:00 PM ET and provide your comments live! Maggie Hambleton, ASB Chair, and John Brenan, Director of Appraisal Issues at the Foundation, will discuss the proposed changes in the First Exposure Draft for the 2020-21 USPAP. Click below to register!

[Register Here!](#)

## **TALCB Corner**

Mark your calendar for the next TALCB meeting, scheduled for August 17th at 10 a.m. at the Stephen F. Austin Building, Room 170, 1700 North Congress, Austin, TX.

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

If you can't make the meeting in person, it will be broadcast live on the TALCB website.



# Appraisal Failures (con't)

(Continued from page 4)

loan to fund. 100% "review" requirement on every appraisal. Each week 12,346 "failed" appraisals will be "hard stopped," fatal warnings issued and deficiencies questioned. Missing information must be added to the appraisals and questions regarding consistency and accuracy answered. The lenders, or their agents, will contact the appraisers and require changes before the loan will close. The speed at which appraisals are processed will slow down. Lenders are going to demand that appraisals are delivered sooner, so they will have more time to cure the anticipated problems before the closing date. Lenders, or their agents, are going to ask for proof that the appraiser is who he says he is (prevent ID theft by unlicensed people). Appraisers certifications are going to be matched to the property type and state in which the property is located (appraisers and review appraisers).

More time spent on appraisals after they are delivered.

## Solutions.

Appraisers must understand the 18 most common reasons for appraisal rejections. Have a clear understanding of the rating definitions for quality and condition. Improve the accuracy of the information contained in the appraisal. Accuracy of the information, not just the value. Require lenders to provide a complete and fully executed copy of the purchase and sale agreement (this is vital). Understand how to determine adjustments. Not just "feel" or "my opinion says the adjustment is".... but determine, through evidence, what the adjustment should be.

Appraisers who provide defective or inconsistent work will be black listed on placed on "100% review" list (slow death by starvation).

Appraisers need lots of training.....good training about the issues

that the UAD and AQM systems are going to find. Life is changing. Train up out or the AQM system will toss you out.

We have and are creating numerous Webinars and a live seven hour CE classes for the appraisers that want to stay in business. If you would like our help, reach out to us. We are trying to help educate appraisers so that the new "wizz-bang" computer won't hard stop your appraisals.

I'm trying to keep you safe out there. Richard Hagar, SRA  
FHFA-OIG Audit Report AUD-2014-008.

Actual was 414,000 in 12 months.  
Six month time period.  
29,000 measured during a 3 month period.

Footnotes:

<sup>1</sup> FHFA-OIG Audit Report AUD-2014-008.

<sup>2</sup> Actual was 414,000 in 12 months.

<sup>3</sup> Six month time period.

<sup>4</sup> 29,000 measured during a 3 month period.

# Taking on A Trainee (con't)

(Continued from page 3)

**Be On Time, Every Time:** The world of appraising is full of due dates and process timelines that must be upheld. This is especially true when it comes to assignment due dates. Your Supervisor has worked long and hard to obtain these clients and has built a reputation with them that allows them to continue receiving work. Without this background of timeliness and solid work, your Supervisor would not have amount of work necessary in order to provide assignments to you to

work on. Be on time. Every time.

**Respect Boundaries:** Your current issue should not become your Supervisor's emergency. We've all been there. You're working on something into the evening hours and you run into a snag. It's not a report that's due tomorrow, but you'd love to just give your Supervisor a quick call so that you can get some guidance and keep working on this report. Can it wait until morning? Let it wait. Unless your Supervisor has instructed you to call at all hours of the night, try to keep

in mind that they have very busy lives outside of training you. Not only do they have personal commitments, and often families to fit in, but their very own work schedule is about 5-10 times busier than yours.

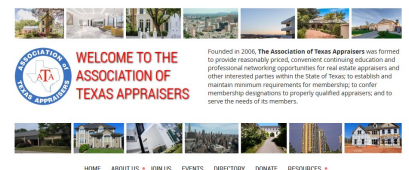
Just like Space Mountain, the Appraiser Trainee process can be at times over-whelming, often exciting, and constantly shifting. Hopefully with these tips, guidance from peers and other experienced appraisers, and the leadership of your Supervisor, you can keep this ride as smooth as possible.

# ATA's New Website

ATA recently launched a new website. Members can now update your listing, add a picture and bio. You can also select which counties you appraise in which is helpful to people looking for appraisers.

There is also a members-only section that lists your discounts and special offers on appraisal products and services.

When you have a minute (soon), please log on and update your record.



# Did That Guy Just Take a Picture of My Kids?



Dustin Harris

I want to talk to you today about something most of us appraisers do on a daily basis – taking comparable photos. Now, I don't want to get into the whole "Are

comps a waste of time? Do they actually serve any purpose?" debate. That's gone on long enough and it isn't going to stop any time soon. Instead, I want to try and clear up what is and isn't actually required from your FHA comps; specifically, we're going to be looking at the tricky question of taking comparable pictures when people are present.

So, let's say you're an appraiser who adheres to FHA rules, meaning you have to take a picture of each comparable at the time of the inspection (heaven forbid we have a photo of that comp that's two weeks old, because of course everything will be completely different by now... okay, sorry, I'll stick to the topic). You pull up outside the property and see that there are people outside; let's say there are kids playing there in the front yard. What do you do?

Some of you will say, "I take the photo. That's my job!" I get that, but look at it from another perspective. You're a mom or dad inside the house, watching your kids play out in the yard. Suddenly a stranger pulls up in

their car, winds the window down, takes out their camera or smartphone and appears to take a photo of your children. Are you trying to tell me that if you were that parent, you wouldn't be at least a little bit freaked out? Of course you would and you'd be completely justified in reacting that way. That's why myself and plenty of other appraisers have a standing rule – we're not taking the photo if there are kids in it. There are simply too many implications and too many possibilities; basically, there are too many things that could go wrong. We live in a scary world, with a lot of bad people in it and I don't want to put myself in any situation where my professionalism, my character or my standing in the community are called into question. I also don't want to put myself in any danger, which – if parents think I pose a threat to their kids – I might well be doing.

As a business, we've simply decided that if there are any people at all in the picture – whether they're under or over 18 years old – then we're not taking a photo of the property. We just move along, no questions asked. "But Dustin," I hear you say, "Doesn't the FHA require us to take photos of comps?" Well, my friend, I'm glad you asked. I broke out my trusty copy of the 4000.1 handbook and checked the section

on minimum photograph requirements. There are a few rules there, but I want to draw your attention to this one: "MLS photographs are acceptable to exhibit comparable condition at the time of the sale. However, appraisers must include their own photographs as well to document compliance."

That second line is pretty ambiguous, I've got to say and leaves the whole issue open to interpretation. Without clear guidelines, I'd say that you should use good old-fashioned common sense. If you don't want to take a photo because people are in front of the property, I'd advise driving far enough away so that safety is no longer an issue and getting the photo from there. Other appraisers simply take a photo of the street sign, to prove they were at that location when they said they were.

The official line is that you need your own comp photos, in addition to the MLS ones. How do you actually put that into practice?

That's something you'll have to decide for your own business, just like I have. Whatever you do, however, make sure you're forthcoming about your approach and that you document it clearly.

*For more information on this subject, please download*

*and listen to The Appraiser Coach Podcast Episode 100 – Taking Comp Photos When People Are Present.*

*There were no tablets.  
Every inspection was  
carried out with a  
clipboard, a pen, a 100  
ft tape measure and a  
35mm camera*

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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.

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## ATA 2017-2018 Board of Directors

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