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Connections

Official Publication of the Association of Texas Appraisers, Inc.



Ken Pruett, ATA-R
ATA President

The hardest part of serving as your President is this. Preparing and writing this quarterly diatribe of my wandering thoughts. After the New Braunfels meeting, I had some great appraisal thoughts to

share, but alas, my thoughts kept returning home. With the current state of affairs within our world, and within mine, it has served to remind me of what is important about what we do. We serve the public trust. No amount of legislation, education, revisionist agenda, and/or enforcement can ever truly cover our overall moral obligation to provide a reliable, trustworthy, representation of value. This value is the backbone of our lending institutions mortgage portfolio, and more importantly, it serves to the individual homeowner the assurance that they have acted prudently. All can rest comfortably knowing that they have a reliable fact based opinion as to the current value of their investment.

How important is that?

Well, if the impending possible virus is any indication, a lack of confidence in the status quo can create instability. The resulting

lack of public trust is apparent with the empty store shelves, disruption to supply chains, wildly swinging stock markets, and concern over the overall health of our world economy. This is all due to health concerns, our personal health, and as has been stated, reported, and analyzed to be not much different than a "common" flu pandemic. Yes, I know, it's not the same, but that's another whole conversation. Just an example of how things can suddenly swing in a different direction.

My point is (and as was discussed in New Braunfels) change is not just coming, but is here. The modernization and gentrification of the appraisal process. All in the interest of faster turn times, reduced costs to the homebuyer, and streamlining the overall mortgage process. These are salient points, but I find these to be somewhat hollow points. I see on a daily basis incomplete contracts (missing pages, addenda, signatures, dates), rising prices of home ownership (new construction, builder fees, HOA fees), and, my favorite, appraisal push back ("no other appraiser asks/needs that information"). We are to remain professional, smile through the push back, and take the time necessary to gather all the incomplete pertinent information, find the facts, research it, analyze it, and bring it together to provide the stability to the transaction. Prudent and reliable.

As an appraiser, am I being too self-involved? Possibly. We do need to find a means to not so much faster turn times, but the ability to be consistently "quicker."

We need to progress as an industry to point out to mortgage participants what holds us back from the timely completion of our assignments. While I welcome any and all timesavers, no computer program is going to speed up the assimilation of

(Continued on page 2)

Upcoming Industry Meetings:

- Valuation 20/20, Mar. 18-20, New Orleans
- ASB Public Meeting, Apr. 3, San Antonio, TX
- AARO Spring Conference, Apr. 3-5, San Antonio, TX
- Appraiser's Conference and Trade Show (ACTS), April 22-24, Bay St. Louis, MS
- TAF Board of Trustees Meeting, Apr. 30-May. 2, San Diego, CA
- AARO Fall Conference, Oct. 16-19, Washington, DC
- Appraisal Summit, Nov. 3-6, Las Vegas, NV

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From the President (con't)

the needed data for completion of an assignment. Associated costs to the homebuyer are rising, tucked into the complete sales contracts, I find it disingenuous for market participants to cut the costs associated with protecting home ownership. A hard look truly needs to be made elsewhere. Certainly not with regards to services that benefit not just the investors, note holders, or home owner, but the public

trust. We need to provide the value of the disinterested professional value opinion.

This is the course I have chosen to pursue. We are greater as a group, and as the Association of Texas Appraisers, we serve to better ourselves and our profession. We don't have to all agree, but I am pretty sure we all would agree on what our overall goal

is. To provide professional services, to instill the public trust. Today and tomorrow.

Again, I am sorry if my thoughts seem to wander, but I have a timeline to meet getting this to press...

--*Ken*

New Members

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

Mel Besheer, Schertz
Michael Bragdon, New Braunfels
Pam Farris, San Antonio
Erik Garza, Donna
Steve Goolsby, Denton

Wes Gray, Austin
Trista Hill, Leonard
Monica Lozano, Leander
John McKenzie, San Antonio
Ian Monroe, Harlingen
Goef Myck, Dallas
Tim Roberts, Carrollton
Doug Woodcoff, San Antonio

Welcome!

Appraiser Awards/Scholarship

Don't forget ATA's **Regional Outstanding Service Awards**. If you feel someone is deserving of one of the Awards, you can nominate them for an Outstanding Service Award. You can also self-nominate.

Also, don't forget about the **Pospisil Scholarship Award**. You can nominate (or self-nominate) to receive \$100 toward your education.

[Click here](#) for links to the Outstanding Service Award Nomination and Pospisil Scholarship Award forms.



ATA Rio Grande Valley Outstanding Service Award Winner Ana Turner, IBC Bank



ATA South Central Texas Outstanding Award Winner, Bill Streep, Appraisals Associates of Central Texas



ATA President Ken Pruett, ATA-R and Chairman of the Board Bobby Crisp, ATA-R Welcome New TALCB Commissioner, Chelsea Buchholtz

USPAP Issues—Developing “Unnecessary” Approach to Value



Bobby Crisp, ATA-R
AQB Certified USPAP
Instructor

Here is an issue that some of you have been faced with recently. Some of your clients have requested that the Cost Approach be included in your appraisal report, even when

the appraiser feels that the Cost Approach is not necessary and may not yield meaningful results. Some of you are concerned that by complying with the client’s request that you may be providing a misleading appraisal report. So, how can an appraiser comply with USPAP and satisfy the client’s request at the same time?

Performing a Cost Approach that may not have a meaningful indication of value doesn’t mean you are providing a misleading appraisal report as long as the appraiser addresses the applicability and suitability of the approach in the report. Appraisers can address this in the reconciliation section of the report by making a statement such as “The Cost Approach was included solely at the request of the

client and is given no weight in arriving at the final opinion of value because....”

Advisory Opinion 28 (AO-28), Scope of Work Decision, Performance, and Disclosure discusses this in great detail. Line 54 states “The client, for example, might request that the appraiser include or exclude specific inspections, data collection, or analysis in the scope of work.” The Scope of Work Rule addresses this issue in the Scope of Work Acceptability section.

It’s like building a new wood privacy fence. What is your scope of work? Post-hole digger...4x4 posts...concrete for setting posts...saw...1x4 wood pickets...string for leveling...nails...hammer. The client may want me to include a shovel. I don’t need a shovel – I have a post-hole digger. The shovel is not necessary. Can I include a shovel without misleading the client? Sure, I can. It may just sit on the ground and I’ll never use it...but, I can have it. When the fence is completed, I will explain in my scope of work that the client requested that I have a shovel, but it was not given any consideration because....

More times than not, the client requests a Cost Approach because many lenders use this information for insurance purposes. It is important

that appraisers communicate in their reports as to whether the opinions and conclusions are based on Insurable Value or Market Value (as they are different types of value).

Example comment: “Nothing set forth in the Cost Approach should be relied upon for the purpose of determining the amount or type of insurance coverage to be placed on the subject property. The appraiser assumes no liability for and does not guarantee that any insurable value estimate inferred from this report will result in the subject property being fully insured for any loss that may be sustained. Further, the Cost Approach may not be a reliable indication of replacement or reproduction cost for any date other than the effective date of this appraisal, due to changing costs of labor and materials and due to changing building codes and governmental regulations and requirements. The Cost Approach to Market Value should not be considered to be consistent (in either application or results) to a Cost Approach to Insurable Value. This is partially due to the different assumptions inherent in these different definitions of value. This appraisal is performed based on the scope of work decision previously discussed and is in accordance with USPAP.”

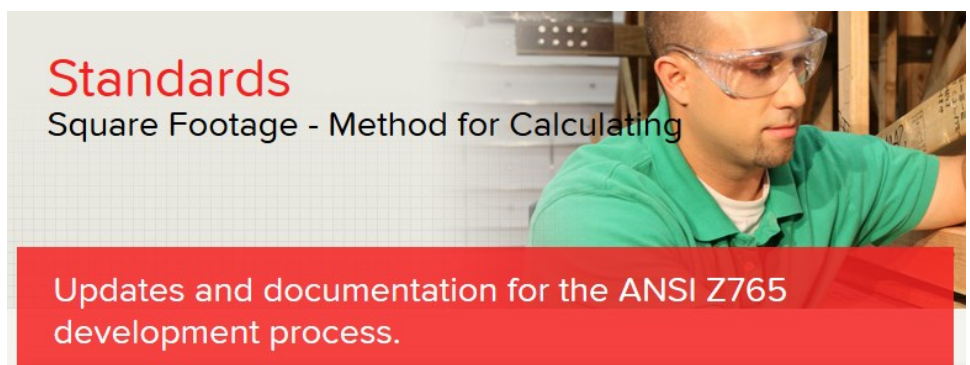
Food for thought!

Proposed Updated ANSI z765 Standards

The 2020 Consensus Committee has released a draft of the proposed 2020 ANSI Standards. The Draft Standard is now open for public comments. This comment period closes March 23.

All committee member comments received during the ballot can be found in the Public Proposal Report (PPR).

[Click here](http://www.homeinnovation.com/z765) (www.homeinnovation.com/z765) for information the Draft Standard, the PPR, to make a public comment and all information on the ANSI Z765 update process.



Standards
Square Footage - Method for Calculating

Updates and documentation for the ANSI Z765 development process.

New Construction Assignments-Rising Demand



Andrew Bough
Solidifi

Over the last decade, U.S. single family housing starts have nearly doubled as they continue their march toward pre-crisis lev-

els. In fact, appraisal assignments for new construction homes make up a significant portion of today's market. "For appraisers with the right skills and expertise, this represents an opportunity to tap into a growing segment of the housing market," said Andrew Bough, Executive Vice-President, Valuations at Solidifi.

Appraising for new construction assignments requires more experience and specific competency because the scope of work is more thorough and complex than a conventional appraisal. Strong analytical skills and deep market expertise are essential to evaluating potential buyer alternatives. With no traditional data sources to rely upon, appraisers look to builders and local Realtors®, who specialize in new home sales, to provide valuable information which they can also verify with reputable third-parties, like title companies.

Appraisers must also be familiar with the development where the new build is located, including the specifics of the development: number of phases, total units, different models, common amenities, estimated completion dates and several other important factors. They take into account the base prices in the development and any premiums being paid for neighboring lots. Knowing which competing developments in the region a prospective buyer may consider as an alternative is an essential part of developing a credible report.

Building Resources

Homebuilders are one of the most valuable resources for appraisers; they are true local experts for both

the subject property and surrounding developments.

"The appraiser's relationship with the builder is a critical element in the new build process," says Brian Walsh, Vice President of Purchasing and Production at Highland Homes in Lakeland Florida. "It's essential that appraisers communicate with the builder to truly understand the specifics of the property and development." The builder has access to vital information that the appraiser needs, such as plans and specifications of the development, marketing and exposure time information, as well as lists of common upgrades in comparable subjects. They also can provide a detailed overview of the broader community and confirm how many, if any, additional subdivisions are planned, in progress, and completed.

In addition to the analysis of the subject property appraisers must also be familiar with lender requirements for the appraisal assignment which are outlined in the letter of engagement. Specifications for new construction appraisal reports vary from lender to lender. For example, there may be differences in acceptable market indicators, the requisite number of comparable properties, or the photo requirements. Appraisers must take the time to review the specific requests for every order to ensure they are capturing all of the elements required by the lender. Transactions involving new homes are fluid and subject to numerous changes as buyers often make upgrades throughout the building process which can influence the purchase price.

"It is very important for appraisers to maintain frequent and effective communication with all parties involved in the transaction. Appraisers must constantly review developer changes and amend their reports accordingly—this includes reviewing the current purchase contract to ensure accuracy. Having strong builder relationships from the get-go can provide a significant advantage to appraisers—it also can offer lenders and homebuyers greater confidence," said Bough.

The final inspection is often the last step in the process prior to closing. Delays at this stage can prevent borrowers from closing on time, and ultimately change the date they are able to move into their new home—in many cases, causing a logistical nightmare. To avoid delays, appraisers who specialize in new construction know they must also be available for final inspections at a moment's notice. Being flexible and available to guarantee that the closing process goes smoothly is mission critical for both the lender and the homeowner.

When it comes to new construction, appraisers play a vital role in helping provide a positive experience for lenders, builders and homeowners. As this segment of the housing market continues to grow, appraisers should consider partnering with experienced new construction appraisers with a view of expanding their business

About the Author

Mr. Bough leads Solidifi's U.S. Appraisal operations. Mr. Bough's experience spans more than 25 years in the U.S. valuations industry. Prior to joining Solidifi in 2018, he was Managing Director of Valuations at JP Morgan Chase. A certified appraiser since 1993, Mr. Bough has held various executive roles with regulated lenders in the United States, including leading valuations operations, and managing collateral risk for retail and wholesale lines of business.

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A Call to Action



Steve Kahane, ATA-R

Have you ever bid on or accepted an assignment where you would have asked for a higher fee had you known the client was going to charge \$17.50 to

upload the appraisal? When you accepted that order for \$425, like me, you probably assumed you would earn \$425 for completing the assignment rather than \$407.50. Most of these orders or bids don't disclose these fees until after the order has been accepted and sometimes not until you upload the appraisal. The federal government as well as the State of Texas have weighed in on

customary and reasonable fees but how can we determine what is customary or reasonable without knowing how much we will actually be paid for an assignment. This may seem unfair or even shady but there is currently no requirement that they disclose these fees prior to us accepting the assignment.

Not all such fees are \$17.50. Most are less and a few are more. They tend to range from 1% to 5% of the appraisal fee. That may not seem like much but an extra 5% would fund a nice family vacation. Even 1% would pay for a new desktop PC or a big screen TV every year. That does assume they would accept a bid which would include their fee, but either way, shouldn't we have all the information when determining our fees or whether or not we want to accept an assignment?

Roughly 2 years ago, I proposed a rule to TALCB that our clients should

be required to disclose those fees up front so that we may be able to make informed decisions regarding what fee would be appropriate for each assignment. The proposal got bogged down in the AMC committee and didn't go anywhere...until now. I recently received word from the TALCB General Council that the proposed rule is heading to the AMC committee. Since I initially proposed this rule TALCB has a new board chair and will have a new commissioner in March.

I am a lone voice. One pesky appraiser emailing periodically. If you think we appraisers can only determine what fee is reasonable and customary when we know how much we will end up earning, you can do something about it. If you think AMCs and other appraiser consumers should be up front about their fees, add your voice to mine. Email TALCB and let them know that you support such a rule at information@talcb.texas.gov.

Coastal Construction Manual

In addition to being an appraiser, Arturo Palacio, ATA-G is also a Texas Licensed Insurance Adjuster.

In his continuing education as an Insurance Adjuster, he ran across a FEMA Coastal Construction Manual. It is the complete manual and is free. There is also a free class being held in Orlando, Florida on April 6 - 7, 2020.

https://www.fema.gov/media-library-data/20130726-1510-20490-2899/fema55_voli_combined.pdf

He believes a large number of Texas appraisers are located along the Texas Gulf Coast and this book would be a great addition for their personal library. There are a lot of new terms and good information for appraisers.

ATA has included a link to this Manual on our website on the resources page.







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Trainees Looking for Sponsors as of March 5, 2020

Below is a list of trainees looking for sponsors. If you are interested in sponsor our next generation of appraisers, please contact one of them and help them enter our profession.

Crystal	Jordan	Houston	77219	832 792-9300	crystalintexas@yahoo.com
David	Carroll	Arlington	76017	817 808-7362	dwcarroll@yahoo.com
Rachel	Carpenter	Austin	78759	512 771-6042	rachacarpenter@gmail.com
William	Massey	Montgomery	77356	719 210-7561	wildbillmassey@hotmail.com
Rebecca	Armstrong	Midland/Odessa/DFW		469 777-8632	rebecca@trinityrealestategroup.com
Raul	Garcia	South Texas		956 550-1354	earthrealtysraul@aol.com
Philip	Yeatts	Denton		214 784-7676	pyracer@yahoo.com
Jimmy	Jackai	Dallas		214 372-0039	JJackai@aol.com
Michael	Bragdon	New Braunfels	78130	901 359-7670	bragdonmichael@gmail.com
Carlos	Mugica	San Antonio	78213	210 273-2102	candtproperties@sbcglobal.net
Mark	Abeyta	Katy	77494	214 960-0596	markabeyta2@gmail.com
Erik	Garza	Donna (will go anywhere in TX)	78537	956 223-3444	e-garza-5@hotmail.com
Lee	Brooks	Conroe	77304	936 520-0980	leebrookslandman@gmail.com
Shelia	Ireland	Gainesville	76240	817 907-9871	shelia@cfaith.com
Melchor	Besheer	San Antonio	78154	210 331-0290	melbesheer400@gmail.com
Aaron	Lay	San Antonio	78208	214 457-0705	aaron1130@hotmail.com
O'Ryan	Ethington	Austin		512 689-6988	o.ethington@gmail.com
Frank	Hendricks	San Antonio		512 557-2273	Frankehendricks@gmail.com

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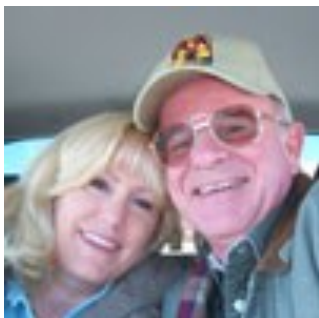
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Mike Foil
Foil Appraisal Service

A couple of years ago, I asked my brother who had just closed his business, "How do you know when you are done and it's

time to retire?" He answered, "When it is time, you will know."

There are considerations: health, finances, what to do, and the passion you still have for appraising. I'm turning 70 in a few months and enjoy good health. We see a path financially without the need for appraisal fees; however, having just received payment for the last file in accounts receivable did put a stamp of finality on the decision. I have 'projects' to work on: thinning trees and brush on four acres I want to split into three building sites, writing a study on "The Salvation of the Soul," and family time (wife, kids, and 16 grandkids). As for my passion for appraising, it is gone.

Through most of my appraisal career, I have worked rural Arizona. Appraising allowed me to travel around much of the state enjoying the mountains, forests, animals, and seeing family. I enjoyed the challenges of the unusual property. Many times, the challenge began in just finding the subject property and the comps before the sun went down while you still had two-

three hours of driving to get back home.

I enjoyed getting out, seeing houses, the field work, and even the research; however, sitting and typing grew tiresome. That was the part that was pulling me away.

Last August, as I was inspecting a vacant home, I said to myself, "I don't want to do this anymore." Immediately came out the response, "You are done!" To be honest, this seemed like getting permission to stop and it was an emotional moment. My life was about to change.

I graduated from ASU in December 1972, with majors in General Business and Real Estate. I had a job lined up with a land development firm in Phoenix. Two weeks prior to graduation, I received a call from a bank manager back home in a very small town in NE Arizona. He asked me to come back to Show Low and be an appraiser. I agreed. After all, I had a semester class on RE appraisal under my belt. I went home, did some house painting to earn money to go to a two-week appraisal course put on by the 'Society.' In May, I opened Foil Appraisal Service with a manual Underwood, a Polaroid camera, 100' tape measure, business cards, and my own appraisal form (at that time, there were no standard forms). I had never done an appraisal or watched anyone else do one, but since I had a client, I was an appraiser.

In my early days, I would "appraise" anything someone would hire me to

do, including: a ranch, motels, bars, restaurants, and cabins to mansions. I appeared in court as an 'expert witness' for divorces and a lawsuit over fire damage to trees. If there was a need for an appraisal, I felt obligated to meet that need.

There are the stories: dog bites, police being called on me, a neighbor pulling a gun on me while measuring a house, finding a dead coyote on a bed, measuring a home in three feet of snow, and finding a dead man in a home. It's been a great ride; however, I have found the place where I am happy and done.

About The Author

Mike Foil graduated from Arizona State University in December 1972 with degrees in General Business Administration and Real Estate. Then started appraising in 1973. He authored "The Appraiser's Petition" on Appraiser's Forum in the 1990's about lender pressure on appraisers. He worked rural Arizona most of his appraisal career with the last 29 years in Payson, Arizona. Foil is married, has four grown kids, and 16 grandkids. Foil is now retired as of December 2019.

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ASB Public Meeting in San Antonio

The Appraisal Standards Board (ASB) will meet in San Antonio on April 3 from 10 a.m. to 1:00 p.m. in conjunction with The Association of Appraiser Regulatory Officials (AARO) Conference. This meeting will be held at the Grand Hyatt Regency San Antonio Riverwalk, 123 Losoya St, San Antonio.

The board will be accepting comments about the 1st Exposure Draft of proposed changes for 2022-2023 USPAP and discussing key issues appraisers have encountered over the past several years.

If you are interested in attending this ASB meeting, please register at www.appraisalfoundation.org. Click

on events and select the ASB meeting.

Also, click on Standards and Qualifications, then Exposures Drafts to get a copy of the 1st Exposure Draft.

Don't miss this opportunity to let your voice be heard!

Building A Secure Appraisal Business



Josh Walitt, SRA, AI-RRs, MNAA, CDEI
Walitt Solutions

Like many of you, I got my start as a real estate appraiser in residential mortgage work. At the time, residential mortgage work was all that I knew, and for a time, all that I thought I could do!

As a residential real estate appraiser focusing heavily on 1004 work, I had blinders on and I had not adequately considered the many, many opportunities available to me. As I developed as a professional, I began to realize that the potential career paths, types of work, and the different roles available to a real estate appraiser vary widely. I think too often as appraisers we severely limit ourselves into what we can or can't do and define the services we can offer to the marketplace far too narrowly.

The industry is changing, and I like to think of myself as being part of the change, rather than being apart from the change. As appraisers, we each need to ask ourselves: "Do I want to be a part of the change that is taking place in the industry, or will I be apart from it?" Either way, as things change in life and in business (and they will!), we are all faced with a choice about how we will adapt to the changes and overcome the obstacles we encounter along the way. As the appraisal industry continues to evolve and change, it's important that we appraisers understand that we are capable of providing a very wide range of services in a variety of roles.

For example, here is a list of valuation-related services that appraisers are suited for and can diversify into:

- Residential and Commercial
- Appraisal Review
- Consulting
- Forensic and Investigative Services
- Evaluation

- Property Data Collection
- Insurance
- Divorce
- Legal/ Litigation
- Financial Planning
- Estate
- Tax Appeal
- Government and Regulatory
- Pre-Listing and For-Sale-By-Owner
- Disaster/ Stigma
- Pre-foreclosure and Short Sale
- Bankruptcy
- Relocation
- Private Mortgage Insurance
- Condemnation & Eminent Domain
- Instructing, training, writing, and designing courses
- Relocation
- Bail Bonds

When I talk about diversifying your practice, I'm not talking about changing it overnight, or even changing it next week. It's not as if your business is going to look entirely different next week or next month, once you start branching out into other valuation services. It can take months and years to build a highly diversified business, but as appraisers we should know where we want to go. When we talk about how we are going to overcome obstacles, we need to look at the opportunities that are out there for us as professional appraisers.

For those fond of reading between the lines, I am not predicting the demise of the residential real estate appraiser, or even a drastic reduction in demand for residential appraisal work. I don't have a crystal ball. Rather, my point is that we are capable of much more. Residential mortgage work is important, but we don't have to be "stuck" or trapped in a singular line of work. Instead, we have the ability, and of course, the choice to build a diversified valuation practice that provides a wide range of services and value to various elements of the valuation marketplace. Diversification is a good business practice for any professional.

The 1004 appraisal is a subset of "Valuation Services," and independent appraisers who want to thrive in the future need to understand the need to

become a one-stop shop for a wide variety of valuation services and avoid leaning on a business model that revolves solely around the 1004. Successful appraisers will diversify their businesses away from strictly traditional 1004 appraisals and will offer a wide range of "valuation services," including traditional appraisals, desktop appraisals, inspections, evaluations, consulting, and other services.

In addition to operating as an independent fee appraiser, there are other roles that are available to us within the valuation industry at a variety of firms, including:

- Contractor Appraiser
- Staff Appraiser
- Compliance Officer
- Risk Officer
- Underwriting Manager
- Panel Manager
- Risk Manager
- County Assessor
- Valuation Consultant
- Tax Specialist or Tax Appeal Officer
- Chief Appraiser
- Review Appraiser
- Appraiser Supervisor
- Training Manager
- Professor, Author, Instructor
- Investigator
- Sales

Related Fields

In many cases, the skillsets and experience that we develop as appraisers are not even limited to the valuation field in a strict sense. There are also a variety of related fields that appraisers can branch into, such as:

- Underwriting
- Brokerage
- Appraisal Management
- Property Management
- Software and Tech
- Advocacy
- Home Inspections

When I presented this topic at the Appraisal Summit in September 2019, several of the attendees told me that they also hold a real estate sales license. Some appraisers have also found success being dually licensed as an appraiser and a home inspector.

Building A Secure Appraisal Business (con't)

After years of providing appraisal and consulting services, I shifted to the appraisal management side of the profession in 2016, as a way to grow professionally and develop additional skill-sets beyond being strictly a residential fee appraiser. Recently, I returned to a focus on consulting. I also know appraisers, including myself, who developed their own software tools (usually with the help of an IT guy) and continued appraising while building up their side business.

How to Get Started

Once we understand the vast selection of different career paths, roles, and services that we can pursue and offer, the next question becomes: how can we get started? The first thing to decide is what we want our businesses (or our careers) to look like in 1, 3, 5, or even 10 years from now.

Your path will look different than another appraiser's path. Once you figure out where you want to go with your career, consider some action steps to take:

1. Update your resumé, noting your specific qualifications, unique experiences, special classes, and any skills you have that may set you apart from other appraisers. Remember to include your work types, complex assignment types, speaking engagements (no matter how small), training and teaching. Most of us are not professional
2. Take advantage of any advanced classes, new or more efficient and accurate methods of research, special training experience, and designations with professional associations. Rather than taking a class simply because it satisfies your need to obtain four or seven more hours of continuing education, take a moment to select a class that will move you towards your goal of obtaining new specialized knowledge that will give you an advantage.
3. Don't underestimate the power of talking to other appraisers. If you're a one—or two-person firm, understand that your interconnections with appraisers are likely limited. Meet with local and regional appraisers, to hear about best practices, good clients, requests for new types of services, industry news and laws and regulations. If you're a residential appraiser, align yourself with a good commercial appraisal as a referral partner—to help satisfy each other's clients where one appraiser may not be able to accept a residential or commercial property appraisal. (And you never know what you'll learn!)
4. Join and attend networking meetings of the Chamber of Commerce. Find out where and when industry groups meet, such as the bar as-

resumé designers, so consider outsourcing it to get it "off your plate" by going to websites like Fiverr.com.

sociation, accountants, financial planners, real estate agents, bankers, and homeowners associations. Set a plan for how often you'll attend which meetings, depending on the new space you want to expand into.

5. Ask for the business. It sounds obvious, but if you want to help a local bank set up their internal appraisal assignment and review department, they won't know until you tell them. Talk to your clients regarding other services they may need and what expertise you can offer them. Sometimes clients won't know what they need until you tell them. Talk to your colleagues so they are aware of what services you provide.
6. Have a presence on social media, including a website and LinkedIn. Write articles and blogs for your own website or as a guest on larger sites. Write about what you know and what sets you apart—tell others what makes you a "big deal."

Whatever you want your career to look like in the future, be proactive now and plan ahead. Don't wait until it's raining...to buy an umbrella.

About the author:

Joshua Walitt is the principal consultant for Walitt Solutions. He provides short—and long-term consulting services related to valuation, education, review, and investigations. Clients include lending institutions, appraisers, appraisal management companies, attorneys, accountants, education providers, regulators, and others.

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TALCB Corner

Mark your calendar for the next TALCB meeting, scheduled for May 15th 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.

ATA encourages every Texas appraiser to attend board meetings as often as you can. This board determines your future!



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