

Connections

Official Publication of the

Association of Texas Appraisers, Inc.



Pam Teel, ATA-G ATA President

I am so very proud to be associated with the Association of Texas Appraisers! ATA members are absolutely the cream of the crop in our industry! Thank you to all of those who had a hand in pulling off the mid-year meeting in New

Braunfels where we had the highest attendance recorded for such an event. What most of us see is only the "day of" proceedings. But there is a LOT of work that goes into preparing for and pulling off such an event. Thanks to our Executive Director, Teresa Walker, the Program Committee, the Board of Directors, our instructors, and the hotel staff for making it such a success! We were honored to have a great number of trainees with us for the conference. If you are interested in sponsoring a future appraiser, you can find a list of trainees looking for sponsors CLICK HERE. As we move toward our annual meeting in Georgetown in August, keep an eye open to register as soon as registration opens. It will be a conference you won't want to miss!

There is also an opportunity for you to meet some of the finest folks in the business at the Appraiser's Conference and Trade Show (ACTS) hosted by the National Association of Appraisers, Appraiser eLearning, and the South Carolina Professional Appraisers Coalition in Charleston, South Carolina on April 10-12, 2022. There is an opportunity to get your 7-Hr. 2022-2023 USPAP Update and to hear from FNMA, FMAC, and other leading industry experts all while getting CE. CLICK HERE for more information and to register.

If you are sitting at your desk reading this, you probably can look over at your work log or emails and have a list of appraisal reports that you have received numerous in-

quiries asking when the report will be delivered. Everyone is pressuring you to HUR-RY! We don't have the luxury of moving through life leisurely.

I have just finished reading "The Ruthless Elimination of Hurry" by John Mark Comer. In this book, Mr. Comer says that most historians point to 1370, the year the first public clock tower was erected in Germany, as the turning point in the West's relationship to time. Prior to that, time was natural. It was linked to the rotation of the earth on its axis and the four seasons. You went to bed with the moon and got up with the sun. Days were long and busy in summer, short and slow in winter. But the clock changed all of that. It created "artificial time". Then in 1879, Thomas Edison made it possible to stay up past sunset. Before Edison, the average person slept eleven hours a night. In America, we're down to about seven as the median number of hours of sleep per night. I can name some people reading this who try to survive on much less than 7 hours (you know who you are!). Is it any wonder we're exhausted all the time?



Psychologists are now diagnosing people with "hurry sickness", defined as a malaise in which a person feels chronically short of time (anybody?) and so tends to perform every task faster and to get flustered when encountering any kind of delay. Here are a few symptoms to help self-diagnose hurry sickness:

(Continued on page 2)

Upcoming Industry Meetings:

- March 21-22—ATA DFW Area Meeting, Ft. Worth,
- April 10-12—Appraiser's Conference and Trade Show, (ACTS), Charleston, SC
- April 28-30—TAF Board of Trustees, San Diego, CA
- May 13-15—Association of Appraisal Regulatory Officials (AARO), San Antonio, TX
- August 19-20—ATA's 17th Annual Meeting and Education Conference, Georgetown
- September 24-27—
 Appraisal Summit, Las Vegas

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From the President (con't)

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- You move from one checkout line at the grocery store to another because it's shorter
- When you come to a stoplight, you count the cars ahead of you and change lanes
- You multi-task to the point that you forget one of the tasks (I used to think being called a multi-tasker was a compliment)

What do most people say when we ask the question, "How are you?" Normally, you hear, "Oh, I'm fine, Just busy." Here are some symptoms created by moving too fast through life:

- Irritability quick to jump at people, you take offense easily
- Restlessness -- you can never actually relax; you can't slow down and just breathe.
- 3. Compulsive overworking just one more email, another hour at the office
- Emotional numbness lose capacity to feel, left with narrow bandwidth of emotions (and those are usually anger and frustration)
- Escapist behaviors Netflix, Disney Plus, alcohol, work; things that don't energize you

Does that sound like anyone you know? Here are some suggestions for how we can live unhurried lives:

- Be present present to other people (i.e., our families, friends).
 Be in the moment, not planning your next assignment
- 2. Slow
 - a. Drive the speed limit
 - b. Get into the slow lane
 - c. Come to a full stop at stop signs
 - d. Don't text and drive
 - e. Show up ten minutes early for an appointment
 - Get in the longest checkout line at the grocery store
 - g. Parent your phone put it to bed before you and make it sleep in
 - h. Single task
 - i. Walk slower
 - j. Take a vacation (not just a long weekend)

It's all good in theory, right? Appraisers are just passing through one of the busiest seasons of their careers. There's been no time to slow down. I recently read through several social media posts from appraisers. One appraiser said when she takes a few



hours off, her kids ask her what's wrong. That saddens me. Don't get me wrong: the service that appraisers perform is very important to a lot of people; a lot hangs in the balance if reports are not delivered as promised. But YOU and those you love are important, too. Give yourself permission to take time to slow down and enjoy the day, your family, and friends. Don't just hurry through it! Maybe it's time for a well-deserved vacation — without your computer or cell phone!

Pam Teel, ATA-G, MNAA ATA President

New Members

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

Amber Aguilar, Schertz Marcel Allen, San Antonio Angelo Amoriello, San Marcos Roman Atuatasi, San Antonio Chris Burton, El Paso Ozzy Castillo, Cedar Park Mike Christensen, San Antonio Leslie Cooper, Pflugerville Rey de la Pena, Houston Misty Dean, Spring Hansel Dobbs, Allen Andrew Ehrman, Tyler Raoul Garcia, Brownsville Jesse Garza. Edinburg Ezra Gregg, Austin John Harmon, Cleburne Ashley Harris, Tomball Harvey Heerssen, Houston Nadesda Henry, Magnolia

Shelby Herrmann, Seguin Heather Hickman, Borger Dean Hobart, McAllen Court Horton, Hurst Bryan Johnson, Corpus Christi Lauren Kenney, Bulverde Bryant Kitchens, Plano Courtney Kocian, Yoakum Andrew Laurel, Fulshear Brandi Leslie, Leander **Kevin Leslie.** Leander Randa Madden, Austin Denise McGough, Victoria Erin McKamey, Port Lavaca Boots Mendonez, Cedar Park Perry Mittleman, New Braunfels Meagan Moorhouse, Abilene Rick Park. Fort Worth Michelle Patterson. Austin Kvle Pennebaker. Duncanville John Phillips, Amarillo Tony Pistilli, Colleyville Lane Pitts, Devine

Jessie Ruckel, Austin John Samuel, Missouri City Wendy Sitka, Houston Garrett Smith, Temple Glymiss Smith, Houston DeMarco Syed-Fisher, katy Kirsten Tackett, Hutto Ryan Tawil, Katy Matt Taylor, New Braunfels Michelle Wilbur, Mansfield Craig Zgabay, New Braunfels

Are you interested in joining ATA? Log on to www.txappraisers.org and click on join us.



ATA DFW Meeting

ATA's DFW meeting will now be held on March 21 and 22 at the Holiday Inn DFW Airport South, 14320 Centre Station Drive, Fort Worth, TX).

In addition to the ATA's 2022-2023 7-Hour USPAP Update Course, Appraiser eLearning will host their DFW Area ANSI Roadshow.

This schedule includes:

- Monday, March 21 Measuring with ANSI & the 2021 ANSI Update (4 hours ACE). This course provides the nuts and bolts of measuring residential square footage using the 2021 edition of the ANSI® Measurement Standard. The course provides in -depth, in-person training on measuring residential square footage using the 2021 edition of the ANSI® Measurement Standard. See real-world examples and get all your questions answered by course instructor, Bryan Reynolds. (Course time is from 9am to 1pm. Lunch is available from 1-2 p.m. Instructor will be available for questions and additional training from 2-4 p.m.)
- Tuesday, March 22 2022-2023 7 Hour USPAP Update Course. A new 2022-2023 Student Manual and the new USPAP Reference Manual will be provided to each registrant. Each attendee must bring their own copy of the 2020-2021 USPAP Publication, either digital or paper copy. Should you no longer have the 2020-2021 Publication, you will need to purchase it in advance on The Appraisal Foundation website. (Course time is from 9 a.m.-5 p.m. and the instructor is Greg Stephens.)

Attendees will have the opportunity to network with fellow appraisal professionals during the breakfast, breaks and lunch.

Who Should Attend

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

Hotel Accommodations

ATA reserved a block of rooms at the Holiday Inn DFW South. <u>Click here</u> or call 817-399-1800 and mention group code ATA to reserve your room.

ACE/MCE Hours*

This meeting is approved for 11 ACE and 7 MCE hours.

Registration Fees

The registration fee for 2022-2023 7-Hour USPAP Update Course is \$150 for ATA members and \$300 for non-members. The fee for Measuring with ANSI & the 2021 ANSI Update is \$129 for ATA members and \$179 for non-members. (Fees increase \$20 7 days before the meeting.) Appraiser trainees are able to attend the 2022-2023 7-Hour USPAP Update
Course for 1/2 price, with no credit. If you want the USPAP Document, you must purchase it from the Appraisal Foundation's website.

Registration with payment must be received at least five business days in advance of the event to guarantee your registration. If you have not received an e-mail confirmation one week prior to the conference, please call ATA at

Meeting Gold Sponsor:



Meeting Bronze Sponsor:



(210) 837-7123, M-F, 9:00 a.m.-4:00 p.m. to confirm your registration.

Exhibitors/Sponsors

If you are interested in exhibiting or sponsoring, please contact <u>info@txappraisers.org</u> or download the <u>exhibitor/sponsor form</u> here.

Cancellations/Refunds

Written requests received three business days prior—full refund; fewer than three business days prior—no refunds will be issued.

*ACE: School Approval #8; 2022-2023 7-Hour USPAP Update Course - #42149 and MCE: School Approval #9974; 2022-2023 7-Hour USPAP Update Course -#42532

**ACE: School Approval #12; Measuring with ANSI & the 2021 ANSI Update. #42076

ATA is Seeking New Board Members

Are you looking for a unique leadership opportunity? Have you been yearning to put your talent in strategic thinking, financial forecasting, organization behavior, project management or policy advocacy in the service of a great cause? Well, look no further! If you are committed to the appraisal profession, we are looking for you.

ATA is currently seeking board members to serve as volunteer members.

To be eligible, you must be a voting member of the association. Candidates should have a desire to serve a three-year term and provide input, ideas and counsel on issues regarding the appraisal industry in-

cluding continuing education and professional development.

For more information about the positions, please contact a member of the

Get involved! Board members needed!

Nominating Committee.

Please submit your name (or nominees name) to info@txappraisers.org before May 30.







A few pictures from our 2022 Mid-Year Meeting in New Braunfels. We had a full house.

Thank you to our mid-year meeting Bronze Sponsor, Hatchett & Company Real Estate.



Don't miss our 17th Annual Meeting, August, Sheraton, Georgetown.







ATA Outstanding Award Winners

Congratulations to our Rio Grande Valley and South Central Texas Area 2022 Outstanding Award Winners.

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 DFW meeting. We are also looking for Outstanding Service Award. You can also self-nominate. We are looking for Please submit this nominations by nominations for the DFW area.

Please submit your nomination ASAP so the award can be presented at our nominations for the Houston area. April 15.

Click here for the nomination form.

Rio Grande Valley Area—Luis De La Garza



South Central Texas—Bobby Shafer



TALCB February Meeting Highlights



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

meeting, three topics accounted for the bulk of discussion: PAREA, racial bias and appraiser complaints. An Appraisal Institute

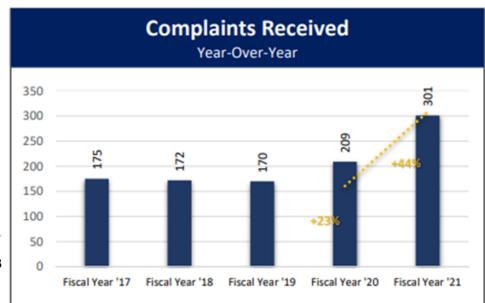
At the Feb-

ruary 25th TALCB

Board

(AI) representative encouraged TALCB to begin planning for forthcoming PAREA programs from the Appraisal Institute and others. He soon steered his remarks towards racial bias and the likelihood that racial bias continuing education will be mandatory nationwide in the near future. He said AI will have a course completed later this year.

The biggest topic of discussion was about complaints. The TALCB Board is aware of the uptick in complaints from prior years (see graphs below). Sarah Oates, the Chair of the TALCB Board, was steadfast in her belief that the Board should not try to limit the public's ability to file a complaint, nor did she believe the Board had the authoritv to do so. However, the increase in complaints did cause the Board to consider rejecting complaints made in bad faith, solely to harass appraisers as that is within their legal authority. To that end, the Board asked for feedback prior to and during the meeting as to



how they could classify harassment complaints, without invalidating genuine concerns from complainants.

In addition to emails collected prior to the board meeting, ATA's Chairman Bobby Crisp, Treasurer Brian Marlow and Vice President Steve Kahane spoke at the meeting. Mike Lay, ATA member and owner of a small AMC, also provided some stories of complaints provided by panel members of his AMC. ATA offered our assistance in any way possible to the board as they deliberate the issue. Bobby Crisp tried to impress upon the Board that his experience creating and shaping some of the existing policies at TALCB would make him and ATA valuable contributors. Brian Marlow, speaking for himself, provided the board a testimonial detailing the stress and cost associated with a complaint he received that appeared to be about value. Speaking for myself, I pointed out the correlation between the increase in complaints and the addition of "to file a complaint please contact TALCB at www.talcb.texas.gov." to the bottom of our licenses. I also noted the complaint disparity between Texas and other states. Texas has twice as many appraisers as Illinois but 7.3 times as many complaints, suggesting Illinois is doing something much differently.

The TALCB Board is still considering the matter and accepting feedback.

Thank you, Steve, for attending this meeting and keeping Texas Appraisers abreast of what is going on at the state level and ultimately affecting their licenses.

Next TALCB Meeting

The next TALCB meeting will be held on May 6 at 09:00 a.m. at the Stephen F. Austin Building, Room 170, 1700 North Congress, Austin.

These Board meeting are open to the public. ATA encourages every Texas

appraiser to attend these board meetings as often as you can. This Board determines your future!

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



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.

Time for Universal Valuation Standards?



George Dell

Appraisers have stand-ards. AVMs have no stand-ards. Other valuation types are "waivered" or exempt.

Appraisers have licens-

es. AVMs have no licenses. Other valuation types are "waivered" or exempt.

Appraiser's foot the bill for much of the valuation world – reviewers, evaluators, programmers, checklist checkers, and unlicensed "valuation analysts."

Today we have unequal regulation, costs, taxes, fees, qualifying/continuing education, and threat of loss of livelihood. Appraisers face these regulatory/tax disadvantages.

Yet the product is the same!

- Subject is defined
- Data is selected
- Result stated

Someone makes the decision of the subject characteristics and use. No matter what valuation product.

Someone makes the data selection, whether by a programmer's algorithm, or appraisers "method."

Someone declares a "market value" number.

Whether calculated by a computer programmer's algorithm, a lender's internal 'evaluator', an agent, or hybrid of 'inspector' and desk form filler – human decisions are required at each and every point. The process is identical. It is only a matter of who, when, and how. Yet actual standards of performance only apply to

appraisers. Some bank regulations apply to non-appraiser appraisals. And some client guidelines, like those of GSEs (Government Sponsored Enterprises) become standards by reference.

One product is subject to regulatoryinspired costs, taxes, and fees, while others have little or none.

What is the answer?

If the product is the same, why are products differentiated by industry, rather than by results? The "product" is a point market value. The same result for any way you get to it. How do we treat different products equally and fairly, so that they can be objectively compared, not internally biased, and trusted?

The answer is a uniform, universal valuation standard, (UVS)©. Such a standard specifies levels of risk and reliability for each of the three components of the scientific method: Hypothesis, data classification, predictive result.

Hypothesis is subject property characterization, whether by appraiser, or programmer's algorithm.

Data is selected as "picking comparables" by an appraiser, or by a programmer's algorithm.

Result is stated either as an appraiser's 'opinion', or by a programmed calculation.

No matter who or how or even when an algorithm is decided – the process is the same.

The process comprises: 1) how well-defined is the subject property (highest and best use); 2) how is the data selected; and 3) what approaches/algorithms/adjustments are applied to the data.

That is all. Nothing more, nothing less.

The UVS©, (currently under development) simply reduces the overall problem of valuation into smaller component parts: subject, data, algorithm. The differences are the UVS measures and gauges apply to whatever process applies.

UVS can invite direct comparison of "different products" by results, costs, and public benefit. It makes possible 'double-blind' valuations. The UVS© could eliminate a substantial part of the conflicting motives between risk, cost, and public good.

Best of all, it can affect a direct cause for change to each of the "five frictions" to modernization: process, standards, education, user expectations, and administrative regulations themselves. The only real possibility for the public good is through recognizing that the valuation process is universal and identical. The only differences by industries are how well each step is done: Problem, Data, Prediction.

Check out George's upcoming classes at www.valuemetrics.info.



Are They Finally Listening

The CFPB is reviewing bias in Automatic Valuation Models (AVMs). The proposed rules are a joint effort by the Consumer Financial Protection Bureau, the Office of the Controller of the Currency, the Federal Deposit Insurance Corporation, the National Credit Union Administration and the Federal Housing Finance Agency. These agencies are concerned AVMS may reflect bias in design and function. The mathematical models rely on biased data resulting in inaccurate valuations. Basically,

the agencies are stating historical data going back to redlining as built into these models and do not reflect current market data. Remember markets are not static and are always changing.

VaCAP shared Ted Talks by Cathy O'Neil and Tricia Wang back in 2019 in our "Big Data? Thick Data? Human Data?" post. Both of these professionals have a clear understanding of the pitfalls of algorithms in all aspects of life, not just valuation models. Even if

you have listened before, it is well worth listening and sharing again.

Don't be fooled; they are listening. The proposed rules are mandated in the Dodd Frank Act as clearly stated in the introduction section of the proposal. Dodd Frank was enacted on July 21, 2010. The real question is why did it take 12 years?

From the Virginia Coalition of Appraiser Professionals (VaCAP) Board

Calling All Sponsors



Kathy Tredway, ATA-R Chair, Membership Committee

ATA has a list of more than 100 people looking for a Sponsor (see pages 8-10). I have reached out to most and have had a response from approximately 40%. I would have to

guess that 75% of the ones that responded are new on the list. I have noted that the majority of the respondents have 75+ hours of training with some having more than 200 hours. We have Real Estate Agents, Oil Field workers, a former Mayor and even a very enthusiastic Political Science Professor! The list keeps growing; but on a good note, we have had several find sponsors at our recent meetings. My note to trainees looking for sponsors is:

Don't give up! Keep networking! You never know when it will pay off!

For all licensed appraisers, I have a list of all respondents that still want to be an appraiser, which includes education, resume, email and phone numbers. If any of you know of someone looking for a trainee, please have them contact me, Pam Teel or Teresa Walker.

ATA Houston Area Meeting

We are still finalizing the location and date but it will be in May.

In addition to the ATA's **2022-2023 7- Hour USPAP Update Course,** <u>Appraiser eLearning</u> will host their Houston Area **ANSI Roadshow**. This schedule includes:

- Day 1—Measuring with ANSI & the 2021 ANSI Update (4 hours ACE). This course provides the nuts and bolts of measuring residential square footage using the 2021 edition of the ANSI® Measurement Standard. The course provides in-depth, in-person training on measuring residential square footage using the 2021 edition of the ANSI® Measurement Standard. See real-world examples and get all your questions answered by course instructor. (Course time is from 9am to 1pm. Lunch is available from 1-2 p.m. Instructor will be available for questions and additional training from 2-4 p.m.)
- Day 2—2022-2023 7- Hour USPAP Update Course. A new 2022-2023 Student Manual and the new USPAP Reference Manual will be provided to each registrant. Each attendee must bring their own copy of the 2020-2021 USPAP Publication, either digital or paper copy. Should you no longer have the 2020-2021 Publication, you will need to purchase it in advance on The Appraisal Foundation website. (Course time is from 9 a.m.-5 p.m.)

Are you a Supervisory Appraiser?

Better is building a Supervisory Appraiser and Trainee program to match aspiring appraisers with certified mentors to meet required experience in the field for licensing.

We are looking for Supervisory Appraisers to spearhead this effort in Bexar, Collin, Dallas, Denton, Fort Bend, Harris, Montgomery, Tarrant, Travis, and Williamson county.

Apply to this position at https://bit.ly/3IWevQi



Trainees Looking for Sponsors

First Name	Last Name	City	Phone	Email
Crystal	Jordan	Houston	832 792-9300	crystaljay595@yahoo.com
Rachel	Carpenter	Austin	512 771-6042	rachacarpenter@gmail.com
Rebecca	Armstrong	Midland/Odessa/DFW	469 777-8632	rebecca@trinityrealestategroup.com
Raul	Garcia	South Texas	956 550-1354	earthrealtyraul@aol.com
Michael	Bragdon	New Braunfels	901 359-7670	bragdonmichael@gmail.com
Shelia	Ireland	Gainesville	817 907-9871	shelia@cfaith.com
Ronald	Reed	Austin	512 914-8236	rakreed@sbcglobal.net
Placido	Vasquez	San Antonio	210 777-5882	placido@housetohomerei.com
Teresa	Stearns	Austin	512 960-7137	teresa.sterns@yahoo.com
Marisol	Garcia	Austin	512 903-5030	marisolgarcia2@gmail.com
Linda	Dlugosch	Victoria	361 935-5717	linda@jacobrealtytx.com
Chris	Solimine	Austin	512 429-3662	chrissolimine@realtyaustin.com
Gayle	Wooten	Fort Bend County	281 380-1280	gaylebwooten@gmail.com
Tyler	Overbay	Pflugerville	806 220-5269	tyler.overbay@yahoo.com
Ashley	Collier	Brackettville	210 627-1651	ashleytxrealtor@gmail.com
Frank	Atherton	Fort Worth	817 986-3560	frank.atherton24@gmail.com
Joey	Saldana	San Antonio	603 203-4053	ajeditm@gmail.com
Cheri	Himmer	Georgetown	253 686-3571	cherihimmer@gmail.com
Heather	Robertson	Houston	281 782-4705	robertsonhr4@gmail.com
Drey	Lord	Austin	512 903-9591	dreylord1@gmail.com
Brown	Rita	Houston	832 995-7609	ritabrown@kw.com
Justin	McZeke	Austin	254 278-3755	Jdmaczeke60@gmail.com
George	Popescu	DFW	214 403-9843	george.popescu@yahoo.com
Ben	Butt	Corpus Christi	361 251-2432	benbutt98@gmail.com
Fallon	Huff	Houston	832 283-2873	fallon@thefallonco.com
Thomas	Stone	Austin	619 917-8284	thomas.w.stone@gmail.com
Bryan	Neal	Houston	361 205-2121	loki1492@gmail.com
Josue	Arellano	New Braunfels	210 585-1168	arellano.josue@gmail.com
Beverly	Smith	San Antonio	301 318-8730	beverlysmith1983@yahoo.com
Garrett	Dominguez	Katy	713 256-1296	gdominguez19@gmail.com
Melanie	Richardson	Tomball	713 392-3105	melanie.richardson@realmpro.com
Chris	Murphy	San Antonio	210 885-0950	smurfcm@satx.rr.com
Megan	Real	Adkins	210 216-2723	meggreal@gmail.com
Amanda	Ballard	Highlands	281 786-6460	amandaballard281@gmail.com
Juliette	Kroeger	Kyle	512 636-0561	juliette4029@gmail.com
Callie	Trimble	Gladewater	903 241-0999	callielauren12@icloud.com
Frank	Baker	Spicewood	469 494-4807	frankbakerrealty@gmail.com
Riley	Dalmas	Dallas	469 352-8370	rileydalmas@gmail.com
Christopher	Boenisch	The Woodlands/Spring	832 547-5656	christopherboenisch@gmail.com
Jollyn	Hilliard	Cibolo	210 324-2423	jollynhomes@gmail.com
Harry	Kirchner	Austin	512 913-9390	harrykirchner@sbcglobal.net
Eric	Colvin	Ennis	972 935-3162	eric@ennislogistics.com
James	Weiler	Houston	832 405-6723	jamesmweiler24@gmail.com
Timikeyi	Egbuson	Houston	571 409-9647	jimikeyi@gmail.com

Trainees Looking for Sponsors (con't)

JacobGouldHuntsville253 740-7406jakegould@gmail.comBrandtGoodwinSan Antonio210 355-8132brandtmgoodwin@gmDiamondAdamsKyle720 941-9489diamondlittle21@gmailTommyBrownDeSoto972 748-4411nsatb87@gmail.comJon "JT"LiptonAnywhere in the state830 965-8300j.bar.tipton@gmail.com	ail.com il.com
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Rehma Nabbanja Cedar Park 737 400-8212 remmy.nabb@gmail.c	
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Chris Spinks Austin area 512 771-9281 csservicegrouplic@gm	
Rod Wilker Houston 949 331-2962 rodwilker@gmail.com	<u> </u>
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Lloyd Gaddis Houston 281 216-4439 <u>aagmtg@gmail.com</u>	1100.00111
Kyle Coleman New Braunfels 696 581-2374 kylewcoleman@gmail.	com
Quintasha Ellison Houston 281 682-1682 quintashabell83@gma	
Sammie Joseph III Austin 512 470-7877 sammie@sosephcom	
Eric Sotomayor Springtown 817 986-7842 vickie pointer@sbcglo	
Gregory Gafford Big Spring 325 320-2964 gafford.9@buckeyema	
Jessica Spoon San Antonio 210 863-6182 letspoonserveyou@gn	
Case Beshore San Antonio/Boerne 949 275-3530 casebeshore84@gma	
LydiaBrooksLantana940 765-5986lydia.a.brooks@gmail.CaitlinCarteAustin540 354-2244ccarte6@gmail.com	COIII
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Nan Headrick Dayton 936 334-4593 headricknan@gmail.cc	
Brian Woodrum Longview/Tyler 214 808-4872 <u>brian.woodrum12@gn</u>	
Glymiss Smith Houston 281 772-1040 glymiss@glymisssmith	n.com
Andrien Trujillo Dallas 954 816-4878 andrien@mac.com	
David Sparks San Antonio/New Braunfels 480 282-0719 <u>davidmsparks@outloo</u>	k.com
Kevin Brock San Antonio 210 789-8654 kbrock02@gmail.com	
Mike Christensen San Antonio 512 636-9174 <u>mike.christensen10@</u>	
Roman Atuatasi San Antonio 210 620-4304 <u>romananotary@gmail.</u>	
Shelby Herrmann Seguin 361 877-4723 <u>shelbytxappraiser@gn</u>	
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Paul Myles Austin but willing to travel 281 779-6005 plmyles@gmail.com	
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