



Connections

Official Publication of the Association of Texas Appraisers, Inc.
www.txappraisers.org

Mission Statement of the Association of Texas Appraisers

The Association of Texas Appraisers was organized to provide opportunities for continuing education and professional association for real estate appraisers and other interested parties within the State of Texas; to establish and maintain minimum requirements for membership; to confer membership designations to properly qualified appraisers; and to provide and maintain an organization that serves the needs of its members.

From the Desk of the President

I am honored to have the opportunity to serve the ATA this next year in this position. We have a great organization that's is working hard to become stronger and more accessible to appraisers across the state, to help improve the quality of appraisers in Texas.



Mike Braught

I hope in the next year I can adequately represent the ATA by assisting our Director in providing quality educational opportunities, keeping ATA members informed of changes in the profession and helping continue the growth and awareness of ATA.

I want to thank the board members who are completing their terms on the board. Service on the board does require one's time and dedication and input. They have attended meetings, written articles for ATA Connections, served in various positions on the board and provided input and advise for the growth and improvement of the ATA. Special thanks to our immediate past president, Candy Cooke, and past president, Tom Shirley, for their exceptional service, dedication and leadership.

For those of you that didn't make it to the Austin meeting, we are sorry you couldn't make it, but the turnout was wonderful. We had 110 appraisers at the meeting and most of the feedback was positive.

TALCB Commissioner, Doug Oldmixon, kicked off the meeting and filled us in on what was happening in Austin, the AMC Bill, their move to Stephen F. Austin Building at 1700 North Congress Avenue and the agencies new "self-directed, semi-independent" status.

In Rural Residential Appraising, ATA member Diana Jacobs filled us in on problems relating to rural appraising. She discussed how soil types, economic diversity, water availability, and basic services effect the rural appraisals.

Con't on page 2

Inside this issue:

New Board Members	2
New Members	3
Door Prizes	3
Designated Members	4
Ft. Worth Meeting	4
Rio Grande Valley Meeting	4
TALCB Working Groups	4
TALCB Meeting	5
AMC Legislation	5
Get the Word Out	5
2011-2012 Dues	5
More on the UAD	6
ATA Annual Meeting Pictures	8
More Annual Meeting Pictures	9
Budget	10
Meeting Registration Form	11

2011-2012 Board of Directors

Mike Braught, President, ATA-R	Frank Baker, ATA-R
Rick Neighbors, ATA-R, Vice President	Ken Becker, Director
Donna Green-Harris, ATA-G, Secretary	Dennis Crawford, Director
Arturo Palacios, Treasurer	Bobby Crisp, ATA-R, Director
	Candy Cooke, ATA-G, Past President

In the Loss Prevention Seminar, Peter Christensen, General Counsel for LIA Administrators and Insurance Services covered vital information on common allegations made against appraisers and recommended steps for an effective defense. (A bonus—attendees insured with LIA will receive a discount on their E&O insurance premium if they attended this seminar.)

After lunch, TALCB Chair, Luis De La Garza, talked more about the AMC legislation and the House Bill 1146 (Appraisal Management Bill) and House Bill 2375 (TALCB Clean Up Bill) working groups.

ATA Board Member Bobby Crisp, ATA-R finished up the Conference covering the UAD (the biggest change in the profession since the “New Forms”). He addressed the new requirements, gave examples of how software companies will aid appraisers in using the new UAD format and how XML files will be created. Bobby is addressing more on the UAD on page 6.

Please feel free to contact me if you have any questions or if there are any ATA issues you wish to discuss.

Mike

About Your New President

President: Michael J. Braught, ATA-R—Mike was born in Des Moines, Iowa and moved to Terre Haute, Indiana as a high school freshman and finished high school there.

Mike attended Baylor University as a Music Education Major but transferred to Indiana University to complete his Bachelors Degree in Parks and Recreation. Ten years after he received his Bachelors, Mike returned to Indiana University to complete his Masters Degree in Parks and Recreation.

Mike worked in parks and recreation for almost 30 years. Most of his experience was working with city and county municipalities in Texas, Indiana, Utah and Kansas.

His appraisal career began in 2000 in Kansas. He moved to Texas in 2002 and began appraising in the Austin area.

He has been married to Kathy for 26 years and they have two daughters, Hannah (16) and Sarah (8). He currently resides in Georgetown, Texas.

He enjoys biking, hiking, camping and being outdoors.

Welcome New Board Members



Dennis Crawford—Certified Residential Appraiser located in Abilene, Texas. He is a member of the Association of Texas Appraisers (ATA) and has applied for their designation for residential appraisers. He is currently serving on the Board of Directors of ATA. He is an approved FHA appraiser and is a member of the Texas Association of Realtors (TAR), National Association of Realtors (NAR), and the Texas Real Estate Commission (TREC).

Dennis was born and raised in Midland, Texas and moved to Abilene in 1987. He is married to Karis Crawford who also is a Certified Residential Appraiser. They have two children and five grandchildren. Their son Ronny lives in Midland and has three children. Their daughter Shandon lives in Abilene and has two children. His interests are family ancestry, gardening, boating, and watching college football.



Donna Green-Harris, ATA-G—Donna Lollar Green is a Texas General Certified Appraiser from Marble Falls, TX. She has owned Highland Lakes Appraisers since 1989 and has been practicing appraising since the mid-eighties. She is also an FHA appraiser. She is serving as Secretary of ATA.

She also owns and is Broker of D. Green & Associates, a real estate company in Marble Falls. She is also a Certified Flood Plain Administrator for F.E.M.A. and actively represents the community of Highland as member of the Lower Colorado River Floodplain Coalition.

She is Past President of the Highland Lakes Association of Realtors – 1995 & 1998 and Past President of the Hardin County Board of Realtors – 1983.

She graduated from Palestine, TX and then went to Stephen F. Austin in Nacogdoches, TX and Lamar University in Beaumont, TX. She graduated with both Paralegal Certification and Bachelors Degree in Education from Lamar.

Her husband, John W. Harris, passed away in May, 2010 from lung cancer. She has two daughters and two step-daughters. Hobbies include gardening, sewing, reading and traveling.



Arturo Palacios—Arturo Palacios doing business as A. Palacios Management Consultants provides professional and technical consulting services. These activities require a high degree of expertise and training. A. Palacios Management Consultants provides specialized consulting services in a variety of industries. A. Palacios Management Consultants is primarily engaged in providing a range of day-to-day administrative, financial, managerial, marketing, personnel management, planning, and consulting services.

Arturo Palacios graduated from the University of Houston – Downtown with a Bachelor of Science in Business & Commerce and Majored in Accounting in 1984. Arturo Palacios has continued his education and received additional certifications from the University of Texas - Pan American for Principles of Exporting Certificate in 1989; from the Institute of Quality Assurance, London, England as an ISO Lead Assessor in 1994; Certified Management Consultant from the Institute of Management Consultants; National Economic Development Council and became a Certified Economic Development Finance Professional. Certified Mediator from the Dispute Resolution Center; U.S. Small Business Administrations' Office of Small Disadvantaged Business Certification and Eligibility 40 Hour SDB Private Certifiers Training; and in 2001, he obtained his Texas State Certified General Real Estate Appraiser's license.

Welcome New Members

The president and members of the Board of Directors would like to welcome our newest members **George Changos**, Buda, **Ronald Davis**, Hitchcock, **Bill Fenoglio**, Henrietta, **Sally Ireland**, Austin, **Debbie Jordan**, Garden Ridge, **Clay Kistler**, Bellville, **Clarence Lyons, Sr.**, Port Arthur, **Larry Muennink**, Hondo, **Ace Curtis Myrick**, Austin, **Mark Needham**, Austin, **Tom Nolen**, Abilene, **H. Keith Pate**, Lubbock, **Richard "Chet" Theiss, Jr.**, Baytown and **Charles Thomas**, Austin.



Also, welcome back former member **David McInturff**.

Door Prize Winners

Carole Alexander
Lynn Allman
Ken Becker
AnnA DeMoss
Kenneth Jones

Debbie Jordan
Wade Jordan
Renee Latham
John Macy
Ian Martinez

David McInturff
Frank Schramm
Paul Smith
Jerry Whitley
Royle Wright



TALCB Meeting

Six ATA members (Mike Braught, ATA-R, J.D. Buchwald, Candy Cooke, ATA-G, Bobby Crisp, ATA-R, Mark Loftus, and Arturo Palacios) attended the August TALCB meeting in Austin. The next TALCB meetings are scheduled for October 12 and December 9. Come out and let your voice be heard.

Proposed AMC and Other Appraiser Rules Changes

Pursuant to the Texas Administrative Procedures Act, TALCB publishes all proposed rules in the Texas Register and allows at least 30 days for the public to submit written comments. The proposed AMC rules (and all other rules pertaining to appraisers) were published in the September 2 issue of the [Texas Register](#) (pages 90-101). Appraisers and other interested parties can submit written comments directly to the agency and these comments will be forwarded to the committee members. The public may participate in the HB1146 committee meeting, however, this is a phone/online meeting and there be limited space on the conference call.

Get the Word Out

Do you know an appraiser that might benefit from receiving *ATA Connections*? Send us an email at info@txappraisers.org and we'll add them to our mailing list.

2011-2012 Dues

If you haven't already paid your 2011-2012 dues, don't forget to pay them soon.



Houston Meeting, June 4, 2011

SAVE THE DATE

COMING
UP

ATA's ATA Mid-Year Meeting

February 24-25, 2012

MORE ON UAD

AQB Certified USPAP Instructor #10287
Email: crispappraisal@gmail.com



Whenever there has been a significant change in our industry, appraisers tend to be a bit leery of those changes. Most of us don't like change. I find this to be a little humorous, because as appraisers, this is our job. We measure change in the market place every day. I remember each time that Fannie Mae and Freddie Mac changed to the URAR. Does anyone remember the introduction of the VC Sheets by HUD/FHA? There was uproar over that one. I remember more vividly the reactions of appraisers when the 1004MC Form was required. On August 5-6, the Association of Texas Appraisers (ATA) held its 6th Annual Meeting in Austin, TX at the Holiday Inn Town Lake. The Saturday afternoon session was devoted to another change in our industry - the new UAD reporting format.

During that session, we talked about many issues of this new UAD. What about this? What about that? What do we do when...? Like all of the other changes that have come about in our industry – lots and lots of questions. And rightly so.

Right after the ATA meeting, on August 11, 2011, Fannie Mae and Freddie Mac released an update to the UAD Appendix D reporting requirements. This latest Document Version 1.2 clarifies some of the reporting aspects:

- Added additional clarity in Introduction and Purpose and Overview Sections
- Added notation in multiple sections that additional information can be provided elsewhere in the appraisal report
- Added clarification to Overall Condition rating
- Provided clarity on View and Location factors on how to report multiple factors
- Provided additional notation on Basement & Finished Rooms Below Grade
- Provided additional notation on Price of Prior Sale/Transfer.

Here are the links to the latest document:

Appendix D (as of Aug. 11):

<https://www.efanniemae.com/sf/lqi/umdp/pdf/uadregsforlenders.pdf>



FAQ's (as of June 2011):

<https://www.efanniemae.com/sf/lqi/umdp/pdf/uadfaqs.pdf>

Although the ATA session covered the majority of the UAD, there are a couple of items that I'd like to point out and place some emphasis.

Most appraisers have been entering some kind of statement in the Prior Sales/Transfers section (on Page 2 of the URAR, below the Sales Comparison grid) when there has been no prior sales or transfers. Previously, we entered something like "No prior sales or transfers over the past 3 years" for the subject and something similar to "No sales or transfers noted within the past 12 months" for the comparable sales. I'm not sure why appraisers did this in the first place. Hey! I've been doing it all along. I'm guilty of it, too. But, there are two questions just above this small grid area that already answers these questions. I don't think Fannie Mae and Freddie Mac are asking the same questions twice. Why would they? That small gridded area is really for information when the answer to either of the two questions is "yes – my research did reveal..." With the new UAD format, if there have been no previous sales or transfers during the time frames relative to the subject or the comparable sales – if you have answered either of the two questions as "no – my research did not reveal...", leave the gridded section blank. Don't put a "0".....don't enter any dates as

“00/00/0000”....don’t enter any text. UAD cannot read these. Again – if the answer is “no, my research did not reveal any previous sales or transfers”, then leave the gridded section blank. So, that there is no confusion to the reader, the appraiser may enter a comment below the gridded section regarding the appraiser’s research providing no prior sales or transfers.

One might not realize it, but the UAD format extends beyond the first three pages of the URAR. There are a couple of issues that need to be discussed on Page 6 of the URAR:

--The appraiser’s State Certification Number or License Number: Appraisers are to enter the number exactly as it is shown on the Appraisal Subcommittee (ASC) website. For those of us in Texas, the ASC reports our certification/license numbers differently than what is provided to us by our Licensing & Certification Board. Let me give you an example:

My Certification number issued by the State of Texas is: TX-1325704-R

On the ASC website, my Certification number is reported as: 1325704 (this is the number to be entered via the UAD format).

Here is the link to the ASC website:

<http://www.asc.gov>

To find your record, hover your computer mouse over “National Registry” and left click on “Find an Appraiser”. The next page will allow you to type in your name and state. Click the “Search” button and the next page will provide your License Number. You can left click on your name to see all information about you.



--At the bottom of page 6, there is a line for LENDER/CLIENT Name. Appraisers have typically entered a person’s name (be it the person that ordered the appraisal, or the loan processor, etc.). UAD format requires the name of the appraisal management company (AMC) in this field if the appraisal was ordered through an AMC. If an AMC was not involved, UAD format states “No AMC” must be entered.

FHA implementing the UAD format:

HUD/FHA just released Mortgagee Letter 2011-30 that states that the UAD format will not be mandatory until January 1, 2012.

Here is a link to all HUD Mortgagee Letters

<http://www.hud.gov/offices/adm/hudclips/letters/mortgagee/index.cfm>

Click on the title to open the respective letter.

VA implementing the UAD format:

The VA has nothing in writing (that I am aware of) regarding the UAD. But, telephone conversations and emails with the VA have said “Nationally, the UAD format is voluntary.” The Houston Regional Office has said that they are not currently accepting the UAD format for appraisal reports. The Houston office is asking their fee panel appraisers continue writing reports as they always have done. Directives will be announced if the VA adopts the UAD format.

You know, we don’t hear much about those old changes anymore – the new URAR, the VC Sheets, the 1004MC Form, etc. Appraisers seem to have become somewhat accustomed to these changes. I rarely get questions anymore about the latest change we all went through - the 1004MC. So it will be with the new UAD. Once we all get used to it...and once we get some rain...waters will begin to flow down the river once again.

Food for thought.

Bobby

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.

Annual Meeting and Education Conference, August 5-6, 2011, Austin, TX





Fiscal Year 2010-2011 Actual and 2011-2012 Budget

	Budget 08-09	Actual 08-09	Budget 09-10	Actual 09-10	Budget 10-11	Actual 10-11	Budget 11-12
Income							
Designation Fees	250.00	100.00	100.00	75.00	100.00	575.00	300.00
Interest	0.00	175.12	0.00	103.43	150.00	65.98	100.00
Meeting Fees		12,245.00		13,590.00	13,500.00	25,245.00	25,000.00
Membership Dues	11,500.00	9,050.00	10,000.00	11,675.00	12,000.00	18,695.00	20,000.00
Misc. (Exh/Spon)	0.00		0.00	0.00	500.00	0.00	500.00
Misc. (Item Sales)				0.00	0.00	378.00	500.00
Pins, Membership	20.00	10.00	10.00	0.00	10.00	5.00	10.00
Total Income	11,770.00	21,580.12	10,110.00	25,443.43	26,010.00	44,963.98	46,410.00
Expense							
Bank Fees	15.00	50.00	15.00	0.00	50.00	14.00	50.00
BoD Expenses	1,000.00	850.00	1,000.00	735.00	1,000.00	1,000.00	2,000.00
Equipment	500.00	543.76	500.00	393.98	500.00	579.99	500.00
Executive Director	3,600.00	3,600.00	4,800.00	5,300.00	6,000.00	6,000.00	8,400.00
Incorporation Costs	0.00		0.00	5.00	0.00	0.00	0.00
Meeting Expenses*	1,000.00		1,000.00				
Door Prizes		194.18		347.48	300.00	320.00	500.00
Meeting Materials				1,975.00	300.00	2,284.74	3,000.00
Rooms & Meals		5,530.77		6,490.32	7,000.00	16,190.66	11,000.00
Speakers		3,293.00		6,975.00	7,000.00	8,220.76	9,000.00
Supplies				28.89	0.00	292.70	100.00
Postage**					0.00	1,239.53	1,200.00
Printing**					0.00	901.12	1,500.00
Mtg. Exp. - Other				75.00	500.00	74.78	250.00
Total Meeting Expenses	1,000.00	9,017.95	1,000.00	15,891.69	15,100.00	29,524.29	26,550.00
Accounting Expenses							1,000.00
Membership Recruitment					400.00	442.41	1,500.00
Miscellaneous	100.00	117.63	100.00	230.00	100.00	559.95	100.00
Other Assn. Mtgs.							3,500.00
Pay Pal	280.00	258.36	390.00	234.55	400.00	668.31	800.00
Postage	25.00	31.00	30.00	42.47	200.00	229.96	500.00
Scholarship							200.00
Supplies	100.00	71.83	100.00	106.83	100.00	274.89	200.00
Telephone							750.00
Uncategorized Expenses***						1,371.94	
Website	300.00	250.00	300.00	427.37	1,325.00	1,420.00	300.00
Total Expense	6,920.00	14,790.53	8,235.00	23,366.89	25,175.00	42,085.74	46,350.00
Net Income	4,850.00	6,789.59	1,875.00	2,076.54	835.00	2,878.24	60.00

*Meeting figures previously budgeted as a loss under expenses. 2010-2011 budget will list income and expenses

**Expenses to Market Houston Meeting (Postage is USPS postage and mailing house charges)

***Fees for RGV Appraisers Conference and ARRO Meeting

Association of Texas Appraisers - Meeting Registration Form

Ft. Worth Meeting
DFW Airport Marriott South, Fort Worth
October 22, 2011

Name: _____ E-Mail: _____

Address: _____ Phone: _____

Mail Registration and Payment to:

Member	\$70*
Non-Member	\$140*
Total Due	\$ _____

Association of Texas Appraisers

13530 Escort Drive
San Antonio, TX 78233

Or Register and Pay on-line at:

www.txappraisers.org (click the Meetings link and go to the bottom of the page and it will take you to Pay Pal)

*lunch is included in your registration fee.

For more information, contact:
Teresa Walker (210) 386-5706
(info@txappraisers.org)



Registration form and payment must be received by October 18. No refunds after October 18.

Meeting Times:
Breakfast 7:30
Class 8:00 a.m. - 5:00 p.m.

Don't forget to make your Hotel Reservations.

A block of rooms has been reserved for meeting participants at the [DFW Airport Marriott South](#), 4151 Centreport Blvd., Ft. Worth, TX 76155. Sleeping rooms are \$89 per night for single/double. Reservations must be received by **September 30**. After this date, reservations will be accepted on a space and rate availability basis. Call (800) 321-2211 and reference code ATAS.

Look forward to seeing you there.