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Connections

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

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

In 2009, a group of real estate appraisers started meeting on a monthly basis to discuss appraisal related issues that were affecting all of us in the Rio Grande Valley of South Texas. The group included Antonio Gutierrez, Adelaido Gonzales, David Villarreal, Edgar Herrera, Rene De La Cruz, Ian Martinez, Mario Garza, Greg Palacios, Jr., and Yves de Diesbach. We would meet every month to talk about USPAP, HVCC, TALCB, and AMC's. We were all concerned about the future of the real estate appraiser with all the changes and imposing additional requirements on the appraisal process. We joined together as one to become active within the real estate market area in the Rio Grande Valley. On August 3, 2013, I was installed as the President for the Association of Texas Appraisers. It was because of the encouragement and participation of the above mentioned appraisers and support from ATA members that I find myself as the President.



Arturo Palacios, ATA-G

During the summer of 2009, the real estate appraisers were asking more questions than what I could answer. They were looking for answers about the real estate appraisal profession and whether we would be able to continue in our profession for much longer. They were getting frustrated with the lack of direction and guidance from any one body of real estate appraisal professionals. In August of 2009, I announced to the real estate appraisers in the Rio Grande Valley that we would be holding our first real estate appraiser conference. They were in shock and were wandering what we were going to do. I started to look at all the real estate appraiser resources at the city, county, state, and national levels. I put together an agenda which would address every issue in each of these levels. I kept the agenda a secret. I started then to get the hotel accommodations ready. I called various real estate appraiser professionals in the various levels and asked for their participation. They started to commit to the conference. All that was left was financing the conference. Since it was my great big idea to have a real estate appraiser's conference in the Rio Grande

con't on page 2

Inside this issue:

| | |
|--|----|
| New Board Members | 3 |
| New Members and Designations | 4 |
| Ft. Worth Meeting | 4 |
| New USPAP Q & A's | 5 |
| Hiring Trainees Remains Slow | 5 |
| Biggert-Waters Act | 6 |
| Tax-Related Appraiser Liability Claims | 7 |
| 2013 Appraiser of the Year | 8 |
| 1st Life Member | 8 |
| Upcoming Meetings | 9 |
| Dues Statements | 9 |
| Door Prize Winners | 9 |
| Disto Order Form | 10 |
| Pictures from the August Meeting | 11 |
| Registration Form-Ft. Worth Meeting | 12 |

2013-2014 Board of Directors

| | |
|--------------------------------------|---------------------------------------|
| Arturo Palacios, ATA-G, President | Diana T. Jacob, ATA-G, Director |
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| Mava Jalufka, Secretary | Mike Plumlee, ATA-R, Director |
| Donna Green-Harris, ATA-G, Treasurer | Bobby Shafer, ATA-R, Director |
| Dennis Crawford, ATA-R, Director | Rick Neighbors, ATA-R, Past President |

Valley, I decided to fund the conference from the beginning. I knew I could lose big but I was committed to the real estate professions' success. I then started to send out letters to banks for their participation and of course their contributions. I was excited when the banks started to donate for the conference. I started to think that we now have the agenda, speakers, conference facilities, donations, and all I needed were appraisers to attend. How am I going to get the appraisers to participate? I started announcing the conference via email, mail outs, and phone calls, and finally visiting the local appraisers for their participation.



Doug Oldmixon, TALCB Commissioner, Arturo Palacios, ATA, G, ATA President and Walker Beard, TALCB Chair

I started to look for a keynote speaker for the conference. I sent letters to The Appraisal Foundation, Appraisal Subcommittee, and the Appraiser Qualifications Board, requesting for a speaker from their organization. I waited until finally I received an email from the Appraiser Qualifications Board, that they would be sending a Board member from Washington D.C. to be our keynote speaker. In my conversation with the board member, he informed me that no appraisal organization had ever asked them to speak at a real estate appraiser's conference. Therefore, there was no way they were going to let this opportunity to speak at a real estate appraiser's conference escape them.

In searching for a keynote speaker, I started to look for keynote speakers at the state level. The only time I had ever contacted the Texas Appraiser Licensing & Certification Board was to apply for my license and for renewals. I thought the individuals at TALCB were not approachable. I went into the TALCB web site and started to look for names of individuals who worked at TALCB. What I found was the listing of TALCB Board members. And what was more exciting was that there was a board member who was located only three hours away in Laredo, Texas. I called on the board member expecting to get a secretary that would take my name down and the board member would call me some time later in the future after the conference. I was surprised when the secretary passed me onto Mr. Luis F. De La Garza, Jr., TALCB Board Member. I introduced myself and informed him on what I was doing and asked for his participation. I was in shock when he said yes, so I asked him again for his participation, and again he said absolutely yes that he would attend.

All I needed now is for the appraisers to participate in the conference. In doing so, I called on real estate in the state. I needed to create something for the real estate appraiser. I created the State Certified Real Estate Appraiser Outstanding Service Award to present to those appraisers who had contributed to the real estate appraiser profession and had never been recognized. The Real Estate Appraiser Outstanding Service Award was long over-due. We needed to start recognizing our appraisers for their commitment to the profession. It was exciting to see appraiser who had been in the profession for more than thirty years finally being acknowledge. That same emotional feeling of gratitude that was in the room when I presented the real estate appraiser outstanding awards in the Rio Grande Valley, was the same one that was in the room when ATA presented the first real estate appraiser outstanding service award to Ms. Diana Jacob. It was exciting to see Ms. Diana Jacob finally acknowledged for her contribution to the real estate appraiser profession after so many years by her peers.

I would like to take this opportunity to thank the many real estate appraisers for their contributions. They include the husband and wife appraiser teams of Ian and Sharon Martinez, Ramon and Tammy Olivarez, Dennis and Karis Crawford, Donald and Ruth Brillhart, Darrel and Barbara Holland, Michael & Sara Ingram, Wade and Debbie Jordan, Robert and Vickie Keeney, Roddy and Connie Layman, Bobby and Paulette

SAVE THE DATE

**COMING
UP**

Mark Your Calendar:

South Padre Island—January 24-25

8th Mid-Year Meeting—San Marco—February 14-15

Partin, William and Lora Render, Jeffrey and Laurel Smith, Garland and Kathryn Tredway, and, Jose and Rachel Zamora. These husband and wife appraiser teams have been managing their family and work responsibilities while continuing to participate within ATA conferences and seminars.

And finally, I started to attend the TALCB quarterly meetings after being encouraged by Mr. Luis F. De La Garza, Jr., TALCB Board Member. His encouragement has provided me with a better understanding of the importance and purpose of TALCB. I encourage all ATA members and Texas State Appraisers to make time from their busy schedule to attend a TALCB meeting at least once a year. Your attendance will help fuel the energy the real estate appraiser profession needs. The road to your success begins locally in your market. When Antonio Gutierrez, Adelaido Gonzales, David Villarreal, Edgar Herrera, Rene De La Cruz, Ian Martinez, Mario Garza, Greg Palacios, Jr., and Yves de Diesbach started meeting on a monthly basis, we did not know what direction we were going and how successful we would be. Since then, we have all learned from the local monthly meeting, our participation in the ATA conferences, and our attendance at the TALCB quarterly meetings. ATA needs grass root appraisers to give of their time by organizing within all parts of the great State of Texas. Start your monthly meetings today because you'll never know how high it will take you until you give of your time.

Thank You for giving of your time.

Arturo Palacios
President ATA

ATA Board of Directors Elected at August Meeting



Bobby Crisp is the owner of Crisp Appraisal Service located in Garden Ridge, TX and has been appraising for the past 23 years. He is a Certified Residential Appraiser in the State of Texas and Colorado. He is an AQB Certified USPAP (Uniform Standards of Professional Appraisal Practice) Instructor and has taught a variety of qualifying and continuing education appraisal courses, as well as making presentations at national appraisal conventions and to local lenders, underwriters, Realtors, and agents over the past 14 years. He has co-authored appraisal courses teaching FHA appraisal protocol and has published many articles regarding issues appraisers face regarding USPAP, FHA, VA, Fannie Mae, Freddie Mac, USDA, Federal Credit Unions, and others.

Mr. Crisp has been appointed by the Texas Appraiser Licensing & Certification Board (TALCB) to perform investigative audits to the TALCB Peer Investigative Committee. He has been appointed by TALCB to serve as a mentor for the TALCB Mentorship Program and has served on the Mentorship Program since its inception.

Mr. Crisp is one of the founding members of the Association of Texas Appraisers (ATA) where he is currently serving on its Board of Directors. He was recently voted to serve as the Vice President and awarded ATA's first Life Member award. He served the ATA as its President from August 2007 to August 2008 and is scheduled to become President once again in 2014 during ATA's 10th year anniversary. Mr. Crisp is also one of the founding members of the National Association of Appraisers (NAA) and has served on the Board of Directors for the NAA.



Diana Jacob is a recent designated ATA member as she became Texas General Certified in the Spring of this year. She was recently named as ATA's Outstanding Appraiser of the Year. She was recently appointed to the ATA Board of Directors, serves as the ATA representative at The Appraisal Foundation Advisory Council and is one of the TALCB mentors under the TALCB Mentor Program for disciplined appraisers. She has written over 25 textbooks which have been approved for continuing education. She serves as a compliance manager to a small AMC based in San Antonio.



Bobby Shafer is the owner of AAA Appraisals located in Victoria, TX. He has been appraising for 26 years and has been a Realtor for 28 years. He is a State Certified Residential Appraiser in the State of Texas.

Bobby is a founding member of the Association of Texas Appraisers, the first President of ATA and previously served on its Board of Directors. He was recently reelected to the ATA Board of Directors and is currently serving that term. He currently holds the ATA-R Designation.

Welcome New Members

The President and members of the Board of Directors would like to welcome our newest members: **Robert Bryant**, Houston; **Adam Casto**, Somerville; **Richard Clark, Jr.**, Alvord; **Tina Diaz**, Brownsville, Mitzi Harrison, Denton; **Jayk Hernandez**, Leander; **Reagan Magee**, Franklin; Mary Marino, Denton; **Samuel Jarrett, Jr.**, Houston; **Scott Pruess**, San Antonio; **John Torvi**, Needham, MA; **Mark Wilkins**, Austin; **George Royle Wright**, Laredo.



Designation Information

The following member has applied for designation: Ace “Curt” Myrick of Austin. His application will be considered for approval by the Board of Directors. Per ATA bylaws, notice of application is posted here so that members may advise the Board of Directors if they have an opinion as to whether the awarding of a designation should be approved or not. Deadline for comments on these designations is October 13. Comments can be made to info@txappraisers.org.

Congratulations to those who were recently awarded designations. Spencer Balentine, ATA-R, Patrick Coleman, ATA-R, Clarence Lyons, Jr., ATA-R and James Reagan, ATA-G

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

ATA’s Ft. Worth Meeting

ATA’s Ft. Worth Meeting will be held September 27-28 at the Holiday Inn DFW Airport South. We will offer the following session:

September 27 (1:00 p.m. - 5:00 p.m.) Dustin Harris (The Appraiser Coach) will present ***The Appraisal Process—Mobile Appraising, No. 079*** (4 hrs ACE). Whether you are new to using mobile tools for real estate appraisal and want to start out on the right foot, or you have been using laser measuring devices and tablets or iPads for years and need to find a more efficient way to utilize them, this course is for you! Dustin Harris will present strategies for using technology during all of your inspections. He has been using mobile tools for nearly two decades and now spends much of his time teaching other appraisers how to use them, why they should use them, and the most effective and efficient ways to use them. Dustin will also cover other technological advances for today’s real estate appraiser such as iPhone/iPad/Android apps, dual monitors, and other technology to use while out on inspections or back at the office. Ready to go Paperless? Dustin runs a paperless office and will show you how to do it as well. Finally, this course will not only tell you which tools to use, but how to use them and even show you strategies to streamline your entire appraisal process to do more volume while increasing the quality of your work at the same time.



September 28 (8:00 a.m. - Noon) Diana Jacob, ATA-G will present ***Interagency Guidelines, No. 078*** (4 hrs ACE). The course is designed for lenders, appraisers, and brokers to give them an understanding of the special requirements of regulations that apply to all appraisal services and evaluations performed for federally regulated institutions.

September 28 (1:00 p.m. - 4:00 p.m.) Diana Jacob will present **Overview of the Complaint Process, No. 077 (What You Should Know)** (3 hrs ACE). She will address the Complaint Process Overview, Investigations Overview, Complaint Case Resolution, SOAH Hearing Process Overview, Common USPAP Violations, Experience Audits Process Overview, and Sponsor/Trainee Relationship and Obligations.

To register, use the **Registration Form on page 12**. For information on Exhibiting or Sponsoring this event, contact info@txappraisers.org.

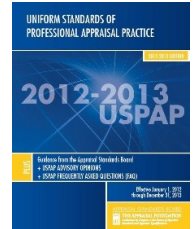
New USPAP Q&A's

There are some new USPAP Q&A's that were released by the Appraisal Standards Board (ASB) on September 3, 2013.

- 2013-04 - "Rebuttals" and Appraisal Reviews.
- 2013-05 - Differences Between Appraisal and Appraisal Report.
- 2013-06 - Signed and Dated Certification Requirement for an Oral Appraisal Review.
- 2013-07 - Differing Scope of Work.

All provide good information, but close attention should be paid to Q&A 2013-07 as the ASB is providing its interpretation of what constitutes a new assignment when Scope of Work differs/changes. This may differ from some of the things you may have heard in the past. Log on to the link below to read the latest USPAP Q&A's.

<https://appraisalfoundation.sharefile.com/d/s90370b054ef42b8b>



Hiring of Trainees to Remain Slow

By Dustin Harris

According to a recent survey conducted by the Appraisal Institute, "trainee hiring will remain relatively weak for the next one- to two-years." Um, I hate to disagree with the results of what I am sure is a credible survey, but this is just a gross underestimation. One-to two-years? How about FOREVER unless something drastically changes in our industry?



Most know me as a fairly optimistic voice in the appraisal world. I am not usually one of those on the sidelines calling "foul" at every supposed indiscretion and 'unfair' practice that is thrust upon us. Instead, my attitude is generally to roll up my sleeves and work to either fix the problem or find a way to prosper despite the disadvantage. However, there is a growing issue that cannot be hidden under a bushel any longer without some very dire consequences for real estate appraisers across this nation, and eventually the industry as a whole. The industry in general is increasingly making entry into the profession more difficult and closed to growth. The problem at hand is two-fold: First, there is no financial incentive for new trainees to enter the field. Second, there is no financial incentive for current appraisers to bring others into the field.

Barriers for a trainee to enter the real estate appraising profession are growing insurmountable. I have heard many explanations for why this is, but frankly, they are all secondary. If you ask me, the big reason is a combination of an overreaction to the 'housing crisis' and current appraisers (some sit in powerful positions) trying to protect their own jobs. In the end, it is doing the profession a disfavor. Some appraisers look at this as a positive thing (a shortage of appraisers means higher fees, right?), but my view is much different. Artificial hurdles stifle free-enterprise and economic principles are thwarted when that happens.



The bigger problem here is the self-interest of the appraisal business owner. In the 'good 'ol days,' I could hire, train, and send employees out in various directions doing inspections. If they were well-trained and watched over closely, this meant more volume and

The opinions and statements expressed herein are those of the individual authors and do not necessarily reflect the viewpoints of the Association of Texas Appraisers or of its individual members.

the ability to serve my clients on a higher level. This is no longer the case. While USPAP, the AQB, and Fannie/Freddie still allow trainee inspections, lenders and AMCs don't. What financial incentive do I have to hire, train, deal with all that comes with having an employee, and pay an individual if they are not even allowed to work in a way that provides the best support and value to me—the business owner?

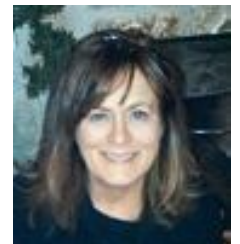
In the end, the future for trainees (and for current appraisers for that matter) is grim. Until we stop shooting ourselves in the foot by limiting the ability for new appraisers to enter the profession and removing the financial incentive to train, the outlook for hiring trainees will be grim for more than just the next few years.

Dustin Harris is a multi-business owner, but he has found most of his success as a self-employed, residential real estate appraiser. He has been appraising for nearly two decades. He is the owner and President of Appraisal Precision and Consulting Group, Inc., and is a popular author, speaker and consultant. He owns and operates The Appraiser Coach (www.theappraisercoach.com) where he personally advises and mentors other appraisers helping them to also run successful appraisal companies and increase their net worth. He and his wife reside in Idaho with their four children.

Want to hear more from Dustin? Come to ATA's Ft. Worth meeting, September 27-28 and hear him speak on Mobile Appraising on Friday, Sept. 27 from 1-5 p.m.. Also don't forget, ATA members can order Distos at a discount...log on to www.txappraisers.org/disto.html or use the form provided on page 10.

"Biggert-Waters Act" a/k/a BW12

By Donna L. Green, ATA-G, FEMA Floodplain Administrator



Since 2008, both houses of Congress caused 18 stop-gap extensions of the National Flood Insurance Program (NFIP). In an effort to stop the multi-extensions, Title II in the "Surface Transportation Bill" H.R. 4348, The Biggert-Waters Flood Insurance Reform Act of 2012 was passed by Congress and signed by the President in July, 2012. That act extends the National Flood Insurance Program (NFIP) for five years, while requiring significant program reform. It does mean that flood insurance policies can be written, claims can be paid, and Letter of Map Change can be issued...at least until 2017.

The National Floodplain Insurance Program (NFIP) was created in 1968 to reduce flood-related disaster costs. It creates availability of flood insurance in exchange for local floodplain management. Prior to 1968, it offered exempted/"grandfathered" actuarial rate premium pricing for all properties built before FEMA issued its first flood maps. In Region 6, 42% of all policy holders pay non-actuarial or subsidized insurance premiums as a result. Region 6 includes Texas, New Mexico, Oklahoma, Arkansas and Louisiana.

Until now, if your house was built before 1974 or before the area was identified as a 1%-chance annual floodplain on a flood map ("Pre-FIRM), your premiums were not assessed actuarial rates, but instead were subsidized by the insurance provider (the federal government). Subsidies can account for 40%-70% of a policy's premium. Biggert-Waters NFIP Reform legislation phases out and removes premium subsidies and requires NFIP to use actuarial principles in rating policies. This phase-out of subsidizing of premiums is to come about within the next five-year period. In essence, if you are paying flood insurance premiums at this time, they may increase approximately 20% per year over the next five year period until they reach actuarial rate status if you fall into one of several categories. Those subsidies to be phased out include: non-primary residences (1/2013), business properties (later in 2013), severe repetitive loss properties and where claims payments exceed fair market value (later in 2013) as well as properties affected by map changes (2014).

Those policies to be issued at full-risk rates (later in 2013) include: after the sale/purchase of a property; after a lapse in insurance coverage; after substantial damage/improvement and for properties uninsured as of the law's enforcement.

"Success in business requires training and discipline and hard work. But if you're not frightened by these things, the opportunities are just as great today as they ever were." --David Rockefeller

What does this mean to you as an appraiser? The old adage “Buyer Beware” comes into play. If you do an appraisal on a waterfront property, ask a lot of questions. Has the house been added to since the “Certificate of Occupancy” has been issued? I have seen, for instance, the lower level of the house being built-out as living area. That area may be in the floodplain. Do you have an old survey that is being used in a sales transaction? Has anything been added to the site or removed from the site that does not show on the survey? If there are any additions, a new Survey is most likely required.



Obtaining an elevation certificate is the best way to know a structure’s risk and true-risk premiums. Some will find their premiums will decrease; some will stay about the same; some will see minor to moderate premium increases; and some policyholders will see large increases. Without an elevation certificate, however, homeowners cannot evaluate actual risk.

What does this mean to you as a homeowner? A primary way to reduce or avoid future flood losses is to raise your building above the Base Flood Elevation (BFE) if new construction. It is important to understand the long-term costs and benefits when considering your options for repairing, rebuilding, or relocating. Before you build, consult your local government officials to determine the mandatory elevations for your home or building.

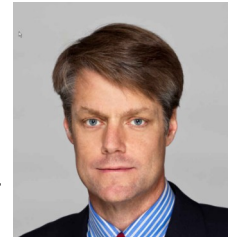
There are actually two programs available for mitigation – the NFIP Community Rating System (CRS) Program and “Increased Cost of Compliance (ICC Program)”. There is also the FEMA Hazard Mitigation and Severe Repetitive Loss Grant Programs. The NFIP CRS Program offers premium discounts up to 45% for policyholders in communities that participate in CRS.

Additional information is available about BW12 on the ASFPM website www.floods.org and also on the FEMA web site www.fema.gov.

Data taken from this report is taken in part from several articles, one “Changes to the National Flood Insurance Program (NFIP)” discussed by Sandy Keefe, Deputy Mitigation Division Director, FEMA Region 6 on 3/27/2013 and one discussed by John Ivey of HALFF & Assoc., 12/2012 as well as the www.fema.gov website.

Tax-Related Appraiser Liability Claims

By Peter Christensen



In the last several years, we have seen more negligence claims relating to appraisals performed for tax purposes, especially appraisals for conservation easements, charitable deductions, and estate or gift tax. The IRS is particularly focused at this time on scrutinizing appraisals of conservation and preservation easements submitted for the purpose of substantiating a charitable deduction by the property owner/tax payer. Here, the property owner is generally proposing to record an easement over his property to protect a natural aspect or preserve historic features like a building facade. The easement typically will be donated to and held by a charitable organization, such as a land trust or historic preservation trust, or by a government agency. The appraisal will then be used by the property owner to claim a charitable deduction or other tax incentive. The owner obviously will hope for a valuation that maximizes these benefits.

Most appraisers who perform appraisals of conservation and preservation easements are aware of the penalties that the IRS may assess against appraisers under Internal Revenue Code sections 6694 and 6695A for valuation misstatements. These penalties are usually addressed in the relevant appraisal courses. Have we seen the IRS impose penalties against appraisers? Yes. Far worse, however, and a subject that is often not addressed by the appraisal coursework is the prospect of a professional liability claim against the appraiser by the taxpayer for damages. When the IRS has determined that a taxpayer has underpaid taxes based on deficiencies with an appraiser’s valuation, the taxpayer may blame the appraiser for the lost tax benefits and for the substantial penalties and interest being demanded by the IRS. Have we seen such claims? Unfortunately, yes.

Another common tax-related appraisal claim area is the valuation of assets for gift or estate tax. Here, the client will probably be hoping for a low valuation that will minimize gift or estate tax. A case filed recently in the Northwest involves an appraiser who appraised various business assets for gift tax purposes. The client planned to give assets away to relatives with a value below the individual gift tax exemption and the appraiser delivered a report valuing the assets below that threshold. The IRS determined that the appraiser greatly understated the value. As a result, the IRS imposed gift taxes, penalties and interest against the taxpayer totaling several hundred thousand dollars. The taxpayer sued the appraiser for the tax headache.

Any appraiser venturing into tax work obviously should be well-versed in the appropriate methodologies and specific tax agency requirements. I suggest that appraisers performing appraisals for federal tax purposes search review the latest applicable Tax Court decisions involving such appraisals. An appraiser can search for tax cases at <http://www.ustaxcourt.gov>. Also, I would suggest that any appraisers performing conservation easement work read the IRS' publication "Conservation Easement Audit Techniques Guide."

Beyond education, however, an appraiser performing tax-related work should give special thought to the engagement agreement and consider ways to address the risk of an adverse tax determination. A well-written engagement agreement, from the appraiser's point of view, will advise the client that the IRS or other tax agency may disagree with or not accept the valuation, that the appraiser cannot guarantee the outcome or be financially responsible to the client for any taxes, penalties or interest imposed, and that the appraiser's liability will be limited in an appropriate manner. The following is an example engagement agreement provision addressing these concerns:

Client intends to utilize Appraiser's appraisal(s) and/or report(s) prepared under this Agreement in connection with a tax matter. Appraiser provides no warranty, representation or prediction as to the outcome of Client's tax matter. Client understands and acknowledges that the taxing authority (whether it is the Internal Revenue Service or any other federal, state or local taxing authority) may disagree with or reject Appraiser's appraisal(s) and report(s) or otherwise disagree with Client's tax position, and further understands and acknowledges that the taxing authority may seek to collect from Client additional taxes, interest, penalties or fees. Client agrees that Appraiser shall have no responsibility or liability to Client or any other party for any such taxes, interest, penalties or fees and that Client will not seek damages or other compensation from Appraiser relating to any taxes, interest, penalties or fees imposed on Client or for any attorneys' fees, costs or other expenses relating to Client's tax matter.

Peter Christensen is an attorney who advises professionals and businesses about legal and regulatory issues concerning valuation and insurance. He also serves as general counsel to LIA Administrators & Insurance Services. He can be reached at peter@liability.com.

Congrats to ATA's 2013 "Appraiser of the Year"



Diana Jacob was awarded the 2013 Appraiser of the Year Award. This award was presented to Diana for her outstanding service, dedication, and devotion to the appraisal profession.

If you are interested in ATA's awards program, log on to <http://www.txappraisers.org> and download the Awards guidelines and application.

Congrats to ATA's 1st Life Member



ATA Vice President, Bobby Crisp, ATA-R has the distinct honor of being ATA's 1st Life Member.

ATA Life Member: The President of ATA, with approval of the Board of Directors, may award Life Member status to any of the original incorporators, or to any other member recognized by the President due to the member's distinguished service to ATA. Only one Life Member award shall be eligible for recommendation by the President in any given fiscal year. A Life Member of ATA shall always be considered a member in good standing, and is not required to pay membership dues.

Upcoming ATA Meetings

ATA has scheduled its South Padre Island meeting for January 24-25 at the Hilton Garden Inn and the 8th Mid-Year Meeting in San Marcos at the Embassy Suites on February 14-15. ATA will offer a course on analyzing contracts on Friday afternoon and the 2014-2015 7-Hour National USPAP Update Course on Saturday.



Details for both these meetings will be posted on the website in October. Plan now to attend one of these USPAP offerings (these will be the only two ATA sponsored USPAP offerings).

2013-2014 Dues Statements

Your 2013-2014 Dues Statement was emailed in late August. If you have not paid your dues yet, please do so immediately.

If you have any questions, please email info@txappraisers.org.

ATA Annual Meeting Door Prize Winners

Joe Benes
Bernie Boarnet
Jo Carr
Karen Cerdas

Chris Davis
Vicky Keeney
Tom Longfellow
Blake Posey

Bill Render
Bobby Shafer
Royle Wright



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Day 1 National USPAP Update (7 hrs)

\$129

Day 2 Residential Reporting: Hitting All of the Bases (7 hrs)

\$129

Day 3 - 4 Residential Site Valuation and Cost Approach (7.5 hrs per day)

\$199



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Keep Growing

The truth is: (1) When you finish growing, you're finished. When the poet Longfellow was old an admirer asked him how he was able to keep writing so beautifully. Pointing to a nearby apple tree he replied, "That tree is very old, but I never saw prettier blossoms. The tree grows a little new wood every year, and out of that new wood those blossoms come. So I try to grow a little each year." (2) Growth doesn't come easy. It will stretch you. It will challenge you to rethink assumptions you've always believed to be right. Indeed, it can cost you friends and money. But when you're committed to growth you cannot settle for ignorance. (3) Growth is your responsibility. When you were a child your parents were responsible for your growth, but now you are. The poet Robert Browning wrote, "Why stay we on earth except to grow?" Yet few dedicate themselves to the process. That's because growth requires change, and we're uncomfortable with the things change brings. Gail Sheehy said, "If we don't change we won't grow, and if we don't grow we're not really living. Growth demands the temporary surrender of security. It means giving up familiar but limiting patterns, safe but unrewarding work, values no longer believed in, relationships that have lost their meaning. Taking a new step is what we fear most, yet our real fear should be the opposite." Can you think of anything worse than a life devoid of growth? **Word for You Today**



Special Offer for ATA Members Only

DISTO D8—\$799 msrp \$699



The most versatile laser distance meter in the world! Equipped with a digital Pointfinder, high-resolution 2.4" colour display, 360° tilt sensor and bluetooth® technology, the Leica DISTO™ D8 is a real world first and offers completely new measuring options.

- + Digital Pointfinder with 4x zoom
- + Large colour display screen (2.4 inches)
- + 360° Inclination measurement
- + Bluetooth® - reliable data transfer
- + DISTO™ transfer software and AutoCAD® plug-in included

DISTO D5—\$499 msrp \$429



World First: First laser distance meter with digital Pointfinder (4x zoom), large 2.4" color display and ± 45° tilt sensor is now available!

The Leica DISTO™ D5 is designed with many functions and features to make measuring easier, particularly when you are working outdoors.

- + Digital Pointfinder with 4x zoom
- + Large colour display screen (2.4 inches)
- + Inclination measurement up to ± 45°
- + Power Range Technology™
- + Robust with IP 54

Name: _____

Address: _____

City/State/Zip: _____

Phone: _____

E-mail: _____

Method of Payment: _____ Check No: _____

____ Discover ____ Visa ____ MC ____ AMEX

Card#: _____ Exp. Date: _____

Signature: _____ CVC #: _____

| | |
|--|----------|
| <input type="checkbox"/> DISTO 8 | \$699 |
| <input type="checkbox"/> DISTO 5 | \$429 |
| <input type="checkbox"/> Shipping (2 day) | \$29.99 |
| <input type="checkbox"/> Shipping (Ground) | \$12.99 |
| <input type="checkbox"/> Tax (8.25%) | \$ _____ |

Total: _____

Mail Order Form to:
ATA
13530 Escort Drive
San Antonio, TX 78233

or order on-line at www.txappraisers.org/disto.html

Question/Comments: Call (210) 837-7123 or email
info@txappraisers.org

8th Annual Meeting—August 2-3, 2013—San Antonio, TX



Association of Texas Appraisers - Meeting Registration Form

Ft. Worth Meeting
September 27-28
Holiday Inn DFW Airport South

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

| | |
|--------------|--------|
| Member | \$99* |
| Non-Member | \$198* |
| Guest Lunch* | \$20 |

*Increases \$20 after September 13

Total Due \$ _____

*Saturday Lunch is included in your registration fee. Only add \$20 if you are bringing a guest.

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

Schedule

Friday, September 27

11:30 a.m. Registration
1:00 p.m. - 5:00 p.m. *The Appraisal Process—Mobile Appraising, No. 079*

Saturday, September 28

7:30 a.m. Breakfast
8:00 a.m. - Noon: *Interagency Guidelines, No. 078*
Noon to 1:00 p.m. Lunch (included with your registration fee)
1:00 p.m. - 4:00 p.m. *Overview of the Complaint Process, No. 077 (What You Should Know)*

Mail Registration and Payment:

Association of Texas Appraisers

13530 Escort Drive
San Antonio, TX 78233

Register and Pay On-line:

www.txappraisers.org (Scroll down on the home page and select the appropriate meeting. Go to the bottom of the meeting page and it will take you to Pay Pal.)

Registration form and payment must be received by September 24. No refunds after September 24.

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

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

Call the Holiday Inn for space and availability basis. Call (817) 399-1800 for current rates.