

Connections

Official Publication of the

Association of Texas Appraisers, Inc.



Ken Pruett, ATA-R ATA President

And in the blink of any eye...

As the saying goes, my time as the President of the ATA has passed in the blink of an eye. From old normalcy, from Corona rumblings to

Covid restrictions, to a Winter Wonderland, to an "uptick" in the real estate market, and legislative changes. We have endured a lot. I've learned the value of grandkids!

I've written about appraisal challenges, leisure activities, professionalism, knowing your worth, staying healthy, market prophesying, appraisal legislation, and coming appraisal changes. The most common themes revolved around what obviously appears to be most important to me, professionalism and health.

I will keep this brief. Take the time to come up for air. Embrace your sanity. I am still hearing horror stories about the appraisal industry. Some could be true, but I would say the vast majority are deflection by others for their professional shortcomings. Not even going to get on that soap box. When this market cools, and it will, we should

still be viewed as the profession that maintained the public trust. Trust that your peers are doing their part as well. Know that your ATA Board is doing all they can to keep you abreast of changes and challenges, we are here to maintain your trust. Mostly, we are here for you. Never be silent, always ask the question!

I'm not going anywhere, just stepping away from the microphone. It has indeed been a privilege to be the President of the ATA. Most humbling. Hopefully, I have made a difference. Thank you for your patience, your support, and mostly for your smiles.

Sometimes, it is just the simple things that make the most difference.

Upcoming Industry Meetings:

- ATA Annual Meeting, Oct. 1-2, San Antonio, TX
- IAC, Oct. 14, Virtual
- AARO, Oct. 15-18, Washington, DC
- TAF BOT, Oct. 22, Virtual
- ASB Public Meeting, Oct. 28, Virtual
- Appraisal Summit, Nov. 6-9, Las Vegas, NV
- NAA Membership Meeting, Nov. 8, Las Vegas, NV
- TAFAC Meeting, Nov. 9, Virtual
- AQB Public Meeting, Nov. 19, Virtual

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New Members and Designated Members

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

Ryan Chaney, Abilene Brook Franklin, Port Lavaca Roger Garcia, Celina Jollyn Hilliard, Cibolo Karen "Tracy" Martin, El Paso Rehma Nabbanja, Cedar Park Jill Powell, Dripping Springs Rosalinda Sauceda, Edinburg JT Tipton, Kendalia Chad Wampler, Fort Worth Rodrick Wilker, Houston

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



Congratulations to those who were recently awarded designations:

Stephanie Streep, ATA-R

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

16th Annual Meeting—Live in San Antonio!

ATA's 16th Annual Meeting and Education Conference will be held **October 1-2** at the San Antonio Marriott Northwest, 3233 NW Loop 410, San Antonio.

The following events will be held at this annual meeting:

- Friday morning 8:00 a.m. Noon TREC Legal Update II (#37797 Separate Registration Fee) The instructor is Candy Cooke. (4 hours*)
- Friday morning 9:00 a.m. 11:00 a.m. - ATA Board of Directors Meeting (Session 1)
- Friday afternoon 12:30 p.m. 1:00 p.m. Welcome and Update,
 Ken Pruett, ATA-R, ATA President.
- Friday afternoon 1:00 p.m. 4:00 p.m. Hot Buttons, Part A: The One to Four Family Contract, (3 hours*)
- Friday evening 4:15 p.m. 5:15 p.m. - ATA Membership Meeting
- Friday evening 5:15 p.m. 5:30 p.m. - ATA Board of Directors Meeting (Session 2)
- Friday evening 5:15 p.m. 6:30 p.m. *Networking Reception*
- Saturday 8:00 a.m. Noon New Technologies and the Appraisal Profession, (4 hours*)
- Saturday 1:00 p.m. 5:00 p.m. - *Appraising Limited Market Prop-erties.* (4 hours*)

Attendees will have the opportunity to network with fellow appraisal professionals at the continental breakfast, breaks, lunch, and at the networking reception Friday evening.



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 has contracted a rate of \$109. This rate expires when our contracted room block is sold out or on September 16 (whichever comes first). Click here to make your reservation at the San Antonio Marriott Northwest Call (210) 377-3900 and reference group code 6523 or the Association of Texas Appraisers. The hotel is near San Antonio Airport and is just 15 minutes from the San Antonio Zoo, University of Texas San Antonio, and Six Flags Fiesta Texas. Other nearby attractions include The Alamo, San Antonio River Walk, San Antonio College, Sea World and of course, downtown San Antonio.

Registration Fees

The fee to attend this meeting is \$150 for ATA members and \$300 for non-members (not a member, join now! Fees increase \$20 14 days before the meeting.)

Registration with payment must be received at least five business days in advance of the conference to guarantee your registration. If you have not received an e-mail confirmation one week prior to the conference, please call ATA at (210) 837-7123, M-F, 9:00 a.m.-4:00 p.m. to confirm your registration.

Exhibitors/Sponsors

If you have questions about exhibiting or sponsoring, please contact <u>info@txappraisers.org</u>. You can download the <u>exhibitor/sponsor form</u> here or pay on-line.

Cancellations/Refunds

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

*Approval Numbers:

TREC Provider #1; TREC Legal Update II: CE: 37797 and Hot Buttons, Part A: The One to Four Family Contract: CE: 41832

TREC Provider #9974; New Technologies and the Appraisal Profession; CE: 41830 and Appraising Limited Market Properties: CE: 41829

TALCB Provider #8; New Technologies and the Appraisal Profession; CE: 41874 and Appraising Limited Market Properties: CE: 41868

TALCB Provider #30; Hot Buttons, Part A: The One to Four Family Contract: CE: 41926



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
Dirk	Alvarado	Manchaca	650 619-7254	dirkalvardo@aol.com
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	Tyler	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
Tranae	Davis	Cypress	832 297-0589	tranae.davis@hotmail.com
Josue	Arellano	New Braunfels	210 585-1168	arellano.josue@gmail.com
Beverly	Smith	San Antonio	301 318-8730	beverlysmith1983@yahoo.com
Kalen	Mills	Kerrville	512 850-8698	kalen.r.mills@gmail.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
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Christopher	Boenisch	The Woodlands/Spring	832 547-5656	christopherboenisch@gmail.com
Jollyn	Hilliard	Cibolo	210 324-2423	jollynhomes@gmail.com
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James	Weiler	Houston	832 405-6723	jamesmweiler24@gmail.com
Timikeyi	Egbuson	Houston	571 409-9647	jimikeyi@gmail.com
Jacob	Gould	Huntsville	253 740-7406	jakegould@gmail.com
Brandt	Goodwin	San Antonio	210 355-8132	brandtmgoodwin@gmail.com
Diamond	Little	Lyle	720 941-9489	diamondlittle21@gmail.com
Tommy	Brown	DeSoto	972 748-4411	nsatb87@gmail.com
Jon "JT"	Lipton	Anywhere in the state	830 965-8300	j.bar.tipton@gmail.com
Jatoia	Haywood	Dallas	469 837-6001	jatoiahaywood2123@gmail.com
Rehma	Nabbanja	Cedar Park	737 400-8212	remmy.nabb@gmail.com
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Board of Director Nominees



Cathy Harper, ATA-R (Corpus Christi) was previously enlisted in the USN working in Aviation Electronics, followed by continuation of Aviation Electronics as a contractor to the

USN. She started appraising in 2003, achieving State Certification in 2005.

Cathy has been married to her husband, Randy, for 31 years, currently living in Corpus Christi, TX.

She works at her Appraisal business as an independent Appraiser. Cathy believes our organization can help us all be better at what we do by participating in relevant, live continuing education and sharing information with our peers and those that are more experienced and knowledgeable.

She is looking forward to serving the ATA to help promote our profession. She believes we can accomplish more as a unified profession, supporting one another.

Cathy is also a designated member of the National Association of Appraisers.

Now that both kids are almost out of the nest, Cathy enjoys taking motorcycle trips with Randy.

Steve Kahane, ATA-R (Cypress) is a



certified residential appraiser in Cypress, TX. After moving from Chicago to Texas 20 years ago, he transitioned from commercial to residential appraising and has valued properties ranging from \$1 to over \$100

million. He is a member of the National Association of Appraisers and Association of Texas Appraisers and was the recipient of ATA's 2015 Outstanding

Service Award for the Houston region. He has advocated on appraiser's behalf to the Appraisal Foundation, Appraiser Qualifications Board and Texas Appraisal Licensing and Certification Board. He has presented seminars to hundreds of Houston Realtors® about appraising real estate and authored numerous articles about appraising for trade publications.



Bryan Marlow, ATA-R (San Antonio) has been a San Antonio resident since 1998. After a 16 year career with Walmart as a Loss Prevention District Manager,

he entered the appraisal world in 2006. In 2009, Brian became a Certified Residential Appraiser and currently is the owner of Marlow Appraisal Group together with his wife of 27 years, Kelly. Brian is the proud father of two children: Madyson (Sophomore at Arizona State University) and Aiden (Senior at Churchill High School).

Brian has been an ATA member for approximately 9 years after being invited by Ken Pruett, and he enjoys the opportunities ATA provides for educating, networking, and supporting appraisers in the field. He worked on the Education Committee with Ken Pruett for 2 years and believes strongly in the mission of ATA for appraiser advocacy and for being a voice and place of belonging for all appraisal professionals.

He attends Community Bible Church in San Antonio, and in his spare time, Brian enjoys spending time with family and living the coast and lake life, especially boating and fishing.

Brian looks forward to serving the ATA community in any capacity requested as a student, peer, and mentor.



Roy Thompson, ATA-L, Burnet

(ATA's alternate director) is a Licensed Real Estate Appraiser from God's country, Burnet, TX. Roy lives there

with his wife, Tamara Thompson, a fellow appraiser and member of ATA. They have one son (a senior engineering student at Abilene Christian University) and a house full of animals they spoil like children. Roy is active in his local church congregation and he loves Jesus.

Roy has been an ATA member since Donna Green invited him to a meeting in 2017. Roy has found it to be a group of fun, knowledgeable people, who make him a better appraiser through sharing stories and lessons learned as well as support and caring. He looks forward to serving ATA in the coming year and beyond.



William Trombly (Houston) is an active participant of the appraisal industry operating out of Houston, TX and the surrounding area. Mr. Trombly

specializes in strong analytical and observational skills using many traditional and appraisal modernization techniques including R-Programming, mobile appraising, liability control, and report results communication.

Mr. Trombly is no stranger to public service with experience on making recommendations to the AQB while on the Criminal History Background Check Implementation Working Group and more recently providing published media in Valuation Review, YouTube, and across multiple social media platforms regarding issues like appraisal modern-

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Voting for these candidates will be held on October 1 during the ATA Annual Meeting. You will receive an email earlier in the day. Please log in and vote for 3 candidates. <u>Voting ends at 5:00 p.m.</u>

Board of Director Nominees (con't)

ization, appraisal bias, and the apprais- praisal bias, the appraisal gap, apprais- and address the industry shortcomings al gap.

In addition to the previously mentioned, Mr. Trombly was a member of the U.S. Army for 8 years between 2002-2010 serving in Germany and finally the 5th Special Forces Group before being honorably discharged as a Sergeant. This is inherently evidence of strong core values, communication, and teamwork abilities that is an asset to any organization.

Mr. Trombly is strongly passionate about appraisal issues regarding ap-

al modernization, and their effects on the industry nationwide, but especially Texas appraisers. These issues are exacerbated with media portrayal of false narratives, underlying motivations, or incomplete stories. Mr. Trombly often participates in discussion regarding these issues and major stakeholders in the industry. He knows that the credibility and viability of appraisers is held strongly within the individual appraisers active in our markets. He is a strong believer that ability to help each other grow, facilitate, and direct change as opposed to reacting to it,

head on is the best way forward for all stakeholders of the appraisal industry, especially homeowners.

William Trombly will complete his B.B.A in Economics with a specialization in Law this Fall 2021.

He grew up in a log cabin in Upstate New York on 50 acres and moved to Houston in 2010 after the Army. He participates in the strong community of Houston Volleyball players to stay in shape, is married, and has 2 children.

Talk to Me Like I'm 5: Cause I Don't Get it



Diana T. Jacob, ATA-G

er appraiser spoke up. I have long argued the illlogic and contradiction of Secondary Market guidelines (which become "have who accept assignments with those conditions). Here's an

excerpt of the definition of Market Value under Fannie Mae:

> Market value is the most probable price that a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby...

The Conventional Secondary Source of Fannie Mae, in their Selling Guide then says under the heading, "Date of Sale and Time Adjustments"-The date of sale and the time adjust-

Finally, anoth- ment (market conditions) are critical elements in determining an accurate value because the appraisal is based on a specific date in time (effective date of appraisal). The comparable sales being considered must be analyzed by the appraiser to determine if there have been any changes in market conditions from the time the comparable went under contract to the effective date of the appraisal. This anal--to's" for those ysis will determine whether a time adjustment is warranted.

> Adjustments may be either positive or negative depending on the market changes over the time period analyzed. Time adjustments should be supported by other comparables (such as sales, contracts) whenever possible; however, in all instances the appraiser must provide an explanation for the time adjustment in the appraisal report."

> FHA and NCUA has the same excerpted part of that definition as well as contrary guidance. VA states their "reasonable value and market value are synonymous and consistent with Fannie Mae, Freddie Mac, and major appraisal organizations." Then, parrots the same insane logic of using a time period between the date of the contract for the comparable sale and effective date of the appraisal.

Why do I think it's insane? There are three reasons:

- If the contract date is the date of acceptance, it does not represent the date where the title has passed, it's an announcement of an event where the seller is soon to exit, and the buyer will then move their chest piece and become "Lord of the Mansion". That's their plan, just hasn't happened yet and where there may be circumstances the plan fails, such as a car wreck on the way to clos-
- 2) The definition of market value represents a conclusion based on the specified date where title has passed from seller to buyer. The comparable sales adjusted for any significant recognized differences are the evidence of a price paid before the effective date of the appraisal.
- There are some obvious potentials of equitable gain to the borrower/ buyer before the closing date when the market is increasing as rapidly as it has been seen in 2021, but that gain isn't a tangible or intangible asset until it can be realized. It can't be realized until the buyer changes their position and are now the property owner, having the right to sell their real property i.e., their owned asset of real property rights.

Did someone, anyone, think about the closing date, sometimes being delayed? If the contract date has set

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Talk to Me Like I'm 5: Cause I Don't Get it (con't)

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forth the expected date of closing as part of the conditions of the executory conditions of the contract and that time period for closing gets changed, isn't there an amendment to the contract? Isn't that a "new contract date"? Fannie Mae, FHA, VA, USDA guidance has the appraiser assume the pending sale will close and thereby measuring the market change should start at the contract date; is that a reasonable assumption? Does our accuracy of the adjustment begin with an assumption as opposed to what we know? We know when it closed, and it wasn't closed on the contract date. The minds may have met but they didn't consummate their intention until they actually closed, and we have that date.

We know that any changes to the contract that don't materially affect the agreed upon price and the terms of the sale as of the original date of contract

no longer is required to be addressed as in the past. But that directive and wise issuance relates to the subject's pending price, not the comparable transactions. A price change in the subject's contract pending may be as a result of the renegotiated sale price but again, that's for the subject, not the comparable sales.

Is that new date of contract entry to be shown on the grid from which the issue of market conditions is to be measured? Shouldn't it be? If we are to ignore the market value definition and go with measuring the increase or decreasing impact in the Sales Approach based on a contract date and not a closed date, shouldn't it be the last amended date of acceptance? No guideline states what the contract date represents. Is it first time date of acceptance or date of amendment to the date of acceptance? Where is that written?

The closed date represents when the comparable sale transaction actually closed. Title passed from Seller to Buyer. The contract date represents a period of time when the pending sale was in play, it was executory, not executed. Not all of the terms in the contract had been carried out because it had not closed. Until all of the terms in the contract had been met it was not executed, it was in transition, becoming a notice to those who are shopping that it was spoken for. Spoken for does not mean taken. Many a bride and groom have been left at the altar. For that reason, any time change should be based on the most recent closed date, not a date when the comparable was a pending sale. Some have said, "you can base your adjustment either way, contract date or closed date"; where is that written? Please, will someone in authority talk to me like I'm 5 and make this clear? Because right now it's not and I'd like to know.

Newly passed evaluations bill: What appraisers need to know

The 87th Texas Legislature passed House Bill 2533 which allows Texas appraisers to complete evaluations without complying with the Uniform Standards of Professional Appraisal Practice (USPAP). Prior to this change, Chapter 1103 of the Occupations Code required appraisers licensed or certified in Texas to comply with USPAP when performing an evaluation of real property.

This change in statute became effective on June 15, 2021, and applies to evaluations related to real property

transactions commenced on or after this date. Evaluations performed for transactions commenced prior to June 15, 2021, are subject to prior law and must be done in compliance with US-PAP.

Appraisers performing evaluations not in accordance with USPAP authorized by the change in law must include the following notice on the first page of an evaluation report: "This is not an appraisal performed in accordance with the Uniform Standards of Professional Appraisal Practice."

Evaluations may be used in a variety of federally related transactions, including, residential real estate transactions with transaction values less than \$400,000 and commercial real estate transactions with transaction values less than \$500,000.

This bill does not change requirements for appraisal services. Individuals performing appraisals must be licensed or certified by the Board and must still comply with USPAP.

07-27-2021 by: TALCB staff

TALCB Board Meeting

Mark your calendar for the next TALCB meeting, scheduled for November 5 at 9:00 a.m. The website says this meeting will be held at:

Stephen F. Austin Building, Room 170 1700 North Congress Austin, TX 78701 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.



Association of Texas Appraisers (ATA) - Our History



Bobby Crisp, ATA-R

When the ATA Board of Directors were discussing topics for this edition of Connections, I was asked to reminisce a bit and talk about the ATA, how it came about, what makes this organization

"great", and how is it different from other organizations.

As I get older (and as a dear friend of mine always says, "I've slept since then"), the memory isn't quite as sharp. So. I pulled some records from my archives to be as accurate as possible. I will do my best to wrap decades into a

One needs to understand that, for roses to bloom, there needs to be some rain.

Back in the late 1970's/early 1980's, there was a brilliant attorney and educator named Dr. Marvin T. Deane. It's unfortunate that many reading this article never had the opportunity to meet this man. He organized the American College of Real Estate and later formed Board of Directors was established, and organized the Lincoln Graduate Center. Dr. Dean went on to organize the National Association of Master Appraisers (NAMA) which had over 2,300 members across the U.S. at one point.

Although NAMA was a national organization, they had several Chapters across the country. In the late 1990's, I was introduced to the South Central Texas Chapter of NAMA by a couple that many of you may recognize - Vladimir and Gale Pospisil.

By late 2000, the dark clouds began to roll in. Dr. Deane passed in December 2000. The South Central Texas Chapter of NAMA was growing and making a name for itself – our membership was winning NAMA Awards that always seemed to be won by other chapters in the past. By the end of 2005, the dark clouds blackened, and a thunderstorm began. During our Chapter Meeting in February 2006 in New Braunfels, those in charge of NAMA at the time decided

to shut down our Chapter. Yep - at 8:05 a.m. right when a USPAP Update class had just begun.

This did not set well with many of the NAMA Chapter members present, and they walked out of the classroom. In the hotel lobby, a discussion began, and several reached into their pockets pitching-in to start our own "thing" - 38 of them to be exact. Those supporters were later identified as Charter Mem-

On April 29, 2006, Vladimir and Gale Pospisil opened their home in New Braunfels. Those attending were past Directors to the Board of that (now old) South Central Texas Chapter of NAMA. At their dinner table, the 11 of us voted to officially incorporate the Association of Texas Appraisers (ATA). An interim



bylaws were approved, and a budget was established. By the night's end, the ATA was born.

The group that had gathered that evening was Vladimir Pospisil, Gale Pospisil, Bobby Shafer, Mike Braught, Colleen Nance, Ken Becker, Tom Shirley, Bill McAllister, Shirley McAllister, Georg Seidel (who is credited with titling our ATA designations), and myself. Six of the eleven are no longer appraising as they have since retired, moved, etc.

This group wanted the ATA to be different than our predecessor and other organizations. Yet, that previous NA-MA Chapter did provide some insight as to what we wanted (and didn't want) the ATA so great! for the ATA. A priority is to provide reasonably priced continuing education opportunities as well as provide opportunities for appraisers to network with each other. Having 2 conferences per year (day and a half each) that would

provide all the CE hours required for biannual recertification (including the reguired USPAP Update Course). If an appraiser attended 3 of the 4 conferences, they would have more than enough hours for recertification. There would be no need to rush and cram for hours elsewhere to renew one's license/certification.

The ATA conferences have seen nationally known instructors. Appraisal Subcommittee (ASC) Executive Director, The Appraisal Foundation (TAF), Appraisal Standards Board (ASB), Appraisal Qualifications Board (AQB), Texas Appraiser Licensing and Certification Board (TALCB) including the Commissioner, Board members, Investigators and Attorneys, Fannie Mae. FHA, VA, National E&O companies and their Attorneys, Appraisal Districts, as well as appraisal discussion panels. In 2008, the ATA began offering Real Estate Brokers and Agents MCE Legal and Ethics courses during our conferences. Appraisal vendors have set up booths to give our membership the opportunity to see the latest and greatest tools available to them and their practice.

It has always been important that the ATA bring the most relevant and current information to its membership. Over the years, we have increased our conference offerings to The Valley, East Texas, and North Texas. We have a scholarship program (Pospisil Scholarship) and an Awards Program that recognizes appraisers and appraisal service providers across Texas (of course, COVID-19 has put a damper on things over the past year and half).

The ATA has continued to grow its membership year after year since its inception. We have had members involved in National Organizations that bring back valuable information to the ATA conferences.

In my opinion, that is what makes the ATA different and THAT is what makes

No one has ever said it better than Charter Member Buster Sherry during a conference in New Braunfels, "ATA is the Best Thing Going!"

Under Promise and Over Deliver



Dustin Harris, The Appraiser Coach

and business.

There are certain principles of good work and challenges that come when starting or running any business. Much of what we learn as business owners can also

be passed on to our kids as they grow up to become adults of character. These principles will bring prosperity to your life

Raising kids is both fun and challenging. It provides a learning opportunity for both parties, kids and parents. While teaching children principles of prosperity, it is good to give

them space and permission to fail.

Teaching them to pick themselves up and dust themselves off makes them resilient and prepares them for the harsh reality of the outside world. It is hard to watch our kids fail, especially in public, but it is necessary for their good at a later stage in life.

As my children have begun ventures of their own, and the harsh world of making money, another very pertinent principle necessary for these kids to learn is doing beyond what is required of them by their employer. When your boss tells you to work till 5 p.m. work till 5:15 p.m. When you are asked to clean the floors, clean the baseboards as well. I call this "Promise the moon but give them the galaxy." It is a sure-fire way of ensuring your job security now and in the future.

Teaching these principles of good work and hard work to your kids is your duty, but whether they adopt these teachings or not is entirely up to them. You know the famous saying. You can lead a horse to water, but you

cannot force it to drink water.
The same is true for adult business people. When you take on an appraisal job, with a due date, deliver a day early. When you promise a thing, go a step further.

For more information on this subject, please download and listen to The Appraiser Coach Podcast Episode:

If you have not already paid, your 2021-2022 ATA membership dues are due now. Please pay on-line at www.txappraisers.org or mail your check for \$125 to:

ATA 10730 Potranco Road Suite 122-696 San Antonio, TX 78251

We appreciate your continued support of ATA and the appraisal profession.

Job Opportunity



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- * Health, dental, vision, life, and disability coverage (including HSA and FSA options)
- * Competitive salary and consistent, steady workflow
- * Career stability with huge growth opportunities
- * 401K with generous employer matching options

- CLASS **VALUATION**
 - * Paid vacation along with nine paid company holidays
 - * Inclusive, family-oriented culture
 If you'd like to learn more, visit

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www.classvaluation.com/careers> and view any of the Staff Appraiser openings to learn more about the position or to submit your application! If you have any questions, reach out to Danielle at Dwilliams@classvaluation.com/

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