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Connections

Official Publication of the
Association of Texas Appraisers, Inc.



Steve Kahane, ATA-R
ATA President

Thank you to the ATA board members for their vote of confidence. I hope to deserve it and will work hard to do so. Following in Pam Teel's footsteps is daunting. During her year as President, ATA membership grew from 375

to 514 (a 37% increase) and the annual and mid-year meetings had the highest attendance ever. To accommodate the increase in membership and attendance, Pam helped increase the number of volunteers on committees and provided them structure and guidance for their work moving forward.

Given these successes, I have two primary goals; don't mess up all Pam's accomplishments and work to increase membership further till we reach 1 of 10 Texas appraisers (roughly 551).



The upcoming year should be pretty interesting. The housing market is changing rapidly and nobody's certain what will happen. A recent National Association of Realtors report said that while sales volume has decreased significantly, prices are still going up. The number of sales, months of supply and marketing times are often referred to as leading indicators. They aren't a measure of falling prices, but they typically indicate which direction prices will go and they all point down. However, nobody expected the gains in volume and price during Covid, so who knows.

Hardly a day goes by when I don't see a story somewhere about bias in appraising. No doubt that will be an issue in the coming months and likely years. USPAP's publication has been delayed (again) to better address the issue. Many of the bias lawsuits are slowly working their way through the courts. Some may take years to resolve and even then, we may not know what happened. Will those that get dismissed get the same amount of reporting? Others will settle out of court, meaning it is unlikely we will ever understand how, if at all, bias was involved.

There has also been some controversial legislative and rule changes proposed, everything from using the cost approach instead of the sales comparison approach to eliminating Fannie and Freddie. The most likely legislation to be enacted is the Portal for Appraisal Licensing Act of 2021 (H.R. 5756). The goal of this bill is to create a national depository for license, certification and registration and renewals for appraisers and AMCs. There are sponsors from both parties on the bill but as the name suggests, it's been around for a while and still hasn't even had a vote. Dave Bunton, President of The Appraisal Foundation, said legislative change on the federal level is unlikely, noting that the vast majority of bills don't pass and that given the contentious climate in Washington it will be extremely difficult to garner the majority required to pass a vote.

It's anyone's guess what will happen over the next year, but I look forward to watching with all of you. I hope what comes is a year of steady work with good fees from clients who pay quickly.

Steve

Upcoming Industry Meetings:

- Sept. 24-27—Appraisal Summit, Las Vegas
- Sept. 29—AQB Public Meeting, Sept. 29, Virtual
- Oct. 14-17—Association of Appraisal Regulatory Officials (AARO), Washington, DC
- Oct. 20—ASB Public Meeting, Virtual
- Feb. 10-11—ATA's 17th Mid-Year Meeting, San Marcos
- Apr. 1-4—Appraiser's Conference and Trade Show, Sacramento

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About Your New President

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. He has advocated on appraiser's behalf to the Appraisal Foundation, Appraiser 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.

New Members

The ATA President and Board of Directors would like to welcome our newest members: If you're not a member yet but interested in joining, log on to www.txappraisers.org and give us a try!

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

First name, Last name, City

Jake Aguilar, Schertz
Edward Barnett, Florence
Jonathan Becker, Ingram
Justin Bennett, Temple
Brian Byers, Deer Park
Azia Capell, Converse
Craig Capilla, Northfield, IL
Bill Cobb, Baton Rouge, LA
Ashton Cortez, San Antonio
Troy Cuellar, Mission
Kyle Engel, Lindale
Shelly Erdelt, Conroe
Sergio Godina, Houston
Steffanie Gonzales, San Antonio
Jeffrey Howerton, Helotes
Brenda MacLean, Liberty Hill
Thomas Miller, Gaithersburg, MD
Alec Morgan, Dallas
Dionis Muzquiz, Spring Branch
Lydia Neighbors, Keene
Nancy Neighbors, Keene
Ryan Neighbors, Keene
Anita Parker, Rosharon
Andrew Rathwick, San Antonio
Thomas Ray, Driftwood
Lance Renfrew, Hutto
Julia Rogers, Austin

Lynn Shirk, Bastrop
Richard Smart, The colony
Cherokee Smith, Scurry
David Spence, Montgomery
Robert Sutterfield, Lewisville
Nicholas Swanson, Pearland
Adam Tindol, Coahoma
Atilio Usseglio, San Antonio
Thomas Valenta, Dallas
Eli, Vardi San Antonio
Lillian Wasluskas, Lytle
Hunter Watt, Laredo
Mark Wood, Cleburne
Devin Wright, Ft Worth
Larry Wunderlich, Houston
Dorian Young, Arlington
Susan Yvanovich, San Antonio

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



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.

Next TALCB Meeting

The next TALCB meeting will be held on Dec. 2 at 9:00 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.



New ATA Board of Directors



Olivo Castillo, Jr., ATA-R, Cedar Park

Olivo is a fifteen-year veteran of the Central Texas Real Estate market and currently owns and operates Sharp Appraisers, LLC in Austin, TX.

Olivo has served on the board of directors for the local chapter of the National Association of Hispanic Real Estate Professionals, on the membership committee for the Hispanic Chamber of Commerce and currently serves on the membership committee for the ATA.

Olivo's priority will be to serve, by increasing and diversifying the membership, by creating opportunities for appraisers to move from operators to business owners, and by fostering an environment where appraiser trainees feel included and supported.



Brandi Duna-gan, San Antonio

Brandi is a Certified Residential Appraiser and has been a proud, contributing member of ATA since 2017.

Before gaining her Certification, Brandi ran a busy appraisal office for 8 years. As a working appraiser, she has a keen insight on the "daily grind" of a busy appraisal office and is always looking for ways to become more efficient and productive - all while streamlining the appraisal process. She has been working behind the scenes as a volunteer for ATA and has served on multiple committees. She is honored to be considered for the ATA Board and excited about the prospect of giving back to an organization that has helped shape and mold her into a respected and trusted residential appraiser. She would bring creativity and fresh ideas to the ATA as a board member, and has a desire to modernize the ATA, making it a powerful organization for years to come.

Brandi also received ATA's 2019 Central Area Outstanding Service Award - South Central Texas Region and 2019 Appraiser of the Year Award.



Roy Thompson, ATA-L, Burnet

Roy, (ATA's current 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.



Eileen Brown, ATA-R, Marble Falls (Alternate Director)

Eileen has worked in an appraisal office since she was a freshman in high school. What

started out as an after-school job, has evolved into over 20 years' experience and 15 years as a certified appraiser. She is a charter member of ATA and has served on the board of directors previously.

She's also a designated member of National Association of Appraisers and holds an active real estate sales license. She is a mother to four children, volunteering regularly in school, church, and community functions. In her few spare moments, she enjoys gardening, hiking, and kayaking.

She feels that being a member of the Association of Texas Appraisers has allowed her a safe place to learn, grow & connect with fellow appraisers. She would like to spend the next 20 years of her career, sharpening the tools she has already acquired, fostering trainee appraisers, and getting more involved in issues that affect our profession, to ensure appraisers remain strong & essential to the housing industry.

ATA's 2022-2023 Board of Directors... Ready to serve you and your association!



Mississippi Practical Appraiser Training Program



Pam Teel, ATA-G

Four ATA members participated in the first of its kind - the Mississippi Practical Appraiser Training program (MPAT). ATA member, Melissa Bond, Educator, is

the developer and manager of the program. ATA members Diana Jacob, Greg Stephens, and I (Pamela Teel) had the privilege of working with the MPAT program as course developers and mentors for the past nine months.

The MPAT program was developed by Melissa Bond to augment the current real property appraiser population, specifically focusing on areas with an insufficient number of appraisers. As you are no doubt aware, an increasing number of appraisers are retiring,

passing away, or failing to renew a license than the number of appraisers that are actually entering the profession. Locating a real property appraiser that is willing to supervise an individual is a daunting task for aspiring appraisers. There are many educated, qualified individuals from around the state that are searching for a supervisor; however, there appears to be an insufficient number of willing supervisors. The Association of Texas Appraisers has on its website a list of over 150 future appraisers that are actively looking for a sponsor. The Consumer Financial Protection Bureau shows over 140 counties in Texas that are considered rural and underserved, while the VA has identified 5 Texas counties that are considered high demand with an appraiser shortage. The traditional Supervisor/Trainee model has multiple challenges associated with it. PAREA, while considered a viable alternative, still seems to be somewhere off in the future.

Upon successful completion of the MPAT program, participants possess the necessary skillset to comply with

USPAP when completing residential appraisal assignments. This program, along with the required Qualifying Education courses, provides 100% of the required experience and education needed for the participant to take the National Uniform Licensing and Certification Examination. This is accomplished, of course, through utilizing grant money given to the State by the Appraisal Subcommittee.

Greg and I have contacted the Texas Appraisers Licensing and Certification Board in the hopes of urging the State to seek formation of a similar program for Texas.

Congratulations to Melissa Bond and the 17 appraiser trainees that have completed the program. And best of luck to the trainees for successful completion of the exams!

Pamela K. Teel, ATA-G, MNAA-G Immediate Past President, ATA AQB Certified USPAP Instructor/IDEC Certified Distance Educator Member TALCB Mentorship Panel



MPAT Manager, Melissa Bond, Trainees, and Mentors Graduation
Jackson, MS
August 24, 2022

State of the Appraiser News



Mike Lay
Appraisal House

Well, as you might have noticed, things have slowed down a lot over the summer. Now that we can take a moment to catch our breath (and start panicking about

the future!) I wanted to update you on a few appraiser-related issues.

1. **Volume:** Back in mid-May when rates were really starting to climb, I had thought (okay, hoped) that rates would jump from the historic 2.5-3.5% rates up to no more than maybe 4.5-5% and stay there for a while. But instead they cleared the 5% mark – almost reaching 6% -- and have stayed there. This has reduced the pool of buyers that can afford homes, and scared others that were thinking of moving into waiting to see if rates (and prices) will decrease somewhat.

As of last Friday, the experts predict that we are going to be in the 5's for a while:

- **Mortgage Bankers Association (MBA):** “Given the weaker outlook for growth, we continue to estimate a 50% likelihood of a mild recession over the next 12 months. If this materializes with a recession in the first half of 2023, the employment rate is expected to reach 5.5% by the end of 2023 and mortgage rates would fall around 30 basis points from the baseline forecast level [of 5.2%].”
- **National Association of Realtors (NAR) Chief Economist Lawrence Yun:** “The peak in mortgage rates for this year may have already occurred in the middle of June at nearly 6%. There was an overshooting of rates at that time in an uncertain inflationary environment. Now, with gas prices steadily retreating, consumer price inflation may also have already peaked. That means the 30-year mortgage rate could settle down at around 5.5% for the remainder of the

year.”

- **Realtor.com Chief Economist Danielle Hale:** “For mortgage rates, we’re likely to see upward pressure with much less intensity. Mortgage rates are currently near 5.5%, and I expect them to hover between 5.5% and 6% between now and the end of 2022.”
- **Freddie Mac:** “We forecast 30-year fixed rates to average 5% in 2022 and rise to 5.1% in 2023.

What that means is – as we have seen -- a substantial reduction in volume.

According to one source, purchase mortgage volume is down almost 26% from this time last year, and refi’s are non-existent (okay, not completely, but still down 67% from this time last year). So last summer if you were doing 30 appraisals a month (15 refi’s and 15 purchases), this summer you are doing 5 refi’s and 11 purchases; down almost 50% overall. As appraisers, I know that we all think that when the phone doesn’t ring for a day or two, the last job we did might be the last one we ever see.

2. **Fees:** What that means is that we are all fighting for work, something we haven’t done in several years. Supply and demand, which has worked in our favor for the past two years, is no longer on our side. The national AMC’s are taking advantage of it; I’ve gotten a few emails offering me appraisal fees I haven’t seen in probably 5 years.

As you can probably imagine, the lenders we work with have been asking us about reducing fees, likely because other AMC’s are trying to poach them by offering a lower cost basis on appraisals to help the LO’s win business. I’ve been doing what I can to keep the fees up, mainly by selling the lenders on getting reports turned around quicker, in 3-5 days. But I know that there are appraisers out there with families to feed and employees to pay, so they are taking lower fees as an alternate to

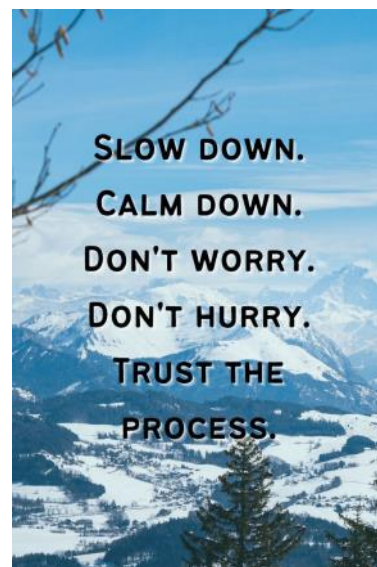
no work. Much like what happened back in 2008-2009, we will probably end up competing ourselves down to pre-2018 fees.

THAT ISN’T TO SAY YOU SHOULD DROP RATES. Each appraiser needs to do what is best for them. I’d rather do five \$600 appraisals than six \$500 appraisals. So if you have good clients that continue to pay reasonable fees (which I am trying to do), keep doing what you are doing.

Remember that real estate is cyclical; we knew the gravy train was going to

stop at some point. I hope we all banked some of that. And we know that in a few years these higher interest rates will get refinanced down when rates drop.

3. **DECLINING MARKET?** If you follow our Appraisal House USA LinkedIn page (please do if you are on LinkedIn!), you might have seen this chart I posted earlier this month that shows that the median sales



price is down about 7.5% in the Austin market from the highs of April and May. https://www.linkedin.com/posts/appraisal-house-usa_safe-to-say-that-the-austin-area-peaked-in-activity-6962881454456410112-kQyU/?utm_source=share&utm_medium=member_desktop

What exactly constitutes a declining market? According to the APB, nobody knows ☺.

Seriously though, here is what the APB said:

How should an appraiser define a declining market? What has to happen in a market for an appraiser to designate it declining?

Defining a declining market is difficult. Many appraisers and users of appraisal services differ on what constitutes a

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State of the Appraiser News (con't)

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declining market. This document suggests that it is incumbent on the appraiser to develop the definition of a declining market or obtain a supportable definition from a legitimate source, preferably not the client. Regardless of how the definition is obtained, the appraiser should state and illustrate what the term declining market means in the context of the appraisal report. Credibility is added by citing the evidence upon which the conclusion is based.

So essentially, you are on your own. FWIW, I've been making negative Date of Sale adjustments on my reports for sales that occurred in April and May, and adding a comment like this:

The overall market is up +/-20% over this month last year. However, due to the increase in mortgage rates that occurred starting in March and April of this year, median sales prices have dropped off from their spring highs, and current prices are more in line with 4th quarter of 2021 and first quarter of 2022. While some comparable sales were negatively adjusted for Date of Sale in order to reflect current market conditions, the appraiser also notes that not enough time has passed to consider this a declining market, vs. a minor correction due to mortgage rate increases.

Take that for what it is worth. Remember that it is up to you to determine

whether the market is declining and be able to prove it.

Another impact of this situation is that for those of you that do new construction, that might be an issue for a 1004D Update. If you are confident that values have declined since the original appraisal, the lender will usually need to get a new appraisal done. Checking "Yes" (market has declined) is a deal-killer for a 1004D Update. IF YOU GET A 1004D UPDATE ORDER, please let us know if you think there is a good chance that you will have to check "yes" so we can turn the order into a 1004.

4. PDR's: Have you heard of Property Data Reports? This is kind of where I have been expecting appraising to go for the past 10 years. A PDR is an option for the lender, something you do on site. You go measure the house, take photos, take notes, and submit that. It's all field work. There is no going back to the office and pulling comparables, determining adjustments, choosing a value, and writing up a summary to support your value conclusion. A lot less liability overall. Here is a good overview from FreddieMac: <https://learn.sf.freddiemac.com/tutorials/loan-advisor/aceplus-pdr-intro/story.html>. This is early stage right now – just approved in July --but lenders are starting to ask about it.

5. If you have Total for Mobile, there is a PDR form on there. Not sure about

other software vendors. I did one as a test last week (email me if you want to see a PDF of the output). It took me about 20 minutes, not including the time to measure and create the sketch, and I would expect that when I get more used to it that would probably drop to 10-15 minutes plus 15-30 minutes to do the sketch. I can't tell you what to charge, but to me it's somewhat comparable to doing a final inspection; go to the house, take pictures, and spend 10-15 minutes filling out a form (plus time to create the sketch). I could probably knock out an easy house in 30 minutes, more complex ones maybe an hour.

The point being, while you are slow you should check these out, do a few tests, and get familiar with them. Lenders will be ordering them in the future. I can sell lenders on having a trained appraiser out there doing the measuring and inspection, vs. a realtor or someone off the street hired by some big company paying \$35/house, so consider adding them to your skill set. I'd be happy doing 5 of these every day. IF YOU WOULD CONSIDER DOING THESE, PLEASE LET ME KNOW. I WANT TO LET OUR LENDERS KNOW WHAT AREAS WE CAN GET COVERAGE IN.

About the author: Mike Lay is a working appraiser in Austin, TX and also the president and chief appraiser of Appraisal House USA, a small regional AMC.

Please Update Your Profile

The screenshot shows the ATA website homepage. At the top, there is a navigation bar with links for HOME, ABOUT US, JOIN US, EVENTS, DIRECTORY, DONATE, and RESOURCES. Below the navigation bar is a social media bar with icons for Facebook, Twitter, LinkedIn, and Instagram. A red arrow points to the 'Log in' button in the bottom right corner of the page. The main content area features a 'WELCOME TO THE ASSOCIATION OF TEXAS APPRAISERS' banner with a logo on the left and a paragraph of text on the right. Below the banner, there are two sections: 'LOOKING FOR A TRAINEE' and 'LOOKING FOR A SPONSOR', each with a link to click.

ATA Members—We have made a few updates to our website. When you have minute, log in (www.txappraisers.org) and update your profile.

- Click edit your profile.
- Check your profile information and make any corrections.
- Add an avatar (your image or company logo)
- **Make sure your correct license number(s) is listed**
- **Select your Texas License Type**
- Add a short bio
- Select the counties you service

You could be missing valuable business because we (and potential clients) don't know if you are licensed, certified residential or general or where you appraise.

ADUs and What's in it for You?



Richard Hagar, SRA
The Hagar Institute

Acronyms on top of acronyms—just wait until you see Fannie Mae and Freddie Mac's upcoming appraisal form regarding these initials.

ADU/DADU

Accessory

Dwelling Unit (ADU), Detached Accessory Dwelling Unit (DADU), Mother-in-Law Apartment (MIL), plus a dozen other names and initials—no matter what you call them, they are becoming more commonplace and likely part of the future appraisal assignment. The new proposed "1004" form goes so far as to include a multi-line section with more than twenty questions devoted to describing, measuring, and valuing these accessory units, including a requirement for multiple interior and exterior photographs. And you won't believe their impact on value and the size of adjustments.

When I first started appraising and ran across an ADU...I may not have given these units much consideration or value—boy, was I wrong. In the past, many counties and cities across the United States of America prohibited ADUs; however, as housing and land values have skyrocketed, the need for more lower cost housing units has also increased. As demand rises, the prohibitions and scarcity of the past fade away. The need to understand these units has become more important to lenders and appraisers. If you can fully understand, measure, describe, and value a house with an ADU, the more likely you are to earn higher fees...that's WIIFY (What's in it For You).

Conflict and Confusion

There's a lot of confusion regarding ADUs; some cities limit their size to 1,200 square feet, others require a minimum of 200 square feet, but some require their square footage to be no more than 50% of the main house. Then there's the cities that require them to be *separate* from the main house, while others require them to be *part* of the main house. One city may require additional on-site parking space, while another prohibits additional parking. Some cities require special permits, while the State of California goes as far as to pass a law that if ADU permits aren't issued within 60 days, the units are automatically approved (SB2, SB13, AB881, AB68). Some cities limit a site to only one ADU while others (like Seattle) allot for 2, or (like some areas of California) a lot for 4. The lines between multi-family housing and Single Family Resi-



dence (SFR) with an ADU are blurred, putting more pressure on analyzing the highest and best use as if vacant and improved.

Adding more twists to all of this, FHA, VA, FNMA, and FHLMaC have slightly different definitions and requirements. Two of these agencies require the owner to live on site while FNMA remains indifferent. The City of Seattle allows two ADUs on a property; however, FNMA will not buy a loan, if there are two ADUs on the site. When FNMA won't buy a loan there can be an impact on the property's value (was

that factored into your last appraisal?). VA doesn't care if an ADU is only accessible from within the main house but, FNMA requires separate access. Due to all these confusing and conflicting requirements and definitions, I had to create a "Decision Grid" for my office for appraising.

Duplex or SFR with ADU?

The line between a duplex and an SFR with an ADU is blurry, and appraisers must understand the difference and complexity before quoting a fee. Fortunately, the difference is usually based on zoning (except in Seattle, Oregon, and California), which makes it critical for appraisers to research zoning definitions and determine the highest and best use of the land, as if vacant and the property as improved. Appraising a property with an ADU takes more time, is complex and likely precludes licensed appraisers from providing the appraisal (it needs to be completed by a certified appraiser). If there's a chance your subject property has an ADU, expect to spend, at a minimum, 25% more time on the appraisal and *always* make sure to check its zoning and legality before you quote a fee.

ANSI

ANSI and now FNMA, have special requirements on how these units are measured and reported on the 1004 form. Depending on its location and access, the square footage may be part of the living area, below grade area, or separated in the cost and sales comparison sections. ANSI also has special text that must be included in the appraisal addendum. I bet you're just thrilled with all of these new considerations. There is no way around the new requirements and complaining won't help, because nobody is listening. There's no easy explanation for this, so the best recommendation is to take the [Working RE](#) webinar: [ANSI 2ish Hours with Hagar](#). In the webinar, we will cover these issues in much greater detail.

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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.

ADUs and What's in it for You? (con't)

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Value and Adjustments

You won't believe how valuable these things are. Way back when, I thought these were a minor contributor to value (requiring a small adjustment). However, after applying proper analysis, using various adjustment methods (matched-pair, regression, etc.) we've determined that they can have a major impact on a property's market value. The contribution to value and the size of the adjustments have blown us away. One study in Portland indicated a contributory value of more than \$75,000. In a separate study we completed for a legal case, there was solid evidence that the property's value was increased by 20-25% or more. What is an ADU worth in your market? Well, that's up to you to figure out and why we get "paid the big bucks." I recently reviewed an appraisal of a property that had an ADU; the appraiser clearly undervalued the property by tens of thousands of dollars. The value was off

so much that the client had to order a second appraisal and turn the first appraiser into the state appraisal board (due to a USPAP failure likely to impact the value conclusion). Pay attention when appraising these properties; you don't want this to happen to you.

Solution

Get educated. Take a class on appraising ADUs, and do it soon! If you haven't taken a class regarding the ANSI system...do it now!

When we started appraising properties with ADUs, I thought it was just another component, similar to a swimming pool or second garage. However, the more we appraised these properties, it became obvious that these are complex appraisals requiring geographic competency, extensive, highest and best use analysis. Plus, more time measuring, describing, and valuing. I went so far as to create a special required 7-hour class: *How to Handle ADUs and MILs*, for everybody working

in my appraisal office. The [two-part webinar](#) is available on demand via [Working RE](#).

WIIFY – What's in it For You?

Appraisers can make themselves more valuable by appraising houses with ADUs, something that computers (AVM) and desk appraisals can't properly handle. By learning about ADUs, you will be able to provide superior appraisals with more accurate value conclusions and garner higher fees...that's WIIFY.

Trying to keep you safe out there.

About the Author

Richard Hagar, SRA, is an educator, author and owner of a busy appraisal office in the state of Washington. Hagar now offers his legendary adjustments course for CE credit in over 40 states through [OREPEducation.org](#).

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DIGITAL APPRAISAL DEMOS

We're changing up our Digital Appraisal Demo schedule. If you're interested in joining us, we are still hosting webinars every TUESDAY and every FRIDAY.



<https://go.classvaluation.com/DigitalDemo>



ATA 17th Annual Meeting

ATA Mid-Year Meeting

MARK YOUR CALENDARS!

We loved the Courtyard Marriott in New Braunfels but the facility was at maximum capacity at our last February meeting so...the ATA 17th Mid-Year Meeting will be held at the Embassy Suites Conference Center in San Marcos, TX, February 10-11, 2023.

The Embassy Suites is located right off Interstate 35, halfway between San Antonio and Austin. Tanger Outlets, San Marcos Outlets, and Texas State University are all within a 10-minute drive. You can unwind with a swim in their heated outdoor pool or work out in the fitness center. Enjoy free breakfast and a complimentary evening reception.

We will open registration as soon as we finalize the program and send the courses to TALCB and TREC for approval.

Stay tuned for meeting details and registration information.

Meeting Lost and Found

There was an army green Yeti left at the New Braunfels meeting and a pair of black Foster Grant reading glasses left at the Georgetown meeting.

If either of these items are yours, please email me at info@txappraisers.org. They aren't lost, they're just not with you. 😊



Trainees Looking for Sponsors

First Name	Last Name	City	Phone	Email
Megan	Real	Adkins	210 216-2723	meggreal@gmail.com
Christina	Touchette	Alvarado (DFW area)	817 401-6849	christinatouchette@yahoo.com
Marcus	Leonard	Alvarado (DFW area)	817 944-2563	marcusleonard@gmail.com
Jon "JT"	Lipton	Anywhere in the state	830 965-8300	j_bar.tipton@gmail.com
Rachel	Carpenter	Austin	512 771-6042	rachacarpenter@gmail.com
Ronald	Reed	Austin	512 914-8236	rakreed@sbcglobal.net
Chris	Solimine	Austin	512 429-3662	chrissolimine@realtyaustin.com
Drey	Lord	Austin	512 903-9591	dreylord1@gmail.com
Justin	McZeke	Austin	254 278-3755	Jdmaczeke60@gmail.com
Thomas	Stone	Austin	619 917-8284	thomas.w.stone@gmail.com
Harry	Kirchner	Austin	512 913-9390	harrykirchner@sbcglobal.net
Sammie	Joseph III	Austin	512 470-7877	sammie@josephcompanies.com
Caitlin	Carte	Austin	540 354-2244	ccarte6@gmail.com
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