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Connections

Official Publication of the
Association of Texas Appraisers, Inc.

Erin Brockovich, a fight over booze, the end of an era, and 10%



Steve Kahane, ATA-R
 ATA President

If you missed ATA's annual meeting, you missed a lot. Wow, what a weekend!

Thanks to all of you who were able to make it and for all you did to make it a great conference. It was

a lot of fun mixed with some great information. Congratulations to Pam Teal and Dennis Crawford. Pam Teal was voted Appraiser of the Year for the Central Texas region and Texas Appraiser of the year. Way to go Pam! For all his years of service and dedication to ATA, Dennis Crawford was made a lifetime member.

Folks from around the country attended: California, Washington, D.C., South Carolina, Mississippi, Louisiana, Kentucky, Colorado and Montana. We had the heads of the Appraisal Foundation (AF), Appraisal Subcommittee (ASC) and National Association of Appraisers and a member of the Appraisal Standards Board join us. We had a number of attendees join ATA at the meeting, pushing our membership over 10% of the licensed appraisers in Texas.

The biggest news from the conference was the retirement of Bobby Crisp as ATA Chairman of the Board. Bobby said it was time. He plans to travel more and see more ball games.

He said the board of directors and committees are working well enough that his help is no longer needed. We wish Bobby the best and thank him for his leadership over the years.

Our general membership meeting had its share of drama. Bobby's retirement caused quite a stir and was a source of concern for many. Members weighed in on who could replace him or if he should be replaced. After the general membership meeting, a group of founding members stayed to discuss it with the board during our Friday meeting. We all agreed that there is no replacement for Bobby. His role in the formation and guidance of ATA was unique. We all agreed to dissolve the role of Chairman of the Board, a position created specifically for Bobby.

We asked membership to weigh in on whether we should continue to have a happy hour event after the Friday meeting now that we have started a group dinner later that night. The happy hour has always been an excellent opportunity to network and commiserate but it usually costs \$5,000 - \$6,000 from our meeting budget. The dinners after are paid for by those who attend. I'm not sure any past subject has spurred such a lively debate. Not everyone can or wants to go to the group dinner events, but they offer another opportunity to spend time with our peers. I remember one of my first ATA meetings, before I knew anyone. After the happy hour everybody went their own way with people they already knew. I was left standing alone.

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Upcoming Industry Meetings:

- Sept. 14—ASB Public Meeting, Virtual
- Sept. 16-19—Appraisal Summit, Las Vegas, NV
- ASB Public Meeting – Virtual, Sept. 14
- Sept. 28—AQB Public Meeting, Virtual
- Oct. 7-9—AARO Fall Conference, Salt Lake City, UT
- Oct. 26-28—TAF Board of Trustees Meeting, Palm Springs, CA
- Nov. 30-Dec. 1—TAFAC Meeting, Arlington, VA
- Mar. 1-2, 2024—ATA's 18th Mid-Year Meeting, San Marcos, TX

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We don't ever want anyone to feel that they aren't included, so for now, we will continue to offer both the happy hour and dinner.

We had a lot of great speakers and classes but nobody could top the stories told by Rudy Robinson. All of us have some good appraisal stories, but they're usually about

a house that measured small or something mundane like that. Rudy's stories start with "Erin Brockovich call me....again". Mr. Robinson worked on the lawsuit that was the subject of the movie Erin Brockovich. Crazier still is that wasn't the only movie about a case he worked on. It was some remarkable stuff.

This annual meeting is going to be hard to beat but we're going to try. For our semi-annual meeting, we will have our bi-annual USPAP class, a new highest and best use class and a panel of industry experts from the GSEs, VA and others to answer your appraisal questions. I hope to see you in San Marcos.

Steve

New Members

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

Christine Anderson, Austin
Michael W. Bauer, Boerne
Gabriel J. Becker, I, Dallas
Ronny Bowman, Round Rock
Alfred W. Brown, Spring
Mark R. Caraveo, San Antonio
Carly S. Chesnut, Santo
Josh S. Cornejo, Carrollton
Carlos A. Elizondo, Houston
Christine Erwin, Round Rock
Mike Clyde Floyd, Tyler
Steve W. Fox, Fair Oaks Ranch
Kim A. Frazier, Plano
Jade Gebhardt, Orange Grove
Sherre George, Little Elm
Sonyja Grant, Harker Heights

Malinda Griffin, Simpsonville
Moe M. Harrell, Dickinson
Matthew J. Ikenberry, Corpus Christi
Paul J. Lachowsky, Tyler
Todd Lancaster, Granbury
Tyna Marshall, Frisco
Michelle McCoy, New Braunfels
Brandon D. McMorries, Midland
Christine Moline, Austin
Dian Mullins Floyd, Tyler
Bill R. Murphy, Houston
Sheila M. Pagano, San Antonio
Ben A. Pap, San Antonio
Kyle Partin, Houston
Dee Perkins, Alpine
Beth K. Phariss, Austin
Bryan Ramirez, Fort Worth
Rocky W. Rozacky, Boerne
Diana G Salazar, El Paso
Clint S. Shields, Kerrville

Welcome!

Judy Smith, Smithville
Jenny L. Smith, Carrollton
Roxanne R. Spalding, Kemah
Jim R. Stafford, Frisco
Neil Sutfin, Weatherford
Roland R. Villarreal, Helotes
Diego Villarreal, Frisco
Josh Walitt, Grand Junction
Tat Wheat, Briggs
Brian G. Winchester, Austin
Sherri Gail Wolfshohl, San Antonio
Gayle Robertson Woodum, Houston

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



Next TALCB Meeting

The next TALCB meeting will be held on **Nov. 10 at 9:00 a.m.** at the Stephen F. Austin Building, Room 170, 1700 North Congress, Austin, TX.

These Board meetings 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 2023 Board Members



Eileen Brown, ATA-R, Marble Falls

Eileen Brown, ATA-R 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.



Chris Evans, Arcola

Chris Evans began his appraisal career as a trainee in Maryland and moved his family and appraisal practice to Texas in 2006. Prior to appraising, Chris was a licensed real estate agent in New York City.

Chris is a passionate advocate for his fellow appraisers and for educating the public on the appraisal process. He is

committed to furthering education opportunities for the next generation of appraisers.

Chris is looking forward to serving on the Texas Board, as this will allow him to work with his peers on issues impacting the appraisal industry.

Chris is married to his wonderful wife Gillian, the father of three, Christian, Justin, and Ethan. He is an avid painter, a hobby he still enjoys playing with his adult children.



Stephanie Streep-Tuley, ATA-R, San Antonio

Stephanie Streep-Tuley is the Managing Partner of a local real estate appraisal firm with 5 residential appraisers. She grew up in San Antonio and graduated from Texas Tech University in 2007. Stephanie was the Assistant Director of a preschool until 2010. She decided to follow in her father's footsteps and switched careers. She is a Certified Residential Appraiser. She has been appraising residential real estate in the San Antonio market area since 2010 and has had 5 trainees throughout the years. She is on the FHA and VA Panel and hosts a room in Clubhouse's Real Estate Appraisal-Talk twice a month.

She and her husband, an Army Veteran, have 2 children and split weekend time between their home and their small ranch. She competes in Olympic Weightlifting and has won 10 national and international medals in the past 2 years.

Stephanie has been a member of the ATA since 2014 and received her designation in 2021. She believes in the ATA's mission, has seen the benefits of the education provided and has enjoyed fellowship with other appraisal professionals. She is passionate

about the appraisal community, an active member of NAA, and regularly attends National Conferences as a vocal appraiser advocate.



Scott Coker, ATA-R, Orange

I started my appraisal career in January 1990, after graduating from Lamar University, December, 1989.

I service 6 counties in Southeast Texas along the Texas/Louisiana border. I specialize in rural property appraisals. I am also an active Real Estate Broker in Orange County. I enjoy the Real Estate business and feel very blessed to be a part of it. I live in Orange with my wife Angie and enjoy tending my garden, spending time with grandchildren and my two dogs Buster & Bo. I have been an ATA member since 2010. I am so thankful for Garland & Kathy Tredway for introducing me to ATA. It is the best professional organization that I have been involved with. I am excited about the growth of ATA and look forward to being a part of it.

Congratulations and welcome to the Board!

If you have not already paid, your 2023-2024 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.

In Memory of Bryan Lantzy

Written by Beverly Smith

Mr. Bryan Lantzy was a phenomenal appraiser, a great mentor, and an amazing friend. As I write with a heavy heart about his passing, I also have the honor of expressing gratitude to him as a mentor and friend.

Bryan had a big heart and all of his trainees were strangers who became family. In an industry where many appraisers are reluctant to take the responsibility of training one trainee, he had five. I recall being at lunch and him smiling at us with a sense of pride and joy.

We were unrelated, from different professional backgrounds, but we all shared great enthusiasm for appraising. His team was as diverse as his favorite dessert, peach cobbler. We were like the many different ingredients that when combined made an amazing and well-balanced masterpiece.

Bryan poured into us his decades of experience and wisdom about an industry that many find mystifying and impenetrable. In the midst of changes, challenges, and scrutiny of the profession, Bryan's optimism and passion for appraising was palpable. Along with competence, professional development, and practical experience, he

created an atmosphere that fostered growth.

He held us accountable to the highest industry standards while allowing us to freely express ourselves, thoughts, and opinions on the process.

He treated us like family and experienced professionals. When on assignment, he would introduce us (trainees) as the best appraisers he had ever worked with. He not only instilled confidence in us, but his grand expressions concerning his mentees created an overwhelming sense of ease in the process for everyone involved.

Words cannot express the impact Bryan has made on the local community and industry. He will be missed and remembered by all.

Bryan leaves behind the love of his life, his wife of 35 years, Missy, his grandson Bradley, his dog Chella, a host of family and friends, and four active trainees.



We cannot reconcile the loss of such an amazing man, but if we had to provide a credible opinion of value on Bryan, unanimously it would be: Priceless. If you would like to send your condolences, flowers, or words of encouragement to the family and friends of Mr. Bryan Lantzy, feel free to contact me at Beverlysmith1983@yahoo.com or 301-318-8730.

George R. Harrison Scholarship Fund



Earlier this year, the National Association of Appraisers (NAA) created the George R. Harrison Scholarship Fund, in honor of NAA's first president and one of the founding members of the association.

The mission of this scholarship fund is to offer opportunities to those who

may not otherwise have the means to start a new career in the real estate appraisal field. As you know, George was a major force in the appraisal profession and was passionate about educating real estate appraisers, which is why he founded The Columbia Institute. Columbia was ATA's education provider for many years. George was also a pillar in the San Antonio community.

We will officially kick off the Scholarship Fund during the opening reception at this year's Appraisal Summit that will be held in Las Vegas on September 16-19, 2023.

To make a difference, we rely on the

support of generous individuals and businesses in our community. We would be most grateful if you would consider helping us raise funds to build this scholarship fund.

Please contact me via phone at (210) 570-4950 or feel free to email me at teresa@naappraisers.org if you can support our efforts to make a difference in our industry.

You may donate to the fund at <https://naappraisers.org/arf> and selecting the Scholarship Fund.

Thank you so much for your kind consideration of our request, and we hope to hear from you soon.

What could be the single most valuable instrument in your business toolbox? NETWORKING.



Brian Marlow, ATA-R
ATA Vice President

This underrated and underused power tool is more than just a buzzword. It is the foundation upon which many successful careers are built. It's a game-changer, and I challenge you to make it

Knowledge Sharing: Real Estate markets, transactions, and site improvements vary significantly from assignment to assignment. By networking with fellow appraisers, you can tap into a vast pool of knowledge and insight for solving a variety of appraisal situations. We were all taught from the same appraisal curriculum; however, our experiences vary greatly. Having a peer group to call on has been crucial to the success of my practice. These peer interactions either teach me something new, support my thought process (improving my confidence in solving the appraisal problem), and/or help support the credibility of my conclusions through a peer survey methodology.

networking nationally through appraiser conferences such as ACTS, Appraisal Summit, and Val Expo.

The ATA (Association of Texas Appraisers) offers educational conferences statewide with educational outreach opportunities in the regional areas. In addition to providing continuing education for license renewal and independent growth, a key secondary benefit of attending the ATA conferences is the network building opportunity for appraisers throughout Texas. As of September 7, 2023, the ATA has 576 members. Take advantage of the social gatherings following a class session, attend a group dinner, or simply share information during lunch between sessions at these conferences. You will definitely expand your network!

For those in the larger metro areas, I encourage you to participate in the market social events to meet and so-

a lead component of your Real Estate Appraisal Practice.

Appraising is often a one-person show. Our days consist of hours of driving, on-site appointments, and hours of statistical analysis. By expanding your network, you gain a team of "business partners" in the form of peers, clients, industry experts, and organizations. Not only will you benefit personally, but the benefits to your business are endless.

Business Growth: Networking can and does open doors to new business opportunities. Building relationships with real estate agents, local banks, property developers, and other professionals can lead to referrals and new clients. When those in need of an appraisal service know you personally, your reputation and credibility become validated by word-of-mouth recommendations rather than reliance on a random Google search or random panel selection.

One of the more beneficial ways to generate business is to network with real estate agents & brokers. Offer to attend office meetings for a Q&A session. This not only helps to improve knowledge and awareness between the two professions, but you could benefit by promoting your sketch, pre-listing, and non-lender appraisal services. It's a win-win for you and the agents!

I strongly suggest having a variety of peer resources in your contacts. Peer resources can range from nationally known instructors to the appraiser down the street. Keep a network of peer contacts that can assist you with



appraisal matters large and small - from mentorship situations to the simplest everyday assignment questions. I have personally found that no matter what position these industry peers hold, they are always willing to discuss unique assignment situations and share their thought process. I love that the appraisal industry is unique in this way.

Organization Involvement: Appraisal organizations offer endless networking opportunities from the National, State, Regional, and local levels.

The NAA (National Association of Appraisers) offers events to expand your

specialize with other appraisers in your local market. Our goal is to have several of these events in the metro areas each year.

Get involved! In the same manner that regulations and technologies change in our profession, so do the needs of the ATA organization. There are many ways to be involved and volunteer your time such as assisting on a committee. Two of the more active committees that can always use people with fresh ideas are the Membership Committee (Chair-Olivo Castillo) and the Program Committee (Chair-Cathy Harper). On the Membership Committee, you can

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ChatGPT: Valuable Tool or a Replacement for Real Estate Appraisers?



Dustin Harris, The Appraiser Coach

As artificial intelligence (AI) and machine learning (ML) continues to advance, it has found its way into various industries—including the appraisal world.

ChatGPT, a powerful AI language model developed by OpenAI, has been making an impact on the world and in the valuation profession as well. While some may question whether AI is a threat or help to appraisers, its potential applications in the appraisal field are vast.

Elon Musk once tweeted, “AI is a significantly higher risk than nuclear weapons...” and, unchecked, he could be right. However, the truth of whether it is a help or hurt to appraisers probably lies somewhere in the middle. In this article, we’ll explore how appraisers can effectively use ChatGPT to enhance their work, from writing narratives to market analysis.

Elon Musk once tweeted, “AI is a significantly higher risk than nuclear weapons...” and, unchecked, he could be right. However, the truth of whether it is a help or hurt to appraisers probably lies somewhere in the middle. In this article, we’ll explore how appraisers can effectively use ChatGPT to enhance their work, from writing narratives to market analysis.

ChatGPT: A Game-Changer for Appraisal Work

For those who have embraced it, ChatGPT has been transforming multiple aspects of appraisal work, such as:

Marketing:

- Creating lists
- Writing emails and messages to current and potential clients
- Crafting blogs
- Strategizing networking and relationship development
- Writing presentations for ‘lunch and learn’ events with real estate agents
- Crafting the perfect apology letter when you upset a key loan officer in your small town

Business Development:

- Identifying key visionary goals for the company
- Analyzing P/Ls and identifying areas to cut spending
- Creating business plans
- Developing ideas for growth
- Writing procedures
- Organizing schedules for maximum efficiency

Appraisal Work:

- Writing narrative
- Market analysis
- Market-specific information
- Descriptions of adjustments
- Terminology
- Research

Input the prompt: Enter the chosen prompt into the ChatGPT interface, along with any specific details related to your subject property or market area. This will help the AI generate a more tailored response. The more information you can give it, the better success you will have.

Evaluate the generated response: Review the AI-generated content to ensure accuracy, relevance, and clarity. The AI might provide a good foundation, but it’s essential to double-check the information and edit as necessary to fit your specific appraisal report.

Iterate and refine: If the generated content isn’t satisfactory or requires additional information, rephrase or modify the prompt to get a better response. You can also provide feedback to the AI, guiding it to produce more accurate or relevant information.

Sometimes, you have to talk to ChatGPT like you would a 5th grader to ensure clarity and understanding. For example, I often find myself saying things such as, “Remove the reference to the commercial property a half mile away and make the whole thing more conversational in tone.”



To effectively work with AI, such as ChatGPT, and get the results needed for your appraisal work, follow these steps:

Choose the right prompt: This is the real key to getting the results you want. Select the appropriate prompt from a list of sample prompts based on the task you want to accomplish. For instance, if you’re working on the narrative of the appraisal report, try using a prompt such as, “Provide a concise introduction for the appraisal report, including an overview of the subject property, its location, and the purpose of the appraisal.” Another example for writing a narrative could be, “Explain the methodology used in the appraisal, including data collection, analysis, and the valuation approach.”

Apply the AI-generated content: Once you have the desired response, incorporate the content into your appraisal report, ensuring it meets industry standards and follows appropriate USPAP, Fannie Mae, and state guidelines.

Repeat the process: Use the AI with different prompts to address various sections of the appraisal report, market analysis, terminology, and research. Over time, you’ll become more adept at using AI to efficiently generate useful content for your appraisal work. Save and reuse templates: As you find prompts that yield helpful results, save them as templates for future use. For example, “Use this format to write a similar narrative for the following property.” This will save time and make

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ChatGPT: Valuable Tool or a Replacement for Real Estate Appraisers? (con't)

your interactions with the AI more efficient.

The Future of Appraisal with AI

AI, like ChatGPT, won't replace appraisers (at least in the near future) but can serve as a valuable tool to enhance their work. Learn to see it for what it is—a tool! By embracing AI technology and learning how to use it effectively, appraisers can improve their efficiency, streamline their processes, and provide more accurate and comprehensive reports.

That does not mean we should not be aware of the potential costs to appraiser jobs that AI might have in the future. Technology is changing the world and is getting better and better at repetitive tasks. In a recent interview with Geoffrey Hinton, widely known as “the Godfather of Artificial Intelligence,” it was said, “I think it is going to make jobs different. People are going to be doing

more of the creative end and less of the routine end.” For the ‘form fillers’ out there, there will likely come a time when your ‘work’ could be replaced. Time to get creative. If you cannot readily answer the question, “What makes my valuation work different from my competitor’s?” you may want to start thinking about making some changes.

It's important to remember that AI is not a perfect technology, but it is ever-evolving, and as we learn to work with it more effectively, its potential applications and benefits will only continue to grow. Remember, AI is a tool to support your work, and you remain ultimately responsible for the content and quality of the appraisal report. It is still your signature. By utilizing AI as a powerful resource, appraisers can stay ahead of the curve in an ever-evolving industry. As ChatGPT and similar technologies continue to advance, their

capabilities will only become more refined, making them an increasingly indispensable tool for appraisers who wish to excel in their field.

About the Author

Dustin Harris is a successful, self-employed, residential real estate appraiser. He has been appraising for over two decades and recently sold his appraisal business, Appraisal Precision and Consulting Group, Inc., and is now the Director of Appraiser Education for True Footage, LLC. He is a popular author, speaker and consultant who owns and operates The Appraiser Coach. He personally advises and mentors other appraisers to run successful appraisal companies and increase their net worth. Connect with Dustin at theappraisercoach.com.

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Networking (con't)

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be a part of our member growth and retention efforts through socials or simply by tending to the evolving needs of our membership. You could be a part of the Program Committee by helping to plan the conference material to meet the educational needs of our members or assist with networking opportunities during the conferences. Contact the chairpersons or a board member for these or other volunteer opportunities.

Online Platforms: Being involved with online platforms is not for everyone! People have differences of opin-

ion regarding social media; however, it is here and is not going away. When used properly, it can be a valuable tool for networking. Online platforms such as LinkedIn, X (formally Twitter), Clubhouse, and Facebook can provide professional contacts and some knowledge (with a discerning filter – don't believe everything you read!) for the practicing appraiser. Join relevant groups and participate in discussions to establish your online presence. The ATA does have a Facebook page that can be used to socialize with other ATA members. It can be a place to ask questions of other ATA members and promote events.

“Networking, networking, networking” might be a better mantra than “location, location, location”! Utilize the opportunities the ATA provides, build your own peer contacts, and your appraisal business will gain the tools it needs to be successful. Staying active and participating is key to networking success. Whether you are an experienced appraiser looking to expand your business or a new appraiser seeking guidance, building a strong network can provide you with the support, knowledge, and opportunities necessary to thrive in the appraisal field.

Appraiser Awards/Scholarship

Don't forget ATA's **Regional Outstanding Service Awards**. If you feel someone is deserving of one of the Awards, you can nominate them for an Outstanding Service Award. You can also self-nominate.

Also, don't forget about the **Pospisil Scholarship Award**. You can nominate (or self-nominate) to receive \$100 toward your education.

[Click here](#) for links to the Outstanding Service Award Nomination and Pospisil Scholarship Award forms.



A few pics from our 15th Annual Meeting in Georgetown.

If you missed it, join us March 1-2 in San Marcos.

Trainees Looking for Sponsors

First Name	Last Name	City	Phone	Email
Ansen	Richardson	Arlington	817 675-4344	ansenrichardson@gmail.com
Will	Abro	Arlington	972 866-4266	wabro14@gmail.com
Rachel	Carpenter	Austin	512 771-6042	rachacarpenter@gmail.com
Chris	Solimine	Austin	512 429-3662	chrissolimine@realtyaustin.com
Drey	Lord	Austin	512 903-9591	dreylord1@gmail.com
Ezra	Gregg	Austin	202 746-0799	ezraoriongregg@gmail.com
Jay	Barnes	Austin	512 797-8484	2jwbarnes@gmail.com
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John	Bello	Austin	512 658-8840	johnsbello@gmail.com
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