Well it’s time for an article again. This time it’s not what can I write about, but how do I narrow down all the information I have to pass on.

First off, I was invited (along with 55 other professionals involved in the energy/sustainability world) to participate in a “Statewide Discussion: Green Building and Energy Updates” symposium held on April 8th in Austin. I was the only appraiser that was invited. I must say, in the beginning, everyone wanted to blame the appraiser for value issues. (So what else is new, we’re always the target). Actually, the day proved to be very interesting. I was able to point out even if there are cost savings in a product, we, as appraisers, can only provide value as proven by the marketplace. At least, the group was listening and trying to figure ways to continue to encourage buyers to seek out more energy efficiency or sustainable construction.

I attended the AARO (Association of Appraisal Regulatory Officials) conference in San Antonio, April 9th-11th. This was a meeting of appraisal state regulators, educators, software providers, coalition leaders and public officials. To say I was intimidated is an understatement. I went to the meeting representing ATA. There is another article on page 10 with more information on this meeting. The only thing I can say is that everyone should experience this meeting once in their lives.

On May 11th, I attended the National Association of Realtors Appraisal Committee meeting in Washington, DC. A few things that came up that I felt should be passed on include that NAR has voted to increase dues $40 this year. (Yet another group trying to take more money out of our pockets.) NAR is also beginning to provide webinars online for appraisers. The first one is about the UAD. For anyone who has the RAA/GAA designation, there is a discount on the fee. Yours truly has been asked to provide the next one. I will keep you updated on that. Most of the discussions during the meeting centered on AMC regulation, implementation of the Dodd Frank Act, customary and reasonable fees and new agreements being provided by AMC’s. Quite amazingly, we have two ATA members on this committee, me and Jo Ann Carr from San Angelo.

Yours truly has been asked to provide the next one. I will keep you updated on that. Most of the discussions during the meeting centered on AMC regulation, implementation of the Dodd Frank Act, customary and reasonable fees and new agreements being provided by AMC’s. Quite amazingly, we have two ATA members on this committee, me and Jo Ann Carr from San Angelo.

2010-2011 Board of Directors

Candy Cooke, ATA-G, President
Michael Braught, Vice President, ATA-R
John Macy, ATA-R, Secretary
Richard Neighbors, ATA-R, Treasurer
Frank Baker, ATA-R

Ken Becker, Director
Eileen Brown, Director
Bobby Crisp, ATA-R, Director
Bobby Shafer, ATA-R, Director
Tom Shirley, ATA-R, Past President
On May 20th, I attended the TALCB meeting along with Bobby Crisp, ATA-R and Teresa Walker. Commissioner Oldmixon gave an update on the upcoming move of TREC and TALCB from their current location (they have been there for nearly 30 years) to the Capitol area in July. Numerous discussions involved the implementation of the Dodd Frank Act. An update was given about where all of the pertinent bills are in the Legislature. At this point in time, it appears all of the bills are on track. The conclusion of the meeting addressed the disciplinary actions. For further information, you can view these at [http://www.talcb.state.tx.us/ComplaintsConsumer/DiscipActions.asp](http://www.talcb.state.tx.us/ComplaintsConsumer/DiscipActions.asp). It was eye-opening to hear all of the information that is given.

Needless to say, I spent a lot of time in meetings but I learned so much I think it was worth it. If anyone has any questions, please feel free to contact me. I’ll be glad to go on…and on….and on.

## Houston Area Meeting

We held an 8-Hour ACE/MCE course, *FHA—A Guide to Residential Analysis* on June 4, 2011 in Houston. This course was taught by Bobby Crisp, ATA-R and Diana Jacob. There were 55 appraisers in attendance and the course was well received.

If you were not able to attend, copies of the course materials are available for $25 (includes tax and shipping). Please contact teresa@txappraisers.org if you would like to purchase a set of materials.

## Annual Meeting and Education Conference

Don’t miss the Sixth Annual Meeting and Educational Conference to be held August 5-6 at the Holiday Inn Town Lake in Austin.

This year’s Conference will begin at 12:30 p.m. on Friday, August 5 with the “A Word from TALCB” presented by Doug Oldmixon, TALCB Commissioner.

The Friday afternoon session, *The Rural Residential Appraising* (3 hours), explores the fundamental skills of developing an appraisal for residential rural properties. We will open with the discussion of what defines a rural market and the change over recent years of the rural markets and spend a majority of the time in three key areas:

1. Identifying the Rural Market
2. Completing a Vacant Land form when the market was rural
3. Understanding how to identify and develop reasonable adjustments for rural residential properties

At 4:15 p.m. on Friday afternoon we will hold the General Membership Meeting and election of three new directors (see Nominating Committee report on page 4). The Board of Directors will hold their regular meeting at 5:15 p.m., at which time they will elect new officers, approve the 2011-2012 budget and discuss other items of concern. As usual, there will be an informal dinner get together Friday evening (location TBD).

The Saturday morning session, *Loss Prevention for Real Estate Appraisers* (4 hours), addresses legal claims and issues affecting residential and commercial real estate appraisers. The information is based on actual claims and lawsuits filed against appraisers. In addition to the interesting facts involved in many of the cases, the session provides specific instruction about how appraisers can minimize their risk of being sued and about how to be prepared for such an event if it happens. The instructor will also discuss current legal issues affecting appraisers, including the spike in FDIC litigation and indemnity provisions in contracts.

> "Most of our obstacles would melt away if, instead of cowering before them, we should make up our minds to walk boldly through them.”
> - Orison Swett Marden
The Saturday afternoon session, *The UAD Communication of a Residential Appraisal* (4 hours) explores fundamental skills of communicating a residential appraisal under the new Uniform Appraisal Data (UAD) format under the Uniform Mortgage Data Program (UMDP) mandatory September 1, 2011 for conventional and FHA underwritten mortgages. The text opens with the discussion of the need for standardization of form reporting in the specific fields of URAR form report. This is a four-hour course that spends the majority of its time in three key areas:

1. Reviewing the UAD published by Fannie Mae
2. Cursory review of the 68 line items that will be required to use XML UAD
3. Rewrite an existing Summary Appraisal Report into UAD format

The Holiday Inn Town Lake, which overlooks Lady Bird Lake, is the perfect place to stay for leisure travelers looking for outdoor activities. Rent a Segway, kayak or bike in the lobby. You can go fishing, hike or bike along the lake, visit Zilker Park or tour the State Capitol or Lyndon Johnson Presidential Library. You can also take the complimentary shuttle to the world-famous Sixth Street/Warehouse Entertainment Districts.

The hotel offers complimentary Wi-Fi access and parking. You can relax by the outdoor, rooftop pool with a cool drink or watch the latest hit in their private movie theater. You can burn calories in the Fitness Center and savor a delicious meal in the full-service Pecan Tree Restaurant.

For reservations, call (888) 615-0509 and reference the Association of Texas Appraisers to receive our discounted rate of $99 single/double room rate. The cut-off date for room reservations is Tuesday, July 14.

Don’t miss the education, the fun, or the networking. Turn to the last page of this newsletter for the Meeting Registration Form to register. Your registration will cover the class, continental breakfast, lunch and three breaks.

**Conference Spouse Tour**

If your spouse is interested in participating in an organized activity during the Annual Meeting and Education Conference, log on to [www.AustinOvertures.com](http://www.AustinOvertures.com) and sign up for the 90 minute Hill Country Tour on Saturday morning, August 6 at 10:00 a.m.

Experience the spectacular magic of Austin’s urban scene, hip shopping districts, culture, outdoors, local art, and Hill Country vistas and lakes. Presented by professional Tour Guides this City Tour-plus takes you on a 30-mile narrated tour showcasing Austin's top points of interest:

- Historic Downtown
- Texas Capitol Complex
- The University of Texas
- Old East Austin
- The Texas Hill Country in West Austin

The cost is $25. Seating is limited and available on a first-come-first served basis, so sign up today!

**Designation Information**

Congratulations to the following members who were recently awarded designations: John Baxley, ATA-R, Stacy Cartwright, ATA-R, G. W. Cornelius, ATA-G, Yves de diesbach, ATA-R, Wade Jordan, ATA-R, Gary Voit, 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 Membership link and download the Designation Application.
Welcome New Members

The president and members of the Board of Directors would like to welcome our newest members Darlene Allman, Brazoria, Edgar Allman, Jr., Brazoria, Joel Brock, Houston, Charles Brothers, Houston, Michael Bubela, Houston, C.W. Cornelius, ATA-G, Galveston, Timothy DeReese, Tomball, Kari Floyd, Kingwood, Richard T. Herrington, Orange, Benny Judkins, Bay City, Steve Kahane, Cypress, Mangalath Koshy, Missouri City, Patrick McEuen, Pearland, Dotti Pennebaker, Duncanville, Richard Prigmore, Jr., Houston, Frank Roberts, Huntsville, Kristen Rummel, Austin, Cynthia Schwirtlich, Bay City, Robert Sullivan, Spring, Kyle Visser, Fulshear and Michael Warren, Kingwood.

Congratulations to Gale

Former ATA Executive Director Gale Pospisil was recently elected Mayor of New Braunfels. Congratulations Gale, we know you’ll do a great job!

Designated Members Don’t Forget...

ATA Bylaws, Article III, Section 2 - Maintenance of Designation: In order to maintain a designation, a designated member must attend at least one association meeting per year. Any request for waiver of this requirement due to extenuating circumstances must be submitted in writing to the board for approval.

If you did not attend the February 2011 meeting in New Braunfels or June 2011 meeting in Houston, you must attend this conference in Austin to maintain your designation.

ATA Nominating Committee Report

The Current ATA Nominating Committee (which is comprised of Past-President Tom Shirley, ATA-R, President Candy Cooke, ATA-G and Vice President Mike Braught, ATA-R) has finalized their work and are pleased to announce that the following individuals have been nominated to run for election to the ATA Board of Directors at the business meeting to be held on August 5th in Austin.

- Carole Alexander, #10180
- Dennis Crawford, #10169
- Donna Green, ATA-G, #10170
- Arturo Palacios, #11200

There will be three director positions to fill during the election as the terms of Eileen Brown, John Macy and Bobby Shafer will be expiring. The Nominating Committee is delighted to be able to provide the members with a wide choice of qualified members from which to choose. Of course, nominations can also be made from the floor during the meeting. However, if you wish to nominate someone at that time, please be sure to check with that person to be sure they are willing to be nominated.

Thank you to all of the above members who have agreed to serve if elected and good luck during the elections!

Laredo Appraiser Forum and the State Certified Real Estate Appraiser’s Association had a reception for the newly appointed TALCB Chair, Mr. Luis F. De La Garza. The chair was recently appointed by Governor Rick Perry. The reception was sponsored and held at Falcon International Bank in Laredo, Texas. ATA members Carole Alexander and Arturo Palacios were some of the attendees at the reception.
President Candy Cooke called the meeting to order at 5:13 p.m. at the McKenna Events Center, New Braunfels, TX. Directors present were Candy Cooke, Michael Braught, John Macy, Richard Neighbors, Ken Baker, Eileen Brown, Frank Baker, Bobby Crisp, Bobby Shafer, Past President Tom Shirley, and Executive Director Teresa Walker.

Bobby Shafer motioned to suspend the reading of the minutes of the last meeting from August 2010 as they had been previously approved via email. This was seconded and approved.

**Financial Reports:** The budget was discussed. Rick Neighbors suggested moving some of the associations money into a CD or somewhere to earn a return and opened it to suggestions on how to handle the money and generate additional money. Candy motioned to approve the financial report which was made and received a second, all approved.

**Old Business:**
*Executive Directors report:* Membership as of Tuesday Feb 22nd was at 146. Designations; there are 36 with designations, 24 ATA-R and 12 ATA-G. There are 4 designation applications pending.

June 4th meeting was discussed. It is to be held at the Marriott on the Katy Freeway at Dairy Ashford in Houston, TX. No MCE will be taught. More details will be in the March newsletter and Teresa stated a little more money will need to be spent on marketing this meeting. Next meeting will be in August 5-6 in at the Holiday Inn Austin Town Lake. Education suggestions were discussed and several options are available but none were confirmed yet. Bobby suggested that after speaking with people, everybody would like to see more short courses, like we had at today’s meeting. More 4 hour courses instead of the long 7 hour classes with “one voice one instructor all day long”. Maybe multiple things, possibly 3 courses for the three time slots. Courses were discussed and some are new and they will need to be approved by the state. Providers were also discussed, Franklin or Columbia and whether their courses were approved. Candy offered to help out to get classes approved. Options are needed and no decision needed to be made today.

Conferences were discussed, not related to business but possibly something for spouses. Offering excursions for example, tour of city, shopping, something where they would be comfortable with a group so that they would not be in a strange city by themselves. Candy suggested Teresa check with hotels to see what kind of programs, if any, they would have for early check in and late checkout programs.

*Referral Programs:* Bobby Crisp gets a gold star! There are 28 referrals as of today. Scholarship Fund, Teresa brought up we have a lot of money in the bank and it is time for us to start putting something back into the industry. Maybe a scholarship fund, say $500, in name of Vladimir and Gale Pospisil. Bobby makes a motion to name a fund after them in the amount of $100 to be given out which is motioned and receives the second and it passes unanimously.

*Audit:* Teresa ask for volunteers and Frank Baker offers.

*Newsletter:* Teresa asked for two people to submit articles for the newsletter. Amy Ables with FACT offers.

*Logo items:* Suggest that the association might want to purchase logo items. Candy ask that Teresa look into this.
**New Business:** Candy introduces Amy Ables with FACT, Foundation Appraisers Coalition of Texas. FACT represents 1,400 members and she explained current things they are involved in and asks that we join in with them. To be a member, this would cost ATA $50 per member per year. There was no decision made at this meeting to join FACT.

Rick Neighbors discussed additional CD’s. Bobby offered another suggestion to think about subsidizing possibly classes, dinners or something for the members. Maybe board members could to attend out of town events. Bobby also proposed also maybe having our own chapters, i.e. Rio Grande chapter, a chapter in Houston area, Dallas/North Texas chapter and then have the one grand meeting each year in New Braunfels and we can pay for dinner for all attendees. Bobby suggested, we “give back” lets expand ATA across the state. A suggestion was also made to pay for the USPAP book when we offer the USPAP course or at least subsidized it. We need to look into the best way to use this money.

**Committee reports:**

*Professional Standards:* Bobby has no names to submit.

*Membership:* This committee is not off the ground enough yet. Suggest putting an announcement in the newsletter and getting ideas from others.

*Program Committee:* Bobby Crisp discusses classes and programs. Possible Farm and Ranch/Rural Appraising. All said this would be a good one.

*Nominating Committee:* Tom Shirley stated who makes up the committee and it is in its infancy. Spoke of the geographic location of its members and experience. Deadline wise we need to get something into the June newsletter. Candy offered to make an announcement to the general membership tomorrow during class.

Candy discussed how long a committee chair should serve.

Rick Neighbors discussed the Dallas/Fort Worth meeting set for November 2011. No location was stated but comments on how many people we may get to a meeting there and details need to be started soon. Maybe a one day course, like in Houston to test the water in the area as we don’t have many members in the north TX area. A motion is made to do a meeting in the fall in the Dallas area. It is made by Bobby Shafer to expand in the Dallas/Fort Worth area in the late fall, the motion carries unanimously.

*AARO Meeting:* Candy asks Teresa to discuss this. San Antonio 4/9-11/2011. Just making us aware of this meeting and whether we should have a presence there. Teresa is to find out the cost and, if it a benefit to us to have a person participate in this. Eileen makes a motion for us to send Candy there and pay her expenses. Received a second and it passed unanimously, no discussion.

*TALCB Meetings:* Teresa, Bobby Crisp and Candy have been going. Candy asked if the board would like to send someone and should we put this in the newsletter. No discussion is needed.

*ATA Audit:* No Discussion.

**Other New Business:** Bobby Crisp suggests that we not join FACT at this time. There was a discussion about representation at TAR as we are paying dues to TAR through our dues for MLS.

New Braunfels meeting each year is usually set at this meeting as Bobby Shafer brought up. The dates are discussed and determined to be 24-25 Feb 2012. Motion was made for these dates and it was passed.

Candy has one more new business item. Teresa was asked to leave the room. Teresa has worked above and beyond expectations. She has taken load off of Rick as Treasurer and Candy as President. She has maintained and created a beautiful website so a proposal is made to give her a bonus. She has taken us from a local appraisers organization to a statewide one. Suggestions are asked. A raise would have to go into the
next budget but a bonus could be done now. Frank motions to give her $100/month and it receives a second for immediate acceptance.

With no further business, Candy moved to adjourn. Time is 6:30.

Respectfully Submitted,

John Macy, ATA-R
ATA Secretary

Association of Appraisal Regulatory Officials Meeting
(By Candy Cooke, ATA-R)

The Association of Appraisal Regulatory Officials (AARO) met in San Antonio April 9-11. This was a coming-together of different groups involved in the regulation of appraisals at both the state and national level. Speakers from numerous entities presented information about each of their programs.

The Appraisal Foundation including the Appraisal Practices Board, the Appraisal Subcommittee, Appraisal Standards Board, and Appraisal Qualifications Board provided information about current licensing requirements, instructor updates and USPAP updates.

An entire segment was devoted to the discussion of AMC regulation. They had several state representatives describe the processes that have been put into place and their experiences. The general consensus was that it is a difficult process and in need of having several modifications as the process is refined to meet the needs of the regulatory officials as well as the AMCs.

A presentation by the Federal Reserve discussed interagency appraisal and evaluation guidelines. This presentation addressed how a lender engages appraiser, the selection process must be independent of loan staff and use of an approved appraiser list is ok. When guidance is given it is not firm but rather a suggestion. Regulatory comments address issues that are required. AVMs and BPOs are not appraisals according to Federal Reserve. If they are appraisals, they must conform to USPAP, contain sufficient information, analyze deductions & discounts for construction projects and contain an estimate of value.

A presentation on the Dodd Frank Act was given. Some of the items addressed included the monitoring of registration and supervision of the operations of an AMC. In addition the maintenance of a national registry of AMCs that are registered with and subject to state appraiser certification and license agencies.

These are the most sweeping changes since 1989 to Title XI Firrea, RESPA, TILA and the Equal Credit Opportunity Act. Thirteen of twenty-five sections have been amended.

Finally, a presentation on the Uniform Mortgage Data Program (UMDP) was given. What’s happening? UMDP...

1. Uniform Loan Delivery Dataset ULDD
2. Uniform Appraisal Dataset UAD
3. Uniform Collateral Data Portal UCDP

The lender will deliver the appraisal. This will help to ensure that the loan meets requirements earlier in process. Is 9/1/11 realistic? Customers must use appraisals that comply with UAD. 3/19/12 require UAD plus submission of appraisal via portal.

Keep in mind, Freddie Mac and Fannie Mae already have a lot of information about this on their websites. So, in other words, there was a lot of information given. There was a lot of networking and a great deal of learning. If any members would like more information on the conference, feel free to contact me.
TALCB Meetings

TALCB meetings are scheduled for August 19 and November 18. Come out and let your voice be heard.

On-Line Education Reminder … Appraisal, Real Estate and much more

Don’t forget ATA has signed an agreement with McKissock to offer on-line education via their referral program. McKissock works with educators, professional associations and various businesses to offer the highest quality professional education to their students, members, employees and customers. With over a decade of experience, they have grown to become one of the leading on-line continuing and qualifying education providers in the country. This gives them the ability to work with their partners to fulfill their specific education needs.

For a list of courses and (industries), click on the McKissock logo on the ATA website home page.

Get the Word Out

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

ATA Forum

Don’t forget to sign up and participate in the ATA’s Forum. We encourage all our members to visit the site at: http://www.txappraisers.org/forum/

Houston Meeting, June 4, 2011

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.
# ATA Proposed 2011-2012 Fiscal Year Budget (Sept. 1, 2010 - Aug. 31, 2011)

(YTD as of June 1, 2011)

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| Miscellaneous***        | 100.00       | 117.63       | 100.00       | 230.00       | 100.00       | 559.95    | 100.00       |
| Membership Recruitment  | 400.00       |              | 442.41       | 1,500.00     |           |
| Scholarship             | 200.00       |              |             |             |
| Pay Pal                 | 280.00       | 258.36       | 390.00       | 234.55       | 400.00       | 407.19    | 500.00       |
| Postage                 | 25.00        | 31.00        | 30.00        | 42.47        | 200.00       | 154.97    | 300.00       |
| Supplies                | 100.00       | 71.83        | 100.00       | 106.83       | 100.00       | 118.84    | 150.00       |
| Website                 | 300.00       | 250.00       | 300.00       | 427.37       | 1,325.00     | 900.00    | 300.00       |
| Telephone               |              |              |              |              | 750.00       |           |
| Attend. other Assn. Mtgs.|            |              |              |              | 2,000.00     |           |
| Uncategorized Expenses**** |          |              |              |              | 1,371.94     |           |
| **Total Expense**       | 6,920.00     | 14,790.53    | 8,235.00     | 23,366.89    | 25,175.00    | 20,708.22 | 41,350.00    |

| Net Income              | 4,850.00     | 6,789.59     | 1,875.00     | 2,076.54     | 835.00       | 8,705.76  | 60.00        |

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

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

***Expenses for Visual Valuation book and Flowers for Frank Carns

****Fees for RGV Appraisers Conference and ARRO Meeting
Association of Texas Appraisers - Meeting Registration Form
Annual Membership Meeting and Education Conference
Holiday Inn Town Lake, Austin, TX
August 5-6, 2011

Name: __________________________________________ Name for Badge: ______________________________
Address: ________________________________________ E-Mail: ________________________________________
_________________________________________________ Phone: ______________________________

Member $85
Non-Member $170
*Guest Lunch Tickets $20

Total Due $ __________

Mail Registration and Payment to:
Association of Texas Appraisers
Rick Neighbors, ATA-R
ATA Treasurer
P. O. Box 172
Keene, TX 76059

Or Register and Pay on-line at:
www.txappraisers.org (click the Meetings link and go to the bottom of the page and it will take you to Pay Pal)

Registration form and payment must be received by August 2. No refunds after August 2.

Schedule

Friday:
11:30 a.m. Registration
12:30 to 1:00 p.m. A word from TALCB—Doug Oldmixon
1:00 to 4:00 p.m. Rural Residential Appraising—Diana Jacob

Saturday:
7:30 a.m. Breakfast
8:00 a.m. to Noon Loss Prevention for Real Estate Appraisers—Peter Christensen
1:00 p.m. to 5:00 p.m. The UAD Communication of a Residential Appraisal—Bobby Crisp, ATA-R

Spouse Tour
If your spouse is interested in participating in an organized activity, log on to Austin Overtures or call (512) 659-9478 and sign up for the 90 minute Hill Country Tour on Saturday morning, August 6 at 10:00 a.m.

Don’t forget to make your Hotel Reservations
A block of rooms has been reserved for ATA members at the Holiday Inn Town Lake, 20 N. IH 35, Austin, TX. Sleeping rooms are $99 (plus tax) per night for single/double. Reservations must be received by July 14, 2011. After this date, reservations will be accepted on a space and rate availability basis. Call (888) 615-0509 and mention code Association of Texas Appraisers to receive this discounted rate.

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

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