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# Connections

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



Steve Kahane, ATA-R  
ATA President

Business has slowed for most of us. Hopefully, that means you're not too busy to make it to the annual meeting August 18-19 in Georgetown. In addition to some great classes, we will have some very special

guest speakers and will be installing the newly elected ATA board members.

In the meantime, the board has been busy planning classes for our mid-year meeting next February, planning social mixers across the state for members to network and updating our [bylaws](#). The first change to the bylaws allows the board to call a meeting with less than a two-week notice. This is a non-controversial administrative change to allow us to respond more quickly when needed. The second change is a pretty big one and I would like your feedback. The board is considering changing our elections from in-person at the annual meeting to online voting. Currently, our bylaws require in-person voting at the annual meeting by those in attendance.

As I write this, ATA has 547 members. As we grow, the elections take more and more time away from our annual meeting. Distributing ballots, tabulating them, and verifying the results takes more time with more members. Then, there's the installation of the newly elected board on Saturdays that takes time out of our lunch. Online voting would allow us to have the vote completed prior to the meeting so we could install the new board Friday afternoon. In person voting also skews the vote to those able to attend the annual meeting; whereas, online voting would be available to all ATA members. It allows our members too far to attend to have a

voice. The proposed change will include online bios of each candidate, their photo and the option for a video up to two minutes long. The online voting system is secure and error free. We tested it and could not find a way to vote more than once or alter the vote in any way.

There are some possible downsides with online voting. Elections at the meetings allow for last-minute, in-person nominations. They also allow candidates to stand up and introduce themselves. In today's digital world, face-to-face interactions are in decline. ATA's meetings are in person rather than online, so maybe our elections should be in person too. There's also an argument that members who never or seldom attend meetings may not know the candidate's involvement with ATA; whereas, the regular attendees know who shows up and how they contribute.

What are your thoughts? Do you prefer the status quo, in person voting, or is it time to modernize and speed things up? Let us know at [info@txappraisers.org](mailto:info@txappraisers.org).

As for the annual meeting, Friday kicks off with Rudy Robinson and **Lessons learned from Cross Examination at Deposition and Trial**. Rudy has had an amazing appraisal career with some great stories. Some of those stories can be heard in an edition of the [Appraisal Update Podcast](#). Next, we'll host Dave Bunton from the Appraisal Foundation as they bring their listening tour to Texas. This is our opportunity to share our thoughts on what can be done to best uphold public trust in the appraisal profession. In another Big Get, Jim Park, the Executive Director of the Appraisal Subcommittee, will talk about changes in appraising and what to expect in the future. The last class of the day is **Top 15 Takeaways from Your Colleagues' Legal Misfortunes (3 hours\*)** presented by Peter Christensen. Like Rudy, Peter has some remarkable stories; unfortunately, they come at the expense of our peers. We will finish the day with our annual

*(Continued on page 2)*

## Upcoming Industry Meetings:

- June 16—ATA's Dallas Area Meeting, Ft. Worth, TX
- June 27—TAFAC, Crystal City, VA
- Aug. 7-9—Valuation Expo, Las Vegas, NV
- Aug. 18-19—ATA's 18th Annual Meeting and Education Conference, Georgetown, TX
- 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
- Mar. 1-2, 2024—ATA's 18th Mid-Year Meeting, San Marcos, TX

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membership meeting, a networking reception at the hotel then dinner at a location to be determined. Saturday,

all day, we welcome Josh Walitt, NAA President for his **Back to Basics: Fixing Dangerous Habits** class. That's an impressive collection of appraisal luminaries from across the

country coming to visit our little association. I hope to see you there.

Steve

## New Members

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

**Willie Abro, Jr.**, Arlington  
**Sierra Alden**, Forney  
**Grantley Bishop**, Houston  
**Briana Campbell**, Heartland  
**Jacob Casanova**, Kingwood  
**Victor Cornejo**, Carrollton  
**Cameron Dishon**, Orange

**Marzetta Douglas**, Houston  
**Dwayne Gerlich**, McQueeney  
**Ronnie Harrell**, Dickinson  
**Jong Kim**, Plano  
**Van Landrum**, Plano  
**Elaine Moeller**, Horseshoe Bay  
**Kyle Partin**, Houston  
**Tiffany Proske**, Georgetown  
**Veronica Rodriguez**, San Antonio  
**Gilbert Rodriguez, Jr.**, San Antonio  
**Diana Salazar**, El Paso

**Thomas Schneider**, Houston  
**Roxanne Spalding**, Kemah  
**Joyce Tenner**, Harker Heights  
**Dorian Wintill**, Cypress  
**Ector Ybarra, Jr.**, San Antonio

Are you interested in joining ATA? Log on to [www.txappraisers.org](http://www.txappraisers.org) and click on join us.

## DFW Area Meeting



ATA's DFW Area Meeting will be held on Friday,

June 16 at the Hampton Inn DFW South, 4201 Reggis Court, Ft Worth.

The meeting schedule will be:

- Friday Morning: 8:00 a.m. to Noon-**Understanding and Supporting Adjustments**. Your instructor is Steve Kahane, ATA-R.
- Friday Afternoon: 1:00 p.m. to 5:00 p.m.-**The Life of An Appraisal-What Happens Next?** Your instructor is Pam Teel, ATA-G.

Attendees will have the opportunity to network with fellow appraisal professionals at the Friday continental

breakfast, breaks and lunch.

### 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.

### Registration Fees

The fee to attend this meeting is \$120 for ATA members and \$220 for non-members.

Registration with payment must be received at least five business days in advance of the event 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.

### Hotel Accommodations

ATA has reserved a few rooms at the Hampton Inn. **Our contracted rate**

**is \$129 and it expires on June 1** (or when our room block is sold out). Call (817) 952-3080 and mention Association of Texas Appraisers to reserve your room.

### Exhibitors/Sponsors

If you are interested in exhibiting or sponsoring, please contact [info@txappraisers.org](mailto:info@txappraisers.org) or download the [exhibitor/sponsor form](#) here.

### Cancellations/Refunds

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

### Course Approvals:

Appraiser Provider #8: The Life of An Appraisal-What Happens Next—44917; Understanding and Supporting Adjustments—44931

Real Estate Provider #9947: The Life of An Appraisal-What Happens Next—45071; Understanding and Supporting Adjustments—45070

## Next TALCB Meeting

The next TALCB meeting will be held on Aug. 18 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.



# 2023 Board Nominees



## **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.

Are you interested in serving as an ATA board member? Click below for a copy of our Leadership Responsibilities document. <https://www.txappraisers.org/resources/Documents/Leadership%20Responsibilities.pdf>



## **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.



## **Hansel Dobbs, Allen**

Hansel Dobbs—It's my pleasure to be a candidate for the Association of Texas Appraisers Board. I'm currently the Chief Appraiser for Aloft Appraisal, where I contribute to valuation technology as a subject matter expert and also manage quality control for the ap-

praisal firm side of our business. I was formerly the Chief Appraiser for Consolidated Analytics and Red Bell Real Estate with additional experience in appraisal review while at LandSafe. Prior to my time at these organizations, I started my appraisal career while in college in Abilene, TX and returned to Rockwall, TX to help my Dad with his residential appraisal firm, located in downtown Rockwall. I've made a lot of friends while a member of the ATA and I look forward to the opportunity to work with the other members to achieve our shared goals.



## **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.

# 2023 Board Nominees (con't)



## **Dan Pinard, ATA-R, San Antonio**

Dan Pinard—In 2002, after a long career in customer service, Dan started his appraisal career in Southern CA. In 2005, Dan brought his appraisal talents to Texas. He became an active designated member of the ATA in 2011. He is also a designated member of the National Association of Appraisers. Dan became a Texas Realtor with Keller Williams in 2012. Dan is very enthusiastic about ATA and looks forward to the opportunity to give back. Dan has benefited greatly from the level of education ATA offers at its events and the interaction with top appraisers throughout Texas and beyond.



## **Bryan Smith, Temple**

After deciding to make a mid-life career change, Bryan Smith founded Panhandle Appraisals, LLC in Canyon, Texas, and covered the Texas Panhandle for 10 years. Three years ago, Bryan and his wife, Laura, moved to Temple to be closer to family. He now covers Bell County, and his son Garrett joined the company as a trainee and is on track to become certified this year.

As his business has grown, he has consistently sought to develop positive working relationships with both appraisers and others in the real estate industry. He is a member of Temple Belton Board of Realtors and has presented ANSI measurement standards programming to local realtors.

He and his family are active members of Foundation Church in Temple, and he enjoys being Papa to his first granddaughter, who born last year.

Bryan holds a Bachelor's in Agricultural Education from Texas A&M University and a Master's in Animal Science from West Texas A&M University. He can be found most Saturdays helping his father at the family ranch in Lee County.

Bryan has found ATA trainings, meetings, and networking with fellow appraisers to be essential in making continual improvements to his process and product. Bryan would like to see others fully utilize the same benefits as members of ATA.



## **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.



## **Taylor Sturgis**

Taylor graduated from Abilene Christian University in 2009, and is a Certified Residential Real Estate appraiser. He opened the doors of Key Appraisal Group in Abilene, Texas in 2015, after training with Northstar Valuation Group in Fort Worth, Texas. Key Appraisal Group services the Abilene and Big Country markets, along with Midland/Odessa and the greater Waco area. When not providing his opinion on real estate market values, Taylor enjoys coaching his kids (Jeffrey-8, Violet-7, Annie-2) in youth sports and keeping his wife happy!

# ATA Annual Meeting

ATA's 18th Annual Meeting and Education Conference will be held **August 18-19** at the Sheraton Georgetown Texas Hotel and Conference Center, 1101 Woodlawn Avenue, Georgetown, TX 78628.

The following events will be held at this annual meeting:

- Thursday afternoon - 4:00 p.m. - 6:00 p.m. - **ATA Board of Directors Meeting** (Session 1)
- Friday morning - 8:00 a.m. - 9:40 a.m. - **Lessons learned from Cross Examination At Deposition And Trial** (2 Hours - Separate Registration Fee) Rudy Robinson, Austin Valuation Consultants, LLC
- Friday morning - 10:00 a.m. - 11:15 a.m. - **TAF Listening Session**, David Bunton, The Appraisal Foundation
- Friday morning - 11:15 a.m. - 12:30 p.m. - **ASC Updates**, Jim Park, Appraisal Subcommittee
- Friday afternoon - 12:55 p.m. - 1:00 p.m. - **Welcome and Update**, Steve Kahane, ATA-R, ATA President
- Friday afternoon - 1:00 p.m. - 4:00 p.m. - **Top 15 Takeaways from Your Colleagues' Legal Misfortunes** (3 hours\*) Peter Christensen, Christensen Law Group
- 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**
- Friday evening - 6:30 p.m. - 10:00 p.m. - **TBD**, Georgetown (\$10 ad-

mission fee)

- Saturday - 8:00 a.m. - 4:00 p.m. - **Back to Basics: Fixing Dangerous Habits** (7 hours\*) Joshua Walitt, Walitt Solutions

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

Our room block expires on July 27. Call (800) 477-3340 or [click here](#) to reserve your room.

Just 30 minutes north of downtown Austin, this newly built 222-room hotel makes enjoying the best of the Hill Country completely effortless. Set on the banks of the San Gabriel River, outdoor activities from jogging trails to ropes courses are just steps away. This AAA Four Diamond hotel offers a heated oasis-like outdoor pool and park views.

## Registration Fees

The fee to attend this meeting is \$150 for ATA members and \$300 for non-members (not a member, [join now!](#) The fee to attend **Lessons learned from Cross Examination At Deposition And Trial** is \$60 for members and \$80 for non-members (includes lunch). You can also attend Friday afternoon only for \$60 for mem-

bers and \$80 for non-members. (14 days before the meeting, fees increase \$20.) There is a \$10 admission fee to attend the social on Friday evening.

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.

## Exhibitors/Sponsors

If you are interested in exhibiting or sponsoring at this meeting, please contact [info@txappraisers.org](mailto:info@txappraisers.org) or download the [exhibitor/sponsor form](#) here.

## Cancellations/Refunds

Due to our commitment for the facilities and food for the event, a full refund can only be issued 3 business prior to the event. After the 3 day deadline, no refunds are able to be issued.

\*Approval Numbers:

TREC: School Approval #9974:

- **Lessons learned from Cross Examination At Deposition And Trial (#46688)**
- **Top 15 Takeaways from Your Colleagues' Legal Misfortunes (#46775)**
- **Back to Basics: Fixing Dangerous Habits (#46686)**

TALCB: School Approval #8:

- **Lessons learned from Cross Examination At Deposition And Trial (#46782)**
- **Top 15 Takeaways from Your Colleagues' Legal Misfortunes (46806)**
- **Back to Basics: Fixing Dangerous Habits (#46780)**



# Legislative and Current Affairs Committee Update

May was a busy month for Texas and national regulators.

On May 5<sup>th</sup>, The Appraisal Standards Board (ASB) adopted the 5<sup>th</sup> Exposure Draft of recommended changes to USPAP, to become effective 1/1/2024, with an expiration date to be determined.

To view the entire Exposure Draft, you can go to the Appraisal Foundation website at appraisalfoundation.org, go to the Exposure Drafts tab.

On May 17, 2023, the Appraiser Qualifications Board released the Second Exposure Draft of Proposed Changes to the Criteria, with a comment period ending June 17, 2023.

Proposed changes within the Second Exposure Draft include:

- Proposed Revision to Continuing Education (CE) Requirements.
- A Name Change to the 7-Hour National USPAP Update Course.
- A Name Change to the 7-Hour Instructor Recertification Course (IRC).
- Name Change of Valuation Bias, Fair Housing, and/or Equal Opportunity as an Allowable Continuing Education Topic.
- A Change in the Location of Proposed Changes in current Criteria.
- Proposed Addition to Qualifying Education (QE) Requirements.
- Proposed Valuation Bias and Fair Housing Laws and Regulations Course Outline.
- Proposed Change to Guide Note (GN -1).

To view the entire proposed Exposure Draft, you can visit the Appraisal Foundation website at appraisalfoundation.org, click on the Exposure Drafts tab.

On May 19<sup>th</sup> the Texas Appraiser Licensing and Certification Board

(TALCB) held their second quarter board meeting in Austin. Key takeaways from that meeting are:

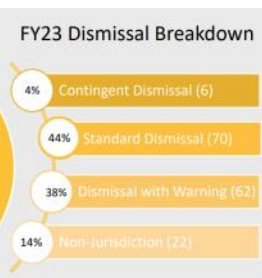
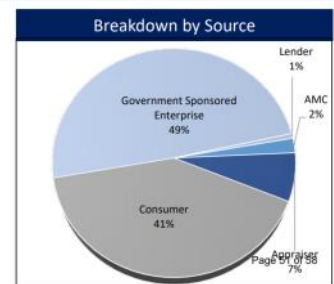
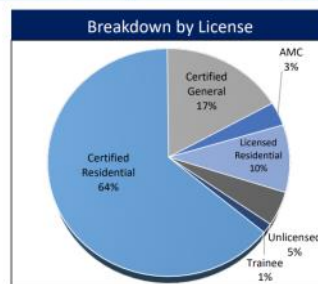
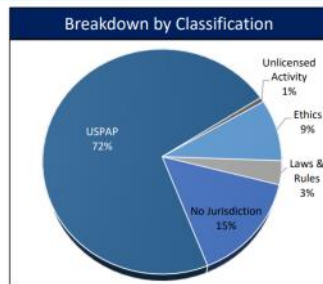
- The TALCB is collaborating with the Texas Workforce Commission (TWFC) concerning bias in real estate appraisals. TALCB Director, Melissa Tran, was a presenter at the recent AARO conference in Savannah, Georgia, discussing the joint efforts of the TALCB and TWFC. We can expect to see more communications from the TALCB relating to the outcome of previous and future meetings with the TWFC.
- The Appraisal Institute announced AQB approval of their PAREA program and the TALCB indicated support and no regulations beyond the AQB minimum criteria.
- Although it was not discussed, the TALCB is also considering involvement in a Practical Applications program similar to what Melissa Bond has been providing, in conjunction with the Mississippi Appraisal Board and the Appraisal Subcommittee (ASC). They are currently waiting for updates from the funding manager at the ASC.
- They also announced the ASB approval of the fifth exposure draft at the ASB May 5<sup>th</sup> public meeting, effective date 1/1/2024, with no expiration date.
- Ms. Tran also mentioned the TALCB will be subscribing to a la

mode software to access comparable sales information to use in enforcement investigations.

- As of March 2023, active registrations for the various credential levels reflect an increase in Certified General to 2,371, Certified Residential to 2,711, License to 5,744, but a decline in the number of trainee credentials from a high of 1,509 in July 2022 to 1,407 in March 2023.
- Trainee applications also decreased by 58%, which appears to be in response to the decline in mortgage activity.
- Enforcement Committee Report revealed the information in the charts below.
- During the Enforcement Committee report, one of the Board members expressed concern over the high percentage of dismissals. This is actually a positive sign; because, it was not that many years ago there were concerns from Texas appraisers regarding the aggressive behavior of the Enforcement staff issuing a high percentage of agreed orders against appraisers for minor infractions.
- The next TALCB quarterly board meeting is set for 8/18/2023.

Reported by Greg Stephens, Chair, ATA Legislative and Current Affairs Committee.

## Fiscal Year 2023 Complaints Received by Category



# Understanding and Addressing Unconscious Bias



Trevor Mitchell  
American Mensa, Ltd

Bias shows up in our lives every day, whether we want it to or not. From implying tone in an email based on the sender to making assessments based on

someone's physical appearance, bias presents itself regularly. Dr. Jennifer Eberhardt says, "Whether you like it or not, if you have a brain, you have bias." In society, we tend to talk about bias as a bad thing. It's because we view it through the lens of when it negatively impacts an individual or group.

We must be aware of when this occurs to ensure we understand and correct going forward. In reality, having a bias is how our brains naturally work. It doesn't mean that we have done something intentionally wrong or harmful. It does mean that our experiences have created biases that may cloud and negatively impact our actions toward those around us. By recognizing how this all works, we must consciously work to

correct how our brains operate rather than allowing it to be an excuse to hide behind. That is why we must work to understand what bias is, how bias is formed, and how to address it when it does.

What is bias, and how is it formed? Our brains are wired to categorize and classify things based on our understanding and experiences. This process begins from the moment we are born. Various external factors and our

continued experiences throughout life shape and create key bits of data that our brain stores for future reference. Bias begins to form through stereotypes. Stereotypes are preconceived, standard, group-shared ideas about the alleged essential nature of a whole category of persons without regard to individual differences. The more we are exposed to these stereotypes, the more they begin to form biases in our brains without us knowing. Our brain uses the information we consume and retains it for future use, consciously or not. When we approach a similar situation later, our brains fill in the gaps based on what we know, utilizing confirmation bias. Our brains want to interpret and draw conclusions based on these prior experiences, which may not be accurate. While our brains may be wired this way to create unconscious bias, it doesn't mean we can't change.

Let me provide you with a personal example. I grew up in a rural farm

ish faith was limited and unsupported in real experiences. I was aware of the Hanukkah holiday in December, lasting for eight nights, but I didn't know why that was. I knew they followed the Old Bible Testament but not the New. My knowledge and understanding were superficial at best, and I couldn't determine whether it was a fact. As our friendship developed, I'm thankful we were both curious to learn and share about each other's religions. We spent time asking questions about what things mean and sharing the various customs and traditions we were raised with. These interactions changed my understanding and created new data points in my brain for the future. It also created a new process for me as I encountered other situations where I needed to break down my understanding to readjust my knowledge base.

How do we address bias? Bias doesn't only show up in our behavior, but also in our actions. It's these biases that will creep into every part of our lives. As we are put into various situations, biases will impact our decisions and those around us. When this occurs, it can create inequity for others around us and lead to potential discrimination if we're not careful.

For these reasons, we must acknowledge our biases and that we have the power to change. There are ways to combat unconscious bias.

1. Recognize that, as humans, our brains will make mistakes. You're not doing it intentionally, but you can change it as you recognize it.
2. Develop techniques to focus on self-awareness. Think about how your words, thoughts, and actions may impact others.
3. Engage others and establish a culture around you where there is mutual respect to call out and address when bias may arise in various situations.



community. My engagement with people different from me was limited to what I consumed through various media such as news, magazines, television, and movies. I was raised in a Catholic household. Others in my community were one of three religions, Catholic, Methodist, or Baptist. It wasn't until later in life that I had the opportunity to interact with people from other religious backgrounds. I met a friend during my first week of college who was Jewish. My knowledge of the Jew-

(Continued on page 10)

# Non-Lending Appraisal Assignments: Interview with Joshua Walitt



Kendra Budd, Working RE

**Q: What are non-lender appraisals? What makes them different?**

**Walitt:** Also called private appraisals, typically when someone says “non-lending appraisals” they mean something

that is not for mortgage or foreclosure appraisals. There are a variety of assignments that fit into this bucket. We have pre-listing and pre-purchase where folks might be following the advice of a real estate agent, or a homeowner who is looking to list a property themselves, or maybe there is a waiver situation or some other reason that a party wants to know the value before they purchase a home. Whatever it is, it's not being ordered by the bank.

Non-lending appraisals also require a lot more client interaction. In mortgage appraisal, you may never speak to a person or have very few messages that go back and forth with a client. But with non-lending appraisals there's a lot more communication that is necessary.

One example of this is the engagement letter. For many appraisers that have only done mortgage work, they don't have their own engagement letter; because, they're so used to the client (lender or AMC) setting the requirements for the order and sending over an engagement letter. With non-lender work, it is the appraiser who is responsible for providing the engagement letter to their client and one of the first mistakes that appraisers can make is not having that engagement letter.

So, the first thing that has to be established in these appraisals is communication. I like to refer to this as the “kitchen table talk,” where you sit down with the homeowner or the agent, usually at a kitchen table. You're having a

longer conversation than you normally would, where you're pinpointing what this assignment is really about—problem identification. So, you need to ask: what problem am I solving here? Is it related to the date of death? Okay, when did they pass away? Is it related to when a separation occurred? Okay, when did you separate? What was the price when you bought the home seven years ago? What kind of value are we solving for? Is this going to the IRS? Asking a lot of questions is imperative.

In our course, [Non-Lending Appraisal Assignments](#), we go over some of the questions and discussion points you have to establish: whether that's with your client or your agent, or even if an attorney is involved, acting as your client's agent. You have to really dig in. Collecting that information is different from mortgage work, it includes different intended uses, different intended users, different types of value, different effective dates, so you really need to master these moving parts.

However, you do have to write a different style report. You're probably going to be writing in a bit more detail. Maybe it's going to be seen by the IRS. Maybe it's being read by a homeowner and they don't necessarily know a lot about appraisals. Maybe it's appearing before a jury or a judge. We really want to have our ducks in a row and make sure the report is clear. We want to ask ourselves: “Are we progressing through the story where someone can actually understand what's going on?”

You'll also use a different form or at the very least, write in a different narrative. Don't use the mortgage appraisal forms that you use in everyday mortgage appraisal work. They clearly have inappropriate pre-printed language that just does not apply, and state boards love when you use the wrong form. It's an easy check-box on their investigations and can get you into trouble. It's like fitting a square peg into a round hole.

**Q: What types of non-lender work is there?**

**Walitt:** There are so many different types! Just to cover a few, we have estate planning, estate distribution, divorce, tax appeals or assessment appeals, and then one that has a lot of different assignment conditions is IRS appraisals—so related to donation or taxes where you have to meet requirements of the IRS. There are others, but those are some of the big ones.

**Q: Are some fields more lucrative than others? Are there some fields that appraisers should avoid?**

**Walitt:** You know, I wouldn't say any one of them is any more or less lucrative. I think that varies by different appraiser's experience and how they run their business. It could also depend on your area—maybe there's just more of a certain type of work available.

For example, some appraisers don't want to be involved in testimony. They don't want to go to hearings, depositions, or trials. But, assessment appeal, bankruptcy cases, and divorce appraisals, could all involve or even require appraisers to go to a hearing. It would be weird to take on this kind of appraisal then tell a client that you're not going to show up and follow through. You need to know that could be expected by your client. Obviously, this could be a separate engagement or separate fee scenario, so it goes back to having that communication beforehand. You don't want to go into certain types of assignments and then panic when it comes time for testimony. So, if that doesn't interest you, just look at the other types of assignments.

Something that is different is that in the mortgage lending space everyone usually wants the appraisal value to be high. In non-lending work, you see both sides of the spectrum. So, we need to be comfortable in our methods; because, you're going to get a different push and pull in different types of assignments.

For example, in divorce appraisals one party usually wants a high number and the other wants a low number. I worked a divorce appraisal where one

*(Continued on page 9)*





# Non-Lending Appraisal Assignments: Interview with Joshua Walitt (con't)

(Continued from page 9)

and our marketing strategies. It makes sense to focus on expansion even if, and when, the mortgage work comes back.

## Q: Is there anything appraisers should know about non-lender work before starting?

**Walitt:** You need to know your craft. Some people think they can just start completing divorce, estate, or tax appraisals. The reality is you don't know what you don't know, especially if you've never done non-lending appraisals. It is just logical and professional to know the needs of a job that you're working on. You need to educate yourself.

We have to understand what the problem is we're solving. One example is that mortgage appraisal work allows an appraiser to say: "I'm appraising it as repaired," which is acceptable in some

mortgage assignments. We have to understand whether or not that type of presumption or consideration is appropriate for other assignment types. We can't just turn a report over to a client and say: "Here it is 'as if' this damage is repaired." They need to know how the damage affects the value—that's how they ordered the appraisal. They want you to appraise it with all the damage; because, that's the nature of the assignment. So, we need to make sure we're not applying our experience from the mortgage side if it doesn't really translate.

I think understanding our minimum standards, especially in reporting, is crucial; because, we are using those different forms. We're no longer just obeying a singular form.

## Q: Should every appraiser explore non-lender work?

**Walitt:** Absolutely. The reason might surprise you. I talk to appraisers who

only do mortgage work and that's all they want to do, but I say just dip your toe into other assignments. Even if you just learn about them, the quality of work is going to improve your mortgage appraisals. When you step back and see how different types of clients, intended uses, and appraisal types work, you'll appreciate and understand mortgage appraisals a lot better.

## About the Author

Kendra Budd is the Editor of [Working RE Magazine](#) and the Marketing Coordinator for [OREP](#), a leading provider of appraiser E&O insurance—trusted by over 10,000 appraisers. She graduated with a BA in Theatre and English from Western Washington University, and with an MFA in Creative Writing from Full Sail University. She is currently based in Seattle, WA.

Josh Walitt will be teaching on Saturday, August 19 at ATA's Annual Meeting in Georgetown.

# Bias (con't)

(Continued from page 7)

Unconscious bias is something that every one of us will be addressing throughout our lives. It takes time, effort, and commitment. There are different experiences and contexts that will challenge our thinking and require us to be mindful and assess what we do next. We must give ourselves some grace as we are human and will make errors. At the same time, we mustn't dismiss when bias creates a negative situation and focus on how we handle them when they arise. Continual work on self-awareness of your biases and

your approach to address them when needed, is how we ensure that we create positive interactions and experiences around us.

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## About the Author

*Trevor Mitchell, MBA, FASAE, CAE, CDP is the Executive Director and CEO of American Mensa, Ltd. and the Mensa Foundation. His focus is on helping leaders and associations create a strategic vision for the future and working to achieve it. Trevor has been*

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# 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.

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