First, I would like to say our thoughts and prayers are with those affected by Hurricane Harvey. As a person who spent half of his life in Houston and lived through many natural disasters, I empathize with those families dealing with this unimaginable and unprecedented storm. The effects of Hurricane Harvey will be felt in Texas for many months and years to come. If there is anything we can do, please let us know by emailing info@txappraisers.org.

One of the biggest efforts for the appraisal community is being spearheaded by a la mode. From Dave Bigger’s (Founder, a la mode) recent email:

“We’ve already set up our systems to defer payments for those of you in the storm-hit areas on the Gulf Coast. We’re also ready to help anyone drastically affected to rebuild in any way we can - whether it's replacing damaged Distas, laptops, printers, or anything else, we're here.

If you know appraisers, agents, mortgage pros, or inspectors who need help, let us know and tell them to call 1-800-ALAMODE or email relief@alamode.com.

We are working on several relief projects, and we encourage you to join us. Read the announcement here.

Yesterday, we also donated $100,000 to the Greater Houston Community Foundation’s Hurricane Relief Fund. We chose this organization because they’re local, working with many boots-on-the-ground non-profits. They’re in rescue mode - focused on essentials like water, shelter, medical emergencies, and supplies. But our $100,000 is designed to just "prime the pump" for the broader real estate industry, including other technology companies, to step up as well.

We all need to act quickly, and show our commitment to our colleagues. Donate like we did to the Greater Houston Community Foundation’s Hurricane Relief Fund via our pass-through website, www.alamode.com/harvey. (When you donate through our site, you won't pay credit card fees. We'll cover those.) By coming through our portal, your donation will be grouped with other real estate professionals and vendors, showing solidarity as an industry.

Every gift makes a big difference - $10, $50, $100, or more. Our goal is to gather enough funds within the real estate industry to at least match our donation, and preferably many times more.

Just in case you missed it, we had a wonderful turn out at our 12th Annual Meeting and Education Conference in San Antonio. The meeting was kicked off by Doug Oldmixon with a one-hour discussion on TALCB topics and issues.

The second session of the afternoon was a panel of AQB Certified USPAP Instructors and the chair of TALCB. This session gave our members a chance to ask questions directly to the panel about issues they may or may not know are directly re-

(Continued on page 2)
From the President con’t

lated to USPAP. I would like to personally thank Bobby Crisp, Diana Jacob, Pam Teel and Jamie Wickliffe for heading up the panel and being available for our members. A big thanks to John Dingeman as well, who is the current President of the NAA, for moderating the panel discussion.

The next morning, Dustin Harris discussed how to streamline the appraisal process by introducing many of our members to mobile appraising tools and apps to help strengthen their business. You can see many of the topics he discussed by going to his website at www.theappraisercoach.com.

The meeting ended with Diana Jacob, ATA-G covering better appraisal writing techniques. (This book is available from ATA for $29.95 on our website, www.txappraisers.org/payments.)

We would like to say a big thank you to our meeting exhibitors, ABC (Appraisers Business Companion), The Appraiser Coach and the National Association of Appraisers.

I would like to welcome our new Board Members, Kim Mitchell, Pam Teel, ATA-G and Kathy Tredway, ATA-R.

During the Friday Board of Directors meeting, ATA Vice-President Wade Jordan, ATA-R submitted his resignation to the board. Wade is stepping down to spend more time with his family. We wish him the best and thank him for his service to the industry.

As summer comes to an end and we move into the last quarter of 2017, I just want to say I am very proud to be the President of the ATA and look forward to another great year. Our members are some of the best Appraisers in the industry and I hope we can continue to build relationships for all Appraisers, not only in the state of Texas, but throughout the nation. Please do not hesitate to contact us directly if there is anything we can possibly help you with, and I look forward to seeing as many of you as I can at our next regional meeting in the Rio Grande Valley in January.

Sincerely,

Curt

New Board Members

Kim Mitchell was born and raised in San Diego, CA and moved to San Antonio over 35 years ago from Alaska. Kim is happily married to her husband of nearly 27 years, Rod Mitchell, a retired appraiser. Together they have 22 grandchildren, 2 great granddaughters, 5 cats and 3 dogs. When she is not busy working a one-woman appraisal business, Kim enjoys cruising with her husband and their friends and visiting family in California. She has been a Certified Residential Real Estate Appraiser for 16 years, after an extended training period of about 7 years. Kim is looking forward to serving on the Board of the Association of Texas Appraisers, an organization she feels has consistently helped make her a better appraiser.

Pam Teel, ATA-G is a State Certified General Real Estate Appraiser and an AQB Certified USPAP Instructor. She is a member of the Association of Texas Appraisers and the National Association of Appraisers.

She has also been appointed by the State of Texas Appraiser Licensing Certification Board to the Peer Investigative Committee and as a Mentor for the Board. Currently her time in the appraisal realm is devoted to consulting, teaching, and curriculum development. Pam has extensive experience in providing commercial, industrial, and residential appraisal services through the South Texas area.

She previously was employed by a national lender in the real estate appraisal department where she was instrumental in standing up the appraisal operations and governance departments.

Kathy Tredway, ATA-R (a certified residential appraiser) was born in Port Arthur and currently lives in Beaumont.

Prior to appraising, Kathy worked in the automobile industry. She started appraising 1999 and stayed a trainee until she received her certification in 2004 (she hates to take tests).

Kathy loves gardening, reading, and spending time with her grandchildren and Bella and Coco (her precious schnauzers).

She is married to Garland “Bubba” Tredway (who is also an appraiser) and between the two of them, they have 10 grandkids.
**Disaster Inspections/Storm Finals**

Many of you will be receiving orders for ‘Storm Finals’ if you haven’t already. They go by many names; Storm Final, Disaster Inspection, Final Inspection. Whatever they call it, the lender wants to know if the collateral is adequate and if there has been any change as the result of Hurricane Harvey.

The most important aspect for these assignments is the scope of work. Make sure you know what the client needs. What form? Interior or exterior inspection? What photos are required? I received a call from one appraiser whose client specifically asked if the value of the property was impacted. That sounds like an appraisal to me, which means you must have a work file to support your conclusion, even if the value didn’t change. That’s a much bigger scope of work than noting the condition of the property below a photo. Once you accept the assignment, you’re stuck. So take a moment to email or call to find out what you’re getting into.

Most clients request a final inspection form, a 1004D. For some, it’s because they don’t know that there are alternatives. For others, it’s because their automated systems don’t recognize the other forms. Fannie, Freddie and FHA don’t specify what form is required. I’ve outlined some alternatives below with the good and bad of each. If you’re going to use a 1004D, there are some things you should know so that your reports are not misleading.

A final inspection is a new assignment, not an extension of the original appraisal. See USPAP FAQ 26. You also have to incorporate by reference the original appraisal. If you weren’t the original appraiser, you will need the client to provide it to you for reference and your work file. See Advisory Opinion 3 and FAQ 203. The 1004D, or final inspection, refers to a condition in the original appraisal that needs to be met (subject to repair or completion). That’s why the 1004D isn’t ideal. There was no condition in the original appraisal for the hurricane. Below are some possible comments if you’re going to use a 1004D for storm finals. You may have to adjust them for the scope of work required and what you observe.

No evidence of flood waters or damage were observed at the subject property or in the neighborhood. The observation included the exterior of the house as seen from the street and a drive through the neighborhood. The 1004D form was utilized at the client’s request and is used only to cover property condition. It is not intended to satisfy a condition in the original appraisal as stated in the Intended Use and Certification. This Certification of Completion incorporates by reference the appraisal I completed on the subject property.

What forms you have available may depend on your software provider. Below are the four I recommend in order of preference:

- **Service Link – Disaster Area Inspection Addendum**: my favorite. It’s short, has check boxes to show the level of inspection and has built-in photo pages.
- **Core Logic – Disaster Inspection Exterior Report**: this form is a little more detailed, and takes a few minutes longer to complete. It asks you to make a judgment on the extent of damage and whether the property is uninhabitable. I don’t like being the judge of that but the form is otherwise short and easy.
- **1004D**: While not intended for this purpose, it keeps you from having to answer a lot of judgment questions regarding the property and the extent of damage. I prefer to use the lower half of the form, Certification of Completion. The top half, Summary Appraisal Update report, is more appropriate but requires market research, an opinion of value and all the USPAP requirements that go along with it. If you use the Certification of Completion, it’s up to you whether or not to check the yes or no boxes. I don’t unless the lender asks for it.
- **Catastrophic Disaster Area Property Inspection Report**: As the long title suggests, this form asks more questions. It also asks you to estimate the cost of repairs.

It’s unlikely anyone is going to file a complaint on a storm final you complete, but I’m reminded of the saying ‘no good deed goes unpunished’. There’s always somebody mad about something, so if you can protect your livelihood with a few comments, I can’t see why you wouldn’t.
THOUGHTS ON ACCOMODATING PERSONAL INTERESTS IN PRODUCING A CREDIBLE APPRAISAL REPORT

Most appraisers are likely familiar with the Conduct section of the Ethics Rule. This teaches us that appraisers must perform assignments with impartiality, objectivity, and independence. However, that is not the end of the sentence. In its entirety, this sentence reads, "an appraiser must perform assignments with impartiality, objectivity, and independence, and without accommodation of personal interests (emphasis added)". It is this last part, the part about performing assignments without accommodation of personal interests, either our own, or those of the client or the parties to the purchase and sale transaction, which is the core of this article.

Fannie Mae is so concerned about appraisers being impartial, objective, and independent, that it has published a document called Appraiser Independence Requirements (see https://www.fanniemae.com/content/fact_sheet/appraiser-independence-requirements.pdf). This document makes it very clear that, "... [n]o employee, director, officer, or agent of the Seller, or any other third party acting as a joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the seller, shall influence or attempt to influence the development, reporting, result, or review of an appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner..." (ibid).

Then, from this point, the document goes on to include nine (9) scenarios that the above paragraph forbids.

Consider this hypothetical (and specifically vague) situation: you are appraising a large, rural property with 15 acres of rolling grass and pasture lands. However, it is specifically not a farm, the property is not in an area zoned for agricultural uses, and land-use is in the area are not transitioning from the current zoning (estate residential) to anything at all even resembling an agricultural use. Because the current owners thought it would be quaint, they bought an old barn, had it transferred to the site, and now use it for storing the equipment necessary to maintain a rural 15-acre site, as well as other miscellaneous items (i.e., their junk).

After submitting the appraisal report to the lender, you receive a stipulation requiring that you remove the photographs of the interior and exterior of the barn, as well as any mention of it, since the mortgage investors will not fund an agricultural property mortgage. You write back indicating the property is not agriculturally oriented; rather, the twee barn on the property serves merely to store equipment - it has no agricultural purpose, but does have a certain rustic appeal. The answer you get back is to remove the photographs of the interior and exterior of the barn, as well as any mention of it in the report since the investors will not fund on an agriculturally oriented property. So, the question is, do you accommodate the interests of the lender, thus possibly creating a misleading report?

Each individual appraiser will have to answer this question for him/herself. However, merely to remove the photographs to accommodate the interests of the lender could be construed as misleading. This is since it could appear the appraiser is trying to hide the barn, thus hide an unlawful agricultural use of the site, even though this is not true. Therefore, the problem here is not so much the appraiser trying to hide an unlawful use of the site, which the appraiser clearly is not. The issue is the appraiser removing the photographs to accommodate the lender’s wishes. This may be misrepresentation because, in the Certification, the appraiser indicates the conclusions are his/hers. However, this is not the case. The appraisal’s conclusions (e.g., no mention/photos of the barn) were those the lender dictated, not those the appraiser reached.

Appraisers need to accustom themselves to the fact that there are parties to a purchase and sale transaction who will try to influence the ap-

(Continued on page 7)

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 its individual members.
Appraiser’s Life: How Busy Are You?

Was 2016 a better year for you than 2015? With all the hype about an appraiser shortage, all of us should have had a banner year in 2016 and 2017 should be following suit, right?

How busy are you?

I have an appraisal firm which services western Penn. (Pittsburgh) and eastern Ohio. (Youngstown). Our firm experienced a decrease in volume from 2015 to 2016; we were down roughly 13% in Penn. and 20 percent in Ohio. from 2015 to 2016. This year, 2017, started out slowly and if it keeps at this pace all year it will be slower than 2016. After looking at our volume I reached out to other appraisers in my market and they ALL experienced a decrease in volume.

One of our client contacts, who we have had a great relationship with for years, recently moved to a new company. Eager to continue the relationship, we were put in contact with the new AMC this new company deals with. So, as any good appraiser does, we contacted the AMC. We were unhappy to hear that this AMC pays $275 for a full URAR but sometimes they will go “all the way up to $300”… lucky us. They also demand an extremely quick turn time for these ridiculous fees.

For a reference point, the VA pays $450 in our market. Not only does this AMC pay poorly but we consider them to be a slow pay; that is that you must pester them to give you the money you’ve earned. To be fair to this AMC, they are not the lowest paying one in our market; we still receive requests to do a full URAR for $250. This is the same fee we received when I started in 1986, over 30 years ago. It does not appear that they are familiar with Customary and Reasonable fees from Dodd Frank. Can you believe at least one AMC spokesperson had the audacity to claim publically recently that there are appraisers who are not treating AMCs fairly? A lot of AMCs have been treating us unfairly for decades.

To be fair this is not true of every AMC. In 2016, while reviewing our monthly volumes, we noticed that a good client just disappeared. And like we do, we contacted the client to make sure we didn’t do anything wrong and to see if there was some need for improvement. This client informed us that they were happy with our work, however, we were on reserve status. They told us they simply had too many appraisers and needed to cut back on their list and we were not the only firm to be put on reserve status. Obviously, we are in a market that is over saturated with appraisers willing to work for extremely low fees and quick turn times. These low fees, ridiculous turn times, and the extreme decrease in volume over the past year are undeniable proof that there is an oversupply of appraisers.

I am sure you are thinking that there is no way you can conclude that there is a nationwide oversupply of appraisers based on two regions (cities). You are correct that two regions may not be reflective of the entire country. And then shouldn’t the opposite be true? We have “experts” continually pointing to as many as 10 cities stating that they are proof that there is a nationwide appraiser shortage and therefore the minimum requirements for a residential appraiser should be greatly diminished. All their evidence proves is that there is a shortage of appraisers in those 10 cities. I am confident that my two regions are not the only areas where there is an oversupply.

Meeting with the AQB

We attended the public meeting of the Appraiser Qualifications Board (AQB) in St. Louis (November 18th, 2016). I took one of my trainees with me following my recent story in Working RE on trainees so that the Board could have an opportunity to actually talk with someone who is currently going through the process. It appeared to us that there was not a single person in the audience who was in support of the proposed changes as they were presented to lower the standards for appraisers. If I remember correctly there was only one other full time residential appraiser there. The two trainees I took with me remember it the same way.

Both the AQB and the Appraisal Foundation stated that low fees are an impediment to attracting our next generation of appraisers. They also stated that it is their responsibility to do what is in the public’s best interest first and not to try to influence fees. I agree that low fees are a big problem and that their duty is to the public interest but I do question their position on not influencing fees. What the Foundation and especially the AQB need to understand is that their decisions always affect fees. If they continue to move forward on the “alternative path,” code name for decreasing the standards for a residential appraiser, they will greatly increase the supply of appraisers, most of whom I would consider to be underqualified. This will most likely put a halt to any modest increase in fees that appraisers in some parts of the country are experiencing, and more importantly, it will allow “questionable” AMCs, who pay fees that I received 30 years ago, to continue to ignore Dodd Frank by refusing to even consider paying customary and reasonable fees.

Conventional wisdom says that we can’t compete for top college prospects with companies who are paying graduates $80,000 or $100,000 or
Man vs Machine

Steve Kahane, ATA-R

With all the talk of big data, AVMs and drones, there’s concern in the appraisal industry of being replaced by machines.

Some cause for concern is warranted. My local MLS offers an AVM report for MLS listings. Aerial maps can not only provide an accurate idea of the surrounding properties but can even be used to measure exterior walls. In addition to gla, bedroom and bath count, online tax records in my county offer both quality and condition ratings. That’s pretty much everything needed for an AVM, but in case there’s some doubt, send out a drone to get pictures.

Fannie Mae is increasing the percentage of loans without appraisals and Freddie Mac began their appraisal-free program at the end of June. Increased standardization via UAD has helped improve modeling and as it improves, it will increase in use. However, regardless of their sophistication, appraisers still possess one thing the models don’t - judgement. If we want to maintain our role in collateral risk management (i.e. keep our jobs) we have to highlight the significance of judgement in the appraisal process.

I’ve heard some appraisers argue that computers can’t judge C or Q ratings so we can’t be replaced. Please tell me that we have more to offer than this. That is hardly enough to keep lenders from finding alternatives to an appraisal. There has already been discussion of sending out property inspectors to do the field work. The inspectors will report the C and Q ratings to appraisers who will essentially be chained to their desk crunching data and churning out reports until one day when the property inspectors can report their findings directly to the computer models. There is a great deal more judgement involved in appraising than quality and condition. We appraisers need to make sure our clients are aware.

Judgement and experience cannot be used to support adjustments or value, but that doesn’t mean we don’t use them or that they aren’t valuable. Experience matters. The criteria we use to identify comparables, define neighborhood boundaries and reconcile the opinion of value are all judgements. Judgement, experience and expertise are what our clients pay for.

I frequently beat the arrival time estimated in Google maps. In spite of the tens of thousands of calculations Google makes, big data doesn’t know the traffic patterns where I live or the shortcuts available to get around long stoplights or other delays. Similarly, big data doesn’t know the abbreviations Realtors use when they input the neighborhood or subdivision name in MLS. Big data can’t recognize when properties are geocoded wrong or when housing styles are non-conforming. AVMs won’t notice the difference between water front houses and those with water access. UAD doesn’t call agents involved in an outlier transaction to see why it sold on the edge of the value range. In fact it may not even notice that it is an outlier. Big data hasn’t won yet, and never will as long as appraisers continue to offer value computers can’t. As long as we do more than check boxes on a form we will all have jobs.

Duplicate Transcripts Requests

Because of the overwhelming request for duplicate transcripts at its August 2016 board meeting, the ATA Board of Directors voted to charge $5 for duplicate transcripts.

If you have lost or misplaced your transcript, log on to www.txappraisers.org and click on the membership tab.

Click on the Pay Our Dues On-line link and it will take you to the payment page.

All transcripts are available at end of each meeting so please pick them up and take them with you.

Thank you.
**PRODUCING A CREDIBLE APPRAISAL REPORT (con’t)**

(Continued from page 4)

Appraiser’s opinions. This is despite what Dodd-Frank dictates. Remember, however, that Dodd-Frank applies to the lender. It does not apply to the buyer, the seller, or the real estate broker. Any of these will happily try to influence us. This is merely human nature. It’s not illegal, unlawful, or unethical for the buyer, seller, or broker to attempt to influence us. Our ethical responsibility under USPAP is to resist this pressure. We must provide the client/intended user with an appraisal report, which is the result of independent, impartial, and objective analyses of all of the market factors that affect a property’s value. Therefore, we must ignore the undue (but typical) influence to which the various parties to the transaction will try to subject us.

Now, let’s circle back to the Conduct section of the Ethics Rule. It is our responsibility to perform appraisal assignments with impartiality, objectivity, independence, as well as without any accommodation of personal interests. Those personal interests can be our own, or they can be the personal interests of the parties to the purchase and sale transaction for which we are providing an appraisal. They will try to pressure us. We resist that pressure by maintaining our impartiality, objectivity, and independence, as well as by not accommodating any personal interests, either our’s or theirs. It is in this way that we act professional. It is in this way that we promote and maintain a high level of public trust in what it is we do as appraisers. It is in this way that our industry will become a profession.

**About Tim Andersen:** Tim has been in real estate appraisal for over 30 years, has an MAI and MNAA, earned a Master of Science degree specifically in real estate appraisal from the University of St. Thomas in Minneapolis, and is an ASB Certified USPAP instructor and state-certified general real estate appraiser. He and his wife Debbie live in Florida where they continue to dote on their three kids, four grandkids, and grand-dogs too numerous to mention.

**Appraiser’s Life: How Busy Are You? (con’t)**

(Continued from page 5)

more right out of college and therefore we need to get rid of the “Barriers to entry” that are now in place. Guess what? Stagnating and possibly decreasing fees are not attractive to new appraisers either or to the top ones with decades of experience. I am sure that there are a few recent college grads who may make this type of money, but I think most are having trouble finding jobs and end up taking anything they can find—en even in a fairly good economy.

On the other hand, if the AQB does nothing and leaves the current standards in place— that have only been in effect since January 2016, it will also affect fees. This will keep the nationwide supply of appraisers in balance.

As the free market reacts, fees will reach an equilibrium that will allow us to hire the best next generation of appraisers possible. I am not talking about large fee increases from the AMCs who pay us fairly but I do anticipate a large increase in fees from the AMCs that ignore customary and reasonable fees that Dodd Frank requires. Is that such a bad thing?

No matter what camp you’re in, appraiser shortage, no shortage—those who want to lower the standards or keep them as is, we all share the belief that some, if not all of the problem is low fees. I love this profession and have never woken up one day not wanting to go to work. I can tell you without a doubt that I would not have been as successful in any other profession as I am as an appraiser. This is a great profession let’s spread the word.

**About Ed Cline:** Ed Cline, SRA, AI-RRS, GAA, RAA, MNAA is the owner of Ed Cline Appraisals, a busy appraisal office with 10 appraisers and three trainees in Beaver Falls, Pennsylvania. He is a Certified General appraiser in Pennsylvania and Ohio. He performs both residential and commercial appraisals and is a licensed Real Estate Broker and the owner of Premier Property Management Services. Cline is a licensed Pennsylvania contractor and holds a certification in lead abatement. In addition, he is a certified FHA 203k consultant and an active real estate investor.

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**TALCB Corner**

Mark your calendar for the next TALCB meeting, scheduled for Nov. 17 at 10 a.m. at the Stephen F. Austin Building, Room 170, 1700 North Congress, Austin, TX.

Log on to [https://www.talcb.texas.gov/](https://www.talcb.texas.gov/) and download the agenda and meeting materials.

If you can’t make the meeting in person, they are broadcast live on the TALCB website.

They also have meetings scheduled for Feb. 8 and May 4.

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ATA Connections Page 7 www.txappraisers.org
ATA dues payments were due on September 1. You can use the following form to pay by check or log on to www.txappraisers.org to pay on-line via credit card.

Association of Texas Appraisers

Dues Statement
Fiscal Year
Sept. 1, 2017 - Aug. 31, 2018

| Annual Dues for Appraiser Member | $125.00 □ |
| Annual Dues for Associate Member | $50.00 □ |

**APPRaiser** (voting) members shall include all real estate appraisers who are either **certified or licensed** by the Texas Appraiser Licensing & Certification Board (TALCB).

**ASSOCIATE** (non-voting) members shall include all other **non-licensed** individuals who are eligible for membership including appraiser trainees.

Please Provide the Following Member Information:
(address, phone and email only need to be provided if it has changed over the past year)

| Name: | Phone No: |
| Address: | E-Mail: |

Mail This Form & Check To:  
Association of Texas Appraisers  
13530 Escort Drive  
San Antonio, TX 78233

Or: Pay by Credit Card at www.txappraisers.org

Click on Membership Tab and then “Pay Your Dues On-line”

Make Checks Payable to: **Association of Texas Appraisers**

For Additional Information:

(210) 837-7123 info@txappraisers.org www.txappraisers.org
Association of Texas Appraisers - Meeting Registration Form

RGV Meeting—January 19
IBC Training Center
1007 N I Rd, Pharr, TX 78577

Name: ___________________________ Name for Badge: _________________________
Address: ___________________________ E-Mail: _________________________________
Phone: ______________________________

Registration Fee

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Total Due $__________

Mail Registration and Payment:
Association of Texas Appraisers
13530 Escort Drive
San Antonio, TX 78233

Register and Pay On-line:
www.txappraisers.org (Scroll down on the home page and select the appropriate meeting. Go to the bottom of the meeting page and it will take you to Pay Pal.)

Registration form and payment must be received by January 15th. No refunds after January 15th.

For more information, contact:
Teresa Walker at (210) 837-7123 (info@txappraisers.org)

Schedule

Friday, January 19
7:30 a.m.      Breakfast
8:00 a.m. - Noon: National USPAP Update Course
Noon - 1:00 p.m. Lunch (included with your registration fee)
1:00 p.m. - 4:00 p.m. National USPAP Update Course (con’t)

Don’t forget to make your Hotel Reservations.

ATA has reserved a few rooms at the Hampton Inn & Suites, 300 W Nolana Loop, Pharr. The room rate for meeting attendees is $79.

To make your hotel reservation, call (956) 781-1116 before January 3rd and mention confirmation number 83008454 .
New Members

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

Robert Blaine, Waxahachie
Brandon Brunson, Sugar Land
Cynthia Dennen, Round Rock
Brandi Dunagan, San Antonio

Michael Gentilini, Mesquite
Cliff Reeves, Bartonville
Dustin Riggs, Austin
Dequan Song, Bartonville
Russell Tucker, El Lago
Sherry York, Whitney
Vincent Venhaus, Corsicana

Rio Grande Valley Meeting

Our Rio Grande Valley meeting will be held on January 19, 2018 at the IBC Training Center, 1009 N. I Road, Pharr, TX. We will offer the 7 hour USPAP Update course. Pam Teel, ATA-G will be the instructor.

The 2018-2019 changes are:

- Revising the definition of Report and edits to the ETHICS RULE and RECORD KEEPING RULE.
- Creating a definition of Assignment Conditions, revising the definitions of Assignment, Intended Use and Intended User, and related edits to the COMPETENCY RULE.
- Removing the definition of Assumption and revising the definition of Extraordinary Assumption.
- Dividing STANDARD 6, Mass Appraisal, into STANDARD 5, Mass Appraisal, Development and STANDARD 6, Mass Appraisal, Reporting.
- Removing the term Market Value from STANDARDS 7 and 8.
- Revision to the personal property certification requirements in Standards Rule 8-3.
- Revision to illustration in Advisory Opinion 21, USPAP Compliance.
- Creation of Advisory Opinion 37, Computer Assisted Valuation Tools.

For more details on the 2018-2019 USPAP changes that go into effect on January 1, 2018, go to https://appraisalfoundation.sharefile.com/share?#/view/s305094efde84bbda

To register for this meeting, go to www.txappraisers.org/meetings or use the registration form on Page 9.

Appraiser Awards

Congratulations to our Houston Area Award Winner Robert Parton.

Congratulations to our West Texas Outstanding Appraiser Award Winner and Appraiser of the Year, Andy Arledge, ATA-R.

ATA 2017-2018 Board of Directors

Curt Myrick, ATA-R, President
Ian Martinez, ATA-R, Vice President
Stacey Cartwright ATA-R, Secretary
Kim Mitchell, Treasurer
Luis De La Garza, Director

Teresa Walker, Executive Director

Laurie Fontana, Director
Ken Pruett, ATA-R, Director
Pam Teel, ATA-G, Director
Kathy Tredway, ATA-R, Director
Bobby Crisp, ATA-R, Chairman of the Board