



NCPAC



The North Carolina Professional Appraisers Coalition

The Scope



JUL 2020

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What is the cost of becoming an NCPAC member? \$75 per year for general membership.

What are the benefits of being an NCPAC member?

Due to our sponsorship of The Appraisal Foundation and numerous members we have representatives at the state and federal level;

We provide a copy of the Student Manual for the 7-Hour USPAP course to each member.

We have a Peer Review Committee for assistance with difficult assignments and they can provide you with advice if you have to appear before NCAB;

Via our local NCPAC chapters throughout the state, we provide opportunities to meet, learn from and discuss topics with other local appraisers in your area;

NCPAC designated appraisers (CDA) can now be recognized through NAR with their designation as either a General Accredited Appraiser (GAA) or Residential Accredited Appraiser (RAA). We are also seeking additional designation opportunities!

NCPAC members can now post to a job board on the NCPAC Website if they are a trainee or appraiser looking for a firm to affiliate with or are a firm looking for a new candidate to add to their organization. Currently several positions are available!

To contact NCPAC with any questions please email ncpac@live.com or visit us at www.ncpac.us and www.facebook.com/ncpac.us.

1. PRESIDENTS CORNER:

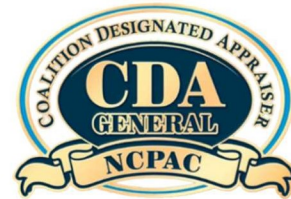
Fellow Appraisers,

I am Graham Smith, currently serving as the NCPAC President for the 2019-2020 term. I consider it a privilege and an honor to serve our organization in this capacity. I am a Certified General Appraiser based in Lumberton, and currently serve as the Chief Appraisal Officer for Cape Fear Farm Credit.

I know this has not been the year that we all had planned. The Coronavirus has upset our world and changed the way we conduct business. We have been trying to keep up with the changes to inspections, appraisal forms and social expectations. NCPAC leadership has been dedicated to providing the best and most current information to ALL appraisers about how this pandemic is impacting our profession. As with many other organizations and companies we are having to make changes to our standard operating procedure. We are looking into how this may influence our upcoming elections, conference and CDA continuing education for this year. We have continued to meet, virtually and discuss appraisal changes as they arise. We have found ways to work with the North Carolina Appraisal Board to stream the conference call meetings that they have had during this time. Thank you to the NCAB members and staff for their leadership during this pandemic. We continue to work closely with other professional organizations on a national, regional and state level to bring the best information and guidance to ALL appraisers in the state of North Carolina.



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1. PRESIDENTS CORNER: (Continued)

One silver lining, if there is one, is the fact that appraisers across the state are extremely busy. As I have spoken with appraisers one positive comment they have had is that they have plenty of work and in some cases more than they can keep up with. I hope that you are staying busy and safe during this difficult time and please know that NCPAC Leadership Team is here to support in any way that we can. We want to help appraisal professionals be successful and promote the profession in the state. We the members of NCPAC can make the difference in our profession by being involved. I challenge each of you to be active in a professional organization, you will see how your time and dedication can influence your chosen profession. Please look for upcoming emails about future opportunities to serve NCPAC and your profession by being a board member or officer of our organization.

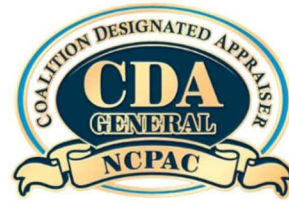
If you are a member and are not designated, I encourage you to pursue either the CDA Residential or CDA General Designations. Our Designations are recognized by The Appraisal Foundation, the National Association of Realtors, and we are still exploring reciprocity/recognition with other appraisal organizations. Information about how to become designated can be found on our website and further guidance/inquiry can be directed to myself at grahamsmith@nc.rr.com . I can also be reached at ncpacpresident@gmail.com or the President's hotline 919-887-8778.

I would like to take this opportunity to thank our current NCPAC officers and Board of Directors for their commitment to NCPAC and our profession. This year has not been the easiest year and your ability to adapt and work together has kept us moving toward our goals of "serving and protecting the collective interest of all professional appraisers in North Carolina". It has been a pleasure to be able to work with each of you during this year. With the continued help of our excellent Executive Committee, the NCPAC Board of Directors, and MOST importantly our members, we are poised to continue to make a difference and have a real effect on maintaining the integrity of our profession.

Thank you for the opportunity to serve as the 2019-2020 President of NCPAC. We welcome any input you may have. Please visit us at www.ncpac.us and www.facebook.com/NCPAC.US.



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2. APPRAISER NEWS:

NCPAC is continuing to live stream and record the NCAB meetings for all appraisers who are unable to attend the meetings. You can view the meetings on our NCPAC Facebook page, website and on YouTube. The next North Carolina Appraisal Board (NCAB) meetings will be 04 Aug 2020, 22 Sep 2020 & 05 Nov 2020. Meetings may continue to be virtual with the continuing Covid 19 recommendations by NC Governors Office.

The current appointees to the board are:

David E. Reitzel, Chairman	Conover
Timothy N. Tallent, Vice Chairman	Concord
Claire M. Aufrance	Greensboro
Sarah J. Burnham	Hickory
Lynn Carmichael	Arden
Charles L. McGill	Raleigh
Viviree Scotton	Chapel Hill
H. Clay Taylor, III	Raleigh
Mike Warren	Atlantic Beach

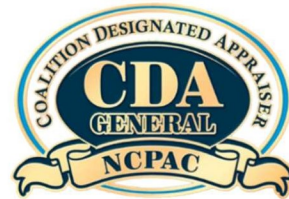
NCAB OPEN FORUM POLICY

The Appraisal Board will have a Public Forum scheduled for each Board meeting. To appear at the meeting, a speaker must:

1. Name the speaker;
2. Identify if the speaker is appearing on behalf of a group or entity;
3. Identify the topic of the speaker's comments;
4. Limit the comments to five minutes; and
5. Make the request to speak no later than 5:00 pm on the Thursday prior to the Board meeting.



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2. APPRAISER NEWS: (Continued)

The speaker may not address any pending disciplinary matter or application.

If you are requesting that the Board take action on any issue or item, please provide a summary of the requested action in writing when requesting to speak or at the time of the presentation.

Board and staff members will not respond to the speaker during the comments, but may ask for clarification.

The Public Forum will be scheduled at the end of the meeting; however, it may be moved to another time at the direction of the Chairman.

Speakers must maintain a professional demeanor and proper decorum during their comments. Failure to do so may result in the Chairman terminating the speaker's time for comment.

AARO

The Association of Appraiser Regulatory Officials (AARO) Fall conference will be 16-19 October 2020 in Washington DC. We plan to have NCPAC members in attendance. Why is it important to try to attend? Note who the attendees have been at the previous conferences (AMC's outnumbered even the regulators themselves)- but we have been making inroads as Independent Appraisers from around the country have begun to attend to ensure that our voices are heard and that the AMC and Lenders are not the only viewpoint being offered.

2020 NCPAC CONFERENCE:

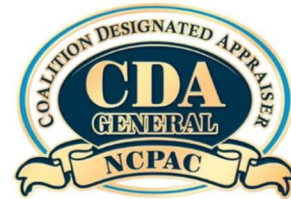
Sadly we are having to cancel our live 2020 conference. However, we are exploring the options for conducting a "Virtual Conference" which will be held October 8th – 10th. We are looking forward to finding a way to provide a great meeting with possible guest speakers, a Business Meeting and great opportunities to network with appraisers from all across our profession. Please let me be the first to invite ALL appraisers to join us. Stay tuned for more information going forward as we determine exactly what offerings and speakers will be available. **CDA designees will be given forbearance for the 2020 CDA training cycle and allowed to continue their designation through the 2021 conference.**

2021 NCPAC Conference:

The 2021 conference is due to be held in the Western NC area and planning has started to select a location. More info to come!



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3. TIPS AND TRICKS: Our Tech Tip this week is **Renew your license online** if you haven't already done so.

Notice of Credentials Expiring Jun 30 2020. Per the North Carolina Appraisal Board.

Due to the COVID-19 pandemic, the North Carolina Appraisal Board has extended the expiration date for registrations, licenses and certifications **until 30 Sep 2020**. All credentials that were set to expire on 30 Jun 2020 remain active through 30 Sep 2020 or until renewed, if prior to that date, through 30 Jun 2021. There will be no reissuance of pocket cards, for the extended period, and credential holders should use the appraisal board letter as verification of extension. You can get the actual copy of the letter here (<http://www.ncappraisalboard.org/NCABNotice.pdf>).

You can renew online by logging into the North Carolina Appraisal Board site and print out a copy of your Renewal Pocket Card at the following link. (<https://www.membersbase.com/ncablicensee/Account/Logon?ReturnUrl=%2fncablicensee%2flicensee>).

IF YOU HAVE ANY TIPS OR TRICKS YOU WANT TO SHARE PLEASE EMAIL THE PUBLIC RELATIONS CHAIRMAN (Dana Murray – anchor.appraisals@morrisbb.net).

4. APPS AND TOOLS: Send Anywhere!

Have you ever tried to text or email a file that was a very large size (think video or multiple photos in high resolution). Usually you are unable to transfer the items or it just times out on you. This recently happened to me and I had to find a solution that would work for me. A fellow appraiser was trying to send me a large video of a house they were working on as they had some questions. After trying for some time I was able to find the Send Anywhere app which allowed us to pair his iPhone and my Android device to transfer an over 300 Gb video file in just a few moments via Bluetooth.

Send Anywhere is a cross-platform file sharing service which allows users to share digital content peer-to-peer, in real-time, without cloud storage. Unlike messenger or cloud based storage apps Send Anywhere allows the end user to send as many files, of any file type and size, as many times as they want, across Android, iOS, Windows Phone, Windows 8, Chrome, Linux and Desktop. SA utilizes p2p networking to bypass cloud storage thereby making the transfer process more secure and quicker. Furthermore, Send Anywhere requires no login or registration - all that is needed is a one time six digit code that will sync the sending and receiving device. Check your device store (Apple or Android) to download it.

ARE YOU USING AN APP OR TOOL THAT YOU THINK WILL HELP OUT THE REST OF US, PLEASE EMAIL THE PUBLIC RELATIONS CHAIRMAN (Dana Murray – anchor.appraisals@morrisbb.net).



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5. MOBILE APPRAISING:

Checklists in Total for Mobile!

Total for Mobile comes with a default set of check list items, but it can be easily configured to the specific needs of each user so that it will better follow your workflow model.

Customize your checklist:

1. Open the Checklist view from any open report in Total for Mobile by tapping the Checklist button.
2. Tap the wrench icon in the upper right.
3. Tap or un-tap your selection of checklist items. Any field marked with a check is included in the list view.
4. Tap Done when you are finished.

The customization you do here is retained and re-used for all future reports done on the same form type on your mobile device.

IF YOU ARE A MOBILE APPRAISER AND WOULD LIKE TO SHARE SOME HELPFUL INFORMATION THAT YOU THINK WILL HELP OUT THE REST OF US, PLEASE EMAIL THE PUBLIC RELATIONS CHAIRMAN (Dana Murray – anchor.appraisals@morrisbb.net).

6. [When Loans Go Bad- Preparing for the Next Wave](#) by Rachel Massey

Most of my 30-year career has been as a fee appraiser, but in the crash of 2008 and for quite a while after, I worked as a reviewer in "forensics," deep-diving into different issues related to when loans went bad. Here's some of what I learned and how it can be applied to what may be coming.

When a loan went bad the appraisal was not typically the cause, but it could be the focus of the powers that be anyway, particularly during the foreclosure crisis. Investors took a hard look at the appraisal reports and pushed back on the lenders who sold the loan, for anything that they found wrong with the appraisal report. While the appraisal did not cause the default, there were often some loose strings, easy to tug on, that would make the appraiser an easy target. Repurchase demands tended to focus on the "unacceptable appraisal practices" outlined in Fannie Mae's Selling Guide.

I have written a couple articles about these if interested (see below), but some of the most common issues that were pushed back on are as follows:

- 1) Calling the market stable or increasing when it was clearly declining at the time. This could be supported by the complainant providing comparable sales that were close to the effective date of the report that were lower than older sales that were included in the report.
- 2) Not adequately addressing condition of the subject or comparable sales, such as using houses that were materially superior to the subject property without acknowledgement and adjustment. Often the comparable property had significant remodeling, while the subject property was a throwback to the 1970s with no updating, yet quality and condition were referenced as the same.



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6. Article Continued:

3) Using sales in areas with higher prices while more proximate and similar properties were available. Map search functions in most MLS can easily show price differences between areas, and the market data gathered by the GSEs related to different areas is robust, and an easy push-back.

4) Failing to address factors that negatively impacted the subject property, such as proximity to highways, toxic waste dumps, etc. Many appraisal reports simply didn't acknowledge when a property was adjacent to an externality. Any (and all) of the unacceptable appraisal practices were fair game to elicit a buyback. The selling lender either had to defend the appraisal report, if it were possible, or admit the complaint was correct and end up repurchasing the loan. If the appraisal was found to have several "unacceptable appraisal practices" cited, and the lender could defend some or most of them, they could still be subject to a repurchase if something significant could not be defended.

Times Are Changing

The repurchases were very costly to the party who had to absorb the loss. Repurchase demands hit big and small lenders alike, as well as Mortgage Insurance companies and servicers of loans. Fortunately, they have largely become a thing of the past, in particular with *Collateral Underwriter* and *Day One Certainty* providing assurance on the appraisal for that the loan.

That said, even these programs have claw-back language related to description of the property and the accuracy and completeness of all data on the appraisal that pertains to the property, other than the value. This includes the subject's condition and quality ratings. So even with the advent of Day One Certainty, lenders still have risk involved if there are incorrect statements within the appraisal report. If the lender has risk, so too does the appraiser.

Due to the extraordinary time we are in, with Covid-19 and significant job losses, or even the simple disruption of our daily lives, lending is changing and adapting, as it should. We are moving toward more desktop work or exterior only observations, relying on homeowners, agents and others for information related to their properties. This is reasonable given the circumstances, however, we appraisers still have to do our due diligence to try and obtain sufficient information to adequately and appropriately address our subject property and the market in which it competes.

Preparing for Defaults

Given past repurchase demands, and the likelihood that there will be foreclosures due to job losses, it only makes sense to revisit some of the issues of the past and help protect ourselves in the future. What does this mean to us in the field? It means being very careful about addressing the market. It is only the beginning of the crisis and none of us can claim to know what the market is going to go. We need to pay close attention to what is happening in our markets with listings, contracts and closings, and interview market participants as to what they are seeing as well. We have to do this with each appraisal we have, and each report we communicate. We have to continue to revisit the unacceptable appraisal practices within the selling guide to make sure we do not knowingly violate any of the practices, and describe the subject and comparable sales to the best of our ability given the information we have.

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6. Article Continued:

I recommend a formatted questionnaire for homeowners on refinances which they electronically complete that we can include in our workfile, if not the report itself. We need to examine GIS maps, Google Earth and other sources to make sure we don't miss something that would have been glaringly obvious if we had been at the property. We need to do our due diligence on a ramped-up scale in my opinion.

If you are able and comfortable completing interior observations, you will still need to focus effort on market analysis. Some markets may be humming along nicely, while others could be compromised and declining. It is imperative that we continue to research our markets with whatever tools we can cobble together.

Now is not the time to relax our guard if we are not able to see the interior of a property. We still are responsible for our analysis and conclusions, and we still have to do the hard work, which is much harder than it was a few months ago, before our world changed. Stay safe everyone!

About the Author

Rachel Massey, SRA, AI-RRS, is an AQB Certified USPAP instructor and has been appraising full-time since 1989. She is a Certified Residential Appraiser in Michigan, specializing in relocation work for various clients, as well as lake properties and other residential properties. Please visit <https://annarborappraisals.com> for more information.

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ARE YOU INTERESTED IN WRITING AN ARTICLE TO BE INCLUDED IN "THE SCOPE" AND SENT OUT TO ALL APPRAISERS IN NORTH CAROLINA? IF SO, PLEASE EMAIL THE PUBLIC RELATIONS CHAIRMAN (Dana Murray – anchor.appraisals@morrisbb.net).



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7. APPRAISAL CLASSES:

Per the most recent NCAB meeting:

Due to the current State of Emergency in NC all live classes have been cancelled until 30 May 2020. Until 30 Jun 2020 all schools may offer remote distance learning for continuing education courses.

MCKISSOCK - 800-328-2008 www.mckissock.com

TRIANGLE APPRAISAL SCHOOL - 252-291-1200 www.triangleappraisalschool.com

BRIGHTPATH - 800-268-6180 www.brightpathedu.com

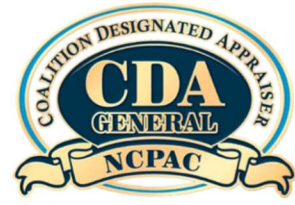
HIGNITE TRAINING SERVICE – 252-764-0107 - www.hignitetrainingservice.com

APPRAISAL INSTITUTE NORTH CAROLINA CHAPTER - 336-297-9511 - www.ncappraisalinstitute.org

APPRAISER ELEARNING – 615-965-5705 - www.AppraiserELearning.com



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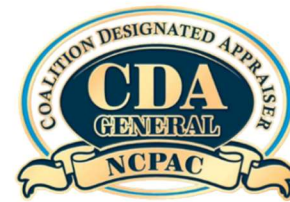
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8. NCPAC CHAPTER INFORMATION: All NCPAC Chapters are requested to provide any information that is desired to be published in the Newsletter such as Chapter coverage areas, officers, contact information and upcoming meeting schedules to the Public Relations Chairman - (Dana Murray – anchor.appraisals@morrisbb.net).

Southern Appalachian Chapter - Covers Macon, Jackson & Swain Counties in NC. Officers – President - Dana Murray, Vice-President Sandra Gibby, Secretary - Jen Pressley. All appraisers are welcome to our meetings, we try to meet monthly but when the season is busy we meet less frequently.



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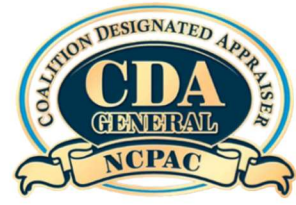
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9. JOB POSTINGS:

NAME	TYPE	SEEKING A	LOCATION	CONTACT INFO
NC Realty Services	Firm	Certified Appraiser	Robeson, Bladen Counties	910-985-0282 keith@ncrealtyvs.com
Shawn Paylor	Trainee	Supervisor	Fayetteville	paylor48@hotmail.com
Jude T. Kiguli	Trainee	Supervisor	Raleigh	jude@judekinvestments.com
Randy Jones	Firm	Cert/lic appraiser	Triangel/Triad	919-609-8163 ranq@yahoo.com
Julie Parker	Firm	Cert Appriaser	Raleigh & Greenville	704-241-3485 jparker@valucentric.com
Adrienne Fredrick	Trainee	Supervisor	Fayetteville	adrienne.fredrick0726@gmail.com
Rhonda Folks	Trainee	Supervisor	Louisburg	919-925-0820 folksrealestateappraisals@gmail.com
David McCombs	Trainee	Supervisor	Gaston/Mecklenburg	410-241-9108 Davidmcombs53@gmail.com
Lauren Moschette	Firm	Cert Appraiser	Mecklenburg or Union County	704-560-7164 lrresidentialappraisals@gmail.com
Sathesh Singaram	Trainee	Supervisor	Charlotte & Greensboro area	920-944-4819 writetosathesh@gmail.com
Jason W. Bowers	Trainee	Supervisor	Triangle Area	Jasonw.bowers45@gmail.com
Jim Clontz	Trainee	Supervisor/Firm	Wake County & surrounding area	919-414-8023 jimclontz@yahoo.com
Brent Good	Firm	Cert Appraiser	Charlotte areas	803-448-5419 or 803-810-2454 brent@piedmont-appraisers.com
Rebecca Lee	Trainee	Supervisor/Firm	Triangle Area	919-524-2374 rebeccamastlee@gmail.com
Jennifer McGraw	Trainee	Supervisor/Firm	Mooresville, Lake Norman or Charlotte	704-996-4428 Spivey.jen@gmail.com
Vanessa Silochan	Trainee	Supervisor/Firm	Southern Wake	919-518-7147 silochanv@yahoo.com
Adonis Blue	Trainee	Supervisor/Firm	RTP/Wake County	252-592-4230 nexbluegeneration@gmail.com
Scott Sullender	Trainee	Supervisor/Firm	Raleigh area	919-614-1988 Sanford7@nc.rr.com



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NAME	TYPE	SEEKING A	LOCATION	CONTACT INFO
Jessica Cataldo	Trainee	Supervisor/Firm	Triangle/Triad	910-358-1216 Jessicacataldo317@gmail.com
Stokes Appraisal Service	Firm	Cert Appraiser	Wake/Triangle	admin@stokesappraisal.com
Garrick Richardson	Trainee	Supervisor/Firm	Charlotte area	Farrick.richardson2017@gmail.com
McNamara & Co	Firm	Cert Appraiser	Wake, Chatham, Durham, Franklin, Granville ,Johnston	919-329-2997 admin@valueabode.com
Alan C. Sullivan	Cert Res	Firm	Beaufort/Raleigh	919-601-0152
Leonard Taylor Appraisals	Firm	Cert Appraiser	Davie County Area	336-971-9382
Vanessa Anderson	Trainee	Supervisor/Firm	Raleigh	919-219-3483 Vanderson4818@gmail.com
Rakesh Sethi	Trainee	Supervisor/Firm	Triangle/Triad	919-946-8008 Rakesh.sethi66@gmail.com
Thomas Harris	Firm	Cert Gen Appr	Charlotte	admin@tbharrisjr.com

NCPAC members can now post to the job board on the NCPAC Website if they are a trainee or appraiser looking for a firm to affiliate with or are a firm looking for a new candidate to add to their organization. Do you have a position to fill? Are you looking for a new challenge? Do you want to put your position on the site and have it included in "The Scope"? Go to the NCPAC contact us page - www.ncpac.us/contact-us.html