



NCPAC



The North Carolina Professional Appraisers Coalition The Scope

OCTOBER 2018

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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!

1. PRESIDENTS CORNER:

"I want to say a big "thank you" to all of our NCPAC members and for the wonderful and enthusiastic support all of you have given me all year long during my Presidency. I truly had the full and unwavering support of my fellow NCPAC Officers and Board of Directors members and I couldn't have had a better group of people with which to work. I have full confidence in James E. "Jamie" Norman, II, and his ability as your new 2018-2019 NCPAC President, to continue on with NCPAC's forward momentum and our pledge to stand up and fight for the rights of all NC Appraisers, whether you are one of our beloved members or not.

Always remember: NCPAC, because of the strong foundation the founding members have laid, will continue working for YOU. We have the strength, the patience and the passion to reach for the stars, and for us, the sky is the limit. We are a stronger organization because of all of YOU, our loyal NCPAC members. Thank you"

Special thanks to our 2018 NCPAC conference speakers, Rep. Bob Steinburg, Commissioner Bobby Hanig, as well as Mr. Don Rogers and Tom Lewis of the North Carolina Appraisal Board for taking the time to speak to us at the 2018 conference.

Steven W. Craddock, CDA, HMS, CDEI

2017-2018 NCPAC President

ncpacpresident@gmail.com

Call or Text 919-887-8778 - The NCPAC President's Mobile Hotline

["DON'T BECOME ANTIQUATED; YOU HAVE TO GET DESIGNATED!"](#)



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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 website and/or on Youtube. The next North Carolina Appraisal Board (NCAB) meeting will be 11/08/2018

The current appointees to the board are:

Charles L. McGill, Chairman	Raleigh
David E. Reitzel, Vice-Chairman	Conover
Dwight C. Vinson	Franklin
Sarah J. Burnham	Hickory
Samuel Cory Gore	Wilmington
Timothy N. Tallent	Concord
Viviree Scotton	Chapel Hill
H. Clay Taylor, III	Raleigh
Mike Warren	Atlantic Beach

Viviree Scotton, H. Clay Taylor, III and Mike Warren are all new appointees to the Board. We would like to say many thanks to departing members Fern Schubert, Hector Ingram and Christie Standish for their years of service! Roberta Ouellette has announced her forthcoming retirement as the NCAB staff attorney at the end of 2018. Thanks Roberta for your years of service. The new staff attorney has yet to be announced.

NCAB OPEN FORUM POLICY

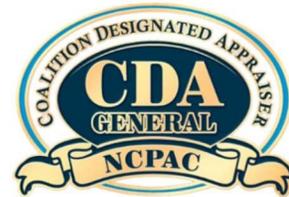
The Appraisal Board will have an Open Forum scheduled for each Board meeting. To appear at the meeting, a speaker must:

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 by 9:30 am on the day before the Board meeting.

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



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It would be helpful to 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 Open Forum will be scheduled at the beginning of the meeting, but may be moved to another time upon request of the speaker or 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 next Association of Appraiser Regulatory Officials (AARO) conference will be 18-22 October 2018 in Washington DC. The 2019 spring conference will be May 03-05 2019 in Denver Colorado. We hope to have members of NCPAC present at these. Why is it important to try to attend? Note who the attendees were for the spring 2017 conference (AMC's outnumbered even the regulators themselves)- There were approximately 70 attendees for the session. The breakdown of the number of attendees was approximately 20 State Regulators, 24 AMCs, 8 Education Providers, 6 Professional Organization representatives, and 12 Appraisers and other attendees. Here is a link to AARO's most recent newsletter: https://www.aaro.net/docs/AARO_Newsletter- March_2018.pdf

The 2018 NCPAC Conference is complete!

We had a good conference this year with one exception (what an adventure with the bus)! The CDA Tour bus showed up 2 hours late, it broke down going in the gate at the 1st stop where we had to walk the rest of the way in, we almost hit a car on the way to the 2nd site, as we were leaving the last stop the driver got the bus stuck and the tow truck could not pull it out.





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Family members came to the rescue to bring us back to the hotel but we had to cancel our Thursday night speakers due to our late return. The highlight of the tour was the Corolla Wild Horse tour where we saw 15-20 wild horses, we rode on the beach and had a great time!

On Friday we conducted our business meeting and then had presentations from NC Representative Bob Steinburg, Chairman Bobby Hanig, Director of NCAB Don Rogers and Deputy Director/Chief Investigator Tom Lewis. Awards were given out to Anne H. Morrisette who received the Andy Ledford Award and Douglas G. "Doug" Winner who received the Lifetime Membership Award. New Officers/Board of Directors members were installed. 2 new CDA designees were recognized (Mark Sessions and Richard Barnes). The venue was very nice, the staff was unbelievably accommodating, the food was great and the rates for ocean front rooms were economical! What a great job organizing this event by Anne Baum and Anne Morrisette!

The 2019 NCPAC Conference will be held in Raleigh NC and the 2020 NCPAC Conference will be held in Southern Pines NC. Stand by for details in future issues as we continue planning for the events.

3. TIPS AND TRICKS: Managing your phone calls!

Are you a one-person shop? Do you need a way to give out your office number but have it ring to your cell phone? For many one-person offices, it is often easier to use your cell phone as your main/office phone, since you are not always sitting in the office and may be out in the field doing an inspection. But sometimes we have clients we don't want to give out our personal cell phone number to! We have all had AMC's, agents and others call outside business hours (at night, on weekends, on vacation, etc...). Think about setting up a Skype account to make and take phone calls. You can hand out your own dedicated online phone number to clients instead of your personal cell. It's accessible from any computer, tablet, or smartphone to answer incoming calls. And best of all, you can set your status to Do not disturb whenever you want. www.Skype.com

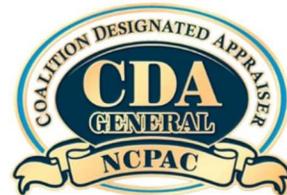
IF YOU HAVE ANY TIPS OR TRICKS YOU WANT TO SHARE PLEASE EMAIL THE PUBLIC RELATIONS CHAIRMAN (Dana Murray – anchor.appraisals@morrisbb.net).

4. APPS AND TOOLS: Are you backing up your reports and workfiles?

Have you been wondering if you are doing a good job backing up your reports and workfiles? One option you can use is Carbonite to back up your appraisal files. Appraisers are required to keep copies of their appraisals for at least 5 years and electronic copies count. In addition to the appraisal report you can keep pertinent file information that was used to complete a report. If you ever have to refer back to this information it's right at your fingertips. This app is also useful for viewing files when you are not in the office. Their app allows you to navigate to the file you need and immediately view it. Carbonite has many plans available. www.carbonite.com



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5. MOBILE APPRAISING: Getting Paid while in the field!

Ever have someone who wants to pay by credit card but you can't take their payment? Do you need to accept payments over the phone or on your website? With Square and its small, reliable readers and one synced account across devices, you can sell anywhere and track everything. The card reader fits right in your pocket. It is compatible with Apple and Android phones and tablets. You can take a payment even without a signal in Offline Mode. Square lets you swipe credit cards on-site for a minimal per-transaction fee. Know immediately whether a card passes or declines. Square deposits your money in one to two business days, or instantly for an additional 1% fee. Their software and hardware are built to work together perfectly, which means less downtime. You can track sales in real time. Square has no hidden fees and no long-term contracts—you just pay for what you use. They also manage disputes so you can focus on your business more and disputes less.

www.squareup.com

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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6. ARTICLE - A Little Marketing Here and There

By Dustin Harris, The Appraiser Coach

“When the time to act comes, the time to prepare is past.” This was a phrase I heard several times as a youth and it stuck. I can’t say I have always followed this advice but I can tell you that it is a sound principle. It is human nature, of course, to procrastinate. However, it is one of the worst things you can do when it comes to marketing and promoting your business.

Appraisers who have been in business for more than a few years will relate to the fear that sometimes comes when the work slows down. The appraisal business is a cyclical animal but sometimes the slowdowns last longer than we would like or have planned for. After a few weeks of fewer orders than normal, we start to feel anxious and wonder if it will last. Sometimes it does last, at least for a period of time. It is during this slowdown that we wish we had more diversity in the types of assignments we do. The time to work on marketing your business is not when things slow down. At that point it’s a little too late. Of course, the time to market your business full throttle is also not when things are busy. So, when is the best time to market your business? The correct time to market your business is all the time. The key to sustainability is a slow and steady approach to your marketing efforts.

Many want to do less AMC work and more non-lender type assignments. The problem is that we often do not do the necessary legwork in preparation for such work and end up in a challenging and scary situation when our bread and butter turns stale. Here are five things we should be doing on a regular basis to attract non-lender work and ensure that the ebbs and flows of the business cycle are minimized—even when we are so busy with lender work that we can hardly keep our heads above water.

Have a Website

I once heard that over 40 percent of all appraisers do not have a website. Based on my interaction with appraisers across the country, I tend to believe this statistic. In the information age, having a great website is essential! Potential customers find professionals using Google. Not only should you have a website but you want to use it to set yourself apart from your competition. In the appraisal industry that does not mean that you are competing with IBM or Coca-Cola. Rather, take a look at your competitors’ websites and just make yours a little bit better. Some of the key ingredients to having a successful website include personal videos, testimonials from satisfied customers, and a blog. Many business owners get stopped in their tracks because they believe that the videos and other elements on their websites have to be the best of the best. They don’t. They just need to be both professional and personal. You need to connect with your potential customers.

Have a Regular Blog

Having a blog is a key component to having a highly successful website. Setting up and maintaining a basic website is fairly simple and does not take much time. However, writing and posting a regular blog takes a little more effort. It is worth it! Again, take a look at your competition. Do they have a blog on their website? Chances are, the answer is no. Talk to any professional web designer today and they will help you understand the importance of a regular and active blog. If you want to get to the top of Google search results (and trust me, you do) this is a key ingredient. Don’t worry if you’re not the most eloquent writer—the point is to get yourself out there. We’re not going for a Pulitzer Prize. You simply need to write about the items that your potential customers want to hear about. How do you know what’s interesting? Pay attention to the questions that you are asked in your inspections, by real estate agents, and those calling on the phone or contacting you by email. These are the same questions that would likely be asked by others and probably deserve attention on your blog.



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Network

Networking as an appraiser is different but no less important than networking as a salesman or other professional. The key is building a list of potential customers. Email addresses are the gold currency of today's marketing giants. Social media is important but email addresses are paramount. There are many ways to gather email addresses but I encourage that you do so legitimately. No one likes to be spammed. How do you get potential customers to give you their precious email address? It is not as hard as it sounds. It all comes down to one question, "may I have your email address?" Ask it of Realtors, homeowners, and any other warm body that could potentially be a future customer. Set up and use an email system, for example MailChimp, that allows you to manage these addresses and distribute your articles and other helpful information on a regular basis. At our office, we ask for the client's email address over the phone while we are setting up the appointment. Indicate that you have a short informative email that will help them to prepare properly for their appraisal inspection. At the same time, ask them for permission to put their email address in your system and send out periodic articles that relate to the local real estate market. Very few will tell you no.

Speak

Most customers will not hire you until they trust you. They want to see you as the local expert. One of the fastest and most effective ways to become the local expert is to just tell people that you are. Do this through periodic speaking engagements to real estate offices, and clubs like Rotary, Elks, or other related venues. You do not have to be a powerful and talented public speaker in order to present (though it obviously helps). Toastmasters is a great option for those of you who want to hone your public speaking skills, but simply getting out and practicing regularly is probably your best bet. When someone hears you speak, they automatically assume you are an expert in the field. Whom do you think they will go to the next time they need an appraisal service? Allowing yourself to be seen is crucial in building your brand and establishing yourself as the go-to appraiser in your area.

Offer Creative Products

Of course, the sky's the limit with what you can do in marketing. Don't be afraid to try something new. Direct mail, billboards, radio ads, and other traditional marketing sources can be expensive, but if done right can be very lucrative. Again, your goal is to stand out from your competition. You want to be the face of the appraisal industry in your particular area. When someone needs an appraisal service, you want to be the first name they think about. Be creative. A member of my Appraiser Dream Team recently put together a bucket full of unique and unusual items that she takes around to various professional offices on silly holidays, such as "National Kiss Your Mother Day." It may sound like a cliché, but people remember quirky things like this. Have fun with your various marketing ideas.

Conclusion

Marketing is not easy but it does not have to be a drag. Find what you are good at (maybe it is speaking or writing or coming up with fun ideas) and make that the focus of your efforts. Think of it like exercising. If you are doing something that you hate, it is not likely that you will be in it for the long haul. Find something that you enjoy and make that the focus of your efforts. Similar to exercise, marketing does not do much good if you spend a whole day at it only once a month. The key is consistency: small, frequent steps. Don't get stuck in the slow-down slump. Start today to expand your business with unique products and services that will help even out the cycles. Do not wait until you are slow and in fear before you take steps toward building your business. One big marketing blitz will likely not cause much of a dent in your volume. The key is slow and steady. If you want to find success in your marketing efforts, do a little here and a little there so that your name is constantly on the minds of your potential future customers.



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About the Author

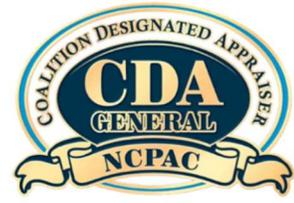
Dustin Harris is a successful, self-employed, residential real estate appraiser. He has been appraising for nearly two decades. He is the owner and president of Appraisal Precision and Consulting Group, Inc., and is a popular author, speaker and consultant. He also owns and operates The Appraiser Coach where he personally advises and mentors other appraisers helping them to also run successful appraisal companies and increase their net worth. His free podcast can be listened to on iTunes and Stitcher. He and his wife reside in Idaho with their four children. He loves playing in the outdoors and watching movies indoors.

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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:

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

No Live Classes for this quarter – Schedule forthcoming!

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

05 Oct 2018 – Appraisal FAQ's 2019 in Carolina Beach

08 Oct 2018 – Supervisory/Trainee Course in Raliegh/Durham

01 Nov 2018 – Appraisal FAQ's 2019 in Boone

02 Nov 2018 – Rural Appraisals: Strategies for Success in Winston-Salem

07 Nov 2018 – Appraisers, Underwriters and AMC's: Bridging the Gap in Raleigh/Durham

08 Nov 2018 - Rural Appraisals: Strategies for Success in Charlotte

16 Nov 2018 – Appraisal FAQ's 2019 in Morehead City

29 Nov 2018 – Appraisal FAQ's 2019 in Durham

03 Dec 2018 – Running your Appraisal Business in Raleigh

05 Dec 2018 – Commercial and Residential Oddballs in Charlotte

06 Dec 2018 – Running your Appraisal Business in Fayetteville

13 Dec 2018 – Manufactured and Modular: Behind the Scenes in Lillington

09 Jan 2019 – Case Law 7 in Nags Head

10 Jan 2019 – Appraisal FAQ's 2019 in Nags Head

17 Jan 2019 – Today's FHA & VA in Charlotte

21 Jan 2019 – Running your Appraisal Business in Hendersonville

22 Jan 2019 – Appraisal FAQ's 2019 in Hendersonville

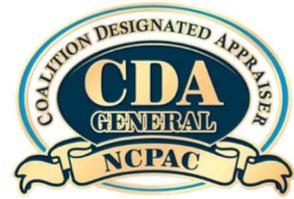
06 Feb 2019 – Case Law 7 in Greenville

12 Feb 2019 – Case Law 7 in New Bern

13 Feb 2019 – Running your Appraisal Business in New Bern



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

Schedule forthcoming!

HIGNITE TRAINING SERVICE – 252-756-7288 - www.hignitetrainingservice.com

Schedule forthcoming!

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

10 Oct 2018 – Business Practice and Ethics in Charlotte

16 Oct 2018 – General Appraiser Sales Comparison Approach in Charlotte

23 Oct 2018 – Condemnation Appraising: Principles & Applications in Durham

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

No Live Classes for this quarter – Schedule forthcoming!

IF ANY OTHER CLASS SPONSORS WOULD LIKE TO HAVE THEIR SCHEDULE INCLUDED IN “THE SCOPE”

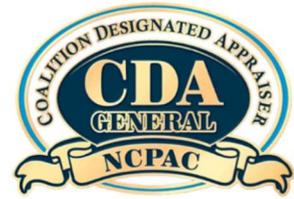
PLEASE EMAIL THE PUBLIC RELATIONS CHAIRMAN (Dana Murray – anchor.appraisals@morrisbb.net).

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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9. JOB POSTINGS:

NAME	TYPE	SEEKING A	LOCATION	CONTACT INFO
Alan C. Sullivan	Cert Res	Firm	Beaufort/Raleigh	919-601-0152
Hadding Realty & Appraisal	Firm	Trainee	SE NC/NE SC	Keithhadding@gmail.com
Leonard Taylor Appraisals	Firm	Cert Appraiser	Davie County	336-971-9382
Rakesh Sethi	Trainee	Supervisor/Firm	Triangle/Triad	rakesh.sethi66@gmail.com
Thomas Harris	Firm	Cert Gen Appraiser	Charlotte	admin@tbharrisjr.com
Vanessa Anderson	Trainee	Supervisor/Firm	Raleigh	vanderson4818@gmail.com
Stokes Appraisal Service	Firm	PT/FT Cert Res Appraiser	Wake/Triangle	admin@stokesappraisal.com
Jessica Cataldo	Trainee	Supervisor/Firm	Triangle/Triad	Jessicacataldo317@gmail.com 910-358-1216
Garrick Richardson	Trainee	Supervisor/Firm	Charlotte area	garrick.richardson2017@gmail.com
McNamara & Co	Firm	Cert Appraiser	Wake, Durham, Chatham, Franklin, Granville, Johnston	admin@valueabode.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