



NCPAC



The North Carolina Professional Appraisers Coalition

The Scope



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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!

With the number of new trainees coming into our Profession we have decided to provide a free membership to all new trainees for their 1st membership cycle going forward.

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,

2022 is moving along quickly. We are working diligently to plan our first in person conference in over two years. Interest rates continue to climb and we all have our eyes on how this will impact our local real estate markets. Inflation is climbing at the highest rate in 40 years and I am starting to see longer marketing times and price reductions in some of the market areas I cover. I hope that you all are staying busy but, seeing some relief from the frantic pace of the past few years.

Our 2022 conference is planned for October 5th – 7th in Cherokee, North Carolina. Dana Murray has led the planning of this event and has done a fantastic job. We are going to have CE offered by McKissock and the CDA tour is a train ride on the Great Smokey Mountain Railroad. We are looking forward to a good time and seeing everyone in person! Please register early as we have limited space on the tour.

With our conference approaching we will be holding elections for our Board of Directors and Executive leadership positions. If you are interested in serving in NCPAC please reach out to myself or any of our active board members. We are always looking for energetic professionals with the passion to serve **All** appraisers. There will be emails coming out to remind you of the upcoming elections.



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1. PRESIDENTS CORNER: Continued:

I had the opportunity to represent NCPAC at the first Appraisal Foundation Advisory Council and Industry Advisory Council meeting held in Washington, DC on June 28, 2022. Mr. Bunton and his staff at The Appraisal Foundation put on a great event and covered a wide variety of topics impacting the appraisal profession today. The program included topics such as PAREA, attracting new appraisers to the profession, HUD diversity programs and using AVM's. I look forward to continuing to play an active role in representing NCPAC and ALL North Carolina Appraisers at these events in the future.

Please remember NCPAC Peer Review is available to all of our members as numbers of complaints continue to rise not only in North Carolina but nationally. It is great to have a support team that is available for council or advice. We have revised our committee structure to offer representation from all areas of our state. As many of you have seen, North Carolina Appraisal Board has posted a new job opening for an investigator due to the increasing number of complaints.

We continue to work with other appraisal organizations, not only in North Carolina but regionally and nationally to provide the best representation for our members. Our Designations Committee continues to look for ways to add value to our already strong program. They are working on developing classes to benefit our designees along with our general membership. Please take advantage of this opportunity and apply for your Coalition Designated Appraiser designation today. NCPAC offers the CDA Designation course at the annual conference and I would like nothing more than to have a full class at the conference this year.

With the help of an 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.

Again, I look forward to the upcoming year as President of NCPAC. We welcome any input you may have. Please visit us at www.ncpac.us and www.facebook.com/NCPAC.US.

In closing I would like to thank all of our members for your continued support and invite you to join us in person for our 2022 LIVE conference in Cherokee, NC. The conference will be held at Harrah's Casino in Cherokee October 5th, 6th and 7th 2022. It will be the first live conference in over two years. Please keep your eyes on the upcoming emails to register for this event. I hope to see all of you in person in Cherokee!



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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 2 North Carolina Appraisal Board (NCAB) meeting will be 19 Jul 2022 (Virtual) and September 13 (Live). The 2022 meeting schedule is currently slated to alternate between Live & Virtual.

The current appointees to the board are:

David E. Reitzel, Chairman	Conover
Mike Warren, Vice Chairman	Atlantic Beach
Claire M. Aufrance	Greensboro
Sarah J. Burnham	Hickory
Lynn Carmichael	Arden
Jack C. (Cal) Morgan, III	Wilmington
Viviree Scotton	Chapel Hill
H. Clay Taylor, III	Raleigh
Timothy N. Tallent	Concord

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.

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.



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2. APPRAISER NEWS: Continued:

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 2022 conference will be held 14-17 Oct 2022 in Washington DC. We did have NCPAC members in attendance for the Spring Conference. Why is this important? Independent Appraisers from around the country are trying to ensure that our voices are heard and that the AMC and Lenders are not the only viewpoint being offered.

2022 NCPAC Conference:

The 2022 NCPAC Conference is planned for 05, 06 & 07 Oct 2022 in Cherokee NC.

Steve Maher will be teaching 2 Continuing Education (CE) classes on 05 Oct. The morning class will be “Market Disturbances” and the afternoon class will be “Learning from the Mistakes of Others”. More info to follow on cost and how to sign up.

Coalition Designated Appraisers (CDA) – We will have a Train Tour for CDA members with Great Smoky Mountains Railroad on Thursday, 06 Oct 2022. It will run from 10:30am-03:00pm. We have very limited seating for this as it sells out well ahead of time each year. Please sign up for the CDA tour as soon as it becomes available!!

CDA Class – If we have enough people requesting to take the CDA class we will offer it at the Conference. Please reach out to our President and let him know you want to take the CDA class and receive your Designation!

Reception/Dinner/Speakers – Thursday night 06 Oct 2022 will have a Reception with a cash bar, a formal dinner with guest speakers. Our speakers this year will be Richard Sneed – current Chief of The Eastern Band of The Cherokee Indians (EBCI) and Don Rogers – North Carolina Appraisal Board (NCAB).

Business meeting – Our normal business meeting will be held Friday, 07 Oct 2022.

Stand by - Links to sign up for rooms, CDA tour, CE classes, Reception/Dinner and more for the 2022 NCPAC Conference will available as we move closer to the actual date.



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2. APPRAISER NEWS: Continued:

2023 NCPAC Conference:

The 2023 NCPAC Conference is being planned for the Southern Pines area and more information will be available after the 2022 annual conference.

3. TIPS AND TRICKS: Like to listen to experts viewpoints on our profession and get in on the discuss it with them? Have you considered “Clubhouse”? Clubhouse is an app for your phone and it has a number of “Rooms” where other Appraisers are having discussions about things that are going on and you can jump into the discussion also. Go to www.clubhouse.com to download the App then search for a “Room” you want to participate in such as Real Estate Appraisal Questions, Tuesdays with Tim and Barry and.., there is also a Room just for Trainees!

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- Cloud Storage?

Do you need to backup files, photos and want to be able to access them from anywhere? Then Cloud Storage is for you! There are a number of different cloud storage apps available for your smartphone, tablet or computer. You can share documents and files with your team and ensure you are all viewing the most updated item. Someone at the office could upload a file to the cloud that you could then access in the field. Google Drive, Dropbox and Microsoft One Drive and other apps all have similar functionality.

Are you using and 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).

5. Mobile Appraising “Total for Mobile”: Drawing Custom Angles on your mobile device!

Total has the standard angles built in (typically 30, 45, 60 & 90), however, not every home has standard angles. Sometimes you need to draw an unusual angle in the field, like 52 degrees. Once you determine the angle desired and the length of the line use the following information to enter the line in your sketching program.



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5. Mobile Appraising (Continued):

1. Enter the length of the desired line (but do not tap any direction).
2. Tap “ang” to bring up the angle tool.
3. Enter 53 as the angle of deflection. The “Flip” button gives you the converse degree if needed.
4. Tap the “Left” or “Right” pointing arrow on the angle tool to make the line deflect to that side and anchor the line in place.

If you are a Mobile Appraiser and would like to share some information you think will help out the rest of us, please email the Public Relations Chairman (Dana Murray anchor.appraisals@morrisbb.net).

6. Article: VA as a Model for the Industry By Isaac Peck, Editor

At the national Appraisal Summit conference in November 2021, there was an exchange between a number of appraisers, Rick Langdon, Chief Residential Appraiser, and Jarrett Scarpiello, Executive Director of Valuation at Chase.

In the exchange, one of the appraisers Gerald (Jerry) Rocha, commented that it seemed that the Department of Veteran Affairs (VA) had solved every one of the major pain points in appraisal and questioned these two industry giants why more lenders and AMCs weren't following the VA's lead. This suggestion undeniably piqued the interest of many other appraisers in the room and consequently, seems worth exploring.

Working RE sat down with Rocha, a Certified Residential appraiser from Humboldt County in California, to hear more about what he thinks the VA gets right—and what following their lead might do for the industry.

Step Above the Rest

It's not a secret that being on the VA appraiser roster is a coveted position for most residential appraisers. So, what exactly makes the VA so special?

Rocha says the VA is a step above the rest primarily because of the following criteria.

1. VA wants a good quality panel
2. VA pays higher appraisal fees
3. VA delivers fast turn times to veterans
4. VA doesn't use Appraisal Management Companies (AMCs)
5. VA has a program that encourages the use of trainees
6. VA's Tidewater Program is fair to all sides



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6. Article Continued:

Fees, Turn Time, and Quality

The first four criteria are certainly related and are worth examining together. For starters, the fact that the VA does not use AMCs allows them to pay more directly to the appraiser, according to Rocha. "Instead of AMCs, the VA has a Portal which is really streamlined and easy for stakeholders to use. We can communicate in that Portal and it sends it out to all parties and keeps everyone in close communication," says Rocha.

Rocha says he works almost exclusively for the VA and local lenders. The good news is that his local lenders have already taken a page from the VA's playbook by not using AMCs as well. "My local lender clients also use different options instead of AMCs in order to meet Dodd-Frank's rules. Industry programs like Mercury are a good solution. One of my credit union clients has their accounting department order appraisals. This makes a big difference as the VA and local lenders can pay higher appraisal fees, and consequently get better appraisers to work for them," argues Rocha.

It goes without saying that if the VA (or a local or national lender) can order appraisals directly from appraisers, either with the use of an online Portal, or by having the orders placed by a different department, then ultimately a higher fee can be passed on to the appraiser. Rocha is quick to point out that AMCs are starting to pay more than in the past and notes that "there are some good AMC's out there." The result of paying higher fees translates into three clear net benefits for appraisers, for consumers, and for lenders themselves.

Higher fees:

- Allow the lender to find the best appraisers that produce higher quality work
- Allow the lender to get faster turn times from appraisers
- Give appraisers a cushion to bring on trainees and grow their businesses

The result is a win-win-win for appraisers, consumers, and banks. In Rocha's area, for example, the VA is paying \$850 for a standard 1004 in Humboldt county and \$950 per appraisal in Del Norte county.

"The VA wants a good quality appraiser panel and they have raised the fees to where it's a sweet spot. Any time a county's turn times start creeping up, VA will look at it and may raise fees. This is a different model than what you see in any other part of country. The borrower is actually the one paying for the appraisal and the VA passes the entire fee charged to the borrower on to the appraiser," says Rocha.

Trainees

Another big advantage of working for the VA is that the VA is very trainee friendly. Rocha reports that he has three (yes, three!) trainees and says that is only possible because (1) the VA pays healthy fees that leave him room to compensate his trainees, and (2) the VA's own Assisted Appraisal Processing Program that make it easier for a supervising appraiser to integrate trainees into their business.

The AAPP program actually dates back to the passage of the Blue Water Navy Vietnam Veterans Act of 2019 which mandated that the VA allow a bifurcated appraisal process. The Bill read: "The Secretary shall permit an appraiser on a list developed and maintained under subsection (a)(3) to make an appraisal for the purposes of this chapter based solely on information gathered by a person with whom the appraiser has entered into an agreement for such services."



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6. Article Continued:

The VA responded to this buy implementing guidelines that mandated the following:

- The VA panel appraiser must contract directly with the individual performing the property inspection, as part of any bifurcated appraisal.
- Any person the VA appraiser contracts with to gather information is considered to be acting as an agent for that VA appraiser, with the VA appraiser responsible for paying that individual's fees.
- The outside individual contracted by the VA panel appraiser to gather information be another licensed appraiser or appraiser trainee.

The result is more flexibility for the VA's appraisal panel as well as more flexibility for appraisers to work with other appraisers and to bring on trainees, according to Heaslet. "Working within the Congressional mandate, we've made it much easier for VA appraisers to bring on trainees and integrate them into their business model. We are allowing trainees to actually inspect the properties and sign on the report, with the VA supervisor accepting the responsibility," Heaslet says.

Lenders do have the option to opt out of the AAPP process, so it is still up to each lender whether they want to allow trainees or not. However, Rocha says that at least half of his clients will accept trainees, which is enough for him to bring on the trainees that he has. "How are we supposed to add new appraisers to our ranks and keep the profession healthy if banks do not allow trainees to inspect or sign on the left side of the report?" asks Rocha.

One of the reasons the lender might be more comfortable allowing trainees on the VA loans is because the VA is backing the loan, Rocha wonders. "Maybe investors are not willing to accept the risk. Behind the scenes there are more dynamics than we are aware of. The VA insures these loans and maybe that gives lenders more confidence," says Rocha.

Tidewater

Lastly, the VA's Tidewater procedures allow for all parties to be heard when an appraisal is coming in under the contract price, which makes the process better, according to Rocha.

The way that Tidewater works is if the appraiser believes the appraisal is going to come in below the contract price, they are to alert the VA that they need more information to support the purchase price. "This gives all parties involved are given the opportunity to look at market data and produce additional comparable sales that maybe the appraiser isn't seeing. This reduces Reconsiderations of Value (ROVs) incredibly and it leaves all parties pretty comfortable that whatever happens after Tidewater is going to be fine. Other clients don't necessarily allow that or have a program in place to allow that," says Rocha.

Conclusion

One thing is for certain, Rocha is a big fan of the VA, believing that they have solved a lot of the largest problems in the appraisal industry—at least so far. "That's why I'm bragging about the VA. I've never seen an organization try to solve most major problems in the appraisal industry. It is a big deal when you get one organization really trying to help appraisers, it also helps homebuyers, sellers, agents. Etc. The appraisal industry faces a number of challenges: turn-times, quality, fees, and the number of appraisers in the industry—I think stakeholders that are interested in finding solutions in this industry should look to the VA," Rocha argues.

About the Author

Isaac Peck is the Editor of *Working RE* magazine and the President of OREP, a leading provider of E&O insurance for real estate professionals. OREP serves over 10,000 appraisers with comprehensive E&O coverage, competitive rates, and [14 hours of CE](#) at no charge for OREP Members (CE not approved in IL, MN, GA). Visit [OREP.org](#) to learn more. Reach Isaac at isaac@orep.org or (888) 347-5273. Calif Lic. #4116465.

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6. Article Continued:

Are you interested in writing an Article to be included in "THE SCOPE" and sent out to all Appraisers in North Carolina? Please Email the Public Relations Chairman (Dana Murray – anchor.appraisals@morrisbb.net)

7. APPRAISAL CLASSES: Virtual Courses/Online Trainee Courses

The North Carolina Appraisal Board (NCAB) met on March 17, 2021 and voted to adopt emergency rule 21 NCAC 57B .615. This allows sponsors to offer all continuing and qualifying education courses approved for in class offerings virtually and also allows online asynchronous courses to become a trainee.

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

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

BRIGHTPATH/NOW MCKISSOCK (see above)

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

Western NC - <https://form.jotform.com/HigniteTrainingService/appraisal-ce-western-nc>

Eastern NC - <https://form.jotform.com/HigniteTrainingService/appraisal-ce-eastern-nc>

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

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

8. NCPAC CHAPTER INFORMATION: If you have any interest in establishing an NCPAC Chapter in your area please contact NCPAC President ncpacpresident@gmail.com.

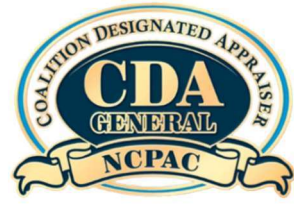
Southern Appalachian Chapter - Covers Macon, Jackson & Swain Counties in NC.
Officers – President - Dana Murray, Vice-President Sandra Gibby, Secretary - Jen Pressley.
All appraisers are welcome to our meetings.

9. JOB POSTINGS (Continued)

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



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NAME	TYPE	SEEKING A	LOCATION	CONTACT INFO
Willette Roper	Trainee	Supervisor	Forsyth County area	yourTriadApprais@gmail.com 336-408-5843
Brooke Van Dyke	Trainee	Supervisor	Fayetteville area	choosebrooke@gmail.com
Danelle Reid	Trainee	Supervisor	Wake County	253-753-4127 - dnreid77@gmail.com
Kirsten A. Kramlich	Trainee	Supervisor	Iredell County	kirstinkramlich@gmail.com - 704-236-3811
Judy Osborne	Trainee	Supervisor	Charlotte Area	JudyOsborneNC@gmail.com - 704-763-4486
Abby LaRue	Trainee	Supervisor	Davie, Forsyth	abbyannelarue@gmail.com
Michael Erlichman	Trainee	Supervisor	Wake	m.erlichman@yahoo.com
Amos Pederson	Trainee	Supervisor	Alamance & Orange County	amosoma23@gmail.com - 919-717-1798
Teresa D. Dalsing	Trainee	Supervisor	Concord/Kannapolis area	ttess51070@gmail.com
Chris Sanders	Trainee	Supervisor	Mecklenburg area	chrissandersatty@bellsouth.net - 704-277-7285
Melody Sikes	Trainee	Supervisor	Moor County area	melody_sikes0124@hotmail.com
Barbara Green	Trainee	Supervisor	Greensboro	bgreen@aol.com - 336-707-9154
AgCarolina Farm Credit	Firm	Certified & Appraiser	Raleigh	AgCarolina Farm Credit Careers (oraclecloud.com)
Sylvia Rola	Trainee	Supervisor	Carteret, Craven, Pitt, Onslow, Pender, New Hanover	sylvia@hitchcockrealty.net 252-622-2294
Akeila Leach	Trainee	Supervisor		cutiepie_308@yahoo.com
Mike Jordan	Trainee	Supervisor	Rowan, Iredell, Cabarrus, Davie, Davidson, Mecklenburg, Forsyth	michaeljordan1957@yahoo.com
Bob Hulley	Trainee	Supervisor	Transylvania, Henderson, Jackson, Buncombe	Bobtpa531@gmail.com 352-874-5363
Jenny Maginnes	Trainee	Supervisor	Wilmington	jennymaginnes36@gmail.com



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NAME	TYPE	SEEKING A	LOCATION	CONTACT INFO
Kendra Raynor	Trainee	Supervisor	Mecklenburg County area	keneticsol@outlook.com 704-578-7612
Amanda Barringer	Trainee	Supervisor	Durham/Triangle Area	amandatbarringer@aol.com -919-906-9868
David Johnson	Trainee	Supervisor	Raleigh area	daveheadj@gmail.com
Zawtock Munn, LLC	Firm	Commercial Trainee	Charlotte NC	admin@zawtockimunn.com
Zawtock Munn, LLC	Firm	MAI Commercial Appraiser	Charlotte NC	admin@zawtockimunn.com
Cape Fear Farm Credit	Firm	Certified Appraiser	Lumberton	https://capefearfarmcredit.balancetrak.com/2021005
Jill Fletcher	Trainee	Supervisor	Wake County	jillfletcherjg@gmail.com
Necho Williams	Trainee	Supervisor	Nash, Edgecombe, Halifax, Wilson, Wake, Pitt	ndwilli6@ncsu.edu
Jameka Jackson	Trainee	Supervisor	Alamance, Durham, Orange, Wake	jamekajackson92@gmail.com 336-417-9333
Efird Corporation	Firm	Licensed, Certified, General Appraiser	NC & SC	lnelson@efird-corp 770-331-0400 ext 21
Leonard Taylor Appraisal	Firm	Certified Appraiser	Davidson, Davie, Forsyth, Yadkin	ltaylor@yadtel.net
Justin Sonner	Trainee	Supervisor	Pittsboro	justinsonner@gmail.com 919-521-6738
NC Realty Services	Firm	Certified Appraiser	Robeson, Bladen Counties	910-985-0282 keith@ncrealtysvs.com



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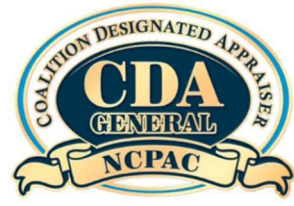
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NAME	TYPE	SEEKING A	LOCATION	CONTACT INFO
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Julie Parker	Firm/Valucentric	Certified Appraiser	Raleigh & Greenville	jparker@valucentric.com 704-241-3485
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Sathesh Singaram	Trainee	Supervisor	Charlotte, Greensboro area	920-944-4819 writetosathesh@gmail.com
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NAME	TYPE	SEEKING A	LOCATION	CONTACT INFO
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