



NCPAC



The North Carolina Professional Appraisers Coalition

The Scope

North Carolina Professional Appraisers Coalition is a Proud Sponsor of
THE APPRAISAL FOUNDATION
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JULY 2019

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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:

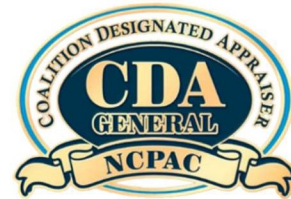
Fellow Appraisers,

As expected, the first half of 2019 has seemed to fly by at an ever-increasing pace. Economic, governmental and regulatory issues affecting our profession are evolving as quickly as ever. Development in many areas of our State has returned to a “pre-recession” pace and the increasing price of real estate does not appear to have stymied the activity. Of course, along with this, new roads and infrastructure projects are vying to keep up. Revitalization of many of our State’s smaller towns are in full swing following in the footsteps of our metropolitan centers. Interest rates haven’t skyrocketed (as of yet), and inflation seems to be at bay. A vast majority of economists boast the fundamental health of our economy. However, there are those pointing out the looming challenges (trade wars with China, the “Amazon Effect” on brick and mortar retail, and the future of shopping malls, student debt, and the rising cost of healthcare).

All of this is to say, something feels familiar. In May of this year, I had the privilege of attending a “Stakeholders” meeting hosted by the North Carolina Appraisal Board (NCAB). The primary topic was “bifurcated/limited scope/hybrid appraisals”. The Stakeholders that were present represented various professional organizations that included: appraisers; appraisal management companies (AMCs); real estate agents; and the banking industry. Overall, the discussion was thoughtful, and at a minimum, brought up some of the challenges these “bifurcated/limited scope/hybrid appraisal” reports introduce. Various possible solutions and opinions were voiced, though there were two recurring notions: (1) The “bifurcated/limited scope/hybrid appraisal” is coming, and in fact, it is already here; and (2) Is this a report format that will diminish the effectiveness, credibility, and thoroughness, of the appraisers’ role in the lending process – under the guise of stream-lining, cost-cutting and efficiency?



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While I am ever aware that for our profession to remain relevant, we must adapt to the Client's needs, however, just as the NCAB's mission is to protect the public trust, that duty ultimately rests on our shoulders as appraisers. We are the safeguard, the unbiased professionals who are necessary and entrusted to protect the uniformed buyer and the over-eager Lender. By competently performing the "appraisal process" and adhering to high ethical standards, the appraiser is tasked with providing a credible and unbiased opinion. Paraphrasing one of the Appraisal Board members attending the meeting, "If you want to cut corners, seems like these hybrid appraisals would be a good way to go.....haven't we been here before, does anyone recall seeing the movie *Too Big to Fail*?"

Acknowledging that the NCAB is making every effort to hear all of the concerns regarding these appraisals, the concerns that the "bifurcated/limited scope/hybrid appraisal" format brings up reach way beyond the scope and authority of the Board, as they are limited to regulating appraisers and AMCs in our State. A "bifurcated/limited scope/hybrid appraisal" assignment can include work performed by various other "non-appraisers" and "inspectors" who are outside of their purview. Who will regulate these other "participants"? Will we ultimately have to "take the fall" for the errors they may make? These are just a few of the many questions that exist.

NCPAC is always protecting appraisers and the appraisal profession and we are blessed to have so many active members in our great organization. If you are a current member, get more involved; if you are not a member, join us, because we need YOU to help us continue the fight.

The 2019 NCPAC Annual Conference will begin on Thursday, October 24th and run through Friday October 25th in Raleigh, NC. Accommodations, venues, guest speakers, itinerary, and other specifics will be announced shortly. It will be a great opportunity for networking, education, and fellowship with appraisers and other real estate professionals. I hope to see you there!

In closing, I would like to recognize two of our NCPAC members who currently are serving on the North Carolina Appraisal Board, as they near the end of their terms. They were highly informed; they were honest, fair and impartial; they were sincere in their duties; and they served the NCAB honorably. I speak on behalf of the entire NCPAC Board of Directors and for all our NCPAC members in giving a heart-felt thank you to Mr. Dwight Vinson and Mr. Cory Gore for your years of service in protecting the public.

Regards,

James E. Norman, II
NCPAC President 2018-2019
ncpacpresident@gmail.com
919-887-8778 – NCPAC President's Hotline

As always 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 website and/or on Youtube. The next North Carolina Appraisal Board (NCAB) meetings will be 30 Jul 2019 & 24 Sep 2019.

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

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.

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.



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AARO

The next Association of Appraiser Regulatory Officials (AARO) conference will be 18-21 Oct 2019 in Washington DC. We hope to have members of NCPAC present at these. 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. The tentative agenda will be announced later this summer.

The 2019 NCPAC Conference will be held 24-25 Oct 2019 (Thu & Fri) 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: License Expiration Dates

Have you updated your License Expiration date yet? How about on your signature page? It is early in the month but I know of at least 1 person who forgot to do that!

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 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).

5. MOBILE APPRAISING:

A quick tip on moving photos in Total for Mobile!
By Dana Murray

When you are in the Mobile photos section you can re-order the photos and the name/identification will move with it (it won't work that way on your desktop in photos powerview). When you look at your additional photos page look toward the top right and you will see side by side up/down arrows. When you click on that you will be able to move the photos into what ever order you want and at least for me this is much easier than trying to do it on your desktop.

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).



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6. Come Together!

By Richard Hagar, SRA

If you've ever watched wolves or lions attack their prey, one of the first things they do is isolate an individual animal; once isolated, the group attacks and usually dinner is served—there is strength in numbers and weakness in isolation.

When they work together, a pack of wolves can take down an animal weighing hundreds of pounds more than the individual wolf. Even whales, the largest beings on the planet, know that their best chance for survival, prosperity and more food is by working together in groups or pods.

For this very reason smaller, weaker animals tend to stick together in herds or some sort of collective. The larger the group, the more likely it is that the individual will survive and prosper. Weaker animals typically know it's folly to go off on their own into the woods or jungle. Most appraisers, however, are a different animal altogether.

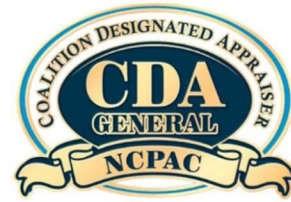
The typical contrarian appraiser, in the often false belief that they can make more money on their own, avoid "fee splitting" by setting up a one-man shop, usually right after obtaining a State Certification. In other words, they set themselves up to be isolated prey to the wolves of the lending world.

Poorly run AMCs, in their quest to make more and more profits, look for, if not require, appraisers who are isolated from others. Isolated appraisers are easier to manipulate into accepting lower fees, easier to intimidate into providing lightening quick and often sloppy appraisals and easier to convince into accepting odd "requirements" that help the lender, even if they are not USPAP compliant. Some of these poorly run AMCs don't worry if something goes wrong with the loan because they will simply blame the appraiser. In other words, when the bank wants someone to shoot, the AMC will duck out of sight and we all know whom the bullet often finds.

Why is it easy for certain clients to manipulate isolated appraisers? They use a method called a self-weeding garden, which is same game used by Nigerian scammers to locate potential victims. The theory goes that more careful, higher-quality and higher paid appraisers will "weed themselves" out of the appraisal process (the garden), making it easier to manipulate the appraisers who are left—the weaker prey. They accomplish this "weeding" by offering ridiculously low fees, figuring that if an appraiser is willing to accept a \$325 fee, they are also likely to be isolated, desperate for work and easier to control. AMCs find that isolated appraisers are easier to pit against each other too. Even if it's a lie, they will say: "Well appraiser Bob down the street is willing to accept the order for \$350 so it can be yours if you'll do it for \$325." Since individual appraisers aren't aware of what others are charging, they rely on what the AMC/client tells them. Remember, the lower the fee accepted by the appraiser, the greater the profit margin for the AMC.



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There's a particular AMC based on the East Coast that, having failed to pay appraisers hundreds of thousands of dollars, will likely have entered into bankruptcy by the time you read this. This company was paying their appraisers around 40 percent of the appraisal fee and keeping the other 60 percent for themselves. On a regular basis this and many other AMCs get together to discuss fees and compare notes on how little they pay appraisers. The wolf pack drinks bourbon, laughs, and makes huge profits, all at the expense of the individual appraiser.

Yes, competently run AMCs do provide a valuable service. However, their service provides a direct benefit to the lender, not the appraiser. Lenders should be the ones paying for the service. It's unfair that appraisers pay for that which benefits a lender, but since the AMCs have formed a wolf pack—the appraiser, working alone in their home office becomes prey and often makes less money.

Problem/Solution

The Internet was supposed to allow people to work more successfully from their homes, a model that many appraisers falsely believe is to their benefit. However, it can't replace high-quality, face-to-face communication that is required for innovation or complex appraisal problems. Amazon and Facebook, two of the most technologically advanced Internet-based companies, are spending billions building campuses where they can bring people together to provide products and services. They've learned that isolated people can't exchange information or learn as much unless there's real-life, face-to-face collaboration, the same-type of interaction that appraisers desperately need.

How can appraisers improve their lot in life? You can improve your practice by not being so isolated. Follow the example provided by the animals and Amazon—come together in a collective or larger group.

Join a national appraisal organization (Appraisal Institute, etc.) and your local state coalition. These large groups exist to help appraisers. They offer the opportunity to obtain information that benefits appraisers. The information and help they provide more than offsets membership dues.

Figure out how to work for or in a larger office with multiple appraisers. This solution can include numerous appraisers, working for their own companies but in a common space. It would be nice if a client called your phone number, a receptionist answered, quoted a fee, and the potential client believing it's too high, hung up and dialed another company, only to reach the same receptionist who quoted an even higher fee for the "other company" working out of the same space!

I had a client who ordered dozens of appraisals that we completed and when I wouldn't deliver them prior to being paid, the client hung up the phone, called another appraisal shop, and ordered new appraisals on the same properties. How do I know? The other company was leasing office space from us and we had talked about it. By working together, the other appraisal firm didn't get hood-winked by the client. When the client couldn't find any other appraisers to "stick it to," we got paid and the other company didn't get stuck with a non-paying client. The larger office provided more money by protecting its members from the nonpaying wolf.

Come Together

Humans are social animals. We learn by talking (not texting) with others. Verbal conversations can produce appraisal solutions that back-and-forth emails simply cannot. Every day when I get in the office I circulate and talk to appraisers. I moan and groan about my appraisal problems and they about theirs. Often someone in the office will say "Hey did you think about using this method or looking for information at X website?" My response can be "Yep, tried it" or "Ohhhh, I forgot about that; that's a great idea!"



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Collectively we talk and produce solutions that email or text can't provide; it's called the Mastermind Group. Three people working face to face and interacting together can create the equivalent of a fourth person, an additional problem solver. As a result of working collectively our appraisals are Tier 1 and clients come to us for solutions that isolated single-person shops simply can't produce. We get paid more because we have the ability to solve more problems for more clients.

Education

I teach a class all across the U.S. regarding the common appraisal failures that hold appraisers back from achieving Tier 1 status and higher fees. I'm often surprised by the lack of knowledge many have concerning basic appraisal procedures and systems. Many of the isolated appraisers have incorrect information regarding the use of MLS photographs, adjustments, highest & best use, etc. The education for many of these appraisers ended the moment they became isolated. By working in groups, different appraisers can take the same class and come away with different tidbits of information. Afterward, these same appraisers come together and talk about their different perspectives. When an appraisal problem arises they learn from each other and solve problems better by working together and using their different points of view. Education combined with different points of view can help elevate appraisers to Tier 1 status where fees are higher and you are no longer prey for the wolf pack looking for weaker stragglers.

Appraisal Business 101

An appraisal business is broken into three primary tasks: A) obtaining business, B) managing business and C) creating the appraisal. The more time spent on obtaining and managing the business means less time available for appraising—where you earn your fee. Do what you do best—focus on the appraisal and allow others to handle the management; this will increase your efficiency and income.

By working in a larger office of some design, several costs such as a phone system, receptionist, bookkeeper, trainee, software, or construction cost services can be spread out over numerous appraisers—thus lowering costs to the individual appraiser. Multiple appraisers promoting the same office create a multiplier effect enhancing advertising and increasing business.

More Professional

When a client calls your phone number do they reach you while you are driving down the highway at 70 mph or standing in a subject property with an owner, or do they reach a professional working in an office? In our office, clients reach a properly trained person who will offer to help, even if there's no appraiser around. The person takes down information, provides fee quotes, explains the appraisal process and helps clients in a professional manner. Often we obtain the order while other appraisers are promising a callback at the next freeway exit—or worse, the next day! A one-person office can't afford to pay the professional answering the phone, but if the cost is spread over a group it becomes much more affordable. I've tried the isolated way. The cost of an office administrator and appraisal assistant has "more than" paid for itself by the increase in orders...at higher fees.



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Conclusion

There are some banking powers who would like to eliminate appraisers and they are actively working toward that goal. Individually they can pick us off one by one, but collectively banding together while producing higher quality appraisals, we can fend off the wolf pack and make more money in the long run.

If I were to move somewhere else, I wouldn't start a new company and work for myself; I'd go to work for a high quality office and I recommend that you consider the same. While the take-home fee from individual appraisals might be somewhat less, the operational time and costs will be lower because they are spread over more appraisers. In the long run you will likely make more money and you'll have less stress. How much is that worth?

If appraisers would like to become more professional, they need to learn more, provide superior appraisals, and earn higher fees. Stop being so isolated and take a tip from the Beatles—*Come Together—Right Now!*

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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).

7. APPRAISAL CLASSES:

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

Numerous webinars and online CE are available but no information on Live Classes at present.

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

Schedule not Available

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

20 Jul 2019 – Appraisal Trainee Series running on weekends until 26 Aug 2019 14 in Charlotte.

14 Aug 2019 – Appraisers and Underwriters: Bridging the Gap in Durham

26 Aug 2019 – Supervisory Appraiser/Trainee Appraiser Course in Charlotte

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

14 Sep 2019 – Appraiser Trainee Series starting in 3 locations – Greensboro, Fayetteville & Wendell

21 Sep 2019 - Appraiser Trainee Series starting in Cape Carteret

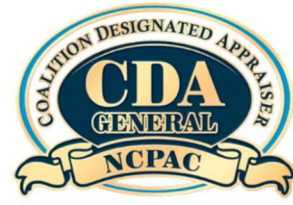
APPRAISAL INSTITUTE NORTH CAROLINA CHAPTER - 336-297-9511 - www.ncappraisalinstitute.org

15 Jul 2019 – General Appraiser Site Valuation & Cost Approach in Charlotte

10 Sep 2019 – General Appraiser Income Approach Part 1 in Greensboro



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7. APPRAISAL CLASSES:

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”

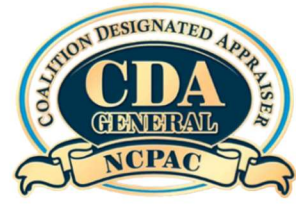
PLEASE EMAIL THE PUBLIC RELATIONS CHAIRMAN (Dana Murray – anchor.appraisals@morrisbb.net).

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
Brent Good	Firm	Cert Appraiser	Charlotte & Surrounding Area	brent@piedmont-appraisers.com 803-448-5419, 803-810-2454
Rebecca Lee	Trainee	Supervisor/Firm	Triangle Area	rebeccamastlee@gmail.com 919-524-2374
Jennifer McGraw	Trainee	Supervisor/Firm	Mooresville, Lake Norman, Charlotte	spivey.jenn@gmail.com 704-996-4428
Vanessa Silochan	Trainee	Supervisor/Firm	Southern Wake, Holly Springs, Apex, Cary	silochanv@yahoo.com 919-518-7147
Adonis Blue	Trainee	Supervisor/Firm	RTP/Wake County	nexxbluegeneration@gmail.com 252-592-4230
Scott Sullender	Trainee	Supervisor/Firm	Raleigh Area	Sanford7@nc.rr.com 919-614-1988

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