



NCPAC



The North Carolina Professional Appraisers Coalition

The Scope

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 can now be recognized through NAR with their designation as either a General Accredited Appraiser (GAA) or Residential Accredited Appraiser (RAA).

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:

Hello everyone, this is Steven W. Craddock the 2017-2018 NCPAC President.

Now, more than ever, we need your help to continue moving forward in our journey. One way YOU can help is by helping us to gain more members by talking about NCPAC to your appraiser peers. I also would like to ask each of you for some feedback. Let us know what we can do better. Send me an email or call me with your concerns and/or your ideas. I will always listen to you.

Visit our new NCPAC website at www.ncpac.us and our NCPAC Facebook page at www.facebook.com/NCPAC.US.

We also are working on some new NCPAC member benefits for you that will truly benefit you as a person and perhaps your family, as well. Watch your email for updates on these benefits!

Are you interested in a Designation? Remember that NCPAC's CDA Designation Program is nationally recognized by The Appraisal Foundation (TAF), of which we are one of its eleven Appraisal Sponsors (an Appraisal Sponsor is a non-profit organization that serves appraisers who financially supports TAF and provides the TAF with professional input). Inquire today!

We will be starting 2 new sections in The Scope next quarter:

1. Section for an appraisal related question and the replies from appraisers in the field.
2. Founders Feature – a section where the NCPAC founders can share information.

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JULY 2018

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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!"](#)

2. APPRAISER NEWS:

NCPAC has started live streaming and recording 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 North Carolina Appraisal Board (NCAB) next meeting will be 8/07/2018

The current appointees to the board are:

Charles L. McGill, Chairman	Raleigh
David E. Reitzel, Vice-Chairman	Conover
Dwight C. Vinson, Vice-Chairman	Franklin
Sarah J. Burnham	Hickory
Samuel Cory Gore	Wilmington
Hector R.M. Ingram	Wilmington
Fern H. Shubert	Marshville
Christie L. Standish	Murphy
Timothy N. Tallent	Concord

Elections were held during the June NCAB Meeting. Charles L. McGill and David E. Reitzel were re-elected to their positions. The 2018 NCAB Meeting Schedule -August 7, September 25, November 8.

NCAB OPEN FORUM POLICY

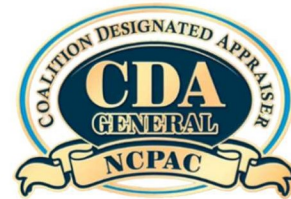
The Appraisal Board will have an Open Forum scheduled for each Board meeting. To appear at the meeting, a speaker must:

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 has been scheduled:

Wednesday, October 3-Friday, October 5, 2018

Sea Ranch Resort, Kill Devil Hills, NC 27948 (Oceanfront Hotel)

Room Rates \$69 (No Ocean View)-\$109 (Oceanfront with Balcony) plus taxes – Reservations 800-334-4737 or Book Online Using Code NCAC

www.searanchresort.com

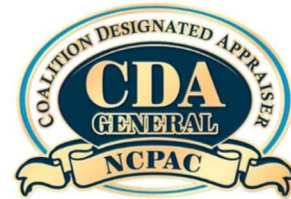
Possible options for the 2018 CDA CE class include a tour of the wild horses in the 4-wheel-drive beach area, the Currituck Lighthouse, the Historic Whalehead Club and the Wright Brothers National Memorial weather permitting. Alternative options will be explored for inclement weather activities as well.

Entertaining speakers are being sought for the Thursday night dinner. CDA class will be Thursday, October 4, 2018 and Conference will be on Friday, October 5th. We are considering incorporating an Expo with Vendors.

Members are encouraged to bring family.



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3. TIPS AND TRICKS:

Are you looking for a way to keep up with appraisal news without having to read or do a search? Try listening to Phil Crawford and his “Voice Of Appraisal” podcasts. “Voice of Appraisal” is a show designed to deliver the most up to date news and information for the working real estate valuation professional. The show provides top analysis of real estate trends and issues that affect appraisers nationwide. You can just have it running in background while you are working!

<http://www.voiceofappraisal.com/podcasts>

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: Password Manager Apps

Everyone needs a good password manager. Passwords are hard to keep up with and good, strong passwords are hard to remember but using a simple password on all of the sites you have to login to is asking for trouble. And the sites that make you change your password every few months make it even harder to keep up with. I have been doing some research on password managers and here are the top 2 Editors Choices from PC Magazine.

Free – LastPass – you can use LastPass for free but they also offer a upgraded paid version.

Paid – Dashlane - \$39.99 one time purchase and lets you install and sync passwords on all of your devices.

ARE YOU USING AN APP 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: Measuring Angles!

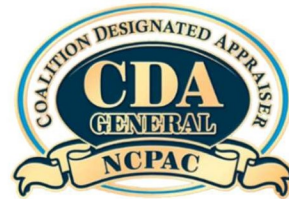
Have you been out on an “observation” and suddenly realized that you really need to be able to measure the angle of the walls on the house? I have been searching for a simple app that I could have on my phone or tablet that would allow me to easily measure the wall angle. I think I have finally found an app that I like. Angle Tool has a 2D function that lets me hold my phone against the wall hit set and then turn the corner and see the difference! It is free so give it a shot and see what you think.

Angle Tool – on the Android play store.





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6. ARTICLE – Changing Markets!

Changing Markets

By Rachel Massey, SRA

It is easy to miss the market. Sometimes subtle changes are occurring and it is too early to pick up on a trend. Or there is conflicting information indicating both an increasing and a declining market at the same time, depending on the market segment.

If appraisers had crystal balls into the future, we would be doing something other than appraising. The money would be in predictions, not in measuring the current market. We are expected to be in touch with the market however, but basing our opinions on past, closed transactions is not necessarily the current market. This is one reason analyzing current offerings, pending sales, expired and withdrawn listings, and listening to the chatter of those involved in real estate sales is important.

Between 2007 and 2010 much of the nation experienced significant declines in real property values. Some appraisals that were developed and communicated in that period indicated the market was stable, even with evidence to the contrary. Appraisers were reluctant to mark the declining trends box on the form reports, due to very real concerns of losing lender business by doing so. The 1004MC form, that became mandatory after April 1, 2009, came to being in large part as a way to help ensure that appraisers analyzed the market. Like it or not, this provided structure and direction to lead the appraiser to look at what was happening in the market, at the time of the appraisal. Although many appraisers state this form is woefully inadequate, few supplement it with additional information supporting their market trends decision. This is the thesis of this short article; to be aware of other elements to observe in addition to the MC document, as well as what to watch for as the market starts to change. Because change is inevitable.

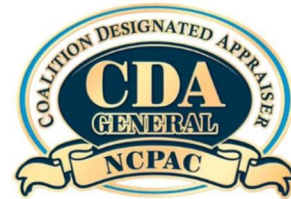
Ten years after the market decline, large parts of the country are experiencing significant increases in real property values. Some markets have surpassed the previous highs, and many appraisers are concerned about a repeat cycle reminiscent of the 2007-2010 market. How do we as appraisers, protect ourselves against being accused of incorrectly measuring what market conditions are? How can we analyze what factors are driving the market, and what should we be aware of as possible bellwether indicators of a changing market?

Although not exhaustive, below is a list of some of what is driving an increasing market in many of our individual areas.

- Low inventory
- Low rates
- Few builder specs
- Builder entry prices (due to labor shortages and increasing costs)
- Owners converting housing to rentals
- Taxes making moves difficult (resetting to higher assessments)
- Need to sell to buy and lack of opportunity to do so – making downsizing difficult



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- Owners holding on to their residence due to no desire to change circumstances
- Fear of rising rates causing panic buying
- Optimism that prices will continue to increase

Being aware of what is driving the market is a good first step to being aware of what could ultimately change the market. Each of the points above can cumulatively or individually result in a change to market conditions. In addition, the following factors should be watched.

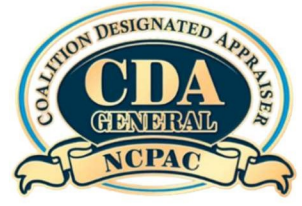
- Incomes not keeping pace with price increases
- Increased inventory
- Rising rates
- First time buyers priced out of market deciding to opt out
- Property taxes exceeding allowable write-off

Ways to check what is happening

- Contract to listing ratios
- Expired and withdrawn listings
- Days on market
- Price reductions or increases
- Listing prices lower than comparable sale prices
- Widening gap between list and sales prices
- Comments in listings “bring offers” “priced below recent appraisal”
- Agent interviews – agent chatter
- Falling rental prices
- Incomes not keeping pace with price increases
- Increasing relocation assignments



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Contract-to-listing ratios are a concept that agents use, but most appraisers do not seem attuned to. It is simply taking a pool of competitive properties into consideration, and looking at the percentage of the listings on the market at that time that are under contract. If the determination is that the competitive market for the subject property is a 1,000 – 1,500 sqft ranch house built between 1940 and 1960 in such and such an area, the appraiser may find there are 100 listings on the market, but of those 100 listings, 40 are under contract. That is a 40% contract to listing ratio, and indicates the market is strong and houses are absorbing into the market. If on the other hand, there are 100 listings but only ten are under contract, that is a 10% contract to listing ratio and is weak, showing the market is not strong. This can be used to measure whether the market is favoring buyers, sellers, or is generally balanced. Through keeping track of this type of information in various market segments over time, it can be used to predict near-term changes in the market. For example, price pressure may show all the listings 20% higher than the sales, but if very few are under contract, it is unlikely there is going to be a jump in prices, but if most are under contract in spite of the spike in prices, it is likely they will close higher and it affords a chance to be left behind. Take for example, this sample that I ran (by price, not by market segment for the simplicity of this article) for my market on 2/16/18 and run again on 3/18/18 for comparison, to see what areas in the market were experiencing the greatest pressures:

Saline school district houses	Number/%
All active	74
All contract	39
All one year	380
Supply compared to 1-year	2.34 month
Contract to listing ratio	34.51%
Active less than \$200,000	0
Contract less than \$200,000	1
Sale 1 year less than \$200,000	24
Supply compared to 1-year	None
Contract to listing ratio	100%
Active \$201,000 - \$300,000	5
Contract \$201,000 - \$300,000	5
Sale 1 year \$201,000 - \$300,000	81
Supply compared to 1-year	0.73 month
Contract to listing ratio	50.00%
Active \$301,000 - \$400,000	8
Contract \$301,000 - \$400,000	9
Sale 1 year \$301,000 - \$400,000	104
Supply compared to 1-year	0.92
Contract to listing ratio	52.94%
Active \$401,000 - \$500,000	14
Contract \$401,000 - \$500,000	9
Sale 1 year \$401,000 - \$500,000	91
Supply compared to 1-year	1.85 month
Contract to listing ratio	39.13%
Active over \$501,000	47
Contract over \$501,000	13
Sale 1 year over \$501,000	80
Supply compared to 1-year	7.05 months
Contract to listing ratio	21.67%

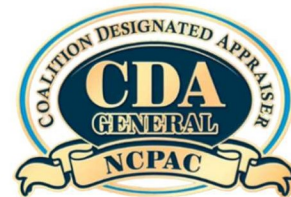
2/16/2018

Saline school district houses	Number/%
All active	70
All contract	37
All one year	317
Supply compared to 1-year	2.65 month
Contract to listing ratio	34.58%
Active less than \$200,000	0
Contract less than \$200,000	0
Sale 1 year less than \$200,000	20
Supply compared to 1-year	None
Contract to listing ratio	0%
Active \$201,000 - \$300,000	7
Contract \$201,000 - \$300,000	8
Sale 1 year \$201,000 - \$300,000	70
Supply compared to 1-year	1.20%
Contract to listing ratio	53.33%
Active \$301,000 - \$400,000	6
Contract \$301,000 - \$400,000	8
Sale 1 year \$301,000 - \$400,000	80
Supply compared to 1-year	0.9
Contract to listing ratio	57.14%
Active \$401,000 - \$500,000	17
Contract \$401,000 - \$500,000	8
Sale 1 year \$401,000 - \$500,000	77
Supply compared to 1-year	2.65 month
Contract to listing ratio	32.00%
Active over \$501,000	40
Contract over \$501,000	13
Sale 1 year over \$501,000	74
Supply compared to 1-year	6.48 months
Contract to listing ratio	24.53%

3/18/2018



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Overall the market shows extremely tight, with less than 2.75 months' worth of inventory as a whole in the entire school district, and by price, in the same realm through to the \$500,000 price range. Over that, there is more inventory and a much lower contract to listing ratio, at 24.53% compared to 32% for just a bit lower priced, between \$401,000 and \$500,000, and even greater at 57.14% in the \$301,000 – \$400,000 range. How does this type of information help inform the reader of the current market? It simply shows what inventory is like as well as how active the market is. It doesn't show price increases if they are occurring, but it is pretty unlikely that a market with 50% of the houses on the market under contract is going to be either stable or declining. If your opinion of value on the property was \$190,000, there would be no active competition as of this date and it would be a good bet that the house would be in high demand. Conversely, if your opinion of value was \$650,000, there would be much more competition and the expectation would be a longer marketing period. In addition to how the subject of the appraisal might be positioned, keeping track of ratios over time can be useful in noticing a trend before it becomes well known in the market, realizing that figures could vary in a day. In the example above however, the trends appeared similar, showing the highest levels of activity in this market in the \$201,000 – \$400,000 range, with no inventory under \$200,000.

When markets are tight and increasing, it is just as important to discuss the market and any changes that are evident, as it is when the market is declining. Ignoring an increasing market is just as incorrect as ignoring a declining market. Stating that one only adjusts downward for declining markets, but not upward for increasing markets is an incorrect procedure. Document the changes and include what you can in the report.

Document, document, document, as silly as it may seem, using *Trulia*, *Realtor.com* and other online tools can help you with keeping a record of trending information on top of what you present in your report. *Realtors Property Resource* has a tool which provides trending analysis for the property under consideration, the zip code and the county. *Realist* also provides for price trends, as do *Trulia*, *Realtor.com*, *Movoto* and other sources. Although these data sources provide broader market data, simply having the information you pulled related to trends in the market, in your workfile, is helpful in the event someone comes back years later saying you should have marked declining on the report when all indications were that the market was stable to increasing at the time you completed the assignment. Markets can change overnight. For those of us appraising in 2001, we can remember how the world stood still on 9/11, and how it took a month or two for the country to breathe again and get back to doing business. Significant market changes can happen quickly, and we have to be able to be aware of what is going on in our market, even with these events. Agents who are active in the market will be in a perfect position to talk with us about what they are seeing as well. It is a good idea to build trusting relationships with agents, who will share their concerns as well, even if it is "off record". These relationships do matter.

If the market in your area begins to decline, do not be afraid to report what you see – even if the short-term repercussion is decreased work from such and such lender. The long-term benefit of being truthful is more important. Appraisers must work with integrity and not be afraid of losing business for doing the right thing.

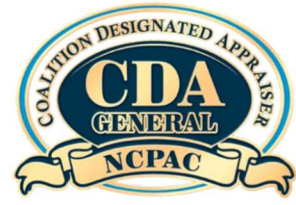
About the Author

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 review work for various clients, as well as lake properties and other residential properties in and around the Washtenaw County market.

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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

No Live Classes for this quarter – Schedule forthcoming!

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

03 Aug 2018 – Supervisory Appraiser/Trainee Appraiser in Raleigh-Durham

05 Oct 2018 – Appraiser Elective TBD in Carolina Beach

06 Dec 2018 – Appraiser Elective TBD in Fayetteville

Proposed class "Running a Professional Appraisal Office" dates to be announced!

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

23 Jul 2018 – General Appraiser Income Approach Part 2 in Charlotte NC

06 Aug 2018 – Review Theory in Charlotte NC

01 Oct 2018 – Review Case Studies General in Charlotte NC

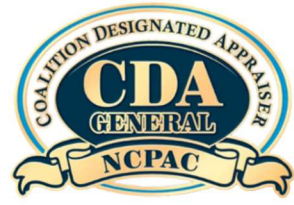
16 Oct 2018 – General Appraiser Sales Comparison Approach in Charlotte NC

23 Oct 2018 – Condemnation in Durham NC

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).



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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.

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
Harmon Property Solutions	Firm	Measurement Professional	Raleigh	matt@harmonps.com
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