



# 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 (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,

I am James Norman, currently serving as the NCPAC President for the 2018-2019 term. I consider it a privilege and an honor to serve our organization in this capacity. I am a Certified General Appraiser based in Raleigh and have been appraising commercial properties throughout North Carolina and Virginia since I began my career, over 15 years ago.

I remember clearly attending my initial appraisal courses taught by two of NCPAC's founding members, Baldy Williams and Curtis West. It was clear to me early on, not only the importance of the principles we all adhere to as professional real estate appraisers, but also the importance of getting involved in organizations, such as NCPAC. We have a long history of providing appraisers a platform so that we can collectively protect the interests of our profession. It is as important now, as it has ever been, for us take action on behalf of not just our members, but all appraisers in North Carolina. The changing landscape of the appraisal profession requires us to be proactive to be most effective. Too often, we find ourselves as appraisers reacting to changes made that have a tremendous impact on our appraisal practices. We must engage in these formative discussions and let our voices be heard early in the process. I encourage you to get involved with our organization, voice your opinions, and take a stance on issues that are important to the future of our livelihoods. Without your help and continued support, the integrity of the appraisal profession will be at risk.

For a perfect example, we have to look no further than the recently proposed rule changes submitted by the Office of the Controller of Currency (OCC), the Federal Deposit Insurance Corporation (FDIC), and the Federal Reserve System (Board) on December 7, 2019. They propose to increase the threshold of residential appraisals not required for federally related transactions from \$250,000 to \$400,000. These proposed rule changes have been published in the Federal Register with agencies soliciting feedback and comments until Tuesday, February 5, 2019.

January 2019

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I look forward to serving as President over the next year and will make every effort to continue to build on the progress and accomplishments we have made in the past. The streaming of the NCAB meetings, increased activity on social media and other online presence has made it easier than ever for our members to stay informed and get involved. We will continue to build upon these platforms and look for other ways to increase our effectiveness.

If you are a member and are not designated, I encourage you to pursue either the CDA Residential or CDA General Designations. Our Designations are recognized by The Appraisal Foundation, the National Association of Realtors, and we are currently discussing reciprocity/recognition with other national appraisal organizations. Information about how to become designated can be found on our website and further guidance/inquiry can be directed to Graham Smith, current President-Elect and Chair of the Designations Committee.

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](http://www.ncpac.us) and [www.facebook.com/NCPAC.US](https://www.facebook.com/NCPAC.US).

### 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 29 Jan 2019 & 26 Mar 2019.

The current appointees to the board are:

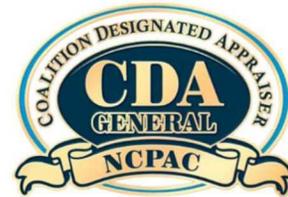
Charles L. McGill, Chairman	Raleigh
David E. Reitzel, Vice-Chairman	Conover
Dwight C. Vinson	Franklin
Sarah J. Burnham	Hickory
Samuel Cory Gore	Wilmington
Timothy N. Tallent	Concord
Viviree Scotton	Chapel Hill
H. Clay Taylor, III	Raleigh
Mike Warren	Atlantic Beach

### 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:



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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.

### AARO

The next Association of Appraiser Regulatory Officials (AARO) conference will be 03-05 May 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 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. Here is a link to AARO's most recent newsletter: [https://www.aaro.net/docs/AARO\\_Newsletter- March\\_2018.pdf](https://www.aaro.net/docs/AARO_Newsletter- March_2018.pdf)

**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: Templates for AlaMode users

Templates: I use a basic template that is set up for different types of reports and has pre-loaded forms, addendum pages, photo pages etc.. already loaded. I simply merge my new report with the appropriate template and it pre-fills a good bit of information for me and I don't have to re-invent the wheel every time I start a new report. The fact that a template can be created for any scenario generally makes this feature a winner for me, currently I make templates based on the type of appraisal, not based on the neighborhood. With a la mode you can start a new report and merge parts or all the information into that report, you can pick and choose what pages of the template are included. Sorry folks this is the software I use and what I am familiar with, if you want to share information on your software please send it in to me and we will be happy to publish an alternative.



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

#### 4. APPS AND TOOLS: Google My Business

Google My Business is a free App that you can download to your mobile device or computer. I have started to use this App to manage the information that can be found about my company online.

Your Business Profile appears right when people are searching for your business or businesses like yours on Google Search and Maps. Google My Business makes it easy to create and update your Business Profile—so you can stand out, and bring customers in. Bring in business by sharing what’s new. Give people a reason to drop by—share your latest offer, promotions and news so they know what’s happening. Make it count every time someone finds you on Search and Maps. It’s easy to keep your Business Profile fresh with new photos, custom open hours, and a free website. Build strong relationships with the people who matter most. Start a conversation with your customers by responding to reviews. Discover how people find your business. Learn how customers are interacting with your Business Profile. How did people find you? Where are they coming from? With Google My Business, the answers are right here.

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](mailto:anchor.appraisals@morrisbb.net)).

**5. MOBILE APPRAISING:** Sorry folks nothing to share this week. One of my peers and I are making this leap together and intend to share what we learn as we go along starting with our April 2019 issue.

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](mailto:anchor.appraisals@morrisbb.net)).

#### 6. ARTICLE - Explaining Your Adjustments

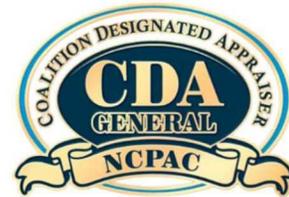
By Tim Andersen, MAI

**Question:** An AMC is upset with me over my adjustments. I clearly stated in the report that I adjusted for the major differences between the subject and the comparables. In fact, this is *exactly* what I put in my report: "Major differences between the subject and the comps are adjusted for, as shown, based on the appraiser's judgment and experience." I don't understand why the AMC is upset since I indicated I made the necessary adjustments! What's the problem!?

**Tim Andersen:** the problem is *not* the statement you made in the report. More likely, the problem is the fact that, in that statement, there is no *support* for the adjustments; it is merely a declaration you made them. Given the reviewer's reaction, it is also likely there is no explanation within the report itself of the derivation of the adjustments. While your final value conclusion is, indeed, an *opinion*, **a valid opinion is one whose base is on facts, evidence, logic, reasoning, proof, and critical-thinking.** Without these, an opinion carries *no weight*. *An opinion is only as good as its provenance.* If the opinion's provenance is garbage, then the resulting opinion is garbage too.



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For example, not too long ago, it was common practice for appraisers to adjust for size differences at approximately \$30-\$50 per square foot, the sales price of the house, its quality and/or condition at the time of sale notwithstanding. One of the reasons for this is that too many appraisers thought Fannie Mae limited individual adjustments to 10% of the purchase price, and never more than a sum of 25%. This was never true. Even before the current *Fannie Mae Selling Guide*, its writings on adjustments were always merely guidelines. Fannie Mae has no rule-setting abilities. It can merely make requests of appraisers in the form of its guidelines (and then refuse to employ those appraisers if they do not follow them). Appraisers are free to follow or not follow the guidelines. If they choose not to follow them, however, the appraiser must explain and support why this deviation was appropriate, proper, in conformance with USPAP, and led to a credible value opinion.

Appraisers have the ethical responsibility to explain the reasoning, rationale, and logic behind their adjustments. This ethical responsibility stems from the fact the Ethics Rule admonishes appraisers not to mislead the client and/or the intended users. If the appraiser fails to explain why it was necessary to make the adjustments, as well as their derivation, it is likely the appraiser misleads the clients, etc. True, they may not intend to mislead their clients. However, what USPAP and state appraisal boards look at is not the appraiser's intent, but the results of the appraiser's actions (or inactions). Therefore, if it is not clear both how and why the appraiser derived an adjustment, that opacity is misleading.

The Fannie Mae selling guide at B4 – 1.3 – 09, *Adjustments to Comparable Sales*, makes it clear that a "statement only *recognizing* that an adjustment has been made is *not* acceptable. The appraiser must provide appropriate comments reflecting the *logic* and *reasoning* for the adjustments provided." [ibid; emphases added]. Therefore, your client is likely not upset over the adjustments you made; rather, the client is upset over the fact that there is no explanation of the logic, reasoning, and rationale behind them. Again, it is *possible* to interpret this omission as *misleading*.

This does not mean the appraiser has the ethical responsibility to reproduce within the report the analyses through which the appraiser went to derive the size adjustment. Rather, it means the appraiser should *summarize* these processes as part of the report's narrative, with their details in the workfile for future reference (if necessary). Consider the following statement as a summary example concerning adjustments and size differences:

"An analysis of these comparable sales (as well as others not included within this report) indicated that as the size of the house increased, the sales price per square foot tended to decrease on a curvilinear basis (at a rate of approximately [insert appropriate \$ amount] per square foot). For simplicity's sake, however, this analysis assumes a straight-line change. To make sure the comparison of the properties was truly apples-to-apples, the appraiser first removed the value of the underlying site so the remainder indicated merely the contributory value of the improvements. By removing the value of the underlying site, it was possible to remove the influences of site size, zoning, location, view, and so forth.



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"Given the fact that the comparable sales in the subject's neighborhood occurred within a range of [insert indicated \$ amount here] per square foot, after deleting the value of the underlying site, the data indicated the contributory value of the improvements merit an adjustment of approximately [insert *appropriately-derived* \$ adjustment here] per square foot, which is the adjustment rate this report uses. Charts, graphs, etc., *supporting* this adjustment are in the addendum, as well as here by reference."

What this means is that the appraiser has engaged in an analysis of this depth in order to determine from the market what the size adjustment should be. It also indicates that, for brevity's sake, the appraiser has summarized the processes behind the development of that adjustment, but leaves the details of those processes in the workfile for future reference (if necessary), or includes them in the addendum. To make the above statement, when the appraiser really has not engaged in those analyses, is not misleading—it is lying.

In sum then, it is both practically and ethically imperative the appraiser derive the adjustments from verified market data. In other words, a properly qualified reviewer could take the data in the appraiser's workfile, go through the same processes as the appraiser, and thereby arrive at approximately the same adjustment. In the world of science, this ability for another to employ the same data, engage in the same analyses, and then achieve approximately the same results carries the adjective reliable. To compare the definition of credible with the definition of reliable, is to see clearly the latter is far superior to the former. It is far superior because mere beliefs can have their bases in superstition, tradition, bias, and/or lack of critical thinking.

Reliability, on the other hand, has its base in replicability, facts, evidence, rationale, proof, logic, and market support. The former is voodoo; the latter is science. On which should we base our value opinions? An appraiser's judgment and experience, while beneficial to the appraiser, are utterly irrelevant to the formation of a credible value opinion if those qualifications fail to include market-support based on facts, evidence, reasoning, logic, and critical-thinking. The most educated guesses, by even the most renowned thinkers, are still guesses.

Our clients may not be sufficiently sophisticated, or possess the appropriate critical-thinking skills, to distinguish the difference between credible and reliable. However, we must be that sophisticated since clients pay us to interpret markets for them, something we must do reliably, not merely credibly. If we don't do that, what good are we?

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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](mailto:anchor.appraisals@morrisbb.net)).



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### 7. APPRAISAL CLASSES:

**MCKISSOCK - 800-328-2008 [www.mckissock.com](http://www.mckissock.com)**

21 Mar 2019 – Evaluating Today’s Residential Appraisal: Reliable Review in Charlotte

22 Mar 2019 – The Appraisal of 2-4 Unit Properties in Charlotte

22 Mar 2019 – Focus on FHA Minimum Property Requirements in Charlotte

25 Mar 2019 – Fundamentals of Income Property Appraisal in Raleigh

26 Mar 2019 – Evaluating Today’s Residential Appraisals: Reliable Review in Raleigh

**BRIGHTPATH - 800-268-6180 [www.brightpathedu.com](http://www.brightpathedu.com)**

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

17 Jan 2019 – USPAP Update in Raleigh

21 Jan 2019 – Running your Appraisal Business in Hendersonville

22 Jan 2019 – Appraisal FAQ’s 2019 in Hendersonville

23 Jan 2019 – Case Law 7 in Asheville

07 Feb 2019 – Running Your Appraisal Business in Charlotte

08 Feb 2019 – Appraisal FAQ’s 2019 in Charlotte

11 Feb 2019 – Case Law 7 in Greenville

12 Feb 2019 – Running Your Appraisal Business in Wilmington

13 Feb 2019 – Appraisal FAQ’s 2019 in Wilmington

18 Feb 2019 – Supervisory/Trainee Course in Raleigh

21 Feb 2019 – Case Law 7 in Shallotte

26 Feb 2019 – Appraisal FAQ’s 2019 in Fayetteville

28 Feb 2019 – Case Law 7 in Pinehurst



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### **BRIGHTPATH - 800-268-6180 [www.brightpathedu.com](http://www.brightpathedu.com) - Continued**

06 Mar 2019 – Case Law 7 in High Point

14 Mar 2019 – Case Law 7 in Morehead City

15 Mar 2019 – Running your Appraisal Business in Morehead City

03 Apr 2019 – Running your Appraisal Business in Greensboro

### **TRIANGLE APPRAISAL SCHOOL - 252-291-1200 [www.triangleappraisalschool.com](http://www.triangleappraisalschool.com)**

07 Mar 2019 – USPAP Update in Smithfield

### **HIGNITE TRAINING SERVICE – 252-756-7288 - [www.hignitetraining.com](http://www.hignitetraining.com)**

19 Jan 2019 – ANSI- Home Measurement & the Power of Price-Per-Square Foot in Cape Carteret

20 Jan 2019 – Better Safe Than Sorry – A Practical Guide on How to Avoid Liability and Common Errors that require revisions in Appraisals in Cape Carteret

09 Feb 2019 – ANSI- Home Measurement & the Power of Price-Per-Square Foot in Cape Carteret

10 Feb 2019 – Better Safe Than Sorry – A Practical Guide on How to Avoid Liability and Common Errors that require revisions in Appraisals in Cape Carteret

09 Mar 2019 – ANSI- Home Measurement & the Power of Price-Per-Square Foot in Cape Carteret

10 Mar 2019 – Better Safe Than Sorry – A Practical Guide on How to Avoid Liability and Common Errors that require revisions in Appraisals in Cape Carteret

### **APPRAISAL INSTITUTE NORTH CAROLINA CHAPTER - 336-297-9511 - [www.ncappraisalinstitute.org](http://www.ncappraisalinstitute.org)**

18 Jan 2019 – Advanced Land Valuations: Sound Solutions to Perplexing Problems in Greensboro

11-16 Feb 2019 – Advanced Concepts & Case Studies in Charlotte

11-15 Mar 2019 – Quantitative Analysis in Charlotte

### **APPRAISER ELEARNING – 615-965-5705 - [www.AppraiserELearning.com](http://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”  
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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](mailto: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	<a href="mailto:Keithhadding@gmail.com">Keithhadding@gmail.com</a>
Leonard Taylor Appraisals	Firm	Cert Appraiser	Davie County	336-971-9382
Rakesh Sethi	Trainee	Supervisor/Firm	Triangle/Triad	<a href="mailto:rakesh.sethi66@gmail.com">rakesh.sethi66@gmail.com</a>
Thomas Harris	Firm	Cert Gen Appraiser	Charlotte	<a href="mailto:admin@tbharrisjr.com">admin@tbharrisjr.com</a>
Vanessa Anderson	Trainee	Supervisor/Firm	Raleigh	<a href="mailto:vanderson4818@gmail.com">vanderson4818@gmail.com</a>
Stokes Appraisal Service	Firm	PT/FT Cert Res Appraiser	Wake/Triangle	<a href="mailto:admin@stokesappraisal.com">admin@stokesappraisal.com</a>
Jessica Cataldo	Trainee	Supervisor/Firm	Triangle/Triad	<a href="mailto:Jessicacataldo317@gmail.com">Jessicacataldo317@gmail.com</a> 910-358-1216
Garrick Richardson	Trainee	Supervisor/Firm	Charlotte area	<a href="mailto:garrick.richardson2017@gmail.com">garrick.richardson2017@gmail.com</a>
McNamara & Co	Firm	Cert Appraiser	Wake, Durham, Chatham, Franklin, Granville, Johnston	<a href="mailto:admin@valueabode.com">admin@valueabode.com</a>
Brent Good	Firm	Cert Appraiser	Charlotte & Surrounding Area	<a href="mailto:brent@piedmont-appraisers.com">brent@piedmont-appraisers.com</a> 803-448-5419, 803-810-2454
Rebecca Lee	Trainee	Supervisor/Firm	Triangle Area	<a href="mailto:rebeccamastlee@gmail.com">rebeccamastlee@gmail.com</a> 919-524-2374
Jennifer McGraw	Trainee	Supervisor/Firm	Mooresville, Lake Norman, Charlotte	<a href="mailto:spivey.jenn@gmail.com">spivey.jenn@gmail.com</a> 704-996-4428
Vanessa Silochan	Trainee	Supervisor/Firm	Southern Wake, Holly Springs, Apex, Cary	<a href="mailto:silochanv@yahoo.com">silochanv@yahoo.com</a> 919-518-7147
Adonis Blue	Trainee	Supervisor/Firm	RTP/Wake County	<a href="mailto:nexxbluegeneration@gmail.com">nexxbluegeneration@gmail.com</a> 252-592-4230
Scott Sullender	Trainee	Supervisor/Firm	Raleigh Area	<a href="mailto:Sanford7@nc.rr.com">Sanford7@nc.rr.com</a> 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](http://www.ncpac.us/contact-us.html)