



Appraisers' Voice

A Quarterly Report of NAIFA Activities and Events in Service to Appraisal Professionals

March 25, 2016

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Hello to My Fellow Professional Valuers of NAIFA,

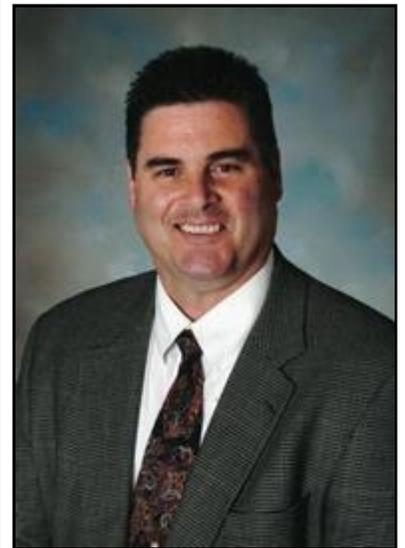
Even as a seasoned Real Estate Appraiser, I find from time to time that I am challenged by issues that come before me. Thank goodness I have the resources from all over the country to help me in almost all appraisal matters. No doubt, one of my most important decisions in my professional career was to join an appraisal organization. That appraisal organization was and still is NAIFA. The networking itself has afforded me insurmountable knowledge having to do with real estate valuation. Some will acknowledge that I do a fine job of disguising that knowledge. However, all kidding aside, I have grown through the years in my chosen profession because of you, my fellow members. Members I have been able to call upon when needing a solution or clarification in real estate appraisal subject matter.

Just this month, I was confronted with situations that needed explanation on my part and I reached outside the confines of my own office walls for answers. Having such valuable sources from outside has given me such a distinct advantage in my career. I cannot imagine those who do not belong to an appraisal organization specifically NAIFA and being confronted with the same matters that have come before me. NAIFA networking has been a lifeline of positive results. It is only one important aspect of multiple aspects of belonging to NAIFA and the one I am emphasizing in this corresponding issue.

NAIFA networking has linked me together with other professional valuers which I have formed trusted relationships. These relationships are authentic and allow for open end questioning in which the answers are more detailed than a simple yes or no. That's when knowledge does become a powerful tool. Then when you become a strong resource, colleagues remember and turn to you for help or suggestions. Through the years, NAIFA networking has introduced me to a growing number of contacts resulting in referrals that have turned into revenue.

It is hard to believe that the majority of those who are licensed Real Estate Appraisers do not belong to a professional appraisal organization. Never have they attended a chapter meeting, a state conference or a national forum. They will never know the opportunity missed by NAIFA membership

President's Message



Louis A. Bonato, IFA

[the Future of Appraising](#)

Location: Willow Grove, Pennsylvania

- [Residential Appraisal Review and USPAP Compliance](#)

Location: Evansville, Indiana

Saturday, April 2, 2016

- [HUD Single Family Housing Policy Handbook - 4000.1 Appraisal Overview](#)

Location: Kokomo, Indiana

Tuesday, April 12, 2016

- [NJNAIFA 50th Educational Conference](#)

Location: Atlantic City, New Jersey

Wednesday, April 13, 2016

- [2016-2017 National USPAP Update](#)

Location: Kokomo, Indiana

Tuesday, April 19, 2016

- [HUD Single Family Housing Policy Handbook - 4000.1 Appraisal Overview](#)

Location: Mundelein, Illinois

Tuesday, April 26, 2016

- [HUD Single Family Housing Policy Handbook - 4000.1 Appraisal Overview](#)

Location: Lafayette, Indiana

Wednesday, May 4, 2016

- [HUD Single Family Housing Policy Handbook - 4000.1 Appraisal Overview](#)

Location: Birmingham, Alabama

and the lost revenue because of it. As an appraiser, I do not know how I could succeed without the networking given to me through NAIFA.

I have only touched on a single benefit of NAIFA membership and that is quality networking. What about the other benefits of federal and national appraisal information, legislation representation, marketing and promotion, partner discounts and most importantly education. How can a mere membership fee stop real estate appraisers from joining? I do not understand the value of the dollar at times. There is such a return on the NAIFA investment. Before joining, I was a Real Estate Appraiser and now that I am a member, I am a Professional Valuator of Real Estate.

It is so rewarding to have fellow valutors to call upon. It has given me such benefits in my everyday working environment. Through the trusted relationships, friendships have been built; friendships that are more than casual encounters, but lifetime associations.

Louis A. Bonato, IFA
2016 NAIFA National President



2016 NAIFA National Conference



2016 National Conference
September 7-10
Fort Lauderdale, FL
Westin Fort Lauderdale
Beach Resort

We are excited to announce the 2016 NAIFA National Conference will be held from September 7th - 10th in Fort Lauderdale, Florida.

Information regarding registration, rates, events, and education will be added to the NAIFA website as it becomes available.

Be sure to visit the [NAIFA conference](#) page to learn more about hotel accommodations, access travel information, and get information about area attractions.

Be sure to join us for another year of education, networking, and some fun in the sun!

Member Highlight - Carol Ames, IFA

[View the NAIFA calendar](#) on our website.



[View Archived Issues of Appraisers' Voice](#)

Find & Follow NAIFA



Q1. How did you get started in the appraising profession?

A1. While I was going back to school and working in a couple of low paying jobs an old friend called and asked if I would come out to New Mexico and work as a secretary in his office. He needed someone to help get his books straightened out. I told him I would come but if the railroad called me back I was leaving. When I went to work for my friend I did not even know what an appraisal was, quite frankly I thought it had to do with expensive paintings or jewelry. My only qualifications were an ability to type and do simple accounting.



Q2. What made you interested in becoming an appraiser?

A2. My friend took me out on field inspections on the weekend and I found it interesting. I was typing reports others had done so it was good to see the whole process.

Q3. What has your professional journey been like?

A3. It has been interesting. As I moved from typing other people's reports to going out to inspections with my friend it became more challenging. This was an office with 11 appraisers and they were all very supportive. My friend and several of the people in the office were designated NAIFA members and as I progressed in ability they encouraged me to join. We had an active chapter with good education and I took the classes. After much pushing from my friends I declared my candidacy, my work and resume were approved and I wrote my demo. At this time there was no state licensing. Many of the lenders not only looked with favor upon a person with a designation from a major organization some required it so I began getting approved in my own name. Several years later I went out on my own. At one time I had five other appraisers in my office. After a few years as they left I chose not to replace them and I now work alone.

Q4. You recently gained Lifetime Membership status, which means you have been an active member of NAIFA for 25 years. Tell me a little bit about what this means to you?

A4. The education through NAIFA was considered among the best, if not the best appraisal education available. At this time the only real appraisal education available was through the appraisal organizations. When I earned my IFA designation it was actually the key to getting work on my own and the support from other members was invaluable. Although there are many education providers out there today, we are still providing good education for the real world appraiser. The support from the other members and the networking is as valuable today as it was when I joined.

Q5. You have also held an active role on the NAIFA National board for many years. Tell us a little bit about what responsibilities that come with being on the board, and why you have chosen to take on that role?

A5. When I was growing up my father was active in his union. When I asked him why he did that when so many others did not he said if you are part of an organization you have an obligation to work for it, not just expect things from it. He passed that feeling on to me. In order for an organization to succeed and be strong there has to be participation from the members. I

do what I can to help and hopefully give a voice from the members.

Q6. What is it about NAIFA that appeals to you, and keeps you renewing your membership year after year?

A6. NAIFA has always had a commitment to the members. The members, including the leadership, are approachable and will help each other.

Q7. What is a piece of advice would give to others in the appraising profession?

A7. I admit I get a little frustrated with some appraisers who gripe about the way things are today but when you ask they typically are not affiliated with any organization. If you want to make a difference, join a major organization that has representation to the lawmakers.

NAIFA Announcements: 2016 Member Contests and Competitions

Due to the success of NAIFA's contests and competitions in 2015, we are bringing them all back in 2016!

NAIFA Chapter Member Designation Competition:

The Chapter that enrolls the highest percentage of new NAIFA-designated members (as a percent of prior designated membership) will receive one free membership to award for 2017.

To qualify for this contest, each new designated member must be:

- An associate-appraiser or candidate NAIFA member who receives a passing grade on his or her demonstration report by August 31, 2016
or
- A new member who applies for reciprocal designation using his or her designation from AI, ASA, ASFMRA, CNAREA, IAAO, IRWA, or MBREA.

NAIFA "Member Get a Member" Challenge:

Current members who refer a new member from October 1, 2015 - September 30, 2016, will receive \$25 per referral discounted from their 2017 NAIFA National dues, up to the total amount of their annual National dues invoice.

Guidelines:

- The new member must provide the referring member's name in order for the referring member to receive the \$25 referral credit off their 2017 NAIFA National dues.
- The new member must join NAIFA from October 1, 2015 - September 30, 2016.
- Discounts are credited towards your NAIFA 2017 National dues. Chapter dues are separate.

Course Coordinator Contest

The Course Coordinator Contest provides the opportunity for EVERY Course Coordinator to WIN a free registration to the national education conference. That's right, not just ONE, but ALL! Just hold four classes from January 1, 2016 - August 31, 2016, with a minimum of 80 total students and you can win a free registration, as long as all paperwork is received

and the class is closed out. Please check the NAIFA website for the announcements and explanation of rules. Additionally, the course coordinator who holds the most classes and has the most students will win a \$500 stipend for travel expenses. So, get busy and WIN!!!

For questions regarding the above information call 312-321-6830, or email: info@naifa.com.

A La Mode - Community Partnership Program News

One of the benefits of our organization being an A La Mode Community Partner is getting an exclusive "Give Back Code." Our code is **AFFNAIFA**. Use it on your A La Mode purchases and they'll donate a portion of what you spend. Nationally, A La Mode expects to donate hundreds of thousands of dollars each year to groups like ours. That is a big commitment and we're happy to include ourselves among those recipient organizations.

Again, our unique code is **AFFNAIFA**. That works whether you're renewing existing services, trying something new, or registering for a workshop. Every time you're checking out, remember to use code **AFFNAIFA** or tell the sales rep you're speaking with to add it. This continual funding from A La Mode really helps us advocate for you.

NAIFA Members Only Benefit ***AHP - Association Health Programs***

NAIFA members can receive up to 40% discounts off their health insurance needs. Contact AHP directly to obtain program information and request a quotation. [Click here](#) for more program information.

NAIFA Members Only Benefit ***Access Denied - RFID Blocking Products***

Protect Your Identity with Access Denied ® RFID Blocking leather wallets, passports, purses and briefcases. Prevent thieves from skimming your personal information that is encoded and embedded on your credit cards, passport, driver's license and insurance cards. Stop thieves from remotely accessing your bank account and credit card numbers electronically. NAIFA members receive a 15% discount on all purchases! [Click here](#) to learn more!

Consumer Assistance ***Free Appraisal Quote Service & Links***

Wouldn't it be great if new leads, new business, and potential appraisal work could come to you without having to lift a finger? As a NAIFA member, it can! [Order an Appraisal](#) was designed by NAIFA in order to bring members new work at no added cost to the member or consumer.

How "Order an Appraisal" Works

NAIFA offers lenders, brokers, attorneys, and real property consumers the ability to contact qualified NAIFA appraisers in order to request a free quote and/or order an appraisal. Better yet, this is all done online - no paper forms to mail and no credit card information required. The entire process is completed in two easy steps.

1. Search and review local appraisers

2. Send those appraisers your basic job details and submit!

The request will then be routed electronically to your list of pre-selected appraisers. Once the NAIFA appraiser receives the request, he/she will send his/her quote back to the customer. If the customer is happy with a particular quote, he/she can then order an appraisal from that appraiser.

Participation is easy and included in all of NAIFA's memberships. To ensure that your name appears in search results, keep your online NAIFA profile updated. If you have not recently viewed or updated your profile, [click here](#) to go to the NAIFA website and log in to do so.



Consumer Assistance

The Consumer Assistance section of the NAIFA webpage has been updated with new resources for consumers:

- [What is an Appraisal?](#)
- [Why an Appraisal?](#)
- [Order an Appraisal](#)
- [Understanding an Appraisal](#)
- [Why a Professional Appraiser?](#)
- [A Lender's Guide to USPAP](#)

Click on any of the links above to view the latest industry and consumer information.

Industry News

The Appraisal Foundation: The Appraisal Standards Board (ASB) has issued [March Q&A's](#) for the 2016-17 edition of USPAP on the following topics:

- Public Trust
- Appraising Two Lots as One (Prior Q&A 2015-12 Revised)

The Appraisal Foundation: On February 19, 2016 the Appraisal Standards Board (ASB) held its first public meeting this year. The Board discussed the Discussion Draft – Potential Areas of Change for the 2018-19 edition of the Uniform Standards of Professional Appraisal Practice, which includes potential revisions, as needed, in the following areas of USPAP:

- Communication of Assignment Results
- STANDARD 6, Mass Appraisal, Development and Reporting
- Definition of assignment Review of the terms assumption and extraordinary assumption
- STANDARD 3, Appraisal Review, Development and Reporting
- Review of Standards Rules 7-2(c), SR 7-5, and 8-2(v)
- Review of Standards Rule 8-3
- Review of Advisory Opinions 1, 18, 21 and 31
- Other edits to improve clarity and enforceability of USPAP

The Board is also reviewing the overall presentation of USPAP, considering its future format and design. The Board believes it is fulfilling its work plan and addressing the needs of appraisers and users of appraisal services by considering any potential revisions to USPAP.

[Click here](#) for the meeting summary.

The Appraisal Foundation: Upcoming meeting.

Event: ASB Public Meeting

Date: June 17, 2016

Time: 9:00 am - 12:00 pm

Location: Indianapolis, IN

[Click here](#) to register.

Training: FHA Appraisal, Friday, April 8, 2016, 7:30 am - 5:30 pm, at the Hipolito Garcia Federal Building in San Antonio, Texas. [Click here](#) for more information and to register.

The Appraisal Foundation: The Purpose of the Appraisal Practices Board (APB) and information regarding recent topics discussed. [Click here](#) to view article.

Training: FHA Appraisal, April 13, 2016, 8:00 am - 4:30 pm, Oklahoma City, Oklahoma. [Click here](#) for more information and to register.

Like What You're Reading?

Join NAIFA today to become one of us!

NAIFA: Your professional home.

[Click here](#) for more information!

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