

San Antonio: A Look Back at a Fantastic Start of ACTS 2025

by Victor Cornejo, MNAA

Well, here we are, a few weeks removed from the whirlwind that was the 2025 Appraisal Acts Conference in San Antonio, and I'm still feeling that positive energy from the opening reception. As a co-founder of Appraisal Brothers and a member of the NAA Communications Committee, I always look forward to these events, but this one felt particularly special.

My brother and business partner, Joshua, and I, the "Appraisal Brothers" as some of you know us, made our way to the reception after settling in. Right from the get-go, the atmosphere was just what you hope for – lively, welcoming, and buzzing with conversation. There was a great spread of snacks and drinks making the rounds, and it wasn't long before we were caught up in the friendly chaos of appraisers reconnecting and meeting for the first time.

For me, these events are always a fantastic opportunity to catch up with familiar faces. It was great to see folks like Joshua Wallit, MNAA, and Malinda Griffin, MNAA, again, and of course, plenty of familiar faces from the Appraisal Texas Association (ATA). We shared some laughs and stories, catching up on everything from market trends to the latest appraisal tech. It's these connections that really make our industry feel like a community.

Reconnecting with familiar faces was only part of the experience. I also had the pleasure of meeting some new people, and those conversations were genuinely engaging. I particularly enjoyed chatting with Tim Andersen, MNAA; always great to hear fresh perspectives and make new connections. It was also fantastic to see Sandra Adomatis, the former president of the Appraisal Institute, in attendance. Her insights are always invaluable.



Above: Conference attendees gather at the opening reception reconnecting as the conference activities kick off. Vendors and appraisers chat in the reception hall.



Above Left: Shameka Turner, Analissa Montalvo, MNAA, Stephanie Streep-Tuley, MNAA, and Malinda Griffin, MNAA, show off their game day bling attire.



Above Right: MJ Carrol, MNAA, Bryant Vayhinger, MNAA, Jeff Whaley, MNAA, JoAnn Apostol, MNAA, and Jen Pingery pose with their favorite team jerseys.

Below Left: "Appraisal Brothers" - Joshua Cornejo, MNAA and Victor Cornejo, MNAA, play the "Claim Game" at the OREP booth during the opening reception.

Below Right: Barry Phillips, MNAA and Vice-President of NAA, chats with a Seattle fan at the NAA booth during the opening reception.

ACTS Conference Pictures are available [here](#).



The vendor exhibition area was another highlight. It was a great chance to reconnect with companies and individuals we'd met previously, especially those we'd connected with at the Appraisal Summit. It's always beneficial to see what's new in the industry and strengthen those relationships. I even had a good chat with Dave Santamaria from Champions School of Real Estate, hearing about their exciting plans to expand their appraisal education offerings – definitely something to keep an eye on!

However, if I had to pick a standout moment from the evening, it would definitely be seeing everyone embrace the Game Day theme. It was such a fun and simple idea, and it really injected a relaxed and playful energy into the room. Seeing so many appraisers proudly sporting their favorite sports teams by wearing jerseys – from college to professional leagues – was just fantastic. It was a great icebreaker and definitely sparked some good-natured rivalries and conversations.

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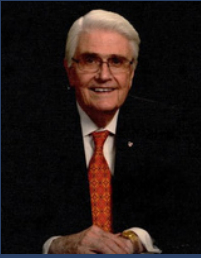
Appraisal Summit September 27-30, 2025

The Program Committee worked hard in San Antonio and all year long to secure topics, speakers and continuing education credits for the upcoming Appraisal Summit Conference in Las Vegas, NV on September 27-30, 2025.

There will be preconference courses, trainee events, and a jampacked line up covering artificial intelligence, UAD 3.6, and updates from the national industry professionals. Registration will be open soon with your best price break until May 31, 2025.

Be sure to click the link in the graphic to the left and register to attend the conference presented by NAA and Appraiser eLearning.

George R Harrison Scholarship



The National Association of Appraisers created a scholarship program for those people who need a helping hand and are interested in entering the appraisal profession.

This scholarship honors the legacy of one of the founders of NAA who believed that quality education plays a pivotal role in becoming a professional appraiser.

To find out more, donate or apply for funds, visit the NAA website here: [GRH Scholarship](#).

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And speaking of fun, I have to mention the area where appraisers could try their hand at some rodeo skills! I even saw a few folks giving the lasso prop a whirl. It was a unique and entertaining touch that perfectly captured the San Antonio spirit.

Games of Skill were also happening in the large reception room where all proceeds went to the George R Harrison Scholarship Fund. NAA thanks all that participated in the Opening Reception Fundraisers.

All in all, the opening reception at the 2025 Appraisal Acts Conference was a resounding success. It was a fantastic way to kick off what I know was a productive and insightful few days. The energy, the connections, and the sense of community were palpable. It's these moments that remind me how fortunate I am to be part of this profession and the National Association of Appraisers. I left that evening feeling energized and excited for the rest of the conference, and even now, weeks later, those positive vibes are still lingering. Looking forward to seeing you all at the next NAA event!



Above Left: Brad Bassi, MNAA, demonstrates calf roping ahead of the roping competition.

Above Right: Special thanks to Wade Jordan for donating ropes, hats and hay bales for the roping competition. Pictured with Ben Asby of Texas.

Below Left: Kari LaPlante, MNAA, celebrates hooking the horns of the practice roping calf.

Below Right: Sleyna Ball, MNAA, tries her hand at calf roping while others practice in the distance.



Left: Bill Strep watches as Marcella Jimenez, MNAA, celebrates a good score at Plinko.

Below Left: Joshua Stephens watches as Michelle Patterson, MNAA, tries her hand at Speedball. Below Right: Olivo Castillo of ATA helps an attendee with the basketball game.

ACTS Conference Pictures are available [here](#).



Pre-Conference Courses

ACTS Co-Sponsor, Appraiser eLearning held two pre-conference courses that packed the classroom.



Peter Christensen, pictured to the right, presented "Valuation Bias and Fair Housing Laws and Regulations" on Saturday. This 7-hour CE course is a required course beginning for renewals in 2026 for ALL appraisers.



On Sunday, Bryan Reynolds, MNAA, pictured below, presented the "The Appraiser's Guide to the New URAR." This packed course will assist residential appraisers in completing GSE appraisals using the new UAD 3.6.



The Legal Side: Fair Housing and Antidiscrimination Laws and Regulations
(Section B of AQB Outline)

In this part of the class, we'll be looking at the details and application of key laws and regulations concerning potential discrimination in appraisal services:

- Fair Housing Act
- Equal Credit Opportunity Act (ECOA)
- Civil Rights Act of 1966 (Section 1981 and Section 1982)
- Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA)
- Unfair and Deceptive Acts and Practices (UDAP)
- Unfair, Deceptive or Abusive Acts and Practices (UDAAP)
- Example state laws specific to appraisers

➤ We'll also look at how these antidiscrimination laws differ from professional liability/professional negligence laws.

Peter Christensen

Historic Pearl and Market Street Tour

by Katie Kennemore-Alexander

On Saturday morning, a small group of conference attendees went on a tour of The Pearl and Market Square. The Pearl Brewing Company was the largest brewer in the state of Texas at one point but stopped operations in 2001. Now, the buildings and grounds house the Culinary Institute of America, various apartments and condos, local shops, and a food court. The property is adjacent to the Riverwalk, and we were able to explore some of the Riverwalk while visiting. During the spring and summer, a vendor market takes place on the grounds.

The tour attendees wandered through the vendor booths to see, smell, and taste the San Antonio culture. The pork sliders were amazing!

Our second stop was Market Square. This area of San Antonio had more of a southwestern feel with different street vendors and shops lining the walkway. This area also had several restaurants.

A few of us wandered away from Market Square and explored more of the Riverwalk and downtown San Antonio. After several hours of exploring, our tour came to a close and we loaded up the bus to head back to the hotel.

Everyone had a great time getting out in the city for the day! Join us a future conferences and enjoy an offsite tour, wine tasting or other fun activities.



Left: San Antonio Brewing Association where sliders and beer are served regularly
Below: Entrance to Pearl Street
Right: Flags span the open walkway of Historic Market Square



Volunteer Opportunities

Many committees are looking for new members. Often the time commitment is not more than 1 hour per month.

The Fundraising Committee is actively seeking more members and the Membership Committee could also use your help!

Committees meet 4 - 12 times a year for about one-hour and provide the Board with assistance and proposals based on the duties assigned.

Email info@naappraisers.org for more information or to apply.

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Welcome to New Members

NAA has both state appraisal organizations and individual memberships for appraisers and others. Explore the [membership](#) options of this volunteer organization and join us!

Welcome to all new members in 2024! A special welcome back to the Kentucky Association of Appraisers!

ACTS 2025 Pre-Conference Delivers Powerful Start for Trainees

by Rebecca Johnson, MNAA

The ACTS 2025 pre-conference launched with energy and enthusiasm, offering a full day of programming tailored specifically for trainees and individuals exploring a future in the appraisal profession. With over 30 trainees in attendance, the event delivered meaningful opportunities for hands-on learning, networking, and professional inspiration.

Festivities began Saturday evening with a relaxed networking event at Rock & Brews, where attendees connected with peers, mentors, and industry leaders in a casual, welcoming atmosphere. The momentum continued Sunday morning with an offsite visit to a new construction subdivision, where trainees were divided into four groups for guided tours of two homes. Led by experienced appraisers and industry experts, these tours focused on measuring techniques using both LiDAR and laser tools. Participants also learned to identify indicators of construction quality and key property characteristics relevant to the appraisal process.

The afternoon sessions, held back at the conference center, continued to provide valuable insights. A highlight was the panel discussion on the Appraiser Development Initiative (ADI), featuring scholarship recipients who shared their personal journeys and the impact of the program. The panel emphasized how ADI supports aspiring appraisers through a blend of education, mentorship, and resources. Attendees also received practical information about this year's scholarship opportunities, including application tips and deadlines.

The day wrapped up with market insights from Mark Verrett, who presented a data-driven look at current trends across Texas and the nation. His session provided context for how broader economic shifts are impacting local real estate markets.

The final presentation offered guidance on the three main paths into the appraisal profession: the traditional supervisor-trainee model, practicum coursework, and the PAREA program. Each option provides a different route to gaining required experience, with PAREA offering a fully virtual alternative. While all paths are valuable, the traditional model remains a cornerstone of the profession. Certified appraisers were encouraged to take on trainees, as mentoring the next generation is critical to ensuring the long-term strength and sustainability of the industry.

Co-chairs Stephanie Streep-Tuley and Jeff Morley delivered a pre-conference experience that set the tone for a weekend of growth, connection, and opportunity. Many attendees continued their journey into the official ACTS conference, energized and ready to engage further with the appraisal profession.



Left: Melissa Bond, MNAA, Hansel Dobbs, MNAA and Jeff Morely, MNAA talk with trainees on site at the field trip. Right: Mark Verrett and Sergio Johnson present to the trainee group.



Left: ADI speakers and trainees pose for a picture. Allison Rodriguez presents to the trainee group. All look on as Joel Baker discusses mobile appraising during the trainee field trip

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Appraiser Relief Fund

The Appraiser Relief Fund was established in 2021 to assist appraisers with day-to-day life after unexpected events such as medical conditions, fires, flooding, earthquakes or any other natural disaster.

Fundraising at the 2025 ACTS was designated for the GRH scholarship fund with games and 50/50 raffles.

The fund can assist with licensing fees and other items that can help these appraisers get their businesses up and running again after the unexpected event. This is a 501-c3 non-profit organization.

If you know a fellow appraiser in need of assistance or want to donate to the fund, click here: <https://naappraisers.org/arf>

ACTS Conference Day 1 Recap - Morning

After the welcoming remarks by NAA President Malinda Griffin, the Pro-Tem Mayor of San Antonio, Marc Whyte, gave a resounding welcome to over 300 conference attendees Monday morning. There were also over 150 first-time attendees who made the trek to San Antonio for networking and learning opportunities.

Melissa Tran, Executive Director of the Texas Appraiser Board, provided an update on the appraiser activities. She noted a decrease in the number of licenses over the past year with the largest decrease in their trainee license category. As to complaints, the number has dropped with the most common complaint topics being USPAP and the Sales Comparison Approach.

The morning continued with Jim Amorin discussing the topic of Appraisals and Artificial Intelligence. He presented several case studies where he used Chat GPT, Claude.ai, R-Studio and other programs to analyze data, create websites, write R-studio code and other activities that can assist the appraiser in efficiently supporting market and adjustment conclusions.

Bill Waltenbaugh followed with more Artificial Intelligence uses with Real World Applications using roborater.com. This program will look at photos and provide Q and C ratings based on the UAD definitions. He did caution the audience that Artificial Intelligence is a tool and not a way to cheat. Other real-world scenarios included ways to clarify a confusing paragraph, using a "tone check" to soften an email and route planning for efficient driving times for an appraiser's inspections.



Upper Left: Melissa Tran of TALCB

Left: Jim Amorin, AI: Taking it to the Next Level

Lower Left: Hansel Dobbs, MNAA, Real World AI Case Studies

Upper Right: Amy Dennis asks Melissa Tran about finding a supervisor

Right: Jordan Lesson asks Jim Amorin a question on the presentation.

Below Right: MJ Carrol, MNAA, stands at the ready with a microphone while attendees focus and take notes during the conference.



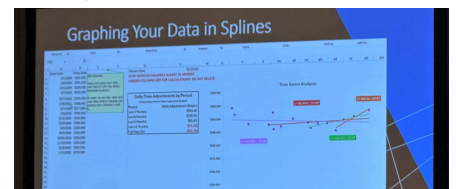
Hansel Dobbs, MNAA, finished the morning session with more Artificial Intelligence applications that appraisers can use in their business. He uses artificial intelligence to develop consistency in the way data is analyzed with Julius.AI. This program allows one to develop prompts for data analysis that will produce the same results for all datasets gathered during different appraisal assignments. He did begin the presentation by saying that he uses ChatGPT often to summarize MNAA, Bryan Reynolds' podcasts if he does not have the time to listen to the whole podcast.

The morning ended with a tearful presentation by Malinda Griffin, MNAA and President of NAA. She and Vice President, Barry Phillips, MNAA presented the NAA 2025 Appraiser of the Year Award. Congratulations go to JoAnn Apostol, MNAA, a very deserving recipient of this prestigious award.



Left: Freddie Eaglin, asks an AI question during the Q&A periods on Day 1

Below: A slide showing the power of AI in creating graphs for market analysis



Upper Left: Brian Marlow, MNAA, TX, Mayor Pro-Tem of San Antonio, Marc Whyte and Malinda Griffin, MNAA, pose for a picture before the conference opening remarks.

Below Left: Malinda Griffin, MNAA and Barry Phillips, MNAA present the Appraiser of the Year Award to JoAnn Apostol, MNAA.

Upper Right: Bill Waltenbaugh speaks on Artificial Intelligence
Below Right: NAA's 2025 Appraiser of the Year, JoAnn Apostol, Chartered Member and MNAA.



ACTS Conference Day 1 Recap - Afternoon

Kevin Hecht led off the afternoon with "Today's Economics" presentation covering unemployment rate changes, inflation, and consumer confidence. He also discussed tariffs at length in relation to the housing market and construction costs. With interest rates above the "magic rate" of 5-5.5% which would spur growth, there are signs of market softening. He continued with some commercial market conditions and other impacts on housing. Find his economic report towards the end of the newsletter to read more of what he has to say in the economic report.

Janeen Isaacson and Michael Brunson presented "The Consequences of Using AI." Where they discussed the misuse of artificial intelligence for comparable selection, market trends, and other portions of the appraisal assignment. Janeen is an attorney who works with appraisers during investigations, and she thinks misuse of AI could bring ETHICS RULE violations at a state level. They cautioned the audience to know the tools they use and review the Concept Paper on using Generative AI which can be found on The Appraisal Foundation's website.

Josh Walitt, MNAA and Melissa Bond, MNAA, tag teamed Supporting and Developing Market Adjustments. Josh's presentation focused on adjustments for market conditions using data and logic. He discussed the expectations of doing both a broad market area and a specific market trend in appraisal assignments. Melissa's presentation focused on the science of supporting adjustments using cost analysis and an effective age calculation that uses a weighted average technique.

Brian Marlow, MNAA, finished day one with the top reasons for being involved in a state or national organization. These organizations provide networking opportunities with other appraisers, access to critical education and promotion of industry regulations, recognition in the profession which provide credibility and promote professionalism and finally, access to tools and technology that may not be readily available to the individual appraiser. The bonus benefit of being a member is that these organizations are for appraisers and created by appraisers.



Monday Afternoon Presenters
Upper Left: Josh Walitt, MNAA
Lower Left: Brian Marlow, MNAA
Upper Right: Michael Brunson, MNAA and Janeen Isaacson
Right Melissa Bond MNAA

Local Flavor Night: A Taste of Texas



Local Flavor night is one of the events that conference attendees look forward to annually at the ACTS Conference. The program committee works with the local state organization to find that special place in their city to showcase the local food, fun and excitement. This year, Magnolia Halle was the venue that greeted people with a Texas style tasting menu, DJ and dancing. Line dancing was the flavor of the night with tables full of happy conference goers.



Right: Amy Dennis, Joshua, Brianne Ledbetter, Allison Rodrigues and Michelle Patterson



Left: Malinda Griffin, Hansel Dobbs, Teresa Walker, Katya Borisova, Kari LaPlante, Barry Phillips, David Thomason and Kathy Dattomo

Right: Bryan Reynolds, Teresa Walker, Jennifer O'Neill, and more are feeling footloose and fancy



Left: Teresa Walker, Cathy Putegnat, Jen O'Neill, and Sonia Siemaszko and all get in on the dancing fun

Right: Jason Covington and Malinda Griffin lead the step to the left while Selyna Ball makes a scene.



Left: Cathy Harper, Steve Kahane, Jeff Whaley, Ben Asby, Alex Cook, Sierra Alden and Bryant Vayhinger enjoying the party.

State Organizations

State Appraisal Organization Leaders

The State Appraisal Organization Meeting was held in San Antonio, Texas on Sunday April 6th from 9 am to 12 pm. Chair Cathy Putegnat, MNAA and vice chair Jeff Whaley, MNAA addressed the organization leaders and welcomed them. Malinda Griffin, MNAA, President of NAA, then welcomed the attendees.

The leaders of organizations from 14 different states discussed their organizations' membership, items that are troubling and other topics during the meeting. Some highlights included California discussing wildfire mitigation and appraising for disaster relief classes. REAA donated \$2,500 to the Appraiser Relief Fund from one of their "Swiss Army Knife" disaster appraising courses to help California and other appraisers during the natural disasters that have occurred.

Appraiser's Coalition of Washington will be the host of the 2026 ACTS Conference in Seattle and have increased their membership with quality education. The Association of Texas Appraisers, ATA, thanked everyone for coming to San Antonio. They are celebrating their 20th year in August as an appraiser organization. Three Colorado organizations were in attendance with hopeful news on a statute of repose bill that some have been working to pass.

South Carolina is holding their spring conference May 8-9, 2025 with exciting speakers. Arizona's presentation included expanding membership by including other related licensed professionals and looking for help on how to get an appraisal board back in their state. Mississippi was successful in getting their state to not accept anonymous complaints which has decreased the number of complaints against appraisers in their state.

New York is working on limiting and handling anonymous "testers" ordering appraisals to find bias. North Carolina is fighting to get PAREA approved in their state which has proven to be a battle. This is one of the few states that has not approved the program for licensing. Florida has an organization in progress but needs some funding for a website and member tracking. South Dakota noted the lack of an appraisal board and public meetings of the executive director have fallen off significantly since COVID.

State organizations that are not currently members of NAA's Board of Governors are also welcome to attend these meetings. The SAOL meeting will be via zoom. Contact us at Info@NAAppraisers.org if you are interested in attending.

Is Your State Ready to Host ACTS 2027?

NAA is soliciting applications to host the 2027 ACTS conference, preferably on the east coast.

This is a great opportunity to bring experts in the professions to your region and showcase your state organization.

If you are interested, please click [here](#) to download the application. Submit this before September 1, 2025.

NAA BOG Organizations

Appraisers Coalition of Washington (ACOW)
<https://acow-wa.org/> - info@acow-wa.org

Association of Texas Appraisers (ATA) <https://www.txappraisers.org/> - info@TXappraisers.org

Coalition of Arizona Appraisers (CoAA)
<https://www.azcoaa.us/> - info@AZCOAA.us

Coalition of Oregon Real Estate Appraisers (COREA)
COREAppraiser@gmail.com

Colorado Association of Real Estate Appraisers (CAREA)
<https://carea.wildapricot.org/> - CAREA.appraising@gmail.com

Kentucky Association of Appraisers (KAA) <https://www.ky-appraisers.org/> - info@kyappraisers.org - (270) 883-1277

Mississippi Coalition of Appraisers (MSCAPP) <https://mscapp.org/> - mscapp12@comcast.net

New York Coalition of Appraiser Professionals (NY-CAP)
<https://www.facebook.com/groups/202436526832014/> - NewYorkCoalitionofAppraisers@gmail.com

North Carolina Profession Appraisers Coalition (NCPAC) www.ncpac.us - ncpac@live.com

Ohio Coalition of Appraisal Professionals (OCAP)
<https://www.ocapweb.org/> - info@ocapweb.org

Real Estate Appraisers Association (REAA) <https://reaa.org/> - info@reaa.org

Real Estate Appraisers of Southern Arizona (REASA)
<https://www.reasa.org/> - admin@REASA.org

Rocky Mountain Appraiser Association (RMAA)
<https://rmaa.org/> - President@RMAA.org

South Carolina Professional Appraisers Coalition (SCPAC)
<https://www.scpac.net/> - info@scpac.net

Tennessee Appraiser Coalition (TAC) <https://tappc.clubexpress.com/> - president@tnappraisercoalition.com

Utah Coalition of Appraisal Professionals (UTCAP)
<https://uautah.wildapricot.org/> - Info.UTCAP@gmail.com

If you have a state coalition that isn't associated with NAA, consider joining forces by contacting a membership committee person or emailing us at info@naappraisers.org.

Other State Organizations

Colorado Coalition of Appraisers (COCAP) - www.cocapp.org - Michael Carroll - mj@mjvaluations.com

Delaware Association of Appraisers, Inc (DAA) <https://www.deappraisers.net/>

Illinois Coalition of Appraisal Professionals (ICAP) <https://www.deappraisers.net/>

Louisiana Real Estate Appraiser Coalition (LAREAC) <https://www.lareac.org/>

Michigan Coalition of Appraisal Professionals (MCAP) - <https://www.facebook.com/groups/michcap/> - Eric Dean Morse - eric@realistappraisals.com

North Dakota Appraisers Association (NDAA) <https://ndappraisers.org/>

Professional Appraisers Association of South Dakota (PAASD) <https://paasd.com/>

Virginia Coalition of Appraisers (VaCAP) <https://vacaponline.com/>

[Email us](#) to be added to this list of state organizations.

Legislative News

by John Dingeman, MNAA

Real Estate Valuation Advocacy Association, REVAA and its members visited Capitol Hill to support 2 initiatives.

1. The PAL Act, which is the Portal for Appraisal Licensing Act which creates a cloud-based state licensing portal for AMS and Appraisers at the ASC. This is originally from the Appraisal Institute, but we wanted to share our support for the ACT.
2. The Appraisal Industry Modernization Act, which is comprised of 5 separate bills.
 - a. Add the VA and USDA to the ASC board.
 - b. Add Trainees to the ASC Registry. Lenders/Banks would no longer be able to position the Trainee category as "invisible".
 - c. Allow ASC grants to support education and training.
 - d. Allow the ASC to manage the AMC registry fees. Today it is a set fee, and the ASC can neither increase or decrease that fee.
 - e. Adds Licensed Residential Appraiser back to the FHA Appraiser Roster.

REVAA supports fee disclosure only if current law is modified to permit flexibility for lenders to make reasonable redisclosures. REVAA supports AMC and appraiser fee disclosure on standardized GSE approved appraisal forms. This has been accounted for in the new GSE UIAD 3.6 reports along with greater transparency on identifying an AMC if it has been involved in the transaction.

We worked with Pete Fontana and the Appraisal Institute in Montana to pass the statute of repose bill, which is now law. We also worked together on SB 872 to allow appraisers to perform evaluations.

In ND we worked with the appraiser board to help pass HB 1080 to make their AMC statute compliant. This has been signed into law. We worked with stakeholders including appraisers, lenders and realtors to pass HB 1354 to allow realtors and appraisers to perform evaluations.

<https://naappraisers.org/>

Texas - Inside the ATA Board Meeting

by Hansel Dobbs, MNAA

The Association of Texas Appraisers (ATA) held its Spring Board Meeting at the ACTS Conference 2025 in San Antonio, where a full agenda tackled key regulatory shifts, membership updates, and future planning for appraisers across the state. Below are the highlights that every residential real estate appraiser in Texas should know:

🔍 Why Are We the Only Ones?

A striking question opened the meeting: Why is appraisal the only profession in Texas where our license inherently enables others to file a complaint against us? This ongoing concern continues to underscore the unique—and often vulnerable—position appraisers face in regulatory scrutiny compared to other licensed professionals in the state.

📄 Appraiser Licensing: Application Decline in 2024

TALCB reported only 264 total appraisal license applications statewide in 2024. That figure includes initial and reciprocal licenses across all levels. With retirements, career changes, and low industry entry, the pipeline remains a concern for the future of the profession.

🗨️ Complaint Trends & GSE Pressure

The TALCB fielded a high volume of consumer-driven complaints in 2024, with 58% of all complaints originating from consumers. Interestingly, the second-highest complaint source was GSEs (Fannie Mae and Freddie Mac), reflecting the increasing pressure lenders and agencies are placing on valuation outcomes.

⚖️ State vs Federal Oversight: Jurisdiction Debate Heating Up

One of the most consequential discussions involved a multi-state letter being drafted by TALCB and regulators from 10 other states to the Appraisal Subcommittee (ASC). The issue? A proposed federal requirement that would force states to investigate complaints based solely on value disagreements—even when there is no evidence of a USPAP violation.

Director Tran of TALCB made it clear: Texas currently does not investigate value-only complaints, and there's strong resistance to doing so. States including TX, WY, WV, OH, NE, OK, IL, SC, and VT are aligning on this issue, concerned that they lack the resources—and the legal authority—to take on what could become an unmanageable wave of "bad value" grievances.

A formal paper on the issue is available from the ASC, and the next TALCB meeting is scheduled for May 16th, where further discussions will continue.

📄 Membership Snapshot: Holding Ground, Pushing Forward

ATA's Membership Committee reported 536 current members, down from a peak of 586 in August 2024. While the drop is not alarming, the board agreed that increased visibility and outreach are needed. Some action items include:

- Promoting the \$125 annual membership fee and the value it brings
- Encouraging members to direct colleagues to the ATA website for details
- Clarifying ATA's role at industry events like The Real Deal, where some confusion and concern were raised by members and board members alike

🗨️ Nominations and Upcoming Events

With four board members rotating off this year, the Nominating Committee introduced four new candidates to fill those seats—continuing ATA's tradition of strong volunteer leadership.

Upcoming events include:

- Dallas Chapter Meeting: June 6–7, 2025
- ATA Annual Conference: August 2025
 - Member cost: \$150
 - Special 20th Anniversary Gala
 - "Entertainment Ad Hoc Committee" is working to make this year's event especially memorable!

Final Thoughts

From looming regulatory battles to grassroots growth strategies, the ATA board continues to act as the voice of Texas appraisers in a rapidly shifting environment. Stay informed, stay connected, and if you're not yet a member—now's the time to join. Your license, your livelihood, and your profession need representation more than ever.

For more information, visit: www.txappraisers.org

ACTS Conference Day 2 Recap - Morning

by Rebecca Johnson, MNAA

Tuesday morning opened with a highly anticipated Fireside Chat featuring Scott Reuter of Freddie Mac and Lyle Radke of Fannie Mae. The session began with Scott outlining the varying expectations of the GSEs, particularly regarding the depth of analysis required and how appraisers report market conditions.

A noteworthy revelation emerged during this portion, confirming that in rural or data-scarce areas, credible and reproducible HPI data can be used to support market condition adjustments effectively.

Lyle then took the stage to discuss the appropriate use of canned statements in appraisal reports, emphasizing when they can be helpful and when they should be avoided. He also urged appraisers to move away from outdated “rule of thumb” practices in favor of more data-driven approaches. This was followed by an in-depth overview of the UAD redesign, including a discussion on how the implementation timeline for appraisers may differ from that of lenders.

The session concluded with a series of prepared questions led by Hal Humphreys, followed by a lively and engaging Q&A with the audience.

Lisa Desmarais of The Appraisal Foundation followed with an informative session outlining the structure and function of the Foundation, including the roles of the Appraisal Subcommittee and the Appraiser Qualifications Board. She presented historical data showing credential trends, noting a decline in the overall number of credentialed appraisers—most notably at the licensed level.

Lisa also highlighted recent and upcoming changes to licensure criteria and offered an in-depth look at the ongoing Qualifications Reassessment Project. Her message to attendees was clear: stay engaged, stay informed, and use the available resources—including the Foundation’s website, podcasts, and newsletters—to remain active participants in shaping the profession.

The morning concluded with an engaging “good cop, bad cop” style session from Craig Capilla and Dustin Harris. Dustin emphasized the importance of having a consistent and professional presence on social media, noting that visibility is key to establishing yourself as a local expert and growing your business. Craig provided the necessary counterbalance, warning of the potential liabilities associated with social media use. He urged caution and professionalism, reminding appraisers that anything shared online becomes part of the public record—and can have long-term consequences.

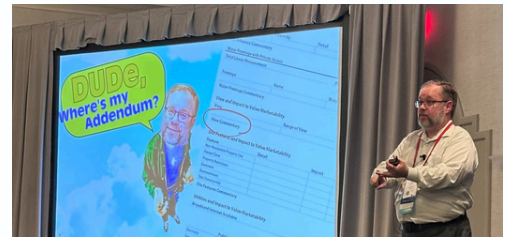
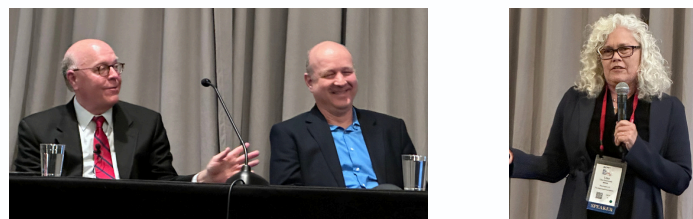
Together, the sessions offered a comprehensive look at current industry challenges, opportunities for growth, and the importance of strategic communication in today’s appraisal landscape.



Above: Scott Reuter from Freddie Mac, Lyle Radke, from Fannie Mae and Hal Humphreys

Below Left: Scott and Lyle have a laugh during the Q&A Session

Below Right: Lisa Desmaris of The Appraisal Foundation



Above Left: Dustin Harris speaks on social media
Above: Joel Baker & DUDE - Where’s my Addendum?



Left: Craig Capilla discussing proper use of social media

Below Left: Jeff Bradford - Bradford Technologies

Below Middle: Joel Baker - Total by A La Mode

Below Right: Jake Lew - Aivre Software



ACTS Conference Day 2 Recap - Afternoon

Tuesday afternoon highlighted software innovations and the transition to the new UAD 3.6 dataset.

Jeff Bradford highlighted Bradford Technologies’ roadmap that is focused on eliminating form filling and increasing the speed and actionable information. Jeff Bradford discussed the evolution of appraisal software and the need to adapt to new technologies. Jeff emphasized the importance of appraisers focusing on analysis rather than just filling out forms.

Joel Baker from A La Mode, stressed the need for mobile apps to streamline data collection and photo management. The UAD 3.6 does not have a long addendum; it has space in every section of the report for commentary. The commentary is expected and the fields will grow with longer commentary. Their website has training videos on mobile inspections, the new URAR fields and all of their technologies.

Jake Lew from the newest software provider of residential software, Aivre, introduced their AI-driven software. Their goal is to reduce revisions and increase report writing by using artificial intelligence to fill fields in the form from available public resources. The software was built out of a need for AI to handle data entry and was built specifically for the appraisal industry.

The conference ended with a roleplaying skit highlighting communications issues in the real estate industry between appraisers, AMCs, mortgage brokers, Real Estate Agents, and homeowners. Players: Stephanie Strep-Tuley, MNAA supervisory appraiser, Christine Moline trainee appraiser, John Dingeman, MNAA AMC chief appraiser, Michael Brunson, MNAA, Mortgage Broker, Bryan Reynolds, MNAA, Investigator, Josh Walitt, MNAA, homeowner, and Candace Cooke, MNAA, Listing Agent. From the golfing mortgage broker to the drunken homeowner, there was laughter abounding in the audience.

Below Left to Right: Candace Cook, Stephanie Strep-Tuley, Christine Moline and Josh Walitt



NAA Convenes in Texas for Pivotal 2025 Board Meeting

by Hansel Dobbs, MNAA

The National Association of Appraisers (NAA) held its 2025 Board of Directors meeting in San Antonio, Texas during the annual ACTS Conference—hosted this year by the Association of Texas Appraisers (ATA). With over 375 attendees and 150 first-time participants, ACTS 2025 was the largest to date, reflecting the growing influence and visibility of the NAA within the appraisal profession.

Honoring Transitions and Leadership

The meeting began by recognizing outgoing board members Kenny Williams (MS), Barry Phillips (SC), and Josh Walitt (CO) for their service. Newly appointed members Jason Covington (TN), Cathy Harper (TX), and Barry Phillips (reinstated, SC) were warmly welcomed. Craig Morley motioned to retain the current slate of officers for the 2025–2026 term, which was approved unanimously:

- President: Malinda Griffin (SC)
- Vice President: Barry Phillips (SC)
- Treasurer: Hal Humphries (TN)
- Secretary: Pam Teel (TX)

A formal installation ceremony, led by Laurie Egan, charged board members with the well-being of the association and its members.

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Above: Michael Brunson, MNAA presents thank you gifts for outgoing board members, Barry Phillips, MNAA, who was also reelected, Kenneth Williams, MNAA, and Josh Walitt, MNAA, also serving as immediate Past President.



Above: Laurie Egan, MNAA, welcomes newly elected Directors Cathy Harper, MNAA, Left, and Jason Covington, MNAA Middle. Left: JoAnn Apostol, MNAA and Malinda Griffin, MNAA show off safety vest gifts from Victor Cornejo, MNAA.

Below Left: Officers of NAA are installed for 2025. Below Right: Board Members applaud service time of retiring board members.



Fredericksburg Wine Tour

by Steve Kahane, MNAA

Before ACTS 2025 began in earnest, a few of us pre-conference attendees ventured about an hour north of San Antonio on a tour of the Texas Hill Country for an afternoon of wine tastings. Fredericksburg is a German town that offers excellent history, dining, shopping and tasting rooms.

We visited four different wineries in perfect spring weather. It was a great setting to mingle with fellow appraisers away from the hustle and bustle of the trade show floor.

Something I think we would all do again. The preconference activities, like this one, are a great way to socialize.



Above: Matthew Slegers, Christine Moline, Jim (Pat) Mitchell, MNAA, Steve Kahane, MNAA, and Sherre George, MNAA - Pictured again on the right at "Fat-Ass Winery"



Above Back Row from left: Directors and Association Managers:

Michael Brunson, MNAA, Josh Walitt, MNAA, Blair Dingeman, MNAA, Laurie Egan, MNAA, Teresa Walker, Executive Director, Melissa Bond, MNAA, Cathy Harper, MNAA, Jason Covington, MNAA, Jeff Morely, MNAA

Above Front Row from Left: NAA Officers:

Pamela Teel, MNAA, Secretary, Hal Humphreys, MNAA, Treasurer, Malinda Griffin, MNAA, President, Barry Phillips, MNAA, Vice President



In 2023, The Appraisal Foundation Board of Trustees completed a comprehensive review to ensure the Foundation's governance structure followed best practices and upheld the public trust. As a result, a new opportunity for collaboration with the Foundation was developed: Partners.

Partners are nonprofit organizations that have committed to work with The Appraisal Foundation to uphold public trust in the appraisal profession through communication and collaboration. Partner organizations have the ability to nominate individuals to become Partner Trustees on the Foundation Board of Trustees, but there is no direct appointment. Final selections of all trustees are made by the Board of Trustees in consultation with the Trustee Nominating Committee.

Swinging for a Cause!

by Brian Marlow, MNAA

ACTS 2025 Charity Golf Tournament at The Quarry Golf Club Supports the George R. Harrison Scholarship Fund

In the tradition of the Masters golf tournament and the words of Jim Nantz, "Hello Friends!"

Community spirit and the love of golf came together at The Quarry Golf Club for a cause that hits close to home. More than twenty appraisers, sponsors, and local golfers teed off in the 2nd ACTS conference charity golf tournament on April 9th to benefit the George R. Harrison Scholarship Fund, an initiative dedicated to empowering the next generation of appraisers through education.

Nestled in the heart of a reclaimed rock quarry, The Quarry Golf Club's unique layout and stunning scenery offered the perfect backdrop for a morning of friendly competition. With its signature back nine carved through stone cliffs, the course challenged players while providing a memorable experience from the first drive to the final putt. Golfers even had the opportunity to shoot golf balls out of a cannon!

The tournament brought together golfers of all skill levels who played in teams of four under a best-ball format. Alongside the round of golf, participants enjoyed contests including:

- Closest-to-the-pin won by JoAnn Apostol and Taston Sick, MNAs
- Longest drive won by Aiden Marlow
- Long putting competition won by Jeremy McGarrah
- Overall winning team of Brian Marlow, MNAA Aiden Marlow, Trace Durham, and Orlando Herrera scored 53 strokes or 19 strokes under par.

Players ended the day with a raffle and lunch.

The tournament's financial success was attributed in large part to sponsors Go Source, ACI, Appraiser eLearning, Intercorp, Quantarium and Jon Hart. With the combined efforts of players, sponsors and volunteers, the tournament set a benchmark for funds raised for this event. It was clear that the tournament was more than just a game. It was a celebration of generosity, community, and the enduring power of education. The George R. Harrison Scholarship Fund, established in 2023 by the National Association of Appraisers, honors the inaugural president and a key founder of the NAA. The primary goal of the scholarship fund is to provide access to career opportunities in real estate appraising for those who may not have the financial resources to embark on this path.

Organizers have already set their sights on next year's tournament at ACTS 2026 in Seattle, WA with the hopes of making it even bigger and better! For the aspiring appraisers that have been supported by the George R. Harrison Scholarship Fund, the event will be a powerful reminder that their community stands behind them - every step of the way! Join us in Seattle at ACTS 2026 for another event to remember!



Above Left: Jeremy McGarrah poses with the Golf Cannon on Hole 14
Above Right: Winning Team of Orlando Herrera, Aiden Marlow, Trace Durham and Brian Marlow

Below: The golfers and volunteers for the Charity Golf Tournament
Thank-you to Brian Marlow, tournament director and all the golfers and volunteers



NAA Code of Conduct Updated

One of the most significant announcements was a modification to the NAA Code of Conduct following the association's formal integration into the Appraisal Foundation. Malinda Griffin, MNAA, emphasized the responsibility of board members to lead by example and maintain high ethical standards, reminding all that their actions are visible and impactful.

Committee Updates Highlight Growth and Innovation

Sixteen committees provided updates on their progress, challenges, and plans:

- Trainee Committee: Jeff Morley, MNAA, noted the historic inclusion of an off-site inspection for trainees—marking a new tradition aimed at enriching the ACTS experience.
- Communications Committee: JoAnn Apostol, MNAA, reported that the latest Focus magazine is the largest ever. Additional member resources, including infographics and a newsletter, are in production.
- Conference Program Committee: President Griffin announced the launch of a gamified conference app, while revealing that ACTS 2026 will be held in Seattle.
- Finance and Fundraising: Sponsorships for ACTS doubled from last year. Fundraising games and raffles are scheduled to support scholarships and relief efforts.
- Governmental Affairs: Laurie Egan, MNAA, briefed members on key advocacy efforts including feedback on AQB education requirements, generative AI, and support for favorable federal legislation. REVAA's recent trip to D.C. was highlighted as a major lobbying milestone.
- Membership Committee: Membership stands at ~2,400, with 670 designated members. A newly redesigned website will offer tiered access and expanded benefits.
- Ad-Hoc Committees: Notable initiatives include drafting letters to MLS boards regarding seller concessions visibility and exploring the creation of a new NAA professional designation.

Looking Ahead

New business included a proposal from Dr. Sam Henderson, MNAA, to create a sample report repository for member access—a project now being explored by an ad-hoc committee led by Melissa Bond, MNAA.

Malinda Griffin, MNAA, also shared her recent involvement in industry-wide meetings, including her new appointment to the South Carolina Labor License Board, reinforcing NAA's growing footprint at the state and national level.

Closing Remarks

As the meeting concluded, ATA's Brian Marlow, MNAA, welcomed attendees to Texas and expressed appreciation for NAA's leadership in hosting the landmark event. With ACTS 2025 setting records for attendance and energy, the association moves forward with renewed commitment to education, advocacy, and the professional advancement of appraisers across the country.