

AARO Goes from Coast to Coast!!

AARO 's Mission:

Is to be an advocate for the member jurisdictions as to the enforcement and administration of appraiser and appraisal management company regulatory laws. The Association is committed to the success and advancement of state appraiser and appraisal management company regulatory programs and seeks to accomplish these objectives through: Leadership, Cooperation, Communication and Education



Letter from AARO's President- Nikole Avers

We are starting off an exciting new year at AARO. As Heraclitus said, "The only thing that is constant is change", and I find that exciting.

With the AQB 2015 requirements recently implemented, many states had a surge of applicants attempting to upgrade. Some states implemented background checks for the first time, others have performed some type of character and criminal history check for some time. Every jurisdiction should be looking closely at the proposal under AQB Guide Note 9 and how each of our states will interpret and enforce these requirements in a fair, consistent, and defensible manner. We will need to consider our reciprocity arrangements and how the varying ways jurisdictions implement them will affect our licensees.

We need to plan ahead about the AMC rules which have been proposed through the CFPB. Many states will be taking on the challenge of regulation of Appraisal Management Companies. For many States, the proposed language would require an overhaul of current laws and rules.

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October 2014 Washington DC



May 2015 Nashville, TN



President's Letter, cont'd from pg. 1

The Appraisal Standards Board has been working on changes to the definitions, revisions to Standard 3, and removal of the Statements and reallocating the content to other areas, including the Advisory Opinions and FAQ's.

AARO is undergoing change too. A new website is underway and should be up in a few weeks! Changes will include a cleaner design, file storage, and an overhaul of the member discussion forum. We welcome any feedback as to how the website can continue to evolve for the benefit of the membership.

We have also had some leadership changes. Our good friend and longtime tireless contributor, Maria Brown took a job outside the appraisal regulatory community. We will miss her greatly, but we have an excellent slate of leaders that have stepped up to ensure the duties of the Executive Committee move forward. Anne Petit agreed to serve as President-Elect, Debra Rudd as Vice President, Craig Steinley has accepted the Executive Committee vote to install him as the AARO Secretary, Dave Campbell remains our Treasurer (thank-you) and we have three appointed Board of Directors serving on the Executive Committee, Juana Watkins, Christine McEntire, and Amy McClellan. As Immediate Past President, Larry Disney also serves on the EC. Thank you to the entire team for the support they have shown.

In the coming weeks I will be reaching out to many of you to serve on the committees and councils of AARO. I am so looking forward to the Spring AARO conference here in my hometown of Nashville, Tennessee. I hope you are as well. The location is great. The HQ hotel is in the heart of downtown and our May weather should be lovely for walking and getting out to see all that Nashville has to offer.

My team in Tennessee (bless them) have adopted a quote on a plaque as the mission of our small group. It is a Walt Disney quote, "Around here, however, we don't look backwards for very long. We keep moving forward, opening up new doors and doing new things, because we're curious...and curiosity keeps leading us down new paths."

Keep moving forward AARO!

AARO's 2014 Fall Conference—the 22nd Sequel!

A newly renovated Westin City Center hosted AARO for its 23rd Fall Conference. The fresh look energized the AARO attendees, while the veteran staff reminded us of why we keep coming back.

AARO had the rare honor of recognizing 3 special individuals with their highest award, the Lifetime Achievement Award. All three individuals were instrumental in appraisal regulation for multiple decades AND were likewise significantly involved in the formation and flourishing of AARO itself.



Pictured, l-r, front row: Ossie Smith, Henry Faircloth, Lynne Heiden, Anne Petit, Amy McClellan. Back row: Larry Disney, Nikole Avers, Dave Campbell

Ossie Smith and Henry Faircloth both served for many years on the NC Appraisal Board, Lynne Heiden was active with the Nebraska Appraisal Board for 'longer than she'll admit'.

The summary of a very good break out session moderated by Anne Petit (OH) on Disaster Preparation follows:

Lee Gordon (AR) discussed Disaster Planning vs. Continuity Plans. Disaster planning is a gathering up of resources to get business moving again in the short term. A Continuity Plan is what takes over and reshapes how business is done in the long term. Lee believes the odds are fairly small that a life-altering disaster will occur to your place of business; however, they are not zero. "It is necessary for each of us to evaluate cost v. effort in developing a plan that you will never use." Lee began his Disaster Plan by creating a list of things that would need to be done, but could not, if he did not have access your office. The next question he asked was "how can I get ac-

cess?” Those answers formed the basis of the beginning of his Disaster Plan.

Jim Martin (CA) discussed the basics of beginning a Disaster Plan including a plan for 1. Facilities; 2. Communications/Computers; 3. Records Management; 4. Staffing. *“From a risk analysis you must ask yourself what challenges you might face in a disaster”* and suggested we look beyond the obvious “regional disasters” and think about other possibilities such as terrorism or civil disobedience. Jim believes that regardless of how well you implement your plan, it will never work 100% because of the randomness of what will likely occur. However, it will be a good basis to begin.

Overall, the message was to keep it simple and look at cause and effect.

For the AARO Business session held on Sunday, October 19th, the Nomination Committee presented a slate of Officers and Directors consisting of:

Nikole Avers (TN), President
Maria Brown (OR), President-Elect
Anne Petit (OH), Vice President
Debra Rudd (AZ), Secretary
Dave Campbell (ND), Treasurer
Craig Steinley, (SD), Director
Christine McEntire (OK), Director
Toni Bright (IA), Director
Douglas Oldmixon, TX), Director
Amy McClellan (VT), Director
Jim Martin, (CA), Alternate Director
Fran Oreto (FL), Alternate Director
Don Rodgers (NC), Alternate Director
Juana Watkins (FL), Alternate Director
Craig Coffee (GA), Alternate Director

The slate was accepted by a unanimous vote, so these individuals join incumbent Directors Mark Mrnak (TX), Tom Lewis (NC), Joe Ibach (ND), and Mike McGee (MS). As Debra Rudd was an incumbent Director before she ascended to the Secretary Chair, AARO President Nikole Avers filled that vacant Director slot with Juana Watkins.



2014-2015 Officers and Directors

Pictured l-r; front row: Juana Watkins, Fran Oreto, Toni Bright, Anne Petit, Nikole Avers, Amy McClellan. Back row: Craig Coffee, Douglas Oldmixon, Jim Martin, Craig Steinley and Don Rodgers.

Not pictured: Maria Brown, Christine McEntire, Debra Rudd



John Brenan (TAF) and Allison McDonald (FL) share a light-hearted moment between sessions.

Sam Blackburn and Larry Disney, both from KY get football score updates from Francis Fingan’s phone.





Amy McClellan (VT) and Jenny Tidwell (ASC) lead a discussion during the Board Member break-out (top) and holds everyone's attention (right)



Enforcement Hearing Prep is a popular topic when covered by Tom Lewis and Roberta Ouellette, both from the NC Appraisal Board staff.



Left- Mark Mrnak (TX) takes notes as Corbin Ball, CSP, CMP shares tips on how to use technology to improve productivity. Above- the audience follows along with their own tablets and iPads.



Anne Petit (OH), Jim Martin (CA) and Lee Gordon (AR) have timely suggestions for Disaster Preparation in the Administrator's Break-Out session. See a recap of their discussion on pages 2-3.

Bill Rogers (GA) is surrounded by his lovely wife and good friends at the President's Reception.



Strong leaders, great ladies! Left-right; Nikole Avers (TN), Anne Petit (OH), Jodie Campbell (ND) and Sherry Bren (SD)

Part of the NC contingent, Tom Barton (left) and David Reitzel



January 2015 Newsletter



Pictured - Jenny Tidwell (l) & Deanna Alexander (r)

Meet the AARO Members!

We hope to include this article in all of the upcoming newsletters, to give you a chance to meet some of the AARO members you may not know. AARO will try to include an experienced conference attendee and a relative newcomer. So in Washington DC in October, we sat down with Jenny Tidwell, Policy Manager for the Appraisal Subcommittee and Deana Alexander, Assistant Director for the Indiana Professional Licensing Agency. Let's see what these ladies had to say.

AARO- Tell us about yourselves:

JT: After changing my major in college for the 51st time, my parents threatened to cut me off; I was forced to make a decision. I wrote every possible major from the Georgia State University catalogue on small pieces of paper and put them all in a hat. I made a promise that whatever I pulled out would be the subject in which I would graduate with my degree. When I pulled out *Real Estate*, I remember thinking, "what am I going to do with that???"...
... I have been blessed with a career path that has opened up many experiences for me from acquisitions, appraisals, negotiations, and relocations with the DOT and FAA to enforcement and compliance

with the Georgia Real Estate Commission and Appraisers Board and the Appraisal Subcommittee.

DA: I have been with the state now for a little over 4 years. I am currently the assistant director for the appraiser licensing board along with four additional licensing boards for the state of Indiana. I have held this position now for a little over two years. Prior to my position with the state I was an at home mom and going to school part time. I graduated from Ivy Tech in May of 2013 with an associate's degree in business administration. I have been married to Todd for 19 years. We have two children, our daughter Madison who is 17 and our son Nicholas who is 15.

AARO- How many conference have you attended?

DA: This AARO conference in Washington DC is my first one.

JT: I have been fortunate to attend AARO conferences regularly since 2003.

AARO- How does attending the AARO Conferences help you do your job?

JT: AARO is such a great forum for discussing trends in the profession, gaining insight into the challenges faced by states, and solving problems faced by the industry.

DA: With this being my first conference I found it helped me have a better understanding of the new Federal Requirement changes going into effect January 1, 2015.

AARO- What do you enjoy most about your work?

DA: I enjoy helping and assisting our licenses with any question they may have. I also enjoy the challenges that my position brings me on any given day.

JT: I enjoy the fact that I can use my background as an appraiser and a state regulator to assist states in achieving their missions and in the bigger picture

improving the appraisal industry. I get to know and work with state personnel and board members.

AARO- What was the last book you read?

JT: The Lacuna by Barbara Kingsolver (one of my favorite authors).

DA: A Perfect Life by Danielle Steel

AARO- What is your favorite US city to visit, and why?

DA: Hilton Head, South Carolina, I love the ocean and I found it very beautiful and peaceful there.

JT: Being a Policy Manager for the ASC has afforded me the opportunity to visit all 55 states, territories and DC. My first visit to each state, I photographed the capitol buildings; my second trip, I visited a natural wonder or scenic park; my third time, I visited the most unique or interesting museum. I have spent time across this great nation of ours and gotten to know it better than many people ever get the chance.

I am often asked for my favorites and I honestly can say that there are too many to name. I have found some real hidden gems that many have never even heard of. Just as a parent can't tell you which of their children they love the most, I can't say if the rolling bluegrass horse pastures of Kentucky is any prettier than the wild whitewater rivers of West Virginia or the layers of red rock carvings in Utah. Just as I can't pick if it was more exciting to gallop my horse towards the rising sun of the rugged hillsides on a ranch in Montana; have an orca breach beside my kayak in the waters of Puget Sound; or wind my Harley through the Black Hills of South Dakota. Was it more delicious to be eating fresh Hatch green Chile in the fall in New Mexico; winter littleneck clams in Washington; spring lobster in Maine or summer peaches in Georgia?

When I first got the position with the ASC and knew the amount of travel that was involved, someone said to me that they gave me five years before I burn out. I am beginning my 12th year now and I can honestly say that I can't wait to visit your state again and see what new treasure I can find; I would love to hear your recommendations.

Editor's Note: After reading Jenny's description of her favorite place to visit, we know she has a career in writing whenever she chooses!

New Members!
Recently joining the ranks of AARO
Affiliate members are:
Dart Appraisal, Nationwide Appraisal
Network, and Stewart Valuation.



**Many Thanks to the Sponsors of our Fall
2014 Conference!**

EVENT Level
a la mode
Rels Valuation
REVAA
ServiceLink

Platinum
Appraisal Institute

Gold
GL Solutions
Hondros Learning
McKissock
National Association of Realtors
Solidifi

Silver
Murcor



AARO 2015 SPRING Conference Nashville, TN Tentative Agenda

FRIDAY, May 1, 2015

9:00—12:00a APB– Public Meeting at Hilton Downtown
Open meeting to all, but please register on Appraisal Foundation website:

12:00p – 4:00p REGISTRATION

1:00p –2:45p OPENING SESSION ASC & TAF Updates

Nikole Avers-AARO President
David Bunton—The Appraisal Foundation
Jim Park - The Appraisal Subcommittee
Roberta Ouellette —ASCAC

2:45p - 3:00p BREAK

3:00p—5:00p CFPB and Fannie Mae Updates

SATURDAY, May 2, 2015

8:00a – 4:00p REGISTRATION

7:45a – 8:30a CONT'L BREAKFAST

**8:30a – 10:30a COLLABORATION:
INVESTIGATOR TRAINING/APB/USPAP
ADVISORY**

**TYING METHODS, TECHNIQUES AND REPORTING
REQUIREMENTS TO THE APPRAISAL INVESTIGATION**

10:30a – 10:45a BREAK

**10:45a – 12:00p Creating A Disaster Plan:
Developing a Business Impact Analysis
Continuity of Operations Plan (COOP)**

12:00p – 1:00p LUNCH On your Own

12:00p - 1:00p AARO BOARD OF DIRECTORS MEETING

Meeting Open to All AARO Members

1:15p - 3:30p AMC Audit Process and SOP Development

3:30p – 3:45p BREAK

3:45p - 4:30 p Trainee / Supervisor Issues

**6:00p – 8:00p PRESIDENT'S RECEPTION:
DENIM AND DIAMONDS**

SUNDAY, MAY 3, 2015

All portions of AARO conferences are open to registered attendees, except those specific sessions that are announced as being **CLOSED**.

8:30a - 10:30a GROUP BREAK-OUTS

AMCs

Board Members

Administrative and Legal

Industry Representatives (course providers, software vendors, professional organizations, exam providers, etc.)

10:30a –10:45a BREAK

10:45a – 12:00a AQB Background Checks interpreting the 2017 Requirements and Current Implementation Issues

12:00p – 1:00p LUNCH

Sponsor/Vendor Demonstration Tables

1:00p—2:30p Appraisal Industry Issues and Professional Topics

2:30p - 2:45p BREAK

2:45p – 4:30p Effective Communication, Trust and Building relationships— Adult guests of registered AARO attendees are welcome to join us for this session

4:15p - 4:30p CLOSING REMARKS - Nikole Avers



*Nashville, Tennessee! Hometown to countless celebrities– Tim McGraw, Faith Hill, Carrie Underwood, Keith Urban and 2 Nikoles– Kidman and Avers!
Music City welcomes AARO to enjoy the birthplace of country music and everything it has to offer– shopping, restaurants, museums and of course, the Grand Ole Opry.*