

**Special 2016
LDAC Edition****Special points of
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- What is the Future of the SRA Designation?
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Edited By:

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NCAI Executive Director

NC Chapter Appraisal Institute



North Carolina Appraiser

Leadership Development Advisory Council Special Edition

2016 LDAC Meeting Information

By Chris Johnson, MAI, SRA

The Leadership Development and Advisory Council ("LDAC") met May 25th through May 27th in Washington, D.C. to discuss topics oriented toward the short-term and long-term future of the Appraisal Institute. This included lobbying Senators and Representatives to modernize existing laws and regulations, which would benefit the appraisal community. The event this year was held during the last week in May at the Liaison Hotel, within two blocks of the Capital Complex. A total of 102 appraisers from across the country participated. For this year's LDAC, the North Carolina Chapter of the Appraisal Institute nominated and sponsored Chris Johnson, MAI, SRA (3rd Year), Jim Lynch (2nd Year), Miles Hamrick, MAI, AI-GRS (2nd Year), and Chris Mashburn, MAI, AI-GRS (1st Year) to attend. This year's LDAC was filled with thoughtful and creative discussions, proactive lobbying efforts, and the opportunity to socialize and network with some of the best and the brightest individuals involved in the real estate profession!

The way the schedule worked for this year was a general session on the first afternoon, then a breakout into discussion groups, followed by a reception at the hotel. The second day had discussion groups in the morning and lobbying, picture taking, and another reception on Capitol Hill in the afternoon. The third day consisted of discussion groups in the morning and a closing general session in the afternoon.

In the general session, Appraisal Institute President Scott Robinson, MAI, SRA, AI-GRS gave a talk about the state of the Appraisal Institute and Tom Cowart, MAI, Chair, AI Strategic Planning Committee, presented the basics of the Strategic Plan the AI will be following for the next five years. Congressman Blaine Luetkemeyer then spoke and emphasized that Congress is going through Dodd-Frank Act and keeping the small part that is good and fixing or deleting what is wrong with the law. Presently, there is a consensus among key stakeholders involved in the real estate market that the House Financial Services Committee hold hearings on the future of appraisal regulation.

This year's discussions involved the SRA designation; increasing the Appraisal Institute's market share while simultaneously dealing with a diminishing supply of Candidates; regulations imposed on appraisers which limit our ability to use our skills with emerging valuation issues; and professional development opportunities for designated and non-designated members of the Appraisal Institute.

- Byron Miller, SRA, AI-RRS, RRA, from Minneapolis, MN had participants contemplate the types of appraisals that designated and non-designated SRA members could potentially complete. MAI and SRA designated participants reiterated that there is considerable value in obtaining the designation, be it transitioning away from commodity assignments, higher fee splits within their organization, better fees, and/or generally more complicated and professionally rewarding appraisal assignments.

LDAC 2016

- Chris Ponsar, MAI, SRA, from Honolulu, HI discussed the benefits of instituting or furthering outreach efforts to bring more appraisers into the Appraisal Institute. This included examples of roundtables, luncheons, and after-hours events being done at various chapters, as well as a recommendation to the Executive Leadership in attendance to reinstate the prior "Associate" level of membership.
- Elaine Liz-Ramirez, MAI, CCIM, from Orlando, FL created groups tasked with discussing existing regulations, progressive post-designation education offerings, exploring regulations which preclude appraisers from certain revenue streams, and branding efforts to expand knowledge of the Appraisal Institute into other related organizations.
- Rodman Schley, MAI, from Denver, CO focused on ways to make our "initials" matter; ways to inspire more members to participate; ways to diversify the profession; and ways to bring new and existing members up to the highest level of skill and professionalism. Peer review was a major topic of debate, with proponents and opponents agreeing that a system for providing constructive criticism is necessary.

Participants scheduled meetings with their elected representatives in the House and Senate. In our meetings with the representatives, we discussed modernizing appraisal oversight by aligning appraisal regulation with regulatory structures of other industries; improving enforcement for state appraiser regulatory agencies by focusing on licensing administration and enforcement as well as creating a common platform; improving appraisal quality by authorizing financial institutions to "raise the bar" when hiring real estate appraisers by utilizing professional designations and exceeding minimum licensing requirements. Our goal for the meetings was to share concerns of the regulatory burdens appraisers face and ask that our state representatives request a hearing to help address the appraisal issues. Their offices were interested in learning more about the regulations which appraisers deal with every day and also shared information about some of the legislation they are currently working on regarding the Dodd-Frank Act. Overall, our meetings were well received by our state representatives and was a once in a lifetime opportunity.

I enjoyed meeting and networking with Appraisal Institute professionals from across the United States and Puerto Rico. The experience, knowledge, and relationships that are developed by meeting peers and leaders from across the country are invaluable whether you are part of a firm or own your own business. New acquaintances were made, old friendships rekindled, and opportunities to chat one-on-one with AI's leadership abounded. Truly a memorable event.

Our Chapter attendees came back with many ideas of how to improve our Chapter as a community and further our common goal in the appraisal profession. I have been fortunate enough to go in 2014, 2015 and 2016. I personally thank the North Carolina Board of Directors, Officers, and all chapter professionals for providing me with the opportunity to represent our chapter and all of you.

This platform is a great introduction to becoming a future leader within the Appraisal Institute and I enjoyed my experience immensely. If you are interested in attending LDAC 2017, please contact Vanessa Hall - vhall@efird-corp.com or 704.331.0400 ext.23 (office).



From Left to Right:

NCAI LDAC 2016 Sponsors:

Miles Hamrick, MAI, ALGRS; Chris Johnson, MAI, SRA;

Jim Lynch; Chris Mashburn, MAI, ALGRS

Good to Great—Moderator: Rodman Schley, MAI

By Chris Mashburn, MAI, AI-GRS

This was my first year at LDAC, and it was a great experience. It was an opportunity to meet people from across the United States and Puerto Rico who enjoyed appraising, wanted to be better appraisers, and wanted to help make the appraisal profession better. We were all challenged to ask how we could make the appraisal profession more appealing to new individuals entering the field, how we could better ourselves as appraisers, and how the Appraisal Institute could better serve its professionals and the public.

Rodman Schley, MAI, from Denver, CO moderated the breakout session of “Good to Great”. In this discussion, Rodman focused on two questions:

1. What makes a great appraiser?
2. How can we take education delivery with AI from good to great?

Answers to “What makes a great appraiser?” varied from: willingness to learn more, admit that they do not know everything, taking the time and effort to develop a higher quality report, adapting to change, passion for learning and teaching others, and from an appraiser who only works in litigation – “character and honesty”. Within our group, everyone agreed with these statements, and there was much discussion regarding the topic of passion for learning and teaching others.

During the discussion of “what makes a great appraiser?” we were all asked to rate ourselves. Did we consider ourselves to be average, good or great appraisers? More than half of the group said they were good appraisers with the primary reason being that compared to the vast body of knowledge within AI each of us only had acquired a small percentage of that knowledge. In essence: we all still have much to learn even though everyone in the room was an MAI or SRA designated appraiser.

The second topic we discussed was “How can we take education delivery from good to great?” Within our group everyone believed that AI has the best appraisal education in the industry; however, AI could do a better job of marketing that education to the industry and to other appraisers so that everyone will know why AI has superior education compared to other sources of appraisal education. Also, the appearance was that AI had ceded the qualifying education for trainees to other lower cost providers, and that the individuals who were taking the qualifying education (trainee courses) were a group of people we specifically needed to target.

In order to attract those people who were taking the qualifying trainee courses, some suggestions were to have the courses offered at night, or on the weekends, so that people could retain their current job and take the appraisal courses. Also, it was discussed if it would be possible for AI to could give free affiliation to those trainees who took all of the qualifying courses with AI until they became state licensed. The third suggestion was that AI offer the trainee courses below cost in order to attract new people coming into the profession so that they could see the quality of educational materials and instructors AI has.

At the end of the session, Rodman left us with this thought: “We are only as good as the people we bring into the profession; therefore, what is our responsibility to the appraisal profession and what is our responsibility to the next generation of appraisers?”

As previously stated, this was my first year at LDAC. I heard many people discuss the event, the great experience they had, and the great people they met. I agree completely, and this is the best event I have been to sponsored by the Appraisal Institute. Whenever anyone asks about it I strongly encourage them to attend. I am extremely thankful to the North Carolina Chapter for the opportunity to attend this event and I am looking forward to being a part of LDAC 2017.

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Beyond USPAP

How Can the AI Support Membership to Expand Services Beyond the Typical USPAP Assignments?

By Jim Lynch

Elaine Liz-Ramirez, MAI, CCIM, SVP, Director of Appraisal Management with Hancock Bank, Orlando, Florida led this discussion group. The goal of the discussion groups was to explore what participants perceive as challenges in our organization and profession in regard to the topic with focus on practical solutions. The following related topics and questions were evaluated in this session:

I. USPAP

- a. Does USPAP accomplish what was intended?
- b. How does USPAP limit the growth of a professional?
- c. Are we thinking outside of the document?

II. Appraisal Institute – Relevance and Branding

- a. What are the strengths and weaknesses of AI relevance and branding?
- b. How does the public perceive the AI designations?
- c. How do we as members perceive the AI?
- d. Why are you a member of the AI, and what is important to you as a member?

III. Appraisal Institute – Education

- a. What are the strengths and weakness of AI education?
- b. Is our education relevant and keeping up with innovation?
- c. As part of our education, would we like to diversify our services outside of USPAP?
 - i. Who are other valuers that are not bound by USPAP?
 - ii. What services do they provide?
 - iii. Can we provide those services? Why? Why not?

IV. Appraisal Institute Designations – The Gold Standard

- a. What are the strengths and weaknesses of AI curriculum/designation paths?
- b. Are we ready for a new SRA/MAI model?
- c. How do we make ourselves “The Gold Standard” again?

This next group of items pertains to meeting the needs of these new clients. The LDAC attendees were in overwhelming favor of additional education opportunities.

I. USPAP

Background/ Concern Statement:

In 1986, nine leading professional organizations, including the AI, formed an ad hoc committee on USPAP in response to the savings and loan crisis. FIRREA, Title XI, directed the establishment of state licensing by July, 1991 for federally regulated transactions.

In 1989, the ASB adopted USPAP, stating that the intent of the document is to promote and maintain a high level of public trust in professional appraisal practice.

In the bank context, only 20% to 25% of transactions require an appraisal and would be impacted by state-certification. However, currently, 38 out of 55 jurisdictions extended USPAP to non-federally regulated transactions; therefore, we are experiencing an un-level playing field and are held to a standard, which other valuers are not held to. This does not protect the public trust, but impedes our ability to compete.

The discussion groups voiced the following concerns:

- Overly complex and frequent changes.
- Agree that USPAP is a minimum standard which limits the growth of a professional.
- The term “trainee” versus “intern”.
- Un-level playing field with regard to other valuation services and constraints to service offerings.

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Practical Solutions:

The following ideas were generated in the groups:

- Truncate the document
- Less frequent changes
- Use as intended for federally regulated transactions, with alternative Valuation Standards for other valuation services

Conclusion:

We, the 2016 LDAC participants, respectfully recommend to the SPC Committee, the AI Executive Officers and the AI Board of Directors the following action(s):

- The Appraisal Institute must continue to lobby and promote USPAP for federally regulated transactions only.
- We urge the implementation of SVP, Standards of Valuation Practice, at the national and state levels with IVS, International Valuation Standards, as alternative standards.
- Encourage an alternative to the label of "Trainee" at the state levels.

II. Appraisal Institute – Relevance and Branding**Background / Concern Statement:**

Since our organization's birth in 1932, it has survived 13 presidents, 5 wars and 8 major economic crises. For 84 years, we have persevered beyond road blocks and hurdles. Today, as an organization, we must re-examine our purpose, our mission, and our goals. Since we organized, society and the profession have changed significantly and evolved due to new methods, technology and the market place. Now is the time to embrace what is and innovate.

The discussion groups voiced the following concerns:

- Our Designation acronyms should have meaning (like CPA).
- The public doesn't understand the appraisal profession or what an appraiser does. Have we limited ourselves?
- Need more exposure on a national level.
- Lack of on-line presence
- Diversify our services on a national level via providing information systems (comparable database)
- Designation Campaign – "Hire a Professional"
-

Practical Solutions:

The following ideas were generated within the groups:

- Make our designation acronyms stand for something
- Recommend a national spokesperson for the organization, similar to Dr. OZ
- Consider transitioning from the term "Appraiser" to "Valuation Analyst" or "Real Estate Analyst"
- Celebrate our wins via individual spotlight features on-line
- Create a national campaign explaining the appraisal profession and how an appraiser benefits the general public?
- Partner with other real estate-related professional organizations

Conclusion:

We, the 2016 LDAC participants, respectfully recommend to the SPC Committee, the AI Executive Officers and the AI Board of Directors the following action(s):

- We urge immediate consideration of making our acronyms have meaning/understanding. We want the world to know that we have had rigorous training and education, and that our designations stand for something!
- Rebrand the "Appraiser" title—Valuation Analyst or Real Estate Analyst
- Implement a national campaign to create public awareness, answering questions such as: "What is an Appraiser?" and "What can an Appraiser do for you?" We don't just value your home for a bank loan!

III. Appraisal Institute – Education

Background / Concern Statement:

The Appraisal Institute is a leader in real property appraiser education and the leading publisher of appraisal literature. The participants nearly unanimously agreed that the education is top notch. However, there are many opportunities for valuers in our modern economy. Are we getting the assignments? Can we legally prepare assignments outside of USPAP?

The discussion groups voiced the following concerns:

- Lack of educational diversity – Other real estate valuation services
- Lack of progressive post designation education
- Lack of evening classes
- Top-down communication, specifically stance on methodologies and best practices regarding USPAP.

Practical Solutions:

The following ideas were generated within the groups:

- Offer more diverse coursework with regard to valuation services, i.e. cost segregation, asset repositioning, market and feasibility studies, zoning and land use studies, portfolio valuation, etc..
- Consider diversification outside of real estate, i.e. equipment, business valuation
- Offer more certification specialties
- Progressive education for continuing education.
- Roundtable networking events.

Conclusion:

We, the 2016 LDAC participants, respectfully recommend to the SPC Committee, the AI Executive Officers and the AI Board of Directors the following action(s):

- Immediately communicate stance on USPAP and the ability to work outside or beyond the document that is impeding our ability to compete with other valuers.
- Explore diversity of education to assist membership in diversification of services, include other valuation services education with certification programs.
- Consider making course work available for potential second and third generation career seekers and identify these potential candidates.

IV. Appraisal Institute – Designations – The Gold Standard

Background / Concern Statement:

The Appraisal Institute has been the world's leading organization of professional real estate appraisers. The Institute has set "the gold standard" by having a rigorous designation program and a strict professional code of ethics. Most participants agreed that there is a strong infrastructure within the organization staff at the national level. With regard to designated members, there is concern regarding quality. In all discussion groups, at least 74% of the participants were in favor of mandatory peer review. In two groups, the consensus was unanimously in favor of mandatory peer review.

Concern Statement:

The discussion groups voiced the following concerns:

- Consider-A group is only as strong as its weakest member. Designations are difficult to obtain, but are they too easy to maintain?
- Barriers to participation - Allow others to "test" the waters
- Negative perception from non-members
- Are we minding the store? Are we policing ourselves?
- Continuing education should require progressive education, not just maintenance

Practical Solutions:

The following ideas were generated within the groups:

- Mandatory Peer Review should occur in the CE cycle and should be collaborative, not a disciplinary forum. Consider round table courses, wherein peers share their work product in an open forum for healthy discussion.
- Need to bring back the Associate status to encourage entry into the profession
- Network with other professional organizations to educate them with regard to our value and services
- Require progressive education for designees

Conclusion:

We, the 2016 LDAC participants, respectfully recommend to the SPC Committee, the AI Executive Officers and the AI Board of Directors the following action(s):

- Explore options for mandatory peer review for designated members.
- Re-instate the Associate program.
- Consider mandatory progressive education for Designated Members.



“On The Hill”

2016 LDAC Participants

What is the Future of the SRA Designation?

By Miles L. Hamrick, Sr., MAI, AI-GRS

Byron E. Miller, SRA, AI-RRS, RRA, of Minneapolis, MN, led this discussion group, from which the following information is summarized. The focus of this discussion group was to provide opinions and insights in relation to the importance, relevance, and future of the SRA designation. Many of the topics of discussion involved the following questions:

Q: What type of work was being performed by the SRA designees in attendance?

A: The majority of the responders answered "Bank Work", with "Litigation" and "Review" coming in second and third.

With this type of response, it was discussed how the SRA designees could *stand out* from the crowd and be more relevant in their environment. The general consensus was that diversification to more complex assignments and non-lender work would provide the "Designated SRA" member more importance and relevance in the marketplace. This could take the designated appraiser beyond the commoditized appraisal clients and create demand for the SRA designated appraiser.

Q: Is there a *STIGMA* in relation to the SRA designation?

A:?

Of course, this topic of discussion was approached from many angles of understanding. It blended into a range of responses, depending on who you asked. I personally regard anyone who obtains a designation in their field of work, to have achieved an honor to their self and their organization. However, there was discussion that some designees feel there is a stigma. I would like to hear your comments on this (miles@milesamrick.com).

Q: What can we do to retain existing SRA members and expand membership to the thousands of non-designated appraisers in the market?

A: The top responses to this question seemed to be: *lower annual fees* for the SRA designation, more *public relations* to potential clients in need of *highly trained* and *experienced* appraisers, *external advertising*, and *grass root movements* within your own market.

Many of the conversations involved *cost benefit relationships* and the true need for the designation in the current market. It was agreed by most, that there was value in obtaining the SRA designation. The key is determining on how to capitalize on it, in the current market. In general, the Appraisal Institute represents approximately 25% of the overall appraisers in the US market. With the majority of the US appraisers being Residential Certified, this provides a large supply of potential SRA Candidates for expansion.

My conclusion is that the "Future of the SRA Designation" is going to be determined by how hard we are willing to work to promote the brand, and the relevance, of our organization and designees, to the consumer of our products.

I wish to thank the North Carolina Chapter of the Appraisal Institute, for the honor of representing our state at the national level, and for the continued support of this learning opportunity.

A Note from the NCAI LDAC Committee Chair

The LDAC Committee is currently taking names for the 2017 LDAC wait list. If you're interested or need more information, please email Vanessa Hall at vhall@efird-corp.com. Delegates must be a Candidate for Designation or a Designated Member of the Appraisal Institute.

Thanks!

Vanessa M. Hall, MAI
Chair
LDAC Committee
NC Appraisal Institute

Chris Ponsar, MAI, SRA—How Could AI Increase its Market Share?

By Chris Johnson, MAI, SRA

This year's LDAC event proved to once again exceed all expectations. For my 3rd and final opportunity, I knew how informative and motivating the experience would be. Meeting successful appraisers from all over the country and having conversations about our industry and its future, their business structures, and different appraisal methods provided me with a better understanding of our role in the financial industry.

The breakout sessions continued to challenge our traditional thought and force us to think outside of the box when it comes to the future of our profession. These discussion groups brought many different walks of life with many, different opinions together. Conflicting opinions presented themselves and at times it became extremely controversial. In the end, we rose above our differences and were able to provide valuable feedback to the senior level so that they could be better informed as to the proper direction to take the AI.

Chris Ponsar, MAI, SRA, from Honolulu, HI discussed, asking ourselves "How could AI increase its market share?" Our discussion group was unanimous in their opinion that AI should indeed increase its market share in order to ensure:

- Continued worldwide leadership in appraisal education;
- Increased national and regional lobbying capacity in support of the profession and the public trust;
- Sustained member services such as the Lum Library, ethics counseling, and peer review; and
- Growing networking and professional development opportunities.

A number of avenues by which to increase the market share of AI were explored, but the following three were the most discussed themes and represent our best ideas and advice to the leadership of the Appraisal Institute in tackling the challenging question posed to us:

1. Solution One - We suggest the Appraisal Institute immediately work toward establishing chapters in fertile international locations.
2. Solution Two - We suggest the Appraisal Institute aggressively pursue outreach that establishes meaningful university relationships within the borders of every chapter.
3. Solution Three - We suggest the Appraisal Institute consider reinstating a form of Associate Membership for appraisers that share our values, but for their own personal reasons choose not to be designated.

I entered the program after speaking to past participants who spoke highly of the overall experience. In hind-site, I can now say that I will cherish my contributions to this program for the rest of my life... and yes it is true that I believe I got more out of the program than the program got out of me. Thank you to all of the participants who made the last 3 years of this program such a success.

***Thanks** to those who volunteer their time to our organization !*



Chris Johnson, MAI, SRA & Jim Lynch



Jim Lynch & Miles Hamrick, MAI, ALGRS



NCAI 2016 LDAC Sponsees
with
Preston Bell of US Representative Richard Hudson's Office



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Christopher Toppings of US Senator Richard Burr's Office



NCAI 2016 LDAC Sponsors
with
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2016 NCAI Officers & Directors & Regional Reps & Alternates

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		Yes	No				
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TOTAL		15	5				

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