



NCPAC



The North Carolina Professional Appraisers Coalition
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THE APPRAISAL FOUNDATION
Established by Congress as the Center of Appraisal
Education and Research

The North Carolina Professional Appraisers Coalition

The Scope

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What is the cost of becoming an NCPAC member? \$100 per year for general membership.

What are the benefits of being an NCPAC member?

The North Carolina Professional Appraisers Coalition (NCPAC) was organized for the purpose of serving and protecting the collective interest of all professional appraisers in North Carolina. To this end, it will encourage professional appraisal practice and promote professional appraisal services by providing a number of services to its members, including, but not limited to, the following:

- Continued development and maintenance of a system for sharing information among its members through newsletters, Internet, personal contact, periodic group meetings, or other reasonably available means.
- Identifying and disseminating representative views of its appraiser members on matters of common interest, including but not limited to: Changes in **USPAP**; Changes in the **NC Appraisers Act**; Changes in **NCAB** rules; and Appointments to the **NCAB**.
- Representing the views of its appraiser members to the **NC Legislature**, to the **NCAB**, to federal appraisal oversight agencies, and to any other entity that affects professional appraisal practice in NC.
- Seeking and obtaining group discounts for goods and services typically used by appraisers,
- Providing a website together with a monitored Internet bulletin board (on Facebook) for use of its members.
- Providing a public access website that includes (among other things) a directory of all members of **NCPAC**.
- **NCPAC** has been at the forefront of providing transparency of the **NCAB** meetings by streaming them live on FB and on YouTube, as well as recording them to be viewed at your convenience. NCPAC Past-President Stephen Craddock organized and spearheaded this benefit. Prior to this, if you were coming from the mountains and/or the coast it could be up to a 7 hour drive each way and an overnight hotel stay for many people to attend the meetings in person. When the NCAB meetings have been live NCPAC has always tried to have some members of our leadership team in attendance to take note of and help craft responses to any specific issues that arise.
- **NCPAC** has had the benefit of a retained attorney for the last few years to counsel us on and appear on our behalf at the **NCAB**, **NC Legislature** and **The Appraisal Foundation** (TAF) when required.
- **NCPAC** holds an Annual Conference and Business Meeting to provide opportunities for Education, Networking and Professional Development.
- Due to **NCPAC's** sponsorship of **The Appraisal Foundation** and our numerous volunteer members we have representatives at the state and federal level.
- **NCPAC** provides a copy of the Student Manual for the 7-Hour USPAP course to each member.
- **NCPAC** provides a **Peer Review Committee** for assistance with difficult assignments and they can provide you with advice if you have to appear before **NCAB**.



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- One of NCPAC's co-founder's, Past-President, and current Board member, Doug Winner helped create and support **the NCPAC Library Project** which has enabled a written copy of Appraisal related material to be maintained at the NCAB as a reference for any appraiser when needed. This can be especially helpful when working on Retrospective Assignments.
- **NCPAC** sends a member who is our **AARO (Association of Appraiser Regulatory Officials)** Representative and attends their meetings and speaks on behalf of NCPAC and appraisers on the national issues which are brought up at these meetings.
- Via our local NCPAC chapters throughout the state, we provide opportunities to meet, learn from and discuss topics with other local appraisers in your area.
- **NCPAC** offers a track towards Designation and becoming a **Coalition Designated Appraiser (CDA)** for both Residential and Commercial Appraisers. [CDA Designation Program - The North Carolina Professional Appraisers Coalition \(NCPAC\) - Online](#)
- By attending the conference and the CDA tour we hope you have been able to see different aspects of the state and the influence of industry, nature, farming, etc... on housing and employment in different areas of the state and relate that in some way back to your own area and appraisal practice.
- **NCPAC** designated appraisers (**CDA**) can now be recognized through NAR with their designation as either a **General Accredited Appraiser (GAA)** or **Residential Accredited Appraiser (RAA)**. We are also seeking additional designation opportunities!
- **NCPAC**, as a **Sponsor of The Appraisal Foundation (TAF)** with a seat on **The Advisory Council (TAFAC)**, we have been able to help ensure that the average appraiser is able to have their voice heard on a national level. NCPAC was able to take part in "Vision 2030" which was the long-term planning initiative for TAF. NCPAC is a member of the "Group of 40", advisors composed of trustees, association representatives and senior staff. We were able to provide input which will be critical as TAF explores the current professional environment and the future of our profession. Without the support of your dues we would never be able to keep our

position as a Sponsor of TAF and maintain a seat on TAFAC.

- **NCPAC** is now an authorized CE provider in NC and will start scheduling Live CE Classes during the latter part of 2023.
- **NCPAC** members can post to a **job board on the NCPAC Website** if they are a trainee or appraiser looking for a firm to affiliate with or are a firm looking for a new candidate to add to their organization. Currently several positions are available!
- **NCPAC** has negotiated with **OREP Insurance to provide an additional benefit to members of NCPAC at no cost.** OREP E&O coverage for NCPAC members will include an additional \$50,000 in Discrimination Claim Coverage at no cost to NCPAC members. [NCPAC Member Benefit: Enhanced Coverage - OREP Insurance for Professionals](#)
- **Due to NCPAC's position on the Board of Governors for the National Appraiser of Appraisers (NAA)** we have been able to negotiate a 15% discount on any CE taken from Appraiser eLearning for NCPAC Members for the next year. This is only valid for NCPAC Members. Reach out to ncpac@live.com for your discount code!

With the number of new trainees coming into our Profession we have decided to provide a free membership to all new trainees for their 1st membership cycle going forward.

To contact NCPAC with any questions please email ncpac@live.com or visit us at www.ncpac.us and www.facebook.com/ncpac.us.

1. **Presidents Corner:**

Hello, my fellow appraisers, I am Steven W. Craddock, the new President of NCPAC for 2023-2024. If you recall, I previously served as the President of NCPAC during 2017-2018 and I have held many of the positions on the Board of Directors over the years. It is great to be back at the helm!

I would like to start off by personally thanking NCPAC Past President Graham D. Smith, our 2023 NCPAC Annual Conference Team and our loyal Sponsors for their support in making this year's conference a true success:



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GOLD SPONSORS: Efird Appraisals; OREP Insurance Services; NCSECU - Credit Union
SILVER SPONSORS: LIA - Administrators and Insurance Services; AgCarolina/Cape Fear Farm Credit
BRONZE SPONSORS: ValStone Group - Commercial Valuation & Consulting; State Farm – Scott Tharrington, Agent; Fisher Wealth Management
ADDITIONAL SPONSOR: McKissock Learning

We truly had a great time in Southport, NC at the 2023 NCPAC Annual Conference! We offered a 7-hour CDA Challenge Class and Test which resulted in 3 new folks becoming newly Designated. We had two CE classes totaling seven hours of Continuing Education. One was a 4-hour class provided by NCPAC taught by appraiser Dr. Rick Mayberry and a 3-hour class provided for FREE by OREP taught by OREP President Isaac Peck. We provided a 7-hour “real estate appraisal exam prep course for trainees” taught by Julie M. Floyd from McKissock Learning. Our guest speakers Rick Fisher from Fisher Wealth Management and Don Rogers from the NCAB gave us a great information. Rick Fisher gave us information that will clear up the questions that surround how best to save, when to start and where to put your funds. Don Rogers let the group know about all the happenings at the NC Appraisal Board and fielded a few questions from the group. Members from the National Association of Appraisers (NAA) and the South Carolina Professional Appraisers Coalition (SCPAC) were also in attendance and we appreciate them coming and sharing their experiences with us!

My favorite part of these events is the opportunity to meet our new (and seasoned) appraisers and find out how we as NCPAC can support them better in our profession. We had a very open dialogue during our meetings (scheduled and impromptu) about current issues impacting appraisers in NC and beyond. This flow of ideas has given our Board of Directors guidance as to what we need to focus on moving into the 2023-2024 year.

We continue to look for ways to grow NCPAC. The Board approved extending the first year’s membership to new trainee members for the 2023-2024 calendar year. We also decided to remain a member of The NAA (National Association of Appraisers) Board of Governors for the 2023-2024 year. This provides us with another National forum where we can make our NC appraisers’ cumulative voice heard and adds more benefits to our members. Members of NCPAC who wish to join NAA as a Designated member will receive a discount off their membership this year. This is one more way for us to continue to support appraisers in North Carolina.

It is my pleasure to again have the opportunity to serve as the President of NCPAC for the 2023-2024 year. I look forward to faithfully serving with our Officers and Directors to provide the best service to and representation for our membership. We have some new directors and would like to take the chance to welcome them to the team. From NCPAC President: Steven W. Craddock, CDA, RAA, HMS



2. NCPAC Conference 2023

Our Annual State Conference was held 26-28 Sep 2023 in beautiful Southport NC and it was the perfect time of year to be there! This time of year it is a small beach town with minimal traffic. We were very busy while attending the conference but still enjoyed seeing a new part of the state.

Tuesday 26 Sep 2023 – NCPAC provided an opportunity to attend Continuing Education (CE) classes. Where else could you get 7 of hours of CE for \$85? Richard Mayberry taught our new Excel class “Custom MLS Export, Chart & Trendline Creation” and Isaac Peck with OREP taught “Liability & Risk: Protecting Yourself as an Appraiser”. Many thanks to Isaac Peck for providing 3 hours of CE for free to attendees.



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Wednesday 27 Sep 2023 – It was especially busy.

NCPAC was able to partner with McKissock to provide (for the 1st time ever according to the instructor) a Live Trainee Exam Prep Class. We had 26 students attend this class from 3 different states. There was only 1 person in the class who did not have a Supervisor and we were able to find them one on the same day!



We had a Trainee Social/Networking event with food/drinks that evening.

Out Coalition Designated Appraisers (CDA) Members attended the CDA Tour of Bald Head Island. We started off with a 20-minute ferry ride across the Cape Fear River from Southport to the barrier island. A ferry ride is the only way on and off the island. Upon arrival we were met with a tour guide and 6 passenger golf carts which took us around to significant spots on the island. Our tour guide did an excellent job with historical information going back to the revolutionary war period to include pirate battles!



Highly recommend going on the tour if you are ever in the area



[Bald Head Island NC](https://www.baldheadisland.com/)



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Wednesday night we had our Social/Networking event at the Southport Community Building with guest speakers Rick Fisher from Fisher Wealth Management and Ashley Such from AgCarolina Farm Credit. The Southport Community Building was right on the water, with a large deck overlooking the waterway providing a beautiful venue. Our dinner was different food stations provided around the room causing you to circulate and meet other people. Our caterer prepared some excellent food and cocktails for us! Several dishes of each cuisine were provided to include Italian, seafood and latino. Music was provided by our friend, Scott Campbell from South Carolina (an appraiser who is also a DJ for events). He was able to provide an opportunity for karaoke, line dancing and wonderful background music. We really appreciate him coming up and doing this for Free!





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Thursday 28 Sep 2023 – This was our final day of conference and consisted of our business meeting, awards, speaker and installation of new officers/board members. Don Rogers of the NCAB was our guest speaker this year providing feedback on various issues of interest to NC Appraisers to include the number of complaints submitted by Fannie Mae, new board member announcements and the recent delay on the adoption of PAREA in NC.



3 new Coalition Designated Appraisers (CDA) were awarded their pins. Congratulations to our new CDA members Linda Nelson, Trey Such and Ricky Glidewell.



We announced the election results and installed our new officers and board members. Congratulations to the following:
President Elect 2024-2025 – Linda Nelson
Vice President – Dana Murray
Board Members – Jamie Norman (2nd term), David McGonagle, Monica Long, Richard Glidewell and Joseph Leahy (all 1st term).

The NCPAC Life Member award was presented to Floyd Wicker for his many years of service in the Appraisal profession and is well deserved. Many thanks to Julie McIntosh and Vivaree Scotton for helping to get his family there for the presentation without his knowing about it!





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Our new NCPAC President 2023-2024 Steven W. Craddock presented a special plaque to our outgoing President Graham Smith in recognition for his effort during the previous almost 2 years as president.



NCPAC President 2023-2024 Steven W. Craddock made a brief presentation to close out our 2023 NCPAC conference and we adjourned the meeting!



A Special Thank You goes out to our 2023 Conference Sponsors:
Gold Sponsors:



Silver Sponsors:



Bronze Sponsors:



Partner:



3. Appraiser News:

NCPAC is continuing to live stream and record the NCAB meetings for all appraisers who are unable to attend the meetings. You can view the meetings on our NCPAC Facebook page, website – ncpac.us and on YouTube. The next 2 North Carolina Appraisal Board (NCAB) meetings will be 31 Oct 2023 (Virtual) and 12 Dec 2023 (Live). The 2024 meeting schedule has not been announced but is expected to alternate between Live & Virtual.

The current appointees to the board are:

Appraisal Board Members	
Mike Warren, Chair	Beaufort
Timothy N. Tallent, Vice-Chair	Concord
Claire M. Aufrance	Greensboro
Sarah J. Burnham	Hickory
Lynn Carmichael	Arden
Darius R. Chase	Waxhaw
Jack C. (Cal) Morgan, III	Wilmington
Viviree Scotton	Chapel Hill
H. Clay Taylor, III	Raleigh



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NCAB OPEN FORUM POLICY

The Appraisal Board will have a Public Forum scheduled for each Board meeting. To appear at the meeting, a speaker must:

1. Name the speaker;
2. Identify if the speaker is appearing on behalf of a group or entity;
3. Identify the topic of the speaker's comments;
4. Limit the comments to five minutes; and
5. Make the request to speak no later than 5:00 pm on the Thursday prior to the Board meeting.

The speaker may not address any pending disciplinary matter or application. If you are requesting that the Board take action on any issue or item, please provide a summary of the requested action in writing when requesting to speak or at the time of the presentation.

Board and staff members will not respond to the speaker during the comments, but may ask for clarification.

The Public Forum will be scheduled at the end of the meeting; however, it may be moved to another time at the direction of the Chairman.

Speakers must maintain a professional demeanor and proper decorum during their comments. Failure to do so may result in the Chairman terminating the speaker's time for comment.

AARO

The Association of Appraiser Regulatory Officials (AARO) Fall 2023 conference was held 06-08 Oct 2023 in Salt Lake City UT. The Spring 2024 conference will be in Nashville TN 03-05 May 2024. We plan to have NCPAC members in attendance for each Conference. Why is this important? Independent Appraisers from around the country are trying to ensure that our voices are heard and that the AMC's and Lenders are not the only viewpoint being offered.

4. Appraisal Classes:

Virtual Courses/Online Trainee Courses - The North Carolina Appraisal Board (NCAB) met on March 17, 2021 and voted to adopt emergency rule 21 NCAC 57B .615. This allows sponsors to offer all continuing and qualifying education courses approved for in class offerings virtually and also allows online asynchronous courses to become a trainee.

All registered, licensed and certified appraisers are required to have 28 hours of CE, including the 2022-2023 7-Hour National USPAP Update course completed by May 31, 2024, in order to renew on time. The current CE cycle is June 1, 2022 – May 31, 2024. Online renewals for the 2024-2025 licensing year will be permitted in early May for those that have met the CE requirements.

Only licensees **originally** registered, licensed, or certified after January 1, 2023, will be exempt from continuing education this cycle, but not from renewal. Licensees that upgraded will still be required to meet the continuing education requirement.

McKissock - 800-328-2008 www.mckissock.com

Triangle Appraisal School - 252-291-1200
www.triangleappraisalschool.com

Hignite Training Service – 252-764-0107 -
www.hignitetraining.com

Appraisal Institute North Carolina Chapter - 336-297-9511 -
www.ncappraisal.org

Appraiser Elearning – 615-965-5705 –
www.AppraiserElearning.com

5. NCPAC Chapter Information:

If you have any interest in establishing an NCPAC Chapter in your area please contact NCPAC.
President ncpacpresident@gmail.com.

Southern Appalachian Chapter - Covers Macon, Jackson & Swain Counties in NC. Officers – President - Dana Murray, Vice-President – Sandra Gibby, Secretary – Jen Pressley.

6. Job Postings

NCPAC members can now post to the job board on the NCPAC Website if they are a trainee or appraiser looking for a firm to affiliate with or are a firm looking for a new candidate to add to their organization. Do you have a position to fill? Are you looking for a new challenge? Do you want to put your position on the site and have it included in "The Scope"? Go to the NCPAC contact us page - www.ncpac.us/contact-us.html

[Click on the following link to see all of the available jobs!](#)

[NCPAC Member Job Postings](#)