

## Future of Appraisers Survey

### Q7 Additional Comments:

#	Responses	Date
1	AMC killed the business	4/7/2016 7 18 AM
2	Appraisers are highly experienced professionals and are not getting paid commensurate with their skills and education There will be no shortage if the pay scale goes up	4/7/2016 7 11 AM
3	would not want my children to consider this profession The AMC's and all of the rules regulations and liability versus the amount of money many appraisers can make (including myself) is not worth it (Same can be said for teachers and police)	4/7/2016 5 31 AM
4	#4 should be based on the length of time the trainee has been training and how they are performing	4/7/2016 5 01 AM
5	Appraisers are underpaid for the quality and consistency demanded from them This coupled with client demand that supervisor visit all appraisals is closing off the supply of new appraisers And there is no substitute for a logical observant on site appraiser for good valuation	4/7/2016 4 31 AM
6	AMC's are keeping most of the appraisal fee Should be the other way around	4/6/2016 8 21 PM
7	After all said and done residential appraisers are still making the same money AMC's make from each appraisal Big lenders are getting out of the mortgage financing because they cannot make too much money like they used to and the appraiser is still waiting for reasonable fees	4/6/2016 6 54 PM
8	#3 I've been appraising since the late 70's & was in Mortgage Banking prior to that 35+ years I have heard over and over that the lenders are going to do away with the appraisers and I believe they have finally found a way to make that possible Appraising use to be financially rewarding while still providing a quality report But with the length of the report 20-30 pages vs 7-9 pages and with some of the AMC's I hear about it not nearly as rewarding as it use to be So the bankers finally found a way to get rid of the appraisers By eliminating the flow of people coming into the business i.e. 4 year degree 2+ years apprentice and low pay while paying collage debt and the AMC with lower fees they have a formula to finally push the appraiser out the door When you factor in the new collateral valuation & U/W and using AVM's to help they can argue that the appraisal process is too slow due to an appraiser shortage and demand \$\$\$ to congress that the new quick systems are faster and less costly to the consumer And they will be correct But it won't be better for the consumer and we'll have another financial crisis that will be worse than the last one we had	4/6/2016 6 30 PM
9	New laws (CU) have turned an enjoyable career into a stressful nightmare	4/6/2016 5 34 PM
10	It is difficult to mentor a trainee and "share" the fee The amount of time to properly supervise and train someone to do a good job appraising does not make financial sense to the supervisory appraiser as it takes away income for them Appraisers are already scraping by as it is and have to hustle to make any kind of living in this industry That does not even take into account the trainee How is that person supposed to survive on the minimal fees they will be able to collect while they are apprenticing? I have known some trainees out there who have been at it upwards of four years struggling to document the number of hours needed to move up in licensure I agree that trainees need guidance but most seasoned appraisers have very little discretionary time or resources to take someone on At this point most of the appraisers that I have talked to are struggling to survive financially even though the work flow has been plentiful You can only do so many reports in a day and still turn out a quality product Any appraiser who is knocking them out in volume cannot be doing a good job	4/6/2016 5 27 PM
11	The appraisers need to have an Associate Degree and an internship	4/6/2016 5 10 PM
12	Grandfathering licensed appraisers is LONG PAST DUE UNFAIR how licensed appraisers were treated	4/6/2016 4 58 PM
13	The college degree requirement is about 20 years too late	4/6/2016 3 45 PM
14	We must improve our professionalism by education	4/6/2016 2 57 PM
15	There is no shortage of appraisers just appraisers willing to take low fees and experienced appraisers if lenders would accept reports done by trainee and signed off by certified appraisers which they won't anymore	4/6/2016 2 45 PM
16	I was grandfathered in before the 4 year degree was required	4/6/2016 2 40 PM
17	they have made it nearly impossible to train an appraiser it should not be harder to become an appraiser than fly an airplane	4/6/2016 2 38 PM

## Future of Appraisers Survey

18	#4 say yes for typical homes Anything complex or with an unusual amenity or locational influence No Lic Appriaser should be there with trainee	4/6/2016 2 27 PM
19	My appraisal work has been appraising rural farms in 8 counties now the banks are doing them and only get an appraisal now and then from lawyers The banks said they just use one of my summary appraisals as their guide they are bankers not appraisers think they are just being selfish hey hav killed my business	4/6/2016 2 17 PM
20	RE Q2 ADD TOO MANY APPRA SERS ALREADY	4/6/2016 2 11 PM
21	fees need to increase from amc s	4/6/2016 1 57 PM
22	Caveat Shortage of good appraisers	4/6/2016 1 56 PM
23	Appraisers will eventually be replaced by Auto Valuation and Banks will get 100% of the fee	4/6/2016 1 49 PM
24	Regulated to death Expericence doesn't matter in this profession Only License level now	4/6/2016 1 48 PM
25	The lending industry needs to move on to reality that it would save vast amounts of an appraiser's time and expense (savings passed on) if (similar to all other participants) utilized & provide MLS photos There never has been and would not be a problem in their utilization especially with (possible) interest in (another small way) attempting to save our planet from unecesary (in field) photo taking This should have heppened a long time ago	4/6/2016 1 48 PM
26	Retire	4/6/2016 1 45 PM
27	Re #3 When lender/clients are taking the lowest bid rather than getting the most qualified appraiser for the assignment there is little spread in the fees to hire a trainee at a reasonable wage	4/6/2016 1 44 PM
28	f a trainee can't get it after completing 250 appraisals then he or she needs to find something else to do	4/6/2016 1 43 PM
29	plan to leave due to declining income despite increasing work availability t's becoming less feasible in the current environment to maintain my standard of living	4/6/2016 1 41 PM
30	feel an Associate Degree should be required	4/6/2016 9 50 AM
31	appraisal is only a portion of my income am additionally an instructor and Broker	4/6/2016 5 56 AM
32	The recent requirements for a college degree is good even though it does not necessarily needed to perform An appraisal Good training is a must in my experience am very much interested in doing residential appraisal reviews Thanks Larry	4/5/2016 1 13 PM
33	USPAP should only be changed every 5 years not 2 The foundation needs new leadership	4/5/2016 1 06 PM
34	college requirement was known for a long time not sympathic to those who ignored it Community college is cost effective	4/5/2016 12 07 PM
35	Education is not the problem is the lack of opportunity for trainees from the incompetant AMC's and lenders Thath's the problem	4/5/2016 11 54 AM
36	have trained numerous degreed and non degreed appraisers over the years The BEST was a non degreed part timer	4/5/2016 10 35 AM
37	retired 3 years ago and was unable to train someone after 25 years of appriasing and 40 years of real estate experience as was not Certified at the time retired The Certified appraisers in my area had less experience in real estate and appraising but completed the course work & hours and became Certified was too close to retirement to bother by that time	4/5/2016 10 20 AM
38	am not able to be a "certified" real estate appraiser because don't have a college degree think it is ridiculous that it's a requirement There are many many qualified and perfectly competent and ethical people to be certified appraisers if that requirement were dropped also am a licensed insurance agent (P&C and LAH) and a licensed Residential Builder and do not have a college degree So this means can build the house and insure the house but can't value the house strongly disagree with the college degree requirement and think it should be abolished	4/5/2016 10 04 AM
39	mplement a Customary & Reasonable Fee Structure that will reward quality work product	4/5/2016 9 18 AM
40	don't care about a shortage of appraisers only care about me and my company	4/5/2016 8 12 AM
41	t is nearing an impossibility for an appraiser wat to be to actually break into the business unless they know someone Then they become virtual serf's to their mentor for a period of 2 3 years Unacceptable	4/5/2016 6 41 AM
42	believe the college degree requirement is a burden for most people and most definitely excludes qualified people from the profession have been appraising for 11 years am certified and do not have a college degree was able to become certified just before they changed the requirement have talked to many people who expressed interest in this career but could not pursue it because they didn't have a degree would love to see this requirement changed or abolished altogether	4/5/2016 6 30 AM

## Future of Appraisers Survey

43	AF Get a clue	4/5/2016 2 56 AM
44	We need a union	4/5/2016 1 46 AM
45	The regulations that now exist make it hard to acquire business as a sole proprietor Appraiser	4/4/2016 9 19 PM
46	Appraising is an Apprenticeable Occupation An Apprenticeable Occupation is a skilled trade which is customarily learned in a practical way through a structured systematic program of on the job supervised work experience is clearly identifiable and recognized throughout an industry and involves manual mechanical or technical skills which requires a minimum of 2 000 hours of on the job work experience requires related instruction to supplement the on the job work experience Any college degree probably has nothing to do with a career as an Appraiser unless the degree is specifically for Real Estate Appraising Although certain college classes are beneficial to the Appraiser and appraising profession they should not be mandatory Examples of suggested college classes Economics Accounting and Business Writing Thank you for your time and consideration on this matter	4/4/2016 5 07 PM
47	am planning on having a Trainee This person is my daughter however the 4 year degree could very well be our demise as we are unsure of the costs but well aware of the time it is going to take	4/4/2016 4 12 PM
48	hold a nursing degree and it has nothing to do with me Appraising a property A new Appraiser does not have the training to know where to obtain fellow Appraisers valuable knowledge expertise in measuring a house and knowing if below grade finished sq ft is counted More classroom specific training and longer times as a trainee is required not a degree on basketweaving	4/4/2016 3 41 PM
49	#3 Training sons Liability and expense of training non family is restrictive	4/4/2016 2 08 PM
50	think that having the core required college courses should still count towards becoming Certified also believe that a properly supervised and trained trainee should be able to do an appraisal walk through on their own after 12 months of following their mentor around on the job	4/4/2016 12 57 PM
51	None	4/4/2016 12 17 PM
52	Horrible low paying career that gets worse every year	4/4/2016 12 00 PM
53	With the degree (#2) it's not relevant unless it's an Appraisal specific degree otherwise the degree means nothing to the appraisal profession With #4 trainees competence should be proven or quantified somehow prior to inspecting on their own	4/4/2016 11 18 AM
54	#2 agree with a 2 yr degree as a minimum but 4 yr degrees are very expensive in an industry where out fees have been cut	4/4/2016 10 31 AM
55	This profession has become a joke have been an appraiser for over twenty years chasing a dangling carrot could have put the same amount of time into almost any other profession and be earning twice as much as do now in order to make good money appraising you have to spend almost every waking hour working on appraisals As soon as find something better 'm done	4/4/2016 9 28 AM
56	The college degree requirement was pure elitism plain and simple	4/4/2016 9 28 AM
57	OVER REGULATED Too much power by unelected state appraisal boards with inconsistent enforcement activity	4/4/2016 8 55 AM
58	The myth of an appraiser shortage is being promulgated by the Appraisal Management Companies The shortage is of appraisers that will accept the AMCs "low fee fast turn time" assignments Appraisers continue to hold the liability in addition AMCs are prohibiting appraisers in their engagement letters from including the appraisal fee within the report in order to continue to deceive the borrowing public as to what the true appraisal fee is AMCs are adding as much as \$200 \$300 to the appraiser's fee and reporting it as the "appraisal fee" Consumers are under the impression that the appraiser gets the entire amount if fees paid were Customary & Reasonable and fees were disclosed in the report then more Certified Appraisers would be able to take on trainees At the fees offered by the majority of AMCs it's currently not financially feasible for many appraisers to take on the cost of a trainee With the new TR D closing documents the CFPB had the opportunity to make it mandatory to separate the Appraiser's Fee and the AMCs fee The AMCs lobby kept that from happening Now it appears that the National Association of Realtors is against appraisers as well even though they have an "Appraisal Division" The entire lending industry needs to keep in mind this truth •The professional Appraiser is the ONLY party to the entire transaction that is neutral unbiased and advocates for no one Remove the Appraiser from the process and you have the FOX guarding the HEN HOUSE	4/4/2016 8 52 AM
59	The appraisal industry is dying like the dinosaurs	4/4/2016 8 41 AM
60	've been a reviewer for twenty five years and have found a lack of competency and willingness to obtain competency nationwide Most reports have numerous grammar spelling and math errors Many appraisers fall back on A R as a reason they don't have to comply with USPAP or any guidelines GSE FHA lender etc There is also a lack of adequate enforcement by state licensing agencies Eventually the quality will deteriorate to the point that appraisers will go the way of the buggy whip maker PS 'm retiring ASAP	4/4/2016 8 37 AM
61	current fee structure does not meet compensation for degreed people	4/4/2016 8 37 AM

## Future of Appraisers Survey

62	Who with a 4 year degree would even want to get into this business All the appraisers know who have spent many years establishing a business don't even want their own kids to come into the business Maybe some parts of the country are different but not apparently in Illinois All these new requirements are going to kill this profession	4/4/2016 8 32 AM
63	1 They had a path with ample notice as to the deadline 3 do not have the time at present to train someone have extra curricular involvement which does not make it appropriate to take on a trainee	4/4/2016 8 30 AM
64	There is supposed to be a shortage of commercial real estate appraisers However have found that there is a shortage of appraisal work for the remaining appraisers in my market area	4/4/2016 8 27 AM
65	I am a licensed appraiser and work for the VA as well as many of the top lenders in the country find that we are pushing our industry in a corner where the government is dictating our requirements when it didn't use to be that way A lot of good things have come out of the new regulations but it is unfortunate to push good appraisers out of the profession which is what is happening in our market expect more than 1/2 of the appraisers in my market area will be retired in the next 5 years with no new appraisers coming in the profession also don't agree with the way the tests are made The tests are designed to not determine what you know as an appraiser but rather how you can decide which answer MAY be the most possibly correct answer Lets quit being so clever and get back to creating good jobs for smart Americans that want to work	4/4/2016 8 25 AM
66	I like the elevation of the profession think the bar at the state level when it comes to reviewing experience for certification should be greatly strengthened That would help the profession more than any class an appraiser could take Make sure the ones getting the certification understand and complete work the proper way	4/4/2016 8 14 AM
67	the problem is not college it is not being able to have trainees complete assignments	4/4/2016 8 10 AM
68	In my opinion Until lender/underwriters fully understand that appraisers are NOT experts in every field and that we cannot answer every problem or question they have because they do not want to take responsibility for accepting a loan and placing EVERYTHING on the property itself you will continue to see problems in appraising & if appraisers are replaced hello 1980's again	4/4/2016 7 58 AM
69	Over my 45 years in appraising have trained people in my large office however for the past 20 years I've worked out of my house (one man business) and training is not profitable I'm not expanding my business just enjoying the work as retirement gets closer	4/4/2016 7 48 AM
70	part of the training is to talk about each individual home and its specific features	4/4/2016 7 35 AM
71	A 4 year degree is not necessary A 2 year degree in business geography or a related field along with the required business classes (economics statistics etc ) as well as the standard appraisal courses is enough A background in real estate or mortgage lending would also be beneficial We do not have a shortage of appraisers here in Iowa	4/4/2016 7 27 AM
72	To elaborate on question 4 think with enough quality training a trainee is capable of properly inspecting and measuring without their supervisory appraiser	4/4/2016 7 25 AM
73	Slow down the rate of the ever crushing demands and dictates of the increasing number of governmental agencies	4/4/2016 7 02 AM
74	What is the definition of a veteran appraiser? lieu of a college degree the course work and exam for certification should be comprehensive enough to satisfy the requirements There also could be a series of exams that demonstrate understanding and potential competency Each exam in the series of 3 or 4 would be no longer than 2 hours each Training your future competition is not financially feasible there are exceptions Experience is key in appraisal inspections there is no substitute There is only a shortage of experienced and competent appraisers in specific property types A commercial appraiser may or may not be competent in appraising an agricultural property with improvements	4/4/2016 6 52 AM
75	Are we the most regulated profession? It seems like it	4/4/2016 6 40 AM
76	allow licensed to upgrade after 10 years active experience	4/4/2016 6 18 AM
77	Not an appraiser shortage a shortage of customary fees that appraisers are willing to accept Get rid of the AMC's and talk of appraiser shortage will end AMC's are the kiss of death for this industry as they have done NO good for the consumer only the lenders that own them	4/4/2016 5 25 AM
78	The response to question #3 is that my workload does not all me time to train an appraiser	4/4/2016 5 03 AM
79	Again none of the questions are going to help appraiser and the so called profession Has anyone conducted research on how long in hours an appraisal takes to complete or how many appraisals can be completed in a week by an experienced appraiser Most all appraisers speak with complain on how long it takes to complete an appraisal Not a single appraisal alone but how long they work per week and how many reports are completed This includes addendum driving marketing record keeping ie every minute an appraiser works added up and divide by number of completed assignments No one is making any money anymore I'm putting in 70 plus and completing 6 reports expect this will go now where as most issues do in this business	4/4/2016 4 06 AM

## Future of Appraisers Survey

80	think the requirement of a college degree will stop anyone perfectly capable of becoming an appraiser from entering the profession do not have a degree but had some very good training at the outset of my career in the mid 80's am dismayed that this has occurred as also know several other very good appraisers that would not have been able to do so in today's climate as they also have no college	4/4/2016 3 29 AM
81	College should not be required 99% of the appraisal process is learned in the field not in college	4/4/2016 12 40 AM
82	Fees are too low as it is No more bargain basement inspection & measurements does not mean geographic competency	4/3/2016 9 03 PM
83	updated my real estate license to Real Estate Broker Appraisal fees do not pay all my bills anymore	4/3/2016 8 34 PM
84	The appraisal business as we know it is not a growth industry and will soon be extinct	4/3/2016 8 21 PM
85	Veteran appraisers had time to take the classes and upgrade their license before the deadline	4/3/2016 6 38 PM
86	am burnt out of appraising after 10 long years with no real hope or good future for this profession	4/3/2016 6 13 PM
87	The trainee program is very intimidating for both parties both in time expense and limited income My trainee has been very discourage at times and keeps asking why she is doing this when she could use her degree and immediately get a good salaried job	4/3/2016 5 30 PM
88	have a PHD level degree The experience and knowledge gained college taking a variety of class types has given a broader understanding of market factors affecting my coverage area have a greater understanding of how local issues ultimately connect to my industry and the potential impact the housing market do believe that someone with a four year degree should be given a faster track to becoming fully certified than is currently available	4/3/2016 5 18 PM
89	An associate degree in business math science or other field that requires analytical skill is far more useful than a 4 year degree in liberal arts as a background to be an appraiser	4/3/2016 5 17 PM
90	wouldn't enter the business now Too hard to get started difficult clients and less income now	4/3/2016 4 22 PM
91	The lack of treatment of appraisers as "professionals" lack of steady work/pay makes the appraisal profession un appealing to the typical college graduate There has to be a middle ground Throwing an appraiser with experience away due to a lack of a degree where one in poetry would be acceptable and completely irrelevant makes no sense	4/3/2016 4 05 PM
92	Change the profession back to what it was and get rid of the middle man Not needed	4/3/2016 3 20 PM
93	The upcoming demise of the residential appraiser is three fold college degree requirement for general populous low fees for the expanding scope of work declining number of "licensing exams" nationwide less than 900 per year for all category of appraisers supports assuming all stay active for 40 years nationally supports less than 36 000 appraisers	4/3/2016 3 06 PM
94	have 9 appraisers and the average age is 57 am 66	4/3/2016 2 21 PM
95	am doing very well as an appraiser do 90% residential and am making \$15 \$20k a month	4/3/2016 2 01 PM
96	When there is a bubble of work like there is now there appears to be a shortage of appraisers However when conditions change (i e rates rise economic downturn etc) then there could easily be an oversupply again without any change in the number of active appraisers t entirely depends on the demand for lending work	4/3/2016 12 23 PM
97	am currently doing only non lender work would be willing to train but don't have anyone interested No check box for that response in the survey	4/3/2016 12 07 PM
98	i have trained over 25 trainees in my career however i was able to let them do inspections on their own after a minimum of 50 75 appraisals that i spent the entire assignment with and felt that their competence level would allow it today you have to be with them for the full 300 appraisal inspections and spend nearly 2500 3000 hours with before they get certified then many lenders will not put them on their approved list for another two years or they want the supervisory appraiser to be with them on each assignment this restricts all parties involved and greatly reduces the income level of all parties not to mention the exhorbitant extra work load i am training my last trainee and it will be my last	4/3/2016 11 58 AM
99	college ed is a joke with no requirements on what ed basketweaving?	4/3/2016 11 02 AM
100	have 20 years experience trained nearly a dozen appraisers complete work product reviews and disciplinary review for the licensing board have attained Level investigator status through AARO The "good old boy" approach to our industry has led to the commoditization of our industry To suggest entering appraisers do not need better education higher standards or even more scrutiny is to perpetuate the errors which led market participants to insist on more credible analysis in the first place understand the difficulties and objections Under the current system the "let's leave it like it is" approach is the most expedient To improve this dysfunctional system there are many changes which need to occur We'd rather deal with the surface and address the most immediate So be it But to truly affect change a panel of "boots on the ground" appraiser will need to be the ones affecting change Academics and politicians have never been able to see or understand the real issues in any industry An honest grass roots approach will need to take place But like any revolution those sacred apple carts are difficult to tip	4/3/2016 10 44 AM

## Future of Appraisers Survey

101	am already semi retired from appraising went into appraising to open MY OWN business not to work for an AMC and hope that they pay me what am worth and not to hope they don't go out of business without paying	4/3/2016 10 35 AM
102	appraisers need the best education a college degree is a minimum	4/3/2016 10 27 AM
103	Appraising has become low paying job	4/3/2016 9 45 AM
104	KEEP THE DEGREE REQUIREMENT	4/3/2016 9 42 AM
105	Let's think this through carefully if we don't think Trainees can inspect independently HOW does a person Become capable independently Parents among us are familiar with the process of training for independence We first let our 5 year old cross the street we live on after looking carefully both ways a few dozen times with Mom or Dad right? Then at 7 he gets to walk a couple of Blocks in our neighborhood alone or ride his bike but has to get off and walk the bike across and wait for the crossing guard or Walk light are we still tracking? Wow our 12 year old may ride or skateboard to the mall alone or with friends and Maybe take a bus to the beach once he's gone with his older brother Hang in we're almost done Finally this kid's in high school and has a Learner's permit to Drive a Car But only Daylight hours and only with a Licensed Driver over 21 in the Front Seat with him/her See this is Life Gradually taking over more responsibility for our actions it Simply Works When we say the Trainee can't work alone it's ludicrous Shall we then Hold our sons and daughters' hands do Everything for them transport them in a stroller or hold their hand everywhere they go spoon feed them until they're 17 with hormones raging and Only Then shall we hand over the keys to a brand new car with a Boss engine to go kill themselves? This is the equivalent and frankly it's asinine to the logical person Appraisers by nature are logical people in fact call my profession of 35 years "Applied Logic in Residential Valuation Patterns" That's my job and I'm proud of it I'd Love to be able to hand my appraisal practice to my son However he doesn't have a 4 year degree so he the Best and most intuitively Adept appraiser I've Ever Met? Yes but today our Clients dictate Over the Law to say as a Trainee or even as a State Cert Other than the one Assigned the job (me) he Cannot inspect that home Ridiculous When will he be able to retire and Why can't he keep my Family Business in my Family??	4/3/2016 9 15 AM
106	In reference to the question regarding trainees it's not so much for lack of work it's a lack of clients that allow trainees to do reports	4/3/2016 8 27 AM
107	TAF positively discriminates against non bank appraisers and specialist like foresters and agri/resource valuers	4/3/2016 7 46 AM
108	You (and many other people) are completely missing the problem The problem is the Appraiser's increased workload low compensation and high liability	4/3/2016 7 46 AM
109	see no logical reason that an appraisal would want to train a trainee	4/3/2016 7 37 AM
110	two year associates degree for new certified	4/3/2016 7 06 AM
111	If all appraisers were required to spend 6 months to a year doing QC work the need for a college degree would be evident Too often the reports are put together with no regard for the reader Some one is responsible for reading the report trying to make decisions based on the content of the report The client needs a report that deals with the subject not excessive fluff and boilerplate faulty incomplete sentences and paragraphs and other careless mistakes We appraisers want to be treated like professionals then we need to act and write like professionals	4/3/2016 6 08 AM
112	Our profession has been hijacked 1st American/corelogic and their affiliates along with their partnerships with large lenders have squeezed appraisers to near bankruptcy Once again big business greed and government over regulation destroys the small business	4/2/2016 9 58 PM
113	have a BS degree	4/2/2016 9 21 PM
114	The requirement for a college degree makes no sense since there are no degrees available for real estate appraisal if there is going to be a college degree requirement then there must first be a college degree in appraising that is readily available What makes a good appraiser is adequate specialized education in the appraisal field coupled with experience not a four year degree in a field unrelated to appraising	4/2/2016 8 50 PM
115	I'm not mentoring a trainee due to client requirements that appraisal must be completed by appraiser assigned	4/2/2016 7 46 PM
116	Society of Real Estate Appraisers considered 2 years appraising experience as 1 year towards a "college degree" for designation	4/2/2016 7 29 PM
117	The AQB leadership seems to be detached from the reality appraisers with their boots on the ground live in	4/2/2016 5 52 PM
118	agree with the 2 year college requirement for Licensed Appraisers	4/2/2016 5 28 PM
119	A 4 year degree should be a requirement for obtaining a certified license This will absolutely upgrade the quality of appraisers entering the profession Quality reports require reasoning and writing skills which virtually no high school graduates possess	4/2/2016 4 20 PM
120	Given the current "reasonable fee" structure this profession will find it very difficult to attract high level capable college degree entry level people	4/2/2016 3 22 PM

## Future of Appraisers Survey

121	am 62 and most appraisers in my area are older	4/2/2016 2 49 PM
122	Do you agree that question #1 is improperly worded and encourages the participant to answer yes?	4/2/2016 2 14 PM
123	Any new appraiser should have a college degree However veterans that have been appraising for 10+ years should not have their career taken away There are a lot of good appraisers out there that have been in this business for over 20 years certified and have no degree am one of them	4/2/2016 2 14 PM
124	Since am in the process of training someone think have a little more input than others The online classes should be eliminated they are totally useless They take twice as long as regular classes and you learn half as much There should be more "live" classes this is where the trainees could hear what others are experiencing There should be a "field" requirement and a "field" test The CA requirement for 150 hours prior to taking the test is ridiculous The 2000 hours is really crazy overly burdensome t would make way more sense for someone to be given a "test" start to finish by a certified appraiser after 250 hours in the field 250 hours clerical and 500 hours typing appraisals The lenders should be required by law to let the trainees and appraisers (not certified) sign on the left with a supervising appraiser signing on the right The trainee should be required to work with a firm or another appraiser for the other 1 000 hours but as a full appraiser where the "supervising" is literally signing the reports and taking responsibility but not going in the field with them	4/2/2016 2 08 PM
125	For the last 2+ years haven't done any fee work and have solely worked for a local assessment office do plan on dipping my toes back in the fee world but would like to be able to control my work flow to continue to have a nice work life balance	4/2/2016 1 51 PM
126	a kid with an art degree is a better prospect than a real estate agent? investor? inspector?	4/2/2016 1 06 PM
127	AMC's need to be removed from the process or their role drastically reduced The are treating appraisers like dirt their poorly trained reviewers are slowing the process and asking for stupid responses and the rush to hurry the turn around by AMC's is hurting the quality of appraisals because we do not have time to check data and get verification from brokers and other sources	4/2/2016 12 33 PM
128	For what it's worth have a masters degree but don't think college is required ntelligence training & experience is required Appraisal classes teach psychology history finance etc that are pertinent to appraising better than colleges	4/2/2016 12 31 PM
129	College degree in basket weaving means you are qualified to be an expert in real estate bs Degree should have some relevance to real estate	4/2/2016 12 26 PM
130	Degree required should be in business or real esatate	4/2/2016 12 22 PM
131	mpossible to make a proper living any longer and be paid at a level equal to my education level and experience level Being phased out Loss of control over my own business and quality of my work	4/2/2016 12 10 PM
132	have trained many Trainee's in the past 25 years who have gone on to be successful Licensed and Certified Appraisers However lenders in all areas are reluctant to let them complete appraisal assignments even if they are accompanied by a Licensed or Certified Appraiser	4/2/2016 11 34 AM
133	Fees are too low and too many requirements	4/2/2016 11 13 AM
134	Disconnected AF to much influence from lenders	4/2/2016 10 57 AM
135	have been appraising for over 20 years t used to be really fun and loved it Not so much anymore	4/2/2016 10 35 AM
136	Re #4 Who determines "proper training"?	4/2/2016 10 34 AM
137	The separation of Appraisal Management Company and Appraiser Fees is needed Lender/Clients should be liable for all Appraisal Management Company fees not the Appraiser	4/2/2016 10 22 AM
138	f could financially leave the profession Today would The increasing Liability the continued short turn time and low fees combined with increasing report requirements are not comensurate with the pay and not worth it would never recommend this profession under the current work conditions	4/2/2016 10 12 AM
139	The rule does nothing to stop a loan officer and appraiser from doing a fraudulent deal The rules have been made to make sure there is a shortage of appraisers The Foundation and the government should just come out and say they are going to do away with appraisers and move to their computer models This is the course they are on with these rules	4/2/2016 9 35 AM
140	Most lenders will not accept work with trainee name unless certified appraiser went with on inspection	4/2/2016 9 20 AM

## Future of Appraisers Survey

141	WE ARE PROBABLY THE ONLY PROFESSION THAT HAS NO CONTACT WITH THERE CLIENT The AMC's are still searching for the lowest fees in place quality Borrowers are paying \$550 \$600 for an appraisal and the AMC's are offering \$300 \$350 Who would sacrifice a four year degree to enter a dying profession where the pay doesn't justify employees I am currently starting a business venture in hopes of a more rewarding career where hard honest work means something Good luck to the remaining dinosaurs it's just a matter of time and time my friends is too precious to waste on a profession with few if any positive rewards we're either a "hero" or an "A" hole Sorry if I sugar coated it	4/2/2016 9 12 AM
142	The problem in the appraiser profession is the that the management companies are paying the appraiser less in 2016 than we made in 2002 There is no shortage in appraisers appraisers are no longer accepting unreasonably low fees	4/2/2016 9 04 AM
143	I think properly measuring and inspecting a house is an important part of the appraisal process and needs to be done by the signing appraiser There is no real "proper training" level it's just experience I had a trainee that couldn't get his head around measuring a 2nd floor no matter how much time I put into it with him I see (review) reports all the time where it is pretty obvious from the photos that the sketches are incorrect Now if you want to have a rule that a trainee could do it alone after having documented proof that they have measured a minimum number of homes (200?) under the direct supervision of their sponsor I could live with that But remember companies in my area in the early 2000's that had 15 trainees (barely the equivalent of day laborers) and they would get ONE lesson in measuring a house and then be sent out to do inspections and take photos on every job And that just makes us all look bad	4/2/2016 8 56 AM
144	After mandatory licensing all of the trainee appraisers that worked for me in the past eventually left my firm and took my clients with them	4/2/2016 8 48 AM
145	I have mentored in the past but currently am not	4/2/2016 8 47 AM
146	Making requirements less stringent to allow more appraisers into the industry would just bring fees down As it is too many appraisers are working for too low of fees making the whole industry less lucrative To compare appraisers to bookkeepers is not accurate Appraisers employ judgement and expertise helping to keep billions of investment dollars sound Thank you for giving this survey	4/2/2016 8 46 AM
147	Providing the trainee has had adequate training and supervision for at least 6 months in the field then that trainee may well be OK to view and measure a property on her own My most recent trainee had a 4 yr degree in real estate appraising from an accredited university but was unable to actually "do" an appraisal or measure a house when we hired him I took nearly 9 months before he was comfortable "doing" an appraisal without asking for assistance Locally many of the trainees lack true supervision training and guidance	4/2/2016 8 02 AM
148	amc's have wrecked the industry along with the whole bidding war that goes with it it does a poor job of matching the most competent and qualified to the property type the message sent to appraisers is that it is not important the only thing that matters is due date and fee	4/2/2016 7 47 AM
149	I agree with a 4 year degree but would also think an associates with sufficient credits in the appropriate classes would be ok	4/2/2016 7 46 AM
150	This is not the enjoyable job it used to be We are are our own worst enemy USPAP is too complicated Too many twists and turns	4/2/2016 7 33 AM
151	The lenders don't accept a trainees signature on any reports there is no value to the supervisor until these lenders allow them to actually sign reports and supervisor can mark the "did not inspect" box	4/2/2016 7 23 AM
152	Some answers depend on the trainee not all are equal	4/2/2016 7 22 AM
153	Potential appraisers should have a clear path to entering the profession much like a cosmetologist or x ray tech etc We should offer a program through local colleges that offer a two year program to get started After those two years if eligible you should be placed with a mentor for another two years (or however long it takes to complete needed hours etc) I have been in the appraisal industry for almost 10 years if my local college had a batch of trainees ready to work I would hire them Wouldn't it be nice if they've had some training on USPAP Mortgage industry appraisal math and scenarios ANS Ethics etc before they joined a mentor and had field and real work training think they would be better prepared and the mentor not so overburdened	4/2/2016 6 43 AM
154	Appraisers were becoming less professional which is the reason for all the changes in becoming an appraiser We need to be more professional and be required to belong to a national organization	4/2/2016 6 31 AM
155	This has become a ridiculous profession to be in I wish I had not gotten into it and I don't wish it on any of my friends	4/2/2016 6 04 AM
156	I know of an appraiser here in NJ that was given a "Certified" rating just because he has a law degree He could not measure his way out of a paper bag He was not held to the same standards as the rest of us nor was he required to meet the same standards as us All he does are 704 reports and there are much more qualified "licensed" appraisers working for the same AMC All letters to the state appraisal board did not do a thing to hold him to our standards The appraisal business is going to the dogs especially in light of the UAD system which forces appraisers into a box that does not fit	4/2/2016 5 56 AM



## Future of Appraisers Survey

157	After 15 years have already left now ENJOY a great career in local government assessing No more 7 days a week with clients that want more more MORE 5 days done at 5 Nights and weekends OFF Pays a little more too am honestly alarmed at what is happening to the appraisal profession t is being financially raped by the lending institutions AMC's and those who control the industry Glad am out	4/2/2016 5 49 AM
158	am an appraiser that has been in the business for 30 years and have been trained by some of the best like Roger Everett have all my classes and exams needed to get my SRA but do not have a college degree	4/2/2016 5 44 AM
159	The concept of a shortage in NEW appraisers coming into the profession is NOT because of licensing/regulatory/experience/education requirements This is pure & simply a economics issue Fees for professional service (like appraisals) are NOT sufficient to entice new blood New collage graduates can make more money in so many other professions other than appraising they are choosing to go in other directions not appraising	4/2/2016 5 43 AM
160	Some experience selling real estate would be a much more valuable experience than a four year college career in producing a competent appraiser Four years of selling real estate could substitute for the college degree?	4/2/2016 5 42 AM
161	Many of our market's best residential appraisers are people who trained with me who do not have a 4 year college degree agree with the degree requirement only for certified general appraisers Requiring that supervisors be with their trainees on inspections beyond the point where the supervisor has confidence in the trainee's skills is nonsense 've trained over 20 appraisers and will not train another	4/2/2016 5 41 AM
162	You would have to have your head examined to think this is a good business to get into The folks in Washington who are consistantly making changes to the profession are for the most part non value added But get it if they don't continue to come up with new ideas what do we need them for Alamode making minor changes to WinTotal periodically so appraisers must renew memberships to get updates to stay current personally think Alamode is hanging onto the folks in Washington coat tails so there just as much the blame When got into this business thought it was about an opinion of value nothing more Take all responsibility away from the appraiser and you'll get a more accurate opinion of value To much stress trying to deal with lenders rediculous requirements AMC turn around times Realtors giving you a ear full about how there should be no problem making value AMC's taking part of the Appraisers fee (taking advantage of the good ole' American way trying to get you to do the appraisal for nothing Bring me to Washington 'd be sure to get rid of these unnecessary folks Get back to some sanity in this business The reality is over the past 5 to 7 years have spoken to NO ONE who has even hinted that this may be good business to enter personally have forbid both of my boys from entering there going to school for engineering at the present time better money less liability	4/2/2016 4 46 AM
163	My trainee is a family member Otherwise would find it financially unfeasible Fees are too low for any sensible person to enter this field	4/2/2016 4 28 AM
164	The college degree requirement is rediculous College degree in what ? P E or Brain Surgery?	4/2/2016 4 10 AM
165	am a college graduate with experience as a successful pharmaceutical rep and district sales manager in the food industry started appraising in March 2009 at the age of 38 wanted to own my own business have job flexibility to raise a family and love real estate have been certified for 3 years and still work for my supervisor because can't secure enough business at R&C fees to go out on my own would like to retire doing appraising but my have to get out to be able to send my kids to college now that it sad	4/2/2016 4 01 AM
166	fees are the problem	4/2/2016 4 00 AM
167	am a veteran Certified Residentail Appraiser wanting to test for a General Certification but can't due to the 4 yr College Degree requirement was a junior level college student when had to leave school to move home and run my father's appraisal company when he died would like to finish college but simply can't since have 2 trainees which take up all my time Between running a business being resp[onsible for 2 trainee appraisers and a wife and 2 young girls it is near impossible to return to college to get a degree in something that absolutely has nothing to do with Real Estate Appraising Please consider allowing a person with a situation like mine an alternate option to gain a General Certification	4/2/2016 12 58 AM
168	Lenders need to accept trainee work to provide a path for trainees to enter the profession	4/1/2016 10 18 PM
169	would like to see "less" competition in my area	4/1/2016 8 38 PM
170	Do not understand how appraisers can get away with making \$200 000 + year without providing a credible report putting very little information in the report and not really providing any kind of an anaylsis and is putting in less hours per week than am? this is very frustrating there does not seem to be universal standard local board barely has any sanctions? what is going on?	4/1/2016 8 32 PM
171	cannot imagine why anyone would want to be in this profession with the huge reduction in our income the added liability and high costs of technology gas cars etc	4/1/2016 8 30 PM
172	think the fact that they added you have to have a degree is so dumb if you did not need one before what is the difference now with a degree nothing	4/1/2016 8 16 PM

## Future of Appraisers Survey

173	get rid o f this new broadcasting assignments t sucks	4/1/2016 8 14 PM
174	Been appraising for 30 years Too many regulations reductions in fees no financial gain for the future too much stress Not enjoying this profession any more Would discourage anyone wanting to become an appraiser Not worth the stress	4/1/2016 7 55 PM
175	AMCs will ruin good appraisers They ask for unreasonable unrealistic and unusual condiitons simply because they have the power to coerce	4/1/2016 7 15 PM
176	56 years of appraising certified general	4/1/2016 7 12 PM
177	AMC's are ruining the appraisal profession	4/1/2016 6 48 PM
178	going the way of the milkman banks see a new revenue stream and appraisers are in the way	4/1/2016 6 13 PM
179	Licensed Appraisers need not have a degree except a high school education Certified residential appraisers need a 2 yr or associates degree general certified appraisers should have a 4 year degree with a certain amounts of college level education is statistics business law real estate law computer science and business writing	4/1/2016 6 07 PM
180	n our family's case wasn't making enough to send my kids to college So my children couldn't easily inherit my business There was not cash flow enough to be staffed with appraisers plus non appraiser mangement/owners Education is important but the requirements have been exalted above the survivability of our industry	4/1/2016 5 44 PM
181	WE WORK FAR HARDER FOR FAR LESS MONEY W TH NO PROFESS ONAL STATUS ANYMORE W TH AMC'S AND THEREFORE THE ALL OF THE L CENS NG STUFF NEEDS TO BE REDUCED SUBSTANT ALLY BUT WHY WOULD S SUPPORT A YOUNG K D WHO CAN SURV VE AT LOW FEES TO COMPETE W TH ME? D ONLY TRA N MY K DS	4/1/2016 5 43 PM
182	Question 2 ABSOLUTELY "NO"	4/1/2016 5 40 PM
183	Existing appraisers not stepping up their techniques Passing poor techniques to trainees	4/1/2016 5 29 PM
184	i would love to train a trainee but dont know of any	4/1/2016 5 08 PM
185	The appraisal profession is losing credibility due to the greed of unscrupulous lenders	4/1/2016 5 02 PM
186	1 For years the real estate profession provided experienced real estate professionals to supply the appraisal industry believe there is no college degree that can provide the same knowledge of the real estate market 2 There is insufficient inducement to become an appraiser since it is necessary to complete appraisal training classes and then to be accepted to work with an experienced appraiser to get licensed College graduates need a steady income to pay for their college debt they cannot be expected to enter an industry that cannot provide a salary cannot provide that to a trainee plus be responsible for their work Large appraisal companies will either be completing robo appraisals or it will al revert computerized reports that will cause fraud and large losses 3 The laws enacted to protect appraisers have instead caused appraiser's loss of income and independence as well as failure to provide protection from pressure 4 Appraisal management companies are not required to have licensed or certified reviewers so inexperienced people waste much of the appraiser's time asking for data that was already provided in the report do not have a college education am a business school graudate licensed as a Realtor in 1972 a Broker in 1975 and a Certified General Appraiser since 1990 am retiring now because not aaccepted a a professional with experience but am only a technician allowed to fill in boxes the management companies require f the presen trend continues there will not only be a shortage of appraisers but a repeat of the mortgage meltdown of 2007 2008	4/1/2016 4 59 PM
187	Allowing the government whichever the party in power to have anything to do with business is just asking for trouble and problems Any business organization that proposes otherwise is to be immediately suspect of looking for special favors and dissolved	4/1/2016 4 24 PM
188	want to renew my license but can't get Certified again because don't have a 4 year degree	4/1/2016 4 15 PM
189	Fees need to trend back towards the levels they were at in the 1980s in order to attract new people to the field (commercial)	4/1/2016 4 15 PM
190	What is sad could get a 4 year degree in vollyball which has nothing to do with real estate and then have the credits to become certified That is sad	4/1/2016 4 04 PM
191	2 years apprenticeship should be enough education	4/1/2016 3 58 PM
192	would not recommend this profession 've been appraising 25+ years The last 5 or so have been hell The stress pressure from AMC's and the over regulation have not improved our industry	4/1/2016 3 54 PM
193	t is absolutely ridiculous for an appraiser to have to get a 4 year degree to obtain a certification The appraiser profession is learned by on the job training primarily What about loan officers and realtors? Why aren't they held to the same standard? 'm very discusted	4/1/2016 3 52 PM
194	4 year degrees with veteran appraisers need to be reviewed	4/1/2016 3 34 PM

## Future of Appraisers Survey

195	#3 actual answer is most clients won't accept work from trainees without trainer replicating work makes it financially impossible	4/1/2016 3 26 PM
196	College Degrees are not required for other licensed real estate professions and degrees are not guarantees for quality or ethical work	4/1/2016 3 26 PM
197	We need a baseline training program nationwide featuring "Best Practices" and Ethics Expectations have tried to teach trainees ( 5) only one really had the industry "in her bones"	4/1/2016 3 25 PM
198	The bankers with the aid of the gov't don't want appraisers because we interfere with their lending	4/1/2016 3 22 PM
199	A growing problem in our profession is the "Tower of Babel" effect where each lender and each AMC is growing increasingly diverse in their expectations Fannie Mae / FHA are now minimum standards with each lender and AMC adding unique and often odd extra work requirements to orders that exceed the Fannie/FHA guidelines	4/1/2016 3 10 PM
200	Good Questions	4/1/2016 3 04 PM
201	discourage anybody for entering this profession Over worked over regulated over reviewed grossly under paid and treated like crap 'm grossing 40% less than did in 1993 And 'm working more Appraisers in general are stupid business people because we let everyone tells us what to do and we do it at a discount Just plain stupid	4/1/2016 3 03 PM
202	Do the soothsayers feel that big banks will try to use a ruse ( in my area of So California) at least shortage of appraisers to try and get us out of the equations using Big data and then just paying \$50 or so for a physical current inspection of the property ?	4/1/2016 3 00 PM
203	Most AMC's won't allow a trainee to do the work	4/1/2016 2 53 PM
204	was in good standing as a licensed appraiser performing FHA appraisals for almost two years before was taken off the FHA roster t hurt for a while but now have more orders than can handle have a very good reputation am in good standing and think the Appraisal Foundation make a very mistake by not grandfathering in licensed appraisers in good standing or supplying an alternative method to obtain certification	4/1/2016 2 47 PM
205	TAK NG A LOT LONGER TO COMPLETE REPORTS	4/1/2016 2 44 PM
206	Great questions	4/1/2016 2 38 PM
207	Dodd Frank killed this as a nice way to make a living am working longer hours and more frustrated than at anytime in my 35+ year career as an appraiser only wish could retire	4/1/2016 2 37 PM
208	Number 4 is only applicable after quality instruction and observation (non complex improvements)	4/1/2016 2 36 PM
209	Fees are too low for most work Even when incredibly efficient and wise making a decent living is nearly impossible	4/1/2016 2 28 PM
210	K SS Keep t Simple Stupid	4/1/2016 2 28 PM
211	Something must be done it currently takes 4+ years to be an appraiser because SO FEW companies will accept a licensed appraiser and no one (that we have found) will allow a licensed appraiser and Supervisory appraiser to sign the report	4/1/2016 2 27 PM
212	n 1991 was getting \$450 for an old URAR They have quadrupled the work load and liability and doubled the "call back" (self justification of a reviewer's job they are paid to find something so they do even if it doesn't impact value or violate USPAP) only do legal work now To hell with AMCs and the public	4/1/2016 2 26 PM
213	Most of my clients do not allow trainees	4/1/2016 2 24 PM
214	This job is becoming an exact science which is not what it was initially How can you make it a exact science when a property is purchased with emotion (residential that is) ?	4/1/2016 2 23 PM
215	have plenty of work and turn almost nothing down as worry about the future of our industry and my financial stability no longer enjoy the work but at age 50 feel that have no choice but to stick it out as long as possible	4/1/2016 2 22 PM
216	AMC's are ruining the profession with ridiculous revisions that make no difference	4/1/2016 2 19 PM
217	Unless we quit this useless picking on each other via review that use USPAP code as if it were sacrosanct we will continue to become insignificant to the lending process	4/1/2016 2 17 PM
218	Question 6 Actually don't plan to leave/retire from profession expect to work as long as can walk a flight of stairs	4/1/2016 2 11 PM
219	This profession used to be fun and enjoyable Now HATE my job and can't wait to retire	4/1/2016 2 07 PM
220	f the average home appraisal is \$375 00 How many appraisal must one due to afford a data base a home car health insurance food school loans ts not there so anybody with a 4 year degree can see doing home appraisals pays about \$10 bucks an hour There's your sign	4/1/2016 2 07 PM
221	Thanx	4/1/2016 2 04 PM

## Future of Appraisers Survey

222	#4 is huge with respect to a trainee if they cannot inspect non complex properties alone it is not feasible with respect to time or money	4/1/2016 2 04 PM
223	just got into the profession 6 yrs ago and it has been a hugh investment with very little return	4/1/2016 2 03 PM
224	n my 50 years of working have found that some people with college degrees are not worthy The opposite is true some without a degree are smarter than some with a degree	4/1/2016 1 54 PM
225	My college education helped me become a great appraiser said no one Kill the AMC's make the banks agents and mortgage brokers responsible for their work Bang this will improve the trust in the profession shit appraisers don't get work good appraisers become successful and really good appraisers can build a business and a brand that is trusted and respected in their market t feels like Realtors are running the ASB it's clear that everyone in the industry that is not an appraiser wants to remove appraisers Making college a requirement was the first step in killing this profession The bureaucracy within the regulators and organization and the lack of unity is going to kill this profession Big data won't kill this profession because Realtors and Assessors don't report the data correctly anyway so AVM's and other valuation products could never reasonable replace an appraiser The fact that everyone is measuring their dicks is why this profession is going to die The end Literally and metaphorically	4/1/2016 1 48 PM
226	The above is based on the business continuing for the next few years but if economy turns down then everyone is going to be hurting	4/1/2016 1 31 PM
227	Mpossible to gain certification even with 25 years experience in real estate and construction business	4/1/2016 1 30 PM
228	Question #4 is the most STUP D question ever Anybody is "with proper trainingcapable of properly inspecting and measuring a property" "with proper training" DUH	4/1/2016 1 29 PM
229	1) Ethical people will perform ethically unethical people will perform unethically regardless of how many mandatory ethics courses are required or how many regulations/requirements are added 2) Problems will persist as long as reviewers a) have insufficient field experience and b) review appraisal of complex properties that they would not be competent to appraise Appraisers should not be in the position of spending their time free of charge to educate reviewers/AMCs 3) Lenders (AMCs) often order appraisals with insufficient information about the property (type/complexity) which results in their inability to select the most qualified appraiser as well as appraisers underbidding the assignment 4) The years of constant pressure to produce even longer more detailed reports at often ridiculously quick turn arounds at cheaper and cheaper fees has resulted in an appraisal "profession" that would never recommend to a bright young person Most could make more money at almost any other occupation college degree or not	4/1/2016 1 28 PM
230	Leaving in less than 1 year	4/1/2016 1 18 PM
231	From an Apraiser with 30+ years experience an AA Degree is sufficient for being an Appraiser Appraisers need to have the basics good writing and communication skills computer knowledge mathmatics (geometry in particular) think we need to be focusing on what an Appraiser needs to have in addition to an AA Degree (architectural drafting construction design etc )	4/1/2016 1 16 PM
232	The current fees being paid do not justify a college degree	4/1/2016 1 15 PM
233	appraisers should have photo D's from state All Amc's should have to carry insurance to pay appraisers if they go out of business	4/1/2016 1 14 PM
234	college is a scam	4/1/2016 1 09 PM
235	The profession is pretty much over t will be automated in laess than 5 years	4/1/2016 1 09 PM
236	The main issue is the AMC's and Dod Frank have gotten away from both as much as possible Currently looking at a Career change The stuff that is going on over the last 8 or 10 years is just NUTS	4/1/2016 1 07 PM
237	would love to mentor a trainee but know from experience how much they slow you down t's not financially feasible to lose that many hours on each job	4/1/2016 1 06 PM
238	Appraisal vendors are the ones wanting more trainees and more appraisers Got to sell that insurance software etc Have to keep those advertisers happy	4/1/2016 1 05 PM
239	AM GLAD TO SEE SOME ACT ON ON WHETHER OR NOT YOU HAVE TO HAVE A 4 YEAR DEGREE TO DO APPRA SAL	4/1/2016 1 05 PM
240	50 years in the business at age 70 Have to retire sometime	4/1/2016 1 03 PM
241	There is no shortage of appraisers However there is a shortage of appraisers that will work for crazy low fees	4/1/2016 1 02 PM
242	Already retired with Bachelor Degree Business	4/1/2016 1 02 PM
243	nterested in hiring trainee 'm not familiar with the new requirements	4/1/2016 1 01 PM

## Future of Appraisers Survey

244	The bankis requirement for the supervisory to inspect a property with the trainee is the biggest reason for not hiring traininess	4/1/2016 1 00 PM
245	None	4/1/2016 12 59 PM
246	A college education would not be a problem if appraisers were paid properly with regular cost of living increases like every other professional Additional requirements have been 'dumped' on the appraisers with no additional reimbursement for the additional time required to meet each new requirement that has come along College education is not the problem compensation for appraisal services is THE major problem with the profession Nobody wants to work in a profession that never sees an increase in income which the appraisers have not seen in over 10 years	4/1/2016 12 57 PM
247	With increasing Appraiser Requirements Appraisal Report Requirements and Lesser Fees due in large part to more and more work being "sent out for bid" now recommend people not to enter the profession	4/1/2016 12 52 PM
248	Appraisal specific courses offered by the Appraisal nstitute or similar entity are far more relevant than most all four year college degrees Educational requirements for gaining certification in appraising should be focused solely on these types of classes and not some useless four year college degree	4/1/2016 12 51 PM
249	An additional significant fee for an appraisal co signed by a trainee is the solution Banks should be willing to pay for us to train their future appraisers	4/1/2016 12 50 PM
250	Appraisal industry will NEVER be fully respected until there is legislation to require lenders/institutions to use an appraiser if he/she is qualified and geographically competent Having a "preferred panel of approved appraisers" is same as pressuring appraisers to hit the number or else	4/1/2016 12 50 PM
251	Fees are not high enough to provide retirement	4/1/2016 12 47 PM
252	60 college credits 30 of them in business is enough to be certified	4/1/2016 12 43 PM
253	Veteran appraisers without a 4 year degree had every opportunity to be Certified prior to the new rules Trainees AMC's won't accept trainee work therefore there isn't enough work for trainees Trainees cost a lot of money to train to inturn compete against the appraiser	4/1/2016 12 43 PM
254	The trainee sytem is flawed With little financial incentive and training someone to compete against you most appraisers have no desire to train someone There needs to be another way for trainees to get the needed experience through courses with actual inspections taking place	4/1/2016 12 41 PM
255	With the Fees AMC's are will to pay training someone is not economically feasabile in my marketplace	4/1/2016 12 41 PM
256	Do not dilute this profession it will reach up and bite you in the long run	4/1/2016 12 40 PM
257	The main problem is that most appraisers can not charge a fee high enough to alleviate the issue of completing an appraisal in 48 hours which in my opinion is stupid of any one/company/amc to even ask f appraiser's could obtain a fee commensurate with the required education and experience and be allowed more time to complete the appraisal the problems that have existed and still exist would be past Or at least less	4/1/2016 12 40 PM
258	am 70 years old and have been a cert res appraiser for 26 years f something is not done in Maine about this there will be very few cert res appraiser's in les than 5 years	4/1/2016 12 39 PM
259	We are an endangered profession	4/1/2016 12 38 PM
260	leaving in 4 months The income is not commensurate with the liability and responsibility	4/1/2016 12 37 PM
261	will not renew my license in 2017	4/1/2016 12 37 PM
262	AMC's are robbing us of our ability to turn out a good product with unreasonable turn times and fees	4/1/2016 12 35 PM
263	Tired of getting assignments for fees that were in place 12 15 years ago Customary & Reasonable is worthless virtually impossible to prove and lenders/AMC's won't even debate the issue just send it to the guy working solo who's starving The latest trick is to send an address and a fee & ask if you want the job then when you accept they want four five comps rent schedule etc rather than a standard report	4/1/2016 12 35 PM
264	have never understood why the college degree requirement was added to the requirement for certification There are may very good appraisers who do not meet this requirement Until lenders will accept work performed by trainees and without the supervisor's inspection of the property it is nearly impossible for new people to join the profession	4/1/2016 12 28 PM
265	Re # 3 Most are not interested in the profession since the money is no longer available to be made as it was before Dodd/Frank	4/1/2016 12 27 PM
266	No longer a viable business model	4/1/2016 12 26 PM
267	There are other "issues" that also need to be taken care of to make the future better for appraisers such as getting mandatory licensure and AMC legislation passed in all the states Also the lending regulations need to be changed to force lenders to order appraisals from qualified providers rather than using evaluations from non qualified individuals	4/1/2016 12 25 PM

## Future of Appraisers Survey

268	Government (licensing) regulations have not improved what used to be a profession The banking industry has always ruled they make the rules AMC's begun by big banks have made the appraisal business a joke	4/1/2016 12 25 PM
269	AMC's have killed the appraisal business because they take a percentage of the appraisal fee when the AMC should be charging the lender separately for their services	4/1/2016 12 23 PM
270	Question 1 & 2 the college degree is not the problem problem is the way appraisers are paid if appraisers are paid adequately for the job they complete then more college graduates will choose to join the profession as the old guard phases out and new college graduates enter field the whole of the industry will be elevated Question 3 none of your answers apply Most lender work does not allow for use of Trainee appraisers So only can use appraisers for non lender work which there really is not enough to go around for all the 500+ appraisers in my area	4/1/2016 12 21 PM
271	Appraisers should be able to take the test after 500 hours of training and the completion of schooling The rest of the required supervision is still needed	4/1/2016 12 19 PM
272	AMC's have put national pressure that lowered CR fees	4/1/2016 12 18 PM
273	Make fees reasonable and training someone becomes financially feasible	4/1/2016 12 14 PM
274	None	4/1/2016 12 14 PM
275	Until Fees rise to the level of work required to complete a residential appraisal few will be able to bring on a trainee At this point low fees are the biggest stumbling block in the whole process would leave the profession if had an option	4/1/2016 12 13 PM
276	Fees still are not where they should be	4/1/2016 12 13 PM
277	licensed appraisers had more than ample time (3 years) to become certified before new criteria too affect in Jan 2008 in my opinion there's no excuse for avoiding becoming more knowledgeable experienced and professional regardless of AQB changes in the minimum requirements	4/1/2016 12 10 PM
278	Lenders and AMC's are the problem NOT the appraisers	4/1/2016 12 06 PM
279	increased scope of work low fees and inability to have trainees join the profession will be the end of the appraisal industry in the very short term with the median age of appraisers being near 60	4/1/2016 12 06 PM
280	in my opinion the college degree requirement is silly For example what does having a degree in sports management have to do with a person's ability to become a good appraiser Answer nothing have two people in my office right now that want to become appraisers and have been working in the appraisal industry for years Unfortunately they do not have degrees and so it makes no sense in training them even though want to	4/1/2016 12 04 PM
281	problem is that the government thinks they can run the appraisal business stay out of it We are well trained and can do our jobs From what i see the things they are implementing is ruining the appraisal business	4/1/2016 12 03 PM
282	For appraisers with 20+ years experience continuing education requirements should be waived With possibly exception to USPAP course updates	4/1/2016 12 03 PM
283	To me this is a specialized skill set Why couldn't the education and some experience hours be provided in a 2 year "associates" program either in the community college or private setting	4/1/2016 11 58 AM
284	it is my belief that until the fee structure improves there is not enough incentive for anyone to become an appraiser let alone with a college degree I've been doing this for almost 25 years and make less and work harder than did then discourage anyone who is thinking of becoming an appraiser to find something with better/more consistent pay and less stress	4/1/2016 11 58 AM
285	I'm Degreed have years of experience and have taught classes trained and have interest in training appraisers Appraisal groups can have whatever requirements they want it won't fix the problem People like me could help fix the problem but regulation will not allow it People doing appraisal today do not realize the liability risk for the low fees instead of helping I'll be gone before 5 years	4/1/2016 11 57 AM
286	Left appraisal business due to States guilty until proven innocent appraiser complaint policy	4/1/2016 11 57 AM
287	This survey is way too simple Certified Residential should be obtained faster if you have a 4 year degree However there should be an in lieu pass through of five years for all licensed appraisers to become certified residential The caveat should be five years full time work or 10 000 hours to bypass the degree requirement You need experience for complex residential work that's it For certified general you need a college degree no bypass do not know of any national commercial outfit that would train you without a four year degree think it is a must have at this level	4/1/2016 11 57 AM
288	The Appraisal Standards are too confusing They should be simplified and not change for at least every four (4) years No other profession change their standards like appraiser have to	4/1/2016 11 55 AM
289	AMC's have ruined the business	4/1/2016 11 52 AM

## Future of Appraisers Survey

290	Downward pressure on fees has made it difficult to expand which results in a lack of training new appraisers Marketing efforts have been hampered by the popularity of lenders using AMC's	4/1/2016 11 50 AM
291	if they want the degree than we need to get paid enough to pay back school loans	4/1/2016 11 46 AM
292	The way that Fannie makes the lender completely responsible for the appraiser selection and also the quality of the work of the appraiser makes it impossible for new appraisers to be hired and trained There are very few lenders around that will tolerate the risk that comes with having a trainee participate to any degree that is needed to grow an appraiser Because of it and because the lenders now control the fee approval and whether or not you will be selected for an assignment there is NO feasibility to take on a trainee Lenders cut me out of the running for an assignment over \$20 so how can make it worth my time? 'm sorry but taking on a trainee is a buisness proposition not my patriotic duty There's little more than adding a whole lot of trouble and slow down in completing my own work for the reward No thanks	4/1/2016 11 45 AM
293	Higher education is a good thing There should be a path involving experience offset to certain amounts of higher ed	4/1/2016 11 44 AM
294	Too many appraiser and not enough pay as AMC continue to pay lowest fees possible	4/1/2016 11 42 AM
295	AMC's will be the downfall of appraisers and force more to enter other professions such as sales unless restriction are placed	4/1/2016 11 41 AM
296	When the Appraisal Foundation seeks comments on any issue why don't they reach out to every licensed and certified appraiser? We pay enough in fees 've been certified since 1990 prior to NY State requesting an extension and have never been contacted on a single issue The onus should not be on busy appraisers trying to make a living to keep up with nonsense and wrangling in Washington	4/1/2016 11 40 AM
297	Reluctance of Lenders accepting Trainee assisted work is a major obstacle to taking on assistants The only reason have one is a friend wanted to change careers	4/1/2016 11 39 AM
298	No college grad wants to work for an AMC paying minimum wage	4/1/2016 11 35 AM
299	good survey	4/1/2016 11 34 AM
300	need less regulation on appraisers and the foundation needs new leadership	4/1/2016 11 33 AM
301	College degrees are necessary to enhance the PROFESS ON	4/1/2016 11 32 AM
302	f a college degree is going to be mandated make it specific to the profession As of now it could be in Music Art Drama etc This does not make any logical sense	4/1/2016 11 31 AM
303	Banks have been pusing for AVM's they are coming	4/1/2016 11 30 AM
304	When the certification education requirements changed appraisers without degrees were given several years to be grandfathered in without a four year degree with some additional education f we want to be treated as professionals we need a college educated workforce Most professions require a degree	4/1/2016 11 29 AM
305	Over regulation low fees & AMC's have put this profession on a path to sunset	4/1/2016 11 29 AM
306	most lenders require supervisor appraise to sign they inspected which is main reason for not mentoring a trainee	4/1/2016 11 27 AM
307	4) supervisors are responsible for making sure a trainee is capable and has the proper training to handle any assignment A piece of paper (license) does not make a person capable of handling assignments it only means they took some classes and passed a test again supervisors must be sure they are competet before letting them inspect/measure a property alone	4/1/2016 11 26 AM
308	've been appraising for 23 years certified and very devoted also very good college not included	4/1/2016 11 24 AM
309	After 30 years in this business use to love this job and now it is a PA N	4/1/2016 11 24 AM
310	The appraisal industry is a job not a profession When entered the business in 1976 appraisers were held in high regard We had clients that hired us with faith in our work without bidding Today you are only as good as the last job would not know a "client" if he she walked in my office Fees are 50 0% of what they were 20 years ago n essence the "profession" has gone to hell Would go into this business again? Would recommend becoming an appraiser to a young college grad The answer is NO on both counts	4/1/2016 11 22 AM
311	A college degree is not necessary for this profession The training process is difficult due to lender restrictions and mandatory supervisor courses	4/1/2016 11 22 AM
312	think all appraisers should at least have a 2 year degree in a related field or if a related field is not available still require a 2 year degree minimum with at least some college level courses in a related field	4/1/2016 11 22 AM
313	have trained appraisers in the past There is no personal incentive to do so	4/1/2016 11 21 AM
314	Not Sure	4/1/2016 11 20 AM

## Future of Appraisers Survey

315	like the appraisal profession in which have been involved for the prior 30 years However feel that clients in general are not willing to pay us enough for what they expect us to know and do for them Therefore these expectations need to change before any new and good quality individuals will be attracted to our appraisal business	4/1/2016 11 19 AM
316	Appraiser independence is a thing of the past Where we were once pressured by loan officers & bankers now we are pressured by data sets and standardization of forms requiring square pegs fit into round holes	4/1/2016 11 16 AM
317	have not received a call to train a new appraiser in over 10 years No one appears to be entering the field i wouldn't	4/1/2016 11 16 AM
318	do not recommend that someone become an appraiser when asked due to all the new regulations and how difficult it is to stay in business anymore Problems 4 year degree AMC/s with low fees and unreasonable turn times Fannie Mae UCD have been around for sometime and it is not fun anymore to be an appraiser	4/1/2016 11 14 AM
319	The Appraisal institute is killing their own industry By requiring excessive amounts of additional information in what should be a summary appraisal report implementing UAD (which is a way to automate the appraisal process and cut out the appraiser) not only are appraisers not being fairly compensated for their work they will eventually be forced to leave the industry The requirement of a four year degree is financially not feasible due to the cost of education The reasoning that appraisals are completed faster now is a complete fallacy it takes three times as long for an appraiser to complete a report compared to ten years ago (if you are a conscientious appraiser who cares about the quality of your work) My son who is now 28 years old and has a four year degree in business wanted me to train him as an appraiser told him absolutely would not He would not be able to not only support himself but pay off his student loans There will be a shortage of appraisers in the next ten years but really dont think the lenders are concerned The Appraisal institute is slowly nailing the coffin shut and is dooming their own industry	4/1/2016 11 13 AM
320	am in favor of Associates Degree requirements or education in lieu of degree	4/1/2016 11 13 AM
321	Regulation of the appraisal business by government is excessive and examining board procedures are outside the limits legal rights of appraisers	4/1/2016 11 11 AM
322	Why leaving appraising ?	4/1/2016 11 10 AM
323	Your organization seems to have a strong bias discouraging college education which find to be very disappointing	4/1/2016 11 09 AM
324	We are not a profession so let's stop pretending All mortgage work be it residential or commercial will be computerized within the next 2 year So stop all the pretending	4/1/2016 11 08 AM
325	What we do is not rocket science	4/1/2016 11 07 AM
326	Not anywhere near the profession it used to be So sad	4/1/2016 11 06 AM
327	The 4 year degree requirement is to avoid 18 year olds appraisin	4/1/2016 11 05 AM
328	need a level playing foeld	4/1/2016 11 05 AM
329	Need to elimiate AMC model to properly pay trainees	4/1/2016 11 05 AM
330	They need to make it easier to start in the profession Why is a college degree required know a number of very qualified people without a degree Training at the College Level is Good but not require a degree	4/1/2016 11 04 AM
331	am a licensed appraiser who has been doing residential appraisals for 22 years have not had the funds or time to attend college in order to become certified So of course would like an alternate way in becoming certified as it has affected my volume of business	4/1/2016 11 02 AM
332	My main reason for not taking trainees is \$\$ this should have been a choice for #3	4/1/2016 10 59 AM
333	Trainees must be allowed to inspect on their own again in order to make it financially feasible	4/1/2016 10 59 AM
334	no degree is necessary basic matha nd traing by someone competent is enough on residential appraising	4/1/2016 10 58 AM
335	With the continued reliance on AMC's and the likelihood of more sophisticated AVM's coming on line this is a dying profession for the typical residential appraiser such as myself	4/1/2016 10 57 AM
336	We are suppose to be independent but we are told when to schedule time for report how to conduct ourselves threatened we won't get future assignments if we don't do what we are told and then we have the morons and USPAP	4/1/2016 10 57 AM
337	While do not think a college degree is a reasonable requirement for a residential appraiser Commercial appraisers are typically writing extensive text and completing mathematical analyses it is not unreasonable for a general state certified appraiser to have a college degree	4/1/2016 10 55 AM
338	#4 sometimes on very simple assignments	4/1/2016 10 55 AM



## Future of Appraisers Survey

339	For question #3 there needs to be a sixth option could hire a trainee however over half the clients still will not accept a report if the supervising appraiser did not inspect the property put liability but would prefer client requirement as the answer For #1 and #2 am not against the degree requirement in theory however what good is a BA/BS in Art Literature Culinary Etc would rather requirements in statistics algebra real estate if we are going in this direction	4/1/2016 10 54 AM
340	lowering requirements is not the correct way to get good appraisers into the industry	4/1/2016 10 53 AM
341	This is a unique profession you typically train your future competition and that makes training someone a penalty Primarily residential appraising is easy to do as a one person shop with all the online data available t takes little investment t is unique and will be interesting what the future holds	4/1/2016 10 50 AM
342	Not enough work too little pay for residential appraisers thanks to Chuck Dodd Barney Frank and Mr Cuomo	4/1/2016 10 48 AM
343	Appraisal fees are still not at what they shola be	4/1/2016 10 48 AM
344	have 2 sons and many others that know that find the 2000 hrs logged for training way out of the realm of working with minimum pay for an entire year undueable	4/1/2016 10 45 AM
345	Question 3 should offer more options Example Banks not accepting work from trainees & increased scrutiny of appraisal submitted with trainees The lenders themselves (or their AMC) are adding to the reasons many no longer want to mentor	4/1/2016 10 44 AM
346	am a young appraiser (based on the data) am 35 years old this year have trained one new appraiser who was able to get certified with an AA before the changes The bottom line is this it takes at least 2 years M N MUM probably closer to 3 to get certified once you start training as an appraiser Add a 4 year degree and you are looking at 6 7 years of school Lots of people go to school for 7 years they are called Doctors and lawyers find it quite absurd that it takes more schooling to be an appraiser than it takes to become the CEO of any of the largest banks in the world ABSURD	4/1/2016 10 44 AM
347	am suspect of an "veteran appraiser in good standing" that has not bothered to become certified A four year degree for prospective appraisers is probably a good idea though don't know why anyone particularly with an education would want this job	4/1/2016 10 42 AM
348	Real estate appraisal was once fun almost as if it were all well paying hobby However with the advent of state certification AMCs the fact that it is too easy to get into the business as well as the fact it is not now a profession nor has it ever been it is a drudge Long days yield acres of stress but little money There is no harmony in the industry only a prickly self interest The appraisal societies to which many of us send hard earned maney each year provide absolutely not benefit to us Their leaders are short term and exist solely to advance their own agendas which change everytime their leadership changes As to leaving our little cottage industry if had the resources 'd be out this afternoon ( have one more report to finish first though) Real estate appraisal is NOT a profession t is and will remain nothing more than a trade until its members choose to accept the need for the education training and experience that analysts must have Until then we will remain as little more than clerks and typists My plumber and A/C guys make more than do That so many appraiser see themselves as nothing but tradesmen is fine But then they should expect to be accorded all of the respect of tradesmen f they want acquire the respect of professionals then they will have to be educated to that level expect training to be at that level and then perform at that level So far way too many appraiser remain innocent of those qualificaitions As long as that is the status quota our little cottage industry will remain just that and nothing more When we choose to become a profession then perhaps our status and income will increase to those levels too But with the attitude so many appraisers have that being a profession is not in part having a professional's level of education see no change on the horizon nor any hope for change Would that my outlook were sunnier However to paraphrase Dylan Thomas (poorly) we have gone gentle into that good night Thanks for letting me rant	4/1/2016 10 42 AM
349	Board of State Appraisers are brutal and inconsistent	4/1/2016 10 40 AM
350	There is way too much oversight on our profession Our industry has not progressed in the past 10 years it has only been set back by Dodd Frank and the requirement of AMC's make the same amount per appraisal that did when got into this business over 15 years ago	4/1/2016 10 40 AM
351	We are being paid less today than we were 20 years ago That is the real reason for the appraiser shortage	4/1/2016 10 38 AM
352	not all of these questions fit neatly into yes or no answers	4/1/2016 10 38 AM
353	The decrease in certified appraisers will help raise the income for those who have had to endured the poor real estate market of the last couple of years t will also force the APM companies to be more supportive of the individual appraiser and less likely to line their own pockets There is an old saying what is good for the goose is good for the gander Cliff Rumsey South Carolina CR 6354	4/1/2016 10 38 AM
354	Fees are less than 25 years ago for 3 times the work Why would a college grad not work at Mcdonalds instead?	4/1/2016 10 36 AM

## Future of Appraisers Survey

355	Teh main reason we no longr train new appraisers is the lenders restictions Many lenders will not accept an appraisal with a trainee signature even if a cert signs did inspect Until they allow adequatly trained tranees to inspect a home without a certified appraiser it will not be fincaially feasible to pay a trainee and not many trainees are going to work for 2 3 years without pay	4/1/2016 10 36 AM
356	The microscopic scrutiny placed on basic residential appraising is making it impossible to be profitable We are not PhD Economists	4/1/2016 10 36 AM
357	find it somewhat odd to have licensed and certified residential appraisers Either your good enough to do residential appraisals or you are not know plenty that have been working for many years and cannot be certified due to the TAF silly rules	4/1/2016 10 34 AM
358	Having trained 3 current appraisers feel have made my contribution and it is time for the next generaton to take on the responsibility	4/1/2016 10 33 AM
359	There is no shortage of appraisers On the other hand there is an abundance of banks and amcs who think a 2 day turn time is too long they don't understand why they can not get something in 2 hours	4/1/2016 10 33 AM
360	n my humble opinon it is an absolute crock that there has been a college education required for a common sense business We need to quit complicating life and get back to the "K SS" method Keep it simple stupid	4/1/2016 10 33 AM
361	checked yes to question 2 but what really think is that a 4 year real estate degree should be required with the trainee portion included in the college education and when you graduate you are licensed or perhaps certified Leaving it in the hands of appraisers to train our competition (as is often perceived and does happen) or having the taxation board telling you you have to pay them so the taxation board can get paid (CA) is not working We do have a trainee but when we were told by an A class (supervising trainees) that we were REQU RED to pay them we dropped one doubt my partner will agree to another after we get the one we have trained	4/1/2016 10 32 AM
362	received my Certification in June of 2012 cant wait to leave this profession t took me 5 years to become an appraiser and the AMC and Foundation have ruined it Assholes	4/1/2016 10 31 AM
363	think a two year degree and then 2 years of appraisal training would be sufficient in training new appraisers	4/1/2016 10 30 AM
364	Can you say typewriter lenders have a long term plan we have always been nothing but a nuisance to them Unless ofcourse they're holding paper then were worth our weight in gold	4/1/2016 10 29 AM
365	hate the talcb	4/1/2016 10 25 AM
366	think there needs to be more to teach appraisers to train Some of the trainers are not as diligent in their duties and the trainee falls short and believes they are ready after 2 years to tackle any job think there needs to be some certification/testing requirement for someone who wants to train to ensure they are qualified to train Some could possibly be grandfathered due to their 20+ years of experience	4/1/2016 10 25 AM
367	Common sense and practical knowledge mean as much as some 4 year degrees This is a fence out practice and makes no sense	4/1/2016 10 24 AM
368	Question 4 actually it depends on the property	4/1/2016 10 24 AM
369	We keep getting more duties for no more money testing appliances etc What happened to home inspectors?	4/1/2016 10 24 AM
370	There is no shortage of appraisers There is a shortage of appraisers willing to work for the low fees that the AMC pay The AMC fees should not be on the back of the appraiser These fees should be paid by the lender and the public should know how much the AMC is being paid separately from the appraiser and also if the lender has a financial interest with the AMC	4/1/2016 10 22 AM
371	Trainees more likely to steal clients when they acquire their license	4/1/2016 10 22 AM
372	have a degree which certainly creates a bias want more work for myself work hard have a college degree and don't make a lot of money	4/1/2016 10 19 AM
373	The appraisal profession is no longer the "highest and best use" of ones employment efforts in light of other career comparable's would not do this 30 years ago knowing what know now	4/1/2016 10 19 AM
374	n my opinion the "shortage" of appraisers is really a shortage of appraisers to accept low fees and increased requirements t is not logial Why would anyone train an appraiser for a dying profession?	4/1/2016 10 19 AM
375	The problem is that the current fee structure makes it economically unfeasable for someone with a degree to work as an appraiser Lowering standards education requirements in not the answer do you see the legal profession medical or accounting lower their standards to get more of them into small towns & rural areas? No The financial institutions management companies want a fall guy an appraiser to blame when the loan goes bad but they only want to pay for somebody to drive by the property & take a photo of the outside	4/1/2016 10 17 AM
376	Simi retired now appraising part time now	4/1/2016 10 17 AM

## Future of Appraisers Survey

377	We need to be paid C&R fees all the time from all including AMC's	4/1/2016 10 15 AM
378	#3 above is to limited to correctly answer have trained 10 12 trainees/appraisers over the years however at this point in time moved home and downsized to me At this point 'm no longer in a position to train as two years for the state is really not enough for measuring and gaining enough knowledge for a trainee/newly certified individual to handle some of the complex situations that arise	4/1/2016 10 14 AM
379	f there is a shortage of appraisers then why are the hours so long and the compensation so low?	4/1/2016 10 12 AM
380	do not appraise houses am primarily a rural land appraiser conservation easements condemnation public acquisition and urban fringe parcels	4/1/2016 10 11 AM
381	don't want a trainee because don't want my files scrutinized by the state board	4/1/2016 10 11 AM
382	There needs to be a middle ground Training is such a liability wouldnt do it for any one but family	4/1/2016 10 08 AM
383	There should be a path but it should not be easy as getting college degree is not easy Proof of competency must be very high	4/1/2016 10 07 AM
384	The fee structure is still the main item for lack of appraisers At this point there are still AMC's offering fees from 20 year ago That will be the downfall of this profession The education and training is a wonderfull idea however college grads with two years of apprenticeship look to make a six figure income	4/1/2016 10 05 AM
385	i believe there should be a 4 year degree for the COMMERC AL License	4/1/2016 10 05 AM
386	n tem 4 the keyword is "proper training " Supervision does not necessarily require the supervisor to be present if the trainee is competent and the supervisor takes responsibility and double checks the trainee inspection by independently visiting properties Extreme hand holding is detrimental to development of competent trainee judgment As for item 5 if we do not have a shortage now there will be one in the near future There is a lot of gray hair at appraiser meetings and precious few younger appraisers	4/1/2016 10 03 AM
387	We need C&R Fees	4/1/2016 10 02 AM
388	was a licenced appraiser prior to 2010 f you are a "veteran" appraiser you should have taken note back in '09 and jumped through the hoops We were fairly warned it was coming and made the necessary changes back then n my area those who didn't are the biggest complainers of all	4/1/2016 10 01 AM
389	Would be nice if Dodd Frank could be amended to eliminate the need for appraisal management companies They do not provide a service They are becoming self serving huge companies that bring money to their owners	4/1/2016 10 01 AM
390	Need to reduce the months for licensing and certification	4/1/2016 10 00 AM
391	have trained several appraisers and the way it works now you cannot afford to train an appraiser would have to have the new trainee pay me about \$10 000 per year and pay me \$10 000 per year for the next 6 years to make it pay off	4/1/2016 10 00 AM
392	t would be nice if a program could be implemented similar to the VA with a nationwide roster of appraisers Lenders are still very much in control and will not hesitate to place you on the inactive roster for not being "cooperative"	4/1/2016 9 59 AM
393	appraisers have no effective representation	4/1/2016 9 59 AM
394	t should come as no surprise that young people do not wish to become appraisers know of NO other profession where its employees are expected to work for the same or less money for 20 years Appraisers are expected to do more work each year absorb more liability for less money How on earth does that make any sense to a smart young person wanting to work hard and increase their earnings?	4/1/2016 9 59 AM
395	f new appraisers do not replace the dying/retiring ones "they" will have no choice but to eliminate the need for us The licensing restrictions need to be commensurate with the compensation f appraising fees add up to a \$75k+ annual income then college grads will be attracted to the profession	4/1/2016 9 59 AM
396	AMC's taking 40% of fees has destroyed this profession there is no money to train anyone the appraisers offices should be the only AMC period Rels just said to me that they are in buisness to make as much money as possible and thats why they pay \$240 for a 1004 That is less than earned over 10 years ago This was not what was intended by thaving a third party involved They are making more money than the appraisers with 0 liability The profession will die Also licensed appraisers could have upgraded there licenses with out the 4 year degree for years and they did not do it That is there own fault for waiting	4/1/2016 9 56 AM
397	#1 these appraisers assume can value a single family residential property using appropriate measures am not in favor of large amc shops being authorized to train appraisers with out the recommended 2 yr hands on training period That would be like a doctor doing surgery w/o training	4/1/2016 9 55 AM
398	dodd frank screwed us problems still exist from 2008	4/1/2016 9 55 AM

## Future of Appraisers Survey

399	Appraising has become to much of being sure you dot all the " 's" and cross all the "T's" rather than about good valuation shouldn't have to be "insured" to peform an appraisal fearing Big Brother is after me Why can't we just go back to "appraising"?	4/1/2016 9 51 AM
400	80% of appraisers are terrible and the "bar" should be raised On the other hand UAD was designed to eliminate appraisers and that is certainly happening now From appraisals done on properties have owned 4 out of 5 appraisers either don't have the knowledge to complete an accurate and reliable report or they don't care The industry is moving away from Market Value (derived from the market) and going with meaningless computer generated reports as spineless appraisers are afraid to raise a red flag to AMCs Good luck	4/1/2016 9 49 AM
401	Haven't been working as an appraiser took another job	4/1/2016 9 48 AM
402	Trainees should have to have a minimum of 1000 hours before they are allowed to inspect a property but why would a supervising appraiser assume the risks of a trainee inspection without them there?	4/1/2016 9 48 AM
403	Working with lenders under the new UAD / CU changes is for the birds everyone wants a more robust appraisal but have no clue what they are reading Maybe the underwriters need 8 years of college education since they all have no idea how to analyze an appraisal report	4/1/2016 9 47 AM
404	This survey does not address the true problems with our "profession" today AMC's assign work ONLY by FEE and Turn time Fees have been cut while the scope of work and time required to produce a report has kept expanding You would be a fool to enter this "profession" in this working environment	4/1/2016 9 47 AM
405	now retired	4/1/2016 9 45 AM
406	This profession is a joke t used to be a fairly lucrative occupation Now it's become more trouble than it's worth What a shame never thought would be trying to re train for a new career after 17 years in this business	4/1/2016 9 45 AM
407	The profession needs to become better educated don't think just any degree should qualify t should be more specific and relate to business finance accounting economics or similar studies	4/1/2016 9 44 AM
408	Not interested in training someone who the lenders an amcs will not let you inspect a property with out me being there	4/1/2016 9 43 AM
409	Vermont got rid of Licensed Appraisers Stupid move	4/1/2016 9 42 AM
410	A trainee is capable as long as the home itself is not complex or in need of significant repairs Also appraisers need to start turning low fee work down and actively seek higher fee from the lenders who do adjust fees The appraisers then need to bend over backwards for such lenders and the market will react this business is highly based on referral and word will get around to which lenders are closing loans the quickest with the least issues	4/1/2016 9 40 AM
411	had to scramble & work extra hard to get in before the college requirements so it wld be a little unfair to change that overnight but that didn't stop Andrew Cuomo from signing something overnight either Appraisers don't really have a voice	4/1/2016 9 39 AM
412	My reason for leaving the profession is that have been affected by the College requirements for Certification Due to a lack of work during the allotted time period to get the education needed for certification and lender's not paying in a timely manner was unable to obtain the requirements for certification Subsequently lot half of my income was an FHA appraiser in good standing for many years One day was qualified the next day wasn't Also banks had worked with for years suddenly refused me work even though they were not required by law at that time to refuse work My abilities hadn't changed but what happened in New York caused lenders everywhere to adhere to the New York changes This caused undue financial hardship etc	4/1/2016 9 39 AM
413	Low Fees are killing the industry Fees are the same from 30 years ago	4/1/2016 9 39 AM
414	an over regulated profession	4/1/2016 9 39 AM
415	There needs to be a better way to entice new appraisers to come into the business a four year degree is not the way to do it	4/1/2016 9 39 AM
416	Commercial/industrial appraiser retired after 41 years f you want to be considered professional besides attaining an A designation obtain at least a four year degree	4/1/2016 9 38 AM
417	Answer to #3 too much work not enough time in the day for training	4/1/2016 9 37 AM
418	am currently supervising my Nephew as my Trainee He works very hard and provides tremendous assistance with the workload don't feel that pay him fairly for the work he performs because can't with the current fee structure AMC's are taking our well deserved fee making it hard to hire on additional help ie trainees	4/1/2016 9 37 AM
419	WE TR ANED OUR FAM LY	4/1/2016 9 36 AM

## Future of Appraisers Survey

420	am 60 years old have one son he is entering college this fall He knows work over 70 hours a week to make a living and he is not interested in becoming an appraiser Since most work comes from AMC it is not likely that fees can ever be high enough to justify hiring trainees We provide a service that is commoditized and often goes to the lowest bidder Unless there is a change in the AMC model of compensation dp not foresee a future for a profession that is extremely hard to get into and does not pay a fee commensurate with the work necessary to meet expanded scope and reduced turn time	4/1/2016 9 36 AM
421	have a college degree but a person does not have to have one to be a professional	4/1/2016 9 36 AM
422	love my job	4/1/2016 9 36 AM
423	The residential side of the business has been disseminated by the appraisal panels would not encourage anyone to become a residential appraiser Talking to established residential appraisers they have indicated that their fees for bank work are considerably less than they were twenty five years ago The most experienced residential appraisers would rather deal with private clients or attorneys Dealing with appraisal panels is not economically feasible Consequently the most experienced appraisers are not available for bank/appraisal panel work The commercial side of the business is not fairing much better Once they figure out how to make the commercial appraisals standardized one size fits all they will strangle the commercial side also Talk about making the standards more stringent for the profession had an interesting conversation with one of my peers during an education class told him that it was my opinion that the standards to become an appraiser have become to stringent including a college degree He adamantly disagreed said look around this class you do not see any younger people here That should be a good indication that are profession is in trouble The average age of an MA believe is mid 50's That is telling by itself	4/1/2016 9 35 AM
424	individuals with a college degree will not waste it on the low pay long hours and liability associated with real estate appraising amc's have created a reverse monopoly on fees to "randomly" chose low quality appraisers and increase their "owned" amc profit margins amc's are now a profit center for lenders not a means of obtaining reliable appraisals	4/1/2016 9 34 AM
425	have had 6 trainees only three are still active	4/1/2016 9 34 AM
426	think a college degree is not important How does a medical degree relate to appraising if you do not have the proper training? n my opinion appraisers should be required to attend and pass an academy or similar school with a curriculum for a sepecified period of time just as policeman and fireman do	4/1/2016 9 34 AM
427	Way too much paperwork and liability for the fees paid Fees are depressed and time to complete a report continues to increase make a good living but that is bc work 60 70 hours a week Most people will not work that hard after 20 years of this am close to burning myself out Too late to change careers now	4/1/2016 9 33 AM
428	No one has asked to be trained and with the current restrictions wouldn't encourage anyone to become an appraiser	4/1/2016 9 31 AM
429	Barney Frank act for resonable fees is a joke Too many requirements from banks & fannie & freddie Someone with a collage degree will not become an appraiser in the future with low fees & time consuming work now required not to mention many revisions Many unnecessary	4/1/2016 9 31 AM
430	am recently retired believe there should be quicker path with BS in business economics math or appraisal related degrees assume this survey means Residentially Certified	4/1/2016 9 30 AM
431	The required education is vital to the PROFESS ON You do not see a CPA that does not have a degree you do not see an attorney without a a degree you do not see a doctor without a degree you do not see a mental health professional without a degree n what world does lessening the requirements lead to a higher degree of respect in our profession it doesn't lessening the education requirement will lessen the quality of appraisers t is quite evident in the written report who is educated and who is not do not stand by this just because and all in my business hold bachelor's degrees say this as review appraisals (all certification levels) on a daily basis while training an appraiser Make no mistake we are to be professionals in a highly regarded PROFESS ON not simply workers in an industry	4/1/2016 9 29 AM
432	t is not financially feasible to enter this profession We need to change the business model or this profession will be gone (at least in its current form)	4/1/2016 9 27 AM
433	have no problem with new appraisers and the new degree requirement struggle with the work of older appraisers and the attitude of pushing adjustments to make deals work t's these deal pushers that put undue pressure on us ethical let the market decide professionals	4/1/2016 9 27 AM
434	f a colege degree is required then either a appraiser oriented curriculum at the colege level or the appraiser instute should provide a college level training course that both provides the required education requirement while at the same time renders an education befitting the job at hand	4/1/2016 9 27 AM
435	Appraiser that are certified should be able to become general appraiser with less schooling and time	4/1/2016 9 26 AM
436	Do not train a new appraiser for fear that after being trained they go out on their own and become compettion and my investment into them is wasted	4/1/2016 9 26 AM

## Future of Appraisers Survey

437	Recently retired	4/1/2016 9 25 AM
438	t's not worth it to train an appraiser They just become competition	4/1/2016 9 25 AM
439	believe the profession in dire straits Only another financial miss step will wake the lenders and congress to the fact that human appraisers are the key to risk management and that we deserve an appropriate income	4/1/2016 9 23 AM
440	cannot afford to risk my business by training another appraiser n my state if they don't get Thier license as the supervisor will be penalized by the state Why would o risk my job for some one else?	4/1/2016 9 22 AM
441	Probably never retire love it to much plus 'm making so much \$	4/1/2016 9 22 AM
442	am a Certified General Appraiser who left the profession for lack of work at reasonable fees	4/1/2016 9 21 AM
443	Getting back into the field now	4/1/2016 9 19 AM
444	t does no good to hire a trainee to go from home to home with you and have to pay them	4/1/2016 9 19 AM
445	Possibly in lieu of a degree work under supervision for a longer period of time vs the appraiser that obtained a 4 year degree	4/1/2016 9 18 AM
446	appraiser's that are currently certified residential should be able to upgrade to certified general without a degree	4/1/2016 9 18 AM
447	Unless we can double the appraisal fee we should not require a four year degree for certification	4/1/2016 9 17 AM
448	Why are they making FHA Appraisers home inspectors?	4/1/2016 9 16 AM
449	Standardize requirements for C/O double strap water heaters etc everyone seems to have thier own requirements its maddening to try to remember who wants what	4/1/2016 9 16 AM
450	A 4 year college degree is not necessary to provied good appraisal services There are no or limited college programs that would give someone the tools to be an appraiser	4/1/2016 9 15 AM
451	plan on appraising for the next 20 to 30 years but fear the profession might go away with the small numbers of new trainees in my state These requirements while having good intentions will be the death nail in the coffin of appraising as we know it Always thought it would be the banks getting rid of us instead it will be those who are supposed to have the best interest of this profession who will have done what banks could not do kill this industry	4/1/2016 9 15 AM
452	The NAC program is ridiculous	4/1/2016 9 13 AM
453	feel a trainee with proper training can do this however not comfortable doing it when am liable also	4/1/2016 9 11 AM
454	An associate's degree for residential is a good fit requiring a 4 year degree in anything is nothing more than an effort to limit competition	4/1/2016 9 11 AM
455	34yrs in appraisal get ride of AMC's and the appraisal business might have a chance to recover	4/1/2016 9 11 AM
456	am 70 now and expect to work till physically can't	4/1/2016 9 11 AM
457	f you removed all of the current appraisers who do not have a 4 yer degree there would be very few left and that would be a major problem And it appears that is where we are heading with the 4 year degree requirement Sad	4/1/2016 9 11 AM
458	should be 10 15 years then i hope to appraise part time	4/1/2016 9 09 AM
459	there are many incompetent or dishonest appraisers in the profession	4/1/2016 9 09 AM
460	Many leaving profession due education requirements (USPAP especially) is overbearing costly and time consuming & AMC's have been cutting fees demanding more outright not abiding by Dodd Frank with NO recourse	4/1/2016 9 09 AM
461	Today's appraising climate is going to run off all small offices	4/1/2016 9 09 AM
462	after 30 years as a residential appraiser am looking for new employment lenders expect completed reports in 5 days or less it my opinion this is not enough time to complete good reports can no longer deal with the stress	4/1/2016 9 08 AM
463	Two year Associate Degree would be a reasonable requirement for new appraiser's entering this field	4/1/2016 9 08 AM
464	Many appraisers are not qualified to be training appraisers The push is on work done & not necessarily competency to teach	4/1/2016 9 08 AM
465	n reference to #3 the main reason i dont do trainees is becasue AMC's wont allow me to reassign work within my office to them which forces me to be liable and responsible for all work They are not allowed to do the job	4/1/2016 9 07 AM
466	Why would i train my competition?	4/1/2016 9 07 AM
467	Trainees need 100+ supervised inspections (where THEY do it not as tag along) prior to going out unsupervised No shortage because AMCs are still finding takers for really low fees not near retirement age but looking for any way out of this industry no incentive to take on trainees (its all downside too much liability and licensing risk)	4/1/2016 9 07 AM

## Future of Appraisers Survey

468	Take some of the power back from the Appraisal nstitute	4/1/2016 9 07 AM
469	used to love my job 36 yrs have been doing this now it is tedious with scope creep and requirements that have literally NOTH NG to do with finding a well supported value conclusion	4/1/2016 9 03 AM
470	There is too much redundancy in the present 1004 form Also allowing MLS photos to be used would help speed up turn around	4/1/2016 9 03 AM
471	Appraisers are not really needed because of the era of big data	4/1/2016 9 03 AM
472	xyz	4/1/2016 9 01 AM
473	Unless you can have a trainee do inspections by themselves they are unable to make a decent income	4/1/2016 9 01 AM
474	have trained four appraisers from "nothing" to State Certified will not ever train another one due to liability	4/1/2016 9 01 AM