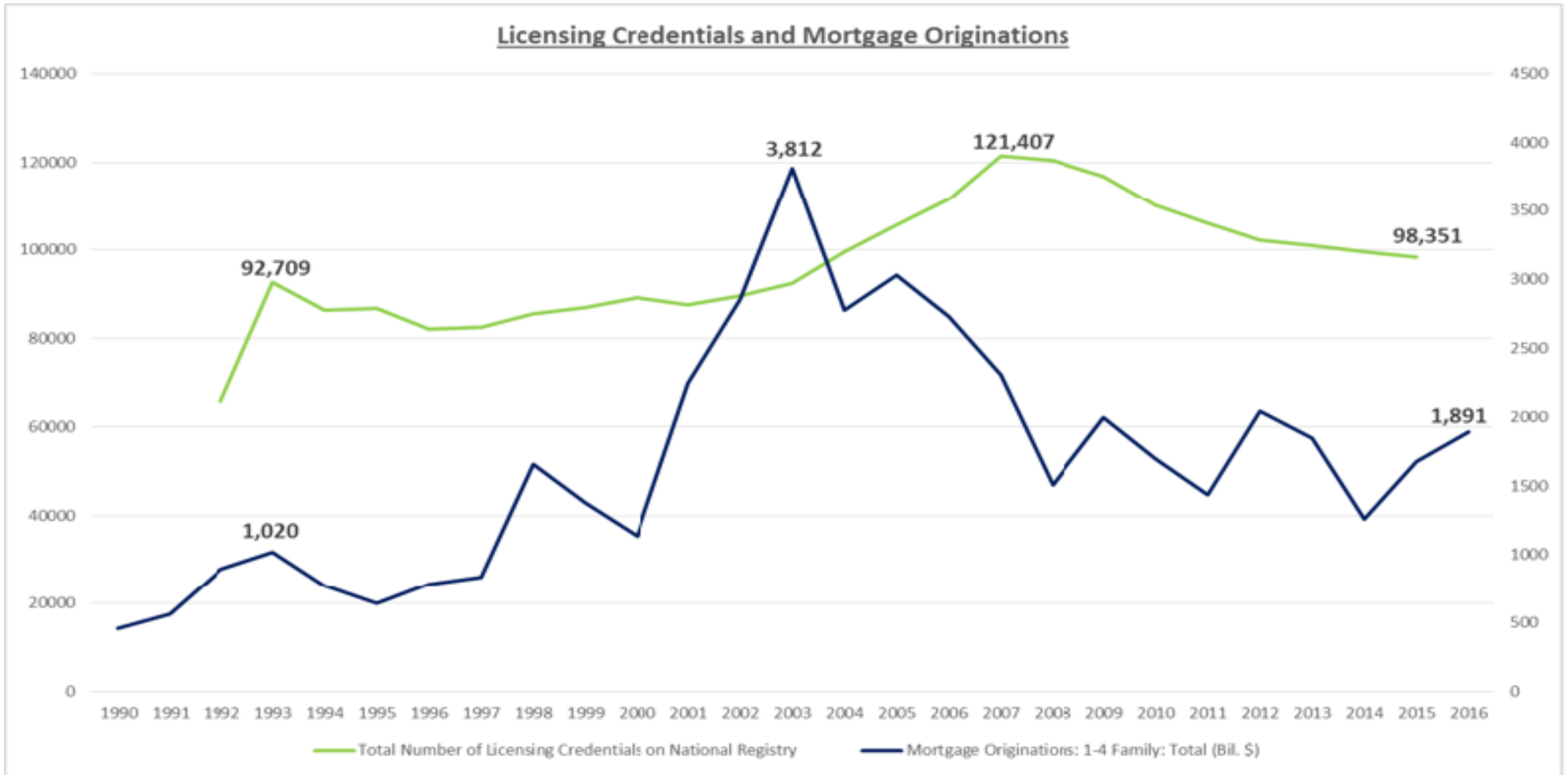
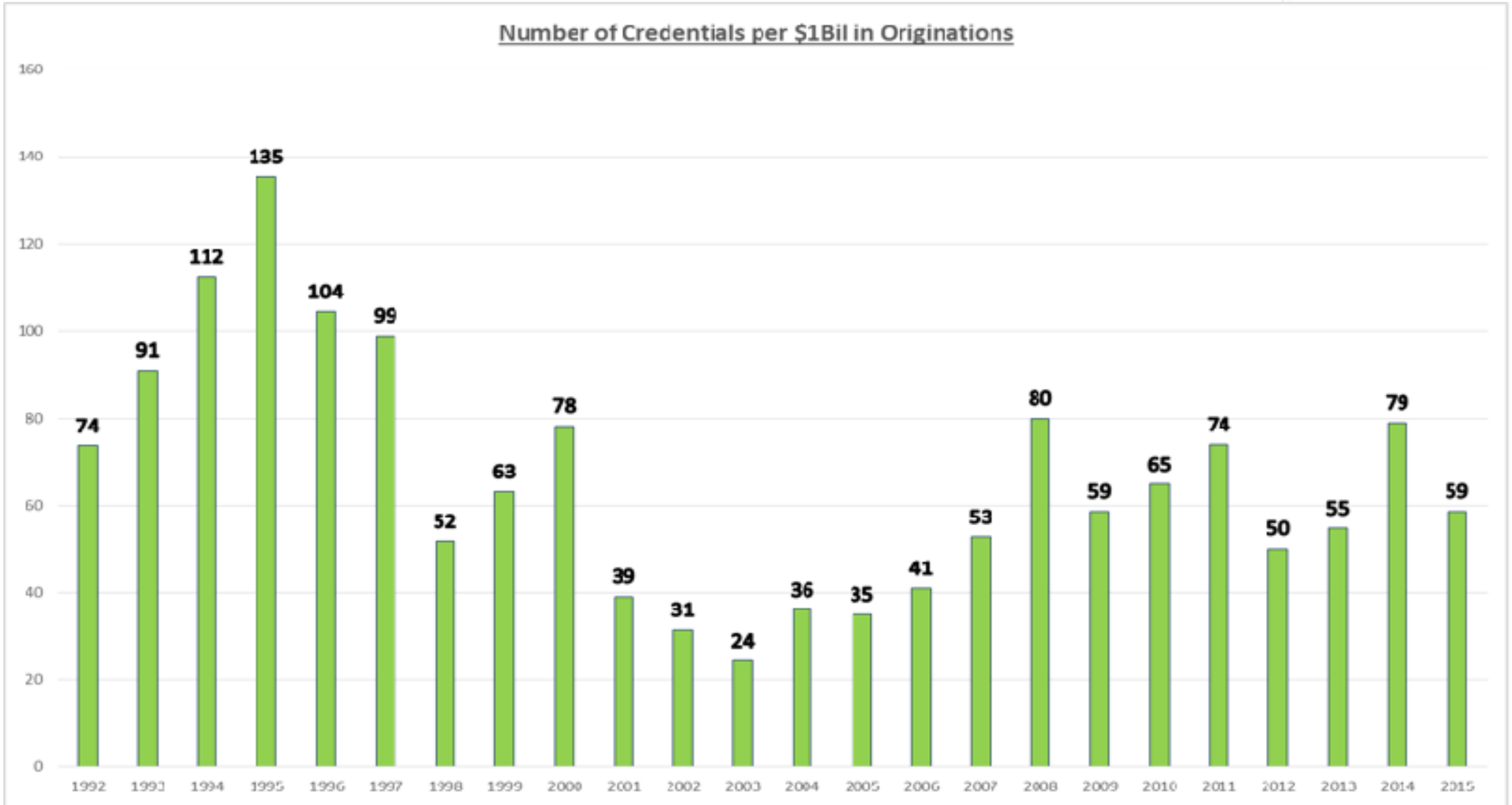


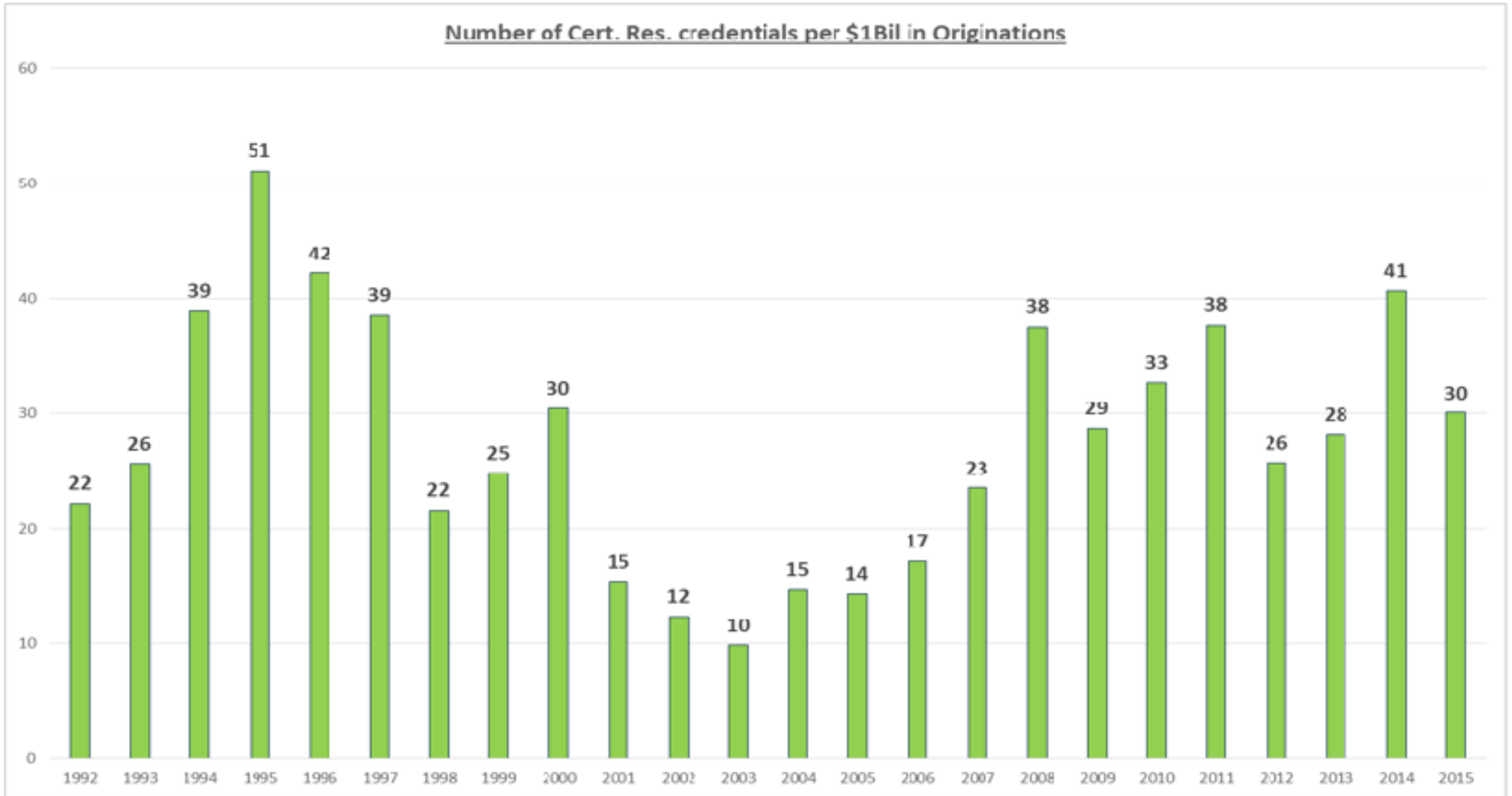
National Licensing Trends (source: ASC National Registry & MBA Forecast Model)



Appraiser Supply (source: ASC National Registry & MBA Forecast Model)

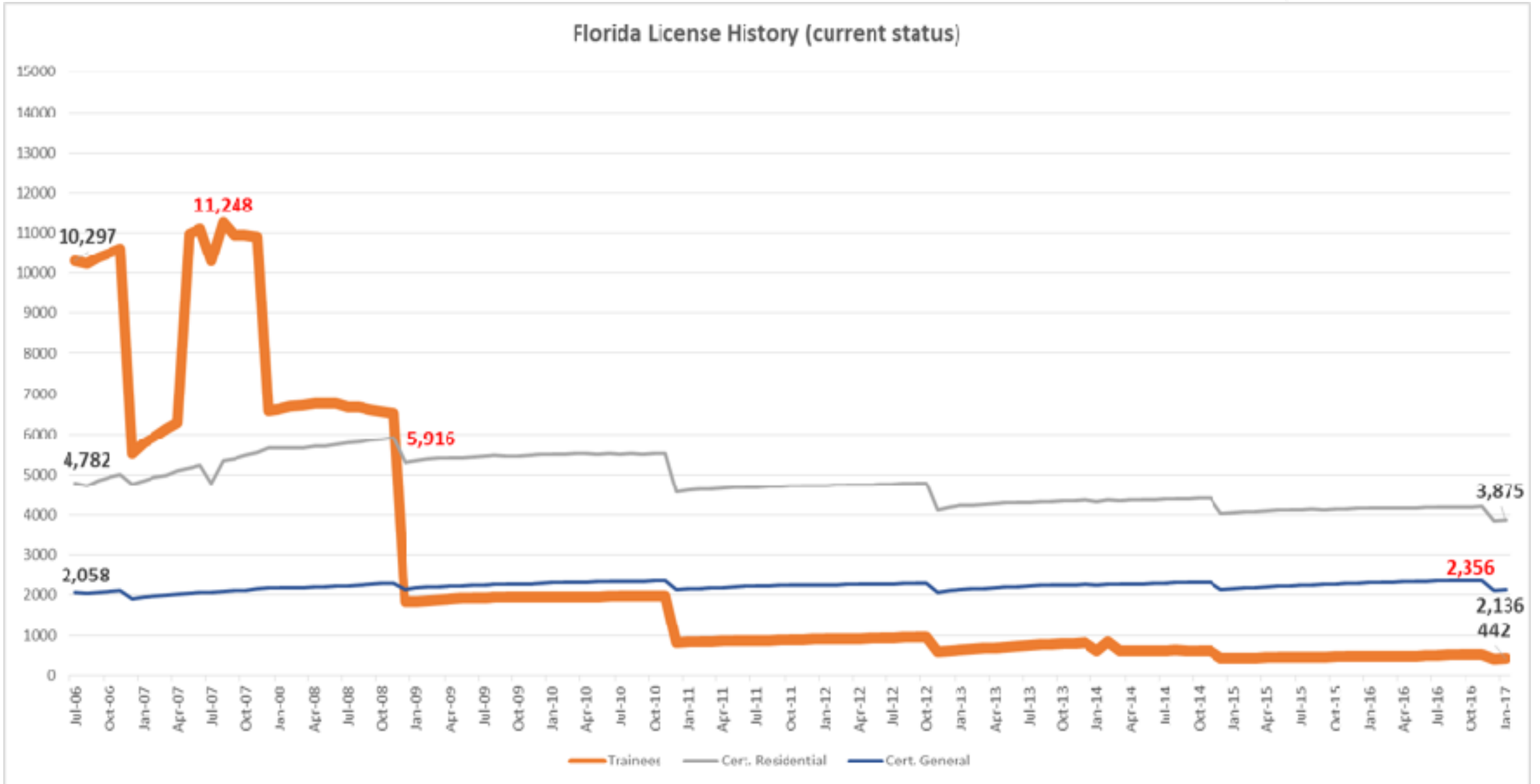


Appraiser Supply (source: ASC National Registry & MBA Forecast Model)



Problem in the Pipeline?

Florida License History (current status)



Are we properly using appraisers in an Information Age?

“Never mistake activity for achievement.” – John Wooden

- Scope of Work requirements
 - *Inspecting/Photographing exterior of comparable sales*
 - *FHA inspection requirements*
- Form-filling versus analysis
 - *MC Addendum*
 - *Adjustment support*
- Scope creep
 - *Revision Requests (photos, comments, etc.)*
 - *Collateral Underwriter*
- Regulatory burdens
 - *Dodd-Frank*
 - *State laws and rules*