



Deborah Smith &lt;d.l.smithmai@gmail.com&gt;

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**Here's a letter from the Appraisal Institute**

1 message

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**Deborah Smith** <d.l.smithmai@gmail.com>

Thu, Sep 3, 2020 at 12:35 PM

To: debrakamin@gmail.com

Debra

I was reading an article in Appraisers Blogs, a blog that I participate in. This was formed by one guy who was apparently sued for his work and started a union for appraisers.

We actually need one! We have been blamed for all the dirty tricks the banks and wall street have done to crash the economy and take advantage of homeowners by foreclosing after they write impossible clauses into the terms of their loans.

I originally contacted you because you were writing an article I disagreed with in its premise. You cannot put all appraisers in one category, just like you can't put all people of one racial group or ethnic group into a stereotypical category, then pronounce them as biased, or worse, racist!

I've told you I am honest and professional. Now you need to see the criticism I and others say about your article. Don't feign surprise when we, educated, specialized and professional and honest people (for the most part) do not practice their profession with bias. I think of myself a kin to a judge. I gather data, confirm it, analyze it and it leads me to forming a fully formed, documented appraisal report. Our jobs are critical to the health of banks and this country.

If you look at reality, we have never had such a corrupt president in the history of this country. I have worked for greedy people like our current president, and I can tell you I never gave in once to their high pressure, or bribes for more work, or any fame or fortune I could have made had I become corrupt. I do know some appraisers do just think about the money; some of us charge high hourly rates for court testimony, but we are worth it when you see what the attorneys on these cases make per hour.

When I left LA my hourly rate was \$350/hour and I have reduced that because I live in Oregon where the cost of living is much lower, and I am satisfied with my lifestyle and have no aspirations to become wealthy because I have interacted with so many people who are wealthy, but corrupt, that I don't have enough toes and fingers on my body to count them all!

There are a couple of people in the blog I referred you to that I definitely fight and argue with, and when I got into this profession there were no politics; but now everyone is taking their corner and fighting for their life because our profession is less respected because of unfounded assumptions you and others have made about our profession and role in the

financial security of the country.

I expect you to do a follow up article, and speak to me and Johathan who wrote the question of the day on the blog today, all about your biased article!

You have been discredited. Not all of us are biased. Just like not all journalists know their conclusion before they write an article about something they don't really know enough about to speak coherently about it. You said you didn't do that when I first accused you of being biased against appraisers and buying into the false premise that we are biased! We have to document our work, prove things like our narrative, adjustments and methodology, and most of all we take ethics classes every two years! I now have a copy of your article in my file and you can call me or write me back and I will be happy to set you straight. Since you didn't believe me when I first contacted you, maybe Jonathan will convince you that you were wrong when you assumed appraisers are all interchangeable.

I think you are much better dealing with the subject of travel, and very much enjoyed your Ted talk. So I know you have it in you to be better than this.

Respectfully submitted,

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