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LOUISIANA RESIDENTIAL REAL ESTATE APPRAISAL FEES 2013

A study funded by and conducted for
Louisiana Real Estate Appraisal Board
by Southeastern Louisiana University Business Research Center

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The Southeastern Louisiana University Business Research Center (BRC) is jointly operated by the Southeast Louisiana Business Center and the Southeastern College of Business. The BRC provides applied economic analyses and research studies that aid business and economic development efforts. The Center represents one aspect of the University's commitment to economic development in the region.

The Center is located in the Southeast Louisiana Business Center on Martens Drive, two blocks west of the main campus of Southeastern Louisiana University. The Business Research Center is a proud member of the Association for University Business and Economic Research (AUBER) and the Council for Community and Economic Research (C2ER).

The following study was commissioned by the Louisiana Real Estate Appraisal Board, and was conducted using generally accepted research methods, models and techniques.

The information gathered and/or study results are for informational purposes only and are not intended to be used for investment, lending, or legal decisions. Research and results of this study do not represent any form of endorsement by Southeastern Louisiana University.

Sincerely,

A handwritten signature in black ink that reads 'William Joubert'. The signature is written in a cursive style with a long, sweeping tail on the 't'.

William Joubert
Director
Business Research Center

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EXECUTIVE SUMMARY

The Business Research Center at Southeastern Louisiana University conducted an online survey of mortgage lenders with offices in Louisiana and licensed Louisiana real estate appraisers to collect information on typical residential real estate appraisal fees paid in Louisiana in 2013. Fee data were restricted to appraisal fees paid directly to licensed appraisers (i.e., not routed through appraisal management companies (AMCs)), per guidance of relevant federal regulations for determining “customary and reasonable” fees.

Usable responses were received from 80 mortgage lenders located in 29 parishes (and four unspecified locations) and 250 appraisers with primary offices in 38 parishes, three other states (AR, FL, & MS), and four unspecified locations. Appraisal fee data were provided for properties located in all 64 parishes.

Typical appraisal fees were collected for five appraisal types for properties in urban, suburban, and rural locations. Median fees were analyzed by region of the state based on geographic designations by the Governor’s Office of Homeland Security and Emergency Preparedness (GOHSEP), illustrated in Figure 10 and listed in Appendix 3.

The five appraisal types for which typical fees were collected included:

- Form 1004 (Full appraisal)
- Form 1004 FHA (Full appraisal for FHA)
- Form 1025 (Small (1–4 units) residential income property appraisal)
- Form 1073 (Individual condominium unit appraisal)
- Form 2055 (Exterior-only inspection appraisal)

Median fees across all regions ranged from a low of \$325 - \$350 for Form 2055 appraisals to a high of \$450 - \$625 for Form 1025 appraisals (Table 32). (Form 1073 appraisals in Region 8 reached a high of \$675 for rural properties, but this was based on a very small number of responses.)

There was little difference in median fees for urban and suburban properties, while fees for rural properties tended to be somewhat higher.

There was significant variation in typical fees between regions, precluding the use of statewide averages for any appraisal type. Table 32 on page 31 provides a summary of median fees for all appraisal types by every region and location type.

The baseline appraisal fees shown in Table 32 should be considered minimum “standard” appraisal fees, with adjustments necessary for large or complex properties or properties located in distant or remote locations.

Although there was much variation depending on property details, the median typical large/complex property fee adjustment was \$125, while the additional distance fee ranged from \$35 for travel distances of 16-25 miles to \$100 for distances of 51 miles and over.

INTRODUCTION

Enacted May 1, 2009, the Home Valuation Code of Conduct (HVCC) drastically changed the method in which residential real estate appraisal services were procured for secondary mortgage loans delivered to the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac). The required separation of mortgage production from appraiser selection led to the rapid growth in the number and volume of business of appraisal management companies (AMCs).

Due to debates about the fairness of fees paid to appraisers by some AMCs, the Consumer Financial Protection Bureau enacted additional regulations on December 22, 2011 which required that "... the creditor and its agents shall compensate a fee appraiser for performing appraisal services at a rate that is customary and reasonable for comparable appraisal services performed in the geographic market of the property being appraised."

These federal regulations are detailed at:

Title 12 – Banks and Banking
 Chapter X – BUREAU OF CONSUMER FINANCIAL PROTECTION
 Part 1026 – TRUTH IN LENDING (REGULATION Z)
 Subpart E – Special Rules for Certain Home Mortgage Transactions
 Section 1026.42 – Valuation independence
 Sub-section (f) – *Customary and reasonable compensation. (1) Requirement to provide customary and reasonable compensation to fee appraisers.*

Paragraph (f) (3) – *Alternative presumption of compliance* states:

"A creditor and its agents shall be presumed to comply with paragraph (f)(1) of this section if the creditor or its agents determine the amount of compensation paid to the fee appraiser by relying on information about rates that :

- (i) Is based on objective third-party information, including fee schedules, studies, and surveys prepared by independent third parties such as government agencies, academic institutions, and private research firms;
- (ii) Is based on recent rates paid to a representative sample of providers of appraisal services in the geographic market of the property being appraised or the fee schedules of those providers; and
- (iii) In the case of information based on fee schedules, studies, and surveys, such fee schedules, studies, or surveys, or the information derived therefrom, excludes compensation paid to fee appraisers for appraisals ordered by appraisal management companies, as defined in paragraph (f)(4)(iii) of this section."

The Louisiana Real Estate Appraisal Board (LREAB) commissioned this study to provide mortgage lenders and appraisal management companies doing business in Louisiana with a convenient, concise, and complete report meeting the requirements under the above *Alternative presumption of compliance*.

METHODOLOGY

The Southeastern Louisiana University Business Research Center (BRC) conducted an online survey of both Louisiana mortgage lenders and Louisiana-licensed residential real estate appraisers to collect a diverse sample of data regarding typical residential appraisal fees for various appraisal types in all geographic areas of the state.

The survey instruments, attached to this report as Appendices 1 & 2, differed slightly for the two groups – lenders and appraisers – in order to collect different background and classification information from the two groups. Both groups were asked to provide data on their typical appraisal fees paid/charged for appraisals of properties in urban, suburban, and rural locations in all 64 parishes.

The lender and appraiser survey instruments were both hosted on the QuestionPro™ survey service, and were protected with separate passwords provided to potential survey respondents.

Lender Survey Timeline, Sample Pool, and Number of Responses

Introductory e-mails were sent out to BRC's in-house list of approximately 1,200 potential Louisiana mortgage lenders (developed in conjunction with the 2012 survey) on 2/21/2014. A copy of the introductory e-mail was also provided to the Louisiana Bankers Association (LBA) for distribution to approximately 1,050 LBA members.

The announcement of the opening of the online survey site, along with the link and password, was distributed to the same e-mail contact lists on 2/27/2014.

Reminder e-mails were distributed to the BRC contact list and to the LBA membership list on or about 3/17/2014 and 4/1/2014. A survey notification e-mail was also distributed to 150 members of the Louisiana Mortgage Lenders Association (LMLA) on 4/3/2014.

The lender survey site was closed on 4/22/2014, at which point there were 108 partial or complete survey responses from lenders.

In order to check for duplicate/multiple responses, IP addresses and/or e-mail addresses (when provided) were used to compare responses. Based on these comparisons, 11 of the responses were determined to be partially-completed duplicates of other more complete responses, where the lender had exited the survey before completion and later come back and completed the survey again. (Due to the branching nature of some of the questions, it was not possible to go back to a previous question in the survey.)

Although it is difficult to calculate a response rate due to overlap between the BRC and LBA/LMLA contact lists, the remaining 97 valid responses would represent approximately eight percent of the 1,222 notification e-mails distributed by BRC.

Sixteen of the 97 respondents indicated that they were not actively involved in mortgage lending, so their responses were removed from the data, and one respondent provided no answers to any questions, leaving 80 usable survey responses from lenders.

Of these, 20 respondents indicated that all of their appraisals in 2013 were ordered through appraisal management companies (AMCs), so they were directed to the end of the survey without providing any fee information, but their demographic and classification information was retained.

This left 60 responses from lenders who potentially could provide non-AMC appraisal fee information for 2013, of which 47 did.

Appraiser Survey Timeline, Sample Pool, and Number of Responses

Louisiana residential real estate appraisers received the introductory e-mail, survey opening announcement, and follow-up reminders via the LREAB membership contact list, which included 1,473 licensed appraisers and trainees for 2013.

The timing of the e-mail notifications was similar to that for the lenders described above.

By the time the appraiser survey site was closed on April 22, 2014, there were 280 partial or complete survey responses from appraisers. Ten of these were from individuals who did not hold a Louisiana residential real estate appraisal license in 2013, and thus were directed to the end of the survey without answering any questions.

After closely reviewing the data and originating IP addresses, 20 responses were determined to be either duplicates of other responses or blank responses with no usable fee data, so these were also removed from the data before analysis began.

This left 250 potentially usable responses, representing 17.0 percent of the 1,473 licensed Louisiana real estate appraisers and trainees. Of the 250 usable responses, appraisal fee information was provided by 224, while the other 26 provided only classification information and/or comments.

DEMOGRAPHIC AND CLASSIFICATION INFORMATION

Mortgage Lenders

Percentage of Appraisals Ordered Directly from Licensed Real Estate Appraisers in 2013

Question 5 of the lender survey asked for the percentage of mortgage loans processed by the respondent for which appraisals were ordered directly from licensed appraisers, i.e. not through an AMC.

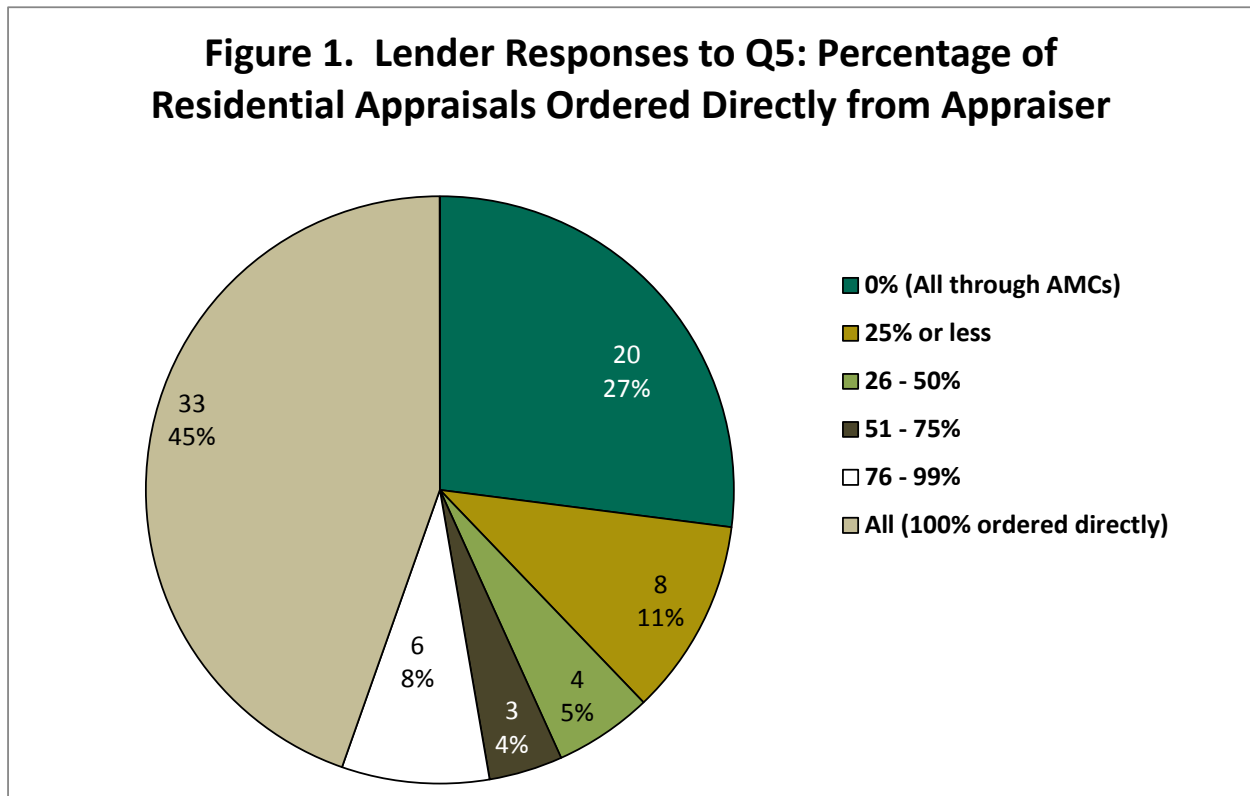
Seventy-four (74) of the 80 respondents answered the question, selecting from pre-set responses ranging from "0%" (i.e., all appraisals ordered through AMCs) to "100%" (i.e., all appraisals ordered directly from licensed appraisers).

Responses are detailed in Table 1 and illustrated in Figure 1.

<u>% of Appraisals Ordered Directly from Appraisers</u>	<u>Count</u>	<u>%</u>
0% (All appraisals ordered through AMCs)	20	27.0%
25% or less	8	10.8%
26 - 50%	4	5.4%
51 - 75%	3	4.1%
76 - 99%	6	8.1%
All (100% ordered from licensed appraisers)	<u>33</u>	<u>44.6%</u>
Total	74	100.0%

The most frequent response, that all appraisals were ordered directly from licensed appraisers, was indicated by approximately 45 percent of respondents, while approximately 27 percent ordered all residential appraisals through AMCs.

The remaining 28 percent of respondents used a combination of AMC- and direct-ordered appraisals in varying proportions.



Position/Occupation of Respondents

Question 1 of the lender survey asked respondents to indicate their occupation or position within their company.

The two most common responses from among the provided position descriptions (see Table 2) were *Mortgage loan officer* (n=13/16.7%) and *Vice-president* (n=12/15.4 percent). However, 24 respondents (30.8 percent) selected *Other* and typed in their own position title. Their text responses are shown in Table 3.

<u>Position/Occupation</u>	<u>Count</u>	<u>%</u>
Mortgage loan officer	13	16.7%
Vice-President	12	15.4%
Administrator	7	9.0%
CEO	7	9.0%
President	6	7.7%
Mortgage loan department manager	5	6.4%
Staff person/assistant in mortgage loan dept.	3	3.8%
Branch Manager	1	1.3%
Other	<u>24</u>	<u>30.8%</u>
Total	78	100.0%

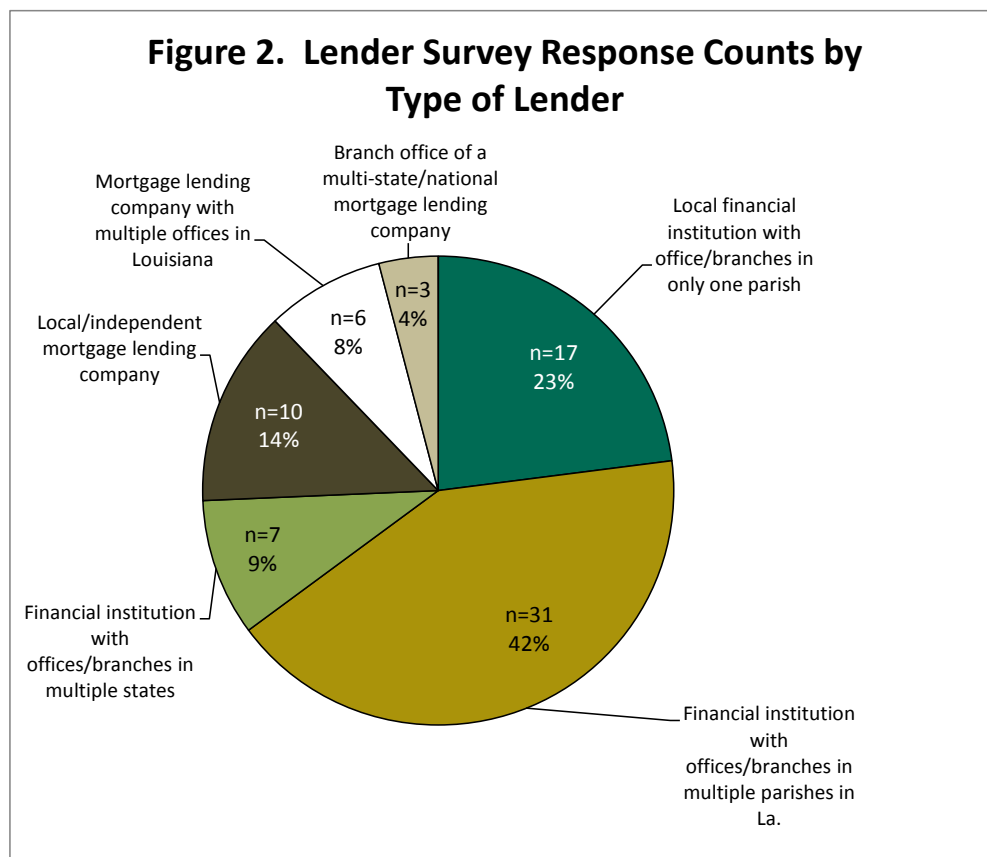
Appraisal Review Manager
Appraiser Coordinator
Asset Quality Manager
AVP/Loan Department Supervisor
Commercial Credit Analyst
Commercial Credit Manager (oversees appraisal review)
Commercial Lending Officer
Compliance officer (n=4)
Credit Administration Officer
Credit Officer
Loan Processor
Loan Review Officer/Credit Analyst/Appraisal Review
Operations manager (n=2)
Owner
Senior/Executive Vice-President (n=2)
Underwriter

Lender Survey Response Counts by Type of Lender

As detailed in Table 4 and illustrated in Figure 2, the largest number of lender respondents to the 2013 survey were associated with financial institutions with offices/branches in multiple parishes of Louisiana (n=31, 41.9 percent), followed by financial institutions with offices/branches in only one parish (n=17, 23.0 percent). Approximately 65 percent of lender responses came from these two types of lenders.

The third largest group of lender responses were from local/independent mortgage lending companies (n=10, 13.5 percent).

Type of Lender	# of responses	% of responses
Local financial institution with office/branches in only one parish	17	23.0%
Financial institution with offices/branches in multiple parishes in La.	31	41.9%
Financial institution with offices/branches in multiple states	7	9.5%
Local/independent mortgage lending company	10	13.5%
Mortgage lending company with multiple offices in Louisiana	6	8.1%
Branch office of a multi-state/national mortgage lending company	3	4.1%
Total	74	100.0%



Percentage of lender respondents ordering some/all appraisals directly from appraisers: by type of lender

Among the 74 respondents who answered Question 5, 73 percent ordered at least some residential appraisals directly from appraisers, while 27 percent ordered all appraisals through AMCs (Table 5).

Financial institutions were much more likely to order appraisals directly from appraisers than mortgage lending companies, where 60, 67, and 100 percent of local, multi-office, and multi-state companies, respectively, ordered all appraisals through AMCs.

	Financial Institutions			Mortgage Lending Companies			All
	Local	Multi-parish	Multi-state	Local	Multi-office	Multi-state	
Some/all non-AMC appraisals	94.1%	83.9%	85.7%	40.0%	33.3%	0.0%	73.0%
100% AMC appraisals	<u>5.9%</u>	<u>16.1%</u>	<u>14.3%</u>	<u>60.0%</u>	<u>66.7%</u>	<u>100.0%</u>	<u>27.0%</u>
Totals	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Figure 3 provides additional detail from lender responses to Question 5.

The majority of lender respondents reported consistency in the manner in which they order their appraisals, either always directly from appraisers (financial institutions) or always through AMCs (mortgage lending companies).

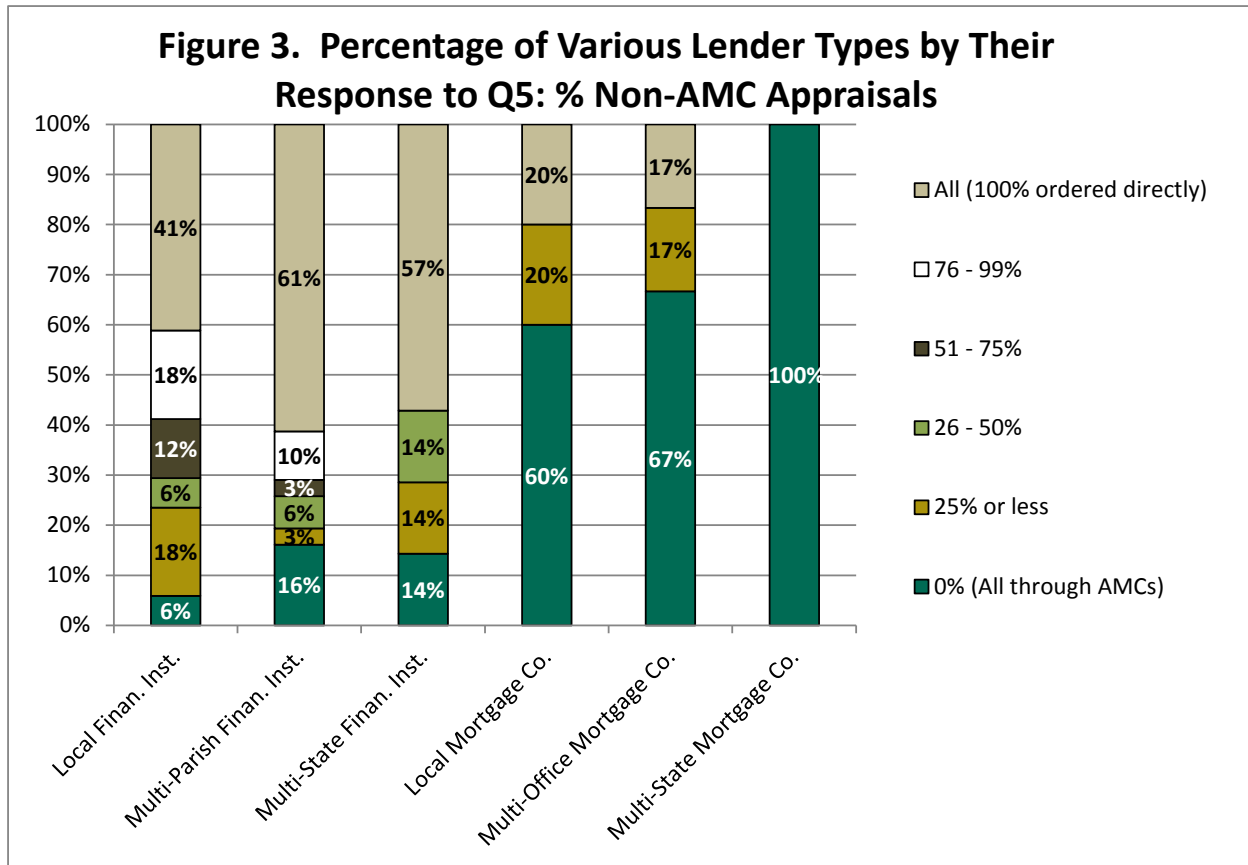
Summing together the three sub-categories of financial institutions, approximately 13 percent always use AMCs, 54 percent always order directly from appraisers, and 33 percent use varying proportions of both methods.

Summing across the sub-categories of mortgage lending companies, 68 percent always use AMCs, 16 percent always order directly from appraisers, and 16 percent procure appraisals primarily through AMCs, but do order directly from appraisers for a small percentage (25 percent or less).

Primary Office Location of Respondents

Responders to the lender survey were asked to provide the zip code for the office location in which they spent the majority of their time in 2013. The zip codes were then matched to the parishes where located.

Table 6 lists the number of responses by parish for the 76 respondents who provided their zip code.



Respondents to the lender survey were located in 29 of Louisiana's 64 parishes, but provided at least some appraisal fee data for properties in all 64 parishes.

Lenders from East Baton Rouge and Jefferson parishes contributed 22.5 and 11.3 percent, respectively, of all lender responses, combining to make up approximately 1/3 (27 of 80) of responses.

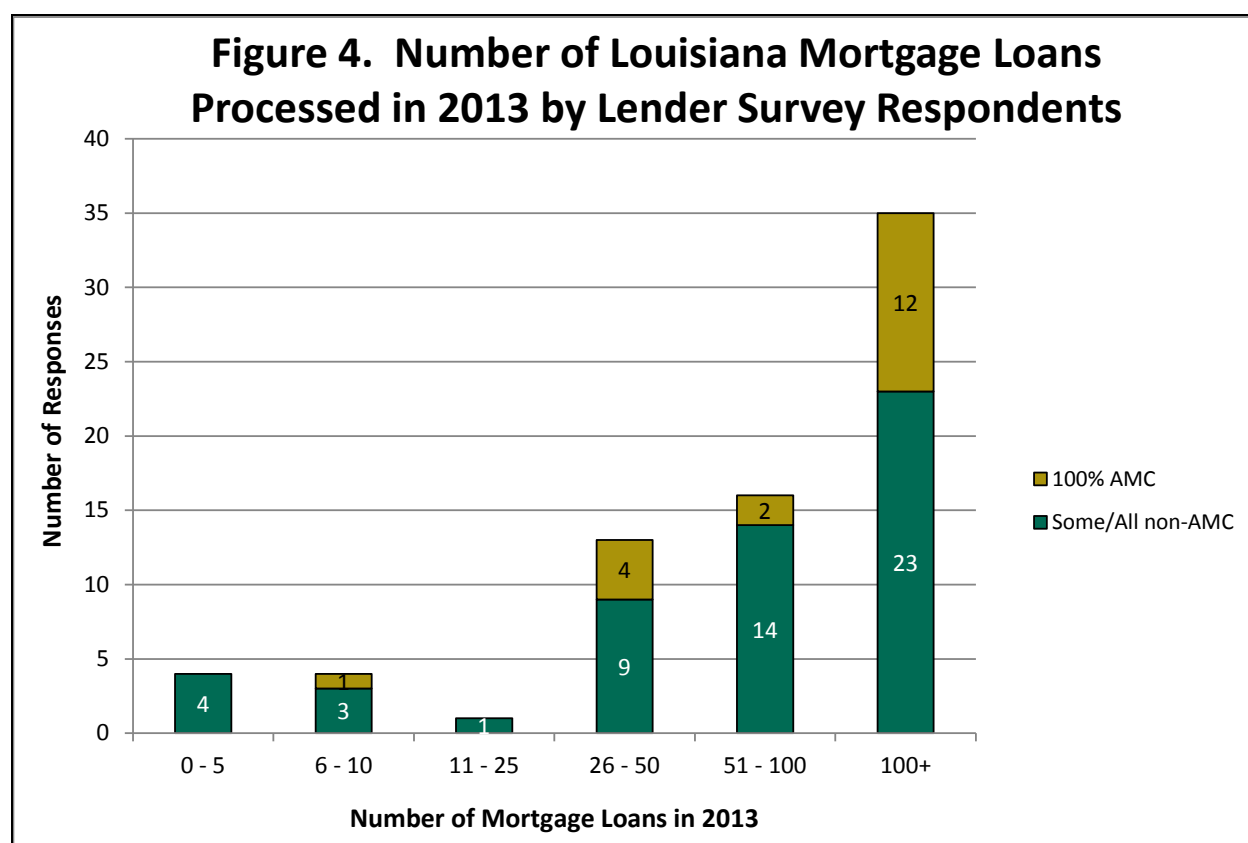
Number of Mortgage Loans Processed in 2013

Question 4 of the lender survey asked respondents to indicate how many mortgage loans for properties in Louisiana they were involved in processing during 2013.

As shown in Table 7 and Figure 4, most respondents indicated processing mid to high numbers of mortgage loans. A plurality (43 percent) of the "Some/all non-AMC" lenders and a majority (63 percent) of the "All AMC" lenders reported processing 100+ mortgage loans in 2013.

Table 6. Parish of primary office location of responders to the lender survey.		
	All Responses	
Parish	Count	%
Avoyelles	1	1.3%
Bienville	1	1.3%
Caddo	3	3.8%
Calcasieu	5	6.3%
Catahoula	1	1.3%
Concordia	1	1.3%
East Baton Rouge	18	22.5%
East Feliciana	2	2.5%
Franklin	1	1.3%
Jackson	1	1.3%
Jefferson	9	11.3%
La Salle	1	1.3%
Lafayette	3	3.8%
Lafourche	1	1.3%
Lincoln	1	1.3%
Livingston	2	2.5%
Orleans	2	2.5%
Ouachita	4	5.0%
Rapides	4	5.0%
Richland	1	1.3%
St. James	1	1.3%
St. John the Baptist	1	1.3%
St. Landry	1	1.3%
St. Mary	1	1.3%
St. Tammany	4	5.0%
Tangipahoa	1	1.3%
Terrebonne	2	2.5%
Vermilion	2	2.5%
Winn	1	1.3%
Unspecified	<u>4</u>	<u>5.0%</u>
Total	80	100.0%

Number of Loans	Respondents with some/all non-AMC appraisals		Respondents with 100% AMC appraisals		All Responses	
	Count	%	Count	%	Count	%
0 - 5	4	7.4%	0	0.0%	4	5.5%
6 - 10	3	5.6%	1	5.3%	4	5.5%
11 - 25	1	1.9%	0	0.0%	1	1.4%
26 - 50	9	16.7%	4	21.1%	13	17.8%
51 - 100	14	25.9%	2	10.5%	16	21.9%
100+	<u>23</u>	<u>42.6%</u>	<u>12</u>	<u>63.2%</u>	<u>35</u>	<u>47.9%</u>
Totals	54	100.0%	19	100.0%	73	100.0%



Appraisers

Question 1 of the appraiser's survey instrument asked if the respondent held a license to conduct residential real estate appraisals in Louisiana in 2013.

Ten respondents indicated that they did not, and were directed to the end of the survey before answering any other questions.

After removing 20 duplicate and incomplete responses, 250 usable responses from appraisers remained.

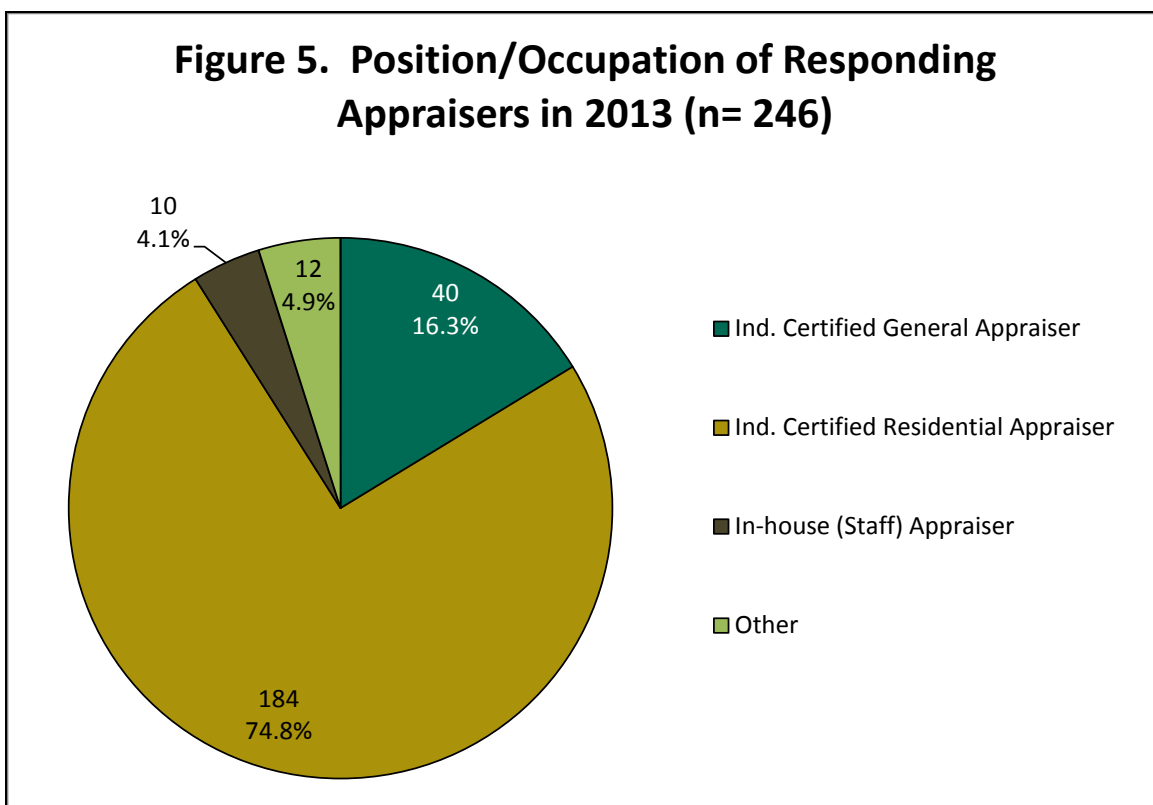
Position/Occupation During 2013

Appraisers completing the survey were asked in Question 2 to indicate their position/occupation in 2013. Responses were provided by 246 respondents.

As shown in Table 8 and Figure 5, approximately three-fourths of responding appraisers (74.8 percent) were Independent Certified Residential Appraisers in 2013. Another 16 percent were Independent Certified General Appraisers, and the remaining nine percent were In-House Staff Appraisers or "Other."

The 12 "Other" responses included 10 appraiser trainees, one "Licensed Appraiser", and one blank response.

<u>Position/Occupation</u>	<u>Count</u>	<u>%</u>
Independent Certified General Appraiser	40	16.3%
Independent Certified Residential Appraiser	184	74.8%
In-house (Staff) Appraiser	10	4.1%
Other	<u>12</u>	<u>4.9%</u>
Totals	246	100.0%



Experience Levels of Responding Appraisers

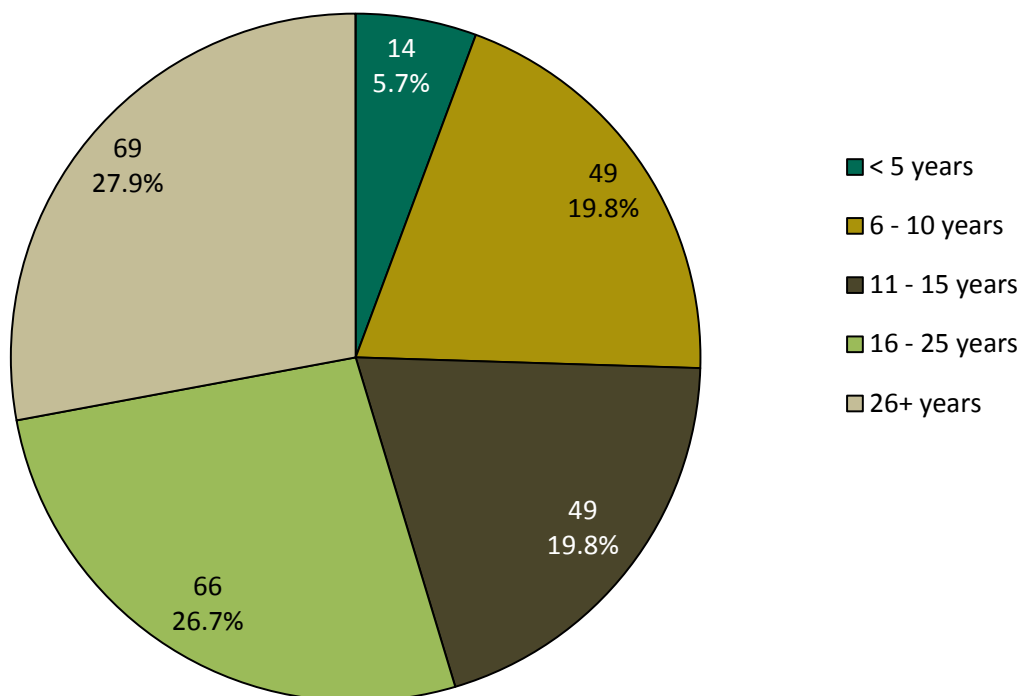
Question 3 of the appraisers' survey asked respondents how many years they had been in the appraisal business. Responses are detailed in Table 9 and Figure 6.

Responses were fairly evenly spread among the categories with six or more years of experience, ranging from approximately 20 percent to 28 percent in each category. The greatest percentage was in the "26+ years" category, with 27.9 percent (n=69).

The "<5 years" category had, by far, the fewest number of responses (n=14, 5.7 percent).

<u>Years of Experience</u>	<u>Number of Responses</u>	<u>% of Responses</u>
< 5 years	14	5.7%
6 - 10 years	49	19.8%
11 - 15 years	49	19.8%
16 - 25 years	66	26.7%
26+ years	<u>69</u>	<u>27.9%</u>
Totals	247	100.0%

Figure 6. Years of Experience of Responding Appraisers: 2013. (n=247)



Primary Office Location of Responding Appraisers

Respondents were asked to provide the zip code of the office location where they spent the majority of their time in 2013. These zip codes were then converted to the parish where the zip code is located.

The number and percentage of responding appraisers by parish are detailed in Table 10.

Three parishes – Jefferson, St. Tammany, and East Baton Rouge – were each the primary office locations for over 10 percent of respondents, with 12.4 percent, 12.0 percent, and 11.6 percent of all responses, respectively.

Caddo (7.2 percent), Lafayette (7.2 percent), Orleans (6.8 percent), and Calcasieu (5.6 percent) parishes each contributed between five and 10 percent of responses.

The above-named seven parishes accounted for 157 responses, approximately 63 percent of the 250 total responses. The remaining 93 responses were spread between 31 other parishes, three neighboring states (Arkansas, Mississippi, and Florida), and four respondents who did not provide a location.

Twenty-six parishes were not indicated as the primary office location of any responding appraisers, although fee data were reported for all 64 parishes.

Volume of Residential Appraisals Conducted in 2013

Responding appraisers were asked in Question 5 to indicate how many residential appraisals they conducted for properties in Louisiana in 2013.

As shown in Table 11 and Figure 7, 80 respondents (32.5 percent) indicated that they conducted 101 – 250 residential appraisals in 2013, and 68 respondents (27.6 percent) said they conducted 251 – 400 appraisals in 2013.

Combined, these two categories made up approximately 60 percent of all responses.

The third most-commonly indicated answer was *401+* with 15.0 percent, followed by *0 – 25* (11.4 percent) and *51 – 100* (10.2 percent). Only eight respondents (3.3 percent) selected the *26 – 50* answer.

Percentage of Appraisals Done Directly for Clients or Lenders (non-AMC)

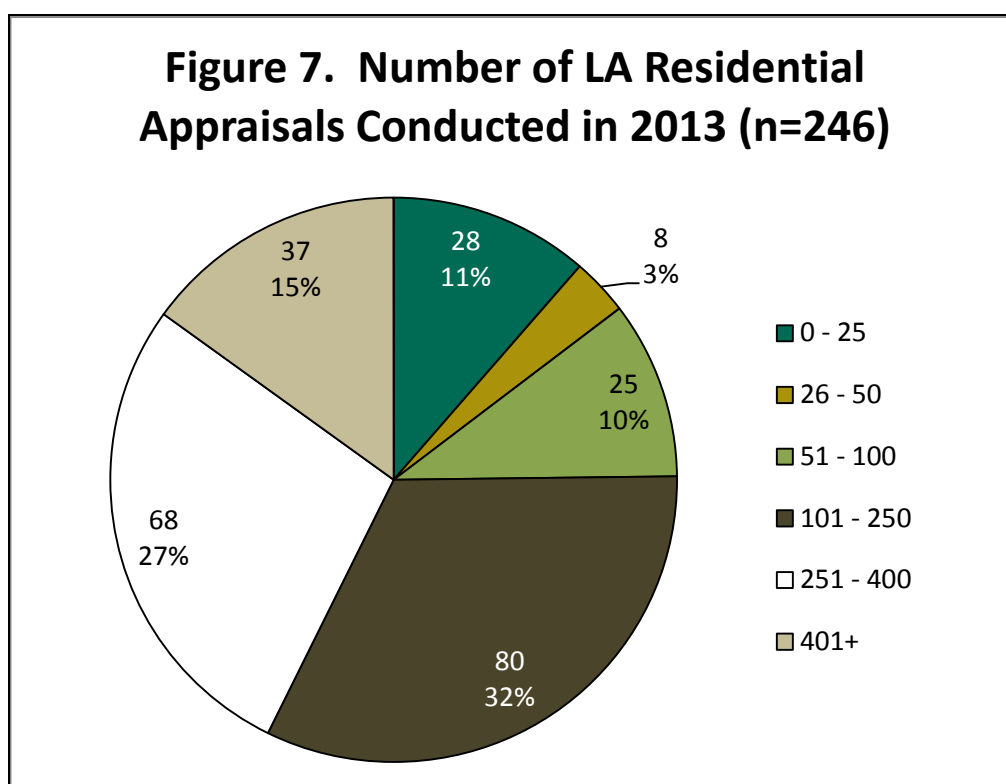
Question 6 of the appraiser's survey asked respondents to indicate what percentage of their 2013 residential appraisals were completed directly for clients or lenders, i.e. NOT routed through an appraisal management company.

As detailed in Table 12 and illustrated in Figure 8, 5 respondents (2.1 percent) indicated that all of their 2013 residential appraisals were conducted for AMCs. Because this survey

**Table 10. Number and percentage of responding appraisers
by parish/state of primary office: 2013.**

<u>Parish</u>	<u>Count</u>	<u>%</u>
Acadia	3	1.2%
Allen	1	0.4%
Ascension	7	2.8%
Assumption	1	0.4%
Avoyelles	2	0.8%
Beauregard	2	0.8%
Bossier	4	1.6%
Caddo	18	7.2%
Calcasieu	14	5.6%
De Soto	1	0.4%
East Baton Rouge	29	11.6%
Iberia	6	2.4%
Jefferson	31	12.4%
Jefferson Davis	1	0.4%
Lafayette	18	7.2%
Lincoln	1	0.4%
Livingston	7	2.8%
Natchitoches	1	0.4%
Orleans	17	6.8%
Ouachita	5	2.0%
Plaquemines	1	0.4%
Pointe Coupee	2	0.8%
Rapides	6	2.4%
Sabine	1	0.4%
St. Charles	2	0.8%
St. John the Baptist	2	0.8%
St. Landry	1	0.4%
St. Martin	1	0.4%
St. Tammany	30	12.0%
Tangipahoa	3	1.2%
Terrebonne	7	2.8%
Union	1	0.4%
Vermilion	7	2.8%
Vernon	1	0.4%
Washington	1	0.4%
Webster	2	0.8%
West Carroll	1	0.4%
West Feliciana	1	0.4%
AR	3	1.2%
FL	1	0.4%
MS	3	1.2%
No Response	4	1.6%
Totals	250	100.0%

<u>Number of Appraisals</u>	<u>Responses</u>	<u>%</u>
0 - 25	28	11.4%
26 - 50	8	3.3%
51 - 100	25	10.2%
101 - 250	80	32.5%
251 - 400	68	27.6%
401+	<u>37</u>	<u>15.0%</u>
Totals	246	100.0%



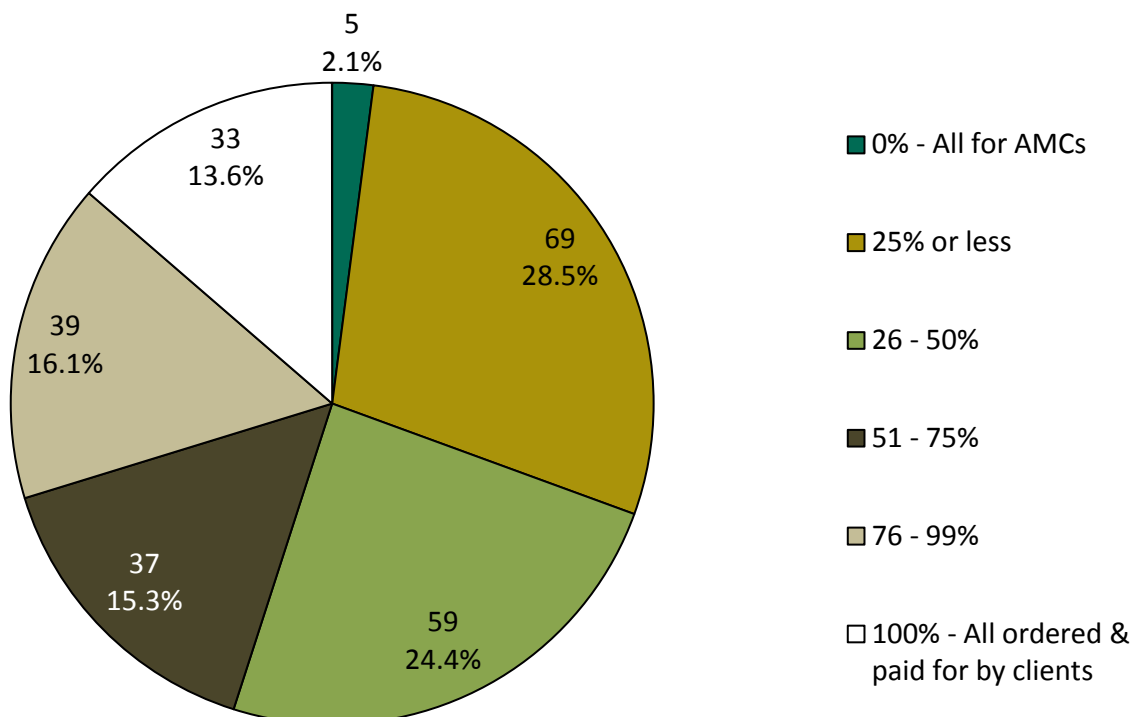
was designed to collect information specifically on non-AMC fees, these respondents were directed to the end of the survey without providing any fee information.

The single category with the most responses (n=69, 28.5 percent) was the *25% or less* category, indicating that 75 percent or more of their residential appraisal business in 2013 was conducted via AMCs. Combining the *25% or less* and the *26 – 50%* (n=59, 24.4 percent) categories, approximately 53 percent of responding appraisers indicated that over half (but not all) of their 2013 residential appraisals were conducted for AMCs.

Summing the three remaining response categories, approximately 45 percent of respondents indicated that over half of their residential appraisals in 2013 were conducted directly for clients or lenders, including 13.6 percent who indicated that all of their 2013 residential appraisals were done directly for clients/lenders.

Table 12. Percentage of 2013 residential appraisals done directly for clients (not routed through AMCs).		
<u>Percentage of non-AMC Appraisals</u>	<u>Count</u>	<u>%</u>
0% - All for AMCs	5	2.1%
25% or less	69	28.5%
26 - 50%	59	24.4%
51 - 75%	37	15.3%
76 - 99%	39	16.1%
100% - All ordered & paid for by clients	<u>33</u>	<u>13.6%</u>
Totals	242	100.0%

Figure 8. Percentage of 2013 Residential Appraisals Completed Directly for Non-AMC Clients (n=242)



APPRAISAL FEE DATA

Appraisal fee information was collected from mortgage lenders and licensed appraisers for properties in all 64 parishes in Louisiana for five types of residential appraisals:

- Form 1004 (Full appraisal)
- Form 1004 FHA (Full appraisal for FHA)
- Form 1025 (Small (1-4 units) residential income property appraisal)
- Form 1073 (Individual condominium unit appraisal)
- Form 2055 (Exterior-only inspection appraisal)

The survey also collected separate fees for each appraisal type depending on whether the property was located in an urban, suburban, or rural location.

Mean (average) fees are subject to skewing by either very high or very low responses, so median fees will be used throughout this analysis. Because the median is the value at the midpoint of all responses, with an equal number higher and lower, it is a useful proxy for determining "mid-range" or "typical" appraisal fees.

The number of non-blank responses (n) included in calculating the median is also reported for all data cells.

2013 Median Appraisal Fees by Type of Appraisal (Statewide)

Median values for each of the appraisal types, averaged across all 64 parishes and all three locations (urban, suburban, rural), are detailed in Table 13.

Form 1025 appraisals had the highest median response statewide and across all location types (\$550), followed by Form 1004 FHA and Form 1073 (\$450), Form 1004 (\$425), and Form 2055 (\$350).

The number of responses for each appraisal type is much higher than the number of individuals responding to the lender and appraiser surveys because many respondents provided data for multiple parishes and location types.

	Form 1004	Form 1004 FHA	Form 1025	Form 1073	Form 2055
n	3,573	2,686	1,919	1,648	2,329
Median	\$425	\$450	\$550	\$450	\$350

Table 14 separates the statewide statistics for each appraisal type by the location type of the subject property: urban, suburban, or rural.

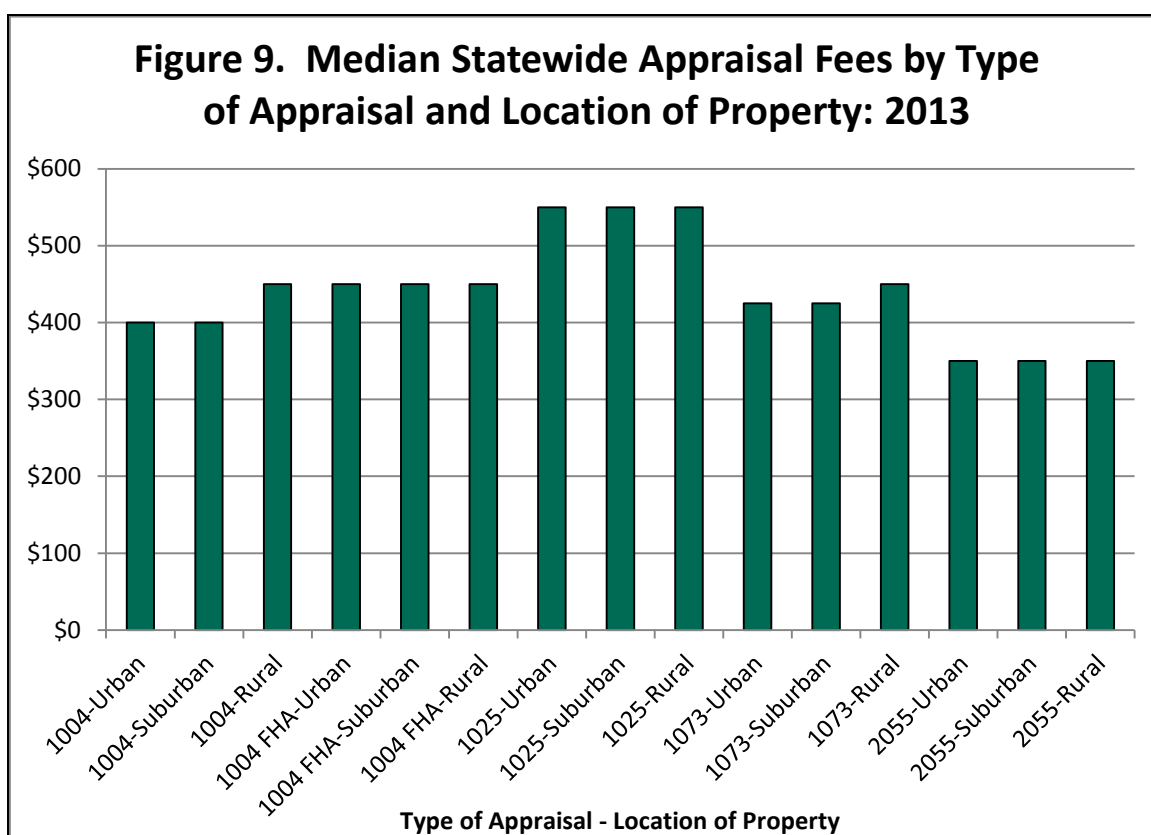
Median appraisal fees for urban and suburban properties were equal for all five appraisal types.

Median rural appraisal fees were the same as urban/suburban fees for Form 1004 FHA, Form 1025, and Form 2055. Median rural fees were \$25 higher for Form 1073 (\$450 vs. \$425) and \$50 higher for Form 1004 (\$450 vs. \$400).

Figure 9 graphically illustrates the statewide medians by appraisal and location type from Table 14.

Table 14. Median appraisal fees by type of appraisal and location (statewide): 2013.

	Form 1004			Form 1004 FHA			Form 1025		
	Urban	Suburb.	Rural	Urban	Suburb.	Rural	Urban	Suburb.	Rural
n	1,111	1,287	1,175	838	982	866	636	715	568
Median	\$400	\$400	\$450	\$450	\$450	\$450	\$550	\$550	\$550
	Form 1073			Form 2055					
	Urban	Suburb.	Rural	Urban	Suburb.	Rural			
n	558	630	465	745	859	725			
Median	\$425	\$425	\$450	\$350	\$350	\$350			

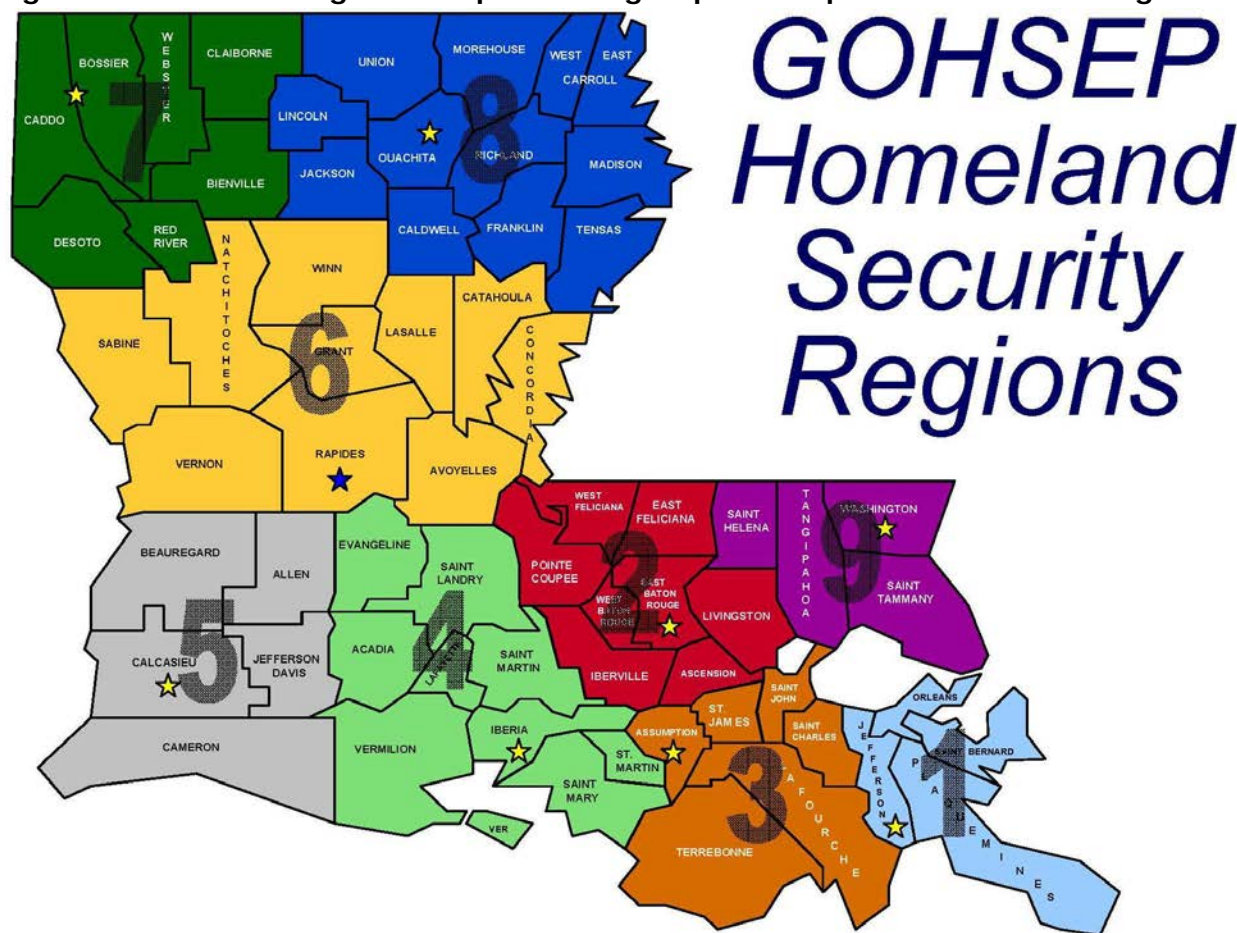


2013 Median Appraisal Fees by Region

In order to compare median appraisal fees by different regions of the state, a map of Louisiana used by the Governor's Office of Homeland Security and Emergency Preparedness (GOHSEP) was utilized to divide the state into nine regions (Figure 10). A table listing the parishes included in each region is attached as Appendix 3.

The survey collected appraisal fee information for each parish individually. Responses for the 64 parishes were grouped into appropriate regions based on the GOHSEP map.

Figure 10. GOHSEP regional map used to group the 64 parishes into nine regions.



Form 1004 Appraisal Fees by Region

Tables 15, 16, and 17 detail the median Form 1004 fees for urban, suburban, and rural properties, respectively, in all nine regions.

Median Form 1004 fees for urban and suburban properties (Tables 15 and 16) were no different from each other, and were highest in Regions 4, 6, and 8 (\$450). Median urban and suburban fees were \$425 in Region 7 and \$400 in the other five regions.

	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	184	215	102	146	73	87	93	107	104
Median	\$400	\$400	\$400	\$450	\$400	\$450	\$425	\$450	\$400

	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	202	274	132	169	83	99	95	107	126
Median	\$400	\$400	\$400	\$450	\$400	\$450	\$425	\$450	\$400

Median Form 1004 fees for rural properties (Table 17) were \$50 higher than median urban/suburban fees in Regions 2, 5, and 9, \$25 higher in Regions 1 and 7, and equal in Regions 3, 4, 6, and 8.

	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	115	254	106	162	86	112	112	111	117
Median	\$425	\$450	\$400	\$450	\$450	\$450	\$450	\$450	\$450

Figure 11 illustrates graphically the median fees shown in Tables 15-17 for Form 1004 appraisals by property type in all nine regions.

Form 1004 FHA Appraisal Fees by Region

Tables 18-20 detail the median Form 1004 FHA fees reported by respondents for urban, suburban, and rural properties in the nine regions.

Median 1004 FHA appraisal fees for urban properties were \$425 in regions 1, 2, 3, & 9, \$450 in regions 5 – 8, and \$500 in Region 4.

Median fees for suburban properties were the same as for urban in seven of the nine regions, \$25 higher in Region 2, and \$47 lower in Region 4.

For rural properties, median fees for Form 1004 FHA appraisals were the same as suburban fees in regions 2 and 6, \$25 higher in regions 1, 3, 8, and 9, and \$50 higher in regions 5 and 7. In Region 4, the median rural fee was \$500, equal to the urban fee and \$47 higher than the suburban fee.

Form 1004 FHA median fees from Tables 18–20 are illustrated graphically in Figure 12.

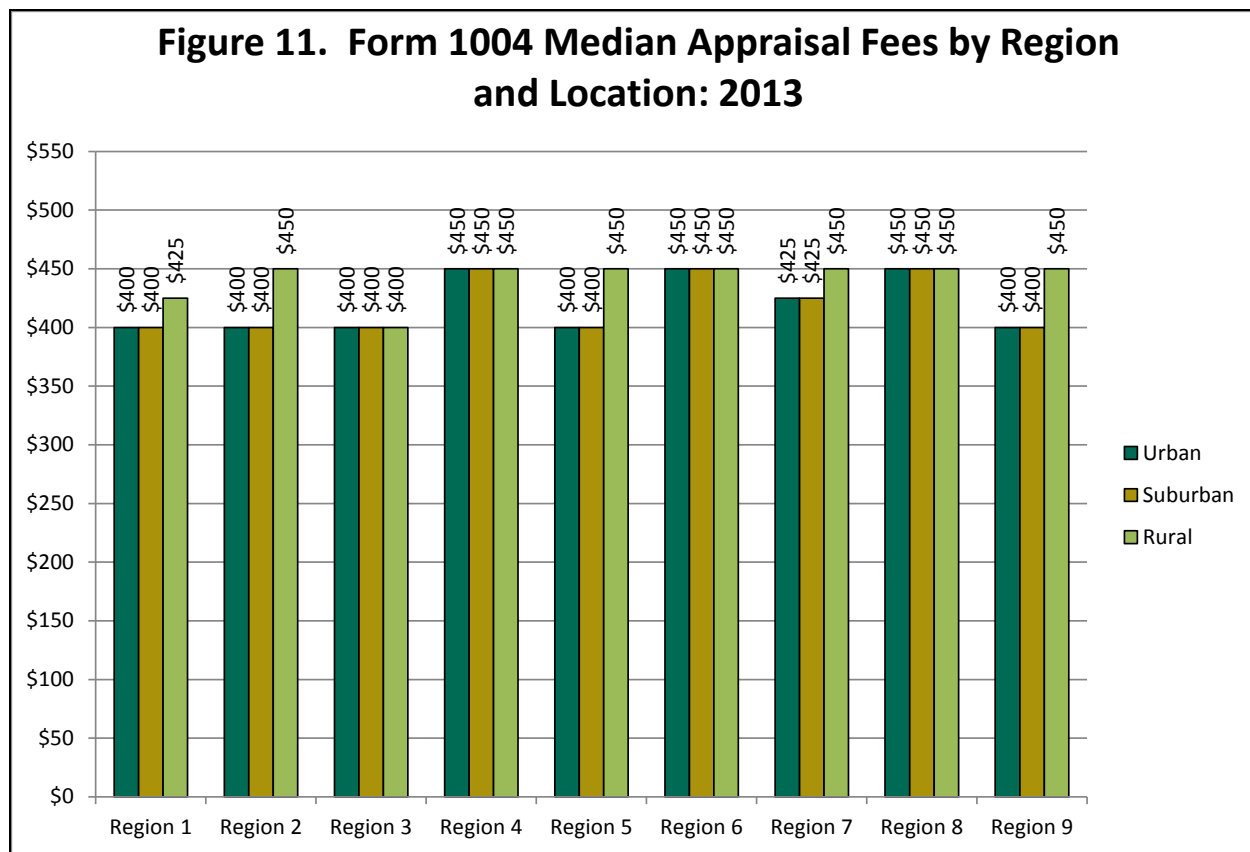


Table 18. Median Form 1004 FHA appraisal fees for URBAN properties by region: 2013.

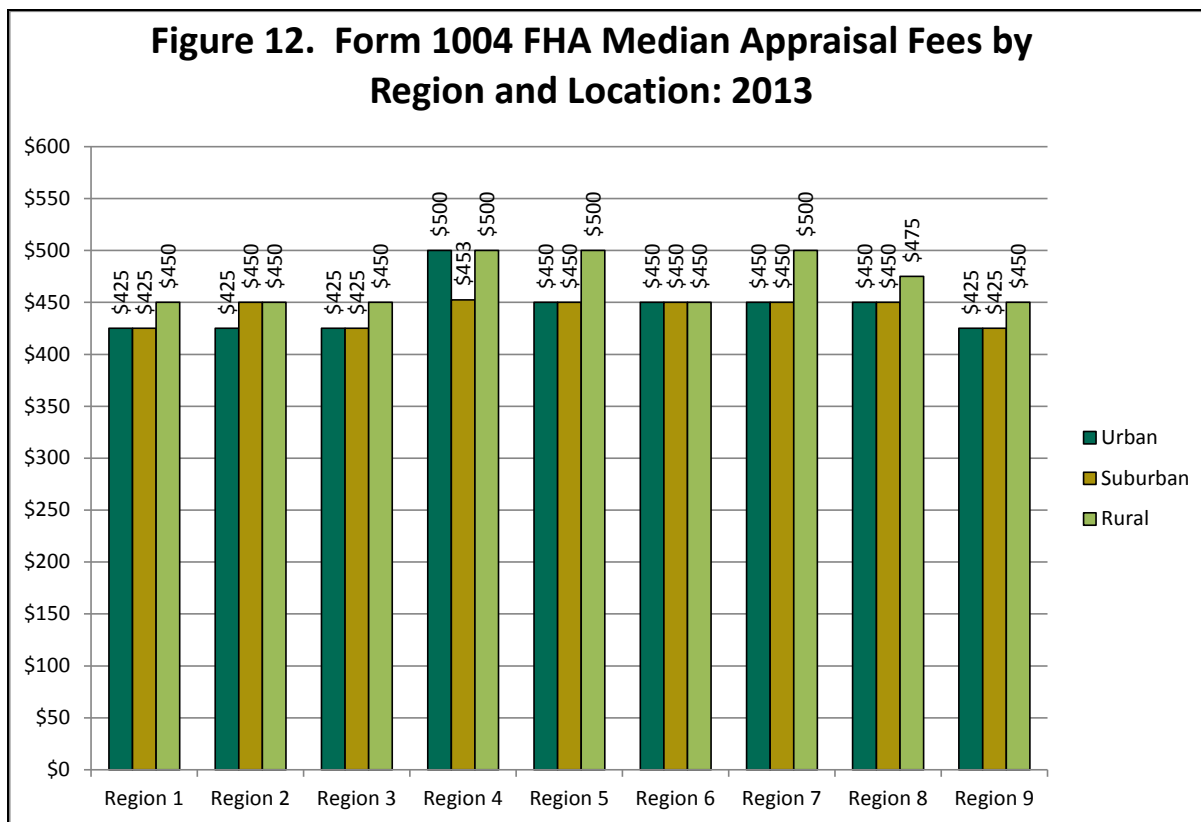
	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	149	159	76	111	58	50	76	74	85
Median	\$425	\$425	\$425	\$500	\$450	\$450	\$450	\$450	\$425

Table 19. Median Form 1004 FHA appraisal fees for SUBURBAN properties by region: 2013.

	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	166	211	102	128	66	61	78	75	95
Median	\$425	\$450	\$425	\$453	\$450	\$450	\$450	\$450	\$425

Table 20. Median Form 1004 FHA appraisal fees for RURAL properties by region: 2013.

	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	89	198	79	120	71	67	81	75	86
Median	\$450	\$450	\$450	\$500	\$500	\$450	\$500	\$475	\$450



As shown in Table 21, median fees for Form 1004 FHA appraisals were typically \$25 - \$50 higher than Form 1004 appraisals for urban and suburban properties, except for regions 6 and 8, where they were the same (\$450), and suburban properties in Region 4, where there was only \$3 difference.

For rural properties, median fees for 1004 FHA appraisals were \$50 higher than 1004 appraisals in regions 3, 4, 5, and 7, \$25 higher in regions 1 and 8, and the same in regions 2, 6, and 9.

Table 21. Comparison of Form 1004 FHA median fees with median fees for Form 1004 appraisals in nine Louisiana regions: 2013.

	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
1004 FHA Urban	\$425	\$425	\$425	\$500	\$450	\$450	\$450	\$450	\$425
1004 Urban	<u>\$400</u>	<u>\$400</u>	<u>\$400</u>	<u>\$450</u>	<u>\$400</u>	<u>\$450</u>	<u>\$425</u>	<u>\$450</u>	<u>\$400</u>
Difference	\$25	\$25	\$25	\$50	\$50	\$0	\$25	\$0	\$25
1004 FHA Suburban	\$425	\$450	\$425	\$453	\$450	\$450	\$450	\$450	\$425
1004 Suburban	<u>\$400</u>	<u>\$400</u>	<u>\$400</u>	<u>\$450</u>	<u>\$400</u>	<u>\$450</u>	<u>\$425</u>	<u>\$450</u>	<u>\$400</u>
Difference	\$25	\$50	\$25	\$3	\$50	\$0	\$25	\$0	\$25
1004 FHA Rural	\$450	\$450	\$450	\$500	\$500	\$450	\$500	\$475	\$450
1004 Rural	<u>\$425</u>	<u>\$450</u>	<u>\$400</u>	<u>\$450</u>	<u>\$450</u>	<u>\$450</u>	<u>\$450</u>	<u>\$450</u>	<u>\$450</u>
Difference	\$25	\$0	\$50	\$50	\$50	\$0	\$50	\$25	\$0

Form 1025 Appraisal Fees by Region

Form 1025 appraisals – for small (1-4 units) residential income properties – had the highest median fees reported by respondents for 2013, averaging \$100 - \$125 higher than Form 1004, 1004 FHA, and 1073 appraisals, and \$200 higher than Form 2055 appraisals.

Median Form 1025 fees by region for urban, suburban, and rural properties are shown in Tables 22, 23, and 24, respectively, and compared graphically in Figure 13.

Median urban and suburban Form 1025 fees were equal in seven of the nine regions. In Region 6, the median suburban fee was \$50 higher than the median urban fee, while in Region 7 the median urban fee was \$50 higher than the suburban fee.

Median Form 1025 appraisal fees for rural properties were equal to both urban and suburban fees in four regions and higher than both in four regions. In Region 7, the median fee for rural properties was equal to the median fee for suburban properties, and both were \$50 lower than the median fee for urban properties.

Table 22. Median Form 1025 appraisal fees for URBAN properties by region: 2013.

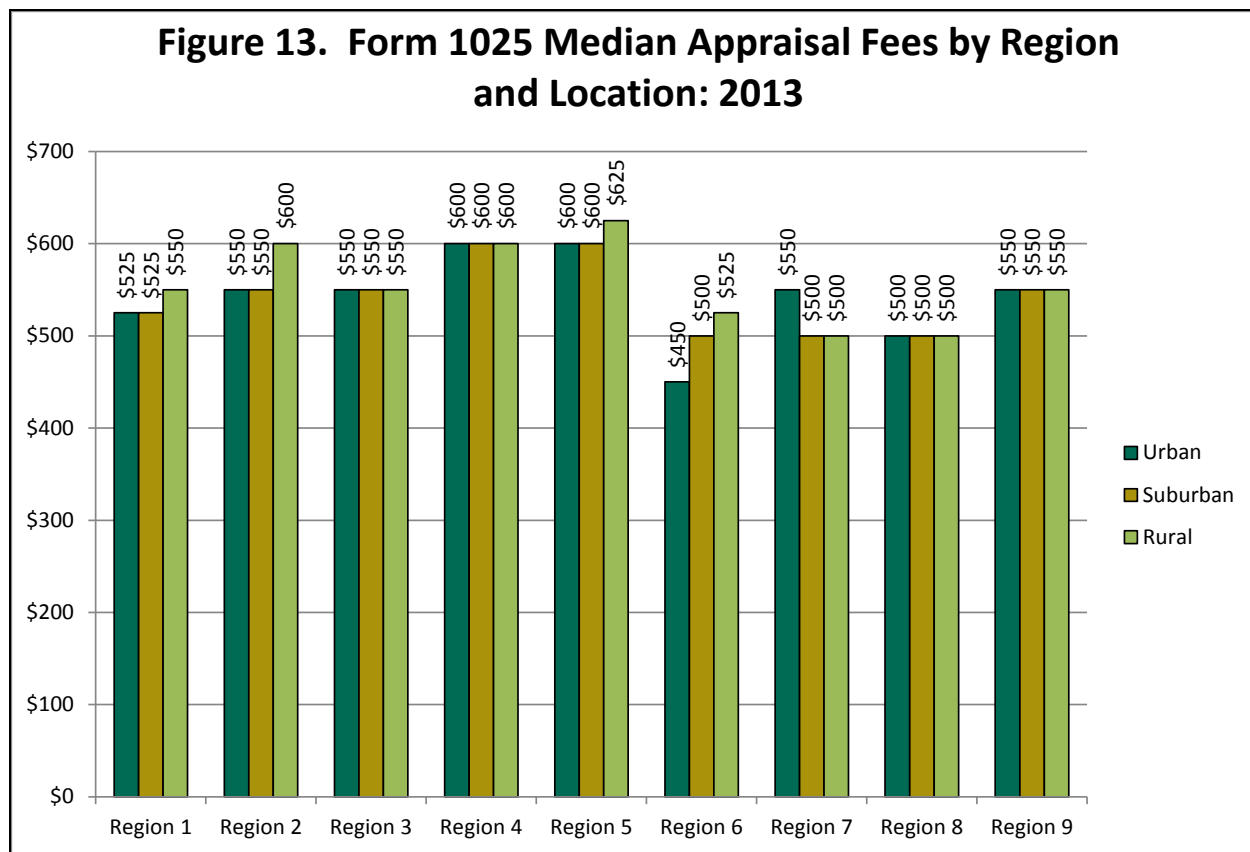
	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	149	132	71	96	22	23	42	31	70
Median	\$525	\$550	\$550	\$600	\$600	\$450	\$550	\$500	\$550

Table 23. Median Form 1025 appraisal fees for SUBURBAN properties by region: 2013.

	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	167	155	93	96	26	32	38	31	77
Median	\$525	\$550	\$550	\$600	\$600	\$500	\$500	\$500	\$550

Table 24. Median Form 1025 appraisal fees for RURAL properties by region: 2013.

	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	89	139	70	86	20	32	35	28	69
Median	\$550	\$600	\$550	\$600	\$625	\$525	\$500	\$500	\$550



Form 1073 Appraisal Fees by Region

Form 1073 appraisals – for individual condominium units - had similar median fees to Form 1004/1004-FHA appraisals in most regions, but were somewhat higher in Regions 5 and 8 (Tables 25-27).

Table 25. Median Form 1073 appraisal fees for URBAN properties by region: 2013.

	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	153	129	68	66	14	14	37	10	64
Median	\$400	\$450	\$400	\$488	\$600	\$450	\$450	\$550	\$425

Table 26. Median Form 1073 appraisal fees for SUBURBAN properties by region: 2013.

	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	169	161	85	68	13	14	36	9	72
Median	\$400	\$450	\$400	\$488	\$600	\$450	\$450	\$600	\$400

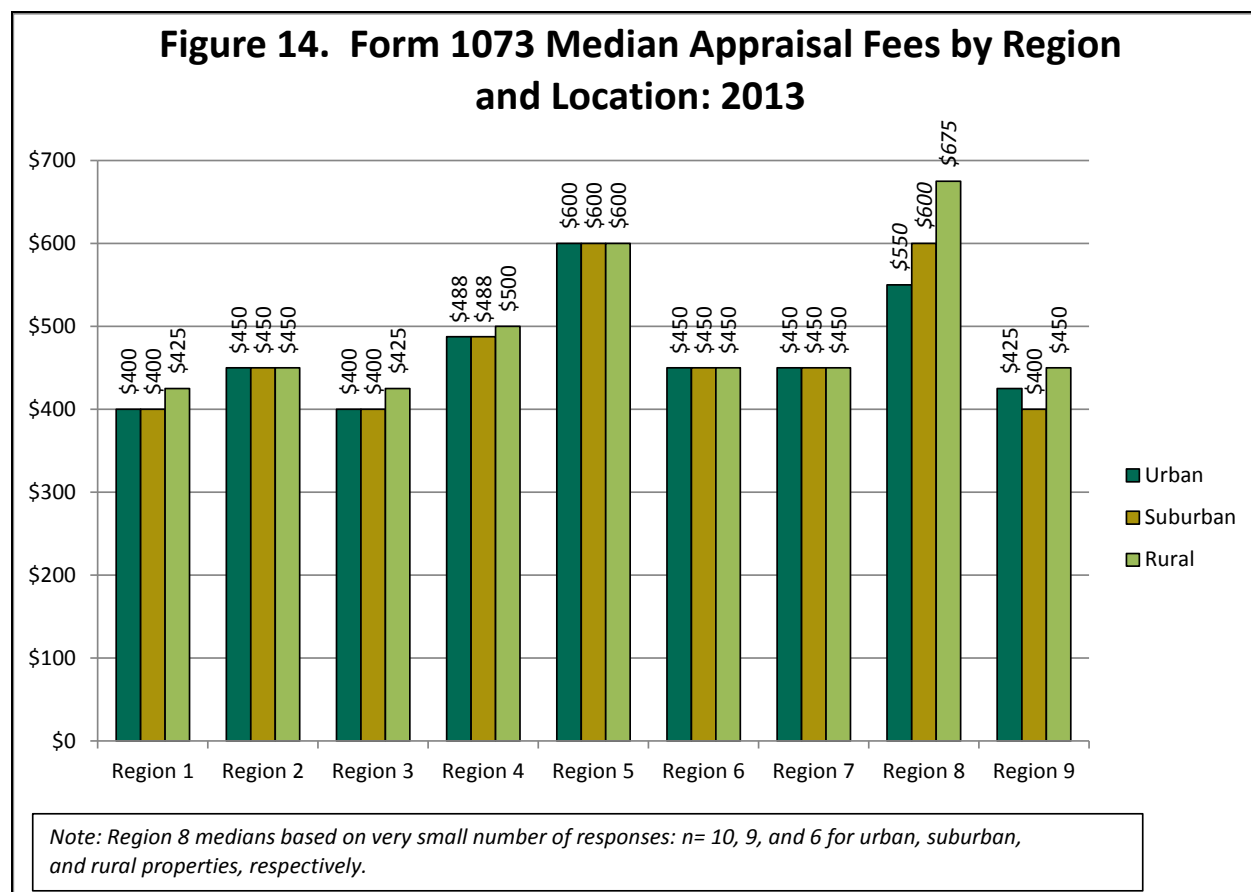
Table 27. Median Form 1073 appraisal fees for RURAL properties by region: 2013.

	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	83	132	59	64	13	14	33	6	62
Median	\$425	\$450	\$425	\$500	\$600	\$450	\$450	\$675	\$450

As illustrated in Figure 14, urban and suburban median fees for Form 1073 appraisals differed in only two regions – regions 8 and 9. In Region 8 the Form 1073 median fee for suburban properties was \$50 higher than for urban properties, while in Region 9 the median suburban fee was \$25 lower.

Median Form 1073 appraisal fees for rural properties were equal to urban and suburban fees in Regions 2, 5, 6, and 7, and higher than both in Regions 1, 3, 4, 8, and 9.

Note that the median Form 1073 appraisal fees for Region 8 are based on very small numbers of responses, and thus have wide margins of error.



Form 2055 Appraisal Fees by Region

Form 2055 appraisals – “Exterior-only inspection appraisals” – had the lowest median fees of all appraisal types in the survey, ranging from \$325 to \$350 depending on region and location of property (Tables 28-30).

As shown in Figure 15, Form 2055 median fees for urban and suburban properties differed only in regions 3 and 7, where the median fees for suburban properties were somewhat lower (\$25 and \$13 less, respectively).

Median Form 2055 appraisal fees in Regions 2, 4, 6, 8, and 9 were equal to each other and equal across urban, suburban, and rural property locations, with all having medians of \$350.

In regions 1, 5, and 7 median rural fees were higher than either urban or suburban median fees.

In Region 3, median fees for rural properties equaled those for urban properties (\$350), with both somewhat higher than the median fee for suburban properties (\$325).

Table 28. Median Form 2055 appraisal fees for URBAN properties by region: 2013.

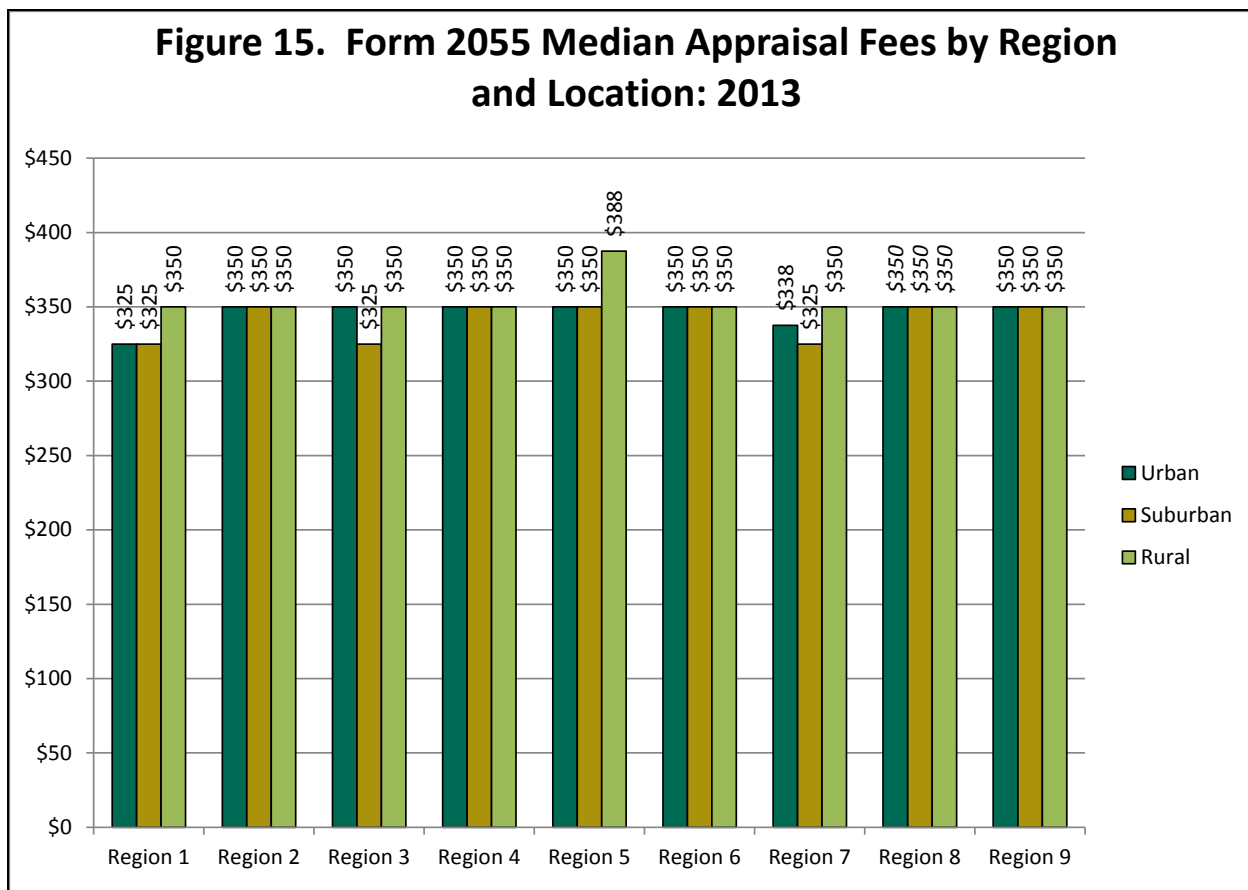
	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	142	147	70	98	46	41	74	50	77
Median	\$325	\$350	\$350	\$350	\$350	\$350	\$338	\$350	\$350

Table 29. Median Form 2055 appraisal fees for SUBURBAN properties by region: 2013.

	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	159	178	88	115	54	51	77	51	86
Median	\$325	\$350	\$325	\$350	\$350	\$350	\$325	\$350	\$350

Table 30. Median Form 2055 appraisal fees for RURAL properties by region: 2013.

	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	78	168	60	105	54	54	80	48	78
Median	\$350	\$350	\$350	\$350	\$388	\$350	\$350	\$350	\$350



ADDITIONAL APPRAISAL FEE ADJUSTMENTS

The appraisal fees collected in the survey and discussed in the preceding sections were for “typical” appraisals and should be considered as minimum or baseline fees for the various types of appraisals.

Fees may need to be adjusted upward for complex, unique, or high-value properties, or for properties at distant locations requiring significant travel for the appraiser.

Additional Fee for Appraisals of Complex, Unique, or Very Expensive Properties

Question 11 of the lenders’ survey and Question 12 of the appraisers’ survey asked respondents if they paid/charged additional or higher fees for appraisals of “complex, unique, or very expensive properties”, and if so, how much of an additional fee was typical.

A total of 226 lenders and appraisers responded that they did pay/charge additional fees for large, expensive, or complex properties, while 23 said they did not. The question was not answered by 81 survey respondents.

Of the 226 who indicated that they charged/paid higher fees, 204 respondents indicated a fixed value, range, or percentage (\$100 - \$200, \$100+, 25%, etc.).

In order to calculate statistics, the midpoint of any range indicated in a response was used as a proxy for that response. For example, if the respondent said "\$100 – \$200" then the midpoint value of \$150 was used in the calculations. If the respondent indicated one end of a range, e.g. "\$100+" or "up to \$300", then that single endpoint was used.

If the respondent indicated a percentage, then that percentage was applied to his or her average fee response to calculate an amount.

Using the protocol described above, the 204 responses had a **median additional fee of \$125**.

One respondent indicated that their appraisal fee increased at a fixed rate based on the square footage of the home (\$100/1,000 sq. ft.), and two respondents indicated that their additional fees for complex properties were based on hourly fees of \$75 and \$125 per hour.

Six respondents did not specify a percentage or an amount, but said that the additional fee varied or depended on the characteristics of the property.

The remaining 13 respondents who indicated that they paid/charged higher fees for appraisals of large or complex properties did not provide a typical amount or explanation.

Additional Fee for Appraisals of Properties in Remote or Distant Locations

Questions 12 – 13c of the lenders' survey and Questions 13 – 14c of the appraisers' survey asked respondents if they paid/charged additional or higher appraisal fees for properties in remote or distant locations, and, if so, what the typical increase was, how it was determined, and how it varied with distance.

Of the 250 respondents who answered the distance fee questions, 206 (82.4 percent) indicated that they did pay/charge additional fees for remote or distant locations, while 44 respondents (17.6 percent) said they did not.

Of the 206 who indicated that they paid/charged additional distance fees, 86 (42.0 percent) said the fee was a flat rate, and 85 of these provided information on typical fees. **The median additional flat rate distance fee was \$50**, which was also the most common response (mode).

A variable fee based on mileage was used by 108 respondents (52.7 percent), and all provided at least some information on typical distance fees for four mileage brackets provided in the survey:

- 10 – 15 miles
- 16 – 25 miles
- 26 – 50 miles
- 51+ miles

Responses and statistics are detailed in Table 31. Since the intent of blank responses could not be determined, they were left out of the calculations of the medians. However, zero responses were included.

	<u>10 – 15 miles</u>	<u>16 – 25 miles</u>	<u>26 – 50 miles</u>	<u>51+ miles</u>
Blank Responses	51	41	23	35
Fee=\$0 Responses	31	20	2	--
Number of Non-Blank, Non-Zero Responses	26	47	83	73
Median Fee (incl. Fee=\$0 Responses)	\$0	\$35	\$75	\$100

Eleven respondents indicated that their distance fees were mileage-based, but only nine provided mileage rates. **The median mileage fee was \$0.52 per mile.**

SUMMARY

The Business Research Center at Southeastern Louisiana University conducted an online survey of mortgage lenders with offices in Louisiana and licensed Louisiana real estate appraisers to collect information on “customary and reasonable” residential real estate appraisal fees.

Usable responses were received from 80 mortgage lenders located in 29 parishes and 250 appraisers with primary offices in 38 parishes (plus three other states). Appraisal fee data were provided for properties located in all 64 parishes.

Typical appraisal fees were collected for five appraisal types for properties in urban, suburban, and rural locations. Fees were analyzed by region based on designations by the Governor’s Office of Homeland Security and Emergency Preparedness (GOHSEP), illustrated in the map in Figure 10.

Median fees for all appraisal types and locations for all nine regions and the state as a whole are shown in Table 32.

These fees should be considered as minimum or baseline residential appraisal fees. Adjustments may be necessary for large or complex properties or for properties in remote or distant locations.

Type of Appraisal	Property Location	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9	State-wide
1004	Urban	\$400	\$400	\$400	\$450	\$400	\$450	\$425	\$450	\$400	\$400
	Suburb.	\$400	\$400	\$400	\$450	\$400	\$450	\$425	\$450	\$400	\$400
	Rural	\$425	\$450	\$400	\$450	\$450	\$450	\$450	\$450	\$450	\$450
1004FHA	Urban	\$425	\$425	\$425	\$500	\$450	\$450	\$450	\$450	\$425	\$450
	Suburb.	\$425	\$450	\$425	\$453	\$450	\$450	\$450	\$450	\$425	\$450
	Rural	\$450	\$450	\$450	\$500	\$500	\$450	\$500	\$475	\$450	\$450
1025	Urban	\$525	\$550	\$550	\$600	\$600	\$450	\$550	\$500	\$550	\$550
	Suburb.	\$525	\$550	\$550	\$600	\$600	\$500	\$500	\$500	\$550	\$550
	Rural	\$550	\$600	\$550	\$600	\$625	\$525	\$500	\$500	\$550	\$550
1073	Urban	\$400	\$450	\$400	\$488	\$600	\$450	\$450	\$550	\$425	\$425
	Suburb.	\$400	\$450	\$400	\$488	\$600	\$450	\$450	\$600	\$400	\$425
	Rural	\$425	\$450	\$425	\$500	\$600	\$450	\$450	\$675	\$450	\$450
2055	Urban	\$325	\$350	\$350	\$350	\$350	\$350	\$338	\$350	\$350	\$350
	Suburb.	\$325	\$350	\$325	\$350	\$350	\$350	\$325	\$350	\$350	\$350
	Rural	\$350	\$350	\$350	\$350	\$388	\$350	\$350	\$350	\$350	\$350

APPENDICES

Appendix 1 – Lender Survey Instrument

Survey: LREAB Appraisal Fee Survey

Louisiana Residential Appraisal Fee Survey

This survey has been commissioned by the Louisiana Real Estate Appraisers Board in order to collect data on "customary and reasonable" appraisal fees paid to Louisiana-licensed real estate appraisers in 2013 as outlined in the federal regulations detailed at:

Title 12 - Banks and Banking
 Chapter X - BUREAU OF CONSUMER FINANCIAL PROTECTION
 Part 1026 - TRUTH IN LENDING (REGULATION Z)
 Subpart E - Special Rules for Certain Home Mortgage Transactions
 Section 1026.42 - Valuation Independence.

This survey and the resulting report have been designed to meet the requirements of the "Alternative presumption of compliance" for customary and reasonable compensation described in the above-referenced regulations.

All responses are totally confidential, will not be associated with your identity or e-mail address, and will only be released in aggregate form.

Participants who complete this survey are invited to request a copy of the final survey report by entering their e-mail address at the conclusion of the survey.

Should you have any questions about the survey or need more information, please contact:

Herb Holloway
 Research Economist
 Southeastern Louisiana University
 Business Research Center
 (985) 549-3199
 herb.holloway@selu.edu

Thank you very much for your participation.

DEMOGRAPHIC AND BACKGROUND INFORMATION

1. Please indicate your position/occupation during 2013:

Staff person or assistant in mortgage loan department

Mortgage loan officer

Mortgage loan department manager

Administrator

Other

2. Please select the description which BEST describes your employer/company in 2013:

Local financial institution with offices/branches in only one parish

Financial institution with offices/branches in multiple parishes of Louisiana

Financial institution with offices/branches in multiple states

Local/independent mortgage lending company

Mortgage lending company with multiple offices in Louisiana

Branch office of a multi-state/national mortgage lending company

Other

3. Please enter the five-digit zip code for the office location in which you spent the majority of your time in 2013:

4. Approximately how many mortgage loans for properties located in Louisiana were you involved in processing during calendar year 2013?

0 - 5

6 - 10

11 - 25

26 - 50

- 51 - 100
- 100+

5. Of the mortgage loans you worked on in 2013, for approximately what percentage did you order appraisals directly from a licensed real estate appraiser (i.e., not from an appraisal management company (AMC))?

- I am not involved in ordering residential real estate appraisals. (You will be directed to the end of the survey.)
- 0% - All appraisals are ordered through appraisal management companies (AMCs). (You will be directed to the end of the survey.)
- 25% or less.
- 26 - 50%
- 51 - 76%
- 76 - 99%
- All (100% ordered directly from licensed real estate appraisers).

The remainder of the survey will ask for details of typical fees paid in 2013 for appraisals ordered directly from licensed real estate appraisers. Please DO NOT include any information related to appraisals ordered through appraisal management companies (AMCs).

In the tables below, please enter the typical/average appraisal fee paid directly to licensed real estate appraisers (NOT routed through AMCs) in 2013 for the following types of appraisals, including appropriate addenda:

- Form 1004 (Full appraisal)
- Form 1004 FHA (Full appraisal for FHA)
- Form 1025 (Small (1-4 units) residential income property appraisal)
- Form 1073 (Individual condominium unit appraisal)
- Form 2055 (Exterior-only inspection appraisal)

Please input the typical fees for properties in each parish for which you handled mortgage loans. Columns are provided for you to input typical fees for urban, suburban and rural property appraisals, as applicable, for each parish. (If fees for urban, suburban and rural properties are the same for a particular parish, please enter that amount in each of the columns.)

Question 6. Form 1004 (Full Appraisal)

Typical residential appraisal fees paid directly to licensed appraisers in 2013.

(Please enter numbers only - no dollar signs necessary.)

	Urban	Suburban	Rural
Acadia	<input type="text"/>	<input type="text"/>	<input type="text"/>
Allen	<input type="text"/>	<input type="text"/>	<input type="text"/>
Ascension	<input type="text"/>	<input type="text"/>	<input type="text"/>
Assumption	<input type="text"/>	<input type="text"/>	<input type="text"/>
Avoyelles	<input type="text"/>	<input type="text"/>	<input type="text"/>
Beauregard	<input type="text"/>	<input type="text"/>	<input type="text"/>
Bienville	<input type="text"/>	<input type="text"/>	<input type="text"/>
Bossier	<input type="text"/>	<input type="text"/>	<input type="text"/>
Caddo	<input type="text"/>	<input type="text"/>	<input type="text"/>
Caldwell	<input type="text"/>	<input type="text"/>	<input type="text"/>
Cameron	<input type="text"/>	<input type="text"/>	<input type="text"/>
Catahoula	<input type="text"/>	<input type="text"/>	<input type="text"/>
Claborne	<input type="text"/>	<input type="text"/>	<input type="text"/>
Concordia	<input type="text"/>	<input type="text"/>	<input type="text"/>
DeSoto	<input type="text"/>	<input type="text"/>	<input type="text"/>
East Baton Rouge	<input type="text"/>	<input type="text"/>	<input type="text"/>
East Carroll	<input type="text"/>	<input type="text"/>	<input type="text"/>
East Feliciana	<input type="text"/>	<input type="text"/>	<input type="text"/>
Evangeline	<input type="text"/>	<input type="text"/>	<input type="text"/>
Franklin	<input type="text"/>	<input type="text"/>	<input type="text"/>
Grant	<input type="text"/>	<input type="text"/>	<input type="text"/>
Iberia	<input type="text"/>	<input type="text"/>	<input type="text"/>
Iberville	<input type="text"/>	<input type="text"/>	<input type="text"/>
Jackson	<input type="text"/>	<input type="text"/>	<input type="text"/>

Jefferson	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jefferson Davis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lafayette	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lafourche	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LaSalle	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lincoln	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Livingston	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Madison	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Morehouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Natchitoches	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Orleans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ouachita	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Plaquemines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pointe Coupee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rapides	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Red River	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Richland	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sabine	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Bernard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Charles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Helena	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. James	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. John	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Landry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Martin	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Mary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Tammany	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tangipahoa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tensas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Terrebonne	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Union	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vermilion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vernon	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Washington	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Webster	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Baton Rouge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Carroll	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Feliciana	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Winn	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Question 7. Form 1004 FHA (Full Appraisal for FHA)

Typical residential appraisal fees paid directly to licensed appraisers in 2013.

(Please enter numbers only - no dollar signs necessary.)

	Urban	Suburban	Rural
Acadia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Allen	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ascension	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assumption	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Avoyelles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bozorgard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bienville	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bossier	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Caddo	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Calcasieu	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Caldwell	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cameron	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Catahoula	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Claborne	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Concordia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DeSoto	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
East Baton Rouge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
East Carroll	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
East Feliciana	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evangeline	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Franklin	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Grant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Iberia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Iberville	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jackson	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jefferson	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jefferson Davis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lafayette	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lafourche	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LaSalle	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lincoln	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Livingston	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Madison	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Morehouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Natchitoches	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Orleans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ouachita	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Plaquemines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pointe Coupée	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rapides	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Red River	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Richland	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sabine	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Bernard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Charles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Helena	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. James	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. John	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Landry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Martin	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Mary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Tammany	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tangipahoa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tensas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Terrebonne	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Union	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vermilion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vernon	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Washington	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Webster	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Baton Rouge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Carroll	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Feliciana	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Winn	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Question 8. Form 1025 (Small residential income property: 1-4 units)
Typical residential appraisal fees paid directly to licensed appraisers in 2013.
(Please enter numbers only - no dollar signs necessary.)

	Urban	Suburban	Rural
Acadia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Allen	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ascension	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assumption	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Avoyelles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Beauregard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bienville	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bossier	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Caddo	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Calcasieu	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Caldwell	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cameron	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Catahoula	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Clalborne	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Concordia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DeSoto	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
East Baton Rouge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
East Carroll	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
East Feliciana	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evangeline	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Franklin	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Grant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Iberia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Iberville	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jackson	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jefferson	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jefferson Davis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lafayette	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lafourche	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LaSalle	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lincoln	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Livingston	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Madison	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Morehouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Natchitoches	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Orleans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ouachita	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Plaquemines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pointe Coupee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rapides	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Red River	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Richland	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sabine	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Bernard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Charles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Helena	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. James	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. John	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Landry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Martin	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Mary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Tammany	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tangipahoa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tensas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Terrebonne	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Union	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vermilion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vernon	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Washington	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Webster	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Baton Rouge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Carroll	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Feliciana	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Winn	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Question 9. Form 1073 (Individual condominium unit appraisal)

Typical residential appraisal fees paid directly to licensed appraisers in 2013.

(Please enter numbers only - no dollar signs necessary.)

	Urban	Suburban	Rural
Acadia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Allen	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ascension	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assumption	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Azoyelles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Beauregard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bienville	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bossier	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Caddo	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Calcasieu	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Caldwell	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cameron	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Catahoula	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Clalborne	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Concordia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DeSoto	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
East Baton Rouge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
East Carroll	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
East Feliciana	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evangeline	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Franklin	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Grant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Iberia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Iberville	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jackson	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jefferson	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jefferson Davis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lafayette	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lafourche	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LaSalle	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lincoln	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Livingston	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Madison	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Morehouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Natchitoches	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Orleans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ouachita	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Plaquemines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pointe Coupee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rapides	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Red River	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Richland	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sabine	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Bernard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Charles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

St. Helena	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. James	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. John	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Landry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Martin	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Mary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Tammany	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tangipahoa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tensas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Terrebonne	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Union	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vermilion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vernon	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Washington	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Webster	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Baton Rouge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Carroll	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Feliciana	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Winn	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Question 10. Form 2055 (Exterior-only inspection appraisal)

Typical residential appraisal fees paid directly to licensed appraisers in 2013.

(Please enter numbers only - no dollar signs necessary.)

	Urban	Suburban	Rural
Acadia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Allen	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ascension	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assumption	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Azouelles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Beauregard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bienville	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bossier	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Caddo	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Calcasieu	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Caldwell	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cameron	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Catahoula	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Claborne	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Concordia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DeSoto	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
East Baton Rouge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
East Carroll	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
East Feliciana	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evangeline	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Franklin	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Grant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Iberia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Iberville	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jackson	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jefferson	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jefferson Davis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lafayette	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lafourche	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LaSalle	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lincoln	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Livingston	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Madison	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Morehouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Natchitoches	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Orleans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ouachita	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Plaquemines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pointe Coupee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rapides	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Red River	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Richland	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sabine	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Bernard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Charles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Helena	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. James	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. John	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Landry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Martin	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Mary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Tammany	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tangipahoa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tensas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Terrebonne	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Union	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vermilion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vernon	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Washington	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Webster	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Baton Rouge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Carroll	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Feliciana	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Winn	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

11. Does your company typically pay additional or higher fees for appraisals of complex, unique, or very expensive properties?

- Yes
- No

12. Does your company pay additional or higher fees for appraisals in remote or distant locations?

- Yes
- No

13. How is the additional distance fee determined?

- Flat fee
- Variable fee based on distance
- Mileage based fee

13.a. What was a typical additional distance fee paid by your company in 2013?

13.b. How much additional distance fee would your company have paid for appraisals the following distances from your location? (Please enter numbers only -- no dollar sign necessary.)

	Addtl. Fee
10 - 15 miles	<input type="text"/>
16 - 25 miles	<input type="text"/>
26 - 50 miles	<input type="text"/>
50+ miles	<input type="text"/>

13.c. What mileage rate is paid per mile for distant appraisals by your company? (Please enter numbers and a decimal point only -- no dollar sign necessary.)

14. Would you like to receive an electronic version of the report containing the results of this survey?

- Yes
 No

Appendix 2 – Appraiser Survey Instrument

Survey: LREAB Appraisal Fee Survey - Appraisers Version	
<h3>Louisiana Residential Appraisal Fee Survey</h3> <p>This survey has been commissioned by the Louisiana Real Estate Appraisers Board in order to collect data on "customary and reasonable" appraisal fees paid to Louisiana-licensed real estate appraisers in 2013 as outlined in the federal regulations detailed at:</p> <p style="text-align: center;">Title 12 - Banks and Banking Chapter K - BUREAU OF CONSUMER FINANCIAL PROTECTION Part 1026 - TRUTH IN LENDING (REGULATION Z) Subpart E - Special Rules for Certain Home Mortgage Transactions Section 1026.42 - Valuation Independence.</p> <p>This survey and the resulting report have been designed to meet the requirements of the "Alternative presumption of compliance" for customary and reasonable compensation described in the above-referenced regulations.</p> <p>All responses are totally confidential, will not be associated with your identity or e-mail address, and will only be released in aggregate form.</p> <p>Participants who complete this survey are invited to request a copy of the final survey report by entering their e-mail address at the conclusion of the survey.</p> <p>Should you have any questions about the survey or need more information, please contact:</p> <p style="text-align: center;">Herb Holloway Research Economist Southeastern Louisiana University Business Research Center (985) 549-3199 herb.holloway@selu.edu</p> <p style="text-align: center;"><i>Thank you very much for your participation.</i></p>	
<hr/> <h4>DEMOGRAPHIC AND BACKGROUND INFORMATION</h4>	
<p>1. Did you hold a license to conduct residential real estate appraisals in the state of Louisiana in 2013?</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p>	
<hr/> <p>2. Please indicate your position/occupation during 2013:</p> <p><input type="radio"/> Independent Certified General Appraiser</p> <p><input type="radio"/> Independent Certified Residential Appraiser</p> <p><input type="radio"/> In-house (Staff) Appraiser</p> <p><input type="radio"/> Other (please specify) <input style="width: 200px; height: 20px;" type="text"/></p>	
<hr/> <p>3. Approximately how many years have you been in the appraisal business?</p> <p><input type="radio"/> < 5 years</p> <p><input type="radio"/> 6 - 10 years</p> <p><input type="radio"/> 11 - 15 years</p> <p><input type="radio"/> 16 - 25 years</p> <p><input type="radio"/> 26+ years</p>	
<hr/> <p>4. Please enter the five-digit zip code for the office location in which you spent the majority of your time in 2013:</p> <p><input style="width: 80px; height: 20px;" type="text"/></p>	
<hr/> <p>5. Approximately how many residential appraisals for properties located in Louisiana did you conduct during calendar year 2013?</p> <p><input type="radio"/> 0 - 25</p> <p><input type="radio"/> 26 - 50</p> <p><input type="radio"/> 51 - 100</p>	

- 101 - 250
- 251 - 400
- 401 +

6. Of the residential appraisals you completed in 2013, approximately what percentage were done directly for clients or lenders, i.e. NOT paid for by an appraisal management company (AMC)?

- 0% - All appraisals I completed were for appraisal management companies (AMCs). (You will be directed to the end of the survey.)
- 25% or less.
- 26 - 50%
- 51 - 76%
- 76 - 99%
- All (100% ordered and paid for directly by clients or lenders).

The remainder of the survey will ask for details of typical fees you received in 2013 for appraisals ordered and paid for by lenders, buyers, property owners, or other clients. Please DO NOT include any information related to appraisals ordered through appraisal management companies (AMCs).

In the tables below, please enter the typical/average appraisal fee you received for residential appraisals completed directly for clients (NOT routed through AMCs) in 2013 for the following types of appraisals, including appropriate addenda:

- Form 1004 (Full appraisal)
- Form 1004 FHA (Full appraisal for FHA)
- Form 1025 (Small (1-4 units) residential income property appraisal)
- Form 1073 (Individual condominium unit appraisal)
- Form 2055 (Exterior-only inspection appraisal)

Please input the typical appraisal fees you received for properties in each parish in which you completed residential appraisals in 2013. Columns are provided for you to input typical fees for urban, suburban and rural property appraisals, as applicable, for each parish. (If fees for urban, suburban and rural properties are the same for a particular parish, please enter that amount in each of the columns.)

Question 7. Form 1004 (Full Appraisal)

Typical residential appraisal fees received from non-AMC clients in 2013.

(Please enter numbers only - no dollar signs necessary.)

	Urban	Suburban	Rural
Acadia			
Allen			
Ascension			
Assumption			
Avoyelles			
Beauregard			
Bienville			
Bossier			
Caddo			
Calcasieu			
Caldwell			
Cameron			
Catahoula			
Claborne			
Concordia			
DeSoto			
East Baton Rouge			
East Carroll			
East Feliciana			
Evangeline			
Franklin			
Grant			
Iberia			
Iberville			
Jackson			

Jefferson	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jefferson Davis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lafayette	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lafourche	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LaSalle	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lincoln	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Livingston	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Madison	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Morehouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Natchitoches	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Orleans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ouachita	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Plaquemines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pointe Coupee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rapides	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Red River	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Richland	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sabine	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Bernard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Charles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Helena	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. James	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. John	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Landry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Martin	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Mary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Tammany	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tangipahoa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tensas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Terrebonne	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Union	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vermilion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vernon	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Washington	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Webster	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Baton Rouge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Carroll	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Feliciana	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Winn	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Question 8. Form 1004 FHA (Full Appraisal for FHA)
Typical residential appraisal fees received from non-AMC clients in 2013.
(Please enter numbers only - no dollar signs necessary.)

	Urban	Suburban	Rural
Acadia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Allen	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ascension	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assumption	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Avoyelles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bozorgard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bienville	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bossier	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Caddo	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Calcasieu	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Caldwell	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cameron	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Catahoula	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Claborne	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Concordia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DeSoto	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
East Baton Rouge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
East Carroll	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
East Feliciana	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evangeline	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Franklin	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Grant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Iberia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Iberville	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jackson	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jefferson	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jefferson Davis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lafayette	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lafourche	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LaSalle	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lincoln	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Livingston	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Madison	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Morehouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Natchitoches	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Orleans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ouachita	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Plaquemines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pointe Coupée	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rapides	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Red River	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Richland	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sabine	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Bernard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Charles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Helena	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. James	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. John	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Landry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Martin	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Mary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Tammany	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tangipahoa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tensas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Terrebonne	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Union	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vermilion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vernon	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Washington	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Webster	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Baton Rouge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Carroll	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Feliciana	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Winn	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Question 9. Form 1025 (Small residential income property: 1-4 units)
Typical residential appraisal fees received from non-AMC clients in 2013.
(Please enter numbers only - no dollar signs necessary.)

	Urban	Suburban	Rural
Acadia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Allen	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ascension	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assumption	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Avoyelles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Beauregard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bienville	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bossier	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Caddo	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Calcasieu	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Caldwell	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cameron	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Catahoula	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Claiborne	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Concordia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DeSoto	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
East Baton Rouge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
East Carroll	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
East Feliciana	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evangeline	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Franklin	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Grant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Iberia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Iberville	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jackson	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jefferson	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jefferson Davis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lafayette	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lafourche	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LaSalle	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lincoln	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Livingston	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Madison	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Morehouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Natchitoches	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Orleans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ouachita	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Plaquemines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pointe Coupee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rapides	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Red River	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Richland	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sabine	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Bernard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Charles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Helena	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. James	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. John	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Landry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Martin	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Mary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Tammany	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tangipahoa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tensas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Terrebonne	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Union	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vermilion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vernon	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Washington	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Webster	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Baton Rouge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Carroll	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Feliciana	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Winn	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Question 10. Form 1073 (Individual condominium unit appraisal)

Typical residential appraisal fees received from non-AMC clients in 2013.

(Please enter numbers only - no dollar signs necessary.)

	Urban	Suburban	Rural
Acadia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Allen	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ascension	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assumption	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Azoyelles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Beauregard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bienville	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bossier	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Caddo	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Calcasieu	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Caldwell	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cameron	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Catahoula	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Clalborne	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Concordia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DeSoto	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
East Baton Rouge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
East Carroll	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
East Feliciana	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evangeline	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Franklin	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Grant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Iberia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Iberville	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jackson	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jefferson	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jefferson Davis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lafayette	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lafourche	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LaSalle	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lincoln	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Livingston	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Madison	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Morehouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Natchitoches	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Orleans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ouachita	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Plaquemines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pointe Coupee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rapides	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Red River	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Richland	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sabine	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Bernard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Charles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

St. Helena	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. James	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. John	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Landry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Martin	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Mary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Tammany	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tangipahoa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tensas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Terrebonne	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Union	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vermilion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vernon	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Washington	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Webster	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Baton Rouge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Carroll	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Feliciana	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Winn	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Question 11. Form 2055 (Exterior-only inspection appraisal)

Typical residential appraisal fees received from non-AMC clients in 2013.

(Please enter numbers only - no dollar signs necessary.)

	Urban	Suburban	Rural
Acadia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Allen	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ascension	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assumption	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Azoyelles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Beauregard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bienville	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bossier	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Caddo	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Calcasieu	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Caldwell	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cameron	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Catahoula	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Claborne	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Concordia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DeSoto	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
East Baton Rouge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
East Carroll	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
East Feliciana	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evangeline	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Franklin	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Grant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Iberia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Iberville	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jackson	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jefferson	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jefferson Davis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lafayette	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lafourche	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LaSalle	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lincoln	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Livingston	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Madison	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Morehouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Natchitoches	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Orleans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ouachita	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Plaquemines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pointe Coupee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rapides	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Red River	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Richland	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sabine	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Bernard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Charles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Helena	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. James	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. John	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Landry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Martin	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Mary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
St. Tammany	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tangipahoa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tensas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Terrebonne	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Union	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vermilion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vernon	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Washington	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Webster	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Baton Rouge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Carroll	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
West Feliciana	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Winn	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

12. Do you typically charge additional or higher fees for appraisals of complex, unique, or very expensive properties?

- Yes
- No

13. Do you typically charge additional or higher fees for appraisals in remote or distant locations?

- Yes
- No

14. How is the additional distance fee determined?

- Flat fee
- Variable fee based on distance
- Mileage based fee

14.a. What was the typical additional distance fee you charged in 2013?

14.b. How much additional distance fee did you charge in 2013 for appraisals the following distances from your location? (Please enter numbers only -- no dollar sign necessary.)

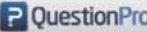
	Addtl. Fee
10 - 15 miles	<input type="text"/>
16 - 25 miles	<input type="text"/>
26 - 50 miles	<input type="text"/>
50+ miles	<input type="text"/>

14.c. What rate per mile did you charge in 2013 for distant appraisals by your company? (Please enter numbers and a decimal point only -- no dollar sign necessary.)

15. Would you like to receive an electronic version of the report containing the results of this survey?

Yes

No

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Appendix 3 – Parishes in each GOHSEP* Region

<u>Region</u>	<u>Parishes Included</u>
Region 1	Jefferson, Orleans, Plaquemines, St. Bernard
Region 2	Ascension, East Baton Rouge, East Feliciana, Iberville, Livingston, Pointe Coupee, St. Helena, West Baton Rouge, West Feliciana
Region 3	Assumption, Lafourche, St. Charles, St. James, St. John, Terrebonne
Region 4	Acadia, Evangeline, Iberia, Lafayette, St. Landry, St. Martin, St. Mary, Vermilion
Region 5	Allen, Beauregard, Calcasieu, Cameron, Jefferson Davis
Region 6	Avoyelles, Catahoula, Concordia, Grant, LaSalle, Natchitoches, Rapides, Sabine, Vernon, Winn
Region 7	Bienville, Bossier, Caddo, Claiborne, DeSoto, Red River, Webster
Region 8	Caldwell, East Carroll, Franklin, Jackson, Lincoln, Madison, Morehouse, Ouachita, Richland, Tensas, Union, West Carroll
Region 9	St. Tammany, Tangipahoa, Washington

*GOHSEP = Governor’s Office of Homeland Security and Emergency Preparedness



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