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2026 ASA INTERNATIONAL CONFERENCE

A New Frontier: Appraising in a World of Change



The Future of Real Estate Appraisals: Technology, Law, and Practice Evolution

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AGENDA

- Compliance and Standard of Care Obligations
- Technology Risks, Liabilities and Opportunities
- Compliance Strategies for Proactive Technology Integration
- Question and Answer Session





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Compliance and Standard of Care Obligations

Regulatory Obligations



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Compliance and Standard of Care: Regulatory Obligations

- Each state has its own baseline regulatory requirements from its state appraiser regulatory agency monitored via federal oversight (Appraisal Subcommittee)
 - Texas Occupations Code Chapter 1103
 - Texas Appraiser Licensing and Certification Board Rules (22 Texas Administrative Code Chpts. 153, 155)
- Additional obligations (context specific) layered on top of the baseline
 - F.I.R.R.E.A. for certain mortgage finance transactions
 - Yellow Book – Uniform Standards for Federal Land Acquisitions (ederal condemnation proceedings)
 - Property Tax Laws – state-based requirements for mass appraisal etc.
 - Probate, divorce, bankruptcy, state condemnation and other legal matters involving valuation services



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Compliance and Standard of Care Obligations

The Uniform Standards of Professional Appraisal Practice



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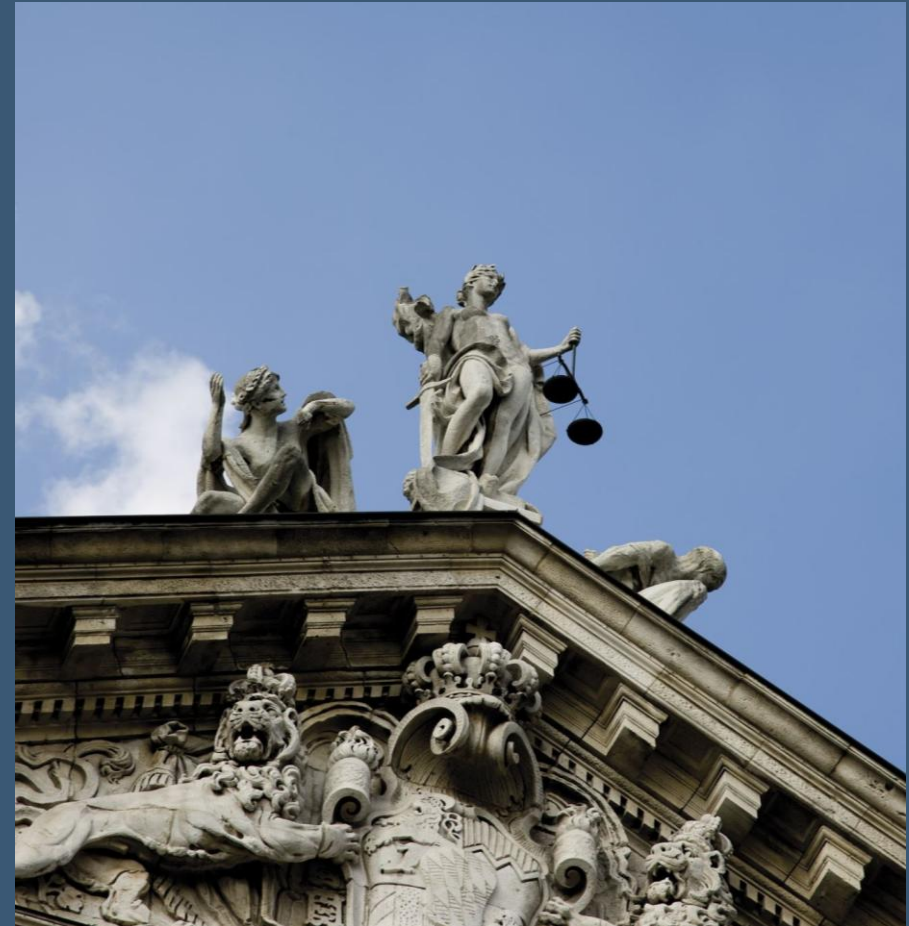
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Compliance and Standard of Care: USPAP Obligations

- Every state has adopted USPAP as the minimum standard of care for real estate appraisers applicable regardless of context (caveat – jurisdictional exception).
- These provisions are “codified” negligence standards that tell the public and the profession what the “minimums” are for:
 - Analysis of a real estate appraisal problem (i.e. scope or work and “development”)
 - Reporting of the analytical process the appraiser went through
 - Ethics / Confidentiality
 - Record keeping





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Compliance and Standard of Care Obligations

Civil Liabilities, Risks and Duties



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Compliance and Standard of Care: Civil Liabilities, Risks and Obligations



- Appraisers face minimum civil obligations when performing professional work – (“malpractice”, “negligence” “due diligence” etc.)
- Negligence Claims: (1) Duty; (2) Breach of duty; (3) Causation; (4) Harm / Damage
- Associated Litigation Claims – (1) Breach of contract; (2) Deceptive Trade Practices; (3) Fraud etc.;



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Technology Risks, Liabilities and Opportunities

How do these legal obligations connect with today's technology developments?



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Technology Risks, Liabilities and Opportunities



Tech. driven efficiency and client service opportunities are growing

AI

Drones

Quantum Computing

Robotics



But how do appraisers ensure legal compliance?



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Technology Risks, Liabilities and Opportunities

OPPORTUNITIES AND BENEFITS OF LEVERAGING TECHNOLOGY:

- Greater efficiencies
- Faster turn-around times
- Greater capacity to assist clients
- Better research
- Reduced costs / overhead
- Additional client services



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Technology Risks, Liabilities and Opportunities

RISKS:

- Overreliance
- Lax oversight
- Confidentiality / data / records breaches
 - Cybersecurity
 - AI / LLM data sharing
- Technology failures impacting assignment results



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Technology Risks, Liabilities and Opportunities



Technology developments don't remove legal obligations; they just present a new context requiring thoughtful attention by appraisers.



Appraisers remain responsible:

Duty to produce credible assignment results that reflect recognized methods and techniques and meet the minimum standard of care ordinarily prudent appraisers would apply to the same situation.



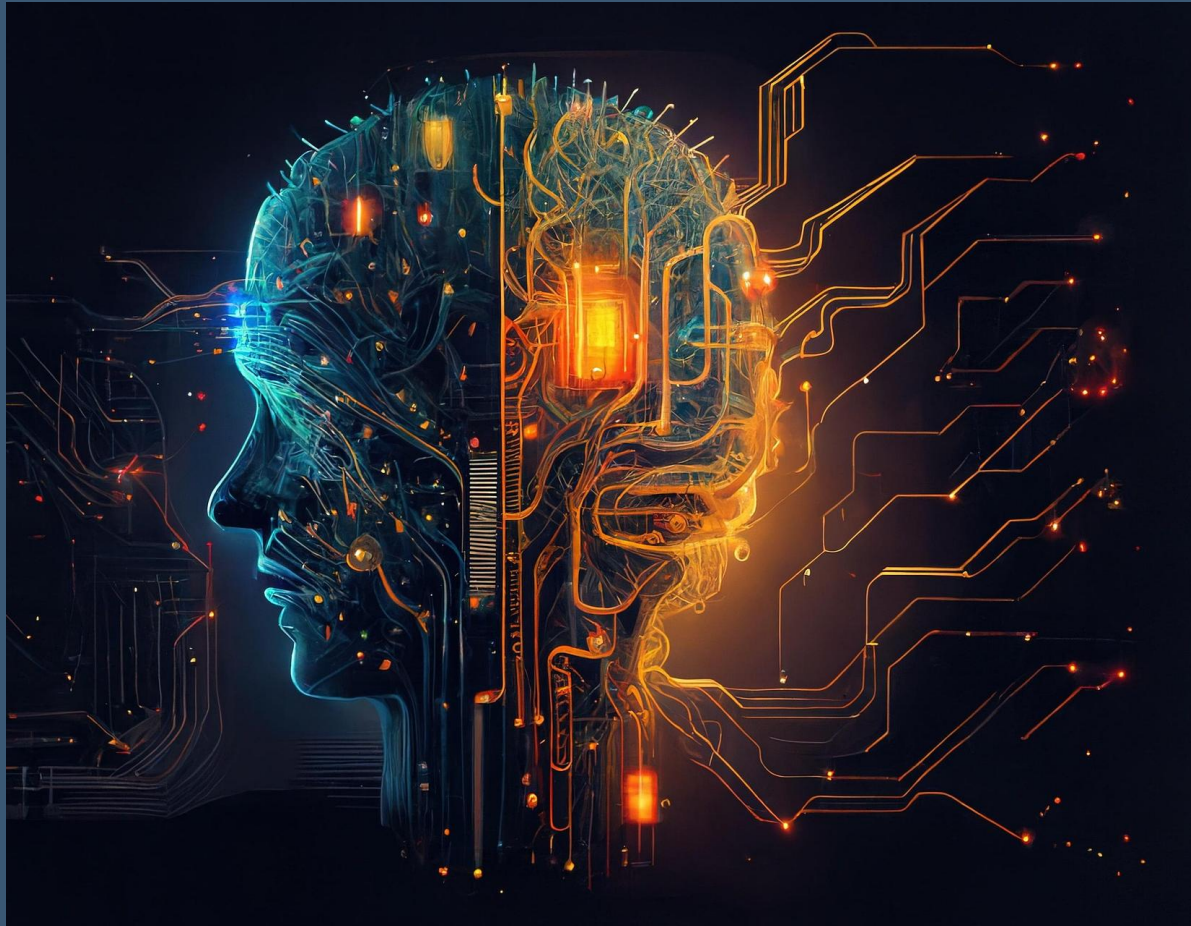
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USPAP AO-41



- Advisory Opinion on *Use of Technology in an Appraisal or Appraisal Review Assignment* issued April 23, 2026.



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Compliance Strategies for Proactive Technology Integration

What should appraisers do now to avoid
problems later?



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Compliance Strategies For Effective Technology Integration

Knowing these duties and the developing technology arena they surface in, what strategies should appraisers employ to protect their license, professional reputation, and livelihood?



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Compliance Strategies For Effective Technology Integration

- Stay updated on constantly changing: (1) legal obligations and (2) technology developments.
- Learn, understand and know about the tech. tools you use in your practice.
- Assess legal compliance in new technology context and consult legal counsel when appropriate.
- Determine and implement necessary practice changes required for legal compliance with new technology.



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Compliance Strategies For Effective Technology Integration

- Education on evolving legal landscape – what changing obligations do appraisers have?
 - Consult legal counsel – proactive compliance assistance is key to reducing risks
 - Utilize resources – [Know Your Regulator](#)
 - Participate in regulatory and legislative processes
 - Internal and External Training
- Staying informed on developing technology / applicability – what is out there that could help my practice?
 - Technology Awareness and Training



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Compliance Strategies For Effective Technology Integration

- Acquire and maintain training for technology tools you use in your appraisal practice (internal and external).
- Maintain sufficient knowledge and understanding necessary to stay competent and satisfy professional obligations.



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Compliance Strategies For Effective Technology Integration

Regularly audit technology-oriented legal compliance risks.

Seek legal compliance / regulatory counsel to minimize risks and develop growth opportunities.





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Compliance Strategies For Effective Technology Integration

- Develop and implement practice changes necessary for compliant use of technology tools.
- Written firm policies and procedures should address technology / AI usage.
- Insurance coverage – cybersecurity / data breach coverage; coverage for use of technology tools.
- Hire / outsource technology and legal compliance expertise for implementation assistance.



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Question and Answer Session





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Share your feedback with us on this presentation:





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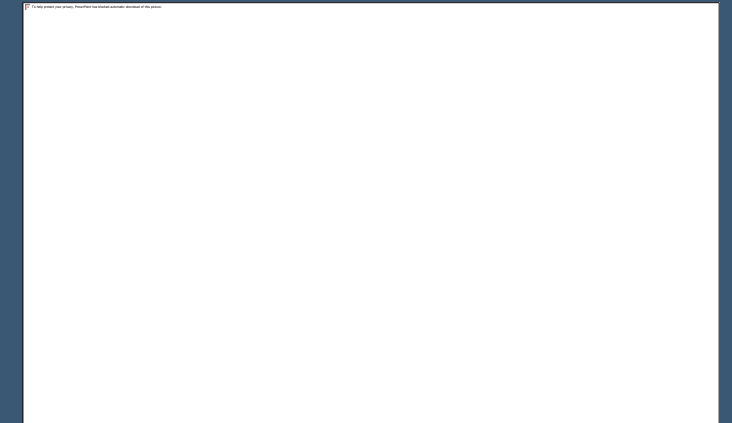
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