



January 17, 2023

The Honorable Scott Louser  
North Dakota House of Representatives  
Chair, Industry, Business and Labor Committee

RE: HB 1107

Dear Chairman Louser, Subcommittee Chairman Koppelman, and Industry, Business and Labor Committee members:

The North Dakota Appraisers Association was established in 2016 and represents 150 Appraiser Members. Our goal is to build productive relationships with individuals, associations, and organizations within the real estate industry to promote positive impacts on the appraisal profession in North Dakota.

NDAA has reviewed HB 1107 and would like to submit an amendment. The amendment has been provided to the Chairman and the Clerk. We would like the opportunity to explain our amendment at the subcommittee hearing on January 18<sup>th</sup>, 2023.

The amendment centers around the issue of evaluations within the State of North Dakota. There is a need for competent individuals to complete evaluations for financial institutions. We believe appraisers and real estate professionals have the necessary skills to provide this financial product. Currently credentialed appraisers cannot complete evaluations in North Dakota. We believe the century code needs to be updated to allow appraisers to complete evaluations for financial institutions. Allowing financial institutions the ability to work with appraisers on evaluations will strengthen the product, strengthen their decision making, and improve their ability to provide service to the borrowers of North Dakota.

Respectfully submitted,

A handwritten signature in black ink that reads "Joe Sumers". The signature is written in a cursive, flowing style.

Joe Sumers  
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