

# RICHARD J. HAGAR, SRA

7433 S.E. 27th Street  
Mercer Island, WA 98040  
Business Phone: (206) 236-3037

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National Speaker - Author - Lecturer - Educator

2000 to **The Hagar Institute,**  
Present: President

Mercer Island, WA

Nationally recognized Speaker, Author, Lecturer and Educator for banks, lending institutions, real estate professionals, law enforcement and numerous federal government agencies. Influential leadership relating to current legislation for industry guidelines and best practices in the lending and real estate sectors. Co-developed both: real estate classes delivered to professionals via Internet sites; as well as a break through system used to disseminate and sell clock-hour instruction. Nationally recognized instructor in Washington, and at least 10 other states, in the fields of: Compliance, Appraising, Real Estate Fundamentals, Real Estate Principles, Practices & Essentials, Ethics, Bank Compliance, Construction & Land Development, Selling/Listing/Marketing, and Mortgage Fraud, to name just a few.

1988 to **American Home Appraisals**  
Present: President / Consultant

Mercer Island, WA

SRA Designation with the Appraisal Institute ( Fewer than 1% of appraisers nation-wide receive this designation.

Expert in appraising extreme high-end estates and unique homes, single & multi-family residences, condominiums, raw land and subdivisions. Appraisals with ancillary objectives such as: forensic appraising, loss of value involving legal questions, rights of ownership, easements, divorce, land-slides, waterfront, etc. Comprehensive appraisal work for local and national lenders, title insurance companies, attorneys, corporations as well as for private entities . Have been called upon to provide expert witness work and give testimony relating to Property Rights, Foreclosure, and Fraud in District, Superior and the Federal Court Systems in multiple states.

Expert Review appraiser for government agencies, attorneys, local and national lenders as well as for the Appraisal Institute. Specializing in the geographical areas of: King, Pierce, and Snohomish counties, Ocean Shores and areas of Eastern Washington.

2002 to **North Seattle Community College,**  
Present: Real Estate Instructor

Seattle, WA

Teach Washington State accredited classes to real estate professionals and lay people. Wrote, developed and instruct the following courses for NSCC: Real Estate Investment, Advanced Level Investment Strategies, Appraisal of multi-family and single family housing, as well as authored and instruct classes relating to Mortgage Fraud and Foreclosure.

1997 to **Professional Directions Inc,**  
2006: Real Estate Instructor

Kirkland, WA

Developed and taught Washington State accredited classes to real estate professionals and lay people



## Author Supplement ~ to the resume of

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#### National Speaker - Author - Lecturer - Educator

Mr. Hagar is considered by insiders to be a nationally recognized authority on all issues related to compliance and legislation relevant to real estate appraisals, lending, mortgage fraud and recent federal and state legal changes impacting the entire industry. As the author of 4 books, with the Reference Guide to Appraisal Review being the most recently published, Mr. Hagar frequently provides articles in nationally syndicated newspapers such as the Wall Street Journal and The Seattle PI, as well as in industry specific journals such as WorkingRE and AMLA. In addition to being a Webinar and class room instructor, he also hosts a monthly show on KPLU/NPR radio, as well as designing and authoring classes specifically tailored to the needs of lenders, appraisers, governmental regulators and law enforcement agencies.

#### Author and Instructor of the following:

##### Classes/Training

##### Bank Compliance, Credit Unions and Mortgage Brokers:

- Introduction To The **Bank Secrecy Act** and Anti Money Laundering (AML/BSA) - What's a SAR?
- Recognizing Frauds, Money Laundering And The Reporting of SARs
- The Prosecutor and Investigators Guide To Real Estate and Mortgage Fraud
- How One Loan Originator Destroyed A Bank
- What Policies And Procedures Mortgage Brokers Must Implement
- How to Identify and Prevent Real Estate and Mortgage Fraud
- Organized Crime's Involvement with Real Estate Fraud
- Real Estate Fraud - The Documents
- Real Estate Appraisers Involvement with Mortgage Fraud
- Foreclosure "Rescue" and Short-Sales

##### Appraisal classes:

- The Art of Determining Appraisal Adjustments
- Rejected Appraisals - Explanation of Fannie Mae's New Automated "Review" Program
- Appraiser Independence & Mandatory Reporting of USPAP Violations
- The Cost Approach, Why It's Important
- Land Value - How To Find Hidden "Sales" & Data
- Analyzing Purchase and Sale Agreements
- Uniform Appraisal Dataset and The Required New Language of Appraising
- Uniform Appraisal Dataset ~ The Detailed Explanation
- New Laws Impacting Appraisers and the Use of AMC's
- Appraisal Management Companies ~ Laws, Issues And Solutions
- Top 20 Questions Asked of Appraisers And How To Answer
- Valuing High End Properties
- Defining Market Value and How to Adjust For Concessions

- Appraising Ultra High End Homes
- Lender Pressure / Fraud
- What's My Backyard Worth?
- Real Estate Investment
- Fixer Uppers & Rehab
- Tools for Investors
- Real Estate Appraisal -Introduction
- Real Estate Appraisal - Advanced Feasibility Studies
- Appraisal of Small Income Residential Property
- Appraisal of Unusual Residential Properties
- Waterfront properties - Special Appraising Techniques
- Examining the Expert Witness (UW law school)

##### Real Estate classes:

- Real Estate Investment
- Appraisal of Small Income Residential Property
- Real Estate Appraisal
- How to Identify and Prevent Real Estate and Mortgage Fraud
- The Impact of Real Estate Fraud
- Issues with Foreclosures and Short-Sales
- Appraisal of High End Properties
- Real Estate Appraisal for Agents
- Real Estate Appraisal for Mortgage Brokers
- Valuation of Waterfront Properties
- Appraising Unusual Residential Properties
- The Growth management Act
- Top 20 Questions Asked of Appraisers And How to Answer
- Defining Market Value & How To Adjust for Concessions
- Use of Computers and other Technologies
- Lender Pressure
- Appraising High End Homes
- Fixer Uppers and Rehab.
- Tools for Investors
- Home Improvement & Fixer-Uppers
- Investment Tools & Resources
- Where Real Estate Prices are Headed
- Issues with Mortgage Elimination & Foreclosures

## **Other:**

Instructor-Faculty: North Seattle Community College ( NSCC)

2001- Present: Classes taught at NSCC:

- Res 183 Basic Appraisal Procedures
- Res 184 Residential Market Analysis
- Res 187 Residential Report Writing
- Res 106 Real Estate Fraud
- Res 107 Foreclosure Rescue and Short Sale Scams
- Res 210 Investment
- Res 240 Real Estate Economics

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## **Books**

### **Top Questions Lenders Ask Appraisers (And How The Should Be Answered)**

Richard Hagar - 2015

The 50 questions clients and lenders ask appraisers along with the correct answers that the appraiser should supply. (Lender and appraiser versions)

### **Reference Guide To Appraisal Review**

Richard Hagar – 2014

The laws, codes, interagency guidelines and Fannie Mae Requirements of Appraisal Review.

### **The Investigators Guide to Real Estate and Mortgage Fraud**

Asked by various law enforcement agencies to write / publish a manual for Bank Regulators, Prosecutors, Police and Government Agencies (this book is not available to the general public). The book included specific State and Federal laws, time lines and indictments., and how to effectively prosecute.

### **Real Estate & Mortgage Fraud**

Richard Hagar & John Woods – 2006

### **8 Steps Towards Real Estate Wealth**

Richard Hagar – 2005 / 2008

30 Week Instruction Manual for College  
Sold through Barnes and Noble Bookstores

### **Real Estate Advisor**

Richard Hagar - 1997

Over 200 articles on various aspects of owning & operating real estate including:

- The Highs and Lows of Being a Landlord,
- First Time Home-Buyers Guide
- Time Shares, The Real Story,
- What Makes a Good Real Estate Agent & How to Select One,
- All About Lenders and How to Borrow Money.

## **Magazine & News Articles**

More than 15 articles have been written for numerous national publications including:

- Working RE (real estate agent and appraiser)
- Valuation (real estate appraiser)
- Regulatory Crier (NASCUS)
- Seattle PI (general public)
- The Advocate (lender and mortgage brokers)

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## **Co Author - Laws**

- Washington Mortgage Brokers Practices Act (RCW.19.146)
- Federal SAFE ACT
- Foreclosure and Distressed Home Owners Act (RCW 59.18)
- Multiple States: Licensing of Appraisal Management Companies (Washington - RCW 18.235).

**Education Supplement ~ to the resume of  
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**Appraisal AND Real Estate Agent Courses Taken:**

USPAP. . . . .	7.0 credit hours	04/15	When Are You An Agent?. . . . .	3 credit hours	10/08
Puget Sound Real Estate Market Update. . . . .	2.0 credit hours	02/15	Legal Update. . . . .	3 credit hours	3/06
Escrow Scene Investigation. . . . .	3.0 credit hours	02/15	High Value Homes- Part 2. . . . .	4 credit hours	10/06
Fall Real Estate Conference 2014. . . . .	7.0 credit hours	10/14	Appraising Waterfront Homes(OREA). . . . .	7 credit hours	8/06
Liability Issues for Litigation and Non-Lending Appraisal Assignments . . . . .	3.0 credit hours	08/14	Appraisal Today(OREA). . . . .	7 credit hours	8/06
Getting the Most Out of a “ Green” Appraisal . . . . .	3.5 credit hours	08/14	Appraisal Today(OREA). . . . .	7 credit hours	8/06
Update of the UCDP and UAD . . . . .	2.5 credit hours	08/14	Mortgage Fraud and Appraisers(OREA). . . . .	7 credit hours	8/06
13 Legislative Actions . . . . .	.5 credit hours	08/14	Foreclosure Rescue Scams(KCBA). . . . .	6.5 credit hours	7/06
Appraiser Liability Issues. . . . .	2 credit hours	08/14	Subdivision Analysis. . . . .	4 credit hours	6/06
USPAP Changes 2014/2015 . . . . .	1 credit hour	08/14	What is A Backyard Worth. . . . .	7 credit hours	4/06
Business Practices & Ethics. . . . .	5 credit hours	07/13	Hypothetical Cond. & Extraordinary Assump. . . . .	2 credit hours	2/06
Appraisal Curriculum Overview. . . . .	7 credit hours	07/13	National USPAP. . . . .	7 credit hours	12/05
Current Issues in WA Real Estate. . . . .	3 credit hours	07/13	Appraisal Commission. . . . .	3 credit hours	11/05
Washington Real Estate Transitions. . . . .	3 credit hours	07/13	Proposed Trainee Regs. . . . .	6 credit hours	8/05
Foreclosure Fairness Mediation & Short Sales. . . . .	4 credit hours	06/13	State Licensing Update. . . . .	3 credit hours	8/05
Law and the Appraiser . . . . .	2 credit hours	05/13	Professional’s Guide to URAR. . . . .	3.5 credit hours	7/05
Government Loans . . . . .	3 credit hours	05/13	Mathematical Modeling. . . . .	3.5 credit hours	7/05
All Residential All Day. . . . .	7 credit hours	03/13	Battle in Seattle: Residential Hot Buttons. . . . .	3 credit hours	7/05
Regression Analysis. . . . .	2 hours	09/12	Beat The Clock. . . . .	3 credit hours	7/05
USPAP Update 2012-2013. . . . .	7 credit hours	09/12	Appraising Ultra High End.Homes. . . . .	3 credit hours	7/05
18 <sup>th</sup> Annual Real Estate Conference. . . . .	7.5 credit hours	12/11	New appraisal Forms. . . . .	3 credit hours	7/05
Red Flags. . . . .	4 credit hours	11/11	Hot Topics. . . . .	3 credit hours	7/05
RESPA Reform . . . . .	3 credit hours	10/11	Math Modeling. . . . .	3 credit hours	7/05
Distressed Properties . . . . .	3 credit hours	10/11	Appraising The Tough Ones (AI). . . . .	3 credit hours	5/05
ACOW Summit XIII Presenter of class ~ The Art of Appraisal Adjustments. . . . .	3 credit hrs	08/11	Mortgage Fraud Case Studies . . . . .	6 credit hours	2/05
USPAP & Fannie Mae Compliance Issues . . . . .	2 credit hours	08/11	Real Estate Agent Ethics . . . . .	3.5 credit hours	12/04
Medley of Appraisal Issues. . . . .	3 credit hours	08/11	Appraisers’ Toolbox and Technology. . . . .	4 credit hours	11/04
The Dirty Dozen. . . . .	3 credit hours	7/11	If Only the Appraiser Had Said No. . . . .	3 credit hours	8/04
7 Hour National USPAP. . . . .	7 credit hours	11/10	Fannie Mae Forms Workshop . . . . .	3 credit hours	8/04
ACOW Summit XII, Day 1 . . . . .	6 credit hours	8/10	Analyzing Small Income Investment Properties . . . . .	3 credit hours	6/04
ACOW Summit XII Day 2 . . . . .	6 credit hours	8/10	They Got Caught (Pro Directions). . . . .	3 credit hours	5/04
2009 Fall Real Estate Conference by AI. . . . .	7 credit hours	12/09	Understanding Credit Scoring (Chicago Title). . . . .	3 credit hours	5/04
2008-2009 National USPAP Update . . . . .	7 credit hours	11/09	Data Sources for Real Estate (AI) . . . . .	2 credit hours	5/04
Title & Escrow Fundamentals . . . . .	3 credit hours	7/09	Basic Income Capitalization (310)(AI). . . . .	30 credit hours	2/04
Appraiser Commission . . . . .	3 credit hours	5/09	What’s Legally Permissible? (AI). . . . .	2 credit hours	2/04
USPAP 7 Hr Update and Business Practice Ethics 7. . . . .	7. credit hours	10/08	New Const. and Lien Issues (Chicago Title). . . . .	3 credit hours	11/03
Attacking/ Defending and Appraisals in Litigation. . . . .	6 credit hours	9/08	Short Sales (First AM). . . . .	4 credit hours	10/03
Appraising Legal Issues & Moot Court . . . . .	6 credit hours	9/08	Uniform Standards of Professional Practce (AI). . . . .	7 credit hours	10/03
ACOW Summit Day 1 . . . . .	3 credit hours	8/08	Real Estate Financing/Land Use Planning (AI). . . . .	2 credit hours	10/03
ACOW Summit Day 2. . . . .	6 credit hours	8/08	(MLS)Locator Computer Sys. (WAR). . . . .	3.5 credit hours	10/03
Real Estate Ethics. . . . .	3 credit hours	7/08	Lender Pressure (AI). . . . .	3 credit hours	8/03
Contract Law. . . . .	3 credit hours	7/08	Appraisal Landmines (AI). . . . .	7 credit hours	8/03
Principles of Finance/Mortgage Market. . . . .	3 credit hours	7/08	Washington State Appraisal Issues (AI). . . . .	2 credit hours	5/03
Taxation of Real Estate and Capital Gain. . . . .	3 credit hours	7/08	Revisions to Real Estate Forms (WAR). . . . .	7 credit hours	2/03
Water Rights & Supply Issues. . . . .	3.5 credit hours	10/08	Real Estate Outlook (AI). . . . .	2 credit hours	2/03
Buyer Agency. . . . .	4 credit hours	7/08	What’s my back yard worth? (AI). . . . .	7 credit hours	1/03
Core Curriculum. . . . .	4 credit hours	8/07	Business Market (AI). . . . .	2 credit hours	1/03
National USPAP. . . . .	7 credit hours	6/07	Understanding Mold Claims and Managing Risk. . . . .	2 credit hours	9/02
Explaining Market Value. . . . .	2 credit hours	2/07	Fannie Mae, Appraisal Issues and D.T.U. . . . .	2 credit hours	6/02
			Master Planned Community Development (AI). . . . .	2 credit hours	4/02
			Easements and Their Affect on Value (AI) . . . . .	4 credit hours	11/01
			Partial Interest Valuation - Undivided (AI). . . . .	7 credit hours	10/01
			Technology - the New Paradigm (AI). . . . .	4 credit hours	10/01

Making Money with Today's Technology (Realtors) . . . . .	3 credit hours	10/01
Price Sells Property (Pro Directions) . . . . .	3 credit hours	7/01
Keep Your License (Pro Directions). . . . .	7.5 credit hours	7/01
Puget Sound Residential Real Estate (AI). . . . .	2 credit hours	6/01
Uniform Standards of Professional Practice (AI). . . . .	8 credit hours	5/01
Waterfront titles in Washington. . . . .	3 credit hours	10/01
AIRD - Residential Database . . . . .	2 credit hours	11/00
Case Studies Residential Highest and Best use . . . . .	7 credit hours	9/00
Washington Real Estate Practices. . . . .	30 credit hours	2/00
Appraising of Unusual Residential Properties . . . . .	2 credit hours	1/00
Automated Valuation Models . . . . .	7 credit hours	5/99
Loss Prevention Program for RE Appraisers. . . . .	4 credit hours	10/99
The FHA and the Appraisal Process . . . . .	7 credit hours	9/99
Growth Management Act . . . . .	2 credit hours	4/99
Appraising Waterfront properties. . . . .	2 credit hours	2/99
FNMA Requirements for Desktop Underwriting . . . . .	4 credit hours	11/98
Appraising complex properties . . . . .	4 credit hours	11/98
Standards of Appraisal Practice . . . . .	7 credit hours	9/98
Appraising High-Value and Historic Homes. . . . .	7 credit hours	4/98
Growth Management . . . . .	5 credit hours	7/97
Alternative Residential reporting forms . . . . .	7 credit hours	2/97
Advanced Writing Skills . . . . .	7 credit hours	5/96
Legal Liabilities. . . . .	4 credit hours	1/96
Real Estate instructor training course, . . . . .	15 credit hours	11/95
The Fundamentals of Relocation Appraisals . . . . .	7 credit hours	10/95
Collateral Assessment Training. . . . .	7 credit hours	8/95
Appraising FHA Properties (HUD) . . . . .	8 credit hours	11/94
Understanding Limited Appraisals & Report Opt . . . . .	7 credit hours	7/94
Appraisal Review - Residential Properties . . . . .	7 credit hours	5/94
Real Estate Law (MYKUT) . . . . .	30 credit hours	10/93
FIRREA/New URAR Seminar (AIREA) . . . . .	7 credit hours	10/93
Appraisal Review Symposium (AIREA) . . . . .	4 credit hours	10/92
U.S.P.A.P (Bellevue Community College) . . . . .	15 credit hours	4/91
FIRREA/FNMA Requirements (AIREA) . . . . .	7 credit hours	3/91
Residential Valuation (AIREA) . . . . .	39 credit hours	10/90
FIRREA Seminar (Office of Thrift Supervision). . . . .	4 credit hours	9/90
Real Estate Appraisal Principles (AIREA) . . . . .	39 credit hours	2/89
Standards of Professional Practice (AIREA) . . . . .	24 credit hours	4/88
Real Estate Contract Law (Board of Realtors) . . . . .	8 credit hours	1982
Real Estate Financing. . . . .	7 credit hours	1982
Real Estate Finance & Law. . . . .	8 credit hours	1980

**Additional Appraisal Seminars:**

Mortgage Brokers Practices Act (Participated in creating the law)	1994
Washington Mutual Appraisal Requirements . . . . .	1991
FNMA Requirements Seminar (AIREA) . . . . .	1990
Real Estate Values in King County (AIREA) . . . . .	1989
FNMA/FHLMC Requirements Seminar (FHLBB) . . . . .	1987

## Bank Compliance Supplement ~ to the Resume of

**RICHARD J. HAGAR, SRA**

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### Advanced Instruction

#### **Special training provided to Government and Banking Agencies including:**

- Homeland Security
- Federal Bureau of Investigations (FBI)
- Secret Service
- Drug Enforcement Administration (DEA)
- Immigration Customs Enforcement (ICE)
- IRS - Criminal Investigations (IRS-CI)
- Federal Deposit Insurance Corporation (FDIC)
- Department of Financial Institutions (multiple states)
- Attorney's General Office (Multiple states)
- Corporate Securities and Finance
- Department of Licensing (Agent, Appraiser, Bank, Mortgage Broker - Multiple states)
- Association of Credit Union Internal Auditors (ACUIA)
- National Association of State Credit Union Supervisors (NASCUS)
- Multi-State Drug and Organized Crime Task Forces

#### **Banks, Mortgage Lenders and Credit Unions ~ Compliance and Training Webinars**

Author and Instructor:

- New Exemptions, Requirements, Audits, Compliance and Fines
- Appraisals and AMCs The Dodd-Frank Act Creates a New Compliance Reality
- Appraiser Independence and the Mandatory Reporting of USPAP Violations - Banking Version
- Required Licensing or Registration of Loan Originators
- Get Ready for the Implementation of the SAFE Act
- SAFE Act #3 Policies, Procedures and Compliance Considerations For Lending Institutions
- Identifying and Preventing Real Estate & Mortgage Loan Fraud for Banks & Lending Institutions
- Mortgage Loan Scams - When Real Estate Isn't "Real"
- Lawsuits and Banks

- Compensation: New Federal Regulations Impact Compensation
- Compliance, Audits and Foreclosures: What "Robo-signers" mean to Foreclosures and Small Banks
- Compliance Regarding Appraisals and AMCs
- Understanding Appraisal Management Companies (AMCs) & Other Third-Party Relationships
- Appraisal Process – New Requirements
- Appraisals: What You Need To Know NOW!
- Fannie Mae and Freddie Mac's Appraisal Requirements
- Appraisals: New rules, new forms, new procedures
- Understanding Commercial Real Estate Appraisals: Reviewing the Appraisal
- Appraisal Review - Saving Time and Cost
- Understanding the Loan Modification and Foreclosure "Rescue" Business

#### **Focused Classes ~ Author and Instructor:**

- Introduction To The **Bank Secrecy Act** and Anti Money Laundering (AML/BSA) - What's a SAR?
- Recognizing Frauds, Money Laundering And The Reporting of SARs
- The Prosecutor and Investigators Guide To Real Estate and Mortgage Fraud
- How One Loan Originator Destroyed A Bank
- What Policies And Procedures Mortgage Brokers Must Implement
- How to Identify and Prevent Real Estate and Mortgage Fraud
- Organized Crime's Involvement with Real Estate Fraud
- Real Estate Fraud - The Documents
- Real Estate Appraisers Involvement with Mortgage Fraud
- Foreclosure "Rescue" and Short-Sales

#### **Member & Contributor**

- International Association of Financial Crimes Investigators

**Special Services - Fraud Profiling, Expert Witness or Consultant For:**

- Department of Justice/US Attorney's Office Oregon and Washington.
- Attorney General - Washington, Oregon, Arizona, Illinois.
- Department of Financial Institutions - Washington, Arizona, and Indiana.
- Department of Corporate Securities and Finance - Oregon.
- Portland Police.
- Snohomish and King County Drug Task Force
- Clark County Sheriff's Office - Drug Task Force.
- Federal Public Defenders Office - Washington, and Oregon



**“In the Media” ~ Supplement to the resume of  
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**Webinars created for National Magazine:  
Working Real Estate 2011 to Present**

- March 2015: How to Support and Prove Your Adjustments
- February 2015: Keeping Off Fannie Mae’s New Appraiser “Black List”
- February 2015: Fannie Mae’s AQM, Understanding Quality and Condition Ratings
- January 2015: Top 5 Questions Asked of Appraisers and How to Answer

**Prior to 2014:**

- Defining Market Value and How to Adjust for Concessions
- Appraiser Liability and Independence - How to Protect Yourself
- Fannie Mae’s AQM and How To Stay Out of Trouble
- Appraisal Review & The Law
- Surviving AMCs: Get Paid & Protect Yourself
- 3 Part Series - How To Limit Liability, Maintain Independence & Fight Influence
- Appraisal Review & The Law
- Top 5 Questions Asked of Appraisers And How to Answer
- 1,000 Appraisals A Year: Realities of Appraiser Liability

**NPR ~ KUOW 94.9 - Richard Hagar**

- 01/13 Recovery Of The Housing Market? Your Housing Questions Answered
- 09/11 Your Housing Questions Answered
- 05/11 The Housing Market & You
- 02/11 Is it Ethical to Walk Away From a Mortgage?
- 10/10 Facing Foreclosure? How to Fight
- 09/10 Forestalling Foreclosure
- 05/10 The Housing Market
- 04/10 Foreclosures, The Housing Market & You
- 01/10 Foreclosures & You
- 07/09 Navigating the Current Housing Market
- 06/09 Shore Sales, Foreclosures & First Time Home Buyers
- 10/08 Buying or Selling A Home?
- 07/08 Real Estate & Mortgage Fraud
- 01/08 Foreclosures, Fraud

**KPLU 88.5 Richard Hagar and John Maynard ~  
Monthly: “Street Cents”**

- 10/13 Property \$\$: Computers Versus The Human Eye
- 09/13 New Apartments Filling Up While Retail Space Below Sits Empty
- 08/13 Buying A Historical Landmark
- 07/13 Seattle’s Hot Housing Market Says “ Buy Don’t Rent”
- 06/13 Money For Thin Air: Selling Your Home’s Air Rights
- 05/13 Better To Talk More And Text Less When Buying A Home
- 04/13 Foreclosed Houses At Higher Risk of Meth Contamination
- 03/13 Are You Living On A Garbage Dump?
- 02/13 Seattle Property Values: Catching Up with San Francisco?
- 01/13 High Tides And Storms Risky for Waterfront Property
- 12/12 Fewer Parking Spaces in Seattle
- 11/12 Full Disclosure or Risk a Lawsuit
- 08/12 Population Growth & Housing in Seattle
- 06/12 It’s not an Apartment or a Condo, It’s a Co-op!
- 05/12 Bank Loans hard to get for Fire Stations & Churches
- 03/12 Real Estate Commissions Aren’t Set in Stone
- 02/12 Rough Time Refinancing? Try Again
- 01/12 Not all Condos are Buildings in the Investment World
- 12/11 For Some, Adjustable Rate Mortgages Make Sense
- 11/11 Banks Give Money For Keeping A Foreclosed House Looking Good
- 09/11 New Home Sales: Great Deals in Center of Our State or at the End of A Runway
- 08/11 Aurora Motels - Entering a Time of Change
- 05/11 Bad Traffic and Future Congestion Could Sabotage Home Sales
- 04/11 Relief for Strapped Borrowers: “Foreclosure Fairness” Is Now Law
- 04/11 How High and Low Can You Go
- 03/11 Walking Away From A Mortgage
- 02/11 Seattle Area Foreclosures Surpass National Average
- 12/10 Wrongful Foreclosures

**Radio Shows:**

- Monthly on KPLU/Seattle, Title of Show: “Street Cents”
- Quarterly on NPR/KUOW