

# 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 / Chief Appraiser

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 College,**  
Present: Real Estate Professor

Seattle, WA

Providing 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, Real Estate Economics, as well as authored and instruct classes relating to Mortgage and Foreclosure Fraud.

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



# Education Supplement ~ to the resume of RICHARD J. HAGAR, SRA

National Speaker - Author - Lecturer - Educator

## Appraisal AND Real Estate Agent Courses Taken:

Real Estate Construction & Investment. . . . .	3.0 credit hours	07/19	USPAP & Fannie Mae Compliance Issues . . . . .	2 credit hours	08/11
Red Flags of Title. . . . .	3.0 credit hours	05/19	Medley of Appraisal Issues. . . . .	3 credit hours	08/11
Steak In the Ground. . . . .	3.0 credit hours	05/19	The Dirty Dozen. . . . .	3 credit hours	7/11
WA Core Real Estate Legal Issues. . . . .	7.0 credit hours	04/19	7 Hour National USPAP. . . . .	7 credit hours	11/10
Affordable Housing Homes & Financing. . . . .	3.0 credit hours	04/19	ACOW Summit XII, Day 1 . . . . .	6 credit hours	8/10
Residential All Day (AI). . . . .	7.0 credit hours	04/19	ACOW Summit XII Day 2 . . . . .	6 credit hours	8/10
Business Practices and Ethics (AI). . . . .	5.0 credit hours	12/18	2009 Fall Real Estate Conference by AI. . . . .	7 credit hours	12/09
Certified Distance Education Instructor. . . . .	8.0 credit hours	12/18	2008-2009 National USPAP Update . . . . .	7 credit hours	11/09
Statistical Tools. . . . .	3.0 credit hours	07/18	Title & Escrow Fundamentals . . . . .	3 credit hours	7/09
Realist Property Records. . . . .	3.0 credit hours	07/18	Appraiser Commission . . . . .	3 credit hours	5/09
Search Strategies. . . . .	3.0 credit hours	07/18	USPAP 7 Hr Update and Business Practice Ethics .7	credit hours	10/08
All Residential All Day (AI). . . . .	7.0 credit hours	04/18	Attacking/ Defending and Appraisals in Litigation. .	6 credit hours	9/08
2018-2019 USPAP Update. . . . .	7.0 credit hours	10/18	Appraising Legal Issues & Moot Court . . . . .	6 credit hours	9/08
Supervisory Appraiser Course. . . . .	4.0 credit hours	09/18	ACOW Summit Day 1 . . . . .	3 credit hours	8/08
Appraising Contaminated Properties. . . . .	7.0 credit hours	11/17	ACOW Summit Day 2. . . . .	6 credit hours	8/08
Hot Legal Issues for Appraisers. . . . .	7.0 credit hours	08/17	Real Estate Ethics. . . . .	3 credit hours	7/08
All Residential All Day (AI). . . . .	7.0 credit hours	04/17	Contract Law. . . . .	3 credit hours	7/08
AI Fall Conference 2016. . . . .	7.0 credit hours	10/16	Principles of Finance/Mortgage Market. . . . .	3 credit hours	7/08
AI All Residential All Day. . . . .	7.0 credit hours	05/16	Taxation of Real Estate and Capital Gain. . . . .	3 credit hours	7/08
2016-2017 USPAP Update. . . . .	7.0 credit hours	02/16	Water Rights & Supply Issues. . . . .	3.5 credit hours	10/08
Certified Distance Ed. Instructor (IDECC). . . . .	16 credit hours	01/16	Buyer Agency. . . . .	4 credit hours	7/08
AI Fall Real Estate Conference 2015. . . . .	7.0 credit hours	10/15	Core Curriculum. . . . .	4 credit hours	8/07
ACOW Summer Conference 2015-Day I. . . . .	7.0 credit hours	08/15	National USPAP. . . . .	7 credit hours	6/07
Water Conservation for Real Estate Professionals Part I			Explaining Market Value. . . . .	2 credit hours	2/07
. . . . .	4.0 credit hours	06/15	When Are You An Agent?. . . . .	3 credit hours	10/08
Water Conservation for Real Estate Professionals Part II			Legal Update. . . . .	3 credit hours	3/06
. . . . .	4.0 credit hours	06/15	High Value Homes- Part 2. . . . .	4 credit hours	10/06
Fannie Mae - Understanding the CU Risk			Appraising Waterfront Homes(OREA). . . . .	7 credit hours	8/06
Score, Flags and Messages. . . . .		05/15	Appraisal Today(OREA). . . . .	7 credit hours	8/06
USPAP 2014-2015 Update. . . . .	7.0 credit hours	04/15	Appraisal Today(OREA). . . . .	7 credit hours	8/06
Puget Sound Real Estate Market Update. . . . .	2.0 credit hours	02.15	Mortgage Fraud and Appraisers(OREA). . . . .	7 credit hours	8/06
Escrow Scene Investigation. . . . .	3.0 credit hours	02/15	Foreclosure Rescue Scams(KCBA). . . . .	6.5 credit hours	7/06
Fall Real Estate Conference 2014. . . . .	7.0 credit hours	10/14	Subdivision Analysis. . . . .	4 credit hours	6/06
Liability Issues for Litigation and Non-Lending Appraisal			What is A Backyard Worth. . . . .	7 credit hours	4/06
Assignments . . . . .	3.0 credit hours	08/14	Hypothetical Cond. & Extraordinary Assump. . . . .	2 credit hours	2/06
Getting the Most Out of a " Green"			National USPAP. . . . .	7 credit hours	12/05
Appraisal . . . . .	3.5 credit hours	08/14	Appraisal Commission. . . . .	3 credit hours	11/05
Update of the UCDP and UAD . . . . .	2.5 credit hours	08/14	Proposed Trainee Regs. . . . .	6 credit hours	8/05
13 Legislative Actions . . . . .	.5 credit hours	08/14	State Licensing Update. . . . .	3 credit hours	8/05
Appraiser Liability Issues. . . . .	2 credit hours	08/14	Professional's Guide to URAR. . . . .	3.5 credit hours	7/05
USPAP Changes 2014/2015 . . . . .	1 credit hour	08/14	Mathematical Modeling. . . . .	3.5 credit hours	7/05
Business Practices & Ethics. . . . .	5 credit hours	07/13	Battle in Seattle: Residential Hot Buttons. . . . .	3 credit hours	7/05
Appraisal Curriculum Overview. . . . .	7 credit hours	07/13	Beat The Clock. . . . .	3 credit hours	7/05
Current Issues in WA Real Estate. . . . .	3 credit hours	07/13	Appraising Ultra High End.Homes. . . . .	3 credit hours	7/05
Washington Real Estate Transitions. . . . .	3 credit hours	07/13	New appraisal Forms. . . . .	3 credit hours	7/05
Foreclosure Fairness Mediation & Short Sales. . . . .	4 credit hours	06/13	Hot Topics. . . . .	3 credit hours	7/05
Law and the Appraiser . . . . .	2 credit hours	05/13	Math Modeling. . . . .	3 credit hours	7/05
Government Loans . . . . .	3 credit hours	05/13	Appraising The Tough Ones (AI). . . . .	3 credit hours	5/05
All Residential All Day. . . . .	7 credit hours	03/13	Mortgage Fraud Case Studies . . . . .	6 credit hours	2/05
Regression Analysis. . . . .	2 hours	09/12	Real Estate Agent Ethics . . . . .	3.5 credit hours	12/04
USPAP Update 2012-2013. . . . .	7 credit hours	09/12	Appraisers' Toolbox and Technology. . . . .	4 credit hours	11/04
18 <sup>th</sup> Annual Real Estate Conference. . . . .	7.5 credit hours	12/11	If Only the Appraiser Had Said No. . . . .	3 credit hours	8/04
Red Flags. . . . .	4 credit hours	11/11	Fannie Mae Forms Workshop . . . . .	3 credit hours	8/04
RESPA Reform . . . . .	3 credit hours	10/11	Analyzing Small Income Investment Properties . . . .	3 credit hours	6/04
Distressed Properties . . . . .	3 credit hours	10/11	They Got Caught (Pro Directions). . . . .	3 credit hours	5/04
ACOW Summit XIII Presenter of class ~ The Art of Appraisal			Understanding Credit Scoring (Chicago Title). . . . .	3 credit hours	5/04
Adjustments. . . . .	3 credit hrs	08/11	Data Sources for Real Estate (AI) . . . . .	2 credit hours	5/04

Basic Income Capitalization (310)(AI). . . . .	30 credit hours	2/04
What's Legally Permissible? (AI). . . . .	2 credit hours	2/04
New Const. and Lien Issues (Chicago Title). . . . .	3 credit hours	11/03
Short Sales (First AM). . . . .	4 credit hours	10/03
Uniform Standards of Professional Practice (AI). . . . .	7 credit hours	10/03
Real Estate Financing/Land Use Planning (AI). . . . .	2 credit hours	10/03
(MLS)Locator Computer Sys. (WAR). . . . .	3.5 credit hours	10/03
Lender Pressure (AI). . . . .	3 credit hours	8/03
Appraisal Landmines (AI). . . . .	7 credit hours	8/03
Washington State Appraisal Issues (AI). . . . .	2 credit hours	5/03
Revisions to Real Estate Forms (WAR). . . . .	7 credit hours	2/03
Real Estate Outlook (AI). . . . .	2 credit hours	2/03
What's my back yard worth? (AI). . . . .	7 credit hours	1/03
Business Market (AI). . . . .	2 credit hours	1/03
Understanding Mold Claims and Managing Risk.. . . .	2 credit hours	9/02
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, Banks, and Banking Agencies including:**

- Homeland Security
- Federal Bureau of Investigations (FBI)
- Secret Service
- Drug Enforcement Administration (DEA)
- Multi-State Drug and Organized Crime Task Forces
- 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)

**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 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:**

- Co-Chairman of the International Association of Financial Crimes Investigators (IAFCI) - Mortgage Fraud Task Force.

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

- Department of Justice/US Attorney's Office Arizona, Oregon, and Washington.
- Attorney General - Washington, Oregon, Arizona, Illinois.
- Department of Financial Institutions. Washington, Arizona, Oregon, and Indiana.
- Oregon's Department of Corporate Securities and Finance.
- Portland Police.
- Snohomish and King County Drug Task Force
- Clark County Sheriff's Office - Drug Task Force.
- Federal Public Defenders Office - Washington, and Oregon.
- State of Montana, Department of Revenue.
- Defense attorneys representing parties accused in mortgage fraud cases.
- Known as "The appraiser" who provided consulting services to the National Association of Attorneys General (NAAG) in two of the Nation's largest cases brought against mortgage lenders ~ resulted in a 2013 \$25 Billion dollar settlement.
- Helped write the draft version of the Federal **Secure and Fair Enforcement for Mortgage Licensing Act (SAFE ACT)**(12 USC/Chapter 51).
- One of the authors of Washington State's **Mortgage Brokerage Practices Act.** (RCW 19.140).
- One of the authors of Washington State's **Appraisal Management Company Registration and Regulation Act.** (RCW 18.310).

## Author Supplement ~ to the resume of RICHARD J. HAGAR, SRA

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 Answers and Solutions for Tough Appraiser Questions and a 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 as well as in industry specific journals such as WorkingRE and AMLA. In addition to being an approved Certified Distance Education Instructor (IDECC), 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:

#### 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 (Partial List):

- Appraisal Adjustments II
- Persistent Appraisal Failures
- Determining Condition Adjustments - How the Cost Approach Helps
- 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: Seattle Colleges 2001- Present - Classes taught:

- 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, 2019

The 110 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.
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## Magazine & News Articles

More than 35 articles have been written for numerous national publications including:

- Working RE (real estate agent and appraiser)
  - Valuation (real estate appraiser)
  - Appraisers Blog (real estate appraiser)
  - Regulatory Crier (NASCUS)
  - Seattle PI (general public)
  - The Advocate (lender and mortgage brokers)
  - Wall Street Journal
  - Association of Texas Appraisers
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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).



**“In the Media” ~ Supplement to the resume of  
RICHARD J. HAGAR, SRA**

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Mercer Island, WA 98040  
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National Speaker - Author - Lecturer - Educator

**Webinars created for National Magazine *Working Real Estate* 2011 to Present:**

- September 2019 - Inspection and Photograph Requirements
- August 2019 - The “New” Players and Frauds in Real Estate Lending
- July 2019 - Defining Market Value and Adjusting for Concessions
- March 2019 - Answers and Solutions for Tough Appraiser Questions
- April 2019 - A Better Understanding of Adjustment Methods
- April 2019 - Comparables, What to Use, What Not to Use and What to Do When You Can’t Find Any
- January 2019 - Appraisal Review Issues and Problems
- April 2018 - Appraisal Failures that Can Hurt Appraisers
- November 2017 - How Spreadsheets Can Help
- February 2017 - Condition Adjustments How the Cost Approach Helps
- March 2016 - 2 part web series: Complex and Unusual Properties
- February 2016 - 2 part web series: Appraisal Adjustments and Solving Common Problems
- January 2016 - 2 part web series: Keeping off Fannie Mae’s New Appraiser Black List
- Identifying & Correcting Persistent Appraisal Failures
- November 2015: Solving Common Adjustment Problems
- Land Value and The Cost Approach
- 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

**Legal Supplement**  
for  
Richard Hagar, SRA  
Expert Witness and Case Consultant

On a regular basis I provide appraisals and appraisal services to various legal firms throughout the Puget Sound Area. I've been qualified as an Expert Witness, Superior Court, in Washington and Colorado and licensed/ hired by the State of Montana for issues relating to property tax hearings. I have provided assistance to clients appearing before Washington's Supreme Court. I'm one of the senior Real Estate Appraisers in the State of Washington, holding the SRA designation with the Appraisal Institute, and a licensed Real Estate Agent. I have created and taught classes to appraisers, agents, banks, mortgage brokers, law enforcement, prosecuting attorneys, consumers and helped write and implement the laws that govern the mortgage industry.

Some of the areas largest law firms hire me to provide assistance for depositions, appraisal review, strategy planning and trial preparation. I've lived through hours of depositions, countless times on the witness stand.

The question you should ask: Do you want someone like me on your side of the room, or theirs?

**Summary of Qualifications / Legal/Appraisal:**

- Expert witness, Superior Court for the States of Washington and Colorado.
- Licensed in Montana (2015 ), qualified to provide expert-witness testimony in the State's Tax Court.
- Provider of expert witness testimony instruction and case study for University of Washington law students.
- Member of the International Association of Financial Crimes Investigators (IAFCI) - Chairman of the Mortgage Fraud Task Force.
- Provider of appraisals, concerning complex properties, lending purposes, court testimony and insurance companies.
- SRA review appraiser (past) for the Appraisal Institute.
- Regional Member (past), Ethics & Counseling Panel for the Appraisal Institute.
- Testified before Washington State's Senate and House concerning appraisal, and the mortgage industry 1992-97.
- Advisory panel, State of Washington Mortgage Broker's Commission, 1992-1994.
- One of the authors of Washington State's Mortgage Broker's Protection Act. (RCW 19.146)
- Personally involved with legal actions and lawsuits against Government Agency's regarding The Shore Line Management Act, Building Codes, Code Interpretations, Stop Work Orders, and Private Property Rights (Constitutional).
- Lobbied Government Agency's concerning the field of Property Rights, appraisal and Bonding requirements for Sub-Contractors and Third Party Providers of services.
- Created and teach classes on Real Estate Fraud. My guest speakers are Washington's Assistant Attorney General (ATG), US District Attorney, and head of investigations for the Department of Financial Institutions.

