



May 30, 2013

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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 underline.

William Joubert
Director
Business Research Center

Louisiana Residential Real Estate Appraisal Fees: 2012

A study funded by and conducted for the
Louisiana Real Estate Appraisal Board (LREAB)

May 2013

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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 2012. 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.

Useable responses were received from 113 mortgage lenders located in 25 parishes (plus out-of-state) and 383 appraisers with primary offices in 38 parishes (plus out-of-state). 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 9 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 \$300 - \$350 for Form 2055 appraisals to a high of \$500 - \$650 for Form 1025 appraisals.

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 29 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 \$25 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), in consultation with staff and officers of LREAB, decided to conduct 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 A & B, 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

In late November 2012, BRC staff obtained lists of

- Licensed mortgage loan originators,
- State-chartered banks,
- State-chartered thrifts, and
- State-chartered credit unions

from the Louisiana Office of Financial Institutions.

The BRC also downloaded lists of Louisiana banks and credit unions from www.fdic.gov and www.ncua.gov, respectively.

Working from master lists derived from these sources, BRC staff conducted internet searches and telephoned institutions to attempt to gather e-mail addresses for mortgage lenders and mortgage-lending administrators within these institutions.

Introductory e-mails were sent out on 2/8/2013. A copy of the introductory e-mail was also provided to the Louisiana Bankers Association (LBA) on 2/6/2013 for distribution to approximately 675 LBA members.

The announcement of the opening of the online survey site, along with the link and password, was distributed to 1,216 e-mail contacts on 2/13/2013. The announcement e-mail was also provided to LBA, who distributed it to their members on 2/18/2013.

Reminder e-mails were distributed to the BRC contact list through Constant Contact on 2/26, 3/11, and 3/25/2013. LBA also sent one reminder to their members on or about 2/25/2013.

The lender survey site was closed on April 1, 2013, at which point there were 149 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, six of the responses were determined to be partially completed duplicates of other more complete responses, where the lender had left the survey incomplete 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, and there was no mechanism for saving an incomplete survey for later completion.)

Although it is difficult to calculate a response rate due to overlap between the BRC and LBA contact lists, the 143 valid responses would represent approximately 12 percent of the 1,216 notification e-mails distributed by BRC.

Thirty of the 143 respondents indicated that they were not actively involved in mortgage lending, so their responses were removed from the data, leaving 113 useable responses from lenders.

Of these, 45 respondents indicated that all of their appraisals in 2012 were ordered through appraisal management companies, 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 68 responses from lenders who potentially could provide non-AMC appraisal fee information for 2012, of which 61 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 742 certified appraisers at the time of the survey.

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 1, 2013, there were 415 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 2012, and thus were directed to the end of the survey without answering any questions. Another two respondents failed to indicate whether they held a license or not, so their responses were removed from the data. 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 useable fee data, so these were also removed from the data before analysis began.

This left 383 potentially useable responses, representing 51.6 percent of the 742 certified Louisiana real estate appraisers. Of these 383, appraisal fee information was provided by 338, while the other 45 provided only classification information and/or comments.

DEMOGRAPHIC AND CLASSIFICATION INFORMATION

Mortgage Lenders

Percentage of Appraisals Ordered Directly from Licensed Real Estate Appraisers in 2012

When asked in Question 5 for the percentage of mortgage loans they processed for which they directly ordered appraisals from licensed appraisers, i.e. not through an AMC, thirty respondents indicated that they were not involved in ordering residential real estate appraisals, so they were directed to the end of the survey and their responses to earlier questions were not used in this analysis.

The remaining 113 respondents selected from pre-set answers 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)	45	39.8%
25% or less	10	8.8%
26 - 50%	8	7.1%
51 - 75%	4	3.5%
76 - 99%	10	8.8%
All (100% ordered from licensed appraisers)	<u>36</u>	<u>31.9%</u>
Total	113	100.0%

Approximately 40 percent of respondents ordered all residential appraisals through AMCs, while 32 percent ordered all appraisals directly from appraisers.

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

As shown in Figure 2, higher percentages of financial institutions ordered appraisals directly from appraisers, while higher percentages of mortgage companies typically ordered appraisals through AMCs.

Figure 1. Percentage of Residential Appraisals Ordered Directly from Appraisers

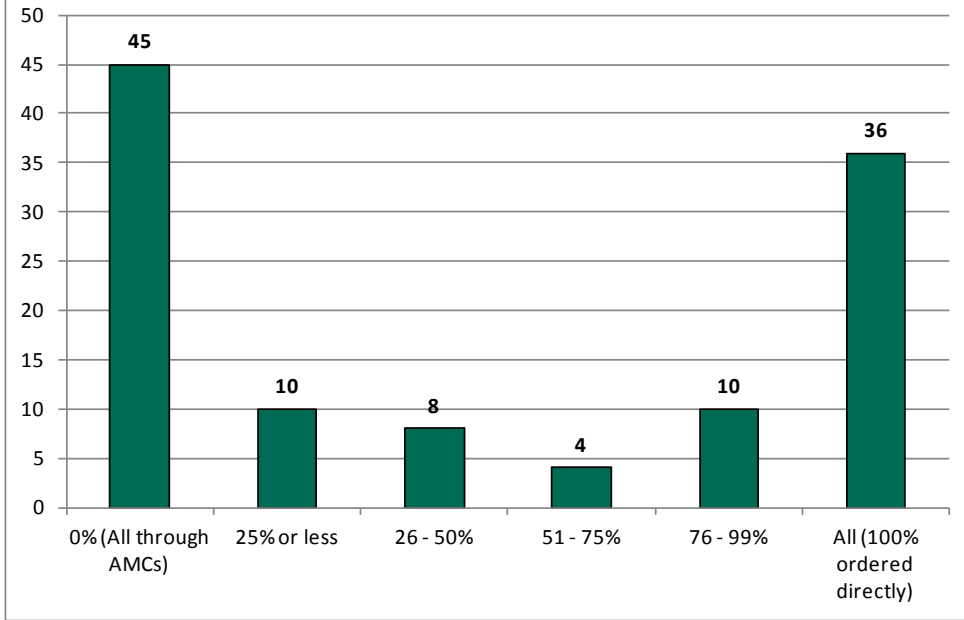
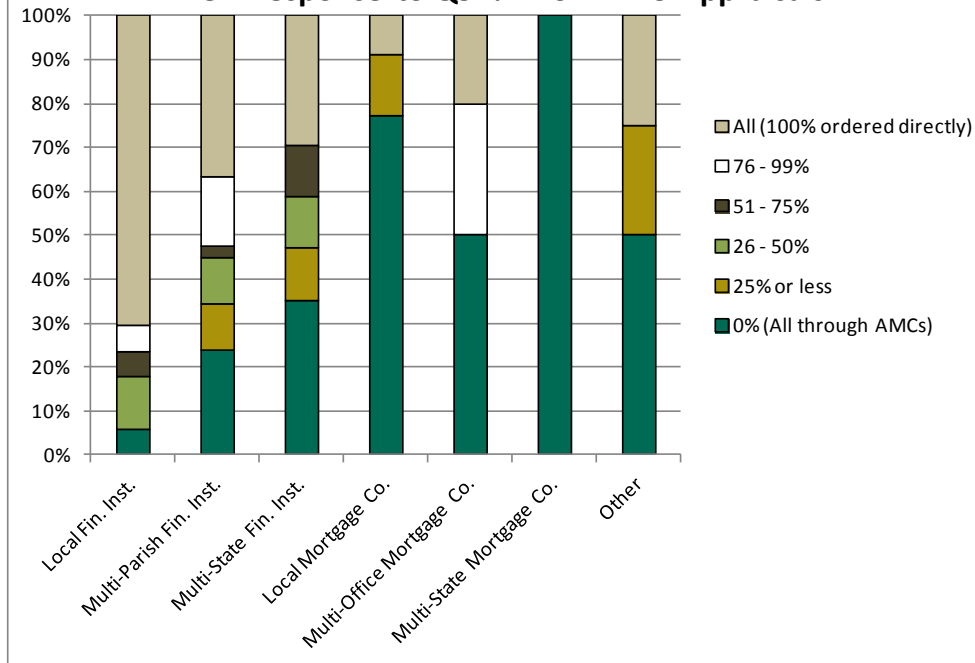


Figure 2. Percentage of Various Company Types by Their Response to Q5: % Non-AMC Appraisals



Position/Occupation of Respondents

Question 1 of the lender survey asked respondents to indicate their position or occupation. Approximately 35 percent of respondents with some non-AMC appraisals indicated that they

were "Mortgage loan officers" in 2012, compared to 62 percent of respondents with 100 percent AMC appraisals (Table 2).

Approximately 21 percent of respondents with some non-AMC appraisals were "Mortgage loan department managers", and 32 percent selected "Other". Textual responses accompanying the "Other" selections are detailed in Table 3.

<u>Position/Occupation</u>	<u>Respondents with some/all non-AMC appraisals</u>		<u>Respondents with 100% AMC appraisals</u>		<u>All Responses</u>	
	<u>Count</u>	<u>%</u>	<u>Count</u>	<u>%</u>	<u>Count</u>	<u>%</u>
Staff person/asst. in mortgage loan dept.	5	7.4%	1	2.2%	6	5.3%
Mortgage loan officer	24	35.3%	28	62.2%	52	46.0%
Mortgage loan department manager	14	20.6%	5	11.1%	19	16.8%
Administrator	3	4.4%	4	8.9%	7	6.2%
Other	<u>22</u>	<u>32.4%</u>	<u>7</u>	<u>15.6%</u>	<u>29</u>	<u>25.7%</u>
Totals	68	100.0%	45	100.0%	113	100.0%

<u>Respondents with some/all non-AMC appraisals</u>	<u>Respondents with 100% AMC appraisals</u>
Mortgage loan officer and department manager	Broker/owner
Realtor	Mort. Loan officer & Mortgage Loan Processor
VP, Bank Manager, lender	Managing Partner/owner
Loan officer and owner	CLO
Appraiser Review Coordinator	Reverse Mortgage Specialist
Operations Manager	Loan Services Manager
Consumer Lender	
Managing Partner	
Appraisal Review Officer Assistant VP	
Branch Manager (2)	
Lending Manager	
President of mortgage bank	
Appraiser Coordinator	
Chief Lending Officer	
Vice President of Lending	
Underwriter	
President: Louisiana Market	
Manager/CEO	
CEO (2)	

Employer/Company of Lender Respondents

Approximately 43 percent of respondents with some or all non-AMC appraisals in 2012 worked for financial institutions with branches in multiple parishes in Louisiana, while another 24 percent worked for financial institutions with offices or branches in only one

parish (Table 4). Approximately 16 percent of respondents with some or all non-AMC appraisals in 2012 worked for financial institutions with locations in multiple states.

The largest group of respondents among those who used all AMC appraisals in 2012 was those who worked for or owned local/independent mortgage lending companies, which made up 38 percent of all-AMC respondents. Another 20 percent worked for financial institutions with offices or branches in multiple parishes, 13 percent at financial institutions with branches in multiple states, and 11 percent worked for or owned mortgage lending companies with multiple offices in Louisiana.

Only one respondent from a one-parish financial institution indicated that they used AMCs for all of their mortgage loans in 2012.

Table 4. Employer/company of lender respondents: 2012.

Employer/Company	Respondents with some/all non-AMC appraisals		Respondents with 100% AMC appraisals		All Responses	
	Count	%	Count	%	Count	%
Local financial institution with office/branches in only one parish	16	23.5%	1	2.2%	17	15.0%
Financial institution with offices/branches in multiple parishes in La.	29	42.6%	9	20.0%	38	33.6%
Financial institution with offices/branches in multiple states	11	16.2%	6	13.3%	17	15.0%
Local/independent mortgage lending company	5	7.4%	17	37.8%	22	19.5%
Mortgage lending company with multiple offices in Louisiana	5	7.4%	5	11.1%	10	8.8%
Branch office of a multi-state/national mortgage lending company	0	0.0%	4	8.9%	4	3.5%
Other	2	2.9%	2	4.4%	4	3.5%
No response	0	0.0%	1	2.2%	1	0.9%
Totals	68	100.0%	45	100.0%	113	100.0%

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 2012. The zip codes were then matched to the parishes where located.

Among respondents with some/all non-AMC appraisals, the highest percentages were located in East Baton Rouge, Jefferson, and Lafayette parishes, which combined for 33 of the 68 (49 percent) non-AMC responses (Table 5).

The highest concentrations of all-AMC respondents were located in St. Tammany, East Baton Rouge, Bossier, and Lafayette parishes, which combined for 31 of the 45 (68 percent) all-AMC responses.

Parish	Respondents with some/all non-AMC appraisals		Respondents with 100% AMC appraisals		All Responses	
	Count	%	Count	%	Count	%
Ascension	1	1.5%	1	2.2%	2	1.8%
Bossier			5	11.1%	5	4.4%
Caddo	4	5.9%	2	4.4%	6	5.3%
Calcasieu	4	5.9%			4	3.5%
Caldwell	1	1.5%			1	0.9%
Concordia			1	2.2%	1	0.9%
East Baton Rouge	12	17.6%	9	20.0%	21	18.6%
East Feliciana	1	1.5%			1	0.9%
Jefferson	11	16.2%	3	6.7%	14	12.4%
Lafayette	10	14.7%	5	11.1%	15	13.3%
Lafourche	1	1.5%			1	0.9%
Lincoln	1	1.5%			1	0.9%
Livingston			1	2.2%	1	0.9%
Morehouse	2	2.9%			2	1.8%
Orleans	1	1.5%			1	0.9%
Ouachita	4	5.9%			4	3.5%
Pointe Coupee	1	1.5%			1	0.9%
Rapides	3	4.4%	1	2.2%	4	3.5%
Sabine	1	1.5%			1	0.9%
St. Charles	1	1.5%			1	0.9%
St. Landry	4	5.9%			4	3.5%
St. Mary	1	1.5%			1	0.9%
St. Tammany	1	1.5%	12	26.7%	13	11.5%
Tangipahoa	1	1.5%	3	6.7%	4	3.5%
Webster	1	1.5%			1	0.9%
Out-of-State			1	2.2%	1	0.9%
No response	<u>1</u>	<u>1.5%</u>	<u>1</u>	<u>2.2%</u>	<u>2</u>	<u>1.8%</u>
Totals	68	100.0%	45	100.0%	113	100.0%

Respondents to the lender survey were located in twenty-five of Louisiana's 64 parishes, but provided some amount of appraisal fee data for properties in all 64 parishes.

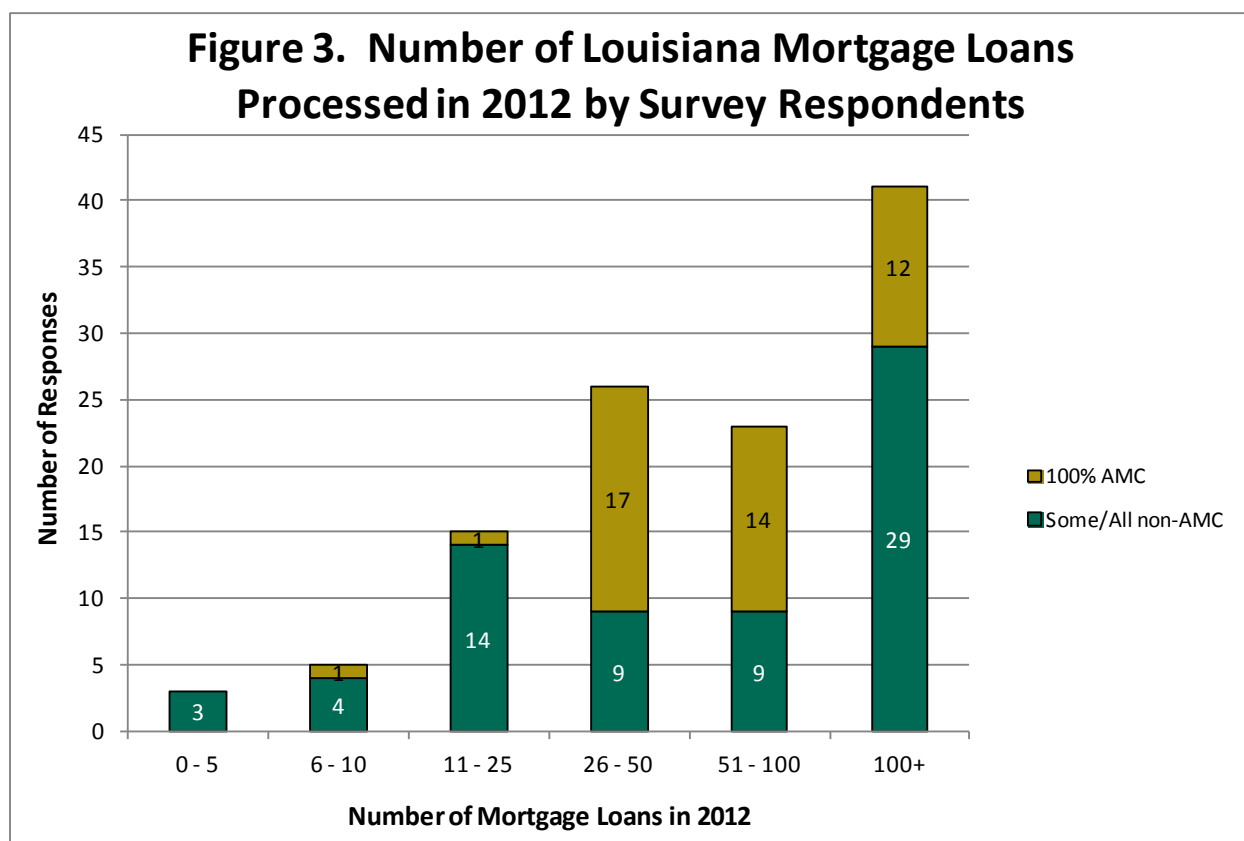
Number of Mortgage Loans Processed in 2012

Question 4 of the lender survey asked respondents to indicate how many mortgage loans for properties in Louisiana they were involved in processing during 2012.

As shown in Table 6 and Figure 3, the number of respondents tended to be greater in the categories indicating mid to high numbers of mortgage loans. Twenty-nine of the “some/all non-AMC” lenders (43 percent) indicated that they processed 100+ mortgage loans in 2012.

The largest number of responses for the “100% AMC” lenders was in the 26 – 50 mortgage loan category, indicated by 17 (38 percent) of the 45 all-AMC lenders.

Number of Loans	Respondents with some/all non-AMC appraisals		Respondents with 100% AMC appraisals		All Responses	
	Count	%	Count	%	Count	%
0 - 5	3	4.4%	0	0.0%	3	2.7%
6 - 10	4	5.9%	1	2.2%	5	4.4%
11 - 25	14	20.6%	1	2.2%	15	13.3%
26 - 50	9	13.2%	17	37.8%	26	23.0%
51 - 100	9	13.2%	14	31.1%	23	20.4%
100+	<u>29</u>	<u>42.6%</u>	<u>12</u>	<u>26.7%</u>	<u>41</u>	<u>36.3%</u>
Totals	68	100.0%	45	100.0%	113	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 2012.

Ten respondents indicated that they did not, so they were directed to the end of the survey before answering any other questions. Two respondents failed to answer Question 1, so their responses were removed from the analysis.

After removing 20 duplicate and incomplete responses, 383 useable responses from appraisers remained.

Position/Occupation During 2012

Appraisers responding to the survey were then asked in Question 2 to indicate their position/occupation in 2012.

As shown in Table 7 and Figure 4, almost three-fourths of responding appraisers (73 percent) were Independent Certified Residential Appraisers in 2012. Another 17 percent were Independent Certified General Appraisers, and the remaining 10 percent were In-House Staff Appraisers, "Other", or didn't respond.

The 12 "Other" responses are listed in Table 8.

<u>Position/Occupation</u>	<u>Count</u>	<u>%</u>
Independent Certified General Appraiser	65	17.0%
Independent Certified Residential Appraiser	280	73.1%
In-house (Staff) Appraiser	20	5.2%
Other	12	3.1%
No response	<u>6</u>	<u>1.6%</u>
Totals	383	100.0%

Trainee/Appraiser trainee (5)
Staff Appraiser that is a LA Certified Residential Appraiser
Realtor
Review appraiser
Certified Residential Appraiser and Certified Louisiana Deputy Assessor
Certified General Appraiser under the employ of LaDOTD
General Real Estate Appraiser
Retired

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 5.

Responses were fairly evenly spread among the categories with six and more years of experience, ranging from 19 percent to 30 percent in each category. The greatest percentage was in the "26+ years" category, with 117 responses (30.5 percent).

The "<5 years" category had, by far, the fewest number of responses (13, 3.4 percent).

Figure 4. Position/Occupation of Responding Appraisers in 2012

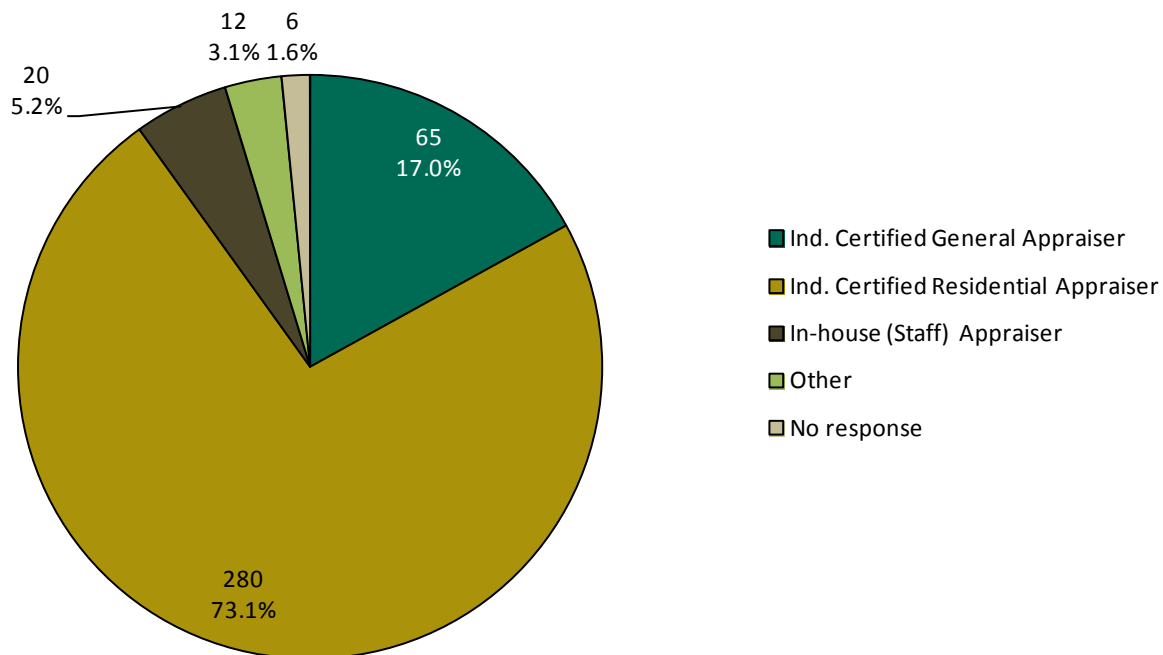
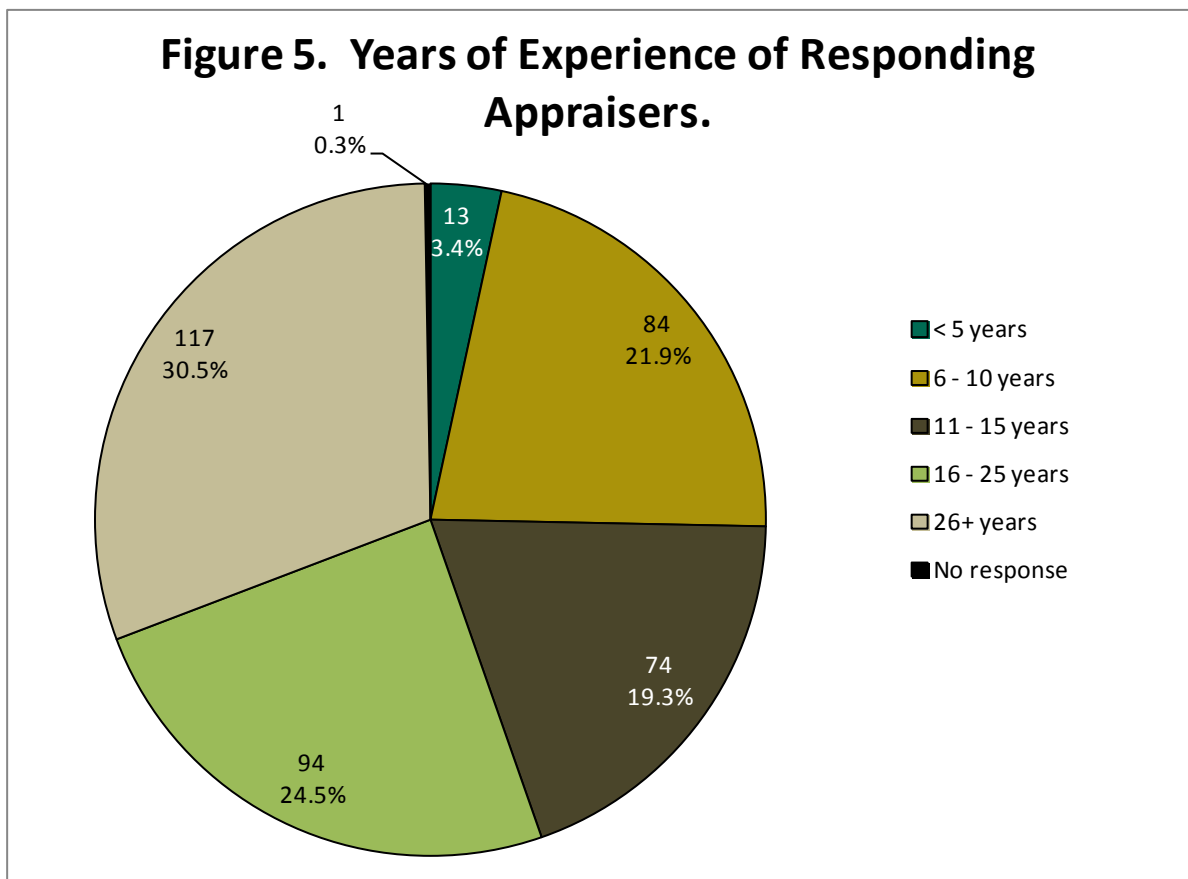


Table 9. Experience levels of responding appraisers.

<u>Years of Experience</u>	<u>Number of Responses</u>	<u>% of Responses</u>
< 5 years	13	3.4%
6 - 10 years	84	21.9%
11 - 15 years	74	19.3%
16 - 25 years	94	24.5%
26+ years	117	30.5%
No response	1	0.3%
Totals	383	100.0%



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 2012. 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, East Baton Rouge, and St. Tammany – were each the primary office locations for over 10 percent of respondents, with 14.6 percent, 13.6 percent, and 11.5 percent of all responses, respectively.

Lafayette, Orleans, and Caddo parishes each contributed between five and 10 percent of responses, with 9.7 percent, 7.6 percent, and 6.8 percent, respectively.

Of the remaining 139 responses, 129 were from 32 other parishes, while 6 were from nearby states (3=MS, 1=AL, 1=AR, 1=TX). Four responding appraisers did not provide their office zip code.

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

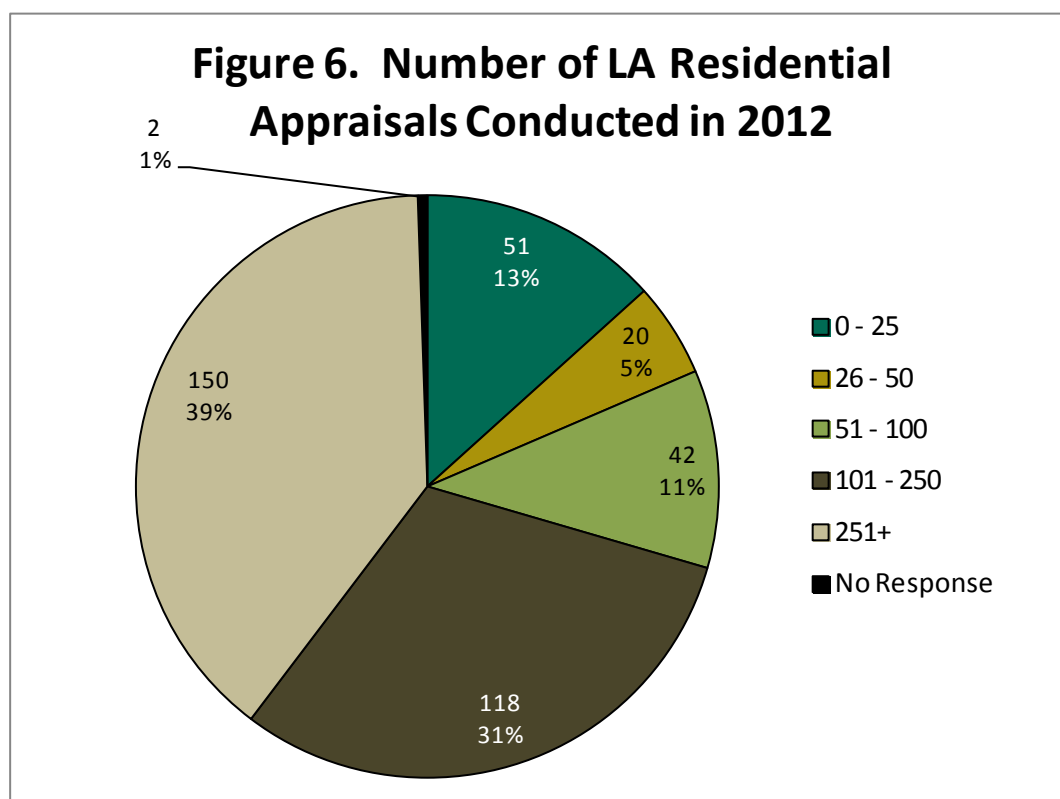
<u>Parish</u>	<u>Count</u>	<u>%</u>
Acadia	4	1.0%
Allen	1	0.3%
Ascension	7	1.8%
Assumption	2	0.5%
Beauregard	1	0.3%
Bossier	6	1.6%
Caddo	26	6.8%
Calcasieu	18	4.7%
Concordia	3	0.8%
East Baton Rouge	52	13.6%
Evangeline	1	0.3%
Iberia	5	1.3%
Jackson	1	0.3%
Jefferson	56	14.6%
Jefferson Davis	3	0.8%
Lafayette	37	9.7%
Lafourche	2	0.5%
Livingston	5	1.3%
Natchitoches	1	0.3%
Orleans	29	7.6%
Ouachita	6	1.6%
Pointe Coupee	2	0.5%
Rapides	13	3.4%
Sabine	3	0.8%
St. Bernard	1	0.3%
St. Charles	3	0.8%
St. John The Baptist	1	0.3%
St. Landry	3	0.8%
St. Martin	3	0.8%
St. Mary	1	0.3%
St. Tammany	44	11.5%
Tangipahoa	14	3.7%
Terrebonne	8	2.1%
Union	1	0.3%
Vermilion	4	1.0%
Washington	3	0.8%
Webster	2	0.5%
West Carroll	1	0.3%
Out-of-State	6	1.6%
No response	<u>4</u>	<u>1.0%</u>
Total	383	100.0%

Volume of Residential Appraisals Conducted in 2012

Responding appraisers were asked in Question 5 to indicate how many residential appraisals they conducted for properties in Louisiana in 2012.

As shown in Table 11 and Figure 6, 70 percent of respondents conducted over 100 residential appraisals in 2012, with 39 percent completing over 250.

Table 11. Number of Louisiana residential appraisals conducted in 2012.		
<u>Number of Appraisals</u>	<u>Responses</u>	<u>%</u>
0 - 25	51	13.3%
26 - 50	20	5.2%
51 - 100	42	11.0%
101 - 250	118	30.8%
251+	150	39.2%
No Response	<u>2</u>	<u>0.5%</u>
Totals	383	100.0%



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

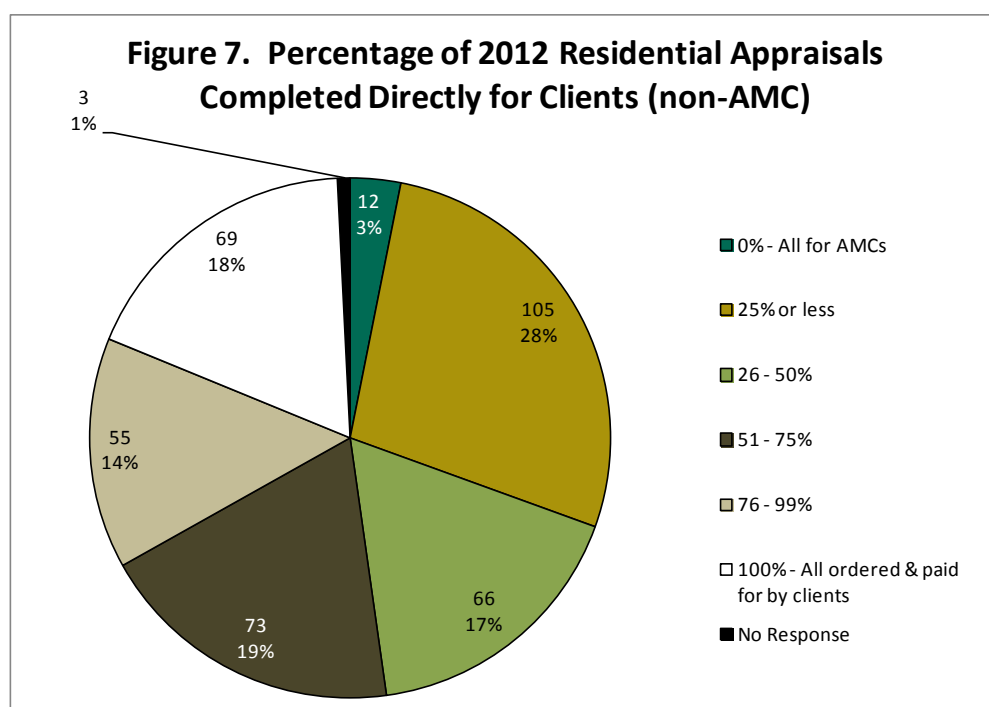
Respondents were next asked what percentage of their 2012 residential appraisals was completed directly for clients or lenders, i.e. NOT routed through an appraisal management company.

As detailed in Table 12 and illustrated in Figure 6, 12 respondents (3.1 percent) indicated that all of their 2012 residential appraisals were conducted for AMCs. Because this survey 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 (105, 27.4 percent) was the "25% or less" category, indicating that 75 percent or more of their residential appraisal business in 2012 was conducted via AMCs. Combining the "25% or less" and the "26 – 50%" categories, approximately 45 percent of responding appraisers indicated that over half of their 2012 residential appraisals were conducted for AMCs.

Summing the three remaining response categories, approximately 52 percent of respondents indicated that over half of their residential appraisals in 2012 were conducted directly for clients or lenders, with 18 percent indicating that all of their residential appraisals were done directly for clients/lenders.

<u>Percentage of non-AMC Appraisals</u>	<u>Count</u>	<u>%</u>
0% - All for AMCs	12	3.1%
25% or less	105	27.4%
26 - 50%	66	17.2%
51 - 75%	73	19.1%
76 - 99%	55	14.4%
100% - All ordered & paid for by clients	69	18.0%
No Response	3	0.8%
Totals	383	100.0%



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 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 “mid-range” or “typical” appraisal fees.

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

2012 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 (\$450), Form 1073 (\$425), Form 1004 (\$400), and Form 2055 (\$325).

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	4,856	3,680	2,594	2,240	3,078
Median	\$400	\$450	\$550	\$425	\$325

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

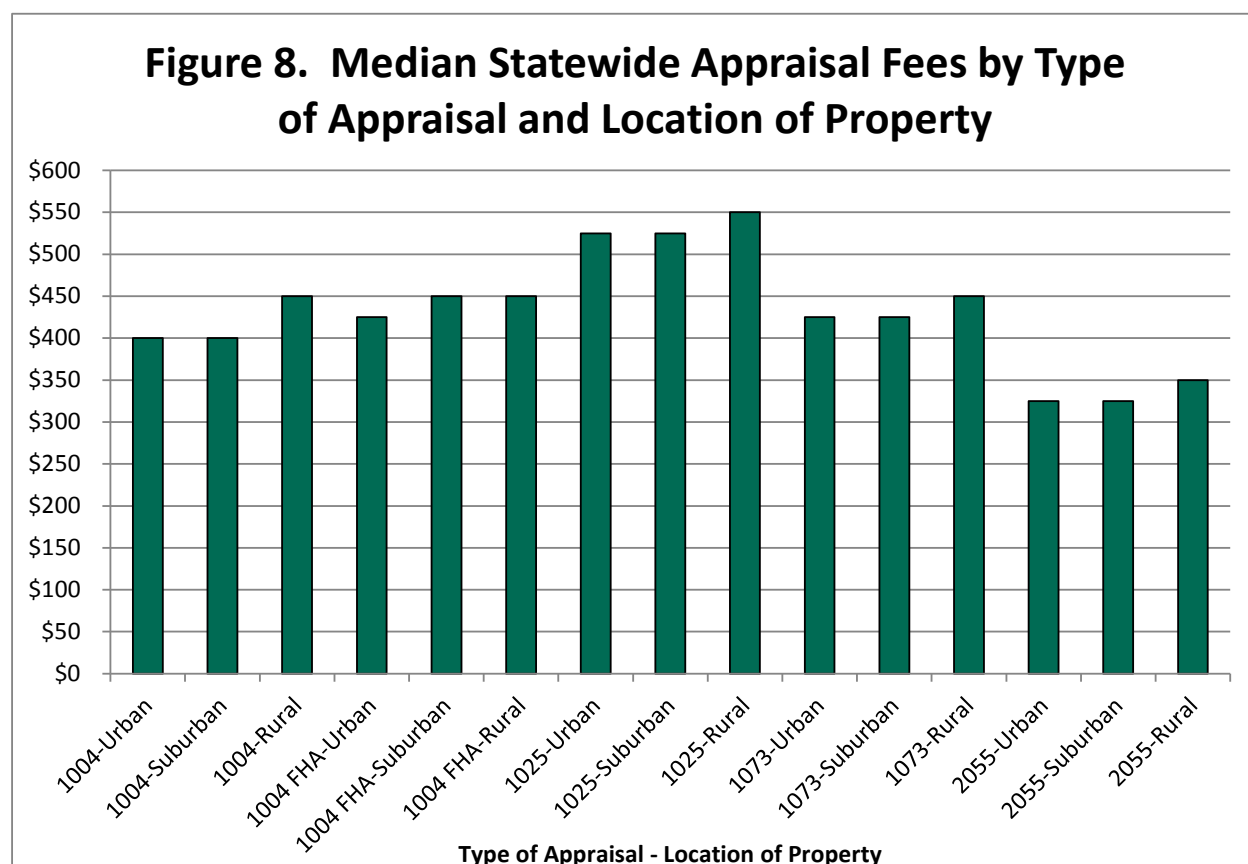
Median appraisal fees for urban and suburban properties were equal for four of the five appraisal types – Form 1004, Form 1025, Form 1073, and Form 2055. Median rural appraisal fees for these same four appraisal types were \$25 to \$50 higher than the urban/suburban fees.

The median fee for suburban Form 1004 FHA appraisals (\$450) was equal to the median fee for rural properties, and \$25 higher than the median fee for urban Form 1004 FHA appraisals (\$425).

Figure 8 graphically illustrates the statewide medians by appraisal and location types.

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

	Form 1004			Form 1004 FHA			Form 1025		
	Urban	Suburb.	Rural	Urban	Suburb.	Rural	Urban	Suburb.	Rural
n	1,464	1,799	1,593	1,146	1,369	1,165	845	1,012	737
Median	\$400	\$400	\$450	\$425	\$450	\$450	\$525	\$525	\$550
	Form 1073			Form 2055					
	Urban	Suburb.	Rural	Urban	Suburb.	Rural			
n	741	890	609	953	1,175	950			
Median	\$425	\$425	\$450	\$325	\$325	\$350			

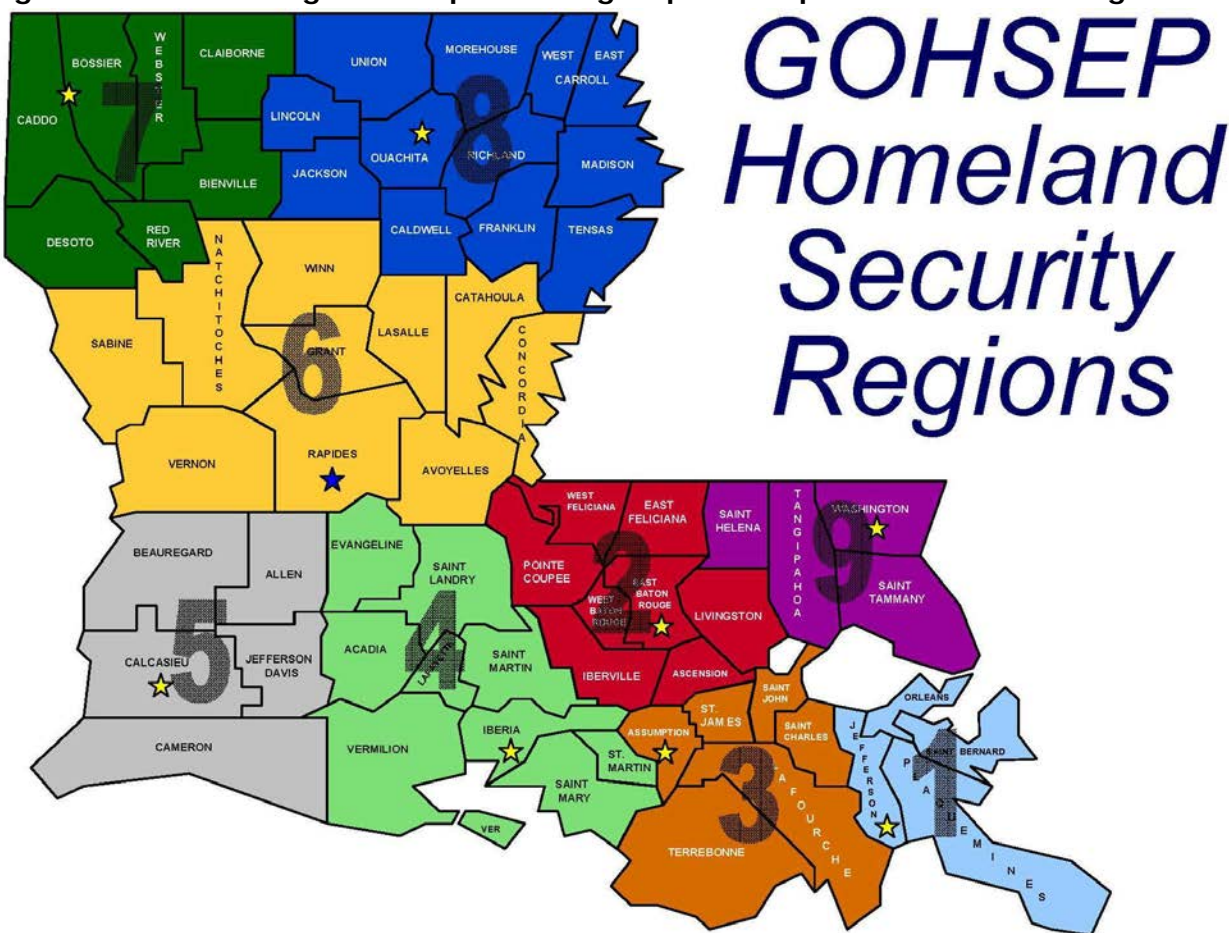


2012 Median Appraisal Fees by Region

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 9). 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 9. 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 & 16) were no different from each other, and were highest in Regions 4 and 6 (\$425). Median urban and suburban fees in the other seven regions were all equal at \$400.

	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	258	372	141	196	95	82	119	50	151
Median	\$400	\$400	\$400	\$425	\$400	\$425	\$400	\$400	\$400

	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	326	438	219	241	104	81	118	58	214
Median	\$400	\$400	\$400	\$425	\$400	\$425	\$400	\$400	\$400

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

	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	175	407	149	259	115	106	121	81	180
Median	\$425	\$450	\$425	\$450	\$400	\$450	\$450	\$400	\$450

Figure 10 illustrates graphically the median fees 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.

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 urban properties in Zone 5, where they were the same (\$400).

For rural properties, median fees for Form 1004 FHA appraisals were the same as Form 1004 in five regions, \$25 higher in Regions 1, 3, and 5, and \$50 higher in Region 8.

Form 1004 FHA median fees are illustrated graphically in Figure 11.

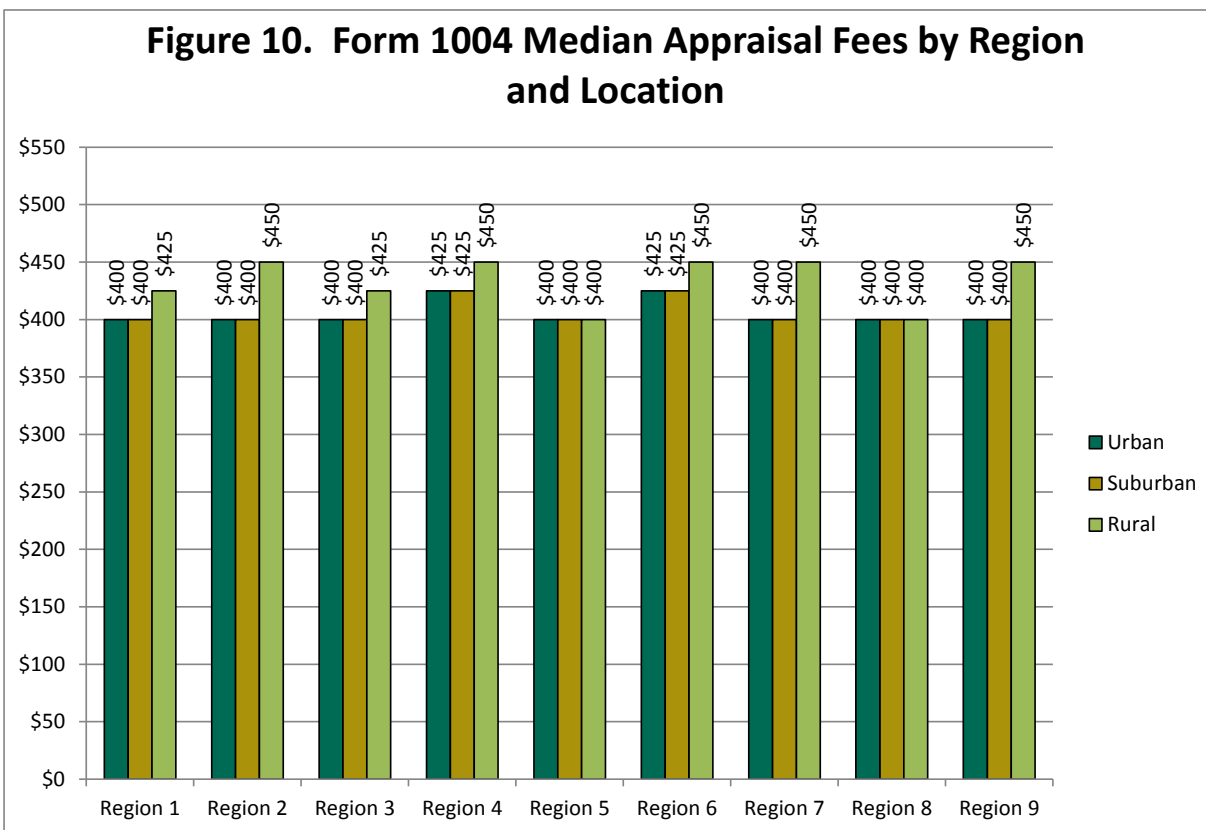


Table 18. Median Form 1004 FHA appraisal fees for URBAN properties by region.

	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	223	253	104	165	75	72	102	41	111
Median	\$425	\$425	\$425	\$450	\$400	\$450	\$450	\$450	\$425

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

	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	273	305	155	187	79	67	108	49	146
Median	\$425	\$425	\$425	\$450	\$425	\$450	\$450	\$450	\$425

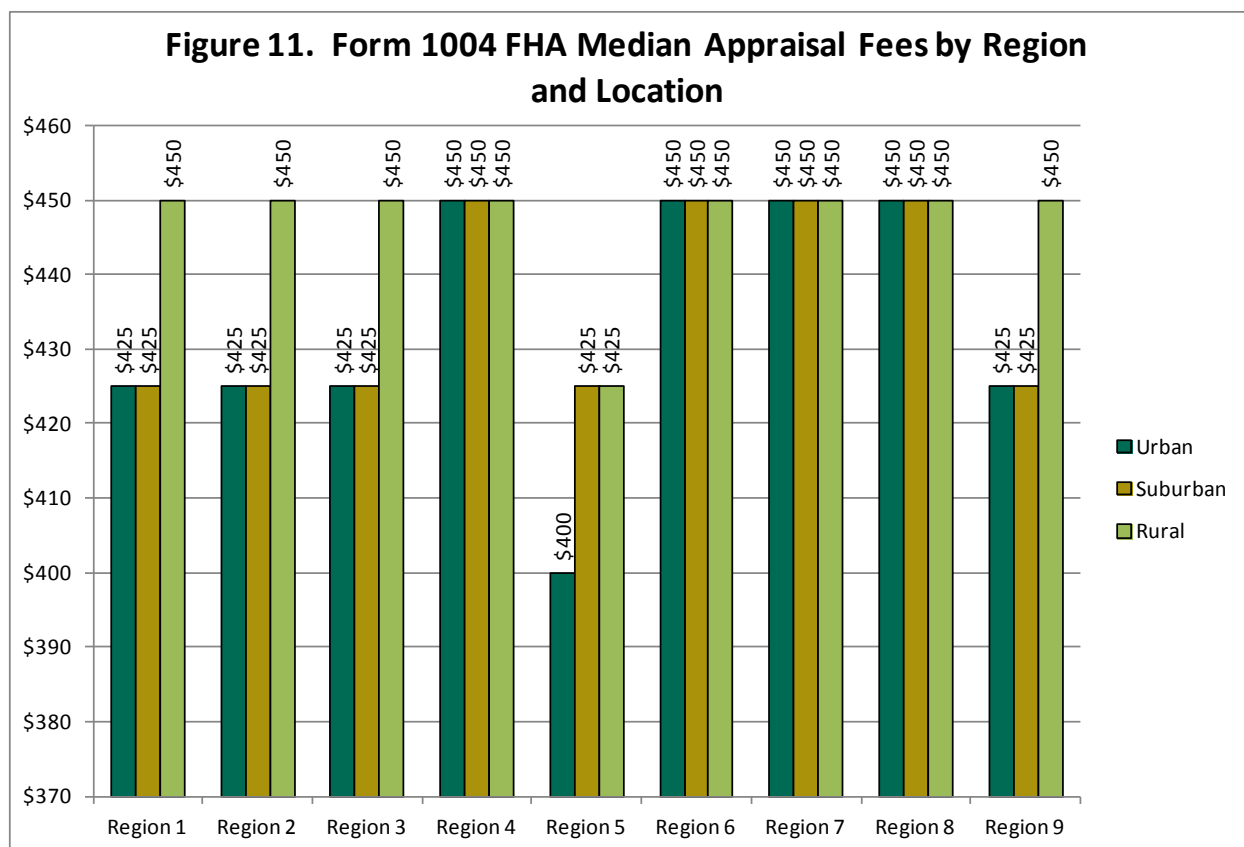
Table 20. Median Form 1004 FHA appraisal fees for RURAL properties by region.

	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	142	291	102	180	84	77	104	54	131
Median	\$450	\$450	\$450	\$450	\$425	\$450	\$450	\$450	\$450

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, averaging \$100 - \$125 higher than Form 1004, 1004 FHA, and 1073 appraisals, and \$200 higher than Form 2055 appraisals.

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



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 12.

Median urban and suburban Form 1025 fees were equal in seven of the nine regions. In Region 6, the median urban fee was \$25 higher than the median suburban fee, while in Region 7 the median suburban fee was \$25 higher than the urban fee.

Median Form 1025 appraisal fees for rural properties were equal to both urban and suburban fees in three regions and higher than both in five regions. In Region 6, the median fee for rural properties was equal to the median fee for urban properties, and both were \$25 higher than the median fee for suburban properties.

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

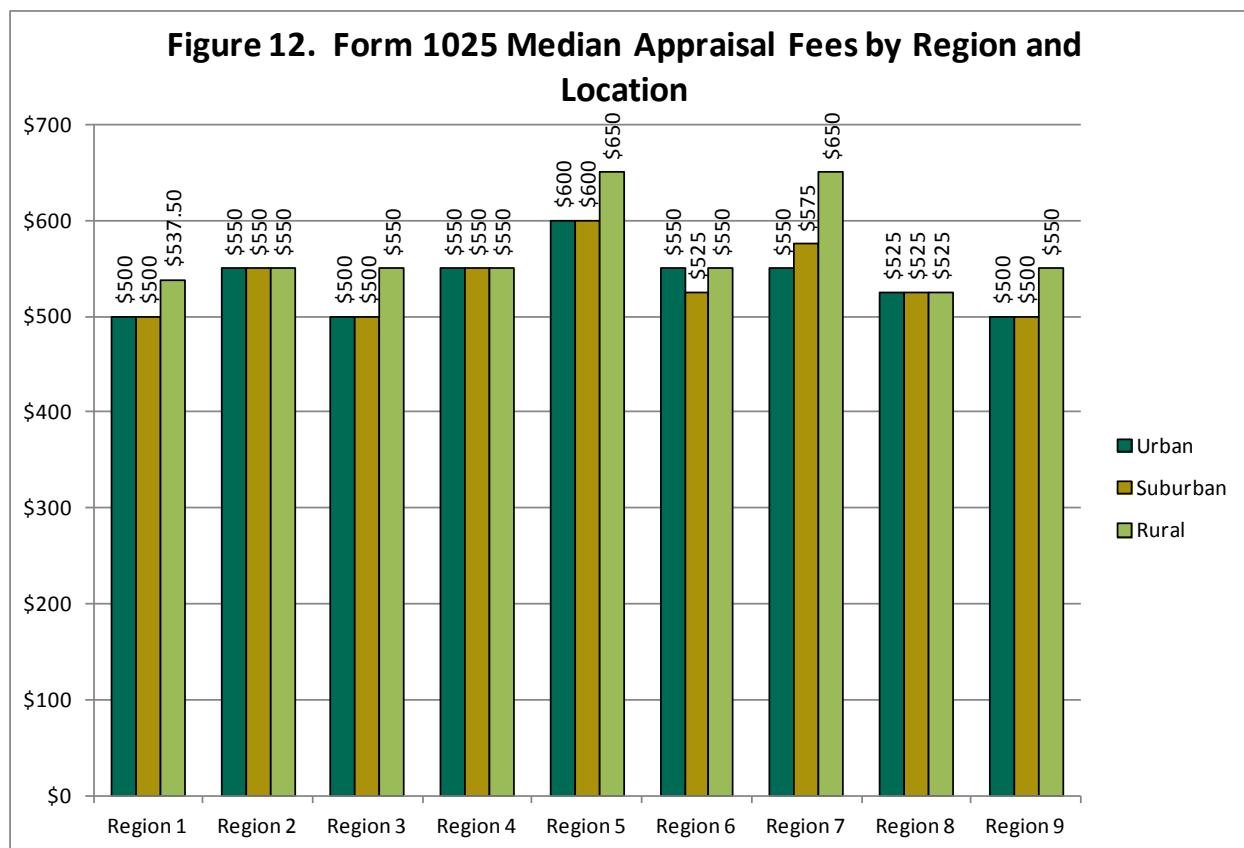
	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	206	186	93	120	36	31	44	23	106
Median	\$500	\$550	\$500	\$550	\$600	\$550	\$550	\$525	\$500

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

	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	253	222	130	136	38	34	41	25	133
Median	\$500	\$550	\$500	\$550	\$600	\$525	\$575	\$525	\$500

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

	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	120	199	79	116	35	33	34	20	101
Median	\$537.50	\$550	\$550	\$550	\$650	\$550	\$650	\$525	\$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 several regions, but were somewhat higher in Regions 5, 6, and 8 (Tables 25-27).

	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	193	196	83	91	16	19	46	7	90
Median	\$400	\$400	\$400	\$450	\$525	\$500	\$437.50	\$500	\$400

	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	231	235	113	107	16	21	41	7	119
Median	\$400	\$400	\$400	\$450	\$525	\$500	\$450	\$550	\$400

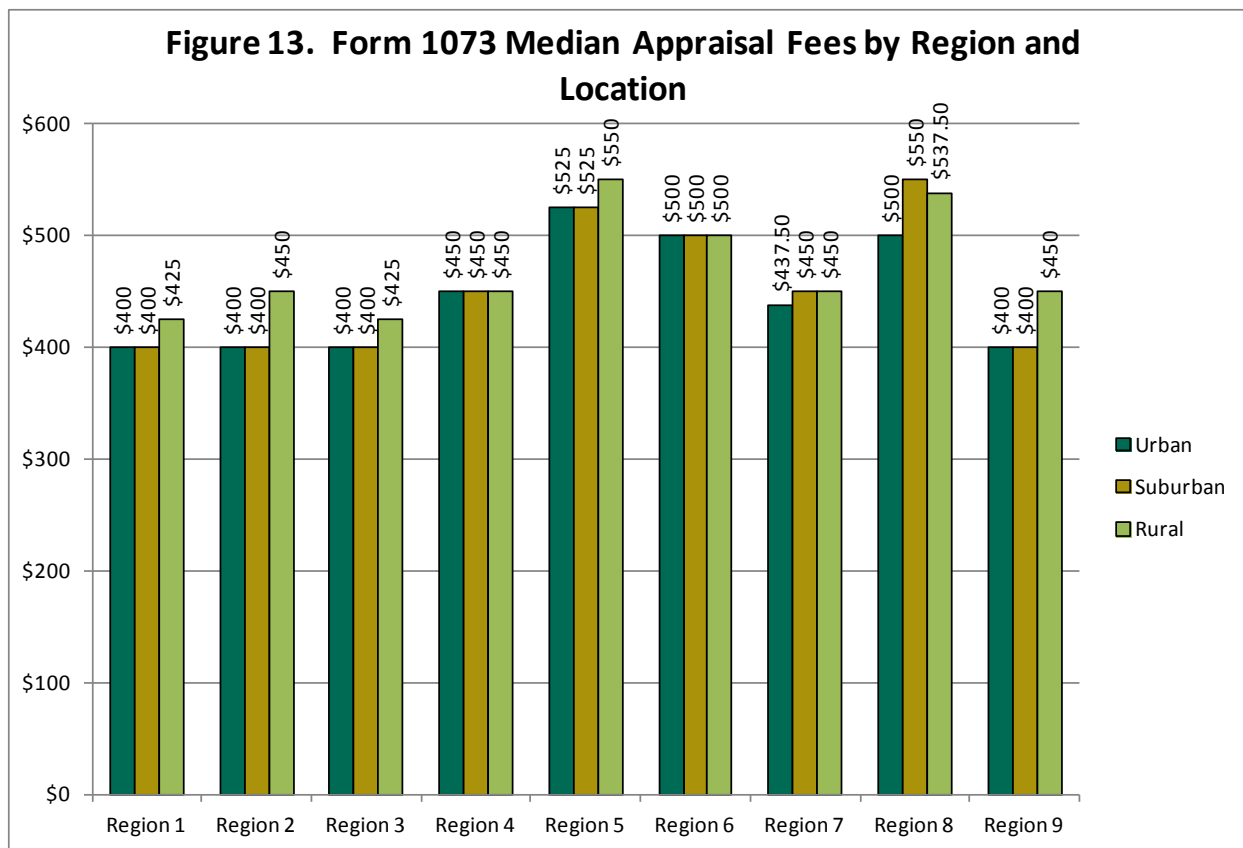
	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	103	196	64	92	14	19	31	4	86
Median	\$425	\$450	\$425	\$450	\$550	\$500	\$450	\$537.50	\$450

As illustrated in Figure 13, urban and suburban median fees for Form 1073 appraisals differed in only two regions – Region 7 and Region 8. The difference in Region 7 was slight – the median fee for suburban properties was \$12.50 higher than for urban properties.

The difference in Region 8 was larger, with the median fee for suburban properties \$50 higher, but it should be noted that there were relatively few responses for Region 8.

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

In Region 7, the median fee for rural properties was equal to the median suburban fee, which was slightly higher than the median fee for urban properties. In Region 8, the median fee for rural Form 1073 appraisals was, again, higher than the median fee for urban properties, but slightly lower than the median fee for suburban properties.



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 \$300 to \$350 depending on region and location of property (Tables 28-30).

As shown in Figure 14, Form 2055 median fees for urban and suburban properties differed only in Regions 2, 8, and 9, where the median fees for suburban properties were somewhat higher (\$5 - \$25).

Median Form 2055 appraisal fees in Regions 4, 5, and 6 were equal to each other and equal across urban, suburban, and rural property locations, with all having medians of \$350.

In regions 1, 7, and 9, median rural fees were higher than either urban or suburban median fees.

In Region 2, median fees for rural properties equaled those for suburban properties (\$350), with both only slightly higher than the median fee for urban properties (\$345).

In Region 8, the median fee for rural Form 2055 appraisals (\$312.50) was higher than for urban properties (\$300), but lower than the median fee for suburban properties (\$325).

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

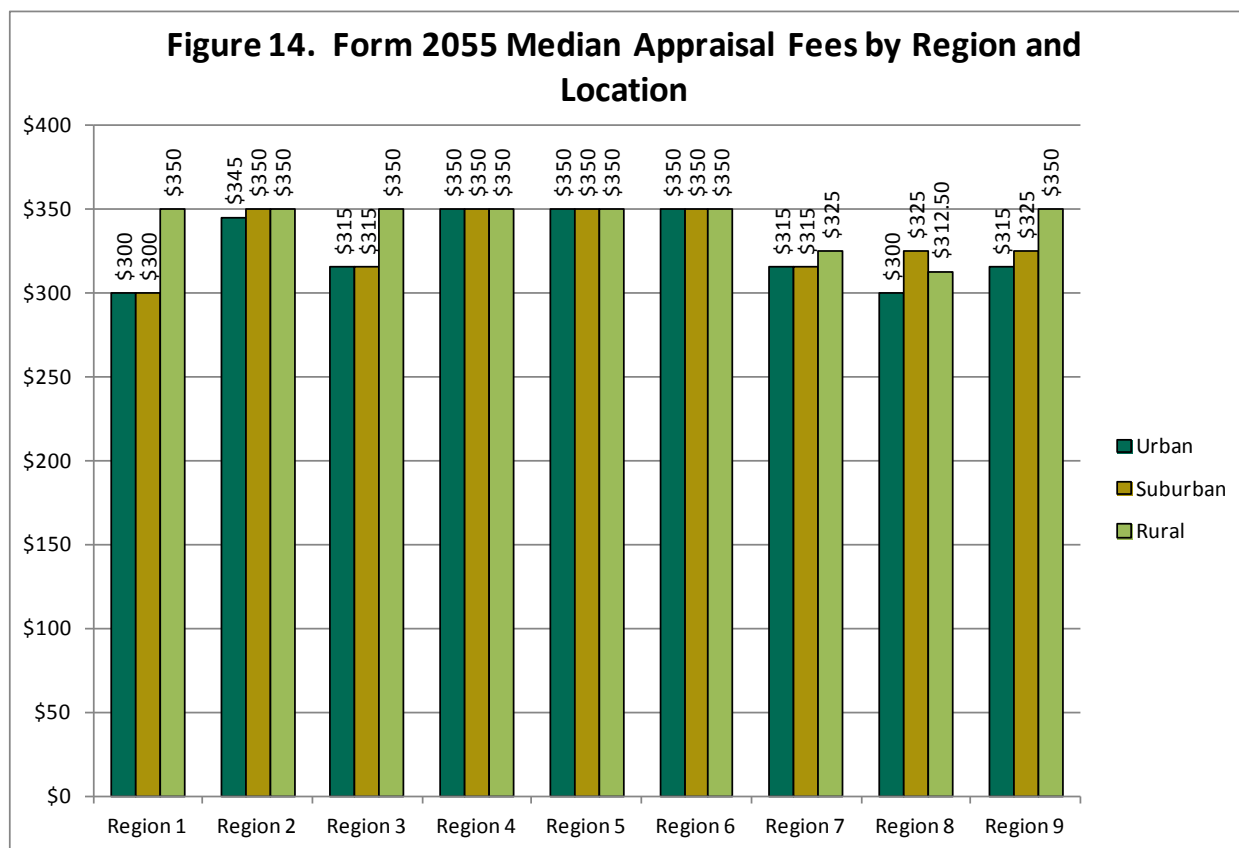
	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	181	225	88	146	40	49	89	33	102
Median	\$300	\$345	\$315	\$350	\$350	\$350	\$315	\$300	\$315

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

	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	234	262	139	164	43	52	91	43	147
Median	\$300	\$350	\$315	\$350	\$350	\$350	\$315	\$325	\$325

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

	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
n	114	246	96	148	49	53	83	44	117
Median	\$350	\$350	\$350	\$350	\$350	\$350	\$325	\$312.50	\$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.

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 301 lenders and appraisers responded that they did pay/charge additional fees for large, expensive, or complex properties.

Of these 301, 251 respondents indicated a fixed value or range (\$100 - \$200, \$100+, etc.). Of the 251 respondents, 11 included verbiage which indicated they may have been specifying the total fee instead of the additional fee, so those responses were disregarded.

In order to calculate statistics, the midpoint of the remaining 240 responses was used when a range was specified. 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.

Using the protocol described above, the 240 responses had a **median additional fee of \$125**.

Another three respondents indicated that their appraisal fee increased at a fixed rate based on the square footage of the home, as detailed below:

- “\$100 every 100sf (*supposed to be 1000sf ?*) over 5000sf GLA”
- “\$25.00 per each increment of 500 square feet GLA over 2500 rounded upwards. If 'Very' large, complex, or comparables are great distances apart and/or from subject, possibly \$50.00-\$100.00 additional to the charges listed above.”
- “\$100 per 1000 over 3000sf.”

Fifteen respondents indicated a percentage increase instead of a dollar amount, with a **median percentage of 37.5 percent**. (Where a range of percentages was indicated, a midpoint or endpoint protocol similar to that discussed above was used to derive a single estimate.)

Eighteen 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 indicate a typical amount or explanation, or provided an explanation that was not applicable.

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 372 respondents who answered the distance fee questions, 297 indicated that they did pay/charge additional fees for remote or distant locations, while 75 respondents said they did not.

Of the 297 who indicated that they paid/charged additional distance fees, 130 said the fee was a flat rate, and 120 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 155 respondents, and 142 of these provided 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	62	48	24	56
Fee=\$0 Responses	54	30	5	2
Number of Non-Blank, Non-Zero Responses	26	64	113	84
Median Fee (incl. Fee=\$0 Responses)	\$0	\$25	\$50	\$100

Eleven respondents indicated that their distance fees were mileage-based. **The median mileage fee was \$0.55 per mile.**

One respondent indicated that they paid additional fees for remote or distant locations, but provided no information on the method used or typical fees.

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.

Useable responses were received from 113 mortgage lenders located in 25 parishes (plus out-of-state) and 383 appraisers with primary offices in 38 parishes (plus out-of-state). 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 9.

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

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	\$425	\$400	\$425	\$400	\$400	\$400	\$400
	Suburb.	\$400	\$400	\$400	\$425	\$400	\$425	\$400	\$400	\$400	\$400
	Rural	\$425	\$450	\$425	\$450	\$400	\$450	\$450	\$400	\$450	\$450
1004FHA	Urban	\$425	\$425	\$425	\$450	\$400	\$450	\$450	\$450	\$425	\$425
	Suburb.	\$425	\$425	\$425	\$450	\$425	\$450	\$450	\$450	\$425	\$450
	Rural	\$450	\$450	\$450	\$450	\$425	\$450	\$450	\$450	\$450	\$450
1025	Urban	\$500	\$550	\$500	\$550	\$600	\$550	\$550	\$525	\$500	\$525
	Suburb.	\$500	\$550	\$500	\$550	\$600	\$525	\$575	\$525	\$500	\$525
	Rural	\$538	\$550	\$550	\$550	\$650	\$550	\$650	\$525	\$550	\$550
1073	Urban	\$400	\$400	\$400	\$450	\$525	\$500	\$438	\$500	\$400	\$425
	Suburb.	\$400	\$400	\$400	\$450	\$525	\$500	\$450	\$550	\$400	\$425
	Rural	\$425	\$450	\$425	\$450	\$550	\$500	\$450	\$538	\$450	\$450
2055	Urban	\$300	\$345	\$315	\$350	\$350	\$350	\$315	\$300	\$315	\$325
	Suburb.	\$300	\$350	\$315	\$350	\$350	\$350	\$315	\$325	\$325	\$325
	Rural	\$350	\$350	\$350	\$350	\$350	\$350	\$325	\$312	\$350	\$350

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.

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 2012 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 2012:

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 2012:

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 2012:

4. Approximately how many mortgage loans for properties located in Louisiana were you involved in processing during calendar year 2012?

0 - 5

6 - 10

11 - 25

26 - 50

- 51 - 100
- 100+

5. Of the mortgage loans you worked on in 2012, 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 2012 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 2012 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 2012.

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

	Urban	Suburban	Rural
Acadia			
Allen			
Ascension			
Assumption			
Avoyelles			
Boauregard			
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 7. Form 1004 FHA (Full Appraisal for FHA)

Typical residential appraisal fees paid directly to licensed appraisers in 2012.

(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"/>
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"/>

Question 8. Form 1025 (Small residential income property: 1-4 units)
Typical residential appraisal fees paid directly to licensed appraisers in 2012.
(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 9. Form 1073 (Individual condominium unit appraisal)

Typical residential appraisal fees paid directly to licensed appraisers in 2012.

(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"/>
Avoynes	<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 2012.

(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"/>

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 2012?

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 2012 as outlined in the federal regulations detailed at:</p>	
<p style="text-align: center;"> <small>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.</small> </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;"> <small>Herb Holloway Research Economist Southeastern Louisiana University Business Research Center (985) 549-2199 herb.holloway@selu.edu</small> </p>	
<p><i>Thank you very much for your participation.</i></p>	
<hr/>	
<p>DEMOGRAPHIC AND BACKGROUND INFORMATION</p>	
<p>1. Did you hold a license to conduct residential real estate appraisals in the state of Louisiana in 2012?</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p>	
<hr/>	
<p>2. Please indicate your position/occupation during 2012:</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 2012:</p> <p><input style="width: 100px;" type="text"/></p>	
<hr/>	
<p>5. Approximately how many residential appraisals for properties located in Louisiana did you conduct during calendar year 2012?</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+

6. Of the residential appraisals you completed in 2012, 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 2012 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 2012 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 2012. 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 2012.

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

	Urban	Suburban	Rural
Acadia			
Allen			
Ascension			
Assumption			
Avoynes			
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 2012.
(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"/>
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"/>

Question 9. Form 1025 (Small residential income property: 1-4 units)
Typical residential appraisal fees received from non-AMC clients in 2012:
(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 2012.

(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"/>
Avoynes	<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 2012.

(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 2012?

14.b. How much additional distance fee did you charge in 2012 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 2012 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

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