

Author Supplement ~ to the resume of

RICHARD J. HAGAR, SRA

7433 S.E. 27th Street

Mercer Island, WA 98040

Business Phone: (206) 236-3037

National Speaker - Author - Lecturer - Educator

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

Author and Instructor of the following:

Classes/Training

Bank Compliance, Credit Unions and Mortgage Brokers:

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

Appraisal classes:

- Appraiser Independence & Mandatory Reporting
- Mandatory Reporting of USPAP Violations
- Uniform Appraisal Dataset and The Required New Language of Appraising
- Uniform Appraisal Dataset ~ The Detailed Explanation
- New Laws Impacting Appraisers and the Use of AMC's
- Appraisal Management Companies ~ Laws, Issues And Solutions
- Valuing High End Properties
- Defining Market Value and How to Adjust For Concessions
- Top 20 Questions Asked of Appraisers And How To Answer
- Appraising Ultra High End Homes
- Lender Pressure / Fraud
- What's My Backyard Worth?
- Real Estate Investment

- Fixer Uppers & Rehab
- Tools for Investors
- Real Estate Appraisal -Introduction
- Real Estate Appraisal - Advanced Feasibility Studies
- Appraisal of Small Income Residential Property
- Appraisal of Unusual Residential Properties
- Waterfront properties - Special Appraising Techniques
- Examining the Expert Witness (UW law school)

Real Estate classes:

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

Other:

Instructor-Faculty: North Seattle Community College (NSCC)

2001- Present: Classes taught at NSCC:

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

Books

Reference Guide To Appraisal Review

Richard Hagar – 2014

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

The Investigators Guide to Real Estate and Mortgage Fraud

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

Real Estate & Mortgage Fraud

Richard Hagar & John Woods – 2006

8 Steps Towards Real Estate Wealth

Richard Hagar – 2005 / 2008

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

Real Estate Advisor

Richard Hagar - 1997

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

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

Magazine & News Articles

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

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

Co Author - Laws

- Washington Mortgage Brokers Practices Act.
- Federal SAFE ACT
- Multiple States: Licensing of Appraisal Management Companies.