A weekly note from Shelly Berryhill

Things I'm Thinking About

This newsletter is for the topics I am interested in. Maybe you will be also.

November 16, 2026

About



Shelly J. Berryhill is an honor graduate of Georgia Tech and the founder of Georgia Appraisal Services in Hawkinsville, Ga. For more than 20 years, he has served his community as a city commissioner while serving on numerous local and state boards including the Municipal Employee Benefit board and the Gas Authority of Georgia. He chairs the Pulaski Archway Executive Board. He was previously selected as Citizen of the Year by the local Chamber of Commerce.

He teaches Sunday School at Broad Street Baptist Church where he serves as a deacon. He and his wife Vonnie raised two children, Kristen and Kyle.

AI

One Bill Instead of Three

If you use Grok, or you pay for X, there's a new way to pay for it. xAI rolled out something it's calling The X Subscription. It puts Grok, Grok Bot, Cursor and X Premium all under one plan.

Here's how the pricing shakes out. There's a free tier. Plus is $8 a month. Premium is $30. Super is $100. Ultra is $200.

Most folks reading this won't need the top ones. Those are for people who live in these tools all day, writing code and such. For the rest of us, the free tier or the $8 plan is probably plenty to try it out.

If you already pay for SuperGrok, Cursor or X Premium, you don't have to do anything. They say you can keep what you have, or switch and get a prorated refund on your old plan.

I'm glad to see it. One bill is easier to keep up with than three. But my advice is the same as with any subscription. Start small. See if you actually use it before you move up.

Appraisals

The Old Form Is Gone

Earlier this month, Monday, November 2, was a big day in my business. I doubt one homeowner in a hundred noticed.

That's the day UAD 3.6 became mandatory for new appraisal reports sent to Fannie Mae and Freddie Mac. It replaces the old forms appraisers have used for decades, the 1004 and its cousins, with one new report.

It's a lot more report. The old dataset had about 190 data elements. The new one has more than 900. One Virginia appraiser told Working RE, "We have gone from a roughly 15-page report to a 41-page report."

I'll be plain about it. No appraiser likes the new form. It's more work, and they expect us to do it for the same money.

Not everybody's ready. Lenders that need more time can get an exception and keep sending the old format through May 19, 2027. After that, it's the new report or nothing.

Some shops are already pricing the extra work. In October, Michael Farrell, president of the National Association of Mortgage Brokers, got a quote on one order: $555 for the old format, or $850 for the new one. Same house, same kind of loan. Clear Capital, which has done more than 2,100 of the new reports, says fees are up about $65 a report on average in markets where it can compare.

Even so, a lot of us are still being asked to take the bigger report at the old fee. More work, same money.

If you're buying or selling this winter, give the appraisal a little more room on the calendar than you used to. Not enough field appraisers are ready on the new form yet, and each report takes more time.

City government

You Can't Bond a Fire Truck

Here's a line from the State Capitol in late October that I wish more folks had heard.

"You can bond a $25 million wastewater treatment plant," Jim Thornton with the Georgia Municipal Association told a House study committee on October 28. "You can't bond a $1.2 million fire truck."

He's right. A new fire truck can run $1.2 million and last 15 years or more. That's too much to pay for out of one year's budget. But it's too small to bond, because the cost of issuing the bond eats up whatever you'd save.

So most Georgia cities and counties lease them. Here's the catch. A 15-year lease is really a one-year lease renewed 14 times, because a future council can always decide not to renew. The lenders know that. They charge extra for it.

Rep. Victor Anderson plans to bring a bill back next year that would set up a state authority so cities, counties and school boards could pool their fire trucks, police cars, garbage trucks and school buses into one bond issue. GMA figures that saves somewhere between half a point and a full point on the interest. On a $24 million pool, 3% instead of 4% comes to more than $2 million over the life of the bond.

Nobody's going to put that on a yard sign. But it's real money, and it's your money. Every dollar a city doesn't hand a lender is a dollar it doesn't have to raise from the folks paying property taxes. I'd like to see that bill get a fair hearing.

Productivity

Do Your People Know What's Expected?

Gallup put out its latest numbers October 28, and they're not good. Only 29% of U.S. employees are engaged at work. That's the lowest since 2011. Another 18% are actively disengaged, and 53% are just there.

What caught my eye wasn't the headline. It was the two things that dropped. Only 46% strongly agreed they know what's expected of them at work. Back in 2015 it was 61%. And only 37% strongly agreed that a supervisor or somebody at work cares about them as a person.

Think about that. More than half of working people aren't sure what the job is. And most don't feel like anybody at work cares about them.

You can't get much done in that shape. You can buy every new tool there is, and it won't help if nobody's sure what they're supposed to do with it.

The drop was worst among remote and hybrid workers. Gallup thinks the distance plays into it. Fewer chances to just stop by somebody's desk and ask.

It's the same thing I've said about city government. When people don't know their chair, things get messy fast.

The fix isn't fancy. Tell people plainly what you need from them. Then check on them like you mean it. Ask how their mama's doing. Those two things cost nothing, and according to Gallup, they're slipping.

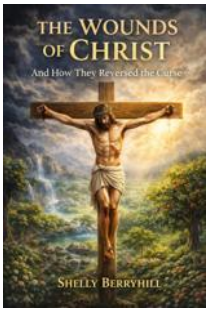
Shellyism

I once shot a man with a paintball gun just to watch him dye.

— Shelly

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From the bookshelf



The Wounds of Christ: And How They Reversed the Curse

Every wound Jesus took answers something Adam lost in the garden: the sweat and thorns, the shame, the grasping hand, the bruised heel, the opened side. Seven short chapters walk the Passion as Genesis run in reverse, ending where the curse is gone. Written for a Sunday school class at Broad Street Baptist.

A short book by Shelly Berryhill.

Buy it here: payhip.com/b/VsDFf · $7.95 PDF

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