

**DISCIPLINARY REPORT**  
**November 21, 2019**

**Letters of Warning** were issued on the following investigations for the discrepancies indicated. This disciplinary action will be considered in any future discipline proceedings:

- **AB-18-20** On July 30, 2019 to a Certified General Appraiser where there is no evidence that adjustments made to the comparable sales are market derived adjustments and there is no evidence of analysis of highest and best use. **Standards Rule 1-1(a) and 1-3(b), USPAP, 2018-19 Ed.**
  
- **AB 18-21** On July 30, 2019 to a Certified Residential Appraiser where there is no evidence that adjustments made to the comparable sales are market derived adjustments and there is no evidence of analysis of highest and best use. **Standards Rule 1-1(a) and 1-3(b), USPAP, 2018-19 Ed.**
  
- **AB-18-22** On July 30, 2019 to a Certified Residential Appraiser where the assignment specified Fannie Mae underwriting guidelines which required the and appraiser did not verify comparable sales with parties to the transaction or explain the efforts made to verify the sales. The appraiser used MLS and public records which is not considered verification. There is no evidence that adjustments to the comparable sales are supported with market derived data. There is no evidence of analysis of highest and best use. Licensee included a site value in the report and indicated it was based on recent land sales but the work file did not support the claim in the report. **SCOPE OF WORK, Acceptability, Standards Rule 1-1(a), 1-3(b) and 1-4(b)(i), USPAP, 2018-19 Ed.**
  
- **AB-18-24** On July 30, 2019 to a Certified Residential Appraiser where there was a failure to compare similar properties to the subject and make supported adjustments to the comparable sales for differences. The appraiser stated the subject had access to a clubhouse, tennis courts and a swimming pool when it did not. The appraiser also stated the subject was constructed in 2007, was 11 years old and has an effective age of 5 years with no support for this estimate. **STANDARDS RULES 1-1(a), 1-2(e), and 1-3(a), USPAP 2018-19 Ed**