

MINUTES
ALABAMA REAL ESTATE APPRAISERS BOARD
RSA UNION STREET
SUITE 370
MONTGOMERY, ALABAMA
September 18, 2008

MEMBERS PRESENT:

Mr. Jon B. Blissitte (Chairman)
Mr. Fred Crochen (Vice-Chairman)
Mr. Joseph Lundy
Mrs. Myra Pruit
Mr. Joseph Lambert
Mrs. Cornelia Tisher
Mrs. Dot Wood
Mr. Chris Pettey

MEMBER ABSENT:

Mr. Chester Mallory

OTHERS PRESENT:

Mrs. Lisa Brooks, Executive Director
Ms. Neva Conway, Legal Counsel
Mrs. Carolyn Greene, Executive Secretary
Mr. Sam Davis, Investigator
Mr. Joe Dixon, Investigator

GUESTS PRESENT:

Ms. Debra Coleman, Hoover, AL
Mr. Otis Stewart, Certified Residential Real Property Appraiser, Birmingham, AL
Ms. Rita Sullivan, Satsuma, AL
Ms. Penny Nichols, Trainee Real Property Appraiser, Deatsville, AL

- 1.0 With quorum present Mr. Jon B. Blissitte, Chairman, called the meeting to order at 8:44 a.m. Mrs. Carolyn Greene, Executive Secretary, recorded the minutes. The meeting was held at the RSA Union Building, 100 N. Union Street, 3rd Floor Conference Room, Montgomery, Alabama. Prior notice of the meeting was posted on the Secretary of State's website on April 4, 2008 in accordance with the Alabama Open Meetings Act.
- 1.1 The meeting was opened with prayer by Mr. Lundy followed by the Pledge of Allegiance.
- 2.0 Members present were Mr. Jon B. Blissitte, Mr. Joseph Lundy, Mrs. Myra Pruit, Mr. Joseph Lambert, Ms. Dot Wood, Mrs. Cornelia Tisher, Mr. Fred Crochen, and Mr. Chris Pettey. Member absent was Mr. Chester Mallory.
- 3.0 On motion by Mr. Lambert and second by Mrs. Pruit, the regular minutes for July 17, 2008 and the special minutes for July 18, 2008 were approved as written. Motion carried by unanimous vote.

3.2 Ms. Conway included, for Board member information, an Order setting the administrative hearing for Mr. Phillip Ledbetter for today and a Summons for Mr. Robert Shellhouse.

Ms. Conway included the Recommendation of the Administrative Law Judge on Complaint No. AB-07-36 (Barry Waldrop). On motion by Mr. Lundy and second by Mr. Lambert, the Board voted to accept the Findings of Fact and Conclusions of Law of the Administrative Law Judge and to revoke Mr. Waldrop's license and fine him \$800.00. Motion carried by unanimous vote.

4.0 There was no Legislative Report to discuss at this time.

5.0 The Board discussed upgrade applications that had been pending for several months. On motion by Mr. Lambert and second by Mr. Crochen, the Board voted to deny applications when the requested samples have not been received within 90 days of the request from the Board office and there has been no request for an extension from the applicant. Motion carried by unanimous vote.

The Board discussed Ms. Rita Sullivan, whose application to sit for the Trainee Real Property Appraiser examination was approved in February 2008. Ms. Sullivan spoke to the Board about information that the Board had obtained since her application was approved. On motion by Mr. Lundy and second by Mr. Lambert, the Board voted to allow the application approval to stand. Motion carried by unanimous vote.

On motion by Mr. Lambert and second by Mr. Crochen the following applications were voted on as listed. Motion carried by unanimous vote.

5.1 **Trainee Real Property Appraiser application approved:** Jason D. Finley.

5.2 **State Registered Real Property Appraiser applications approved:** Larry Odom and Gary Randall Smith. **Applications deferred:** Susan Hamilton, Joseph B. Hughes, Barry Kornegay, and Terry Little. **Applications denied:** Monte Atkins, and Michael Barrios.

5.3 **Licensed Real Property Appraiser applications approved:** John O. Carroll, Sr. (Recip.)(MS) and William J. Pilcher (Recip.)(GA). **Applications deferred:** Allen Fucci, Howard A. Grigsby, William J. Shaver and Billy Gene Simmons. **Application denied:** Charles Curry.

5.4 **Certified Residential Real Property Appraiser application approved:** Leo Rowe, Jr. (Recip.)(OH). **Applications deferred:** Theresa Matteson and Beverly Moon.

5.5 **Certified General Real Property Appraiser application approved:** Patrick Laflamme (Recip.)(GA). **Application denied:** David Bussell.

- 5.6 **Mentor applications approved:** Gregory P. Kendall and Darryl Truett.
Application deferred: None. **Applications denied:** None.
- 6.0 Mrs. Pruitt discussed the financial report with the Board. Mrs. Pruitt stated that the Board was 91% into FY 08 and 79% into budget expenditures. Mrs. Pruitt stated that there were no negative trends that could not be reconciled at this time. On motion by Mr. Lambert and second by Mr. Crochen, the Board voted to approve the Financial Report. Motion carried by unanimous vote.
- 6.1 On motion by Mr. Crochen and second by Mr. Lambert, the following education courses and instructor recommendations were approved, deferred, or denied as indicated.

ALABAMA ASSOCIATION OF REAL ESTATE APPRAISERS

Initial Applications:

- (CE) Mortgage Fraud: A Dangerous Business – 7 Hours – Online
(Instructor: Everett Brooks)
Both Course and Instructor Approved
- (CE) Foreclosures – 3.5 Hours – Online
(Instructor: Everett Brooks)
Both Course and Instructor Approved
- (LIC) Residential Sales Comparison & Income Approaches – 30 Hours
– Traditional Classroom
(Instructor: Everett Brooks)
Both Course and Instructor Approved
- (LIC) Mastering Unique & Complex Property Appraisal – 20 Hours –
Traditional Classroom
(Instructor: Everett Brooks)
Both Course and Instructor Approved
- (LIC) Statistics, Modeling, & Finance – 15 Hours – Traditional
Classroom
(Instructor: Everett Brooks)
Both Course and Instructor Approved
- (LIC) Advanced Residential Applications & Case Studies – 15 Hours –
Traditional Classroom
(Instructor: Everett Brooks)
Both Course and Instructor Approved

Renewal Applications:

- (CE) Risk Management Red Flags & Paper Trails – 7 Hours –
Traditional Classroom
(Instructor: Everett S. Brooks)

Both Course and Instructor Approved

- (CE) URAR Form Review – 7 Hours – Online
(Instructor: Everett S. Brooks)
Both Course and Instructor Approved
- (CE) Intro. to Commercial Appraisal – 7 Hours – Online
(Instructor: Everett S. Brooks)
Both Course and Instructor Approved
- (CE) Residential Cost Approach – 7 Hours – Online
(Instructor: Everett S. Brooks)
Both Course and Instructor Approved
- (CE) FHA & VA Appraisal Basics – 7 Hours – Online
(Instructor: Everett S. Brooks)
Both Course and Instructor Approved
- (CE) Income Approach: An Overview – 7 Hours – Online
(Instructor: Everett S. Brooks)
Both Course and Instructor Approved
- (CE) Sales Comparison Approach – 7 Hours – Online
(Instructor: Everett S. Brooks)
Both Course and Instructor Approved
- (CE) 2008-2009 National USPAP Update – 7 Hours – Traditional Classroom
(Instructor: Everett S. Brooks)
Both Course and Instructor Approved
- (CE) 2008-2009 National USPAP Update – 7 Hours – Online
(Instructor: Everett S. Brooks)
Both Course and Instructor Approved
- (LIC) 2008-2009 National USPAP – 15 Hours – Traditional Classroom
(Instructor: Everett S. Brooks)
Both Course and Instructor Approved
- (LIC) 2008-2009 National USPAP – 15 Hours – Online
(Instructor: Everett S. Brooks)
Both Course and Instructor Approved
- (LIC) Residential Site Valuation & Cost Approach – 15 Hours – Traditional Classroom
(Instructor: Everett S. Brooks)
Both Course and Instructor Approved
- (LIC) Residential Site Valuation & Cost Approach – 15 Hours – Online
(Instructor: Everett S. Brooks)
Both Course and Instructor Approved

- (LIC) Residential Report Writing – 15 Hours – Traditional Classroom
(Instructor: Everett S. Brooks)
Both Course and Instructor Approved
- (LIC) Residential Report Writing & Case Studies – 15 Hours – Online
(Instructor: Everett S. Brooks)
Both Course and Instructor Approved
- (LIC) Market Analysis and Highest & Best Use – 15 Hours – Traditional Classroom
(Instructor: Everett S. Brooks)
Both Course and Instructor Approved
- (LIC) Basic Appraisal Procedures – 30 Hours – Traditional Classroom
(Instructor: Everett S. Brooks)
Both Course and Instructor Approved
- (LIC) Basic Appraisal Principles – 30 Hours – Traditional Classroom
(Instructor: Everett S. Brooks)
Both Course and Instructor Approved
- (LIC) Basic Appraisal – 60 Hours – Online
(Instructor: Everett S. Brooks)
Both Course and Instructor Approved

ALLIED BUSINESS SCHOOLS, INC.

Renewal Applications:

- (CE) 2008-2009 National USPAP Update – 7 Hours – Online
(Instructor: Roy Bottger)
Both Course and Instructor Approved
- (CE) Appraiser’s Guide to Property Management – 15 Hours – Online
(Instructor: Roy Bottger)
Both Course and Instructor Approved
- (CE) Appraiser’s Guide to Real Estate Law – 15 Hours – Online
(Instructor: Roy Bottger)
Both Course and Instructor Approved
- (CE) Appraiser’s Guide to Real Estate Principles – 15 Hours – Online
(Instructor: Roy Bottger)
Both Course and Instructor Approved

AMERICAN SOCIETY OF FARM MANAGERS & RURAL APPRAISERS, INC.

Renewal Applications:

- (CE) 2008-2009 National USPAP Update (A-114) – 7 Hours – Traditional Classroom
Course Approved
- (CE) Computer Plotting Legal Description for the Layman – 8 Hours – Traditional Classroom
(Instructor: Mike Johnson)
Both Course and Instructor Approved
- (CE) All Topo Maps – General Software Training - 8 Hours – Traditional Classroom
(Instructor: Mike Johnson)
Both Course and Instructor Approved
- (CE) ASFMRS Code of Ethics – 4 Hours – Traditional Classroom
Course Approved

APPRAISAL INSTITUTE – ALABAMA CHAPTER

Initial Applications:

- (CE) Business Practices & Ethics – 7 Hours – Traditional Classroom
(Instructor: Kenneth G. Foltz)
Both Course and Instructor Approved
- (CE) Feasibility Analysis, Market Value & Investment Timing – 7 Hours – Traditional Classroom
(Instructor: Vincent Dowling)
Both Course and Instructor Approved
- (CE) REO Appraisal – Appraisals of Residential Property Foreclosure Pre-Foreclosure – 7 Hours – Traditional Classroom
(Instructor: Mark Smeltzer)
Both Course and Instructor Approved
- (CE) Appraisal Challenges: Declining Markets & Sales Concessions – 7 Hours – Traditional Classroom
(Instructor: Joseph Magdziarz)
Both Course and Instructor Approved
- (CE) National USPAP Update – 7 Hours – Traditional Classroom
(Instructor: Joseph Magdziarz)
Both Course and Instructor Approved

Renewal Application:

- (CE) “Appraising the Tough Ones” – 7 Hours – Traditional Classroom
(Instructor: Mark V. Smeltzer)
Both Course and Instructor Approved

APPRAISAL INSTITUTE – CHICAGO CHAPTER

Initial Applications:

- (CE) Commercial Appraisal Engagement & Review Seminar For Bankers & Appraisers - 7 Hours – Traditional Classroom
(Instructor: Nikki Griffith)
Both Course and Instructor Approved
- (LIC) General Appraiser Sales Comparison Approach – 30 Hours - Traditional Classroom
(Instructor: Thomas Kirby)
Both Course and Instructor Approved

Renewal Applications:

- (CE) Internet Search Strategies for RE Appraisers – 7 Hours – Online
(Instructor: Jeff Fisher)
Both Course and Instructor Approved
- (CE) Appraisal of Nursing Facilities – 9 Hours – Online
(Instructor: James Tellatin)
Both Course and Instructor Approved
- (CE) Appraising from Blueprints & Specifications – 7 Hours – Online
(Instructor: Winfield Cooper)
Both Course and Instructor Approved
- (CE) The Professionals Guide to the URAR – 7 Hours – Online
(Instructor: Stephanie Coleman)
Both Course and Instructor Approved
- (CE) Introduction to GIS Applications for RE Appraisers – 7 Hours - Online
(Instructor: Christopher Miner)
Both Course and Instructor Approved
- (CE) Marshall & Swift Residential Cost Training – 10 Hours – Online
(Instructor: Edward Molinari)
Both Course and Instructor Approved
- (CE) Marshall & Swift Residential Cost Training – 10 Hours – Traditional Classroom
(Instructor: Edward Molinari)
Both Course and Instructor Approved
- (CE) The FHA & The Appraisal Process – 7 Hours – Online
(Instructor: Craig Harrington)
Both Course and Instructor Approved
- (CE) Forecasting Revenue – 7 Hours – Online
(Instructor: William T. Anglyn)

Both Course and Instructor Approved

- (CE) Forecasting Revenue – 7 Hours – Traditional Classroom
(Instructor: William T. Anglyn)
Both Course and Instructor Approved
- (CE) Eminent Domain Condemnation – 7 Hours – Online
(Instructor: John R. Underwood)
Both Course and Instructor Approved
- (CE) Cool Tools: New Technologies for RE Appraisers – 7 Hours – Online
(Instructor: Wayne Pugh)
Both Course and Instructor Approved
- (CE) Appraising Manufactured Housing – 7 Hours – Online
(Instructor: Richard Heyn)
Both Course and Instructor Approved
- (CE) Appraising Manufactured Housing – 7 Hours – Traditional Classroom
(Instructor: Richard Heyn)
Both Course and Instructor Approved
- (CE) 2008-2009 National USPAP Update – 7 Hours – Online
(Instructor: Thomas Kirby)
Both Course and Instructor Approved
- (CE) 2008-2009 National USPAP Update – 7 Hours – Traditional Classroom
(Instructor: Thomas Kirby)
Both Course and Instructor Approved
- (CE) Condominiums, Co-Ops & PUD's – 7 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (CE) Condominiums, Co-Ops & PUD's – 7 Hours – Traditional Classroom
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (CE) Professional's Guide to the Fannie Mae 2-4 Unit Form 1025 – 10 Hours – Online
(Instructor: Arlen Mills)
Both Course and Instructor Approved
- (CE) RE Appraisal Operations – 4 Hours – Online
(Instructor: Mark Rattermann)
Both Course and Instructor Approved

- (CE) Residential Design & Functional Utility – 7 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved

- (CE) GIS: The Building Case Study – 21 Hours – Online
(Instructor: Christopher Miner)
Both Course and Instructor Approved

- (CE) Residential Property Construction & Inspection – 7 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved

- (CE) Reviewing Residential Appraisals & Using Fannie Mae Form 2000 – 7 Hours – Online
(Instructor: Mark Ratterman)
Both Course and Instructor Approved

- (CE) Scope of Work: Expanding Your Range of Services – 7 Hours – Online
(Instructor: Stephanie Coleman)
Both Course and Instructor Approved

- (CE) Feasibility, Market Value, Investment Timing: Option Value – 7 Hours – Online
(Instructor: Kenneth Lusht)
Both Course and Instructor Approved

- (CE) Analyzing Operating Expenses – 7 Hours – Online
(Instructor: William T. Anglyn)
Both Course and Instructor Approved

- (CE) GIS: The Novice Case Study – 7 Hours – Online
(Instructor: Christopher Miner)
Both Course and Instructor Approved

- (CE) Using Your HP12C Financial Calculator - 7 Hours – Online
(Instructor: Timothy Kohr)
Both Course and Instructor Approved

- (CE) Valuation of Detrimental Conditions in RE - 7 Hours – Online
(Instructor: Randell Bell)
Both Course and Instructor Approved

- (CE) Appraising Convenience Stores - 7 Hours – Online
(Instructor: Robert Bainbridge)
Both Course and Instructor Approved

- (CE) Office Building Valuation: A Contemporary Perspective - 7 Hours – Traditional Classroom
(Instructor: Barrett Slade)
Both Course and Instructor Approved

- (CE) Quality Assurance in Residential Appraisals - 7 Hours – Traditional Classroom
(Instructor: Kathy Coon)
Both Course and Instructor Approved

- (CE) Residential Designs: The Makings of a Good House - 7 Hours – Traditional Classroom
(Instructor: Dawn Molitor-Gennrich)
Both Course and Instructor Approved

- (CE) Appraising Historic Preservation Easements - 20 Hours – Traditional Classroom
(Instructor: Richard Roddewig)
Both Course and Instructor Approved

- (CE) What Commercial Clients Would Like Appraisers to Know: How to Meet Their Expectations - 7 Hours – Online
(Instructor: Jim Amorin)
Both Course and Instructor Approved

- (CE) Business & Practice Ethics - 8 Hours – Online
(Instructor: J. Carl Schultz)
Both Course and Instructor Approved

- (CE) Business & Practice Ethics - 7 Hours – Traditional Classroom
(Instructor: Stephanie Coleman)
Both Course and Instructor Approved

- (CE) Introduction to International Valuation Standards - 8 Hours – Online
(Instructor: Danny Wiley)
Both Course and Instructor Approved

- (CE) Small Hotel/Motel Valuation – 7 Hours – Online
(Instructor: David Lennhoff)
Both Course and Instructor Approved

- (CE) Marshall & Swift Commercial Cost Training - 7 Hours – Online
(Instructor: Kern Slucter)
Both Course and Instructor Approved

- (CE) Analyzing Distressed Real Estate - 4 Hours – Online
(Instructor: William R. Anglyn)
Both Course and Instructor Approved

- (CE) Litigation Appraising: Specialized Topics & Applications -15 Hours – Traditional Classroom
(Instructors: Stephen Roach & Roscoe Shiplett)
Both Course and Instructors Approved

- (CE) An Introduction to Valuing Green Buildings - 7 Hours – Traditional Classroom
(Instructor: Timothy Lowe)
Both Course and Instructor Approved

- (CE) Analytics with Site To Do Business - 7 Hours – Traditional Classroom
(Instructor: Leslie Sellers)
Both Course and Instructor Approved

- (CE) Report Writing & Valuation Analysis - 26 Hours – Traditional Classroom
(Instructor: Alan Blankenship)
Both Course and Instructor Approved

- (CE) General Demonstration Appraisal Report Writing Seminar - 7 Hours – Traditional Classroom
(Instructor: George Mann)
Both Course and Instructor Approved

- (CE) Liability Management for Residential Appraisers - 7 Hours – Traditional Classroom
(Instructors: Richard Heyn & Dawn Molitor-Gennrich)
Both Course and Instructors Approved

- (CE) Subdivision Valuation: A Comprehensive Guide to Valuing Subdivision - 7 Hours – Traditional Classroom
(Instructor: Vincent Dowling)
Both Course and Instructor Approved

- (CE) Reviewing Residential Appraisal Reports - 7 Hours – Traditional Classroom
(Instructor: Vincent Dowling)
Both Course and Instructor Approved

- (CE) Appraisal Curriculum Overview (Residential) - 8 Hours – Traditional Classroom
(Instructors: Richard Parli & Joseph Magdziarz)
Both Course and Instructors Approved

- (CE) Appraisal Curriculum Overview (General) - 15 Hours – Traditional Classroom
(Instructors: Richard Parli & Joseph Magdziarz)
Both Course and Instructors Approved

- (CE) The Appraiser As An Expert Witness: Preparation Testimony - 15 Hours – Traditional Classroom
(Instructor: Joseph Magdziarz)
Both Course and Instructor Approved

- (CE) Appraisal Challenges Declining Market & Sales Concessions - 7 Hours – Traditional Classroom
(Instructor: Mark Rattermann)
Both Course and Instructor Approved

- (CE) Computer Enhanced Cash Flow Modeling - 15 Hours – Traditional Classroom
(Instructor: Joseph Magdziarz)
Both Course and Instructor Approved

- (CE) Condemnation Appraising: Basic Principles & Applications - 15 Hours – Traditional Classroom
(Instructor: Roscoe Shiplett)
Both Course and Instructor Approved

- (CE) Condemnation Appraising: Basic Principles & Applications - 15 Hours – Traditional Classroom
(Instructor: Roscoe Shiplett)
Both Course and Instructor Approved

- (CE) Condemnation Appraising: Advanced Topics & Applications - 15 Hours – Traditional Classroom
(Instructor: Roscoe Shiplett)
Both Course and Instructor Approved

- (CE) Introduction to FHA Appraising - 7 Hours – Traditional Classroom
(Instructor: Craig Harrington)
Both Course and Instructor Approved

- (CE) REO Appraisal-Appraisal of Residential Property for Foreclosure & Pre-Foreclosure - 7 Hours – Traditional Classroom
(Instructor: Mark Smeltzer)
Both Course and Instructor Approved

- (CE) Scope of Work – 7 Hours – Traditional Classroom
(Instructor: Richard Heyn)
Both Course and Instructor Approved

- (CE) Uniform Appraisal Standards for Federal Land Acquisitions - 16 Hours – Traditional Classroom
(Instructor: Vincent Dowling)
Both Course and Instructor Approved

- (CE) Appraisal Review (General) - 7 Hours – Traditional Classroom
(Instructor: Patrick Murphy)
Both Course and Instructor Approved

- (CE) Valuation of Conservation Easements - 33 Hours – Traditional Classroom
(Instructors: Frank Harrison & Charles W. Rex, III)
Both Course and Instructors Approved

- (LIC) Apartment Appraisal: Concepts & Applications - 16 Hours – Online
(Instructor: Kenneth G. Foltz)
Both Course and Instructor Approved
- (LIC) Apartment Appraisal: Concepts & Applications - 16 Hours – Traditional Classroom
(Instructor: Vincent Dowling)
Both Course and Instructor Approved
- (LIC) Basic Appraisal Procedures - 30 Hours – Online
(Instructor: Thomas Kirby)
Both Course and Instructor Approved
- (LIC) Basic Appraisal Procedures - 30 Hours – Traditional Classroom
(Instructor: Craig Harrington)
Both Course and Instructor Approved
- (LIC) Basic Appraisal Principles - 30 Hours – Online
(Instructor: Richard Dubay)
Both Course and Instructor Approved
- (LIC) Basic Appraisal Principles - 30 Hours – Traditional Classroom
(Instructor: Vickie Gill)
Both Course and Instructor Approved
- (LIC) Residential Sales Comparison & Income Approach - 30 Hours – Online
(Instructor: Mark Ratterman)
Both Course and Instructor Approved
- (LIC) Residential Sales Comparison & Income Approach - 30 Hours – Traditional Classroom
(Instructor: Mark Ratterman)
Both Course and Instructor Approved
- (LIC) RE Finance, Statistics, Valuation Modeling - 15 Hours – Online
(Instructor: Kenneth Lusht)
Both Course and Instructor Approved
- (LIC) RE Finance, Statistics, Valuation Modeling - 15 Hours – Traditional Classroom
(Instructor: Kenneth Lusht)
Both Course and Instructor Approved
- (LIC) Residential Market Analysis and Highest & Best Use - 15 Hours – Online
(Instructor: Sara Schwarzentraub)
Both Course and Instructor Approved

- (LIC) Residential Market Analysis and Highest & Best Use - 15 Hours – Traditional Classroom
(Instructor: Vickie Gill)
Both Course and Instructor Approved

- (LIC) Residential Report Writing & Case Studies - 15 Hours – Online
(Instructor: Sandra Adomatis)
Both Course and Instructor Approved

- (LIC) Residential Report Writing & Case Studies - 15 Hours – Traditional Classroom
(Instructor: Alan Blankenship)
Both Course and Instructor Approved

- (LIC) Residential Site Valuation & Cost Approach - 15 Hours – Online
(Instructor: Arlen Mills)
Both Course and Instructor Approved

- (LIC) Residential Site Valuation & Cost Approach - 15 Hours – Traditional Classroom
(Instructor: John Urabek)
Both Course and Instructor Approved

- (LIC) 2008-2009 USPAP National USPAP - 15 Hours – Online
(Instructor: Thomas Kirby)
Both Course and Instructor Approved

- (LIC) 2008-2009 USPAP National USPAP - 15 Hours – Traditional Classroom
(Instructor: Thomas Kirby)
Both Course and Instructor Approved

- (LIC) General Appraiser Site Valuation & Cost Approach - 30 Hours – Traditional Classroom
(Instructors: Harry Holzhauer & Maureen Mastroieni)
Both Course and Instructors Approved

- (LIC) General Appraiser Income Approach Part 2 - 30 Hours – Traditional Classroom
(Instructor: James Vernor)
Both Course and Instructor Approved

- (LIC) General Appraiser Income Approach Part 1 - 30 Hours – Traditional Classroom
(Instructor: James Vernor)
Both Course and Instructor Approved

- (LIC) Advanced Sales Comparison & Cost Approach - 40 Hours – Traditional Classroom
(Instructor: Joseph Magdziarz)
Both Course and Instructor Approved

- (LIC) Advanced Income Capitalization - 40 Hours – Traditional Classroom
(Instructor: Vincent Dowling)
Both Course and Instructor Approved
- (LIC) Income Valuation of Small, Mixed-Use Properties - 16 Hours – Traditional Classroom
(Instructor: Vincent Dowling)
Both Course and Instructor Approved
- (LIC) Alternative Uses & Cost Valuation of Small, Mixed-Use Properties - 16 Hours – Traditional Classroom
(Instructor: Vincent Dowling)
Both Course and Instructor Approved
- (LIC) Sales Comparison Valuation of Small, Mixed-Use Properties - 16 Hours – Traditional Classroom
(Instructor: Vincent Dowling)
Both Course and Instructor Approved
- (LIC) General Market Analysis and Highest & Best Use - 30 Hours – Traditional Classroom
(Instructor: Vincent Dowling)
Both Course and Instructor Approved
- (LIC) Advanced Residential Applications & Case Studies - 15 Hours – Traditional Classroom
(Instructor: Joseph Magdziarz)
Both Course and Instructor Approved
- (LIC) Advanced Applications – 40 Hours – Traditional Classroom
(Instructor: Joseph Magdziarz)
Both Course and Instructor Approved
- (LIC) Advanced Residential Reort Writing, Part II – 30 Hours – Traditional Classroom
(Instructor: Joseph Magdziarz)
Both Course and Instructor Approved
- (LIC) General Appraisal Report Writing & Case Studies – 30 Hours – Traditional Classroom
(Instructors: Richard Dubay & Maureen Mastroieni)
Both Course and Instructors Approved

APPRAISAL MASTERY CENTER

Initial Applications:

- (LIC) Course 421 – Residential Appraisal Mastery – 16 Hours – Traditional Classroom
(Instructor: David Ehrnstein)
Both Course and Instructor Approved
- (CE) Course 422 – Protecting the URAR (FNMA Form 1004) – 8 Hours – Traditional Classroom
(Instructor: David Ehrnstein)
Both Course and Instructor Approved

CAREER WEBSCHOOL

Renewal Applications:

- (LIC) Residential Market Analysis and Highest & Best Use – 15 Hours – Online
(Instructor: A. M. (Bud) Black)
Both Course and Instructor Approved
- (LIC) Residential Appraiser Site Valuation & Cost Approach – 15 Hours – Online
(Instructor: A. M. (Bud) Black)
Both Course and Instructor Approved
- (LIC) Basic Appraisal and Reports – 75 Hours – Online
(Instructor: A. M. (Bud) Black)
Both Course and Instructor Approved
- (LIC) Basic Appraisal – 60 Hours – Online
(Instructor: A. M. (Bud) Black)
Both Course and Instructor Approved
- (LIC) Basic Appraisal Principles– 30 Hours – Online
(Instructor: A. M. (Bud) Black)
Both Course and Instructor Approved
- (LIC) Basic Appraisal Procedures– 30 Hours – Online
(Instructor: A. M. (Bud) Black)
Both Course and Instructor Approved
- (LIC) Residential Sales Comparison & Income Approaches – 30 Hours – Online
(Instructor: A. M. (Bud) Black)
Both Course and Instructor Approved
- (LIC) 2008-2009 National USPAP – 15 Hours – Online
(Instructor: A. M. (Bud) Black)
Both Course and Instructor Approved
- (CE) Residential Report Writing & Case Studies – 14 Hours – Online
(Instructor: A. M. (Bud) Black)

Both Course and Instructor Approved

- (CE) A URAR Review – 7 Hours – Online
(Instructor: A. M. (Bud) Black)
Both Course and Instructor Approved
- (CE) Appraisal Methods – 14 Hours – Online
(Instructor: A. M. (Bud) Black)
Both Course and Instructor Approved

COSBY APPRAISAL SCHOOL

Initial Applications:

- (CE) Mastering Real Estate Math - 7 Hours – Traditional Classroom
(Instructor: Melissa A. Cosby)
Both Course and Instructor Approved
- (CE) Relocation Appraisals - 7 Hours – Traditional Classroom
(Instructor: Melissa A. Cosby)
Both Course and Instructor Approved

Renewal Applications:

- (LIC) 2008-2009 National USPAP - 15 Hours – Traditional Classroom
(Instructor: Melissa A. Cosby)
Both Course and Instructor Approved
- (LIC) Basic Appraisal Principles - 30 Hours – Traditional Classroom
(Instructor: Melissa A. Cosby)
Both Course and Instructor Approved
- (LIC) Basic Appraisal Procedures - 30 Hours – Traditional Classroom
(Instructor: Melissa A. Cosby)
Both Course and Instructor Approved
- (LIC) Residential Site Valuation & Cost Approach - 15 Hours –
Traditional Classroom
(Instructor: Melissa A. Cosby)
Both Course and Instructor Approved
- (LIC) Residential Report Writing - 15 Hours – Traditional Classroom
(Instructor: Melissa A. Cosby)
Both Course and Instructor Approved
- (CE) 2008-2009 National USPAP Update - 7 Hours – Traditional
Classroom
(Instructor: Melissa A. Cosby)
Both Course and Instructor Approved

- (CE) FHA VA Appraiser: Thriving & Surviving - 7 Hours – Traditional Classroom
(Instructor: Melissa A. Cosby)
Both Course and Instructor Approved
- (CE) The Inspection Process - 6 Hours – Traditional Classroom
(Instructor: Melissa A. Cosby)
Both Course and Instructor Approved

DYNASTY INSTITUTE, INC.

Renewal Applications:

- (LIC) Residential Report Writing & Case Studies - 15 Hours – Online
(Instructor: Robert Abelson)
Both Course and Instructor Approved
- (LIC) Residential Sales Comparison & Income Approaches - 30 Hours – Online
(Instructor: Robert Abelson)
Both Course and Instructor Approved
- (LIC) Statistics, Modeling and Finance - 15 Hours – Online
(Instructor: Robert Abelson)
Both Course and Instructor Approved
- (LIC) Electives – RE Finance, Appraiser’s Edition - 45 Hours – Online
(Instructor: Robert Abelson)
Both Course and Instructor Approved
- (LIC) Residential Site Valuation & Cost Approach - 15 Hours – Online
(Instructor: Robert Abelson)
Both Course and Instructor Approved
- (LIC) Real Estate Appraisal, Principles & Procedures - 60 Hours – Online
(Instructor: Robert Abelson)
Both Course and Instructor Approved
- (LIC) Residential Market Analysis and Highest & Best Use - 15 Hours – Online
(Instructor: Robert Abelson)
Both Course and Instructor Approved
- (LIC) Advanced Residential Applications & Case Studies - 15 Hours – Online
(Instructor: Robert Abelson)
Both Course and Instructor Approved

MCKISSOCK APPRAISAL SCHOOL

Initial Application:

- (CE) Land and Site Valuation - 7 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved

Renewal Applications:

- (LIC) Residential Appraiser Site Valuation & Cost Approach - 15 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (LIC) Residential Report Writing & Case Studies - 15 Hours – Online
(Instructor: Kenneth Guilfoyle)
Both Course and Instructor Approved
- (LIC) Residential Sales Comparison & Income Approaches - 30 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (LIC) Basic Appraisal Principles - 30 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (LIC) Basic Appraisal Procedures - 30 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (LIC) Appraisal Subject Matter Electives - 20 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (LIC) Residential Market Analysis and Highest & Best Use - 15 Hours – Online
(Instructor: Kenneth Guilfoyle)
Both Course and Instructor Approved
- (LIC) Advanced Residential Applications & Case Studies - 15 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (LIC) 2008-2009 National USPAP Equivalent - 15 Hours – Traditional Classroom
Course Approved
- (CE) Fair Housing - 4 Hours – Online
(Instructor: Alan Simmons)

Both Course and Instructor Approved

- (CE) Mortgage Fraud - 7 Hours – Online
(Instructor: Daniel Bradley)
Both Course and Instructor Approved
- (CE) Environmental Issues for Appraisers - 5 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (CE) Environmental Issues for Appraisers - 4 Hours – Traditional Classroom
Course Approved
- (CE) The Dirty Dozen - 3 Hours – Online
(Instructor: Kevin Branson)
Both Course and Instructor Approved
- (CE) Introduction to Expert Witness Testimony - 7 Hours – Traditional Classroom
Course Approved
- (CE) Even Odder: More Oddball Appraisals - 7 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (CE) Even Odder: More Oddball Appraisals - 7 Hours – Traditional Classroom
Course Approved
- (CE) Mortgage Fraud: Protect Yourself - 7 Hours – Traditional Classroom
Course Approved
- (CE) Residential Report Writing - 7 Hours – Online
(Instructor: Kenneth Guilfoyle)
Both Course and Instructor Approved
- (CE) 2008-2009 National USPAP Update Equivalent - 7 Hours – Online
(Instructor: Alan Simmons)
Both Course and Instructor Approved
- (CE) 2008-2009 National USPAP Update Equivalent - 7 Hours – Traditional Classroom
Course Approved
- (CE) 2008-2009 National USPAP Update - 7 Hours – Traditional Classroom
Course Approved
- (CE) REO and Foreclosure - 5 Hours – Online

(Instructor: Andrew Leirer)

Both Course and Instructor Approved

(CE) Appraising REO and Foreclosure Properties - 7 Hours – Traditional Classroom

Course Approved

(CE) Introduction to Green Building - 2 Hours – Online

(Instructor: Richard McKissock)

Both Course and Instructor Approved

(CE) The Art of the Addenda - 4 Hours – Online

(Instructor: Richard McKissock)

Both Course and Instructor Approved

(CE) 2-4 Family Finesse - 7 Hours – Online

(Instructor: Alan Simmons)

Both Course and Instructor Approved

(CE) The Cost Approach - 7 Hours – Online

(Instructor: Alan Simmons)

Both Course and Instructor Approved

(CE) Appraisal Trends - 7 Hours – Online

(Instructor: Alan Simmons)

Both Course and Instructor Approved

(CE) The Art of Residential Appraisal Review - 7 Hours – Online

(Instructor: Alan Simmons)

Both Course and Instructor Approved

(CE) Relocation Appraisal is Different - 7 Hours – Online

(Instructor: Charles Fisher)

Both Course and Instructor Approved

(CE) Relocation Appraisal is Different - 7 Hours – Traditional Classroom

Course Approved

(CE) Appraising FHA Today – 7 Hours – Online

(Instructor: Charles Fisher)

Both Course and Instructor Approved

(CE) Appraising FHA Today - 7 Hours – Traditional Classroom

Course Approved

(CE) Disclosures & Disclaimers - 5 Hours – Online

(Instructor: Kenneth Guilfoyle)

Both Course and Instructor Approved

(CE) Environmental Pollution and Mold - 2 Hours – Online

(Instructor: Lyle Van Norman)

Both Course and Instructor Approved

(CE) Technology for Today's Appraiser - 5 Hours – Online

(Instructor: Richard McKissock)

Both Course and Instructor Approved

(CE) Appraising Historic Properties - 4 Hours – Online

(Instructor: Ronald Beal)

Both Course and Instructor Approved

(CE) Income Capitalization - 7 Hours – Online

(Instructor: Alan Simmons)

Both Course and Instructor Approved

(CE) Developing & Growing an Appraisal Practice - 10 Hours – Online

(Instructor: Alan Simmons)

Both Course and Instructor Approved

(CE) Made in America, Appraising Factory Built Housing - 7 Hours – Online

(Instructor: Alan Simmons)

Both Course and Instructor Approved

(CE) The Evolution of Finance and the Mortgage Market - 4 Hours – Online

(Instructor: Charles Fisher)

Both Course and Instructor Approved

(CE) Private Appraisal Assignments - 7 Hours – Online

(Instructor: Charles Fisher)

Both Course and Instructor Approved

(CE) Construction Details & Trends - 7 Hours – Online

(Instructor: Alan Simmons)

Both Course and Instructor Approved

UNIVERSITY OF SOUTH ALABAMA

Initial Applications:

(CE) Commercial Real Estate Summit II and Market Review - 7 Hours – Traditional Classroom

(Instructor: Donald R. Epley)

Both Course and Instructor Approved

(CE) Coastal Economy Outlook Conference - 3 Hours – Traditional Classroom

(Instructor: Donald R. Epley)

Both Course and Instructor Approved

VAN EDUCATION CENTER

Initial Applications:

- (CE) 2008-2009 National USPAP Update - 7 Hours – Online
(Instructor: Burton Lee)
Both Course and Instructor Approved
- (LIC) Basic Appraisal Principles - 30 Hours – Online
(Instructor: Burton Lee)
Both Course and Instructor Approved
- (CE) Residential Environmental Hazards Screening - 7 Hours – Online
(Instructor: Burton Lee)
Both Course and Instructor Approved
- (LIC) Residential Report Writing and Case Studies - 15 Hours – Online
(Instructor: Burton Lee)
Both Course and Instructor Approved
- (LIC) 2008-2009 National USPAP - 15 Hours – Online
(Instructor: Burton Lee)
Both Course and Instructor Approved

WORLDWIDE ERC

Initial Application:

- (CE) The Relocation Appraisal Training Program - 6 Hours – Online
(Instructors: Arnold M. Schwartz & Jay K. Delich)
Both Course and Instructors Approved

Renewal Application:

- (CE) The Relocation Appraisal Training Program - 6 Hours – Online
(Instructors: Arnold M. Schwartz & Jay K. Delich)
Both Course and Instructors Approved

Motion carried by unanimous vote.

Mrs. Brooks included a monitor report from Mr. Joe Dixon, on the 2008 FHA Training Session given by HUD & MBAA for Board information.

6.2 The Board reviewed the following disciplinary reports.

AB-05-184 On May 15, 2008 the Board approved a Consent Settlement order and issued a private reprimand to a Certified Residential appraiser for violations in a residential appraisal. The Licensee also agreed to pay a \$2000 fine. The violations in the report were: There is no analysis of the highest and best use by the licensee. The subject is a 40 acre tract used

for single family residence. Surrounding properties are being developed as residential subdivisions with much smaller lots. Licensee did not consider any alternate uses of the property. Licensee utilized sales of homes with 3,975 s.f. to 5,027 s.f. and much higher quality construction as comparables. Subject is 1,677 s.f.. The licensee did not develop a cost approach to value, instead the licensee makes the statement that the cost approach was "not applicable due to large acreage involved." The Licensee did not determine the scope of work necessary to produce a credible appraisal when the Licensee did not gather and properly analyze comparable sales of similar size and zoned land sales to determine the value of the property as vacant and ready to be put to it's highest and best use. The licensee did not properly gather information on comparable sales of similar properties, instead the licensee used sales of superior properties. Licensee signed the report as the Mentor/supervising appraiser of a Trainee appraiser. Licensee did not carefully review the report prior to signing but has accepted full responsibility for the violations in the report. **Violation: 1-1(a), 1-1(b), 1-2(h), 1-3(b), 1-4(a), 1-4(b), USPAP, 2005 Ed., 780-X-9-01, Appraisers Board Administrative Code.**

AB 05-151 On July 17, 2008 the Board issued a private reprimand to a Trainee Appraiser. Licensee signed a consent settlement order and agreed to pay a \$900 fine and complete a 15-hour USPAP course with exam. Violations are: A copy of the appraisal report and the work file were requested in writing from Licensee on October 19, 2005 and again on July 5, 2006. A request was made via telephone on March 8, 2007. Licensee provided a copy of the appraisal report on April 25, 2007. A copy of the work file was received on September 7, 2007 after completion of the investigation. Licensee did not report that the listing for subject in the local MLS service said that subject contained 12.0 acres, the residence and a rental duplex containing 1,728 square feet with monthly rental of \$1,150. Licensee appraised 5 acres and the residence without disclosing that it was a segment of a larger property makes this a misleading appraisal report. Licensee did not adequately identify the characteristics of the property that are relevant to the purpose and intended use of the appraisal, including the location and physical and legal attributes of the subject property. There was no legal description or survey map included in the appraisal that adequately shows the subject property. The subject is a physical segment of a larger property and only an address and tax parcel ID were used to identify the property and these refer to a property that consists of 12 acres, a single family residence and a rental duplex. The licensee's analysis of comparable sales utilized unsupported adjustments for differences in square footage, differences in baths, differences in garages and in fireplaces to the comparable sales. The licensee also did not make adjustments to the comparable sales for basement area, reporting that the subject's basement area was of no value. Yet in the Cost Approach he values this area at \$18.23 per square foot new and then applies a depreciation of 25% for a depreciated value of \$13.67 per square foot or a total value of \$10,307. The Licensee only mentions the pending sale and the proposed purchase price, he does not analyze the pending sale. The report does not contain enough

pertinent information for a reader to understand the report properly: No legal description or survey of property appraised, Did not disclose that the appraised property was a physical segment, Made misleading statements that adjustments in the sales comparison approach were market extracted, but had no documentation to prove these adjustments, Did not analyze pending sale and sales listing agreement. **Violations: 34-27A-20(a)(15); 34-27A-26b), Code of Alabama, 1975, Ethics Rule, Conduct, 1-2(e)(i), 1-2(e)(v), 1-4(a), 1-5(a), 2-1(b), 2-2(b)(iii), USPAP , 2004 Edition.**

AB 06-45 On July 17, 2008 the Board issued a private reprimand to a Certified General appraiser for a residential appraisal. Licensee signed a Consent Settlement Order and agreed to pay an administrative fine of \$1700 and complete continuing education in sales comparison, income approach and USPAP. The violations are: Licensee communicated a misleading appraisal report due to being developed and reconciled from a non-credible cost approach and non-credible sales comparison analysis with a series of errors that significantly affected the credibility of the appraisal report. Licensee failed to state the contract price and date of contract within the appraisal report. Licensee failed to accurately analyze and state the neighborhood's one-unit housing price and age for the subject neighborhood. Licensee used superior sales in the sales comparison analysis of the appraisal report, when comparable sales were available closer to the subject property. Licensee failed to adjust for the superior sales used within the comparable sales analysis of the appraisal report. Licensee failed to analyze for the actual age difference between the subject and the comparables used and failed to state a reason for the lack of the adjustments. Licensee failed to state in the Sales Comparison Analysis, Comparable #2 & #3 both had a fireplace according to the data source (MLS) stated within the report. Licensee failed to analyze and make a market adjustment for the fireplaces or stated a reason for the lack of an adjustment. Licensee failed to accurately inventory the improvements of the subject property within the appraisal report. Licensee stated a concrete driveway when the Subject Property did not have a concrete driveway. Licensee failed to state the detached car storage area within the appraisal report. Licensee stated the subject home had gutters and downspouts, when the home did not have them. Licensee failed to state within the Sales Comparison Analysis the subject's detached garage. Licensee failed to state a market adjustment for the detached garage or state a reason for the lack of a market adjustment for the detached garage. Licensee failed to develop in the Cost Approach the cost of the porch and kitchen appliances in the dwelling section, but developed these these cost in the "as is" value of the site improvements. These costs should not have been developed in the "as is" value of the site improvements. Licensee failed in the Cost Approach to develop the contributing value of the detached garage. The report states in the Cost Approach comment section the data source was Marshall & Swift and local builders. The instructions were to provide adequate information for the lender/client to replicate the cost figures and calculations. The source of cost data, quality rating from the cost service and effective date of cost data was omitted from the appraisal report.

Licensee failed to supply adequate data for the lender/client to replicate the cost figures and calculations used in the cost approach. Licensee stated the subject site as irregular in shape when the shape of the subject site is rectangular in shape. Licensee failed to accurately report the 2005 real estate taxes within the report, according to county records. Licensee failed to analyze for the actual age difference between the subject and comparables nor state a reason for the lack of adjustments in the Sales Comparison Analysis. The report states in the Cost Approach comment section the data source was Marshall & Swift and local builders. The instructions were to provide adequate information for the lender/client to replicate the cost figures and calculations. The source of cost data, quality rating from the cost service and effective date of cost data was omitted from the appraisal report. Licensee misstated the neighborhood's one-unit housing price and age for the subject neighborhood. Licensee developed the cost of the porch and kitchen appliances in the "as is" value of site improvements rather than in the dwelling cost. Licensee failed to state the detached garage within the Sales Comparison Analysis and failed to state a market adjustment for the detached garage or state a reason for the lack of the adjustment. Licensee failed to calculate the contributing value of the detached garage in the Cost Approach. Licensee rendered an appraisal service in a careless or negligent manner making a series of errors that affected the credibility of the appraisal report. The violations noted within this report are indications of the careless and/or negligent manner in which the appraisal service was rendered. Licensee used superior comparable sales in the Sales Comparison Analysis without making market adjustments or stating a reason for the lack of market adjustments for the superior sales. Licensee failed to analyze for the actual age difference between the subject and comparables nor stated a reason for the lack of adjustments. According to the appraisers' data source (MLS), Comparable #2 and #3 stated a fireplace. The fireplaces were not stated nor considered within the Sales Comparison Analysis nor a reason stated for the lack of consideration. Licensee failed to develop the cost of the porch and kitchen appliances in the dwelling cost section of the Cost Approach. Licensee failed to develop the cost of the detached garage within the Cost Approach. Licensee failed to reconcile the quality of data available from the approaches used. Non-credible data from the Cost Approach and Sales Comparison Analysis was reconciled to determine an opinion of market value. Licensee failed to state clearly and accurately the inspection by the supervisor appraiser was an exterior only inspection. Licensee failed to accurately state the 2005 real estate taxes within the report, according to county records. Licensee misstated the neighborhood's one-unit housing price and age for the subject neighborhood, due to the failure to accurately analyze the subject neighborhood's price and age. Licensee stated the subject home had gutters and downspouts, when the home did not have them. Licensee stated the subject property had a concrete driveway, when the subject did not have a concrete driveway. Licensee failed to state the contract date and contract price within the appraisal report. Licensee failed to state the chimney was an old fireplace, which was no longer useable and did not indicate a market adjustment value for the subject property. Licensee in the grid of the Sales Comparison Analysis under

“Other” stated the word “none”. The word “none” was used as an indication of “no pool” for the subject and/or comparables. The word “none” was confusing and information was not sufficient in the report to understand the intent of the wording. Licensee in the Sales Comparison Analysis stated under “Other” in the grid of Comparable #1 the word “yes” indicating the comparable had a fence. The subject indicates a Fence/None and the word yes does not contain sufficient information to express the comparable had a fence with no pool. The report states in the Cost Approach comment section the data source was Marshall & Swift and local builders. The instructions within the Cost Approach were for the appraiser to provide adequate information for the lender/client to replicate the cost figures and calculations. The source of cost data, quality rating from the cost service and effective date of cost data was omitted from the appraisal report. Licensee failed to provide sufficient information in the appraisal report to understand the inspection by the supervisor appraiser was an exterior inspection only. **Violation: Ethics Rule, Conduct, 1-1(a), 1-1(b), 1-1(c), 1-4(a), 1-4(b)(ii), 1-4(b)(iii), 1-6(a), 2-1(a), 2-1(b), USPAP, 2005 Ed.**

AB 06-46 On July 17, 2008 the Board issued a private reprimand to a Certified General appraiser for a residential appraisal completed while licensee was a Trainee. Licensee signed a Consent Settlement Order and agreed to pay an administrative fine of \$1700 and complete continuing education in sales comparison, income approach and USPAP. The violations are: Licensee communicated a misleading appraisal report due to being developed and reconciled from a non-credible cost approach and non-credible sales comparison analysis with a series of errors that significantly affected the credibility of the appraisal report. Licensee failed to state the contract price and date of contract within the appraisal report. Licensee failed to accurately analyze and state the neighborhood’s one-unit housing price and age for the subject neighborhood. Licensee used superior sales in the sales comparison analysis of the appraisal report, when comparable sales were available closer to the subject property. Licensee failed to adjust for the superior sales used within the comparable sales analysis of the appraisal report. Licensee failed to analyze for the actual age difference between the subject and the comparables used and failed to state a reason for the lack of the adjustments. Licensee failed to state in the Sales Comparison Analysis, Comparable #2 & #3 both had a fireplace according to the data source (MLS) stated within the report. Licensee failed to analyze and make a market adjustment for the fireplaces or stated a reason for the lack of an adjustment. Licensee failed to accurately inventory the improvements of the subject property within the appraisal report. Licensee stated a concrete driveway when the Subject Property did not have a concrete driveway. Licensee failed to state the detached car storage area within the appraisal report. Licensee stated the subject home had gutters and downspouts, when the home did not have them. Licensee failed to state within the Sales Comparison Analysis the subject’s detached garage. Licensee failed to state a market adjustment for the detached garage or state a reason for the lack of a market adjustment for the detached garage. Licensee failed to develop in the Cost Approach the cost of the

porch and kitchen appliances in the dwelling section, but developed these cost in the "as is" value of the site improvements. These costs should not have been developed in the "as is" value of the site improvements. Licensee failed in the Cost Approach to develop the contributing value of the detached garage. The report states in the Cost Approach comment section the data source was Marshall & Swift and local builders. The instructions were to provide adequate information for the lender/client to replicate the cost figures and calculations. The source of cost data, quality rating from the cost service and effective date of cost data was omitted from the appraisal report. Licensee failed to supply adequate data for the lender/client to replicate the cost figures and calculations used in the cost approach. Licensee stated the subject site as irregular in shape when the shape of the subject site is rectangular in shape. Licensee failed to accurately report the 2005 real estate taxes within the report, according to county records. Licensee failed to analyze for the actual age difference between the subject and comparables nor state a reason for the lack of adjustments in the Sales Comparison Analysis. The report states in the Cost Approach comment section the data source was Marshall & Swift and local builders. The instructions were to provide adequate information for the lender/client to replicate the cost figures and calculations. The source of cost data, quality rating from the cost service and effective date of cost data was omitted from the appraisal report. Licensee misstated the neighborhood's one-unit housing price and age for the subject neighborhood. Licensee developed the cost of the porch and kitchen appliances in the "as is" value of site improvements rather than in the dwelling cost. Licensee failed to state the detached garage within the Sales Comparison Analysis and failed to state a market adjustment for the detached garage or state a reason for the lack of the adjustment. Licensee failed to calculate the contributing value of the detached garage in the Cost Approach. Licensee rendered an appraisal service in a careless or negligent manner making a series of errors that affected the credibility of the appraisal report. The violations noted within this report are indications of the careless and/or negligent manner in which the appraisal service was rendered. Licensee used superior comparable sales in the Sales Comparison Analysis without making market adjustments or stating a reason for the lack of market adjustments for the superior sales. Licensee failed to analyze for the actual age difference between the subject and comparables nor stated a reason for the lack of adjustments. According to the appraisers' data source (MLS), Comparable #2 and #3 stated a fireplace. The fireplaces were not stated nor considered within the Sales Comparison Analysis nor a reason stated for the lack of consideration. Licensee failed to develop the cost of the porch and kitchen appliances in the dwelling cost section of the Cost Approach. Licensee failed to develop the cost of the detached garage within the Cost Approach. Licensee failed to reconcile the quality of data available from the approaches used. Non-credible data from the Cost Approach and Sales Comparison Analysis was reconciled to determine an opinion of market value. Licensee failed to state clearly and accurately the inspection by the supervisor appraiser was an exterior only inspection. Licensee failed to accurately state the 2005 real estate taxes within the report, according to county records. Licensee misstated the

neighborhood's one-unit housing price and age for the subject neighborhood, due to the failure to accurately analyze the subject neighborhood's price and age. Licensee stated the subject home had gutters and downspouts, when the home did not have them. Licensee stated the subject property had a concrete driveway, when the subject did not have a concrete driveway. Licensee failed to state the contract date and contract price within the appraisal report. Licensee failed to state the chimney was an old fireplace, which was no longer useable and did not indicate a market adjustment value for the subject property. Licensee in the grid of the Sales Comparison Analysis under "Other" stated the word "none". The word "none" was used as an indication of "no pool" for the subject and/or comparables. The word "none" was confusing and information was not sufficient in the report to understand the intent of the wording. Licensee in the Sales Comparison Analysis stated under "Other" in the grid of Comparable #1 the word "yes" indicating the comparable had a fence. The subject indicates a Fence/None and the word yes does not contain sufficient information to express the comparable had a fence with no pool. The report states in the Cost Approach comment section the data source was Marshall & Swift and local builders. The instructions within the Cost Approach were for the appraiser to provide adequate information for the lender/client to replicate the cost figures and calculations. The source of cost data, quality rating from the cost service and effective date of cost data was omitted from the appraisal report. Licensee failed to provide sufficient information in the appraisal report to understand the inspection by the supervisor appraiser was an exterior inspection only. **Violation: Ethics Rule, Conduct, 1-1(a), 1-1(b), 1-1(c), 1-4(a), 1-4(b)(ii), 1-4(b)(iii), 1-6(a), 2-1(a), 2-1(b), USPAP, 2005 Ed.**

AB 07-18 On July 17, the Board issued a private reprimand to a Certified General appraiser for a commercial appraisal completed while licensee held a certified residential license. Licensee signed a Consent Settlement Order and agreed to pay a \$1500 administrative fine. Licensee had completed significant education courses in general appraisal since the time of the appraisal which is the subject of this complaint. Violations in the report are: The licensee stated in the report "I have performed a limited number of commercial appraisals, numerous residential and agricultural appraisals. It is my opinion, that no special actions were required to comply with the Competency provision of USPAP." The licensee admitted in the interview that she was not competent to perform this assignment and it is very evident from the report that she lacked knowledge and experience to perform this assignment competently. Licensee utilized comparable sales that were not in the subjects' market area and the sales used that were in the market area were not comparable to the subject. Licensee listed five sales of vacant land that range in sales price per square foot from \$1.68 per square foot to \$4.44 per square foot. The licensee stated in the report that none of the sales needed adjustments for any reason but came to a value conclusion of the subject site of \$4.00 per square foot. There is no analysis of the data to support this conclusion. Licensee utilized comparable rents from outside the market area of the subject property to justify a higher rental rate. Licensee utilized an overall rate that the licensee said came from

comparable sales but was actually derived from using estimated income and expenses not actual income and expenses. The licensee fails to reconcile or analyze any of the data that was used in any of the approaches. Licensees simply stated the opinion of the final value. Licensee's report contains mostly filler material copied from textbooks, the report contains very little substance and there is no explanation of the appraiser's analysis and conclusions. Licensee fails to summarize the information analyzed and her reasoning that supports her analysis opinions and conclusions, Licensee briefly stated the information and her opinions. **Violations: Competency Rule, 1-1(a), 1-4(b)(i), 1-4(c)(i), 1-4(c)(ii), 1-4(c)(iii), 1-4(c)(iv), 1-6(a), 2-1(a), 2-1(b), 2-2(b), USPAP, 2003 Ed.**

AB 07-19 On July 17, 2008 the Board issued a public reprimand to Certified Residential appraiser Joe Brashier, R00609 for a commercial appraisal report. Licensee signed a Consent Settlement Order and agreed to pay a \$2000 administrative fine and complete a 40 hour course on appraising commercial properties before accepting any commercial assignments. The violations in the report are: The licensee stated in his report: "I have performed a limited number of commercial appraisals, numerous residential and agricultural appraisals. It is my opinion, that no special actions were required to comply with the competent supervision of USPAP." The licensee admitted in his interview that he was not competent to perform this assignment and it is very evident from the report that he lacked knowledge and experience to perform this assignment competently. By capitalizing the proposed business income from the proposed automobile dealership the licensee demonstrated that he did not understand and know how to correctly employ the income capitalization approach to value. Licensee fails to use a hypothetical condition concerning the proposed construction of improvements. Licensee listed five sales of vacant land that range in sales price per square foot from \$.99 per square foot to \$4.96 per square foot. The licensee in his report stated that none of the sales needed adjustments for any reason but came to a value conclusion of the subject site of \$1.67 per square foot. There is no analysis of the data to support this conclusion.

Licensee failed to gather and analyze any comparable rental data, expense data and rates of return. Licensee took projected business income and expenses and utilized this information to arrive at an indicated value from his income approach. Licensee did not gather or disclose any estimate the time of completion of proposed improvements. Licensee failed to gather or disclose any projected cost figures, anticipated rental rates or anticipated competition at the time of completion of the project. The licensee fails to reconcile or analyze any of the data that was used in any of the approaches. Licensee simply stated his opinion of the final value. Licensee's report contains mostly filler material copied from textbooks, the report contains very little substance and there is no explanations of the appraiser's analysis and conclusions. Licensee fails to disclose a hypothetical condition concerning the proposed improvements, Licensee fails to state hypothetical conditions having to do

with appraising proposed improvements. Licensee fails to summarize the information analyzed and his reasoning that supports his analysis opinions and conclusions, licensee briefly stated the information and his opinions. **Violations: Competency Rule, 1-1(a), 1-2(g), 1-4(b)(i), 1-4(c)(i), 1-4(c)(ii), 1-4(c)(iii), 1-4(c)(iv), 1-4(h), 1-6(a), 2-1, 2-2(b), USPAP 2003 Ed.**

AB 07-27 On July 17, 2008 the Board issued a private reprimand to a Certified Residential appraiser for a residential appraisal. Licensee signed a Consent Settlement Order and agreed to pay a \$900 administrative fine a complete a 15 hour USPAP course. The violations in the report are: Licensee developed a GLA per square footage adjustment of \$170 and then used \$160 per SF to adjust the GLA in Comparable #2. Licensee failed to analyze the age difference of Comparable #3 or state a reason for the lack of an adjustment for the difference. Licensee failed to analyze the comparable sales data to arrive at an indicated value within the range of the adjusted sales price of the comparables or state a reason for the indicated value being outside of the range of the adjusted sales price of the comparables in the Sales Comparison Approach. Licensee failed to provide adequate information for the lender/client to replicate the cost figures and calculations within the appraisal report. Licensee failed to analyze the age difference of Comparable #3 or state a reason for the lack of an adjustment for the difference. Licensee failed to accurately describe the general description of the subject property. Licensee stated the subject as a 2.5 story home when the local market would consider the description of the home as a 2 story raised beach. Licensee failed to analyze the age difference of Comparable #3 or state a reason for the lack of an adjustment for the difference. Licensee failed to analyze the comparable sales data to arrive at an indicated value within the range of the adjusted sales price of the Comparables or state a reason for the indicated value being outside of the range of the adjusted sales price of the comparables in the Sales Comparison Approach. Licensee failed to provide adequate information for the lender/client to replicate the cost figures and calculations within the appraisal report. Licensee failed to provide adequate information for the lender/client to replicate the cost figures and calculations within the appraisal report. Licensee failed to provide adequate information for the lender/client to understand the difference in the time adjustments of Comparable #2 and #3 being at different rates. Licensee failed to explain the exclusion of the income approach within the appraisal report. Licensee failed to state the statutory statement for appraisers as required by the Alabama Real Estate Appraisers Act. **Violations: 1-1(a), 1-1(b), 1-1(c), 2-1(b), 2-2(b)(viii), USPAP, 2006 Ed., §34-27A-20(a)(6), §34-27A-20(a)(5), §34-27A-20(a)(7), §34-27A-3(b)(2).**

AB 07-37 On July 17, 2008 the Board issued a public reprimand to Certified Residential appraiser Ronald Holyfield, R00634 for an appraisal of vacant land which included a subdivision analysis. Licensee signed a Consent Settlement Order and agreed to pay an administrative fine of \$2500. The violations in the report are: Licensee failed to do a lot absorption study to determine lots sellout period. Licensee fails to do a

cost approach.

Licensee failed to identify the intended use of the appraisal, licensee did identify the purpose of the appraisal and did not seem to comprehend the difference between the intended use and the purpose. Licensee failed to use a hypothetical condition concerning the proposed construction of improvements. Licensee failed to do a cost approach. Licensee listed two prior sales but failed to analyze the sales. Subject sold April 6, 2005 for \$275,000 and again on December 19, 2005 for \$500,000. There is no analysis of the reason for the increase in sales price. Licensee's report contains mostly filler material copied from textbooks, the report contains very little substance and there is no explanation of the appraiser's analysis and conclusions. Licensee fails to disclose a hypothetical condition concerning the proposed improvements, licensee fails to include absorption study for lot sellout, wisely failed to include sales of lots that he had used to determine estimated market value of each a lot. Licensee fails to state hypothetical conditions having to do with appraising proposed improvements. Licensee completed an assignment outside his license classification. **Violations: 1-1(a), 1-1(b), 1-2(b), 1-2(g), 1-4(b)(ii), 1-5(b), 2-1(a), 2-1(b), 2-1(c), 2-2(b), USPAP, 2006 Ed., §780- X -9-.01(e)(1), Real Estate Appraisers Board Administrative Code §34-27A-20(a)(9), Code of Alabama, 1975.**

AB 07-51 On July 17, 2008 the Board issued a private reprimand to a Certified Residential appraiser for a residential appraisal. Licensee signed a Consent Settlement Order and agreed to pay a \$1400 administrative fine and take 21 hours of selected continuing education. The violations in the report are: Licensee communicated an appraisal assignment that was misleading. The Scope of Work indicates there was an inspection of the comparables when no inspections were made. Licensee communicated an appraisal assignment that was misleading due to a non-credible opinion of market value that was reconciled from a non-credible Sales Comparison Approach. The Sales Comparison Approach contained unsupported adjustments to arrive at the indicated value. That indicated value was then used to reconcile the opinion of market value for the Subject. The Scope of Work stated that the research and verification of data was from reliable sources. Licensee failed to use reasonable diligence in the research and analysis of available sales data for the Sales Comparison section of the appraisal report. Licensee failed to collect available sales data within the immediate area of the subject to analyze in the Sales Comparison Approach. Licensee failed to analyze a sale in the immediate area of the Subject that was reported in the stated data source. The appraiser used sales from outside of the immediate area in locations superior to that of the subject. Licensee failed to analyze accurate data for the site adjustment in the Sales Comparison Approach, but adjusted the site because of the appraiser's opinion the Comparables were located in an area superior to the Subject. (location adjustment) Licensee made adjustments that were unsupported in the Sales Comparison Approach and contrary to the information from the stated data source. Licensee failed to verify and report an accurate zoning for the subject. Licensee failed to provide adequate information for the lender/client to replicate the cost figures and calculations in the appraisal

report. Licensee failed to provide adequate information to the lender/client for support of the site value in the Cost Approach. Licensee failed to use reasonable diligence in the search of Comparable sales data to develop the appraisal. Licensee failed to accurately locate Comparable #1 and #2 on the Location Map Addendum. Licensee failed to state the statutory statement as required by the Alabama Real Estate Appraisers Act. **Violations: Scope of Work Rule, 1-1(a), 1-1(b), 1-1(c), 1-2(h), 1-4(a), 2-1(a), 2-1(b), 2-2(b)(vii), 2-2(b)(viii), USPAP 2006 Ed. §34-27A-20(a)(6), §34-27A-20(a)(7), §34-27A(3)(b)(2), Code of Alabama, 1975.**

AB 07-57 On July 17, 2008, the Board issued a private reprimand to a Trainee appraiser for a commercial appraisal. Licensee signed a Consent Settlement Order and agreed to complete a 40 hour income approach course. The violations in the report were: Licensee utilized an archaic technique of capitalization that attempts to isolate the contributory value of the land, this technique is accurate only if the appraiser's estimated land value is accurate. Licensee's estimate of land value is questionable considering the inconsistencies in his size adjustments. The licensee's cost approach is also suspect due to no documentation of cost figures. Licensee utilized a sale in the sales comparison approach that was not an arms length transaction. Licensee utilized a sale in the sales comparison approach reporting an incorrect sales price. Licensee made several typographical and cloning of old reports errors such as referring to the subject as a bank property, statement about rental rates that does not match other data and other statements in the report that obviously do not match the subject property. Licensee utilized a sale in the sales comparison approach that was not arm's-length also utilized a sale in the sales comparison approach where the wrong consideration was reported. Licensee also utilized unsupported and inconsistent adjustments to comparable sales to derive a value opinion. Licensee utilized unsupported cost estimates in the cost approach. Cost estimates do not match recognized national cost indexes and licensee gave no support for local costs that may have been used. Licensee failed to give any information on the actual age, the estimated economic age or the estimated life expectancy of the improvements. Licensee only stated a percentage of depreciation but gave no justification for this estimate. Licensee did not collect or analyze actual rents and expenses for the subject property. Licensee did not analyze comparable data to estimate rates of capitalization of the subject property. Licensee did not collect or analyze comparable rents or expenses of other similar properties and did not base projections of future rents and expenses on clear and appropriate evidence. The licensee valued the subject property as Parcel "A" and Parcel "B" and then added the two values together to get a final value estimate of the subject property. Licensee failed to analyze any effect if any this would have on the total value of the subject property. The licensee fails to reconcile or analyze any of the data that was used in any of the approaches. Licensee simply stated their opinion of the final value. Licensee simply stated their opinion of the final value. The report does not contain sufficient information to understand the licensee's analysis and conclusions. Licensee fails to summarize the information analyzed and his reasoning that supports his analysis opinions and

conclusions, licensee briefly stated the information and his opinions. **Violations: 1-1(a), 1-1(b), 1-1(c), 1-4(a), 1-4(b)(ii), 1-4(b)(iii), 1-4(c)(i), 1-4(c)(ii), 1-4(c)(iii), 1-4(c)(iv), 1-4(e), 1-6(a), 1-6(b), 2-1(b), 2-2(b)(ix), USPAP, 2005 Ed.**

AB 07-58 On July 17, 2008, the Board issued a public reprimand to Certified General Appraiser S. Lee Pake, G00027 for a commercial appraisal where Pake was the Mentor appraiser. Licensee signed a Consent Settlement Order and agreed to pay a \$2400 administrative fine. The violations in the report were: Licensee utilized an archaic technique of capitalization that attempts to isolate the contributory value of the land, this technique is accurate only if the appraiser's estimated land value is accurate. Licensee's estimate of land value is questionable considering the inconsistencies in his size adjustments. The licensee's cost approach is also suspect due to no documentation of cost figures. Licensee utilized a sale in the sales comparison approach that was not an arms length transaction. Licensee utilized a sale in the sales comparison approach reporting an incorrect sales price. Licensee made several typographical and cloning of old reports errors such as referring to the subject as a bank property, statement about rental rates that does not match other data and other statements in the report that obviously do not match the subject property. Licensee utilized a sale in the sales comparison approach that was not arm's-length also utilized a sale in the sales comparison approach where the wrong consideration was reported. Licensee also utilized unsupported and inconsistent adjustments to comparable sales to derive a value opinion. Licensee utilized unsupported cost estimates in the cost approach. Cost estimates do not match recognized national cost indexes and licensee gave no support for local costs that may have been used. Licensee failed to give any information on the actual age, the estimated economic age or the estimated life expectancy of the improvements. Licensee only stated a percentage of depreciation but gave no justification for this estimate. Licensee did not collect or analyze actual rents and expenses for the subject property. Licensee did not analyze comparable data to estimate rates of capitalization of the subject property. Licensee did not collect or analyze comparable rents or expenses of other similar properties and did not base projections of future rents and expenses on clear and appropriate evidence. The licensee valued the subject property as Parcel "A" and Parcel "B" and then added the two values together to get a final value estimate of the subject property. Licensee failed to analyze any effect if any this would have on the total value of the subject property. The licensee fails to reconcile or analyze any of the data that was used in any of the approaches. Licensee simply stated their opinion of the final value. Licensee simply stated their opinion of the final value. The report does not contain sufficient information to understand the licensee's analysis and conclusions. Licensee fails to summarize the information analyzed and his reasoning that supports his analysis opinions and conclusions, licensee briefly stated the information and his opinions. **Violations: 1-1(a), 1-1(b), 1-1(c), 1-4(a), 1-4(b)(ii), 1-4(b)(iii), 1-4(c)(i), 1-4(c)(ii), 1-4(c)(iii), 1-4(c)(iv), 1-4(e), 1-6(a), 1-6(b), 2-1(b), 2-2(b)(ix), USPAP, 2005 Ed.**

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 07-114 To a Certified Residential appraiser for a residential appraisal where the sales history of the subject is misstated. Borrower purchased the lot in January, 2007 prior to the appraisal in August, 2007. There is no analysis to support the site value of \$75,000. **Violations: 1-4(b)(i), 1-5(a), USPAP, 2006 Ed.**

AB 07-115 To a Certified Residential appraiser for a residential appraisal where the sales history of the subject is misstated. Borrower purchased the lot in January, 2007 prior to the appraisal in August, 2007. There is no analysis to support the site value of \$75,000. **Violations: 1-4(b)(i), 1-5(a), USPAP, 2006 Ed.**

Ms. Conway discussed with the Board the investigative status charts. Ms. Conway informed the Board 47 new complaints have been received since the May Board meeting, and that 15 complaints were dismissed, 13 were settled with a total of 139 open complaints.

6.2.1

The Board reviewed Probable Cause Report **AB-07-98**: With Mr. Pettey and Mr. Lundy recusing, on motion by Mr. Crochen and second by Mr. Lambert, the Board voted to accept the Disciplinary Committee's recommendation that this complaint be tabled until investigations are complete on 2 additional complaints. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-07-107**: With Mr. Lambert recusing, on motion by Mr. Crochen and second by Mr. Lundy, the Board voted to accept the Disciplinary Committee's recommendation that Probable Cause does exist and to set this case for a hearing. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-08-01**: With Mr. Blissitte and Mr. Lambert recusing, on motion by Mr. Crochen and second by Mrs. Pruit, the Board voted to accept the Disciplinary Committee's recommendation that Probable Cause does exist and to set this case for hearing. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-08-03**: With Mr. Lambert recusing, on motion by Mr. Crochen and second by Mr. Lundy, the Board voted to accept the Disciplinary Committee's recommendation that Probable Cause does exist and to issue a Letter of Warning. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-08-13**: With Mr. Lambert recusing, on motion by Mr. Crochen and second by Mrs. Pruit, the Board voted to accept the Disciplinary Committee's recommendation that Probable Cause does exist and to set this case for a hearing. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-08-14**: With Mr. Lambert recusing, on motion by Mr. Crochen and second by Mrs. Pruit, the Board voted to accept the Disciplinary Committee's recommendation that Probable Cause does exist and to set this case for a hearing. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-08-19**: With Mrs. Wood recusing, on motion by Mr. Crochen and second by Mrs. Pruit, the Board voted to accept the Disciplinary Committee's recommendation that Probable Cause does exist and to set this case for a hearing. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-08-58**: With Mr. Lundy recusing, on motion by Mr. Lambert and second by Mr. Crochen, the Board voted to accept the Disciplinary Committee's recommendation that Probable Cause does not exist and to dismiss this complaint. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-08-63**: With Mr. Lundy recusing, on motion by Mr. Lambert and second by Mr. Crochen, the Board voted to accept the Disciplinary Committee's recommendation that Probable Cause does not exist and to dismiss this complaint. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-08-64**: With Mr. Lundy recusing, on motion by Mr. Lambert and second by Mr. Crochen, the Board voted to accept the Disciplinary Committee's recommendation that Probable Cause does not exist and to dismiss this complaint. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-08-65**: With Mr. Lundy recusing, on motion by Mr. Lambert and second by Mr. Crochen, the Board voted to accept the Disciplinary Committee's recommendation that Probable Cause does not exist and to dismiss this complaint. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-08-71**: With Mr. Lundy recusing, on motion by Mr. Lambert and second by Mr. Crochen, the Board voted to accept the Disciplinary Committee's recommendation that Probable Cause does not exist and to dismiss this complaint. Motion carried by unanimous vote.

The Board reviewed Request for Board Initiated Complaint **AB-08-106**: On motion by Mr. Crochen and second by Mr. Lambert, the Board voted to open a formal investigation. Motion carried by unanimous vote.

6.2.2

There were no Anonymous Complaints to review at this time.

- 6.2.3 The Board reviewed a Consent Settlement Order on **AB-05-65**. On motion by Mr. Pettey and second by Mrs. Wood, the Board voted to approve this Consent Settlement Order as presented. Motion carried by unanimous vote.
- The Board reviewed a Consent Settlement Order on **AB-05-150**. On motion by Mr. Pettey and second by Mrs. Wood, the Board voted to approve this Consent Settlement Order as presented. Motion carried by unanimous vote.
- The Board reviewed a Consent Settlement Order on **AB-07-16**. On motion by Mr. Pettey and second by Mrs. Wood, the Board voted to approve this Consent Settlement Order as presented. Motion carried by unanimous vote.
- The Board reviewed a Consent Settlement Order on **AB-07-104**. On motion by Mr. Pettey and second by Mrs. Wood, the Board voted to approve this Consent Settlement Order as presented. Motion carried by unanimous vote.
- The Board reviewed a Consent Settlement Order on **AB-07-105**. On motion by Mr. Pettey and second by Mrs. Wood, the Board voted to approve this Consent Settlement Order as presented. Motion carried by unanimous vote.
- The Board reviewed a Consent Settlement Order on **AB-08-73, AB-08-75, AB-08-77, AB-08-79, AB-08-81, AB-08-83, AB-08-85, AB-08-87, AB-08-89, AB-08-91, AB-08-93, AB-08-95, AB-08-97 and AB-08-99**. On motion by Mr. Pettey and second by Mrs. Wood, the Board voted to approve this Consent Settlement Order as presented. Motion carried by unanimous vote.
- The Board reviewed a Consent Settlement Order on **AB-08-72, AB-08-74, AB-08-76, AB-08-78, AB-08-80, AB-08-82, AB-08-84, AB-08-86, AB-08-88, AB-08-90, AB-08-92, AB-08-94, AB-08-96 and AB-08-98**. On motion by Mr. Pettey and second by Mrs. Wood, the Board voted to approve this Consent Settlement Order as presented. Motion carried by unanimous vote.
- 6.3 The following reciprocal licenses were issued since last meeting: John O. Carroll, Sr. (L)(MS), Patrick Laflamme (G)(GA), William J. Pilcher (L)(GA), and Leo Rowe, Jr. (R)(OH).
- 7.0 The Temporary Permit report was provided to the Board for their information.
- 8.0 Mrs. Brooks discussed the proposed new experience log format developed to meet the requirements of AQB Guide Note 6 from the Appraisal Foundation, which relates to New Experience Criteria applicable to all appraiser qualifications. On motion by Mr. Crochen and second by Mrs. Wood, the Board voted to adopt the proposed new log

format that would meet the AQB requirements. Motion carried with no opposition.

Mrs. Brooks included, for Board information, a Renewal Report as of September 16, 2008. Mrs. Brooks informed the Board that as of this date, 38% of the Licensees have renewed. Ninety-seven licensees have renewed by mail and five hundred eighty-three licensees have renewed online to date.

Mrs. Brooks informed the Board that she, Mrs. Greene and Ms. Conway had met with a representative from Lexus Nexus to discuss their background check product. Mrs. Brooks told the Board that they were impressed with the product, but would continue to do research before making a decision.

Mrs. Brooks informed the Board of the Sunset Committee Meeting on Thursday, October 16, 2008.

Mrs. Brooks included an email, for the Board's information, from Mr. Richard Maloy offering to meet with the Board, along with Mr. Denny Key, the Appraisal Institute's State Government Relations Chair, to work on refinements to last years proposed Alabama Legislation in the event the legislation is to be submitted during the next regular legislative session.

Mrs. Brooks discussed with the Board the Draft of the Attorney General's Opinion requested regarding AVM's. After much discussion, on motion by Mr. Lundy, and second by Mrs. Wood, the Board voted to withdraw the request for an Attorney General's opinion. Those in favor were Mr. Jon B. Blissitte, Mr. Joseph Lundy, Mrs. Myra Pruit, Mr. Joseph Lambert, Mrs. Cornelia Tisher, Mr. Chester Mallory, Mrs. Dot Wood and Mr. Chris Pettey. Mr. Fred Crochen was opposed. Motion carried.

Mrs. Brooks discussed with the Board that the examiners of Public Accounts were going to issue a Finding for the Board accepting Anonymous Complaints.

Mrs. Brooks and Mr. Crochen discussed, with the Board, an Associated Press report regarding Appraisal regulatory reforms being requested in light of an investigation done by the AP.

Mr. Blissitte discussed with the Board a letter from Mr. Joe Dixon, requesting that he be re-assigned to work in north Alabama. After much discussion, the Board explained to Mr. Dixon that this was a Personnel issue within the Appraisers Board and as such should be handled by Mrs. Brooks.

DISCIPLINARY HEARINGS

At 10:00 a.m., Administrative Law Judge Al Agricola convened the conclusion of the Disciplinary Hearing for Mr. Everett Brooks.

At 10:30 a.m. on motion by Mr. Lambert and second by Mr. Pettey, the Board voted to enter Executive Session to discuss good name and character. Those in favor were Mr. Jon B. Blissitte, Mr. Fred Crochen, Mr. Joseph Lundy, Mrs. Myra Pruit, Mr. Joseph Lambert, Mrs. Cornelia Tisher, Mr. Chester Mallory, Mrs. Dot Wood and Mr. Chris Pettey. Motion carried by unanimous vote.

At 10:45 a.m. on motion by Mr. Crochen and second by Mr. Lambert, the Board voted to re-enter regular session. Those in favor were Mr. Jon B. Blissitte, Mr. Fred Crochen, Mr. Joseph Lundy, Mrs. Myra Pruit, Mr. Joseph Lambert, Mrs. Cornelia Tisher, Mr. Chester Mallory, Mrs. Dot Wood and Mr. Chris Pettey. Motion carried by unanimous vote.

Mr. Crochen announced the Board's verdict in the Disciplinary Hearing for Mr. Everett Brooks and requested that Mr. Agricola prepare a proposed order with Findings of Facts and Conclusions of Law in this matter.

Ms. Conway informed the Board that due to the Board's heavy schedule today, the Administrative Hearing for Mr. Phillip Ledbetter, a Certified General Real Property Appraiser, which was scheduled for today, has been continued until 10:00 a.m., November 20, 2008.

At 11:00 a.m., Administrative Law Judge Mrs. Tori Adams convened the Disciplinary Hearing for Mr. Robert Shellhouse.

At 11:40 a.m., on motion by Mrs. Pruit and second by Mr. Crochen, the Board voted to enter Executive Session to discuss good name and character. Those in favor were Mr. Jon B. Blissitte, Mr. Fred Crochen, Mr. Joseph Lundy, Mrs. Myra Pruit, Mr. Joseph Lambert, Mrs. Cornelia Tisher, Mr. Chester Mallory, Mrs. Dot Wood and Mr. Chris Pettey. Motion carried by unanimous vote.

At 11:55 a.m. on motion by Mrs. Pruit and second by Mr. Crochen, the Board voted to re-enter regular session. Those in favor were Mr. Jon B. Blissitte, Mr. Fred Crochen, Mr. Joseph Lundy, Mrs. Myra Pruit, Mr. Joseph Lambert, Mrs. Cornelia Tisher, Mr. Chester Mallory, Mrs. Dot Wood and Mr. Chris Pettey. Motion carried by unanimous vote.

On motion by Mr. Blissitte and second by Mrs. Pruit, the Board voted to issue a Private Reprimand and fine him \$250. Those in favor were Mr. Jon B. Blissitte, Mr. Fred Crochen, Mr. Joseph Lundy, Mrs. Myra Pruit, Mr. Joseph Lambert, Mrs. Cornelia Tisher, Mr. Chester Mallory, Mrs. Dot Wood and Mr. Chris Pettey. Motion carried by unanimous vote.

9.0 There was no unfinished business to discuss at this time.

10.0 There was no new business to discuss at this time.

11.0 At 1:44 p.m. on motion by Mr. Lundy and second by Mrs. Tisher, the Board voted to adjourn. Motion carried by unanimous vote. The Board's

tentative meeting schedule for the remainder of 2008 will be November 20, 2008 at 8:15 a.m. at the RSA Union Building, 100 N. Union Street, 3rd Floor Conference Room, Montgomery, Alabama.

Sincerely,

Carolyn Greene
Executive Secretary

CG

APPROVED: _____
Jon B. Blissitte, Chairman