

**MINUTES**  
**ALABAMA REAL ESTATE APPRAISERS BOARD**  
**RSA UNION STREET**  
**SUITE 370**  
**MONTGOMERY, ALABAMA**  
**September 20, 2012**

**MEMBERS PRESENT:**

Mrs. Dot Wood (Vice-Chairman)  
Mr. Joseph Lundy  
Mr. Fred Crochen  
Mrs. Cornelia Tisher  
Mr. Chester Mallory  
Mr. Dennis Key

**MEMBERS ABSENT:**

Mr. Mark Moody  
Mr. Christopher Baker  
Mr. Kenneth D. Wallis, III (Chairman)

**OTHERS PRESENT:**

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

**GUESTS PRESENT:**

Ms. Penny Nichols, Certified Residential Real Property Appraiser, Millbrook, AL

- 1.0 With quorum present Mrs. Dot Wood, Vice-Chairman, called the meeting to order at 8:37 a.m. Mrs. Carolyn Greene, Executive Secretary, recorded the minutes. The meeting was held in the 3<sup>rd</sup> Floor Conference Room, 100 North Union Street, Montgomery, Alabama. Prior notice of the meeting was posted on the Secretary of State's website on February 6, 2012 in accordance with the Alabama Open Meetings Act.
- 2.0 The meeting was opened with prayer by Mr. Lundy and followed by the Pledge of Allegiance, led by Mr. Crochen.
- 3.0 Members present were Mr. Joseph Lundy, Mr. Fred Crochen, Mrs. Dot Wood, Mrs. Cornelia Tisher, Mr. Dennis Key and Mr. Chester Mallory. Members absent were Mr. Kenneth Wallis, III, Mr. Chris Baker and Mr. Mark Moody.
- 4.0 On motion by Mr. Mallory and second by Mr. Crochen, the regular minutes for July 12, 2012 were approved as written. Motion carried by unanimous vote.

5.0 Ms. Conway discussed with the Board an email from Mr. Mike Noble asking the Board for an extension to pay the administrative fine owed in AB-10-102. Mr. Noble also appeared and addressed the Board. On Motion by Mr. Lundy and second by Mr. Key, the Board voted to deny Mr. Noble's request and Mr. Noble must pay \$600 now and the balance by December 31, 2012 to avoid suspension for non-compliance. Motion carried by unanimous vote.

Ms. Conway included the Findings of Fact, Conclusions of Law and Recommendation from Administrative Law Judge H. E. Nix, Jr., in Complaint No. AB-10-61, AB-10-62, AB-10-63 and AB-11-09 (Cleabron E. Pullum, R00216). On motion by Mr. Lundy and second by Mrs. Tisher, the Board voted to adopt the Findings of Fact and Conclusions of Law and Recommendation as written as the Order of the Board. Motion carried by unanimous vote.

6.0 There was no Legislative report to discuss.

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

7.1 **Trainee Real Property Appraiser applications approved:** None.  
**Applications deferred:** None. **Applications denied:** None.

**Trainee Real Property Appraiser Experience Logs for Review: Logs approved:** Melanie Housh, Daniel Lincoln, Tyler Powell and Leigh Anne Way. **Logs deferred:** Thomas F. Bradley, Kevin A. Haefner and David Ikard. **Logs denied:** None.

7.2 **State Registered Real Property Appraiser application approved:** Emily Henderson Bryars. **Applications deferred:** Thomas F. Bradley and Kevin A. Haefner. **Applications denied:** None.

7.3 **Licensed Real Property Appraiser application approved:** Lacy Alexander McCall, John Stewart Prestwood (Recip.)(TN) and Jason Roberts. **Applications deferred:** None. **Applications denied:** None.

7.4 **Certified Residential Real Property Appraiser applications approved:** Laura Michelle Hummel (Recip.)(GA). **Application deferred:** Windy Dobbs. **Applications denied:** None.

7.5 **Certified General Real Property Appraiser applications approved:** Ken D. Hobart (Recip.)(MS), William Tyler Mullins (Recip.)(MS), and Tyler Powell. **Application deferred:** Vincent Jackson Howell. **Applications denied:** None.

7.6 **Mentor applications approved:** R. Scott Allen, Adam Russell Cowart, J. Michael Cowart, William Marvin Robbins, C. Daniel Sizemore and Brad Stamps. **Application deferred:** John Bach. **Applications denied:** None.

- 8.0 Mr. Lundy presented the Finance report and stated that the Board was 91% into Fiscal Year 2012 and 66% into budget expenditures. Mr. Lundy stated that there were no negative trends that could not be reconciled at this time. Mrs. Brooks also included the 2013 Budget for Board information.

The Board asked Mrs. Brooks to ask Retirement Systems of Alabama if the lease rates have been set for new leases and to check other leases in the RSA Union Building.

On motion by Mr. Mallory and second by Mrs. Tisher, the Board voted to approve the Financial Report. Motion carried by unanimous vote.

The Investment report was included for Board information.

The Board discussed the Spring AARO conference.

- 9.0 On motion by Mr. Lundy and second by Mr. Key, the following education courses and instructor recommendations were approved, deferred, or denied as indicated. Motion carried by unanimous vote.

#### **ALLIED BUSINESS SCHOOLS, INC.**

##### **Renewal Applications:**

- (CE) 2012-2013 Equivalent 7 Hour National USPAP Update Course – 7 hours – Online  
(Instructor: Roy Bottger)

**Both Course and Instructor Approved**

- (CE) Case Studies in Complex Appraisal – 7 hours – Online  
(Instructors: Roy Bottger and Sam Martin)

**Both Course and Instructors Approved**

- (CE) Complex Residential Appraisal – 14 hours – Online  
(Instructors: Roy Bottger and Sam Martin)

**Both Course and Instructors Approved**

- (CE) Creating Credible Appraisals – 7 hours – Online  
(Instructors: Roy Bottger and Sam Martin)

**Both Course and Instructors Approved**

- (CE) Financing for Appraisers – 14 hours – Online  
(Instructors: Roy Bottger and Sam Martin)

**Both Course and Instructors Approved**

#### **AMERICAN SCHOOL OF REAL ESTATE EXPRESS**

##### **Renewal Applications:**

- (LIC) Basic Appraisal Principles – 30 hours – Online

(Instructor: David Deverman)  
**Both Course and Instructor Approved**

(LIC) Basic Appraisal Procedures – 30 hours – Online  
(Instructor: David Deverman)  
**Both Course and Instructor Approved**

**AMERICAN SOCIETY OF FARM MANAGERS & RURAL APPRAISERS, INC.**

**Renewal Applications:**

(CE) 2012-2013 7 Hour National USPAP Course – 7 hours – Classroom  
(Instructor: Mark Lewis)  
**Both Course and Instructor Approved**

(CE) All Topo Maps-General Software Training – 8 hours – Classroom  
(Instructor: Mike Johnson)  
**Both Course and Instructor Approved**

(CE) Computer Plotting Legal Description for the Layman – 8 hours – Classroom  
(Instructor: Mike Johnson)  
**Both Course and Instructor Approved**

**New Application:**

(LIC) Cost Approach for General Appraisers Online – 30 hours – Online  
(Instructor: Howard Audsley)  
**Both Course and Instructor Approved**

**APPRAISAL INSTITUTE – ALABAMA CHAPTER**

**Renewal Applications:**

(CE) Using Spreadsheet Programs in Real Estate Appraisals-The Basics – 7 hours – Classroom  
(Instructor: Mark Smeltzer)  
**Both Course and Instructor Approved**

**New Applications:**

(CE) 2012-2013 USPAP 7-Hr Update – 7 hours – Classroom  
(Instructor: Mark Smeltzer)  
**Both Course and Instructor Approved**

(CE) Appraising the Appraisal: Appraisal Review-Residential – 7 hours – Classroom

(Instructor: James Atwood)

**Both Course and Instructor Approved**

(CE) Marketability: The Six-Step Process and Basic Applications – 7 hours – Classroom

(Instructor: John Urubek)

**Both Course and Instructor Approved**

(CE) The Lending World in Crisis-What Clients Need Their Appraisers to Know Today – 7 hours – Classroom

(Instructor: Mark Smeltzer)

**Both Course and Instructor Approved**

### **APPRAISAL INSTITUTE - NATIONAL**

#### **New Application:**

(CE) International Financial Reporting Standards for the Real Property Appraiser - 15 Hours – Classroom

(Instructor: Paul Thomas)

**Both Course and Instructor Approved**

### **CAREER WEBSCHOOL**

#### **Renewal Applications:**

(CE) 2012-2013 7-Hour Equivalent USPAP Course Update - 7 Hours – Online

(Instructor: AM Bud Black)

**Both Course and Instructor Approved**

(CE) A URAR Form Review - 7 Hours – Online

(Instructor: AM Bud Black)

**Both Course and Instructor Approved**

(CE) Appraisal Math and Statistics - 7 Hours – Online

(Instructor: AM Bud Black)

**Both Course and Instructor Approved**

(CE) Cost Approach Overview - 7 Hours – Online

(Instructor: AM Bud Black)

**Both Course and Instructor Approved**

(CE) Income Capitalization Overview - 7 Hours – Online

(Instructor: AM Bud Black)

**Both Course and Instructor Approved**

(CE) Sales Comparison Approach - 7 Hours – Online

(Instructor: AM Bud Black)

**Both Course and Instructor Approved**

- (LIC) 2012-2013 15 Hour Equivalent USPAP Course - 15 Hours – Online  
(Instructor: AM Bud Black)  
**Both Course and Instructor Approved**
- (LIC) An FHA Single Family Appraisal - 15 Hours – Online  
(Instructor: AM Bud Black)  
**Both Course and Instructor Approved**
- (LIC) Basic Appraisal Principles - 30 Hours – Online  
(Instructor: AM Bud Black)  
**Both Course and Instructor Approved**
- (LIC) Basic Appraisal Procedures - 30 Hours – Online  
(Instructor: AM Bud Black)  
**Both Course and Instructor Approved**
- (LIC) Residential Appraiser Site Valuation & Cost Approach - 15 Hours – Online  
(Instructor: AM Bud Black)  
**Both Course and Instructor Approved**
- (LIC) Residential Market Analysis and Highest & Best Use – 15 Hours – Online  
(Instructor: AM Bud Black)  
**Both Course and Instructor Approved**
- (LIC) Residential Report Writing and Case Studies - 15 Hours – Online  
(Instructor: AM Bud Black)  
**Both Course and Instructor Approved**
- (LIC) Residential Sales Comparison & Income Approaches - 30 Hours – Online  
(Instructor: AM Bud Black)  
**Both Course and Instructor Approved**

### **DYNASTY SCHOOL**

#### **Renewal Applications:**

- (LIC) Advanced Residential Applications and Case Studies - 15 Hours – Online  
(Instructor: Robert Abelson)  
**Both Course and Instructor Approved**
- (LIC) Real Estate Appraisal-Basic Principles & Procedures - 60 Hours – Online  
(Instructor: Robert Abelson)  
**Both Course and Instructor Approved**
- (LIC) Real Estate Finance - 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**

### **GEORGIA MLS TRAINING INSTITUTE**

#### **Renewal Application:**

(CE) Appraisal OF 2-4 Family & Multi-Family Properties - 7 Hours – Online  
(Instructor: Wade Gaddy)  
**Both Course and Instructor Approved**

#### **New Application:**

(CE) 2012-2013 7 Hour Equivalent USPAP Update Course - 7 Hours – Online  
(Instructor: Wade Gaddy)  
**Both Course and Instructor Approved**

### **INTERNATIONAL RIGHT OF WAY ASSOCIATION**

#### **Renewal Application:**

(CE) 103 Ethics and the Right of Way Profession - 8 Hours – Classroom  
(Instructor: Ted Williams)  
**Both Course and Instructor Approved**

#### **New Applications:**

(CE) 902 – Property Descriptions - 8 Hours – Classroom  
(Instructor: Ted Williams)  
**Both Course and Instructor Approved**

(CE) 804 – Skills of Expert Testimony - 8 Hours – Classroom  
(Instructor: Ted Williams)  
**Both Course and Instructor Approved**

(CE) 417 – The Valuation of Environmentally Contaminated Real Estate - 16 Hours – Classroom  
**Course Approved**

### **LIA ADMINISTRATORS & INSURANCE SERVICES**

#### **Renewal Application:**

(CE) Loss Prevention Program for Real Estate Appraisers - 4 Hours –

Classroom  
(Instructor: Peter Christensen)  
**Both Course and Instructor Approved**

**MCKISSOCK, LP**

**Renewal Applications:**

- (CE) 2012-2013 7 Hour National USPAP Update Course – 7 Hours – Online  
(Instructor: Daniel Bradley)  
**Both Course and Instructor Approved**
- (CE) 2012-2013 7 Hour National USPAP Update – 7 Hours – Classroom  
(Instructors: Daniel Bradley, Wallczakalski, Ken Guilfoyle, Chuck Huntoon, Tracy Martin, Richard McKissock, Larry McMillen, Steve Behmeier and John Willey)  
**Both Course and Instructors Approved**
- (CE) 2012-2013 National USPAP Update Equivalent– 7 Hours – Classroom  
(Instructors: Daniel Bradley, Wallczakalski, Ken Guilfoyle, Chuck Huntoon, Tracy Martin, Richard McKissock, Larry McMillen, Steve Behmeier and John Willey)  
**Both Course and Instructors Approved**
- (CE) 2012-2013 7 Hour National USPAP Update Course – Live Webinar – 8 Hours – Online  
(Instructors: Daniel Bradley, Tracy Martin, and Charles Fisher)  
**Both Course and Instructors Approved**
- (CE) 2-4 Family Finesse – 7 Hours – Online  
(Instructor: Alan Simmons)  
**Both Course and Instructor Approved**
- (CE) Appraisal Applications of Regression Analysis – 7 Hours – Online  
(Instructor: Dan Bradley)  
**Both Course and Instructor Approved**
- (CE) Appraising and Analyzing Industrial and Flex Buildings for Mortgage Underwriting – 7 Hours – Online  
(Instructor: Bruce Coin)  
**Both Course and Instructor Approved**
- (CE) Appraising and Analyzing Retail Shopping Centers for Mortgage Underwriting – 7 Hours – Online  
(Instructor: Bruce Coin)  
**Both Course and Instructor Approved**
- (CE) Appraising FHA Today – 7 Hours – Online



(Instructor: Dan Bradley)

**Both Course and Instructor Approved**

- (CE) Appraising in a Post-HVCC World – 4 Hours – Classroom  
(Instructors: Vehmeier, Guilfoyle and McMillen)  
**Both Course and Instructors Approved**
- (CE) Appraising in a Post-HVCC World – Live Webinar - 4 Hours – Online  
(Instructors: Daniel Bradley and Tracy Martin)  
**Both Course and Instructors Approved**
- (CE) Appraising Manufactured Homes – 7 Hours – Online  
(Instructor: Alan Simmons)  
**Both Course and Instructor Approved**
- (CE) Construction Details & Trends – 7 Hours – Online  
(Instructor: Alan Simmons)  
**Both Course and Instructor Approved**
- (CE) Deriving and Supporting Adjustments – Live Webinar – 3 Hours – Online  
(Instructors: Bradley, Martin and Huntoon)  
**Both Course and Instructors Approved**
- (CE) Deriving and Supporting Adjustments – 7 Hours – Classroom  
(Instructors: Vehmeier, Guilfoyle and McMillen)  
**Both Course and Instructors Approved**
- (CE) Environmental Contamination of Income Properties – 5 Hours – Online  
(Instructor: Bruce Coin)  
**Both Course and Instructor Approved**
- (CE) Environmental Issues for Appraisers – 5 Hours – Online  
(Instructor: Alan Simmons)  
**Both Course and Instructor Approved**
- (CE) Essential Elements of Disclosures & Disclaimers – 5 Hours – Online  
(Instructor: Daniel Bradley)  
**Both Course and Instructor Approved**
- (CE) Even Odder: More Oddball Appraisals – 7 Hours – Online  
(Instructor: Daniel Bradley)  
**Both Course and Instructor Approved**
- (CE) Foundations in Sustainability: Greening the Real Estate & Appraisal Industries – 7 Hours – Online  
(Instructor: Richard McKissock)  
**Both Course and Instructor Approved**

- (CE) Intro to Complex Appraisal Assignments – Live Webinar – 5 Hours – Online  
(Instructors: Bradley, Martin and Huntoon)  
**Both Course and Instructors Approved**
  
- (CE) Introduction to Expert Witness Testimony – 7 Hours – Classroom  
(Instructor: Steve Vehmeier)  
**Both Course and Instructor Approved**
  
- (CE) Introduction to Legal Descriptions – 2 Hours – Online  
(Instructor: Richard McKissock)  
**Both Course and Instructor Approved**
  
- (CE) Introduction to Regression Analysis for Appraisers – 4 Hours – Classroom  
(Instructors: Bradley, Czekalski, Guilfoyle, Huntoon, Martin, McKissock, McMillen, Vehmeier and Willey)  
**Both Course and Instructors Approved**
  
- (CE) Introduction to Regression Analysis for Appraisers – Live Webinar – 4 Hours – Online  
(Instructors: Daniel Bradley, Tracy Martin and Susan Barkalow)  
**Both Course and Instructors Approved**
  
- (CE) Introduction to Residential Green Building for Appraisers – 4 Hours – Classroom  
(Instructors: Vehmeier, Guilfoyle and McMillen)  
**Both Course and Instructors Approved**
  
- (CE) Introduction to Residential Green Building for Appraisers – Live Webinar – 4 Hours – Online  
(Instructors: Daniel Bradley and Tracy Martin)  
**Both Course and Instructors Approved**
  
- (CE) Introduction to the Uniform Appraisal Dataset – 2 Hours – Online  
(Instructor: Daniel Bradley)  
**Both Course and Instructors Approved**
  
- (CE) Land and Site Valuation – 7 Hours – Online  
(Instructor: Alan Simmons)  
**Both Course and Instructor Approved**
  
- (CE) Mold, Pollution and the Appraiser – 2 Hours – Online  
(Instructor: Daniel Bradley)  
**Both Course and Instructor Approved**
  
- (CE) Mortgage Fraud: Protect Yourself – 7 Hours – Online  
(Instructor: Daniel Bradley)  
**Both Course and Instructor Approved**

- (CE) Private Appraisal Assignments – 7 Hours – Online  
(Instructor: Charles Fisher)  
**Both Course and Instructor Approved**
  
- (CE) Relocation Appraising: New ERC Summary Appraisal Report – 7 Hours – Classroom  
(Instructors: Vehmeier, Guilfoyle and McMillen)  
**Both Course and Instructors Approved**
  
- (CE) REO & Foreclosures – 5 Hours – Online  
(Instructor: Daniel Bradley)  
**Both Course and Instructor Approved**
  
- (CE) REO and Short Sale Appraisal Guidelines – 4 Hours – Classroom  
(Instructors: Steve Vehmeier and Tracy Martin)  
**Both Course and Instructors Approved**
  
- (CE) REO and Short Sale Appraisal Guidelines - Live Webinar – 4 Hours – Online  
(Instructors: Daniel Bradley and Tracy Martin)  
**Both Course and Instructors Approved**
  
- (CE) Residential Appraisal Review – 7 Hours – Online  
(Instructor: Alan Simmons)  
**Both Course and Instructors Approved**
  
- (CE) Residential Appraisal Review – Live Webinar – 7 Hours – Online  
(Instructors: Daniel Bradley, Tracy Martin and Susanne Barkalow)  
**Both Course and Instructors Approved**
  
- (CE) Residential Report Writing: More Than Forms – 7 Hours – Online  
(Instructor: Daniel Bradley)  
**Both Course and Instructor Approved**
  
- (CE) Risky Business: Ways to Minimize Your Liability – 5 Hours – Online  
(Instructor: Alan Simmons)  
**Both Course and Instructor Approved**
  
- (CE) Risky Business: Ways to Minimize Your Liability – 7 Hours – Classroom  
(Instructor: Steve Vehmeier)  
**Both Course and Instructor Approved**
  
- (CE) Systems Built Housing: Advances in Housing for the New Millennium – 7 Hours – Classroom  
(Instructors: Daniel Bradley, Wallczakalski, Ken Guilfoyle, Chuck Huntoon, Tracy Martin, Richard McKissock, Larry McMillen, Steve Vehmeier and John Willey)  
**Both Course and Instructors Approved**

- (CE) The Changing World of FHA Appraising – 7 Hours – Classroom  
(Instructor: Steve Vehmeier)  
**Both Course and Instructor Approved**
- (CE) The Cost Approach – 7 Hours – Online  
(Instructor: Daniel Bradley)  
**Both Course and Instructor Approved**
- (CE) The Dirty Dozen – 3 Hours – Online  
(Instructor: Richard McKissock)  
**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) The Nuts & Bolts of Green Building for Appraisers – 3 Hours – Online  
(Instructor: Daniel Bradley)  
**Both Course and Instructor Approved**
- (LIC) 2012-2013 15-Hour National Uniform Standards of Professional Appraisal Practice Course – 15 Hours – Online  
(Instructor: Daniel Bradley)  
**Both Course and Instructor Approved**
- (LIC) Advanced Residential Applications & Case Studies – 15 Hours – Online  
(Instructor: Daniel Bradley)  
**Both Course and Instructor Approved**
- (LIC) Appraisal Subject Matter Electives – 20 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) Commercial Appraisal Review-Subject Matter Electives – 15 Hours – Online  
(Instructor: Paul Lorenzen)  
**Both Course and Instructor Approved**
- (LIC) Expert Witness for Commercial Appraisers-Subject Matter Electives – 15 Hours – Online

- (Instructor: Paul Lorenzen)  
**Both Course and Instructor Approved**
- (LIC) General Appraiser Income Approach – 60 Hours – Online  
(Instructor: Daniel Bradley)  
**Both Course and Instructor Approved**
- (LIC) General Appraiser Market Analysis and Highest & Best Use – 30 Hours – Online  
(Instructor: Daniel Bradley)  
**Both Course and Instructor Approved**
- (LIC) General Appraiser Sales Comparison Approach – 30 Hours – Online  
(Instructor: Daniel Bradley)  
**Both Course and Instructor Approved**
- (LIC) General Appraiser Site Valuation & Cost Approach – 30 Hours – Online  
(Instructor: Alan Simmons)  
**Both Course and Instructor Approved**
- (LIC) General Report Writing and Case Studies – 30 Hours – Online  
(Instructor: Bruce Coin)  
**Both Course and Instructor Approved**
- (LIC) Residential Appraiser Site Valuation & Cost Approach – 15 Hours – Online  
(Instructor: Alan Simmons)  
**Both Course and Instructor Approved**
- (LIC) Residential Market Analysis and Highest & Best Use – 15 Hours – Online  
(Instructor: Daniel Bradley)  
**Both Course and Instructor Approved**
- (LIC) Residential Report Writing & Case Studies – 15 Hours – Online  
(Instructor: Daniel Bradley)  
**Both Course and Instructor Approved**
- (LIC) Residential Sales Comparison & Income Approaches – 30 Hours – Online  
(Instructor: Alan Simmons)  
**Both Course and Instructor Approved**
- (LIC) Statistics, Modeling and Finance – 15 Hours – Online  
(Instructor: Alan Simmons)  
**Both Course and Instructor Approved**

**New Applications:**

- (CE) Ad Valorem Tax Consultation – 2 Hours – Online  
(Instructor: Daniel Bradley)  
**Both Course and Instructor Approved**
  
- (CE) Changing World of FHA Appraising: Live Webinar – 7 Hours – Online  
(Instructors: Daniel Bradley and Tracy Martin)  
**Both Course and Instructors Approved**
  
- (CE) How to Analyze & Value Income Properties – 6 Hours – Online  
(Instructor: Bruce Coin)  
**Both Course and Instructor Approved**
  
- (CE) HUD REO Live Appraisal Update Course – Live Webinar – 7 Hours – Online  
(Instructors: Daniel Bradley and Tracy Martin)  
**Both Course and Instructors Approved**
  
- (CE) Introduction to Complex Appraisal Assignments – 7 Hours – Classroom  
(Instructors: Bradley, Czekalski, Guilfoyle, Huntoon, Martin, McKissock, McMillen, Vehmeier, Willey, Barlow and Lorenzen)  
**Both Course and Instructors Approved**
  
- (CE) Understanding the Uniform Appraisal Dataset – Live Webinar – 3 Hours – Online  
(Instructors: Daniel Bradley and Tracy Martin)  
**Both Course and Instructor Approved**

Mrs. Brooks included the Real Property Appraiser Qualification Criteria Changes effective January 1, 2015 for Board information.

10.0 The Board reviewed the following disciplinary reports.

**AB 11-19** On July 12, 2012, the Board approved a Consent Settlement Order in the case of Certified Residential appraiser Dennis G. Franklin, R00601 for violations in the preparation of a residential appraisal report. Franklin agreed to pay an administrative fine of \$1050 and that the Board would issue a public reprimand. The violations are: Effective age of 10 years not supported by the report. Age of comparables sales #1 and #2 were stated in a range. The indicated value by the Cost Approach that was contained in the Reconciliation was site value only. Licensee had no market data or other documentation to support adjustments made to comparables in the Sales Comparison Approach to value. Licensee reported February 16, 2007 as the effective date of value when it should have been September 11, 2007. The appraiser made numerous mistakes in the report that are misleading to the reader. Comparable 1 has partially finished basement with a den, 2 bedrooms and a full bath and licensee

reported it as an unfinished basement. Comparable 1 also has a 1,320 square feet detached double garage/work shop while the licensee reports a 2 car garage in the basement. Comparable 3 has a 3 car attached garage while the licensee shows a 2 car attached garage. Comparable 3 has a detached 429 SF pavilion with storage and the licensee does not mention the pavilion. Listing 2 included a mini lake lot for access to Logan Martin Lake, and licensee does not mention the mini lot. Listing 2 residence has 1,779 SF and licensee utilized 1,576 SF. Listing 3 has a 2-car detached garage with 1,152 SF bonus room, bathroom and a washer/dryer hook-up and the licensee reports a 2-car attached garage. Listing 3 has a 384 SF barn with loft and lean-to and licensee did not report barn in his analysis. Listing 3 has a gas log fireplace and licensee states no fireplace. There were several sales available that the licensee could have considered that were more similar and comparable to the subject property than comparables utilized by the licensee. Licensee reported a prior sale for the subject property for \$188,000 but did not analyze the sale. By reporting an effective date of February 16, 2007 when it should have been September 11, 2007, the comparable sales used in the appraisal took place after the effective date. Licensee reports that the subject is in average condition and does not mention any remodeling or up-dating and stated the subject residence had an actual age of 36 years but an effective age of 15 years. There is no support for the effective age. Licensee had no market data or other documentation to support adjustments made to comparables. **Violation: Standards Rule 1-1(a), 1-1(b), 1-1(c), 1-4(a), 1-5(b), 2-1(a), 2-2(b)(viii), USPAP 2006 Edition.**

**AB 11-37** On July 12, 2012, the Board approved a Consent Settlement Order in the case of Herbert Bradford, Certified Residential R00038 for violations in the preparation of a residential appraisal report. Bradford agreed to pay an administrative fine of \$500. The violations are: Licensee included site improvements (storage building and fence) within the total estimate of cost new. In the Site/Dimensions & Shape section, dimensions and shape information did not explain the irregular shaped lot. Licensee, in the Exterior Description/Materials-Condition section, provided the type of exterior building materials but failed to provide the condition of the building materials. In the Sales Comparison Approach/Room Count section, failed to provide an analysis when the total room count or bedroom count of the comparables were different than the Subject or provide a reason for the lack of an analysis. In the Sales Comparison Approach/Energy Efficient Items section, stated Typical without further comment. In the Cost Approach/Site Value section, provided the method used to develop the opinion of site value but failed to provide the information used to develop the site value. Licensee omitted the analysis of the "as is" value of the site improvements in the Cost Approach. **Violation: Standards Rule 1-1(c); 1-1(b)(ii); 2-1(b), USPAP 2010-2011 Edition.**

**AB 11-44** On July 12, 2012, the Board approved a Consent Settlement Order in the case of George Brannum, R00354. Brannum agreed to a twelve-month suspension, which is stayed, and he is on probation for a period of twelve months. Brannum will also pay an administrative fine of \$500. Brannum may not supervise any appraiser during the probationary period. These alleged violations are more specifically as follows: Licensee submitted an altered declaration page for errors and omissions insurance coverage and submitted the same to LSI as evidence of coverage for real estate appraiser's errors and omission insurance. The copy of the declaration page provided was not from a valid insurance policy/coverage for the time period represented within the declaration page. LSI's audit of appraisers' E&O coverage revealed Licensee did not provide a renewal of E&O coverage, which is a requirement to be on LSI's approved appraisers' panel. LSI requested evidence of coverage from Licensee and when LSI attempted to verify coverage with the agent, it discovered that the declaration page provided by the Licensee was not valid from the insurance company. **Violation: §34-27A-20(a)(5), Code of Alabama, 1975.**

**AB 11-55** On July 12, 2012, the Board approved a Consent Settlement Order in the case of Adria Bradford, Certified Residential appraiser R01170. The terms of the Consent Settlement Order are that Licensee must complete a 15-hour course with exam on the residential cost approach. The violations are: Licensee included site improvements (storage building and fence) within the total estimate of cost new. In the Site/Dimensions & Shape section, dimensions and shape information did not explain the irregular shaped lot. Licensee, in the Exterior Description/Materials-Condition section, provided the type of exterior building materials but failed to provide the condition of the building materials. In the Sales Comparison Approach/Room Count section, failed to provide an analysis when the total room count or bedroom count of the comparables were different than the Subject or provide a reason for the lack of an analysis. In the Sales Comparison Approach/Energy Efficient Items section, stated Typical without further comment. In the Cost Approach/Site Value section, provided the method used to develop the opinion of site value but failed to provide the information used to develop the site value. Licensee omitted the analysis of the "as is" value of the site improvements in the Cost Approach.

**Violation: Standards Rule 1-1(c); 1-4(b)(ii); 1-4(b)(iii), 2-1(b), USPAP 2010-2011 Edition.**

**Letters of Warning** were issued on the following investigations for the discrepancies indicated. Licensees are also assessed a \$250 administrative fine. This disciplinary action will be considered in any future discipline proceedings:

**AB 11-67** To a Certified Residential appraiser for a residential appraisal where the following violation was cited: Effective age of 10 years not supported by the report. Age of comparables sales #1 and #2 were stated in a range. There is no discussion about the lack of adjustment for total



room count between the subject and comparables. The indicated value by the Cost Approach that was contained in the Reconciliation was site value only. Standard 2-1(b), USPAP, 2010-2011 Ed.

**AB 11-35** To a Florida appraiser for a commercial appraisal report where the violations are as follows: Licensee failed to properly license as a real property appraiser in the State of Alabama prior to appraisal of Alabama real property. The temporary permit license application was received after completion of the appraisal. Licensee was assessed a fine of \$500. **Violation: §34-27A-20(a)(9), Code of Alabama, 1975.**

**AB 12-07** To a Certified Residential appraiser for a residential appraisal where the following violation was cited: Details of waterfront and related amenities were not disclosed and there were small, careless errors that affected the credibility of the report. **Violation: 1-1(c), 2-2(b), USPAP, 2012-2013 Ed.**

**AB 12-09** To a Certified Residential appraiser for a residential appraisal where the following violation was cited: The garage is inappropriately allocated as living area and the report is possibly misleading. **Violation: 1-1(c), USPAP, 2010-2011 Ed.**

**AB 12-14** To a Certified Residential appraiser for a residential appraisal where the following violation was cited: There is a lack of explanation of depreciation elements; there is inaccurate information throughout the report; there is inaccurate reporting and allocation of adjustments; and there is a lack of overall support for the opinions. **Violation: 1-1(c), USPAP, 2008-2009 Ed.**

Ms. Conway discussed with the Board the investigative status charts. She informed the Board 18 new complaints were received since the July 2012 Board meeting, 7 complaints were dismissed, and 8 complaints were settled, leaving a total of 74 open complaints.

11.0 The Board reviewed Probable Cause Report **AB-11-34**: With Mrs. Wood recusing, on motion by Mr. Lundy and second by Mrs. Tisher, 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-11-38**: With Mrs. Wood and Mr. Key recusing, on motion by Mr. Mallory and second by Mrs. Tisher, the Board voted to accept the Disciplinary Committee's recommendation that probable cause does not exist and to issue a Letter of Counsel. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-11-41**: With Mrs. Wood recusing, on motion by Mr. Lundy and second by Mrs. Tisher, the Board voted to accept the Disciplinary Committee's recommendation that probable cause does not exist and issue a Letter of Counsel. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-11-42**: With Mrs. Wood recusing, on motion by Mr. Lundy and second by Mrs. Tisher, the Board voted to accept the Disciplinary Committee's recommendation that probable cause does not exist and to issue a Letter of Counsel. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-11-45**: With Mrs. Wood recusing, on motion by Mrs. Tisher and second by Mr. Mallory, 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-11-46**: With Mrs. Wood recusing, on motion by Mrs. Tisher 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 hearing. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-11-47**: With Mrs. Wood recusing, on motion by Mrs. Tisher and second by Mr. Mallory, 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-11-58**: With Mrs. Wood recusing, on motion by Mr. Crochen and second by Mrs. Tisher, the Board voted to accept the Disciplinary Committee's recommendation that probable cause does not exist and to issue a Letter of Counsel. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-11-59**: With Mr. Key recusing, on motion by Mr. Mallory and second by Mrs. Tisher, the Board voted to accept the Disciplinary Committee's recommendation that probable cause does exist and to proceed with an investigation. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-11-60**: With Mr. Key recusing, on motion by Mr. Mallory and second by Mrs. Tisher, the Board voted to accept the Disciplinary Committee's recommendation that probable cause does exist and to proceed with an investigation. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-11-61**: With Mr. Key recusing, on motion by Mr. Mallory and second by Mrs. Tisher, the Board voted to accept the Disciplinary Committee's recommendation that probable cause does exist and to proceed with an investigation. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-11-62**: With Mrs. Wood recusing, on motion by Mrs. Tisher and second by Mr. Lundy, the Board

voted to accept the Disciplinary Committee's recommendation that probable cause does not exist and to issue a Letter of Counsel. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-12-10**: With Mrs. Tisher and Mrs. Wood recusing, on motion by Mr. Lundy and second by Mr. Key, the Board voted to accept the Disciplinary Committee's recommendation that probable cause does not exist and to issue a Letter of Counsel. Motion carried by unanimous vote.

The Board reviewed Probable Cause Report **AB-12-20**: With Mrs. Wood recusing, on motion by Mr. Mallory 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 hearing. Motion carried by unanimous vote.

12.0 The Board reviewed Consent Settlement Order on **AB-11-32**. With Mrs. Tisher recusing, on motion by Mr. Lundy and second by Mr. Crochen, the Board voted to approve this Consent Settlement Order. Motion carried by unanimous vote.

The Board reviewed Consent Settlement Order on **AB-11-43**. With Mrs. Tisher and Mrs. Wood recusing, on motion by Mr. Lundy and second by Mr. Crochen, the Board voted to approve this Consent Settlement Order. Motion carried by unanimous vote.

The Board reviewed Consent Settlement Order on **AB-11-51 (Gail D. Carnes)**. With Mrs. Tisher recusing, on motion by Mr. Lundy and second by Mr. Key, the Board voted to approve this Consent Settlement Order. Motion carried by unanimous vote.

13.0 The following reciprocal licenses were issued since last meeting: Ken D. Hobart (Recip.)(MS), Laura Michelle Hummel (Recip.)(GA), William Tyler Mullins (Recip.)(MS), and John Stewart Prestwood (Recip.)(TN).

14.0 The Temporary Permit report was provided to the Board for their information.

15.0 The Appraisal Management report was provided to the Board for their information.

16.0 Mrs. Brooks discussed the following:

- iPad quotes. On motion by Mr. Mallory and second by Mr. Lundy, the Board voted to have Mrs. Brooks proceed with the purchase of the iPads for the Board members.
- Mr. Davis' computer needs to be replaced. On motion by Mr. Mallory and second by Mr. Lundy, the Board voted to have Mrs. Brooks proceed with the purchase of a new laptop for Mr. Davis.

- Renewal report for Board information. Mrs. Brooks informed the Board that as of September 19, 2012, 913 of the Licensees have renewed of which 759 or 83% were online renewals.

17.0 The Board discussed the concerns of Mr. Tom Layfield, Alabama Bankers Association, regarding the AMC Legislation as it pertains to the length of time Appraisal Management Companies have to request that an appraiser consider additional information (780-X-17-.17(a)). Ms. Conway explained that North Carolina has a provision in place but has not been approached about amending it. Ms. Conway also told the Board that she had received responses from several states. On motion by Mr. Lundy and second by Mrs. Tisher the Board voted to amend the Administrative Code from 30 days to 45 days.

Mrs. Brooks discussed a letter from Mr. David Green, CFO, MountainSeed Advisors, LLC., regarding commercial valuations. The Board deferred this matter until the November Board meeting.

18.0 Mrs. Brooks discussed an experience point request from Ms. Laura Burnett. The request was deferred until the November Board meeting.

19.0 At 10:30 a.m., on motion by Mr. Lundy and second by Mr. Key, the Board voted to adjourn. Motion carried by unanimous vote. The Board's tentative meeting schedule for the remainder 2012 is November 15, 2012 in the 3<sup>rd</sup> Floor Conference Room of the RSA Union Building, 100 North Union Street, Montgomery, Alabama.

Sincerely,

Carolyn Greene  
Executive Secretary

**APPROVED:** \_\_\_\_\_  
**Dot Wood, Vice-Chairman**