

July 9, 2026

AB 24-35 On May 14, 2026 the Board approved a Consent Settlement Order with Certified Residential appraiser Ronald J. Holyfield (R00634) where the appraiser received a public reprimand and paid an administrative fine of \$1400. The violations in the report are: The workfile for this appraisal does not contain documentation to support the adjustments and subsequent appraised value. The appraiser has not appropriately analyzed the comparables and there is no support in the work file for adjustments. There is no support or explanation for the Sale or Financing Concessions adjustment, the Site adjustment, the Conditions adjustment, the GLA adjustments, the Garage/Carport adjustment, Porches/Patio/Deck adjustment, and the Fireplace adjustment in the appraisal or workfile.

To appropriately analyze the comparables and employ the correct methodology in the Sales Comparison Approach, the appraiser must correctly apply adjustments indicated by the market. The appraisal stated that the adjustments utilized were based on paired sales analysis or matched pairs and years of experience, which were not in the appraisal or workfile.

There is no support for the site value or the site value of the comparable sales. The appraisal states that the RCN was estimated by the use of MVS and Local Contractors., however, these are not included in the workfile.

The appraisal lacks discussion and explanation for adjustments.

While the appraiser was knowledgeable and knew why adjustments were made, there is no support in the report or in the workfile. The appraisal needs support and corresponding explanation.

Violations: RECORD KEEPING RULE, STANDARDS RULE 1-1, STANDARDS RULE 1-4, STANDARDS RULE 2-2, USPAP, 2024 Ed.

AB 24-37 On May 14, 2026, the Board approved a Consent Settlement Order with certified Residential appraiser Melissa Katherine Brogden (R00999) where the appraiser paid an administrative fine of \$625 and completed a course on supporting market adjustments. The course does not count for CE. The violations are: There were revisions to the original report. One of the revision issues involved the sunroom which was mentioned in the complaint and was subsequently added to the square footage. There was a change in a Tax Parcel ID number and additional sales were considered by the appraiser. The original report was not contained in the workfile.

The appraiser indicated that apparently the software saved over the original appraisal with the new corrections.

The workfile also does not contain documentation to support the adjustments and subsequent appraised value. The appraiser's analysis of the comparables is not supported in the report or the workfile.

There is no support or explanation for the Sale or Financing Concessions adjustment, for the Date of Sale adjustment, for the Site adjustment, for the Quality adjustment, for the Conditions adjustment, for the Room Count adjustment, for the GLA adjustments, for the Garage/Carport adjustment, for the Porches/Patio/Deck adjustment, and for the Amenities adjustment in the appraisal or workfile.

To appropriately analyze the comparables and employ the correct methodology in the Sales Comparison Approach, the appraiser must correctly apply adjustments indicated by the market. The appraisal indicated that the adjustments utilized were based on either extraction or paired sales analysis which were not in the appraisal or workfile.

There is no support for the subject property site value or the site value of the comparable sales. The appraisal indicates that the RCN was estimated by the use of Local Contractors., however, these are not included in the workfile.

The appraisal lacks discussion and explanation for adjustments.

General Notes:

The appraiser was knowledgeable and knew why adjustments were made. The report needs more support and corresponding explanation.

Violations: RECORD KEEPING RULE, STANDARDS RULE 1-1, STANDARDS RULE 1-4, STANDARDS RULE 2-2, USPAP, 2024 Ed.

AB 24-38. On May 14, 2026 the Board approved a Consent Settlement Order with Certified Residential appraiser Charles M Roberson (R01136) where the appraiser took a 15 hour USPAP course and exam. The course is not eligible to be used as CE. The violations are: It was evident from the appraisal submitted that there was nearly a month passage of time from the date of valuation and the date of the appraisal. I asked the appraiser had there been revisions to the original appraisal which was confirmed. However, there are no copies of the prior submissions contained in the workfile. Also, the workfile does not contain documentation to support the adjustments and subsequent appraised value. The appraiser has not analyzed the comparables and there is no support in the work file for adjustments.

There is no support or explanation for the Location adjustment, for the Site adjustment, for the Age adjustment or lack thereof, for the Conditions adjustment, for the GLA adjustments, for the Garage/Carport adjustment, and for the Other

adjustment (Shop) in the report or workfile.

To appropriately analyze the comparables and employ the correct methodology in the Sales Comparison Approach, the appraiser must correctly apply adjustments indicated by the market. The appraisal indicated that the adjustments utilized were based on either extraction or paired sales analysis which were not in the report or workfile.

There is no support for the site value or the site value of the comparable sales. The appraisal indicates that the RCN was estimated by the use of MVS, Real Estate Sales Construction, and appraisal experience, however, these are not included in the workfile.

There is limited discussion on the current contract. It is required that the appraiser analyze the current contract particularly when the appraised value is considerably lower than the contract price.

General Notes:

There are records keeping issues with lack of support contained the workfile. The report needs more support and corresponding explanation. The report lacks discussion and explanation for adjustments.

Violations: RECORD KEEPING RULE, STANDARDS RULE 1-1, STANDARDS RULE 1-4, STANDARDS RULE 1-5, STANDARDS RULE 2-2, USPAP, 2024 Ed.

AB 25-06 On May 14, 2026 the Board approved a Consent Settlement Order with Certified Residential appraiser Rachel Marie Greene (R01257) where the appraisers took at 15 hour USPAP course and exam. The course does not qualify as CE. The violations are: There were revisions to the original report. The appraiser indicated that no revised report was done the copy in the workfile contained an “edit” with an acknowledgment of an error. The report without the “edit” was not in the workfile. The workfile does not contain documentation to support the adjustments and subsequent appraised value. The appraiser has not analyzed the comparables since there is support in the work file for adjustments.

There is no support or explanation for the Sale or Financing Concessions adjustment, for the Site adjustment, for the Room Count adjustment, for the GLA adjustments, for the Porches/Patio/Deck adjustment, for the Appliances adjustment and for the Fence adjustment in the report or workfile.

To appropriately analyze the comparables and employ the correct methodology in the Sales Comparison Approach, the appraiser must correctly apply adjustments indicated by the market. The appraisal indicated that the adjustments utilized were based on paired sales analysis. Although there were sales contained in the workfile, there was no paired sales analysis

The report lacks discussion and explanation for adjustments. Further, there is no Certification contained in the report or workfile.

Violations: RECORD KEEPING RULE, STANDARDS RULE 1-1, STANDARDS RULE 1-4, STANDARDS RULE 2-2, USPAP, 2024 Edition.

AB 25-09 On May 14, 2026 the Board approved a Consent Settlement Order with Certified Residential appraiser Michal Thomas Abercrombie (R01372) where the appraiser agreed to complete a course on applications of the residential sales comparison approach. The course cannot be used as CE. The violations are: The workfile does not contain documentation to support the adjustments and subsequent appraised value. The appraiser has not appropriately analyzed the comparables and there is no support in the work file for adjustments. The appraiser has included the accessory dwelling unit in the GLA.

There is no support or explanation for the Site adjustment, the Conditions adjustment, for the Room Count adjustment, for the GLA adjustments, for the Basement adjustments, for the Fireplace adjustments, for the Garage/Carport adjustment, for the Screened Porch adjustment, for the Bonus Room adjustments, and for the Basement Room Count adjustments in the report or workfile.

To appropriately analyze the comparables and employ the correct methodology in the Sales Comparison Approach, the appraiser must correctly apply adjustments indicated by the market. The report indicated that the adjustments utilized were based on paired sales analysis which were not in the report or workfile.

There is no support for the subject site value or the site value of the comparable sales. The report indicates that the RCN was estimated by the use of Public Records/Builders consults and construction records, however, these are not included in the workfile.

The appraiser utilized seven sales and one listing. The majority of the sales contained large net adjustments. The appraiser indicated during the interview that the comparables would support a higher value but reconciled to the contract price. The value opinion should be supported by the market.

The report lacks discussion and explanation for adjustments. The Accessory Dwelling Unit is included in the GLA of the subject.

Violations: RECORD KEEPING RULE, STANDARDS RULE 1-1, STANDARDS RULE 1-4, STANDARDS RULE 1-6, STANDARDS RULE 2-2, USPAP, 2024 Edition.