

**BEFORE THE IOWA REAL ESTATE APPRAISER EXAMINING BOARD
OF THE STATE OF IOWA**

IN THE MATTER OF:

**Jason L. White
CR02507**

RESPONDENT

CASE NO. 04-61

STATEMENT OF CHARGES

COPY

COMES NOW, the Complainant, Susan A. Griffel, and states:

1. Susan A. Griffel is the Executive Officer of the Iowa Real Estate Appraiser Examining Board ("Board") and files this Statement of Charges on behalf of the Board solely in her official capacity.
2. The Board has jurisdiction of this matter pursuant to Iowa Code chapters 17A, 272C, and 543D (2003, 2005).
3. Respondent is a certified residential real estate appraiser in Iowa. He was issued Certificate No. CR02507 in August 2003.
4. Certificate No. CR02507 is currently valid and in good standing, and is scheduled to expire on June 30, 2005.
5. Respondent first came to the Board's attention in October 2004 when a complaint on an appraisal was forwarded to the Board completed by a trainee, signed off by the Respondent. The address was 1160 E. Aurora Avenue, Des Moines, IA dated 9/13/04.
6. The Board asked the trainee to submit a log of all appraisals completed and three appraisals were selected by the Board for review. The appraisals included: 805-807 31st Street, Des Moines, IA dated 9/9/04, 225 Hart Avenue, West Des Moines, IA dated July 20, 2004, and 4310 101st Street, Urbandale, IA, dated 9/27/2004.
7. Two additional appraisals were reviewed including 3009 NE Briarwood Drive, Ankeny, IA dated February 22, 2005 and 4219 125th Street, Urbandale date February 22, 2005. All were signed by the Respondent as supervisory appraiser.
8. In March 2005, the Board received an additional complaint on 6416 Sunset Terrace, Windsor Heights, IA dated April 5, 2005. It was completed by another trainee of the Respondent. Standard 3 reviews were

completed on all reports and the review reports revealed numerous violations of the Uniform Standards as more fully itemized in the review reports.

The violations included, but are not limited to:

- a. Failure to identify and correctly interpret the appraisal problem. 1-1(a)
- b. Failure to adequately identify and report the site description. 1-2(e)(i-v), 2-2(b)(iii)
- c. Failure to adequately identify and report improvement(s) description. 1-2(e)(i-v), 2-2(b)(iii)
- d. Failure to correctly employ recognized methods and techniques. 1-2(a), 2-2(b)(iii)(vii)(ix)
- e. Failure to consider, analyze and report any current sale, option or listing of the property being appraised. 1-5(a), 2-2(b)(iii)(vii)(ix).
- f. Failure to employ recognized methods and techniques incorrectly. 1-1(a), 2-2(b)(iii)(vii)(ix).
- g. Appraiser has rendered appraisal services in a careless or negligent manner. 1-1(c), 2-1(a)(b)(c).
- h. Failure to clearly and accurately set forth the appraisal in a manner that is not misleading. 2-1(a)(b)(c).
- i. Appraisal report does not contain sufficient information to enable the client(s) and intended user(s) who receive or rely on the report to understand it properly. 1-1(a)(b)(c), 2-1(a)(b)(c).
- j. Failure to sufficiently identify and comment on physical, functional or external factors that affect value conclusion. 1-2(e)(i-v), 2-2(b)(iii).
- k. Failure to collect, verify, analyze, and reconcile comparable sales, adequately identified and described. 1-4(a), 2-2(b)(iii)(vii)(ix).
- l. Appraiser has committed a substantial error of omission or commission that significantly affects the appraisal. 1-1(b). 2-1(a)(b)(c)
- m. Appraisal report does not contain sufficient information to enable the client(s) and intended user(s) who receive or rely on the report to understand it properly. 1-1(a)(b)(c), 2-1(a)(b)(c).
- n. Failure to include a signed certification in accordance with Standards Rule 2-3. 2-2(xii), 2-3 & comment.

On the 14th day of June, 2005, the Board found probable cause to file the following charges and to order a hearing in this case:

COUNT I

Respondent engaged in a practice harmful or detrimental to the public in violation of Iowa Code sections 272C.10(3), 543D.17(1)(d), (e), and (f), and 543D.18(1) (2003, 2005), and 193F Iowa Admin. Code 4.2, and 7.2 (5), and (8), 15.1 and 15.2 by:

- (a) failing to exercise reasonable diligence in the development, preparation and communication of appraisals;
- (b) demonstrating negligence or incompetence in the development, preparation and communication of appraisals; and,
- (c) failing to adequately and competently supervise non-certified appraisers.

WHEREFORE, the complainant prays that a hearing be held in this matter and that the Board take such action as it deems appropriate under the law.

Dated this 12th day of July, 2005.



Susan A. Griffel, Executive Officer

**BEFORE THE IOWA REAL ESTATE APPRAISER EXAMINING BOARD
OF THE STATE OF IOWA**

IN THE MATTER OF:

Jason L. White

[REDACTED]
40 **CROZ 507**

RESPONDENT

)
)
) **CASE NO. 04-61**
)
) **CONSENT ORDER**
)
)

The Iowa Real Estate Appraiser Examining Board (Board) and Jason L. White (Respondent) enter into this Consent Order (Order), pursuant to Iowa Code section 17A.10 (2003, 2005) and 193F IAC 8.6:

1. The Board has jurisdiction of this matter pursuant to Iowa Code chapters 17A, 543D, and 272C (2003, 2005).

2. Respondent is a certified residential real estate appraiser. He was first certified in Iowa in December August 2003.

3. The Board filed on even date herewith a Statement of Charges alleging that:

Respondent engaged in a practice harmful or detrimental to the public in violation of Iowa Code sections 272C.10(3), 543D.17(1)(d), (e) and (f), and 543D.18(1)(2003, 2005), and 193F Iowa Admin. Code 4.2, and 7.2(5), and (8), 15.1 and 15.2 by :

(a) failing to exercise reasonable diligence in the development, preparation and communication of appraisals;

(b) demonstrating negligence or incompetence in the development, preparation and communication of appraisals; and,

(c) failing to adequately and competently supervise non-certified appraisers.

4. Respondent does not admit the allegations in the Statement of Charges, but he does agree to this Consent Order as the resolution of a disputed matter. Respondent has a right to a hearing on the charges, but waives his right to hearing and all attendant rights by freely and voluntarily entering into this Order. This Order is the final agency order in the contested case.

5. Respondent agrees the State's counsel may present this Order to the Board and may have ex parte communications with the Board while presenting it.

6. This Order shall be part of the permanent record of Respondent and shall be considered by the Board in determining the nature and severity of any disciplinary action to be imposed in the event of any future violations.

7. This Order and the Statement of Charges are public records available for inspection and copying in accordance with the requirements of Iowa Code chapter 22 (2003, 2005).

8. Failure to comply with the provisions of this Order shall be grounds for disciplinary action pursuant to Iowa Code section 272C.3(2)(a) (2003, 2005). However, no action may be taken against Respondent for violations of these provisions without a hearing, or waiver of hearing.

9. This Order is subject to approval of the Board:

(a) If the Board fails to approve this Order, it shall be of no force or effect on either party, and it shall not be admissible for any purpose in further proceedings in this matter.

(b) If the Board approves this Order, it shall fully dispose of all issues in this case.

IT IS THEREFORE ORDERED:

A. Education

Respondent shall complete the following educational courses by December 31, 2005:

- (1) a 15-hour tested USPAP course;
- (2) a minimum of 15 pre-approved classroom hours covering report writing.
- (3) Certificates of completion shall be forwarded to the Board

B. Probation and Desk Review

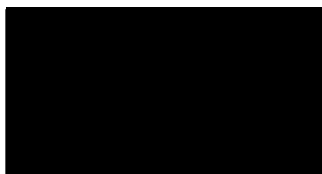
- (1) Respondent's certificate is placed on probationary status until the terms of this Consent Order have been fully complied with, and Respondent has been released from probation by Board order.
- (2) On or before January 15, 2006, Respondent shall enter into a desk review consultation agreement with a desk review appraiser pre-approved by the Board.

- (3) Respondent shall submit a copy of the consultation agreement to the Board no later than January 25, 2006. The agreement may be in letter-form, but shall attach a copy of the Consent Order to assure the desk reviewer is familiar with the terms of this Order.
- (4) By March 15, 2006, Respondent shall submit a total of six appraisal reports to his pre-approved desk reviewer. Respondent may select which appraisal reports he will subject to desk review. The Board suggests that Respondent submit two reports shortly following the completion of education and four additional reports after making any adjustments suggested by the desk reviewer.
- (5) By April 1, 2006, Respondent shall submit to the Board, a copy of the appraisal reports as he submitted them to desk review, a copy of the desk reviewer's review reports, work files on all submitted appraisals, and a copy of any reissued appraisal report.
- (6) For as long as Respondent is on probationary status, he shall submit a monthly log of all appraisals he has completed, providing a written log by the 10th of each month for the preceding month.
- (7) The reviewing appraiser shall perform a Standard Three desk review of each appraisal report submitted by Respondent. The review shall be for facial compliance with USPAP. The reviewer will not perform inspections or warrant the accuracy of Respondent's work product, but will review work papers, calculations and any other documents reasonably needed. Along with appraisal reports and work files, Respondent shall provide the reviewing appraiser copies of all documents verifying the accuracy of factual representations in each draft appraisal.
- (8) The reviewer shall prepare written comments on each appraisal's compliance with USPAP, and shall provide copies of the written comments both to the Board and to Respondent. If the desk reviewer's comments reveal significant USPAP violations that render misleading the previously issued appraisal report, Respondent shall correct and reissue the appraisal report to the client. In the event a report is reissued, Respondent shall disclose the professional assistance of the desk reviewer in the reissued report.
- (9) If the desk review comments and appraisals do not reveal significant USPAP violations and Respondent has complied with all terms of this Consent Order, the Board shall release Respondent from probation. The Board intends the reviews to be educational and shall accordingly give most weight to the latter reviews.

- (10) If the desk review comments and/or appraisals do reveal significant USPAP violations, the Board shall continue Respondent's probation on such terms as will address the issues revealed in desk review. The Board may accordingly order additional education or desk reviews, or other rehabilitative measures. No such order will be issued without affording Respondent reasonable notice and an opportunity to request hearing on such additional probationary terms.
- (11) Respondent may not change desk reviewers without prior written approval by the Board.
- (12) This settlement shall not preclude the Board from filing additional changes if one or more of the appraisals submitted for desk review demonstrate probable cause to take such an action on an appraisal that was issued to the public. Respondent agrees Board review of desk review reports or appraisals subject to desk review shall not constitute "personal investigation" or otherwise disqualify a Board member from acting as a presiding officer in any subsequent contested case.
- (13) Until released from the desk review process, Respondent agrees he shall not act as a review appraiser and shall not co-sign appraisals with any other associate or certified appraiser. Respondent shall not supervise the work product of an associate appraiser or unlicensed appraiser until released from desk review.
- (14) The dates set forth above provide the deadlines within which education and desk review must be completed. Respondent is free to escalate the time frames by completing the education and desk review earlier than the deadlines. However, at least four of the desk reviews must be completed after Respondent completes all required education.

AGREED AND ACCEPTED:

The Respondent



Jason L. White

Date

8/1/05

**The Iowa Real Estate Appraiser
Examining Board**



By Karen Oberman, Chair

Date

8/25/05

**BEFORE THE IOWA REAL ESTATE APPRAISER EXAMINING BOARD
OF THE STATE OF IOWA**

IN THE MATTER OF:)	
)	
JASON L. WHITE)	CASE NO. 04-61
CR02507)	
)	ORDER RELEASING RESPONDENT
RESPONDENT)	FROM PROBATION AND CLOSING
)	CASE

Now on this 11th day of January, 2006, the Iowa Real Estate Appraiser Examining Board (Board), having reviewed the Consent Order and Respondent's compliance with the terms thereof, FINDS that Jason L. White has fully and satisfactorily complied with all terms of the Consent Order, and should be released from probation.

IT IS THEREFORE ORDERED, that Respondent is released from probation and this case is closed.



Susan A. Griffel Executive Officer

Copies to:

Jason L. White

Nathan J. Barber