

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

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**IN THE MATTER OF:**

**Rosemary Dolch-Dreessen  
CR01723**

**RESPONDENT**

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**CASE NO. 06-19, 06-20**

**COMBINED STATEMENT OF CHARGES  
AND CONSENT ORDER**

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**A. Statement of Charges**

1. The Iowa Real Estate Appraiser Examining Board ("Board") has jurisdiction of this disciplinary matter pursuant to Iowa Code chapters 17A, 272C, and 543D (2005).

2. Respondent is a certified general real estate appraiser in Iowa. He was issued Certificate No. CR01723 on October 8, 1993.

3. Certificate No. CR01723 expired on June 30, 2006, subject to reinstatement as provided by Board rules. The Board has been informed that Respondent has moved to Florida and holds an active Florida certificate.

4. The Board received a complaint involving an appraisal report Respondent signed as supervisory appraiser for an Iowa registered associate appraiser. The Board submitted the appraisal to a Standard Three USPAP review that revealed significant violations of USPAP standards. The Board requested two additional appraisals for review. The Standard Three reviews of the additional appraisals also revealed USPAP violations.

5. Following investigation, the Board charges Respondent with: (a) Repeated failure to adhere to appraisal standards in the development and communication of appraisals; (b) failure to exercise reasonable diligence in the development, preparation and communication of appraisals; and, (c) demonstrating negligence or incompetence in the development, preparation and communication of appraisals, in violation of Iowa Code sections 543D.17(1)(d), (e), and (f), and 543D.18(1) (2005). Respondent failed to properly supervise an associate appraiser as required by USPAP and Board rules, 193F Iowa Administrative Code chapter 15.

6. The Board and Respondent have agreed to fully resolve these charges through the following Consent Order, rather than proceed to contested case hearing.

**B. Settlement Agreement and Consent Order**

7. Respondent has a right to a hearing on the charges, but waives her right to hearing and all attendant rights, including the right to seek judicial review, by freely and voluntarily

entering into this Order. This Consent Order constitutes discipline against the Respondent, and is the final agency order in the contested case, pursuant to Iowa Code section 17A.10 and 193 Iowa Administrative Code 7.4.

8. 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.

9. 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 future disciplinary action to be imposed in the event of any future violations.

10. This Combined Statement of Charges and Consent Order is a public record available for inspection and copying in accordance with the requirements of Iowa Code chapter 22 (2005).

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

12. 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.

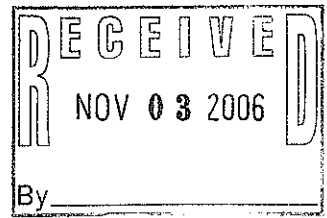
**IT IS THEREFORE ORDERED:**

**A. Civil Penalty**

Respondent shall pay a civil penalty of \$500.00 (five hundred dollars) to the Board office within 30 days of the date this Order is fully-executed, for failing to properly supervise an associate appraiser.

**B. Future Practice**

In the event Respondent in the future reinstates her Iowa certificate as a residential real estate appraiser, she shall be prohibited from acting as a supervisory appraiser for an associate appraiser or unlicensed person in connection with the appraisal of any Iowa real property. Respondent may petition the Board for modification of this restriction upon the submission of a written supervisory plan demonstrating to the Board's satisfaction that she can competently supervise in compliance with USPAP and Board rules.



**AGREED AND ACCEPTED:**

**The Respondent**



**Rosemary Dolch-Dreessen**

*10-31-06*

**Date**

**The Iowa Real Estate Appraiser  
Examining Board**



**Michael Lara, Chair**

*12/12/06*

**Date**