

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

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<b>IN THE MATTER OF:</b>	)	
	)	<b>CASE NO. 07-29</b>
<b>MICHAEL SAAD</b>	)	
<b>CR02780</b>	)	<b>CONSENT ORDER</b>
	)	
<b>Respondent.</b>	)	
	)	

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The Iowa Real Estate Appraiser Examining Board (Board) and Michael Saad (Respondent) enter into this Consent Order (Order), pursuant to Iowa Code section 17A.10 (2007) and 193 Iowa Administrative Code 7.42:

1. The Board has jurisdiction of this matter pursuant to Iowa Code chapters 17A, 543D, and 272C (2007).
2. Respondent was issued Iowa certificate number CR02780 on October 5, 2006. The certificate is active and will next expire on June 30, 2009.
3. The Board filed its Notice of Hearing and Statement of Charges on July 1, 2008. Hearing is currently set for October 14, 2008.
4. The Board charged Respondent with:
  - a. repeatedly failing to adhere to appraisal standards, including but not limited to the ethics and competence rules of the Uniform Standards of Professional Appraisal Practice, in the development, preparation, and communication of multiple appraisals; failure to exercise reasonable diligence in the development, preparation, and communication of multiple appraisals; negligence or incompetence in the development, preparation, and communication of multiple appraisals; and improper advocacy, in violation of Iowa Code sections 272C.10(3), 543D.17(1)(d), (e), and (f), and 543D.18(1), (2), and 193F Iowa Administrative Code sections 7.2, 7.3(2)(a), (b), (c), (d), (e), 7.3(4)(c), 7.3(6)(a), 7.3(7)(a), and 7.3(8); and,
  - b. practices harmful or detrimental to the public and repeatedly demonstrating, through lack of education, negligence, carelessness or omissions, or intentional acts, a lack of qualifications to assure the public a high standard of professional care in violation of Iowa Code sections 272C.3(2)(b), and 272C.10(3), and 193F Iowa Administrative Code 7.3(5)(d).

5. Respondent denies the allegations of the Statement of Charges, but agrees to enter into this Consent Order as the resolution of a disputed matter. Respondent acknowledges he 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.

6. 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.

7. 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.

8. This Order and the Notice of Hearing are public records available for inspection and copying in accordance with the requirements of Iowa Code chapter 22 (2007).

9. Failure to comply with the provisions of this Order shall be grounds for disciplinary action pursuant to Iowa Code section 272C.3(2)(a) (2007). However, no action may be taken against Respondent for violations of these provisions without a hearing, or waiver of hearing.

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

**IT IS THEREFORE ORDERED:** Respondent shall surrender his Iowa real estate appraiser certificate and shall immediately cease all activities as a certified real estate appraiser in the State of Iowa effective the day this Order is signed by all parties. Respondent shall return his certificate to the Board office within 10 days of the date this Order is signed by all parties. In addition to the reinstatement terms set forth in 193 IAC 7.38, Respondent shall not seek to reinstate his Iowa certificate until he can demonstrate successful completion of all education and examination requirements under the January 1, 2008 AQB standards, not including any education or examination completed prior to the date of this Consent Order. If the Board approves an application to reinstate, Respondent shall be reinstated to associate status under a pre-approved supervisor for a minimum period of one year. While performing as an associate, Respondent shall be subject to all requirements that apply to associate appraisers, including logs, and shall be subject to such additional terms as the Board determines are needed for public protection under then-existing circumstances.

**AGREED AND ACCEPTED:**

**The Respondent**



**Michael Saad**

10/01/2008

**Date**

**The Iowa Real Estate Appraiser Examining Board**



**Michael Lara, Chair**

10.2.2008

**Date**