

THE IOWA APPRAISER

VOLUME 2, ISSUE 1

MAY 2018

IOWA DIVISION OF BANKING
IOWA REAL ESTATE APPRAISER EXAMINING BOARD

A Letter From The Editor

Hello from the capital city! I thought spring weather would never get here and even though I'm thrilled for the warmer weather, I am even more excited to announce that one year ago today, we published our first newsletter. I haven't heard anything negative about the publication to date so that's a win-win in my book.

and overall in the appraisal world. Well, Teresa Selberg, James Pooley, and I will be headed to the AARO Conference in Seattle, WA on May 3. I've been hearing talk of the Appraisal Summit and Expo that will take place in Las Vegas from September 19-21, 2018, and the Valuation Expo in Las Vegas from October 1-3, 2018.

As you'll read later in the newsletter, we are working on rule changes and hope to have something noticed in the next couple of months regarding the necessary criteria to become certified.

–Brandy March,
Executive Officer

I bet you all are anxious to know what's going on in State Government, with the Board,

Renewals begin on May 15, 2018 and run through June 30, 2018.



Real Estate Appraiser Board Member Update

Thank you for your service.

Joan "Joni" Scotter, aka Joan Q. Public, as she likes to refer to herself, has completed seven years of service on the Real Estate Appraiser Examining Board. She is one of the most dedicated public members we've ever known. Amanda Luscombe has

also completed six years of service and will be stepping off the board. Her passion and commitment to the board is remarkable. Last, but not least, Dan O'Hern has completed his term as a public member of the Board. Thank you all for your dedication, time, and commitment to the Board.

Welcome.

Dan Fuhrmeister (CG02572), Tracy Crimmins (Public) and Mark Kapfer (Public) start their journey with the Board on May 1, 2018. Welcome aboard and congratulations on being selected! We look forward to working with you for the next few years.

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Welcome Appraisers

ASSOCIATE APPRAISER

Klein, Wendy (AR03595)
Love, David (AR03601)
Manning, Chad (AR03605)
Mason, Charles (AG03602)

INITIAL CERTIFICATION

Anderson, Scott (CG03390)
Cosgrove, Kendall (CR03282)
Davis, Michael (CG03151)
Maassen, Nathan (CR03143)
Pape, Jerry (CR03265)
Whitham, Kristi (CG03334)

RECIPROCITY

Cassidy, James (CG03619)
Correll, Rich (CG03620)
Elsner, Donald (CG03610)
Embree, Edward (CG03614)
Gathman, Michael (CG03604)

Gerdes, Cody (CG03618)
Jolicoeur, Bruce (CG03609)
Kubert, Thomas (CG03616)
Lofing, Melissa (CG03603)
Menck, Andrew (CG03600)
Nesseth, Kortney (CR03611)
Pickernel, Jason (CG03617)
Tinjum, Brian (CG03615)
Toman, Todd (CR03621)

REACTIVATION / REINSTATEMENT

Lezotte, Norman (CG03497)
Loewens, Katherine (CR03515)
Pope, Larry (CG03606)



Welcome AMC Registrants

AAA Appraisal Management Company, LLC (00101)
AMC Links, LLC (00097)
Kairos Appraisal Services, LLC (00098)
International Valuation Group (00099)
SettlementOne Valuation, LLC (00100)

Word From The Board



As my second term comes to a close, I wish to take a moment to reflect on my service and give an update to the appraisers in Iowa. I have had the privilege of serving six years on the Iowa Real Estate Appraiser Examining Board. First, I would like to thank the wonderful board members I have served with over the years. Thank you to each of them for volunteering so much of their time and wisdom to our Board. I would also like to thank our Executive Director, Ms. Brandy March; our Attorney, Mr. Luke Dawson; and our panel of review appraisers for all of their time and expertise over the years. They have been an invaluable asset to the Board and their work is certainly appreciated. Last, I would also like to thank the Governor's Office for choosing me and giving me this opportunity to serve.

I plan to spend most of my newfound "free time" with my young children and volunteering locally. I have really enjoyed working with the staff over the years and all of the opportunities and experiences the Board has given me.

Thank You All,

Amanda M. Luscombe,
Chair of the Iowa Real Estate Appraiser
Examining Board



Left: Amanda Luscombe, Chair
Right: Fred Greder, Vice Chair

Exam Statistics 2013-2017

2013-2017 National Uniform Licensing and Certification Examination Pass Rates										
	2013		2014		2015		2016		2017	
	# Passed	Pass Rate	# Passed	Pass Rate	# Passed	Pass Rate	# Passed	Pass Rate	# Passed	Pass Rate
LR	317	43%	447	53%	169	53%	175	62%	260	67%
	137		236		89		108		173	
CR	796	69%	1531	67%	411	64%	402	66%	465	73%
	552		1033		262		267		338	
CG	407	54%	652	64%	393	66%	407	71%	447	71%
	220		415		259		287		319	
TOTAL	1520	60%	2630	64%	973	63%	984	67%	1172	71%
	909		1684		610		662		830	

> Data applies to first time test-takers only
 > Because there is no Trainee Appraiser examination, many states require Trainees to take the Licensed Residential exam

2018 Renewal Information & Reminders

DataPro

- 1) If you didn't already get the memo, renewals are all online. You must sign in or create a user ID and password in DataPro (https://iowapl.force.com/IPLB_login) to renew your license.

Continuing Education (CE)

- 1) Iowa accepts any CE course that is approved by a) the Appraisal Foundation's Course Approval Program; b) the Iowa Real Estate Appraiser Examining Board; or c) any other jurisdiction's appraiser board or regulatory body. **Note:** Real estate commission/board courses are not appraiser board approved courses. It must be approved by the appraiser board/governing body in order to count.
- 2) For registration/certification issued on or after December 28, 2017, no CE is due (< 185 days until renewal).
- 3) For registration/certification issued between June 30, 2017 and June 30, 2018, 14 hours of CE are due with 7 of those hours being a USPAP update course (>185 days and < 365 days until renewal).
- 4) For registration/certification issued before June 30, 2017, 28 hours of CE is due; with 7 of those hours being a USPAP update course (> 365 days until renewal).
- 5) Continuing education must be completed prior to renewing your application for renewal.
- 6) Continuing education must be completed during your renewal period (July 1, 2016, or license effective date, and June 30, 2018, or date renewed-whichever is earliest).
- 7) A 7 hour USPAP update course is required each renewal period.
- 8) If you fail to renew by June 30, 2018, and wish to renew during the late period (July 1-July 30) you must understand:
 - A) Your license is lapsed from July 1, 2018 through the date you renew.
 - B) You must complete an extra 14 hours of CE on top of the regular requirement before you can renew. This must be done before you submit your renewal.
- 9) Course certificates do not need to be uploaded but you must "add" each course within the checklist portion of the application.

Continuing Education (CE) Audits

- 1) If you are selected for a CE audit, there will be a separate application created in which you will be required to upload the continuation certificates claimed on your renewal application.
- 2) You will receive an email if you are selected for a CE audit.

Renewal Steps

- 1) USE CHROME. Are you in Chrome? Go to Chrome!
- 2) Sign into DataPro.
- 3) Click Submit Application/Renew.
- 4) Follow the prompts for information verification and submission until you are asked to select a Board. Select the "Real Estate Appraiser Examining Board."
- 5) Click Next.
- 6) Select the Application titled "Renewal Application."
- 7) Go through the prompts until you select "Finish."
- 8) Click on the "Complete Checklist" button.
- 9) Answer all the questions and "add" your continuing education as required; sign your name (type it) and save.
- 10) Upload any required submissions based on your checklist answers.
- 11) Click submit for review.
- 12) Pay the required fees.
- 13) Go back to the "home" page.
- 14) Click on your license.
- 15) Scroll to the bottom and view/print your license card.

License Card

- 1) Your license card will be available via DataPro once you pay the renewal fee. (Click on your license number in DataPro)



Industry Headlines

[AQB Adopts Revised Criteria](#)

The Appraisal Foundation approved the revised Criteria to be in effect on May 1, 2018. The new Criteria lowers the amount of experience months for both the residential and general certifications. It also provides additional paths to entry for the residential appraiser. A summary of changes can be found on the Appraisal Foundation's website. Note: States must adopt criteria that are no less stringent than that of the AQB. This means that jurisdictions can require more than the minimum.



[Valuation Independence](#)

Appraisal Buzz interviewed Josh Walitt from Property Interlink regarding appraiser independence. Josh states, "The independence of the valuation function relates not only to the independence of appraisers but also to the independence of the valuation management function, such as appraisal departments and appraisal management companies." Appraiser independence covers behaviors from the public, lenders, mortgage brokers, real estate agents, and the like. Read the full article to learn more on valuation independence and get real life examples of violations.

[FHFA Examines the Appraisals Process](#)

The Federal Housing Finance Agency (FHFA) published a paper on AMC appraisals compared to lender appraisals and showed no distinct differences in quality, and both have a similar degree of overvaluation.

[Kentucky real estate appraiser gets jail time for lying about appraisals](#)

This article is a bit dated (August 2017), but the topic is always relevant. Matt Garner made false statements that he inspected properties and conducted appraisals when, in fact, another unlicensed person had performed these actions on his behalf. Garner received a \$5,500 fine, five months in prison, five months of home confinement, and then three years probation.

[More U.S. Real Estate Deals Can Go Ahead Without Appraisal: Regulators](#)

U.S Bank regulators relaxed the threshold (\$250,000) for commercial real estate lending. Under the new rules, appraisals are not required for commercial real estate transactions less than \$500,000.



Submit A Story

We'd love to hear from you. If you have a story to submit, or are aware of something going on in the profession, let us know. Maybe you have an interesting story that pertains to the profession or one that would benefit our readers. Email Brandy March at: brandy.march@iowa.gov with the subject line, Story Submission. Your story may be published in the next newsletter.

FAQ (Frequently Asked Questions) An Array Of Topics

Q: I took a course that is going to expire before I renew. Will it still count?

A: Yes, so long as you take the course prior to its expiration date; the course is approved by either the AQB CAP approval program the Board, or another state's regulatory program; it is taken during your renewal period; and you took it before you process your renewal.



Q: What type of information do I need to enter in my renewal application for my Continuing Education (CE)?

A: When reporting CE, you must input the course name, course method (distance, classroom), course date, and number of hours. Optional fields include the course number, instructor, and provider.

Q: I am getting an error message when I try to click save and next after inputting my CE from the renewal application.

A: Generally, there are two reasons for an error. #1) You clicked that you are going to be renewing to active in question 1.1 and you are selecting an exempt reason on question 3.2.. #2) You did not record enough hours to fulfill your CE obligations.

Q: I am getting an error message "Insufficient Continuing Education" when I click submit for review on my renewal application.

A: This means you have not reported the proper amount of hours. If you are submitting your renewal between July 1-July 30, 2018, you are required to show an additional 14 hours of CE on top of your normal requirement. Be sure to complete these hours prior to submitting your application.

Q: Do I have to upload course certificates?

A: No, you do not have to upload course certificates during your renewal application. As always, the State will audit at least 10% of all renewals. If you are selected for an audit, you will receive an email or letter with 15 days of your renewal. The audit will be completed online through DataPro. You will need to follow the directions on your letter/email and upload your certificates to the audit application.

Q: Where can I find a list of available supervisors?

A: Right now, we do not have a list and are not giving up on obtaining one. If you are a supervisor, or wish to be a supervisor, please send an email to: brandy.march@iowa.gov. If you need help finding a supervisor, please call the office at 515-725-9025.

Q: Where can I find a list of CAP approved courses?

A: The website for the AQB course approval program is located at: http://tafapp.advsolhosting.net/imis/TAF/Resources/Course_Approval_Program_CAP_/TAF/AQB_CAP.aspx?hkey=6986aded-03fb-444b-ba6f-2e4dd2f3519c. Just click on the 'AQB Approved Real Property Courses' link.

Q: Where can I find a list of Board approved courses?

A: Courses approved by the Iowa Real Estate Appraiser Examining Board can be found at: <https://iowaplb.force.com/CourseSearchPage>. It is best to search by Licensing Board and then status. This allows you to download the results or email them to yourself and allows you to more easily sort or search for a particular course.

Q: Why hasn't my application been reviewed? I submitted it over a week ago. (Repeat of Last Issue)

A: If your application status says "Pending", this means that further action is needed on the applicant's part. The applicant must ensure the checklist is completed, that any required submissions are uploaded, pay any applicable fees that show up, and have clicked the "submit for review" button. A status of "Pending Internal Review" means your application was received by the Board. If your application has not changed from "Pending Internal Review" for over a week, please contact the Executive Officer at 515-725-9025 or via email at: brandy.march@iowa.gov. Please watch for follow-up emails from the system or Executive Officer that may list any deficiencies in your application.



Spotlight Interview—Reed Kinne (AG03307)

Reed Kinne is this issue's spotlight interviewee. He is an associate appraiser in the process of upgrading to a certified general appraiser. Reed started with Vanguard Appraisals in March of 2006 after he graduated college with a degree in law enforcement from Minnesota State University. Trying to gain experience in interviewing, he attended an interview at Vanguard, felt the work sounded fun, and hasn't looked back.

His experience is a bit more unique than others in that he primarily performs mass appraisals. When asked to provide insight on the certification process for mass appraisals, he said that the work logs and coursework are primarily geared towards fee appraisals and while he understands this need, it would be nice to have more content on mass appraisals. Reed enjoys mass appraisals because, "Some projects can take multiple years to accomplish. Mass appraisers work with a large volume of property data. This allows us to complete intense studies to determine market derived adjustments. I believe these study techniques are beneficial not only in the mass appraisal realm, but would be beneficial to all appraisal disciplines. Individuals who work in the Mass appraisal arena learn a great deal from those in the fee appraisal arena, but I believe fee appraisers could benefit greatly by learning more of the techniques used in mass appraisal."

He says the 2015 AQB Criteria has made it tougher to become certified, yet he can see both positive and negative aspects to the Criteria. Reed stated he's, "gained a lot of knowledge from the coursework during the process."

However, he can foresee a shortage of appraisers in the future. Reed stated he's heard "of residential appraisals in some parts of the country costing up to \$2,000 due to shortages."

When asked about a positive attribute to being an appraiser, he pointed out the job stability and a flexible schedule.

Reed and his wife Megan just welcomed a new baby girl, Kypten, to their family. Tenley, their oldest

daughter, and Kypten fill up most of his spare time so it's no wonder his golf game is lacking.

Reed plans to travel with his family when it's time to retire from the appraisal industry but that's still a ways out. Right now, he's concerned with contributing to the evolution of the appraisal process. With all the technology changes, social forces, and other factors, he wants to help make an impact on the appraisal industry's future.



Compliance Corner: Advisory Opinion (AO-26)

This communication by the Appraisal Standards Board (ASB) does not establish new standards or interpret existing standards. Advisory Opinions are issued to illustrate the applicability of appraisal standards in specific situations and to offer advice from the ASB for the resolution of appraisal issues and problems.

SUBJECT: Readdressing (Transferring) a Report to Another Party

APPLICATION: Real Property, Personal Property, and Intangible Property

THE ISSUE:

After an assignment has been completed and the report has been delivered, an appraiser may be asked to “readdress” (transfer) the report to another party. Does USPAP allow an appraiser to “readdress” (transfer) a report by altering it to indicate a new recipient as the client or additional intended user when the original report was completed for another party?

ADVICE FROM THE ASB ON THE ISSUE:

Relevant USPAP & Advisory References

- The Confidentiality and Conduct sections of the ETHICS RULE
- Standards Rules such as 1-2(a) and 1-2(b); 7-2(a) and 7-2(b); and 9-2(a) and 9-2(b), which require an appraiser to identify the client, intended users, and intended use
- Standards Rules such as 2-1(a), 8-1(a), 10-1(a), which require an appraiser to clearly and accurately set forth the appraisal in a manner

that is not misleading

- SCOPE OF WORK RULE, which requires an appraiser to ascertain whether other laws or regulations apply to the assignment in addition to USPAP
- Advisory Opinion 25, which covers clarification of the client in a federally related transaction
- Advisory Opinion 27, which addresses appraising the same property for a new client
- Advisory Opinion 36, *Identification and Disclosure of Client, Intended Use, and Intended Users*

Comments

No. Once a report has been prepared for a named client(s) and any other identified intended users and for an identified intended use, the appraiser cannot “readdress” (transfer) the report to another party.

USPAP defines Client as: *the party or parties who engage, by employment or contract, an appraiser in a specific assignment* (bold added for emphasis).

Comment: The client may be an individual, group, or entity, and may engage and communicate with the appraiser directly or through an agent.

Assignment is defined as: *a valuation service that is provided by an appraiser as a **consequence of an agreement with a client.*** (bold added for emphasis).

Intended Use is defined as: *the use(s) of an appraiser’s reported appraisal or appraisal review assignment results, as identified by the appraiser based on communication with the client **at the time of the assignment*** (bold added for emphasis).

Intended User is defined as: *the client and any other party as identified, by name or type, as users of the appraisal or appraisal review report by the appraiser on the based on communication with the client **at the time of the assignment*** (bold added for emphasis).



Compliance Corner Continued (AO-26)

Identification of the client, any other intended users, and the intended use are key elements in all assignments. Because these identifications drive the appraiser's scope of work decision, as well as other elements of the assignment, they must be determined **at the time of the assignment**. They cannot be modified after an assignment has been completed. See Advisory Opinion 36 for further clarification.

Illustrations:

Question #1

An appraiser was engaged by Client A to appraise a property. The appraiser delivered the appraisal report to Client A. The client has decided not to pursue the transaction that generated the need for the appraisal report. The appraiser is contacted by Client B. Client B requests that the original report be readdressed (transferred) by replacing Client A's name with Client B's name in the report. Is this acceptable?

Answer: No. Simply changing the client name on the report cannot change or replace the original appraiser client relationship that was established with Client A. Therefore, this action is misleading.

Question #2

How can this circumstance be handled according to Standards?

Answer: The appraiser can consider Client B's request as a new assignment. In so doing, the appraiser may establish a new appraiser-client relationship with Client B and appraise the property for this new client. Important considerations, i.e., confidential information and other factors, are further addressed in AO-27, *Appraising the Same Property for a New Client*.

Question #3

Why might Client B want their name on the report that was completed for Client A?

Answer: Client B may want to establish an appraiser-client relationship because it provides all the rights, obligations and liabilities such a relationship places on the appraiser.

A prudent method to establish an appraiser-client relationship is to have a written engagement letter or contract with any client at the time of the assignment.

AO-26 is published by the Appraisal Standards Board of The Appraisal Foundation.

Once a report has been prepared for a named client(s) and any other identified intended users and for an identified intended use, the appraiser **cannot** "readdress" (transfer) the report to another party.

Appraiser Qualifications Board Q & A

Question:

I understand that to be eligible for continuing education to renew a real property appraiser credential, a course or seminar must be a minimum of two (2) hours in length. However, some courses include material that is not real property-related. For example, if one hour of a two hour course were designed for personal property appraisers, would the course still be eligible for two hours of continuing education credit for real property appraisers? If not, would the course be eligible for one hour of credit for real property appraisers?

Response:

Only the real property appraisal-related portion of a continuing education offering is valid towards the renewal of a real property appraiser credential. In the example cited, the two-hour course would not be valid for two hours of continuing education credit, since it did not address real property appraisal-related topics for the entire two hours.

Further, this particular course would not be eligible for any real property appraiser continuing education credit, since the real property appraisal-related portion of the course did not constitute a minimum of two hours in duration. If, alternatively, a three-hour course included two hours devoted to real property appraisal-related topics that course would be eligible for two hours of continuing education credit.

UNI Seeks Advisory Council Member

The University of Northern Iowa is looking for advisory council members. The advisory council members provide support for the Finance Department's program by contributing a variety of resources such as:

Time and expertise contributed by members gives students direction in their studies and careers, and ensures that course curricula are designed to meet "real world" needs. We accomplish this through participation in April and October advisory council meetings, occasional committee meetings, special events, and informal communications.

Financial resources supplied by members and/or their organizations provide much needed operational support to the program and fund scholarships to students. While members do not formally pay dues as part of their council membership, contributions generated by members are critical to the program's long-term success and are expected.

If you are interested in becoming a member of the advisory council, email both Dan Dickman (dickman.dan@uni.edu) and Art Cox (arthur.cox@uni.com).

The membership committee reviews potential applicants and distributes applications when openings arise. UNI does not solicit applications at all times, but rather sends them out to well-qualified applicants when they have openings and an applicant appears to meet the council's then-current needs. UNI does maintain a list of prospects though from which they solicit interest when openings exist, so the first step for any prospective member is to express interest and be added to their prospective members list.



Joan "Joni" Scotter: A Service Tribute

Public members often do not display the same enthusiasm as the industry participants on regulatory boards. Joni Scotter is the exception. At 76 trombones, (that's how she identifies her age), Joni read every document presented to her in full, was an advocate for those who deserved it, and was the first to admit when someone needed to be reprimanded. Joni, the Board thanks you for your service, for all the happiness you have brought to us, and for the endless supply of chocolate and apples.

Joni was appointed to the Board back in 2011 after she decided to apply to be a volunteer and serve the citizens of Iowa. She also wanted to gain knowledge on real estate. She said that her friendships and knowledge on the industry is the greatest fulfillment to being a board member. Unfortunately, Joni was no longer able to drive and made the tough decision to leave the Board. Overall, she said the time commitment to the board was different than she expected but that the meetings were a joyful experience. Joni stated her number one priority is God and

her family (two sons, granddaughter and grandson, and her great-grandchildren). She will still be involved with 55 and Growing, Five Seasons Republican Women, the Linn County Republican Central Committee, and helping candidates get elected with mailings, phone calls, and other events.

There isn't a better quote to define Joni than, "Be somebody who makes everybody feel like a somebody"-Kid President (Robby Novak).

What's The Vote?

On April 19, 2018, the Iowa Real Estate Appraiser Examining Board ("Board") voted on whether to alter its current licensure requirements, in whole or in part, to more closely align with the updated AQB Criteria, set to take effect on May 1, 2018. Ultimately, the Board voted to:

- 1) Approve alternative education tracks available to associates seeking to become residential real estate appraisers as will be permitted by the updated Criteria; and
- 2) Retain its current experience requirements (i.e., number of experience hours required and the minimum time frame in which such hours must be completed) as it relates to associates seeking to become both residential and general real property appraisers—a divergence from the updated Criteria.



- 3) Accept applications for reciprocal licensure and temporary practice permits, regardless of whether the state of underlying licensure has different experience requirements.

This was only the first in a series of several significant steps that must occur before these changes will take effect. At the Board's May meeting, the Board will review draft administrative rules/regulations intended to effectuate the above

-described vote, and vote on whether to file the Notices of Intended Action necessary to begin the formal process of amending the Board's current rules. Until the rulemaking process is complete, the Board will continue to make licensure decisions under its current rules and, thereby, the 2015 Criteria.

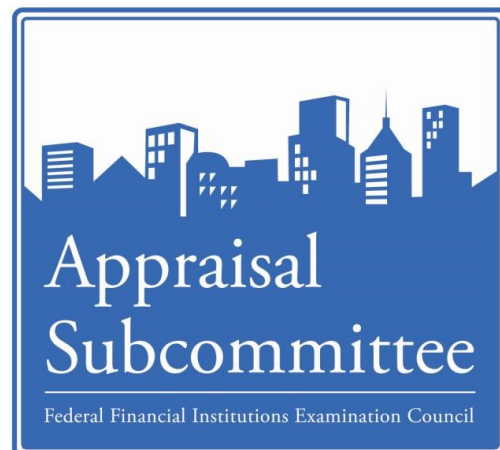
The above-described changes will likely take effect no earlier than the beginning of October. Look for updates in the coming months regarding progress and opportunities for additional public comment/stakeholder input.

We thank you for your input and patience as the Board worked through the available options.

ASC Denies TriStar Bank's Waiver Request

The Appraisal Subcommittee voted on April 23, 2018, to deny the waiver request submitted by TriStar Bank of Nashville, TN. If you recall from an earlier article in the last newsletter (Volume 1, Issue 4). Many industry participants count this as a win. Appraiser Forums, blogs, and industry participants have been spreading this decision like wild-

fire. Many experts believe the ASC should heavily consider the State's regulatory opinion when approving or denying future waiver requests.





Left: Amanda Luscombe,
Board Chair
Right: Joni Scotter,
Public Member



Left: Dan O'Hern,
Public Member
Right: Amanda Luscombe,
Board Chair



Left: Dan O'Hern,
Public Member
Middle: Amanda Luscombe,
Board Chair
Right: Joni Scotter,
Public Member

NEW BOARD MEMBERS

Left: Mark Kapfer,
Public Member
Middle: Tracy Crimmins,
Public Member
Right: Dan Fuhrmeister,
Certified Appraiser



Discipline (February 1, 2018-April 30, 2018)

Since February 1, 2018, the Board has received four (4) new complaints. The Board has closed a total of twelve (12) complaints.

There have been three (3) consent orders, suspensions, or voluntary revocations during this period. You can find existing consent orders on the Board's website at: <https://www.idob.state.ia.us/REAP/> and clicking on "Disciplinary Index" on the left side of the screen and performing a search by an individual's last name or by a case number.

17-15 Gardner, Steven (CR01878) Pleasant Hill, IA

The Board and Respondent entered into a combined statement of charges and settlement agreement on March 22, 2018. Mr. Gardner was charged with failure to adhere to USPAP in violation of Iowa Code sections 543D.17(1)(d) and .18(1) and Iowa Administrative Code rules 193F—7.2 and .3(2). Mr. Gardner is required to take 60 hours of education (30 hour highest and best use; 15 hour residential report writing; and 15 hour USPAP course); submit monthly logs; submit two reports for Standard 3 Review approximately 60 days after the required hours of education are completed; pay a sum not to exceed \$1,600 for the cost of the peer reviewer services; and not supervise an associate or otherwise co-sign another appraiser's work while under the terms of the Settlement Agreement.

16-05 Boswell, Jeff (CR02714) Altoona, IA

The Board and Respondent entered into an Amendment to Consent Order on March 14, 2018. As a result of continued USPAP violations revealed, the Board and Respondent agreed to amend the Consent Order to require Respondent to take certain educational courses and undergo an additional review process until further ordered by the Board. Mr. Boswell is to take 57 hours of education (15 hour residential market analysis and highest and best use; 35 hour advanced residential market analysis and highest and best use; 7 hour USPAP update course); consult with the peer reviewer who conducted the 2 most recent Standard 3 reviews at a compensation rate of \$50 per hour; submit logs; two reports for Standard 3 Review approximately 30 days after the required hours of education and consultation have been completed; pay a sum of \$500 for the cost of the peer reviewer services; and not supervise an associate or otherwise co-sign another appraiser's work while under the terms of the Settlement Agreement.

16-10 Anderson, Brad (CR02342) Webster City, IA

The Board filed a Notice of Hearing and Statement of Charges on January 30, 2018 charging the respondent with a) failure to adhere to USPAP in violation of Iowa Code sections 543D.17(1)(d) and .18(1) and Iowa Administrative Code rules 193F—7.2, .3(2)(d) and .3(7)(a); b) failure to exercise diligence in the development and communication of multiple appraisals in violation of Iowa Code section 543D.17(e) and Iowa Administrative Code rules 193F—7.3(6)(a); c) demonstrating negligence or incompetence in the development, preparation and communication of multiple appraisals in violation of Iowa Code section 543D.17(f) and Iowa Administrative Code rules 193F—7.3(2)(c) and (6)(a); and d) failure to comply with a consent order or other decision of the board imposing discipline in violation of Iowa Code section 272C.3(2)(a) and Iowa Administrative Code rule 193F—7.3(10).

The Board and Respondent agreed to fully resolve the pending contested case by and through this Consent Order on March 22, 2018. It is therefore ordered: Respondent shall Voluntarily Surrender his residential real-estate appraiser certificate no. CR02342 by and effective as of June 30, 2018; return his wall certificate and renewal card to the Board office within ten (10) days of the execution of this Consent Order; and such voluntary surrender shall constitute discipline against Respondent and shall be treated for all intents and purposes as a Revocation. In addition, the Board placed minimum criteria on the respondent should he ever apply to reinstate his certificate.

DISCIPLINE