

Past, present, and the future

By Roxanne Gillespie, Board Chair



The ACLB theme for the past eight months has been transition and change. Transition is the process or instance of changing from one form, state, activity, or place. Change: to cause to be different; alter; the process or condition of changing: alterations or modification; transformation. Transition and change are successful only if you have a dedicated team. A team is a group organized to work together; teamwork is cooperative effort by the members of a team to achieve a common goal.

The ACLB team consists of the most dedicated professionals that I have worked with. This includes, H. James Krueger, our acting administrator; Cyndie Standley, investigator; Karen Turnbow, office coordinator; Bob Keith, investigator; Jerry Curtis, board vice chair and Enforcement Subcommittee chair; board members Terry Bernhardt, Doug Nelson, Paul Zacha, Roger Hansen, Ellen Bachman, Terry Morrison, and Autumn Rudisel; assistant attorney general, Christine Chute, who has represented the Board through this period of change, and all of the Appraisal Review and Advisory Committee (ARAC) volunteers who have assisted the ACLB in our enforcement efforts. As I said, this is the most dedicated team of professionals I have had the privilege to work with, and we have accomplished a tremendous amount of work. Thank you.

The Past consisted of more than 200 open enforcement cases, with a federal audit by the Appraisal Subcommittee requesting the ACLB get the cases resolved, a pending federal lawsuit from Chicago Title Market Intelligence, and a legislative concept to make the ACLB an advisory board.

The Present — The ACLB’s team of professionals got to work. Our common goal was to resolve the backlog of enforcement cases and have 50 cases open by our second audit in March. Through the dedicated efforts of the enforcement subcommittee, staff, and ARAC, we closed most of the cases. Only 64 cases remained unresolved at the time of the March audit. The Appraisal Subcommittee commended the Board and staff for their efforts.

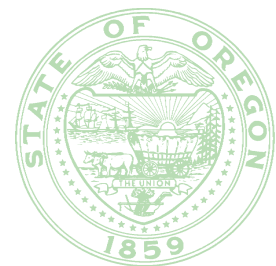
Chicago Title Market Intelligence federal lawsuit — Once again the team went to work, and our common goal was to reach settlement. With the assistance of our attorney, we reached a settlement agreement in October 2000.

Legislation — DCBS presented a legislative concept to the governor’s office to have the ACLB changed from a policy- and decision-making board to an advisory board under the department’s Division of Finance and Corporate

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Deborah Lincoln ... Ex Officio Member**
Deputy Director, DCBS

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* Term ends June 30, 2001

** Term ends upon effective date of SB 304

Changes in 2001 USPAP

The 2001 edition of USPAP became effective January 1, 2001, and contains many changes with which appraisers must become familiar. New definitions were added for *advocacy*, *appraiser*, *appraisal consulting*, *cost*, *market value*, *price*, *valuation services* and *value*. Definitions were revised for *appraisal*, *appraisal practice*, and *assignment*. Many of these definitions and revisions are crucial in understanding Standards 4 and 5, which were rewritten to clarify that the Standards do not apply to everyone providing valuation services and they do not apply to appraisers acting outside of appraisal services.

Statement 10 is new; it was developed in response to input from federal financial institutions and regulatory agencies (e.g., FDIC, OTS, OCC, FTC, FRB). It reaffirms an appraiser's USPAP obligations when he or she is performing an assignment for a federally insured depository institution regulated by one of these agencies. When the federal regulatory agencies' appraisal regulations and guidelines supplement USPAP requirements, these regulations and/or guidelines become supplemental standards. If an appraiser knowingly violates supplemental standards, it is a violation of the ethics rule. If the appraiser unknowingly violates supplemental standards, it is a violation of the competency rule.

Four new AOs (Advisory Opinions) were issued in the 2001 edition of USPAP. AO 20 pertains to an appraisal review assignment that includes the reviewer's own opinion of value; AO 21 illustrates when USPAP applies in valuations services; AO 22 addresses the scope of work in market value appraisal assignments for real property; and AO 23 relates to identifying the relevant characteristics of the subject property for a real property appraisal assignment.

Perhaps the most important change to this edition of USPAP has to do with confidentiality. Due to the passage of the Gramm-Leach-Bliley Act in November 1999, numerous federal financial institution regulatory agencies will be implementing new privacy regulations. These regulations, as well as others, may supersede the minimum requirements put forth in the 2001 USPAP.

As a result, the type of information appraisers can disclose may be significantly restricted in comparison with previous years. ■



195 days later

by H. James Krueger, Administrator



It's hard to believe that it has only been 226 days since the effective date of my appointment as interim administrator of the Appraiser Certification

and Licensure Board. In that short period, the ACLB has undergone some dramatic changes, as discussed below. While the work has been challenging and at times difficult, I have enjoyed working with the Board, the professional organizations, and the appraiser community. The time I have spent learning about the issues faced by each of you in an increasingly competitive market increased my respect for you as individuals and as an industry.

Before discussing some of the changes to the way in which the ACLB conducts business, I want to tell you why we were able to accomplish so much in such a short period of time. First, much of the credit goes to the members of the Board who pitched in to help reduce the large backlog of open investigations. Without the many, additional hours of work on the backlog that individual board members devoted, we would never have achieved what we did.

The Board also contributed to changes made to speed up the investigation process by listening to and acting upon the recommendations of the staff. The changes that we have implemented should help to ensure that investigations will be promptly processed and resolved.

The second reason we have achieved so much is the excellent quality of staff employed by the Board. Because

of their expertise, institutional knowledge, and willingness to be flexible enough to change established procedures, we were able to streamline the way in which the Board operates. Bob Keith, Cyndie Standley, and Karen Turnbow are invaluable assets and the hardest working staff it has ever been my pleasure to work with.

This is what the Board and the staff has accomplished since September 25, 2000:

Reduced investigation backlog — In September the ACLB carried a backlog of over 200 open investigations, many of them more than one year old. Today (5/9/01) there are 61 open investigations and only a few are over one year old. The cases that are older than a year are being prepared for contested-case hearings and consist of multiple complaints against each appraiser.

Changed processing of complaints — The ACLB has streamlined processing of complaints through more active involvement of Board members in the review of the complaints. In addition, when the Board Review Committee determines that violations exist, the staff now contacts the appraiser to discuss those findings and determine if it is possible to negotiate a stipulated settlement to avoid a contested-case hearing. In most cases, appraisers are willing to negotiate a settlement. In the past, a formal notice was drafted prior to discussing settlement possibilities. That was a very time-consuming process.

While most of our cases end up being closed with stipulated agreements, that does not mean appraisers are lightly sanctioned. We follow the guidelines set out in the administrative rules. In some cases, appraisers

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Senate Bill 304

Senate Bill 304 was signed by Governor Kitzhaber June 22, 2001, and becomes operative 60 days from approval. The Board and staff anticipate a smooth transition to semi-independent status, with no delays in processing applications and renewals. Many thanks to all of you who have provided support and encouragement to the ACLB staff and board members during this transition. ■

Reflections of a public board member

By Ellen Bachman, Board Member



As my term on the Appraiser Certification and Licensure Board comes to a close, I have been asked to provide an article describ-

ing what it is like to be a non-appraiser member of the ACLB.

This is actually the end of my second term on the Board; I also served on the Board from 1992 to 1996 as a banker member. I left the Board when I ceased to be an employee of a bank and was then fortunate enough to be appointed as a public member. So, here are random thoughts of one of your public board members.

As most of you probably are aware, the ACLB was created by the Oregon legislature in 1991 to comply with the requirements of the federal *Financial Institutions Reform, Recovery and Enforcement Act of 1989* ("FIRREA"). FIRREA was passed in response to the savings and loan failures and other financial institution failures of the mid to late 1980s. Congress determined that the failures were caused, in part, by bad loans that were made based on appraisals that showed inflated values of real property collateral. Congress also determined that one of the ways to minimize the potential for recurrence of such failures was to require federal and state regulation of the appraisal industry for real

estate transactions (including real estate-secured loans) involving banks and savings and loans. Therefore, FIRREA passed and in 1991, the Oregon legislature enacted ORS Chapter 674, the statutory framework for regulating appraisers in Oregon.

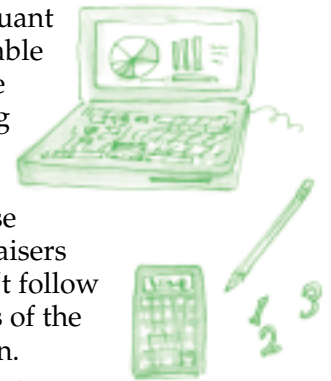
Pursuant to ORS 674.305, the ACLB currently is composed of four certified appraisers, one licensed appraiser, two persons who are employed by a financial institution or a mortgage banking institution, and two members of the public who are neither appraisers nor employed by financial institutions. In addition, the director of the Department of Consumer and Business Services or his or her designee is a non-voting member of the ACLB.

Thus, the statutory scheme for the composition of the ACLB is designed to make sure all constituencies impacted by the regulation of appraisers are represented in the regulatory process. This diversity of representation will not change under SB 304 (the bill that changes the ACLB into a semi-independent state agency). Although under SB 304 the total number of voting ACLB members will decrease from nine to seven, there will still be one banker member and one public member, as well as five appraiser members.

It is a myth that all appraisers, all bankers, or all public members of the ACLB think alike. We have had splits among the appraisers,

splits among the bankers, and splits among the public members of the ACLB in considering specific administrative rules or courses of action regarding appraisers. The cliché about not wanting to see sausages or laws being made has — at times — held true for the ACLB. As none of the members of the ACLB is shy, we have had healthy and vigorous debates over specific issues. However, we have all worked together to achieve the twin goals of not impeding the ability of appraisers and bankers to do their jobs pursuant to applicable law while protecting the public from those few appraisers who don't follow the tenets of the profession.

My service on the ACLB also has emphasized to me the necessity of using precise language both in our administrative rules and in USPAP. Precision also is critical, of course, in writing an appraisal. Whenever language is not precise, reasonable people can interpret that language differently. The members of the ACLB have tried to keep that in mind when asked to determine the validity of complaints for alleged USPAP violations.



Additionally, although I know this is easy for me to say and much harder to put in practice, precision in drafting appraisals might minimize complaints from aggrieved consumers. We have reviewed cases where a complaint was filed because obvious typographical errors or other obvious errors in the appraisal led a consumer unhappy with the appraised value to question the validity of the entire appraisal. Proofreading of the appraisal might eliminate that type of complaint and the resulting inconvenience to the appraiser who, of course, has to spend valuable time responding to the complaint — something that I am sure is not tops on any appraiser's list of things to do.

I also urge appraisers to fill out their licensing forms completely and accurately. That should make processing speedier and minimize the number of applications that ACLB members are asked to review because of inaccuracies in the application or renewal form.

No one can predict all future state or federal law changes that may affect the regulation of appraisers. If SB 304 becomes law, it will be an exciting time for continuing board members, working with appraisers, bankers, and the public, to create the new ACLB. The challenge for the new ACLB will be to continue to represent all of its constituencies and to deal constructively with the vast technological changes that are rapidly changing the appraisal business. That is a challenge that I have no doubt will be welcomed by the new ACLB.

It has been my pleasure to be a member of the ACLB. ■

195 days later

Continued from Page 3

agree to surrender their licenses or certifications permanently, or for a specified period. In almost all cases, appraisers agree to take additional courses in areas the ACLB believes would benefit them.

Settled the Chicago Title matter —

In early October the ACLB settled the civil action filed against the Board by Chicago Title and the administrative action filed by the Board against Chicago Title. This complex and potentially expensive case was settled to the benefit of both parties. Chicago Title agreed to add a statement to the forms it uses that states the valuation is for the internal use of the financial institution that requested it and to withdraw their civil action against the Board. The ACLB agreed to withdraw the administrative action filed against Chicago Title.

Streamlined application processes —

The staff adopted changes to make processing and issuance of licenses and certifications more efficient. You may have noticed, if you've received a certificate or license since the first of the year, that its appearance has changed. We eliminated one form and the need to create a label to mail each license or certificate. Beginning in February, we began attempting to balance the number of persons who renew in odd-number years with those who renew in even-number years. That will stabilize cash flows and the workload will be more evenly distributed.

Replaced old computers with faster IBM-compatible equipment —

By the time you receive this newsletter, new computers will have been installed, making access to the database much easier and faster for staff. We wanted to implement this change while the ACLB was still

part of the Department of Consumer and Business Services in order to take advantage of the departments' computer experts. This saved substantial expense compared to outside contracting.

Moved to make the ACLB a semi-independent agency —

Legislation that will move the Board out of the Department of Consumer and Business Services and make it a semi-independent agency is working its way through lawmaking processes. If SB 304 passes, the legislature will no longer approve ACLB's budget, hiring and firing decisions will be made by the Board, and ACLB will not be affiliated with any state agency. The Board still will be regulated to file annual reports with the legislature, subject its actions to state audits, and use a formal rule-making process when adopting budgets or raising fees.

It is always risky to predict what the legislature will do. However, the bill has been approved by a Senate committee and a joint Ways and Means Committee with no dissenting votes. It may be that by the time you read this, the governor will have signed the bill into law. If so, its effective date is July 1, 2001.

My tenure with the Appraiser Certification and Licensure Board ends when the legislature acts. While there may be a brief transition period while the Board searches for a new administrator, I will probably return to my other day job around July 1, 2001. I believe the ACLB I leave is fully prepared and equipped to operate efficiently and effectively as a semi-independent agency. I wish you all the best. ■



Thank you!

The members of the Appraiser Certification & Licensure Board and the staff thank the members of the Appraisal Review & Advisory Committee (ARAC) for volunteering their time to review appraisals submitted with complaints or audits for USPAP compliance.

If you are a licensed or certified appraiser in Oregon and not a member of ARAC, and have an interest in serving on the committee, you may contact the ACLB office, (503) 373-1505, for further information. ■

Flip: not just another four-letter word

by Lynn W. Wilburn – President,
Wilburn Investigations, Inc., Houston Texas

In the last two or three years — but especially within the last year — illegal real estate transactions (flips) have virtually exploded in numbers around the country. Much of the credit for this proliferation in fraudulent transactions can be attributed to infomercials on how to “buy real estate with no money.” If you are an insomniac, tune in to any one of these usually late-night presentations, and you will be treated to some very creative methods to obtain real property. Take the “creative methods” described, sprinkle them liberally with criminal intent, add a dash of falsified documents and information and, presto, you have a recipe for mortgage fraud, or flips.

Surprisingly, the primary culprit for the majority of these frauds currently under investigation is the mortgage broker. Of course, he has some help from others like the real estate broker, appraiser, title agent, straw buyers, mortgage lenders, employees, etc. Because most of these loans are made to borrowers with minimal or poor credit, the mortgage loans (known as B, C, or D paper) generate substantial points and fees to the mortgage broker. That, coupled with excess funds derived by crooks from each transaction, seems to be the driving force behind the flips.

Let’s discuss the ABC’s of flip transactions. Certainly, an honest version of a flip — wherein A sells to B who sells to C — is a real estate investor’s dream.

- A is the current owner of the property and wants to sell.
- B is buying from A intending to resell immediately to C.

- C is purchasing from B and usually obtains a mortgage.
- The two transactions are usually very close if not simultaneous.

In the honest-version flip, the investor (B) has a seller (A) who is willing to sell below market value *and* has found a buyer (C) willing to pay market value. The values are legitimate and the investor’s dream, “buy low, sell high,” is realized.

The crook’s flip also involves the sale of real property from A to B to C. The principal of “buy low, sell high” is still employed but, beyond that, there are few similarities. A is usually a legitimate seller selling at or near fair market value. B is usually the crook or his designee obtaining the property from A with intent to defraud a mortgage lender. C is usually a “straw buyer” controlled by the crook and usually not qualified for the mortgage loan obtained. The two sales, A to B and B to C, are usually simultaneous and conducted by the same title agent.

Here are some of the elements of a flip. They are, more or less, in the order in which they occur:

The subject property is often “distressed.” The current owner is delinquent or having financial difficulty and desperately needs to sell. Sometimes the property has already been used in a similar scam and is near foreclosure. In extreme cases, the same property has been used simultaneously to scam more than one lender at a time.

Of course an appraisal to match the intended scam is necessary. Here, the crooks become very creative. They select the amount

they wish to borrow and then “back into” the appraisal. In the cases under investigation, the appraisals have increased the true property values by 50 percent to 150 percent. The comparable properties, or “comps,” utilized are very creative. In most frauds, the same appraiser is used for all flips.

Usually, the borrower (C in the second transaction) is a “straw buyer” who could not possibly qualify for the loan. Therefore, the loan application says whatever is necessary to qualify the borrower. Bogus verifications of deposit, verifications of employment, etc., are common. In some cases, the same telephone numbers are used over and over again for various straw buyers and, occasionally, the same phone number has been put on the same application for both the verification of deposit and employment. The crooks have someone answering that number to give the answers necessary to support the scam.

Along with the falsified loan application, the lender is then shown a contract showing the sale from B to C with no mention of the sale from A to B.

From the title agent to the lender comes a title insurance commitment with the various requirements for policy issue that shows title currently invested in B. In fact, at the time the commitment is issued, title is vested in A, since the sale from A to B has yet to take place.

To close the transaction, the title agent prepares a HUD-1 or settlement statement indicating, among other things, that the borrower (C) brought funds necessary for the down payment. In fact, the borrower

brought no money to the closing, because the down payment came from the proceeds paid to B in the sale from B to C. The net effect is that the only funds for either transaction are the loan proceeds from the mortgage lender to C. In some cases, to make the closing appear legitimate to the lender, the title agent, after receiving the funding check, purchases cashier’s checks and deposits them back into the escrow account so they appear to be the borrower’s down payment.

The title agent then sends the lender’s closing package to the lender purportedly representing what happened in the transaction. The falsified documents, of course, are not representative of the transaction.

So far, then, we have:

- Mortgage brokers and/or real estate brokers or agents falsifying documents, finding and providing “straw buyers,” providing bogus “VODs” and “VOEs,” making numerous misrepresentations to mortgage lenders as to the loans being originated, etc.
- Appraisers providing multiple bogus appraisals with extremely inflated values
- “Straw buyers” (and sellers) falsifying loan applications and other documents
- Title agents providing falsified or altered commitments, failing to follow the lender’s closing instructions, preparing HUD-1 or settlement statements that do not represent what actually happened at closing, failing to disclose unauthorized disbursements, and bogus receipts of funds.

While the majority of the title agents or their employees involved



USPAP

on line



The 2001 Uniform Standards of Professional Appraisal Practice can now be viewed on The Appraisal Foundation’s Web site under the ASB heading. There is a link to the table of contents on the Appraiser Certification and Licensure Board’s Web page: www.cbs.state.or.us/aclb. ■

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Forms on the Web



All license- and registration-application and renewal forms are now available on our Web site. ACLB will no longer be mailing renewal forms. If you do not have access to the Internet, call our office, (503) 373-1505, and we will mail or fax you the necessary forms.

In addition to licensing and renewal application forms, course providers may get course-provider and course-approval-application forms from our Web site, www.cbs.state.or.us/aclb. Simply choose "Important Forms" located in the header box at the top of the home page. ■

Flip: not just another four-letter word

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appear to be criminally complicit in these frauds, there are some that may be victims themselves, having been taken in by the crooks. Unfortunately, they all have one major problem in their failure to follow the lender's closing instructions. In almost all the lender's closing instructions found in the files of the frauds being investigated, the following wording or something similar is present:

"If you know of any change in the ownership of this property in the last six months, DO NOT CLOSE THIS TRANSACTION."

A most chilling revelation has been the common thread in interviews conducted with several title agents and their employees. They have all commented that they do not really have time to read the closing instructions and, anyway, they all say the same thing. When these same individuals were asked why they continued to close transactions that appeared questionable or clearly fraudulent, the usual answer was that the crook was their "best customer."

To recap, these are some of the more important elements of illegal flips:

- Extremely inflated values and/or appraisals
- Altered title-insurance commitments
- Straw buyers and/or sellers
- Falsified HUD settlement statements
- Unauthorized disbursements
- Altered loan applications
- Fraudulent VOEs and VODs, etc.
- Multiple violations of the lender's closing instructions
- The "best customer" deals
- Same individuals as buyers and/or sellers in multiple transactions
- Consecutively numbered files on the same property

- Transfer of funds between files within the same escrow account
- Checks payable to "sellers" (B) deposited back into the escrow account

To no one's surprise, multiple title insurance underwriters are receiving claims as a result of these frauds. Many of the claims are actually insured closing letter claims for failure to follow the lender's closing instructions.

Investigations of flip frauds are currently ongoing in California, Colorado, Florida, Georgia, Illinois, Tennessee, Texas and Wisconsin. Losses to mortgage companies, title insurers, government agencies, etc., are estimated to exceed \$30,000,000.

To combat these losses, we have instituted training seminars for the personnel of mortgage lenders, title insurers and agents, investigators, auditors, and others connected with the real estate industry to detect and prevent this type of fraud. We have assessed business and underwriting practices to ferret out these frauds.

Criminal investigations are under way at the local and/or the federal level. We are providing the evidence necessary for civil litigation necessary for recovery, where possible, as well as the criminal prosecution.

All available information indicates a continuing escalation of flip frauds. It is vital that a collective industry-wide effort be continued to educate all those who may be susceptible to these frauds, which damage not just individuals and companies, but the industry as a whole.

This article was reprinted with permission from *Title News* (July-August 2000 issue), the bi-monthly magazine of the *American Land Title Association*. ■

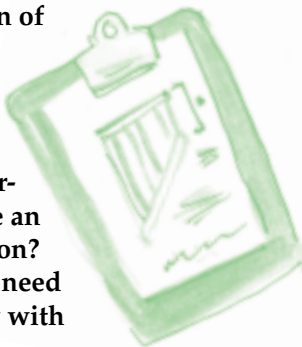
Questions & Answers

From the Appraisal Standards Board
State Advisory Bulletin

Q I was told that because SR 2-5 was eliminated from the USPAP in 2001, a supervisor or employer who signs a report is no longer as responsible as the individual preparing the appraisal and that using a conditional label next to the signature of the supervisor or employer exempts that individual from adherence to USPAP.

A No, it is not true if the supervisor or employer is an appraiser. The references to “supervisor” and “employer” were removed; however, the new language added to the Comment to SR 2-3 (as well as similar language added to SR 3-2, 8-3 and 10-3) specifically requires “An appraiser who signs any part of the appraisal report, including a letter of transmittal, must also sign this certification.” It further states: “Any appraiser(s) who signs a certification accepts full responsibility for all elements of the certification, for the assignment results, and for the contents of the appraisal report.”

Q I am performing a review of a real property appraisal and my client has asked me to give my opinion of value, even if I agree with the value in the appraisal. Does my concurrence constitute an appraisal opinion? If so, what do I need to do to comply with USPAP?



A Yes, if you concur with the value in the report, it does constitute an appraisal by the reviewer. SR 3-1 (a) states:

“If the purpose of the assignment includes the reviewer developing his or her own opinion of value about the subject property of the work under review, that opinion is an appraisal whether it:

- *concurs with the opinion of value in the work under review, as of the date of value in that work or a different date of value; or*
- *differs from the opinion of value in the work under review, as of the date of value in that work or a different date of value.”*

You should be careful to be sure that your scope of work clearly includes the requirement to develop your own opinion of value (i.e., an appraisal).

The Comment to SR 3-1 (c) shows the steps that must be taken when the purpose of an appraisal review includes the reviewer expressing his or her own opinion of value. One of these requirements is that you must satisfy Standard 1 (or Standard 7 for a personal property appraisal review). Specifically, whether you concur or disagree with the value in the appraisal review, you would extend to your development process those items in that appraisal that you conclude are credible and in compliance with Standard 1 in this case. This is accomplished on the basis of an extraordinary assumption. Those

items not deemed to be credible or in compliance must be replaced with information or analysis by the reviewer.

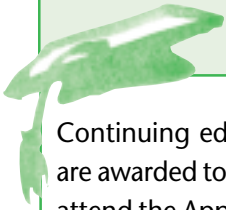
Additional advice is contained in Advisory Opinion 20, “An Appraisal Review Assignment that Includes the Reviewer’s Own Opinion of Value.”

Q A client has asked me to perform a review appraisal on a restricted use appraisal report. Can I do this and comply with USPAP?

A Yes, you can. However, in order to comply with USPAP, the review appraiser must have access to the original appraiser’s work file. The extremely brief reporting nature of many restricted use appraisal reports makes reviewing these reports feasible only if the workfile also is available. The 2001 USPAP states at SR 2-2 (c) (ix): “The review of a Restricted Use Appraisal Report in compliance with STANDARD 3 is not possible without the reviewer having benefit of the information retained in the workfile.”

Therefore, the appraiser performing the review must gain access to the file in order to accept such an assignment. ■

Continuing education credit



Continuing education credits are awarded to appraisers who attend the Appraisal Review & Advisory Committee (ARAC) meetings. All meetings are open to the public. You need not be a member of the committee to attend. The next meeting is currently scheduled for September 28, 2001. The meeting offers two hours of continuing education credit. Please contact the ACLB office for times and locations of ARAC meetings, (503) 373-1505, or visit our Web site, www.cbs.state.or.us/aclb. ■



Continuing education, on "Organization of Complaint Processing and Resolution and Common USPAP Violations," will be offered at various locations around the state. There is no cost to appraisers for the class, and participants will earn a minimum of two hours continuing education credit. ■

Next class: to be announced

Are you due for USPAP?

The ACLB has had a number of appraisers cited recently for failure to take the Foundation's National USPAP course within the required five-year period. Oregon Administrative Rule 161-020-0150(2)(e) states that the Appraisal Foundation's National USPAP Course, which includes the successful completion of an examination, is required for renewal for all licensed and certified individuals every five years from the date of

initial licensing and certification. Failure to complete the course within the required five-year period is grounds for assessment of a civil penalty up to \$250 and will be noted as a disciplinary action on your record and on the Appraisal Subcommittee's National Registry.

Contact the ACLB if you are not sure when you last completed a 15-hour USPAP course. ■

New requirements for continuing education

Beginning January 1, 2003, real property appraisers must take the seven-hour National USPAP Update Course or its equivalent at least once every two years in order to maintain their licenses or certifications.

For example, an Oregon-licensed or -certified appraiser will be required to take 28 hours (14 hours per year) of continuing education. Seven of those hours must be the seven-hour National USPAP Update Course or its equivalent.

Because the requirement takes effect on January 1, 2003, real

property appraisers will have until December 31, 2004, to meet this requirement. USPAP classroom hours earned prior to January 1, 2003, will **not** count toward fulfilling this re-certification requirement.

Equivalency to the seven-hour National USPAP Update Course will be determined through the AQB Course Approval Program. An advisory committee consisting of qualified state regulatory officials will make equivalency recommendations to the AQB. ■

Appraisers in Oregon

(as of June 1, 2001)

Certified general appraisers	501
Certified residential appraisers	139
Licensed appraisers	735
Appraiser assistants	168

Past, present and the future

Continued from Page 1

Securities. The proposed legislation was researched by the Appraiser Coalition of Oregon, a group of appraisers and professional appraisal organizations representing more than 400 appraisers. They proposed legislation to make the ACLB a semi-independent board/agency. At the recommendation of the Board, meetings between DCBS and the Appraiser Coalition of Oregon were scheduled to discuss these two proposed legislative concepts. Consensus was reached and the legislation for a semi-independent agency was sent forward to legislation. This legislation is known as Senate Bill (SB) 304. SB 304, as of the writing of this article, has been well received by legislators and is moving forward.

The Future — The future brings transition and change too. There are currently 60 open enforcement cases. I would like to see this number drop to 40 by July 1, and I think it's possible with the dedicated team that has been working together for the past eight months.

Transition into a semi-independent board will be challenging. However, a transition team has been meeting on a regular basis to advise the ACLB during this period.

Board members — After many years with the board, Ellen Bachman's term will be ending on June 30, 2001.

Ms. Bachman has been a dedicated board member, serving two terms for eight years on the board. She has served on numerous committees and has brought tremendous results to the board. I thank her for the outstanding job she has done, both as a leader and board member.

This is my last newsletter article as board chair. My term ends June 30, 2001. I will have served at the request of the governor for eight years, and been board chair for the past six years. Taking over as board chair will be Gerald Curtis, as elected at our board meeting on May 23, 2000. The vice chair will be Terry Bernhardt.

In closing, I'll repeat my mantra for the past eight years; I would like to remind you that Uniform Standards of Professional Appraisal Practice (USPAP), 2001 Edition, became effective January 1, 2001. In accordance with Oregon Administrative Rule OAR 161-025-0060, all appraisal reports completed by appraisers in Oregon shall be prepared in compliance with USPAP.

Thank you all. It has been my pleasure to work with this great team!



Visit our Web site!

www.cbs.state.or.us/aclb

The Appraiser Certification and Licensure Board Web site contains valuable information concerning real estate appraiser licensing:

- fees for services
- a search engine for a listing of approved education courses
- a search engine for a listing of Oregon appraisers
- link to The Appraisal Foundation
- links to other state appraiser boards
- appraiser application and renewal forms
- a list of ACLB members and staff
- a list of states with Oregon reciprocity, along with e-mail and Web addresses
- Q & A's on USPAP by the ASB
- newsletters from the ACLB and other state boards. ■

Enforcement actions



At the March 28, 2001, Board meeting, the Appraiser Certification and Licensure Board voted to publish all enforcement actions closed by final order on or after June 1, 2000, in *The Oregon Appraiser*.

September 1, 2000 through May 15, 2001

Jensen, David H. – Stipulated Final Order entered September 8, 2000, assessing a \$1,500 civil penalty for violations of ORS 674.100 when he unlawfully conducted real estate appraisal activity in Oregon when he was neither licensed nor certified with the ACLB. In addition, Jensen also made misrepresentations when he testified under oath during a trial that he was an appraiser licensed by the State of Oregon.

Ruhl, Michelle I. – C000565 (State Certified General Appraiser): Stipulated Final Order entered October 6, 2000, assessing a \$750 civil penalty, a formal reprimand, and requiring additional education for alleged violation of ORS 674.130 and OAR 161-025-0060. Ruhl denied that she violated any statute or administrative rule.

Goddard, Russell G. – L000441 (State Licensed Appraiser): Stipulated Final Order entered October 10, 2000, assessing a \$2,900 civil penalty and requiring Goddard to surrender his real estate appraiser license for a period of six months for alleged violations of ORS 674.130 and OAR 161-025-0060. As part of the stipulated agreement, Goddard neither admitted nor denied that he violated any statute or administrative rule.

Hardwick, J. Andrew – L000652 (State Licensed Appraiser): Stipulated Final Order entered October 11, 2000, assessing a \$1,200 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-0250060. Hardwick denied that he violated any statute or administrative rule.

Stoughton, Charles R. – L000645 (State Licensed Appraiser): Stipulated Final Order entered October 11, 2000, assessing a \$400 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060. Stoughton denied that he violated any statute or administrative rule.

Hoyt, C. Richard – L000936 (State Licensed Appraiser): Stipulated Final Order entered October 11, 2000, accepting voluntary surrender of his license for a period of no less than five years for violations of ORS 674.130 and OAR 161-025-0060. Hoyt denied that he violated any statute or administrative rule.

McPheeters, Dennis – L000474 (State Licensed Appraiser): Stipulated Final Order entered October 11, 2000, assessing a \$200 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060. McPheeters denied that he violated any statute or administrative rule.

Alve, Arthur J. – L000493 (State Licensed Appraiser): Stipulated Final Order entered October 12, 2000, assessing a \$400 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060. Alve denied that he violated any statute or administrative rule.

Fowler, Wendy K. – L000635 (State Licensed Appraiser): Stipulated Final Order entered October 18, 2000, assessing a \$500 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060. Fowler denied that she violated any statute or administrative rule.

Halligan, Kevin D. – L000628 (State Licensed Appraiser): Stipulated Final Order entered October 25, 2000, assessing a \$300 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060. Halligan neither admitted nor denied that he violated any statute or administrative rule.

Pohll, Norman D. – L000211 (State Licensed Appraiser): Stipulated Final Order entered October 30, 2000, assessing a \$650 civil penalty for alleged violations of ORS 674.130 and OAR 161-025-0060. Pohll denied that he violated any statute or administrative rule.

Roberts, Gary L. – C000142 (State Certified General Appraiser): Stipulated Final Order entered October 30, 2000, placing Roberts' license in inactive status for a period of no less than six months in lieu of pursuing disciplinary action for alleged violations of OAR 161-025-0060. Roberts denied that he violated any administrative rule.

Lofland, Lauree E. – L000909 (State Licensed Appraiser): Stipulated Final Order entered October 30, 2000, assessing a \$500 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060. Lofland denied that she violated any statute or administrative rule.

Steingraber, Jeffrey S. – CR00059 (State Certified Residential Appraiser): Stipulated Final Order entered October 31, 2000, assessing a \$750 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060. Steingraber denied that he violated any statute or administrative rule.

Buchmiller, Eugene – L000977 (State Licensed Appraiser): Stipulated Final Order entered October 31, 2000 assessing a \$2,300 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060. Buchmiller denied that he violated any statute or administrative rule.

Bradd (Fedosky), Whitney A. – L000876 (State Licensed Appraiser): Stipulated Final Order entered October 31, 2000, assessing a \$400 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060. Bradd denied that she violated any statute or administrative rule.

Moradi, Kambiz – L000830 (State Licensed Appraiser): Stipulated Final Order entered October 31, 2000, assessing a \$400 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060. Moradi denied that he violated any statute or administrative rule.

Pohll, Jeffrey D. – L000623 (State Licensed Appraiser): Stipulated Final Order entered October 31, 2000, assessing a \$400 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060.

Wilson, Thomas J. – L000620 (State Licensed Appraiser): Stipulated Final Order entered November 1, 2000, assessing a \$5,000 civil penalty, reprimanding Wilson, and

requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060.

Brunton, Donald C. – L000360 (State Licensed Appraiser): Stipulated Final Order entered November 6, 2000, assessing a \$700 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060. Brunton denied that he violated any statute or administrative rule.

Fulsher, Conan V. – L000690 (State Licensed Appraiser): Stipulated Final Order entered November 6, 2000, assessing a \$300 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060. Fulsher denied that he violated any statute or administrative rule.

Werner, Lloyd D. – C000062 (State Certified General Appraiser): Stipulated Final Order entered November 8, 2000, requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060. Werner denied that he violated any statute or administrative rule.

Carter, Lawrence R. – L000779 (State Licensed Appraiser): Stipulated Final Order entered November 15, 2000, assessing a \$700 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060. Carter denied that he violated any statute or administrative rule.

Wilson, Barry C. – C000345 (State Certified General Appraiser): Stipulated Final Order entered November 15, 2000, assessing a \$500 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060. Wilson denied that he violated any statute or administrative rule.

[Continued on Page 14](#)

 Visa
 MasterCard
ACLB takes credit cards

The ACLB now accepts Visa and MasterCard credit card payments for fees. Credit card payments may be made by walk-in, phone, or mail. Credit card forms may be obtained on the ACLB Web site.

To use your credit card, provide the name of the cardholder as it appears on the credit card, the credit card number, and the expiration date. ■

Enforcement actions Continued from Page 13

Powell, George F. – L000094 (State Licensed Appraiser): Stipulated Final Order entered November 15, 2000, assessing a \$300 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060. Powell denied that he violated any statute or administrative rule.

Hval, Brett C. – L000835 (State Licensed Appraiser): Stipulated Final Order entered November 17, 2000, assessing a \$400 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060. Hval denied that he violated any statute or administrative rule.

Egan, Laurie E. – L000349 (State Licensed Appraiser): Stipulated Final Order entered November 17, 2000, assessing a \$100 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-Division 25. Egan denied that she violated any statute or administrative rule.

Dehlinger, Barbara S. – L000087 (State Licensed Appraiser): Stipulated Final Order entered November 17, 2000, assessing a \$400 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-Division 25. Dehlinger denied that she violated any statute or administrative rule.

Feinauer, R. David – C000377 (State Certified General Appraiser): Stipulated Final Order entered November 22, 2000, assessing a \$500 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060. Feinauer denies that he violated any statute or administrative rule.

Miller, Donald L. – C000123 (State Certified General Appraiser): Stipulated Final Order entered November 22, 2000, assessing a \$200 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060. Miller denied that he violated any statute or administrative rule.

Frank, Ronald – C000468 (State Certified General Appraiser): Default Final Order entered November 24, 2000, assessing a \$250 civil penalty for failure to take a USPAP course within five years in violation of OAR 161-020-0150(2)(3).

Roholt, Jackson S. – C000071 (State Certified General Appraiser): Stipulated Final Order entered November 29, 2000, assessing a civil penalty of \$400 and ordering education for alleged violations of ORS 674.130 and OAR 161, Division 25. Roholt denied said violations.

Leonard, Barbara A. – C000522 (State Certified General Appraiser): Stipulated Final Order entered December 8, 2000, assessing a civil penalty of \$500 and ordering education for alleged violations of OAR 161, Division 25. Leonard denied that she violated any statute or administrative rule.

Poor, Larry J. – L000602 (State Licensed Appraiser): Stipulated Final Order entered December 5, 2000, wherein Poor voluntarily surrendered his license for alleged violations of ORS 674.130 and OAR 161-Division 25. Poor denied that he violated any statute or administrative rule.

Palm, Judy S. - L000235 (State Licensed Appraiser): Stipulated Final Order entered December 8, 2000, assessing a \$100 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060. Palm denied that she violated any statute or administrative rule.

Smith, Forrest H. – L000343 (State Licensed Appraiser): Stipulated Final Order entered December 8, 2000, assessing a \$1,700 civil penalty, a formal reprimand, and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060. Smith denied that he violated any statute or administrative rule.

Goheen, Lucia E. – L000790 (State Licensed Appraiser): Stipulated Final Order entered December 12, 2000, assessing a \$200 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-Division 25. Gohen denied that she violated any statute or administrative rule.

Eames, Barry R. – L000110 (State Licensed Appraiser): Stipulated Final Order entered December 26, 2000, assessing a \$300 civil penalty for alleged violations of OAR 161-025-0010(1). Eames denied that he violated any statute or administrative rule.

Grant, Shannon D. – L000823 (State Licensed Appraiser): Stipulated Final Order entered December 26, 2000, assessing a \$500 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060. Grant denied that she violated any statute or administrative rule.

Daly, Eric F. – C000570 (State Certified General Appraiser): Stipulated Final Order entered December 26, 2000, assessing a \$600 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-Division 25. Daly denied that he violated any statute or administrative rule.

Aval, Parviz H. – L000693 (State Licensed Appraiser): Stipulated Final Order entered December 27, 2000, assessing a \$500 civil penalty and requiring additional education for violations of ORS 674.130 and OAR 161-025-0060.

Barnett, Richard J. – C000205 (State Certified General Appraiser): Stipulated Final Order entered December 27, 2000, assessing a \$500 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060. Barnett denied that he violated any statute or administrative rule.

Slocum, Linda L. – L000461 (State Licensed Appraiser): Stipulated Final Order entered January 2, 2001, assessing a \$200 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060. Slocum denied that she violated any statute or administrative rule.

Abbott, Gary W. – Stipulated Final Order entered January 2, 2001, assessing a \$250 civil penalty for violation of ORS 674.100 when he unlawfully conducted real estate appraisal activity in Oregon when he was neither licensed nor certified with the ACLB.

Deglow, Andrea L. – L000172 (State Licensed Appraiser): Stipulated Final Order entered January 2, 2001, assessing a \$200 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060. Deglow denied that she violated any statute or administrative rule.

Hollister, Michelle C. – L000222 (State Licensed Appraiser): Stipulated Final Order entered January 3, 2001, assessing a \$100 civil penalty and requiring additional education for violations of ORS 674.130 and OAR 161-Division 25.

Works, Michael A. – L001001 (State Licensed Appraiser): Stipulated Final Order entered January 3, 2001, assessing a \$600 civil penalty and requiring additional education for violations of ORS 674.130 and OAR 161-Division 25.

Woodburn, Peter T. – L000387 (State Licensed Appraiser): Stipulated Final Order entered January 8, 2001 assessing a \$600 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0060. Woodburn denied that he violated any statute or administrative rule.

McKern, Patrick A. – C000535 (State Certified General Appraiser): Stipulated Final Order entered January 9, 2001, assessing a \$300 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-Division 25. McKern denied that he violated any statute or administrative rule.

Bain, William D. – C000012 (State Certified General Appraiser): Stipulated Final Order entered January 9, 2001, assessing a \$900 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-Division 25. Bain denied that he violated any statute or administrative rule.

Fleischer, Richard F. – L000945 (State Licensed Appraiser): Stipulated Final Order entered January 9, 2001, assessing a \$100 civil penalty for violation of OAR 161-020-0150(2).

Meeting dates for 2001



Sun	Mon
1	2
8	9

August 13
Special board meeting

September 10
Quarterly board meeting

November 5
Special board meeting

All meetings are open to the public. Auxiliary aids for those with disabilities are available with advance requests. Contact the ACLB office for specific times and locations of meetings, (503) 373-1505, or visit our Web site, www.cbs.state.or.us/aclb. ■

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Enforcement actions

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Sandstrom, Clayton – C000285 (State Certified General Appraiser): Stipulated Final Order entered January 16, 2001, assessing a \$600 civil penalty and requiring additional education for alleged violations of OAR 161, Division 25. Sandstrom denied that he violated any statute or administrative rule.

Swift, Michael D. – L000732 (State Licensed Appraiser): Stipulated Final Order entered January 16, 2001, assessing a \$300 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-Division 25. Swift denied that he violated any statute or administrative rule.

Ness, Mary E. – C000065 (State Certified General Appraiser): Stipulated Final Order entered January 16, 2001, assessing a \$1,500 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-Division 25. Ness denied that he violated any statute or administrative rule.

O'Brien, Timothy L. – L000378 (State Licensed Appraiser): Stipulated Final Order entered January 25, 2001, assessing a \$200 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-Division 25. O'Brien denied that she violated any statute or administrative rule.

Stevenson, Ronald J. – CR00115 (State Certified Residential Appraiser): Stipulated Final Order entered January 25, 2001, assessing a \$400 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-Division 25. Stevenson denied that he violated any statute or administrative rule.

Sokoloff, Peter – C000166 (State Certified General Appraiser): Stipulated Final Order entered January 30, 2001, assessing a \$200 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-Division 25. Sokoloff denied that he violated any statute or administrative rule.

Wise, Walter E. – L001052 (State Licensed Appraiser): Stipulated Final Order entered January 30, 2001, assessing a \$500 civil penalty and requiring additional education for violations of ORS 674.130 and OAR 161-Division 25.

Fisher, Gary B. – C000408 (State Certified General Appraiser): Stipulated Final Order entered February 12, 2001, assessing a \$300 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-Division 25. Fisher denied that he violated any statute or administrative rule.

Mitchell, Sykes – L000342 (State Licensed Appraiser): Stipulated Final Order entered February 20, 2001, assessing a \$4,000 civil penalty, requiring additional education, and suspending his license for 21 days for violations of ORS 674.130 and OAR 161-Division 25. \$2,000 of the civil penalty was suspended on condition that the ACLB not receive any new and legitimate complaints regarding licensee's practice within one year of signing the consent order.

Clemons, Connie F. – L000749 (State Licensed Appraiser): Stipulated Final Order entered February 21, 2001, assessing a \$500 civil penalty and requiring additional

education for alleged violations of ORS 674.130 and OAR 161-Division 25. Clemons denied that she violated any statute or administrative rule.

Vigna, Blake D. – C000534 (State Certified General Appraiser): Stipulated Final Order entered February 22, 2001, assessing a \$700 civil penalty requiring additional education for alleged violations of ORS 674.130 and OAR 161-Division 25. Vigna denied that he violated any statute or administrative rule.

Ferber, Lonnie R. – C000367 (State Certified General Appraiser): Stipulated Final Order entered February 26, 2001, assessing a \$100 civil penalty for alleged violation of OAR 161-020-0150(2)(e). Ferber denied that he violated any administrative rule.

Wilcox, Robert D. – L000700 (State Licensed Appraiser): Stipulated Final Order entered February 26, 2001, assessing a \$600 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-Division 25. Wilcox denied that he violated any statute or administrative rule.

Cruickshank, Jerry L. – L000110 (State Licensed Appraiser): Stipulated Final Order entered February 26, 2001, assessing a \$100 civil penalty for violations of OAR 161-025-0010(1)(c).

Dawell, Charles C. – C000242 (State Certified General Appraiser): Consent Order entered February 26, 2001, suspending Dawell for 15 days and assessing a \$3,000 civil penalty for violations of OAR 161-Division 25. Half of the civil penalty will be suspended on condition that the ACLB not receive any new and

legitimate complaints regarding licensee's practice within one year of signing the consent order.

Mead, David E. – L000327 (State Licensed Appraiser): Stipulated Final Order entered February 28, 2001, assessing a \$1,400 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-Division 25. Mead denied that he violated any statute or administrative rule.

Guthner, Maureen L. – C000449 (State Certified General Appraiser): Stipulated Final Order entered March 2, 2001, assessing a \$600 civil penalty for violations of ORS 674.100.

Imsland, Jerry L. – C000191 (State Certified General Appraiser): Stipulated Final Order entered March 2, 2001, assessing a \$100 civil penalty for violation of OAR 161-020-0150(2)(e).

Sanchez, Mark T. – L000517 (State Licensed Appraiser): Stipulated Final Order entered March 2, 2001, assessing a \$1,200 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-Division 25. Sanchez denied that he violated any statute or administrative rule.

Parra, Fidel – L000174 (State Licensed Appraiser): Stipulated Final Order entered March 7, 2001, assessing a \$700 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-025-0010(1)(c), and OAR 161-025-0060. Parra admitted that he violated OAR 161-025-0010(1), but denied that he violated any other statute or administrative rule.

Stuwe, Dale V. – L000678 (State Licensed Appraiser): Stipulated Final Order entered March 8, 2001, assessing a \$1,300 civil penalty and requiring additional education for

alleged violations of ORS 674.130 and OAR 161-Division 25. Stuwe denied that he violated any statute or administrative rule.

Beard, Larry D. – L000216 (State Licensed Appraiser): Stipulated Final Order entered March 14, 2001, assessing a \$700 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-Division 25. Beard denied that he violated any statute or administrative rule.

Rudd, Terry R. – C000419 (State Certified General Appraiser): Stipulated Final Order entered March 14, 2001, assessing a \$500 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-Division 25. Rudd denied that he violated any statute or administrative rule.

Bauman, Gerlald A. – L000440 (State Licensed Appraiser): Stipulated Final Order entered March 19, 2001, assessing a \$1,800 civil penalty and requiring additional education for violations of ORS 674.130 and OAR 161-Division 25.

Still, David G. – L000193 (State Licensed Appraiser): Stipulated Final Order entered March 19, 2001, assessing a \$100 civil penalty for violation of OAR 161-020-0150(2)(e).

Fromme, L. Chris – C000057 (State Certified General Appraiser): Stipulated Final Order entered March 19, 2001, assessing a \$100 civil penalty for violation of OAR 161-020-0150(2)(e).

Bittner, Stephen K. – C000447 (State Certified General Appraiser): Stipulated Final Order entered March 19, 2001, assessing a \$100 civil penalty for violation of OAR 161-020-0150(2)(e).

Criminal background checks

The ACLB conducts criminal background checks of all applicants for new and renewal appraiser licenses and certificates and of appraiser assistants.

Applications require that applicants disclose all convictions of misdemeanors and felonies. Applicants not reporting all convictions of misdemeanors and felonies face a delayed application process and possible disciplinary action or denied application. ■

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The danger of *ex parte* communications

Ex parte communications, which include instances of individual appraisers contacting members of the ACLB to get information about a pending or denied application; to discuss a pending complaint, supervisory audit or disciplinary action; or to attempt to influence a board decision, are improper and may be detrimental to the individual appraiser.

Ex parte communications are any oral or written communications received by ACLB members or the presiding officer, whether a hearing officer or an administrative law judge, when all parties are not present.

Such communications could cause a board member who may have voted in the individual appraiser's favor to abstain from voting on the application or disciplinary action in question when it comes before the ACLB.

Please address questions regarding applications, audits, and disciplinary matters to the ACLB staff. The staff will provide information and advice on procedures. ■

Enforcement actions Continued from Page 17

Land, Geoffrey B. – L000573 (State Licensed Appraiser): Stipulated Final Order entered March 28, 2001, assessing a \$700 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-Division 25. Land denied that he violated any statute or administrative rule.

Cromwell, Bret M. – L001117 (State Licensed Appraiser): Stipulated Final Order entered March 28, 2001, assessing a \$900 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-Division 25. Cromwell denied that he violated any statute or administrative rule.

Evans, William C. – L000783 (State Licensed Appraiser): Stipulated Final Order entered March 29, 2001, assessing a \$100 civil penalty for violation of OAR 161-025-0010(1)(b).

Ferber, Lonnie R. – C000367 (State Certified General Appraiser): Stipulated Final Order entered March 29, 2001, assessing a \$100 civil penalty for violation of OAR 161-020-0150(2)(e).

Wills, Jim R. – C000102 (State Certified General Appraiser): Stipulated Final Order entered March 29, 2001, assessing a \$700 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-Division 25. Wills denied that he violated any statute or administrative rule.

Urquhart-Bradley, M. Nicole – (Temporary Registration): Stipulated Final Order entered March 29, 2001, assessing a \$400 civil penalty for alleged violations of OAR 161-Division 25. Urquhart denied that he violated any statute or administrative rule.

Brackett, Jane K. – L000968 (State Licensed Appraiser): Stipulated Final Order entered April 2, 2001, assessing a \$700 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-Division 25. Brackett denied that she violated any statute or administrative rule.

Campanelli, Edward K. – L000750 (State Licensed Appraiser): Stipulated Final Order entered April 5, 2001, assessing a \$100 civil penalty for violation of OAR 161-025-0010(1).

Shull, Jeffrey W. – CR00111 (State Certified Residential Appraiser): Stipulated Final Order entered April 10, 2001, assessing a \$400 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-Division 25. Shull denied that he violated any statute or administrative rule.

Thoreson, Chris R. – L000619 (State Licensed Appraiser): Stipulated Final Order entered April 13, 2001, assessing a \$850 civil penalty and requiring additional education for alleged violations of ORS 674.130 and OAR 161-Division 25. Thoreson denied that he violated any statute or administrative rule.

Smith, Steven P. – L000949 (State Licensed Appraiser): Stipulated Final Order entered April 16, 2001, assessing a \$3,500 civil penalty, requiring additional education, and ordering a 15-day suspension for violations of ORS 674.130 and OAR 161-Division 25.

Oleson, Michelle L. – L001072 (State Licensed Appraiser): Stipulated Final Order entered April 18, 2001, assessing a \$700 civil penalty and requiring additional education for

alleged violations of ORS 674.130 and OAR 161-Division 25. Oleson denied that she violated any statute or administrative rule.

Marineau, Jeffrey L. – C000029 (State Certified General Appraiser): Stipulated Final Order entered May 1, 2001, assessing a \$100 civil penalty for violation of OAR 161-020-0150(2)(e).

Harthun, Judith A. – L000302 (State Licensed Appraiser): Stipulated Final Order entered May 8, 2001, assessing a \$100 civil penalty for violation of OAR 161-020-0150(2)(e).

Myers, Norman L. – L000188 (State Licensed Appraiser): Stipulated Final Order entered May 8, 2001, assessing a \$100 civil penalty for violation of OAR 161-020-0150(2)(e).

Ness, Mary E. – C000065 (State Certified General Appraiser): Stipulated Final Order entered May 8, 2001, assessing a \$100 civil penalty for violation of OAR 161-020-0150(2)(e). ■

ACLB location & mailing address



Even though the ACLB has become a semi-independent agency and is no longer a part of DCBS, our mailing address will remain the same, for the time being. The ACLB is anticipating moving to a new location after the first of the year, and will notify all appraisers and interested parties, of the new office location and mailing address.

Please watch our Web site for notification. ■

Volunteers needed for one-year renewal

The ACLB first began licensing real property appraisers in Oregon in 1991. In 1993 the ACLB changed the license cycle to two years, resulting in the majority of appraisers renewing in odd years. The ACLB currently has about 1,400 licensed/certified appraisers in Oregon, of whom more than 1,000 renew in odd-numbered years. The ACLB is attempting to balance its renewal cycles along with its workload by moving some renewal cycles to the even years. Therefore, the ACLB is seeking volunteers for one-year license renewals. A portion of those

actively licensed appraisers whose licenses/certifications expire in 2001 will be asked to renew their licenses for one year rather than two years.

If you are due to renew your license this year and are interested in obtaining a one-year renewal, please contact the ACLB, (503) 373-1505. We will fax you a special one-year renewal application form. ■



Change of address?

Don't forget that all appraisers, appraiser assistants, and applicants are required to notify the ACLB in writing of changes of address within 10 days of the change. You may send postal-mail, faxes, or e-mail to:

Appraiser Certification and Licensure Board
350 Winter St. NE, Room 21
Salem, Oregon 97301-3878
Phone: (503) 373-1505
Fax: (503) 378-6576
E-mail: karen.turnbow@state.or.us

This newsletter is published by the Oregon Appraiser Certification and Licensure Board for professionals licensed by the board.

440-3221 (6/01/COM)

Appraiser reciprocal agreements

Listed below are states with which the ACLB has reciprocity for real estate appraiser licensing and certification. You may contact the ACLB or any listed state for information and an application packet for reciprocal licensing or certification.

State	Phone	E-mail
Alabama	(334) 242-8747	N/A
Arizona	(602) 542-1539	Logan_Edward@pop.state.az.us
Arkansas	(501) 296-1843	ALCB@mail.state.ar.us
California	(916) 263-0880	tmajewski@orea.ca.gov
Idaho	(208) 334-3233	drandall@ibol.state.id.us
Illinois	(217) 785-9634	mbrown@bre.state.il.us
Kentucky	(606) 246-2011	Sam.Blackburn@mail.state.ky.us
Louisiana	(504) 925-4783	N/A
Maine	(207) 624-8520	Kimberly.j.baker-stetson@state.me.us
Massachusetts	(617) 727-3055	N/A
Missouri	(573) 751-0038	rfitzwar@mail.state.mo.us
Montana	(406) 444-3561	losandro@state.mt.gov
Nebraska	(402) 471-9015	mjhass@linux3.nrc.state.ne.us
New Hampshire	(603) 271-6186	ssullivan@nhreab.state.nh.us
New York	(212) 220-1682	N/A
North Carolina	(919) 420-7920	NCAB@ncab.org
North Dakota	(701) 222-8083	ndapprbd@btigate.com
Ohio	(216) 787-3100	N/A
Oklahoma	(405) 521-6636	reab@insurance.state.or.us
South Dakota	(605) 773-4608	sherry.bren@state.sd.us
Tennessee	(615) 741-1831	smoore3@mail.state.tn.us
Texas	(512) 465-3950	rcliner@talcb.state.tx.us
Washington	(360) 753-1062	RealEstate@dol.wa.gov
West Virginia	(304) 558-3919	wvappbd@wvnm.wvnet.edu
Wyoming	(307) 777-7141	cander2@missc.state.wy.us



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Appraiser Certification & Licensure Board of Oregon