



Kansas Real Estate Appraisal Board 2012 Autumn Newsletter

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No. 1

AQB ADOPTS CHANGES TO THE REAL PROPERTY APPRAISER QUALIFICATION CRITERIA EFFECTIVE JANUARY 1, 2015

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Washington, DC — The Appraisal Foundation is pleased to announce that Proposed Revisions to the *Real Property Appraiser Qualification Criteria* (Criteria) have been adopted by the Appraiser Qualifications Board (AQB). The AQB is an independent Board of the Appraisal Foundation. The AQB is responsible for developing minimum qualifications for education, experience, examination, and continuing education for real property appraisers in the United States.

The Criteria, which were adopted at the December 2011 meeting of the AQB, will be effective on January 1, 2015. The changes to the Criteria are the result of five public exposure drafts, covering a period of 15 months. Feedback was received from interested parties in the form of comment letters as well as comments made to the Board at public meetings. The changes to the Criteria will affect individuals seeking a real property appraiser credential as of January 1, 2015. It is important to note that individual State Appraiser Regulatory Agencies may opt to implement the Criteria earlier than the 2015 deadline.

A summary of the changes to the Criteria include:

- Education and experience will have to be completed prior to taking the *National Uniform Licensing and Certification Examinations*;
- Applicants for the Certified Residential and Certified General classifications will have to possess a Bachelor's degree or higher from an accredited college or university; Applicants for the Licensed Residential classification will have to have successfully completed 30 semester

hours of college-level education from an accredited college, junior college, community college, or university, or have an Associate's degree or higher from an accredited college, junior college, community college, or university.

- All candidates will be required to undergo a background check;
 - Recognition of approved university degree programs as counting toward the education requirements in the *Real Property Appraiser Qualification Criteria*;
 - Removal of the "Segmented" Approach to the *Real Property Appraiser Qualification Criteria* implementation;
 - Prohibition of repetitive continuing education in the same continuing education cycle;
 - clarification of the term "written examination";
 - Revisions to the Trainee Appraiser classification that will include a requirement to take a course oriented to the requirements and responsibilities of Trainee Appraisers and Supervisory Appraisers;
 - New Supervisory Appraiser requirements;
 - Revisions to Guide Note 1; and
- (continued on page 2)

INSIDE THIS ISSUE

HOW WILL THE 2015 CRITERIA CHANGES AFFECT LICENSURE IN KANSAS:.....	2-5
WHEN NICE GUYS FINISH LAST.....	5-6
APB ADOPTS VOLUNTARY GUIDANCE	6
USPAP Q & A	7-8
DISCIPLINARY ACTIONS	8-10
CONTACT INFORMATION	10

(continued from page 1)

- *Additions to the illustrative list of educational topics acceptable for continuing education.*

A more detailed summary of the changes to the Criteria is available at the following link:

<https://appraisalfoundation.sharefile.com/d/sd2f26fafefe402ab>.

Any questions on the *Real Property Appraiser Qualification Criteria* and the work of the Appraiser Qualifications Board can be directed to [Magdalene Vasquez](#), Qualifications Administrator at (202) 624-3074.



The Appraisal Standards Board (ASB) has issued the following document: [Second Exposure Draft of proposed changes for the 2014-15 Edition of the Uniform Standards of Professional Appraisal Practice.](#)

The exposure draft includes:

- Revisions to Reporting and Communication Requirements
- Reporting Options
- Retirement of STANDARDS 4 and 5
- Other revisions and additions as needed to ensure clarity and relevance.

Link:

<https://appraisalfoundation.sharefile.com/d/s775268df53440f9>

HOW WILL THE 2015 CRITERIA CHANGES AFFECT LICENSURE IN KANSAS?

We believe the change that will impact most is that there will be no "segmented approach" when implementing these changes in Kansas. In other words, if you begin the licensing process, it must be completed (education application received and approved, test taken and passed, experience submitted and approved by the Board and your license/certification issued) on or prior to December 31, 2014. If the license/certification has not been issued by that date, you would be subject to the new criteria.

WHAT WOULD THAT MEAN? For one thing, if you used the "in lieu of" option currently in place for the college level education for both the Residential and General certifications, you would no longer qualify, as effective January 1, 2015, that option will no longer apply. If you are seeking the Residential certification and have only an Associate's degree, you will no longer qualify, as the college level education requirement will be a Bachelor's degree. If you are applying

for the State License, you would no longer qualify if you do not have the 30-hours of college-level education or an Associate's degree or higher (in any field).

If you are a Provisional Trainee when the new criteria takes effect in 2015, there are several areas where you will be impacted. First, your education may no longer qualify you for the license/certification level you are provisioning to (see above). Also, the new criteria will require that both a trainee and a supervisory appraiser must have taken and passed a course specific to supervision. If that course has not been completed by January 1, 2015, the Trainee would be required to cease supervised appraisal work and the Supervisor must cease all supervisory work until the course has been completed and applicable notifications have been made. It is also possible that your Supervisory appraiser would no longer qualify to supervise as those requirements will change from: (a) carrying a state license/certification for a minimum of 2 years to carrying a certification for a minimum of 3 years; and (b) in good standing for a period of 2-years prior to supervision to in good standing for a period of 3-years prior to supervision.

TIME LINE EXAMPLES:

Applicants for the Certified General Classification: For a new applicant (not an up-grade from a current appraiser license/certification), assuming that no experience has been accrued prior to applying, the education application should be submitted to the Board office on, or prior to March 1, 2012. An applicant's experience must cover no less than 30 months and the approval process of the experience can take up to 4 months. There would still be no guarantee that the certification could be issued prior to January 1, 2015. **Keep in mind** that the only change that will have much bearing on the certified general applicant is to the removal of the "in lieu of" option for the college level education. If you already have your Bachelor's Degree, the January 1, 2015 date carries less importance. It may, however, impact you with regard to the test if you have already taken it. The new criteria require that the test be the last step in the process. If your experience is not completed and submitted until after January 1, 2015, and you have already taken and passed the exam, it will be invalid and you will be required to retest provided your experience is approved. It may also impact you with regard to who is allowed to supervise you.

Applicant for the Certified General Classification: For a current licensed/certified appraiser seeking to up-grade, it is assumed that he/she would have met their 3,000 experience hours already (1,500 of which must be in non-residential appraisals and must have been supervised), therefore the time frame is not so rigid; however, if the applicant has only residential appraisals at the time they apply, they must meet the 1,500 hours of non-residential appraisals and must take that time into account when sub-

mitting an application. At a minimum, an application to upgrade to the Certified General classification should be submitted by the first of 2014 to ensure that the certification can be issued prior to the cut-off date. Again, if you already have your Bachelor's Degree and you have not taken the test, the January 1, 2015 date carries less importance.

Applicant for the Certified Residential Classification:

For a new applicant (not an up-grade from a current appraiser license), assuming that no experience has been accrued prior to applying, the education application should be submitted to the Board office on, or prior to July 1, 2012. An applicant's experience must cover no less than 24 months and the approval process of the experience can take up to 4 months. There would still be no guarantee that the certification could be issued prior to January 1, 2015. **Keep in mind** that the only changes that will have much bearing on the certified residential applicant is that instead of an Associate's Degree, they must have a Bachelor's Degree, and the removal of the "in lieu of" option for the college level education. The new criteria require that the test be the last step in the process. If your experience is not completed and submitted until after January 1, 2015, and you have already taken and passed the exam, it will be invalid and you will be required to retest provided your experience is approved. It may also impact you with regard to who is allowed to supervise you.

Applicant for the Certified Residential Classification:

If this is a current licensed appraiser seeking to up-grade, it is assumed that he/she would have met their 2,500 experience hours already, therefore the time frame is not so rigid; however, at a minimum, an experience application to up-grade to the Certified Residential classification should be submitted within the first half of 2014 to ensure that the certification can be issued prior to the cut-off date. If you already have your Bachelor's Degree, the January 1, 2015 date carries less importance.

Applicant for the State Licensed Classification:

As the required time frame to meet the 2,000 hours of experience is only 12 months for the licensed classification, an education application under the current criteria would need to be submitted prior to July 1, 2013. The change to the requirements for the state license require that an applicant have completed 30 semester hours of college level education (no specific areas of study required). If an applicant has a degree or has already completed the 30 semester hours, the January 1, 2015 date carries less importance. It may, however, impact you with regard to who is allowed to supervise you.

Provisional (Trainee):

Each Provisional licensed appraiser will be required to have completed and submitted their experience to the Board, had their experience approved, the final paperwork submitted, and the license/certification

issued on or prior to December 31, 2014. If not issued prior to the January 1, 2015 effective date of the new criteria, they will be required to meet all current criteria prior to issuance of the license/certification. For example, a Provisional licensed appraiser was issued their trainee license on August 1, 2007. They had met the education requirements in place at that time for the Certified Residential classification. They complete their experience and submit their application on March 1, 2015. Before that experience can be reviewed for approval, the trainee will be required to re-file their education application, proving that they have met the current education criteria for the Certified Residential classification. If they took and passed the test prior to approval of their experience, that test would be invalid and they would be required to re-test.

Supervisors/Trainees:

Effective January 1, 2015, all supervisors/trainees will be required to have completed a specific course for supervised work. It is assumed that these courses will be available at least several months prior to January 1; however, it will be the responsibility of each supervisor/trainee to seek the course prior to continuing supervision/supervised work on and after January 1, 2015. Any experience accrued after January 1 where either the supervisor or the trainee have not completed the course and reported same to this office, would be ineligible for experience credit.

Also, each supervisor will be required to have carried their certification (no licensure period will count) for a minimum of 3 years and must have been in good standing (not subject to any disciplinary action) within the 3 years prior to supervision.



**KREAB TO ISSUE FIRST AMC REGISTRATIONS
OCTOBER 1, 2012**

The Kansas Real Estate Appraisal Board will issue their first Appraisal Management Company Registrations with an effective date of October 1, 2012. Senate Bill 345, which passed during the 2012 Legislative Session, became law on July 1 and regulations implementing the bill were adopted on a temporary basis (permanent regulations are still in process). Applications were posted on the Board's website and there are currently 17 AMCs in various stages of registration.

A full listing of those AMCs registered in Kansas will be posted on the Board's website at <http://www.kansas.gov/kreab> by October 1, 2012.

UPCOMING CHANGES TO REAL PROPERTY APPRAISER QUALIFICATIONS

On December 9, 2011, the AQB adopted changes to the *Real Property Appraiser Qualification Criteria* that will become effective January 1, 2015. These changes represent minimum national requirements that each state must implement no later than January 1, 2015.

OVERVIEW OF CHANGES	
NATIONAL UNIFORM LICENSING AND CERTIFICATION EXAMINATIONS	Education and experience must be completed prior to taking the AQB-approved <i>National Uniform Licensing and Certification Examination</i> .
BACKGROUND CHECKS	All candidates for a real property appraiser credential must undergo background screening. State appraiser regulatory agencies are <i>strongly</i> encouraged to perform background checks on <i>existing</i> credential holders as well.
COLLEGE DEGREE ACCEPTANCE AND CORE CURRICULUM REQUIREMENTS	Credit toward qualifying education requirements may be obtained via the completion of a degree program in Real Estate from an accredited degree-granting college or university provided the college or university has had its curriculum reviewed and approved by the AQB.
DELETION OF THE SEGMENTED APPROACH TO CRITERIA IMPLEMENTATION	States had the option to implement the 2008 <i>Real Property Appraiser Qualification Criteria</i> via the "segmented approach." This implementation option will no longer be valid effective January 1, 2015.
RESTRICTION ON CONTINUING EDUCATION COURSE OFFERINGS	Aside from complying with the requirements to complete the <i>7-Hour National USPAP Update Course</i> (or its AQB approved equivalent), appraisers may not receive credit for completion of the same continuing education course offering within an appraiser's continuing education cycle.
DISTANCE EDUCATION REQUIREMENTS	A <i>written, proctored</i> examination is required for all qualifying education distance course offerings. The term <i>written</i> refers to an examination that might be written on paper or administered electronically on a computer workstation or other device.
REVISIONS TO SUBTOPICS IN GUIDE NOT 1 (GN-1) & CONTINUING EDUCATION TOPICS	Added topics on green building (qualifying and continuing education), seller concessions (qualifying and continuing education), and developing opinions of real property value in appraisals that also include personal property and/or business value (continuing education only).

COLLEGE LEVEL EDUCATION REQUIREMENT CHANGES*		
TRAINEE APPRAISER	None	None
LICENSED RESIDENTIAL APPRAISER	None	30 semester credit hours of college-level education from an accredited college, junior college, community college, or university OR an Associates' degree or higher (any field).
CERTIFIED RESIDENTIAL APPRAISER	21-semester credit hours in specified collegiate subject matter courses from an accredited college or university OR an Associate's degree or higher.	Bachelor's degree or higher (in any field) from an accredited college or university.
CERTIFIED GENERAL APPRAISER	30-semester credit hours in specific collegiate subject matter courses from an accredited college or university OR a Bachelor's degree or higher.	Bachelor's degree or higher (in any field) from an accredited college or university.

*These requirements are effective for individuals seeking a real property appraiser credential *after* January 1, 2015. However, in some cases, the requirements may also apply to *existing* real property appraisers (for example, a state may require a credentialed appraiser to meet the new Criteria if he or she moves from a state that does not have reciprocity with that state. Or some states may require appraisers seeking to change their credential level to meet all of the 2015 Criteria prior to obtaining the new credential). **Credentialed appraisers are urged to contact the applicable state appraiser regulatory agencies if they are contemplating relocation or changing credential levels.**

SUPERVISORY APPRAISER AND TRAINEE APPRAISER REQUIREMENT CHANGES	
SUPERVISORY APPRAISER	TRAINEE APPRAISER
State-certified Supervisory Appraiser shall be in good standing with the training jurisdiction and not subject to any disciplinary action within the last three (3) years that affects the Supervisory Appraiser's legal ability to engage in appraisal practice. Shall have been state certified for a minimum of three (3) years prior to being eligible to become a Supervisory Appraiser.	All qualifying education must be completed within the five (5) year period prior to the date of submission of an application for a Trainee Appraiser credential.
A Supervisory Appraiser may not supervise more than three Trainee Appraisers at one time, unless a state program in the licensing jurisdiction provides to progress monitoring, supervising certified appraiser qualifications, and supervision oversight requirements for Supervisory Appraisers.	A Trainee Appraiser is permitted to have more than one Supervisory Appraiser.
Shared responsibility to ensure the appraisal experience log for the Trainee Appraiser is accurate, current, and complies with the requirements of the Trainee Appraiser's credentialing jurisdiction.	
Both the Trainee Appraiser and Supervisory Appraiser shall be required to complete a course that, at a minimum, complies with the specifications for course content established by the AQB. The course will be oriented toward the requirements and responsibilities of Supervisory Appraisers and expectations for Trainee Appraisers. The course must be completed by the Trainee Appraiser prior to obtaining a Trainee Appraiser credential, and completed by the Supervisor Appraiser prior to supervising a Trainee Appraiser.	

**When Nice Guys Finish Last
(Uptick in AMC Complaints)**

By T.J. McCarthy

You receive a call from a lender or an AMC who wants to talk to you about an appraisal assignment you recently completed for them. The call usually comes from the quality control department at the post closing stage of the loan. They start questioning you on your line item adjustments. All the comparables are on smaller lots than the subject property and they feel your

adjustment for lot sizes seems a bit high. You want to be a good little appraiser and not upset your client so you agree that perhaps they could have been a little lower.

While they have you on the phone, they also ask you if you think your time adjustments are a little aggressive. Again, not wanting to upset a good client, you tell them that maybe you were a little aggressive (even though you really don't think you were...you're just trying to appease them), and you state that you will try to find another public data source in the future that is more conservative. Your client thanks you and even tells you to have a nice day. You hang up the phone thinking you handled that rather well.

Fast Forward

To continue our hypothetical situation: a month later you receive a letter from the Department of Professional Regulation – Appraisal Division or the equiva-

lent in your state. Your great client filed a complaint against you stating that you openly admitted to them in a phone conversation that you falsely inflated the value of your appraisal by using inappropriate site adjustments. You also stated that you often use non-traditional data sources to intentionally report market trends that are lower than normal to arrive at higher value conclusions. Yikes!

This is really happening to appraisers. And since the Dodd-Frank Act, more and more lenders and AMCs are sending in complaints on appraisers. I serve on the Illinois Appraisal Board which is involved in all appraiser complaints. In past years we used to say how we had never received a complaint from an AMC, which was true. We would receive complaints from lenders directly but never from their AMC. Now we receive complaints regularly from AMCs.

There is no question that the appraiser is getting slammed here for trying to be a "stand up" guy, attempting to clear up gray areas in their report. They're engaging in what they perceive to be an honest dialogue with the quality control department (long after the loan has been funded). Unfortunately, at the post-closing stage, the lender isn't looking for you to have a change of heart on your final opinion of value. There are no changes that should be made but now you have given the quality control department ammo for a state complaint.

No Changes

In addition to being careful about you say and don't say, you should never change parts of your appraisal because you think it will make your client happy. They don't drive the process. Perhaps you don't even

realize that you are giving someone a reason to file a complaint against you when you agree to the slightest alteration or allow the opinion of others to dictate how you will complete your assignment. In the meantime, they are on the other end of the phone writing down everything you say as they prepare to turn you and your report into the state.

I am not saying that all lenders and AMCs support this type of practice. I certainly am not telling you to ignore errors and omissions on your reports when a client discovers them and asks for corrections. Nor am I telling you to be unethical. But by trying to be *accommodating*, you could be creating a problem for yourself where one never existed.

I am a member of the Illinois Appraisal Board and I am involved in handling these complaints; I can assure you that the state of Illinois is receiving them. I can't tell you which lenders or AMCs are filing these complaints.

It's getting pretty scary out there folks. We don't have to make it harder on ourselves by being overly accommodating every time an angry client calls. We are appraisers not pacifiers!

About the Author: TJ McCarthy, SRA, IFA is a member of the Illinois Appraisal Board.



**National Appraisal Board Adopts
Voluntary Guidance:
*Adjusting Comparable Sales for
Seller Concessions***

March 13, 2012

Contact:

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Washington, DC — The Appraisal Foundation is pleased to announce that its Appraisal Practices Board (APB) has adopted "APB Valuation Advisory #2: *Adjusting Comparable Sales for Seller Concessions*." The APB is an independent Board of The Appraisal Foundation, which is responsible for developing voluntary guidance on recognized valuation methods and techniques.

The APB commenced the process of developing this guidance in February 2011, by creating a scope of work for the project and soliciting industry-recognized Subject Matter Experts (SMEs), who researched and compiled applicable texts, journals, articles, coursework and other mate-

rials pertinent to this topic. The SMEs, along with assigned APB Board member liaisons, developed a draft of their work product for the APB's review. After working with the SMEs to address any questions or issues, the APB issued its First Exposure Draft on this topic on October 3, 2011, and accepted public comments through December 2, 2011, and at its public meeting in Atlanta on December 12, 2011.

After considering all of the comments received, the APB again worked with the SMEs to address some of the issues raised in the public comments. The APB subsequently issued a Second Exposure Draft on January 26, 2012, and accepted comments through February 29, 2012. After considering all of the comments received, the APB adopted the Second Exposure Draft, subject to minor administrative edits, on March 7, 2012.

APB Valuation Advisory #2: *Adjusting Comparable Sales for Seller Concessions* includes guidance on:

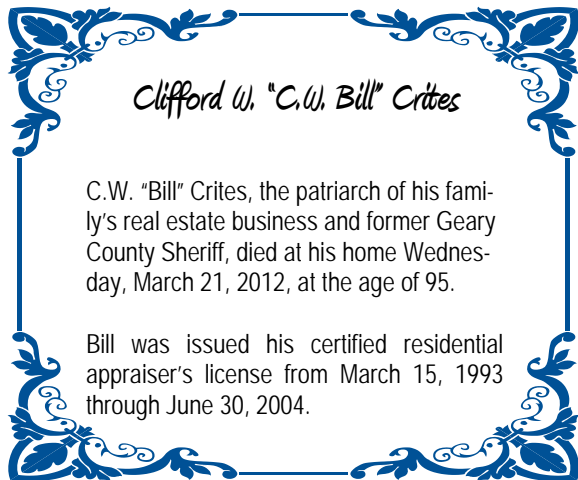
- Verifying Concessions
- When Does an Appraiser Adjust For Concessions?
- Methodology
- Concessions and Non-residential Property (other than 1-4 unit properties)
- Impact and Application of Concessions in the Cost Approach and Income Approach

APB Chair Gary Taylor stated, "We believe this guidance can be helpful to a large number of appraisers who may not have a great deal of education or exposure to recognized methodologies in addressing concessions." Taylor added "This guidance, combined with another topic the APB is currently working on, *Residential Appraising in a Declining Market*, are thought to be timely based on the housing markets in many parts of the country today."

To view a copy of the APB Valuation Advisory #2: *Adjusting Comparable Sales for Seller Concessions*, please visit the following link on the Foundation web site: <https://appraisalfoundation.sharefile.com/d/s54c9756b83f43f5a>

Any questions on APB Valuation Advisory #2: *Adjusting Comparable Sales for Seller Concessions* or the work of the Appraisal Practices Board can be directed to Staci Steward, Practices Administrator at 202.624.3052.





Q I am completing a market value appraisal. I use standard pre-printed residential report forms that ask for a neighborhood marketing time. Does *marketing time* on these forms mean the same thing as *exposure time* as it is used in USPAP?

A No. Although the two may be the same length of time, the meanings are different. The exposure time opinion required by USPAP is *specific to the subject property* and represents the length of time the subject would likely have been listed for sale prior to a hypothetical sale of the subject property on the effective date of the appraisal. Marketing time, in this context, is the typical length of time the *properties in that neighborhood* would be expected to be on the market prior to a sales agreement.

As explained in STATEMENT ON APPRAISAL STANDARDS NO. 6 (SMT-6), exposure time is dependent on the characteristics of the subject property and the market conditions as of the effective date.

Most residential appraisal report forms have a field in which the appraiser must enter an opinion of the neighborhood *marketing time*. However, most residential appraisal report forms do not have a field for which the appraiser must report the reasonable *exposure time*.

The Comment to Standards Rule 1-2(c)(iv) requires the appraiser to *develop* an opinion of reasonable exposure time whenever developing an opinion of value where exposure time is a component of the definition for the value opinion being developed. The Comments to Standards

Rules 2-2(a)(v), (b)(v), and (c)(v) require the appraiser to *communicate* the opinion of reasonable exposure time in the appraisal report.

Q I know that appraisers are prohibited from accepting appraisal assignments in which the fee is contingent upon the attainment of a stipulated result, such as a reduction in property taxes. However, I've heard of some appraisers who believe that they are able to accept such assignments, claiming that they are not "acting as an appraiser." Are these appraisers correct?

A USPAP only applies to individuals when they are performing as an appraiser. If an individual is providing this service in some other role, the individual's USPAP obligation would be to not misrepresent his or her role. If an individual performs a *valuation service* which is outside of *appraisal practice*, he or she may be able to perform such a service without complying with USPAP, subject to applicable laws and regulations. It is extremely important, however, for all state licensed or certified appraisers to fully understand the laws and regulations related to their state appraiser credentials; **most states require their credentialed appraisers to comply with USPAP when engaged in appraisal practice**, which would prohibit the appraiser from accepting assignments where the fee is contingent upon attainment of a stipulated result.

Q I am an appraiser who has been asked to perform a consulting service on when and where best to sell some machinery and equipment. I am aware that STANDARDS 4 and 5 relate only to *real property* appraisal consulting. I have determined that this assignment will require me to estimate probable value ranges in different markets. What are my USPAP obligations?

A Because this assignment will require you to "estimate probable value ranges," you will be developing appraisals as part of this assignment. These appraisals must be developed in compliance with STANDARD 7 and reported in compliance with STANDARD 8.

There are no development or reporting Standards for personal property appraisal consulting. However, the ETHICS RULE, COMPETENCY RULE and JURISDICTIONAL EXCEPTION RULE apply to all appraisal practice. In addition, the RECORD KEEPING RULE and the SCOPE OF WORK RULE both apply to all appraisal, appraisal review and appraisal consulting assignments. Therefore, all of these Rules apply to personal property appraisal consulting assignments.

Q I am aware of some appraisers who perform property tax assessment appeal assignments where their fee is based on a percentage of the tax savings to the property owner. Doesn't USPAP prohibit

an individual, who is acting as an appraiser, from accepting assignments where the fee is based on a specific outcome?

A Yes. The Management section of the ETHICS RULE states, in part:

An appraiser must not accept an assignment, or have a compensation arrangement for an assignment, that is contingent on any of the following:

- 1. the reporting of a predetermined result (e.g., opinion of value);*
- 2. a direction in assignment results that favors the cause of the client;*
- 3. the amount of a value opinion;*
- 4. the attainment of a stipulated result (e.g., that the loan closes, or taxes are reduced); or*
- 5. the occurrence of a subsequent event directly related to the appraiser's opinions and specific to the assignment's purpose. (Bold added for emphasis)*

Q I am a state certified appraiser and as such, perform real property appraisals in compliance with USPAP. However, I have recently been asked by a client to provide them with an "alternative valuation product" that they have designed. This product, as designed, does not appear to comply with USPAP. Am I allowed to perform such an assignment as an appraiser?

A First, it is important to understand that appraisers, not report forms, must comply with USPAP.

If you are able to perform an acceptable scope of work and make modifications and/or additions to the report that would result in USPAP compliance, then you may perform such an assignment as an appraiser.

Otherwise, you must decline or withdraw from the assignment.

Q I am aware of the USPAP requirements to disclose to the client, both prior to accepting an assignment as well as in the certification of the report, services I performed on a property within the prior three years. However, I have been told that based on this requirement, USPAP prohibits me from appraising a property more than once within a three-year period. Is this true?

A No. The requirements in the Conduct section of the ETHICS RULE exist to inform the client of services that the appraiser has performed within the prior three years. USPAP places no restrictions on how many times an appraiser can appraise a specific property.

It should be noted that some appraisers may contractually agree with a client not to appraise a property for another client within a specified time frame, but agreements of this type are business decisions made by appraisers, and are not USPAP requirements.

The USPAP Q&A is posted on The Appraisal Foundation website (www.appraisalfoundation.org). The ASB compiles the USPAP Q&A into the USPAP Frequently Asked Questions (USPAP FAQ) for publication with each edition of USPAP. In addition to incorporating the most recent questions and responses issued by the ASB, the USPAP FAQ is reviewed and updated to ensure that it represents the most recent guidance from the ASB. The USPAP Frequently Asked Questions can be purchased (along with USPAP and USPAP Advisory Opinions) by visiting the "Foundation Store" page on The Appraisal Foundation website (<https://commerce.appraisalfoundation.org>).



IMPORTANT REMINDER!!

Appraisers will be required to log evidence of completion of 28 hours of approved continuing education when they renew in 2013. Of those 28 hours, 7 must be in the USPAP Update Course [NOTE: the 15-hour USPAP course **cannot** be used in place of the 7-hour Update course.] The current continuing education cycle runs from July 1, 2011 through May 31, 2013. Keep in mind that if your license was issued after July 1, 2011, the original issue date becomes the beginning date of your education cycle. Also, if you renewed late in 2011, the effective date of the late renewal would be the beginning date of your education cycle.



DISCIPLINARY ACTIONS

SIMONS, CINDY L. (G), NEWTON

VIOLATIONS: K.S.A. 58-4121, 58-4118(a)(6), (7), & (8)

A Consent Order was entered into on December 30, 2011, with the following terms and conditions: That Simons take and pass the examination of Qualifying Education Module (QEM) #3, USPAP, on or prior to June 30, 2012; that Simons take and pass the examination of QEM #6, Residential Sales Comparison & Income Approaches, on or prior to June 30, 2012; and that Simons pay \$600 to cover the cost of the review(s) associated with this complaint.

MADDOX, CURT C. (L), KC, MO

VIOLATIONS: K.S.A. 58-4112(a); 58-4117(a); K.A.R. 117-6-1(a)(1) and (a)(6); 117-6-1(d)

A Consent Order was entered into on January 25, 2012, with the following terms and conditions: That Mad-

dox take the 7-hour USPAP Update course within 30 days from the date of the Order; that this course may not be used to meet any continuing education requirement in Kansas; and that Maddox pay a fine of \$1,000 within 30 days from the date of the Order.

COHORST, STEVEN J. (R), MARYSVILLE
VIOLATIONS: K.S.A. 58-4121, 58-4118(a)(6), (7), & (8).

A Consent Order was entered into on February 12, 2012, with the following terms and conditions: That Cohorst take and pass the examination of Qualifying Education Module (QEM) #1, Basic Appraisal Principles on or prior to June 30, 2012; that Cohorst take and pass the examination of QEM #3, USPAP, on or prior to June 30, 2012; that Cohorst take and pass the examination of QEM #6, Residential Sales Comparison and Income Approaches, on or prior to June 30, 2012; that Cohorst pay \$800 to cover the cost of the review associated with this complaint within 30 days from the date of the Order; that Cohorst pay a fine of \$1,000 within 30 days from the date of the Order; that for a period of six months, effective the date of the Order, Cohorst will maintain a log of all appraisals he performs or in which he participates, in this or any other jurisdiction, said log to be submitted to the Board office on or immediately following the first working day of each month; that the Board may select up to 3 reports from the logs for additional review; that Cohorst pay the cost of those reviews within 30 days of notice from the Board, and that should any of the above reviews show that the reports fail to meet minimum USPAP requirements, Cohorst's certification will be revoked; and that Cohorst cease and desist from all supervision of appraisers/trainees, effective the date of the Order and ending six months following submission of the final log.

LEWIS, DEBORAH J. (L), OZAWKIE
VIOLATIONS: K.S.A. 58-4121, 58-4118(a)(6), (7), & (8)

A Consent Order was entered into on February 22, 2012, with the following terms and conditions: That Lewis take and pass the examination of QEM #3, 15-hour USPAP, on or prior to June 30, 2012; and that Lewis take a minimum 7-hour Appraisal Review course on or prior to June 30, 2012.

COOPER, JOHN R. (G), OVERLAND PARK
VIOLATIONS: K.S.A. 58-4121, 58-4118(A)(6), (7), & (8)

A Consent Order was entered into on April 13, 2012, with the following terms and conditions: That Cooper take and pass the examination of Qualifying Education Module (QEM) #3, USPAP, QEM #11, General Appraiser Sales Comparison Approach; and QEM #13, General Appraiser Income Approach, on or prior to June 30, 2013. That none of the above education may be used to meet a continuing education requirement in Kansas. That Cooper pay \$1,980

Recovery of Expense within 30 days from the date of the Order.

CURRIER, EDWARD G. (G), COLBY
VIOLATIONS: K.S.A. 58-4121, 58-4118(a)(6), (7), & (8).

A Consent Order was entered into on April 20, 2012, with the following terms and conditions: That Currier take and pass the examination of Qualifying Education Module (QEM) #3, 15-hr USPAP, on or prior to December 31, 2012; that Currier take and pass the examination of QEM #2, Basic Appraisal Procedures, on or prior to December 31, 2012; that Currier take and pass the examination of QEM #7, Residential Report Writing and Case Studies, on or prior December 31, 2012; and that Currier pay \$500 to cover the cost of the review associated with this complaint within 30 days from the date of the Order.

WILSON, MARNIE E. (R), HAYS
VIOLATIONS: K.S.A. 58-4121, 58-4118(a)(6), (7), & (8).

A Consent Order was entered into on April 20, 2012, with the following terms and conditions: That Wilson take and pass the examination of Qualifying Education Module (QEM) #6, Residential Sales Comparison & Income Approaches, on or prior to June 30, 2013; that Wilson take and pass the examination of QEM #9, Advanced Residential Applications & Case Studies, on or prior to June 30, 2013; that Wilson pay \$500 to cover the cost of the review associated with this complaint within 30 days from the date of the Order.

TITUS, KENNETH E. (R), KC, MO
VIOLATIONS: K.S.A. 58-4121, 58-4118(a)(6), (7), & (8).

A Consent Order was entered into on April 20, 2012, with the following terms and conditions: That Titus take and pass the examination of Qualifying Education Module (QEM) #2, Basic Appraisal Procedures, on or prior to June 30, 2013; that Titus take and pass the examination of QEM #3, USPAP, on or prior to June 30, 2013; that you take and pass the examination of QEM #6, Residential Sales Comparison & Income Approaches, on or prior to June 30, 2013; and that Titus pay \$400 to cover the cost of the review associated with this complaint within 30 days from the date of the Order.

Zabel, Loren (G), Hugoton
Violations: K.S.A. 58-4121, 58-4118(a)(6), (7), & (8).

A Consent Order was entered into on May 16, 2012, with the following terms and conditions: That Zabel take and pass the examination of Qualifying Education Module (QEM) #3, USPAP, on or prior to June 30, 2013; that Zabel take and pass the exam of ASFMR's QEM #11, General Appraiser Sales Comparison Approach, on or prior to June 30, 2013; that Zabel take and pass the exam of ASFMR's 30-hour Income Approach course on or prior to June 30, 2013; and that Zabel pay \$220 to cover the cost of the

review associated with this complaint within 30 days from the date of the Order.

MAYO, ROBERT R. (R), WICHITA
VIOLATIONS: K.S.A. 58-4121, 58-4118(a)(6), (7), & (8).

A Consent Order was entered into on August 14, 2012, with the following terms and conditions: That Mayo take a minimum 3-hour supervisory appraiser course on or prior to October 31, 2012 and that Mayo take Qualifying Education Module #5, Residential Appraiser Site Valuation & Cost Approach on or prior to October 31, 2012.



KANSAS APPRAISERS

AS OF AUGUST 28, 2012

CERTIFIED GENERAL	ACTIVE – 444 INACTIVE – 0
CERTIFIED RESIDENTIAL	ACTIVE – 441 INACTIVE – 1
STATE LICENSED	ACTIVE – 131 INACTIVE – 1
PROVISIONAL (TRAINEE)	ACTIVE – 24
TOTAL KANSAS APPRAISERS:	1,042

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