State Board of Certified Real Estate Appraisers July 7, 2022

В

BOARD MEMBERS:

Joseph D. Pasquarella, Chairman, Professional Member

Jeffrey L. Walters, Vice Chairman, Professional Member

Mark V. Smeltzer Sr., Secretary, Professional Member

John D. Ausherman, Professional Member

William T. Stoerrle Jr., Professional Member

Michael McFarlane, Professional Member

Randy L. Waggoner, Professional Member

Martha H. Brown, Esquire, Secretary of the Commonwealth designee - Absent

Merna T. Hoffman, Esquire, Deputy Attorney General, Office of Attorney General Designee

Paul H. Wentzel Jr., Senior Legislative Director,
Department of Banking and Securities
Designee

BUREAU PERSONNEL:

Cynthia K. Montgomery, Esquire, Deputy Chief
Counsel, Counsel Division, Department of State
Dean F. Picarella, Esquire, Senior Board Counsel
Ronald K. Rouse, Esquire, Board Counsel
Tyesha C. Miley, Esquire, Board Counsel
Ray Michalowski, Esquire, Senior Board Prosecution
Liaison

Timothy A. Fritsch, Esquire, Board Prosecutor Kristel Hennessy Hemler, Board Administrator Marc Farrell, Deputy Policy Director, Department of State

Eli Yemzow, Legal Intern, Department of State

ALSO PRESENT:

 Teresa Cochran, Executive Director, Assessors' Association of Pennsylvania Mark Kellerman, President, Assessors' Association of Pennsylvania

* * * 1 State Board of Certified 2 3 Real Estate Appraisers 4 July 7, 2022 * * * 5 6 [Pursuant to Section 708(a)(5) of the Sunshine Act, at 9:00 a.m. the Board entered into Executive Session with Ronald K. Rouse, Esquire, Board Counsel, to have attorney-client consultations and for the purpose of 10 conducting quasi-judicial deliberations. The Board 11 returned to open session at 10:30 a.m.] * * * 12 13 [Ronald K. Rouse, Esquire, Board Counsel, informed 14 everyone that the meeting of the State Board of 15 Certified Real Estate Appraisers was being held in a 16 hybrid format, both in person and by livestreaming 17 teleconference pursuant to Act 100 of 2021, which 18 requires boards to use a virtual platform to conduct 19 business when a public meeting is held. 20 Mr. Rouse also noted that the Board met in 21 Executive Session with Board counsel to have attorney-client consultations and for the purpose of 22 23

conducting quasi-judicial deliberations.]

* * *

The regularly scheduled meeting of the State

2.4

25

1

2

3

4

5

Joe Pasquarella, aye; Jeffrey Walters, aye; Mark Smeltzer, aye; John
Ausherman, aye; William Stoerrle, aye;
Michael McFarlane, aye; Randy Waggoner, aye; Merna Hoffman, aye.

6

[The motion carried unanimously.]

8

7

* * *

9 Report of Prosecutorial Division

10 [Timothy A. Fritsch, Esquire, Board Prosecutor,

11 presented the Consent Agreement for Case No. 20-70-

12 012413.

13 Chairman Pasquarella stated the Board members had
14 questions regarding the consent agreement and would
15 like to have a discussion concerning the educational

15 like to have a discussion concerning the educational

16 topic raised at the last meeting.

17 Mr. Ausherman requested information regarding how

18 prosecution arrived to the terms of the consent

19 agreement and whether there was a rebuttal from the

20 respondent related to the charges.

21 Mr. Fritsch explained that the terms are not

22 typical for Uniform Standards of Professional

23 Appraiser Practice (USPAP) violations. He stated the

24 appraiser's license is expired, and the suspension

25 reflects the fact that the appraiser may not have an

active license in the future, in which case the
suspension would last indefinitely, but that the
appraiser would also have the opportunity to work
again if they take the education and is why there is
no financial penalty. He noted there is nothing
attached in terms of a mitigation statement or
response and stands solely on the expert report.

Mr. Ausherman commented that the two-year suspension seemed rather harsh and asked why no fine was associated with the case.

Mr. Fritsch explained that the suspension is really only six months because the appraiser would be able to work if they take the courses, and a financial penalty would be harsher for their particular situation.

Mr. Smeltzer requested information as to why there were references to the Appraisal Institute requirements when they are not enforcing Appraisal Institute requirements, especially if the person is not associated with the Appraisal Institute. He noted it was done on a Fannie Mae Form and understood references to Fannie Mae requirements but felt USPAP requirements should have been utilized.

Mr. Fritsch explained that the expert used more of a global view of the negligence in preparing a

report and included USPAP, along with other
resources, and falls within the Real Estate
Appraisers Certification Act. He stated the Board
does not have to agree with everything in the expert
report but does to the extent that they support the
violations.

Mr. Smeltzer addressed the adjustments and agreed with a lot of other things after looking over the report but felt that the reason for disagreeing with the \$5,000 air conditioning adjustment should have been provided to support that because it is a requirement in USPAP.

2.0

2.4

Mr. Fritsch informed Board members that the issues would be brought to the attention of the expert, along with review of their work. He commented that the expert is relatively new and had not produced a lot of work for the Board. He noted always looking for new experts to cover new geographic areas and not all of the expert reports look the same.

Chairman Pasquarella commented that it would have been satisfactory if the review appraiser would have simply said there is no support for the specific adjustment.

25 Mr. Smeltzer expressed concern, noting there is

no such thing as a typical adjustment because adjustments are derived from the market. He noted the appraiser should have supported their adjustment of \$5,000 due to the extensive cost possibly of changing a property that has hot water heat and no ductwork to accommodate air conditioning.

2.0

Mr. Michalowski commented that the Board prefers seeing consent agreements with the entire report from the expert attached. He stated respondents do not fully admit everything in the report is correct but admit there was sufficient material in the report that would cause the violations to be found or they could go to a case where they had to file an order to show cause.

Mr. Michalowski mentioned that some appraiser experts go into great detail and others do not give enough. He noted they provide each other with feedback, but there is also a point where they are crafting the expert report, which is inappropriate and violates rules.

Mr. Michalowski noted trying to stay away from permanent voluntary surrenders given the lack of appraisers and the fact that people do change their minds. He stated the penalty as negotiated takes into account the fact that this respondent is not

working in the field but may want to come back in the future and gives them an opportunity through remedial education, where they are trading off a civil penalty for suspension.

2.3

Mr. Michalowski explained that suspension and probation may sound harsh but may be for the appraiser's purposes. He stated all matters are negotiated and mitigation statements are always allowed in the document if they request those to be there. He explained that negotiations are considered outside the scope of the four corners of the agreement and confidential and cannot go over every point.

Mr. Michalowski mentioned things happen during negotiations that are molded to what the Board has accepted, along with utilizing the disciplinary matrix the Appraisal Foundation created as a guide. He also noted the importance of looking at the needs and abilities of respondents to pay a penalty and mold that penalty to their current life situation. He stated the terms are odd in this case but is the person's preference as to their penalty.

Mr. Michalowski further explained that the case is actually a minimum six-month suspension, where the appraiser could complete their remedial education,

10 provide proof, and within six months apply to the 1 2 Board for probationary status.] MR. ROUSE: 3 4 Regarding the Consent Agreement at item 5 2 on the agenda at Case No. 20-70-6 012413, I believe the Board would entertain a motion to reject the Consent Agreement. 9 Is there such a motion? 10 MR. AUSHERMAN: 11 I so move. 12 MR. ROUSE: 13 Is there a second? 14 MR. SMELTZER: I'll second. 15 16 MR. ROUSE: 17 Any discussion? Roll call on the vote. 18 19 Joe Pasquarella, aye; Jeffrey Walters, 2.0 aye; Mark Smeltzer, aye; John 2.1 Ausherman, aye; William Stoerrle, aye; 2.2 Michael McFarlane, aye; Randy Waggoner, 2.3 aye; Merna Hoffman, aye; Paul Wentzel, 24 aye. 25 [The motion carried unanimously.]

* * *

1

10

11

12

13

14

15

16

17

18

19

20

21

2.2

2.3

24

25

2 Report of Prosecutorial Division

3 | [Joseph D. Pasquarella, Chairman, Professional

4 Member, noted prior Board discussion regarding

5 courses and requested prosecution address how the

6 courses are selected and whether multiple

7 organizations offer those courses as titled.

Mr. Michalowski stated the Appraisal Foundation started developing corrective education courses about six to eight years ago and currently have eight courses. He noted they are strongly suggested to use those courses when audited by the Appraisal Subcommittee because they are courses specifically designed by the foundation in connection with input from state regulators and not for state continuing education or qualifying credit.

Mr. Michalowski noted the Appraisal Foundation contracted with one of the large education providers and all of the courses are listed on their website. He also noted qualifying courses are pretty much offered by almost every provider offering appraisal education.

Mr. Michalowski stated they try to work with the respondents themselves when dealing with continuing education courses, noting that some of those are now

being covered by corrective education courses.

2.1

2.2

2.4

Mr. Michalowski mentioned the importance of covering the correct areas, course availability, and looking at the syllabus, along with having a specific course designation once agreed upon between both parties.

Mr. Michalowski stated the details in a consent agreement were negotiated, and a preferred provider could be utilized if the courses offered cover the specific subject matter areas. He noted that coursework is typically suggested when an individual receives a warning letter by utilizing specific subject matter areas because that is not negotiated.

Mr. Michalowski noted taking the Board's feedback into account and altering their warning letter policy to not refer to a specific course other than corrective action courses that are approved by the Appraisal Foundation because they are specifically designed to be corrective, rather than qualifying or remedial.

Mr. Michalowski noted the eight Appraisal

Foundation corrective education courses, which are
not offered for state credit by the Appraisal

Foundation and are not continuing education (CE)

courses. He mentioned the ability to utilize a

provider an individual may like to use as long as the course covers the subject area.

2.2

2.4

Chairman Pasquarella expressed a concern with only giving a choice to use one provider, where an individual may tend to just accept the courses offered to just move on, rather than attempting to find alternatives.

Mr. Michalowski stated courses are not forced on anyone but sometimes individuals disagree that an area in the report was violated and may want to do less or more coursework. He noted not being tied to any specific provider but that the field has been narrowing with providers offering more than just the very basics.

Mr. Michalowski mentioned trying to get away from going back to just telling people to take the 15-hour USPAP because almost everybody has taken that course but some people need it as a refresher. He noted the Appraisal Foundation courses are offered through a specific provider on the Appraisal Foundation's website and offered to provide Mr. Rouse with the link. He noted the Appraisal Foundation was not doing a great job of providing and keeping track of the courses and felt it would be more efficient with a large provider.

Mr. Fritsch also mentioned that the courses are not listed on the provider's website and can be accessed by going to the Appraisal Foundation. He noted that anyone who contacts them asking how to get a particular course would be directed to the Appraisal Foundation's website.

2.0

2.3

2.4

Mr. Smeltzer asked whether an individual who does not have a preferred provider is given the list of programs that are approved through the state that would meet the requirements or whether a provider is suggested.

Mr. Michalowski explained that they suggest specific courses by looking at available and qualifying courses and that nobody is pushed toward a specific course or provider. He commented that the Appraisal Foundation and some of the large providers are providing smaller courses that are more targeted because of pushback from people who did not like taking a course that included things they did not need.

Mr. Smeltzer asked whether Mr. Michalowski received a list of all of the providers and courses from Ms. Hemler and whether there are options for people to take to meet the criteria.

Mr. Michalowski stated they have already

- 1 adjusted the warning letters and would talk with Ms.
- 2 | Hemler about the list of available providers and
- 3 offer that with the consent agreement, along with
- 4 something that says if they have an equivalent course
- 5 to suggest it to them.
- 6 Mr. Michalowski addressed the difficulties in
- 7 | going back and forth with a lot of negotiations,
- 8 where they are under the Appraisal Subcommittee's
- 9 requirement to have it done within a year, and
- 10 | negotiation back and forth is going to potentially
- 11 cause them to be more noncompliant.
- 12 Chair Pasquarella requested Ms. Hemler send the
- 13 link to all of the Board members and thanked Mr.
- 14 | Smeltzer for the topic. He also thanked Mr.
- 15 Michalowski for his thorough discussion of the topic.
- 16 Mr. Michalowski thanked the Board and believed
- 17 | the concerns were legitimate. He mentioned being
- 18 more than appreciative of the subject matter and that
- 19 prosecution would do their best to address them.]
- 20 ***
- 21 Report of Board Counsel
- 22 | [Ronald K. Rouse, Esquire, Board Counsel, informed
- 23 everyone that there have been recent scams and read a
- 24 | scam alert statement, where the Bureau of
- 25 | Professional and Occupational Affairs (BPOA) received

reports that persons pretending to be from a healthrelated board are contacting licensees by phone and
mail about the status of their licenses.

Mr. Rouse noted scammers are altering information on caller ID to appear to be from the Commonwealth of Pennsylvania and threatening license suspension for failure to act and falsely claiming involvement with agencies, such as the Federal Bureau of Investigation (FBI) and the Drug Enforcement Administration (DEA).

Mr. Rouse stated scammers are known to threaten license suspension for failure to provide personal information and provided reminders from BPOA concerning contact and personal information for licensees.

Mr. Rouse noted licensees would never be contacted by BPOA by phone for payment. He reminded everyone to not give personal or financial information over the phone. He mentioned that those who are the subject of an investigation or disciplinary action will receive notice by certified mail and/or personal service and are provided with a contact name and phone number. He informed everyone to contact their local police department or the Pennsylvania State Police if they have been a victim of the scam.

Chairman Pasquarella encouraged everyone to take the scam seriously and to forward the scam alert notice from the state to friends and colleagues.]

* *

Regulations/Statute - Regulation 16A-7025 Fees
[Ronald K. Rouse, Esquire, Board Counsel, referred to
Regulation 16A-7025 regarding fees. He noted the
Board voted to release the regulation as an exposure
draft at the January meeting, which was released to
stakeholders on January 21, 2022.

Mr. Rouse stated the Board received no comments, and it was rereleased again in March to extend time for written comments and again the Board received no comments.

Mr. Rouse noted the Board discussed making a correction to the fee increases for initial AMC applications to be consistent with the report presented by the Bureau of Finance and Operations (BFO), and the annex was corrected in the Appraisal Management Company (AMC) increase area.

Mr. Rouse provided a copy of the annex and preamble. He noted the preamble states the statutory authority for establishing fees, basis for increasing fees by a regulatory amendment, and a description of the proposed regulatory amendment, including how the

```
18
   cost of the application and biennial renewal fee
1
2
   increases were determined. He noted a 16 percent
3
   increase in biennial renewal fees would be enough to
   stop the downward turn of Board expenses.
5
        Mr. Rouse noted the next step would be for Board
   counsel to complete the proposed regulatory packet by
6
7
   drafting the Regulatory Analysis Form (RAF) after
   approval of the annex and preamble.]
10
   MR. ROUSE:
11
                  Regarding Regulation 16A-7025 at item 4
12
                  on the agenda, would the Board
1.3
                  entertain a motion to adopt the annex
14
                  and preamble and direct Board counsel
15
                  to continue with the regulatory
16
                  process?
17
                       Is there such a motion?
18
   CHAIRMAN PASQUARELLA:
                  I'll make that motion.
19
20
   MR. ROUSE:
21
                  Is there a second?
2.2
   MR. STOERRLE:
2.3
                  Second.
2.4
   MR. ROUSE:
25
                  Any discussion? Roll call on the vote.
```

2

3

4

5

6

Joe Pasquarella, aye; Jeffrey Walters, aye; Mark Smeltzer, aye; John
Ausherman, aye; William Stoerrle, aye;
Michael McFarlane, aye; Randy Waggoner, aye; Merna Hoffman, aye; Paul Wentzel, aye.

8 [The motion carried unanimously.]

9

18

10 Regulations/Statute - Regulation 16A-7029 Distance

11 Education (Appraisers & CPEs)

12 [Ronald K. Rouse, Esquire, Board Counsel, provided an

13 update for Regulation 16A-7029 regarding distance

14 education. He noted discussion at the last meeting

15 regarding education providers and the Board member

16 request of additional amendments regarding education

17 providers.

registration/appraisal courses, noting the addition

Mr. Rouse referred to § 36.31, provider

20 of subsection (a) and the words "classroom hour" are

21 deleted and replaced with "qualified education." He

22 also noted adding subsection (b), which states

23 education providers must obtain Board approval for

24 each course they wish to offer for qualifying

25 education or continuing education credit and pay the

applicable provider course application fee.

1

17

18

19

20

21

22

23

2.4

25

2 Mr. Rouse noted subsection (c) was added, 3 "Notwithstanding the course approval requirement in 4 subsection (d), the Board will accept course credit 5 hours from the Pennsylvania Board-approved education 6 provider if the appraiser course was approved by another state appraiser regulatory agency. course must meet the requirements for qualifying education under § 36.31.11(a)(1), (2), or (3);10 \$36.12(e)(1), (2), and (3) regarding appraisal11 classroom hours for certification as a general real estate appraiser; § 36.12a(a)(1), (2), (3) regarding 12 13 licensure as an appraiser trainee; or § 36.42 14 regarding subject matter and sources of continuing 15 education and § 36.43 regarding distance education, 16 if applicable. "

Mr. Rouse noted all of the sections mean that other state appraiser regulatory agencies are going to have to comply with the Appraiser Qualifications Board (AQB) requirements for course approval.

Mr. Rouse asked whether the Board wanted to vote to release the regulation as an exposure draft to stakeholders to review the document and provide written comments. He mentioned the full process would take about 18 months.]

```
21
1
   MR. ROUSE:
2
                  Regarding Regulation 16A-7029 at item 5
3
                  on the agenda, would the Board
                  entertain a motion to release the
 4
5
                  proposed annex as an exposure draft to
                  the stakeholders and place this matter
 6
                  on the next Board agenda?
8
                       Is there such a motion?
   MR. SMELTZER:
10
                  I so move.
11
   MR. AUSHERMAN:
12
                  I second.
13
   MR. ROUSE:
14
                  Any other discussion on this matter?
15
    [The Board discussed the motion.]
                  Roll call on the vote.
16
17
18
                  Joe Pasquarella, aye; Jeffrey Walters,
19
                  aye; Mark Smeltzer, aye; John
2.0
                  Ausherman, aye; William Stoerrle, aye;
2.1
                  Michael McFarlane, aye; Randy Waggoner,
22
                  aye; Merna Hoffman, aye; Paul Wentzel,
2.3
                  aye.
24
    [The motion carried unanimously.]
25
```

```
Regulations/Statute - Regulation 16A-7030 PAREA
1
2
   [Ronald K. Rouse, Esquire, Board Counsel, referred to
3
   Regulation 16A-7030 regarding the Practical
 4
   Applications of Real Estate Appraisal (PAREA) and
5
   addressed amendments discussed at the last Board
6
   meeting. He referred to § 36.1 definitions, noting
   the definition of "mentor" was amended to state that
   a mentor may be certified as a residential or general
   real estate appraiser in any jurisdiction in the
10
   United States and is consistent with the AQB.
   noted the definition of "PAREA" was also amended to
11
12
   include computer-based learning, video gaming, video
13
   tutorial, virtual assistant, and virtual reality
14
   training. He mentioned it includes PAREA
15
   participants have access to more than one mentor.
16
        Mr. Rouse referred to § 36.13 experience options
17
   for preparation of appraisal reports/experience logs.
18
   He stated the language regarding licensure as an
19
   appraiser trainee was removed for PAREA participants
20
   seeking certification as a residential real estate
21
   appraiser. Since PAREA will count for 100% of the
22
   experience requirement for certified residential real
23
   estate appraiser candidates, such PAREA participants
2.4
   do not need to be a licensed appraiser trainee.
25
        Mr. Rouse referred to subsection (c), clarifying
```

that a PAREA participant seeking certification as a residential real estate appraiser would have to submit a certificate of PAREA program completion, obtain licensure as an appraiser trainee, and meeting the regular experience requirements in subsection (c) and (d) of the regulation.

Mr. Rouse referred to § 36.54(a) under the PAREA section, where language regarding licensure as an appraiser trainee again was removed from a PAREA participant seeking certification as a residential real estate appraiser and again corresponds with clarification regarding the requirements for a general real estate appraiser.

Mr. Rouse referred to § 36.54(b), which was amended to clarify that a mentor may be state certified in any jurisdiction as a residential or general real estate appraiser.]

18 MR. ROUSE:

Regarding Regulation 16A-7030 PAREA at item 6 on the agenda, I believe the Board entertain a motion to release the proposed annex as an exposure draft to stakeholders and place this matter on the next Board agenda.

Is there such a motion?

25

10

11

12

13

14

15

16

17

19

2.0

2.1

2.2

2.3

2.4

24 MR. AUSHERMAN: 1 2 I so move. 3 MR. ROUSE: 4 Is there a second? MR. SMELTZER: 5 6 Second. 7 MR. ROUSE: Any discussion? Roll call on the vote. 9 10 Joe Pasquarella, aye; Jeffrey Walters, 11 aye; Mark Smeltzer, aye; John 12 Ausherman, aye; William Stoerrle, aye; 1.3 Michael McFarlane, aye; Randy Waggoner, 14 aye; Merna Hoffman, aye; Paul Wentzel, 15 aye. 16 [The motion carried unanimously.] 17 18 Matters for Discussion - Tips 19 [Mark Smeltzer, Professional Member, addressed 20 discussion at the Association of Appraiser Regulatory Officials (AARO) Conference regarding tips. 21 22 explained that tips are referrals made to the Board 2.3 from Fannie Mae that are not registered as a formal 24 complaint but sent as a tip. He noted discussion at 25 the AARO Conference related to how states handle tips

and was asked by Lyle Radke from Fannie Mae about the process in Pennsylvania.

2.2

2.3

Mr. Michalowski stated historically every government or lending association has come up with something similar, including what the Federal Housing Association (FHA) was doing a couple of years ago, where they would report things they thought were problematic but redacted the appraiser's name and address of the property.

Mr. Michalowski addressed the complaint process, where complaints need to be written and can be taken by the hotline if it is a consumer complaint but then reduced to a writing. He noted that a complaint goes through the Professional Compliance Office and is reviewed as to whether or not a file should be opened.

Mr. Michalowski explained that anything received within their jurisdiction, including Fannie Mae, is reviewed by him before anything is sent out for investigation or review. He noted complaints are looked at on a case-by-case basis and then open a file if something is problematic and do an early review. He mentioned receiving more consumer complaints concerning valuation, which they are not required to look at under the Appraisal Subcommittee

1 (ASC).

2

3

4

5

6

10

11

12

13

14

Mr. Michalowski mentioned looking at information from Fannie Mae to see it if it was an ASC Standard 7 requirement for enforcement and then opens a file and requests the appraiser file.

Mr. Smeltzer referred to discussion at the AARO Conference from ASC, where documentation regarding how complaints are handled is required even if a formal complaint was not filed. He mentioned that some of the other states did not process the complaints any further than to say there was no formal complaint filed and believed the Board to be in a better position by reviewing those individually.]

15 ***

16 Report of Board Chairman - No Report

17

18 Report of Board Administrator - No Report

19 ***

20 Applications Committee - No Report

21 ***

22 | Continuing Education Committee - No Report

23 ***

24 Public Comment/Discussion

25 [Kristel Hennessy Hemler, Board Administrator,

```
27
1
   provided an introduction of attendees.]
2
3
   Adjournment
4
   CHAIRMAN PASQUARELLA:
5
                  Do I have a motion to adjourn today's
6
                  meeting?
7
   MR. WENTZEL:
                  So moved.
9
   CHAIRMAN PASQUARELLA:
10
                  Do I have a second?
11
   MR. WALTERS:
                  I'll second.
12
13
   CHAIRMAN PASQUARELLA:
14
                  All in favor of adjourning today's
15
                  meeting?
16
   [The motion carried unanimously.]
17
18
   [There being no further business, the State Board of
19
   Certified Real Estate Appraisers Meeting adjourned at
20
   12:18 p.m.]
21
                               * * *
22
23
24
25
26
```

I hereby certify that the foregoing summary minutes of the State Board of Certified Real Estate Appraisers meeting, was reduced to writing by me or under my supervision, and that the minutes accurately summarize the substance of the State Board of Certified Real Estate Appraisers meeting.

CERTIFICATE

Cory Ruda,

Minute Clerk

Sargent's Court Reporting
Service, Inc.

			29
1 2 3		STATE BOARD OF CERTIFIED REAL ESTATE APPRAISERS REFERENCE INDEX	
4 5 6		July 7, 2022	
7 8	TIME	AGENDA	
9 0 1	9:00 10:30	Executive Session Return to Open Session	
.2	10:30	Official Call to Order	
5	10:31	Roll Call	
.6 .7 .8	10:32	Approval of Minutes	
9	10:33	Report of Prosecutorial Division	
1 2	11 : 27	Report of Board Counsel	
3 4	11:33	Regulations/Statute	
5	12:14	Public Comment/Discussion	
27	12:18	Adjournment	
29 30			
31 32			
33			
35 36			
37 38 39			
40 41			
42			
44			
4 6 4 7			
48 49			
50			