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COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF STATE
BUREAU OF PROFESSIONAL AND OCCUPATIONAL AFFAIRS

F I N A L M I N U T E S

MEETING OF:

**STATE BOARD OF CERTIFIED
REAL ESTATE APPRAISERS**

TIME: 9:07 A.M.

BOARD ROOM B
One Penn Center
2601 North Third Street
Harrisburg, Pennsylvania 17110

Thursday, December 19, 2019

State Board of Certified
Real Estate Appraisers
December 19, 2019

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BOARD MEMBERS:

- Joseph D. Pasquarella, Chairman, Professional Member
- Jeffrey L. Walters, Vice Chairman, Professional Member
- Eric M. Lehmayr, Secretary, Professional Member - Absent
- John Ausherman, Professional Member
- Martha H. Brown, Esquire, Secretary of the Commonwealth designee
- Merna T. Hoffman, Esquire, Deputy Attorney General, Office of Attorney General Designee
- Mark Smeltzer, Professional Member
- Paul H. Wentzel Jr., Senior Legislative Director, Department of Banking and Securities designee

BUREAU PERSONNEL:

- Ronald K. Rouse, Esquire, Board Counsel
- Ray Michalowski, Esquire, Senior Board Prosecutor Liaison
- Caroline A. Bailey, Esquire, Board Prosecutor
- Heidy M. Weirich, Board Administrator
- Andrew LaFratte, MPA, Policy Office, Department of State
- Marc Farrell, Deputy Policy Director, Department of State
- Kimberly A. Mattis, Director, Bureau of Finance and Operations, Department of State
- Amanda Richards, Fiscal Management Specialist 2, Bureau of Finance and Operations

State Board of Certified
Real Estate Appraisers
December 19, 2019
(Continued)

ALSO PRESENT:

- Mark Smeltzer Jr., S&T Bank
- Alison Smeltzer, DITIO Appraisals
- Justin Reis, Coalition of Pennsylvania Real Estate Appraisers
- Daniel A. Bradley, Chief Appraisal Officer, McKissock LP
- Michelle Czekalski Bradley, Appraisal Standards Board
- Marlene A. Wilson, Executive Director, Pennsylvania House of Representatives, Professional Licensure Committee
- R. Scott Hartman, SRA, Vice President, Valuation & Consulting Services

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1 ***

2 State Board of Certified

3 Real Estate Appraisers

4 December 19, 2019

5 ***

6 The regularly scheduled meeting of the State
7 Board of Certified Real Estate Appraisers was held on
8 Thursday, December 19, 2019. Joseph D. Pasquarella,
9 Chairman, Professional Member, officially called the
10 meeting to order at 9:07 a.m. A roll call was taken.

11 ***

12 Introduction of Audience Members

13 [Chairman Pasquarella requested the introduction of
14 audience members.]

15 ***

16 [Chairman Pasquarella introduced Mark Smeltzer as the
17 Board's newest member.]

18 ***

19 Evacuation Announcement

20 [Heidy M. Weirich, Board Administrator, reviewed the
21 emergency evacuation procedures for One Penn Center.]

22 ***

23 Approval of minutes of the October 17, 2019 meeting

24 CHAIRMAN PASQUARELLA:

25 Let's have approval of the minutes. Is

1 there any discussion? Would someone
2 make a motion?

3 MR. WENTZEL:

4 I'll make that motion.

5 MR. AUSHERMAN:

6 I'll second that motion.

7 CHAIRMAN PASQUARELLA:

8 John seconds it. Any discussion? All
9 in favor? Any opposed?

10 [The motion carried. Mr. Smeltzer abstained from
11 voting on the motion.]

12 ***

13 Report of Prosecutorial Division

14 [Caroline A. Bailey, Esquire, Board Prosecutor,
15 presented the Consent Agreement for File No. 18-70-
16 007406.]

17 ***

18 Report of Board Counsel - H.R. 3619 Appraisal Fee
19 Transparency Act of 2019

20 [Ronald Rouse, Esquire, Board Counsel, noted that H.R.
21 3619 passed in the House of Representatives. HR 3619
22 was then received by the Senate on September 23, 2019,
23 and referred to the Committee on Banking, Housing and
24 Urban Affairs.

25 Mr. Rouse explained the purpose of H.R. 3619 was

1 to amend the Financial Institution's Reform Recovery
2 and Enforcement Act (FIRREA) of 1989 in order to
3 provide the Appraisal Subcommittee (ASC) with the
4 following additional authority to: 1) To modify the
5 annual registry fees for appraisal management
6 companies or AMCs, which would not take effect until
7 the ASC submits a report to Congress justifying the
8 need for the new formula and its effect on fees; 2) To
9 give ASC the authority to maintain a registry of
10 appraisal trainees and charge a lower trainee registry
11 fee in this case not to exceed \$20, as well as define
12 a trainee appraiser as an individual who meets the
13 minimum criteria established for a trainee appraiser
14 and credentialed by a state appraiser, certifying and
15 licensing agency; and 3) To give the authority to
16 allow grants to states to assist with appraiser and
17 potential appraiser compliance with real property
18 appraiser qualification criteria.]

19

20 Status of Petition for Review of John Bonaventure

21 Sylvester Case No. 13-70-00325

22 [Mr. Rouse explained this matter would be discussed in
23 Executive Session.]

24

25 House Bill 21 - Home Inspectors

1 [Mr. Rouse stated, on January 9, 2019, there was a
2 memo from State Representatives Susan Helm and William
3 Kortz sent to all State House members regarding the
4 reintroduction of legislation to provide oversight to
5 home inspectors due to concerns that home inspectors
6 were the only profession not regulated in the home-
7 buying process and not held to any specific
8 professional standard with little recourse available
9 to consumers. He explained this legislation would set
10 statewide standards for that profession and amend the
11 Real Estate Appraiser Certification Act to include
12 that home inspectors must be licensed through the
13 State Board of Certified Real Estate Appraisers. The
14 legislation also provided for licensure by
15 endorsement, as well as licensure by reciprocity; a
16 continuing education component for home inspectors;
17 remedies for home inspection services to consumers;
18 and qualifications for home inspectors in training.

19 Mr. Rouse indicated House Bill 21 would increase
20 the number of Board members to 15 for this Board of
21 Certified Real Estate Appraisers. He offered
22 additional information regarding this matter.

23 Mr. Rouse noted House Bill 21 was in the State
24 Senate. The bill was referred to the Consumer
25 Protection and Professional Licensure Committee of the

1 State Senate. He suggested that this bill be kept on
2 the Board's radar as this Board would have to
3 promulgate regulations within 18 months of the
4 effective date of the Act.

5 Marlene Wilson, Executive Director, PA House of
6 Representatives, Professional Licensure Committee,
7 commented on her work on this issue for many years and
8 referred members to the Democratic Committee Analysis
9 available online for further review. Ms. Wilson
10 clarified that House Bill 21 would add one
11 Pennsylvania assessor, one home inspector, and two
12 appraisers to the Board. She answered questions from
13 Board members regarding the matter. Ms. Wilson would
14 provide a national chart of licensed home inspectors,
15 the Bill analysis, and the letter from the Real Estate
16 Appraiser Association for the Board to review. There
17 was additional discussion regarding the matter.

18 Mark Farrell, Deputy Policy Director,
19 Pennsylvania Department of State, indicated for the
20 record that the Governor's Office would have many of
21 the same concerns with this bill that were just
22 expressed.

23 Ray Michalowski, Esquire, Board Prosecutor
24 Liaison, commented on complaints received in the past
25 that a home inspector's connection to the Engineering

1 Board was stronger than this Board because when a home
2 inspector identifies a serious issue, the issue would
3 generally be referred to a structural engineer. Mr.
4 Michalowski would support having a position on this
5 Board for someone who was both an appraiser and
6 licensed evaluator.

7 Mr. Smeltzer explained there was a new definition
8 of personal inspection from the Appraisal Standards
9 Board for appraisers that specifically distinguishes
10 the practice of a home inspector, which he noted was
11 not at the level of this Board.

12 Chairman Pasquarella was in favor of evaluators
13 having a seat on the Board.]

14 ***
15 [Paul Wentzel, Secretary of Banking and Securities
16 designee, exited the meeting at 9:58 a.m.]

17 ***
18 Appointment - Kim Mattis, Director, Bureau of Finance
19 and Operations
20 [Kim Mattis, Director, and Amanda Richards, Bureau of
21 Finance and Operations, presented before the Board for
22 discussion of the Board's Budget.

23 Ms. Mattis referred Board members to information
24 regarding renewable licensee counts of 4,358 which
25 increased that morning to 4,371, the 2017-2018 and

1 2018-2019 sources of revenue, 2017-2018 and 2018-2019
2 actual expenditures, and the current budget. Ms.
3 Mattis noted the expenses as of December 9, 2019.]

4

5 [Merna Hoffman, Office of Attorney General designee,
6 exited the meeting at 10:02 a.m.]

7

8 [Ms. Mattis noted the remaining balance for the 2019-
9 2020 fiscal year and indicated that the Board's
10 revenue was still exceeding its expenses, which she
11 referred to as a good healthy bottom line.]

12

13 [Merna Hoffman, Office of Attorney General designee,
14 re-entered the meeting at 10:06 a.m.]

15

16 [Ms. Mattis referred to the 2017-2018, 2018-2019 and
17 2019-2020 Board member expenses for review. She noted
18 the current Board member expenses.]

19

20 Report of Board Counsel (Continued) - Regulations to
21 Discuss - Act 41

22 [Mr. Rouse provided an update with regard to Act 41,
23 Licensure by Endorsement, by noting his writing of the
24 regulations for licensure that certify evaluators by
25 endorsement consistent with the Board's determinations

1 on addressing the issue of substantial equivalency and
2 competency.]

3 ***

4 Certified Real Estate Appraisers Regulations - Amended
5 [Mr. Rouse stated the regulations had been amended to
6 comply with federal law, and specifically included
7 updates to qualification criteria for general and
8 residential real estate appraisers and licensed
9 trainees. The amendments adopted and incorporated the
10 AQB qualification criteria by reference, so the Board
11 would not have to amend its regulations every time
12 there was an update to the minimum standard criteria.

13 Mr. Rouse stated these amended regulations were
14 supplied to the Board and would be published in the
15 January 2020 edition of the Pennsylvania Bulletin.]

16 ***

17 Appraisal Subcommittee - Temporary Waiver FAQs

18 [Mr. Rouse noted the ASC put out responses to
19 frequently asked questions regarding the issue of
20 temporary waiver authority. He explained that the ASC
21 has authority under the Financial Institutions Reform,
22 Recovery and Enforcement Act (FIRREA) of 1989 to waive
23 credential requirements if a person's eligible to
24 perform appraisals for federally-related
25 transactions.]

1 ***

2 [Paul Wentzel, Secretary of Banking and Securities
3 designee, reentered the meeting at 10:15 a.m.]

4 ***

5 [Mr. Rouse referred Board members to 12CFR part 1102
6 for further information regarding ASC regulations and
7 procedures for processing temporary waiver requests.
8 He further discussed some frequently asked questions.]

9 ***

10 Report of Board Chairman

11 [Joseph D. Pasquarella, Chairman, Professional Member,
12 referred to the Illinois Board warning on hybrid
13 appraisals, as well as some warnings and/or concerns
14 from the Illinois Board of Real Estate Appraisers. He
15 explained this was an attempt to have appraisers rely
16 on inspections conducted by a third party, which would
17 include home inspectors.

18 Chairman Pasquarella stated inspection physical
19 information data was collected, including tests and
20 measurements of the building and an analysis of the
21 condition of the improvements. He noted the
22 inspection would then be transmitted to a real estate
23 appraiser, who would rely on that physical
24 description.

25 Chairman Pasquarella noted the Illinois Board

1 would be satisfactory in compliance as long as the
2 home inspector was not opining on value, quality, or
3 functional obsolescence. He also noted a concern for
4 room count and possibly building measurements.

5 Chairman Pasquarella also noted a concern for
6 practice in Pennsylvania, because those items were
7 considered filtered data. He stated home inspectors
8 provide information relative to the quality rating of
9 the improvement, which would be factored into the
10 appraisal by the appraiser, and those pieces really
11 could only be opined by and factored into the
12 valuation by an appraiser who is licensed because it
13 would provide significant appraisal assistance to the
14 appraiser.

15 Chairman Pasquarella noted the home inspector
16 would have to be a licensed appraiser in order to
17 perform both roles. He mentioned this would put an
18 enormous amount of liability on the appraiser if there
19 was an issue with the report, because he or she would
20 be accepting that report and implementing it into the
21 valuation. He commented that Illinois was warning
22 that this filtered data can only be provided by a
23 licensed appraiser.

24 Chairman Pasquarella noted a warning in the
25 article to the AMC, where an appraiser cannot use

1 filtered data. He stated, since the AMC was also
2 regulated by that state Board, they gave a fair
3 warning that if an appraisal did not rely on these
4 reports, it could be problematic and raise liability
5 in the case of the licensees of AMC.

6 Chairman Pasquarella noted areas that could be
7 problematic regarding quality and condition, because
8 it relates to effective age, utility of the building,
9 the functional obsolescence of the building, and even
10 room count.

11 Mr. Smeltzer commented that condition and quality
12 are opinions an appraiser draws and should not be from
13 a non-appraiser going out in the field and pulling
14 this information. He stated appraisers do not
15 consider comparables, look at the properties and then
16 get the room count. The appraisers base their
17 valuation off of the multiple listing service and
18 county data, which are third-party services.

19 Chairman Pasquarella commented that appraisers
20 cannot inspect all of the comparables. If an
21 appraiser does inspect a property and would have a
22 difference of opinion, having a post-inspection from
23 the inspector's count of the room for the subject
24 property being appraised, the appraiser would assume
25 liability.

1 Mr. Ausherman expressed a concern with regard to
2 receiving accurate information. He opined the gross
3 living area (GLA) was more important than a room count
4 due to the possibility of being off 500-600 square
5 feet in the measurement of the house.

6 Mr. Smeltzer discussed identifying the person
7 collecting the data as someone who has contributed.
8 Contribution is analysis. A third-party source would
9 not be as reliable as some of the trained sources.

10 Mr. Michalowski discussed utilizing hybrid
11 appraisals. He noted other states are using hybrid
12 appraisals, especially states where there is a large
13 landmass and small population. The biggest concern
14 was not using trained home inspectors.

15 R. Scott Hartman, SRA, Vice President, Valuation
16 & Consulting Services, noted spending the last 18
17 months as a special consultant to the chief appraiser
18 at Freddie Mac. He noted the context that a hybrid
19 would be used, such as in very low risk loans. Fannie
20 Mae and Freddie Mac ran a pilot program to see whether
21 or not a bifurcated appraisal could be used to lower
22 cost and increase the time in the transaction.

23 Mr. Hartman stated, in the pilot program from the
24 Freddie Mac side, the data collectors were home
25 inspectors, real estate agents, insurance inspectors,

1 and other professionals who held themselves out as
2 capable. The best results were from the insurance
3 inspectors because they had been trained. Freddie Mac
4 found that the results were not accurate, so Freddie
5 Mac was not using the bifurcated appraisal after the
6 pilot due to significant accuracy issues.

7 Mr. Hartman stated the Director of the Federal
8 Housing Finance Agency (FHFA), Mark Calabria, gave
9 Fannie and Freddie very specific direction not to move
10 forward after that pilot with bifurcated appraisals or
11 hybrid appraisals until after coming out of
12 conservatorship. He stated the Fannie Mae perspective
13 was that Fannie was trying to twist Mr. Calabria's arm
14 into reconsidering, because Fannie Mae's chief
15 appraiser, Lyle Radke, believed that this was the
16 process of the future.

17 Chairman Pasquarella referred to the Association
18 of Appraiser Regulatory Officials (AARO) Conference.
19 Amazing amount of insight. Topics were on point,
20 informative, and helpful. It was a three-day
21 conference from October 18-20, 2019, which covered
22 various topics from the Appraisal Subcommittee (ASC)
23 and The Appraisal Foundation (TAF) updates. It also
24 included discussion on the evaluation, the waiver, and
25 Board issues.

1 Mr. Rouse expressed the value of the AARO
2 Conference, which referenced resources that are
3 available to state regulators through The Appraisal
4 Foundation. He noted www.appraisalfoundation.org to
5 be informative regarding changes, modifications, and
6 requirements in the future. Recently, there was The
7 Appraisal Foundation documentation of the changes
8 coming to the Uniform Standards of Professional
9 Appraiser Practice (USPAP), because the 2020-2021
10 USPAP document was available. The Appraisal
11 Foundation has a memo that references all of the
12 changes.

13 Mr. Rouse noted, in addition, on the website,
14 there are samples of nonresidential restricted
15 appraisal reports and residential restricted appraisal
16 reports as well as a chart of the types of
17 consignments an appraiser can accept in order to
18 comply with USPAP standards. He suggested reviewing
19 the new information, modifications, and how to comply
20 with all of the requirements.

21 Chairman Pasquarella encouraged members to attend
22 the upcoming Association of Appraiser Regulatory
23 Officials Conference.

24 Ms. Weirich noted the Association of Appraiser
25 Regulatory Officials Conference will be April 3-5,

1 2020, in San Antonio, Texas. She also mentioned there
2 will be investigator and administrator training on
3 April 1, 2020.

4 Chairman Pasquarella noted a topic of discussion
5 related to evaluation being conducted by certified
6 appraisers. He discussed states requiring the
7 mandatory use of certified appraisers and appraisals
8 being conducted under USPAP. He also noted receiving
9 a proposal from a major national bank to conduct an
10 evaluation and previously turning down the proposal.
11 Following the conference, the proposals were being
12 accepted.

13 Jeffrey L. Walters, Vice Chairman, explained to
14 the non-professional members the guidelines for
15 evaluations, the definition of a restricted appraisal
16 report, and the USPAP guidelines. He discussed non-
17 licensed appraisers conducting evaluations and
18 appraisals, who should be subjected to prosecution.
19 USPAP may promote standards for licensed and non-
20 licensed appraisers.

21 Mr. Smeltzer reviewed side-bar discussion on
22 discipline. He noted the appraisal boards regulate
23 the appraisers, not the general public.

24 Michelle Czekalski Bradley, Appraisal Standards
25 Board, continued the discussion regarding following

1 the USPAP requirements. She noted the Association of
2 Appraiser Regulatory Officials Conference in April
3 2020 would be discussing this issue at length. Ms.
4 Bradley discussed labeling reports as an appraisal
5 report or a restricted appraisal report. She opined
6 the individuals most trained and qualified to conduct
7 evaluation services may not be the individuals
8 performing these services. She discussed the Board
9 considering one reporting standard and tabling
10 conforming exposure drafts. Public comments on the
11 matter are received at the public meetings.

12 R. Scott Hartman, SRA, Vice President,
13 Valuation & Consulting Services, discussed the
14 perspective of the institute to figure out a way to
15 get appraisers back into the evaluation process. He
16 noted efforts to get the public to respect the
17 evaluation process. Mr. Hartman reviewed his active
18 practice to review bank policies for appraisals. He
19 discussed additional requirements and costs to a
20 borrower and/or consumer upon submission of an
21 appraisal versus the submission of an evaluation
22 report. Mr. Hartman has suggested to banks to change
23 their policies to permit the submission of restricted
24 reports.]

25

1 Real Estate Degree Program
2 [Chairman Pasquarella stated the Appraisal Foundation
3 has a program that will evaluate universities'
4 Bachelor and Master's Degree program real estate
5 courses for approval guidelines. He specifically
6 noted the universities at the graduate level, such as
7 Florida International, Texas A&M, University of
8 Florida, and Wisconsin. The undergraduate programs
9 are separately analyzed, specifically Lehigh
10 University in Pennsylvania.

11 Chairman Pasquarella discussed the importance of
12 recognizing the approved courses of the Appraisal
13 Foundation to provide the industry with additional
14 qualified appraisers. He reached out to Temple
15 University and Villanova University regarding Lehigh
16 University's undergraduate program. He discussed the
17 Board analyzing and accepting the Appraisal
18 Foundation's evaluations in order to recognize real
19 estate courses offered by universities.

20 The Board discussed reviewing the website of the
21 Appraisal Foundation in order to confirm the courses
22 meet the hours and educational requirements of the
23 Board before the Board accepts the courses. Mr.
24 Smeltzer suggested the universities submit the courses
25 through the Appraiser Qualifications Board (AQB) for

1 processing and Board acceptance of the courses.

2 Chairman Pasquarella discussed the Board becoming
3 comfortable with the Appraiser Foundation review of
4 courses through the AQB so the Board would accept the
5 courses approved by the Appraiser Foundation. Mr.
6 Smeltzer again suggested contacting and encouraging
7 the universities to seek approval of their courses
8 through the AQB. Chairman Pasquarella welcomed the
9 positive feedback on the matter.]

10 ***

11 [Pursuant to Section 708(a)(5) of the Sunshine Act, at
12 11:24 a.m. the Board entered into Executive Session
13 with Ronald Rouse, Esquire, Board Counsel, to have
14 attorney-client consultations and for the purpose of
15 conducting quasi-judicial deliberations regarding the
16 matters before Board. The Board returned to open
17 session at 12:26 a.m.]

18 ***

19 MR. ROUSE:

20 Pursuant to Section 708(a)(5) of the
21 Sunshine Act, the Board entered into
22 executive session with Board Counsel to
23 have attorney-client consultations and
24 for the purpose of conducting
25 quasi-judicial deliberations regarding

1 the Consent Agreement at No. 2 of the
2 agenda; the status of Petition for
3 Review of John Bonaventure Sylvester,
4 No. 4 of the agenda; the Application of
5 Certified Residential Real Estate
6 Appraiser of Yaroslav Kovaliv, No. 14 of
7 the agenda; and the Application for
8 Certified General Appraiser for Jane
9 Grace Utzman, No. 15 of the agenda.

10 At this time, if we go to the
11 Consent Agreement for No. 2.

12 MS. BROWN:

13 I make a motion to adopt the Consent
14 Agreement and Order as negotiated by the
15 Commonwealth's prosecuting attorney in
16 File No. 18-70-007406.

17 CHAIRMAN PASQUARELLA:

18 Do we have a second?

19 MR. WENTZEL:

20 Second.

21 CHAIRMAN PASQUARELLA:

22 Any discussion? All in favor? Any
23 opposed?

24 [The motion carried unanimously. The name in that
25 case is BPOA vs. Frisco Lender Services, LLC.]

1

2 MR. ROUSE:

3 The next item will be No. 14 on the
4 agenda.

5 MR. WALTERS:

6 I make a motion to provisionally deny
7 the Application of Certified Residential
8 Real Estate Appraiser of Yaroslav
9 Kovaliv.

10 CHAIRMAN PASQUARELLA:

11 Do we have a second?

12 MR. SMELTZER:

13 Second.

14 CHAIRMAN PASQUARELLA:

15 Any discussion? All in favor? Any
16 opposed?

17 [The motion carried unanimously.]

18

19 MR. WALTERS:

20 I make a motion to provisionally deny
21 the Application for Certified General
22 Appraiser for Jane Grace Utzman.

23 CHAIRMAN PASQUARELLA:

24 Do we have a second?

25 MR. WENTZEL:

1 Second.

2 CHAIRMAN PASQUARELLA:

3 Any discussion? All in favor? Any
4 opposed?

5 [The motion carried unanimously.]

6 ***

7 Correspondence - No Report

8 ***

9 Continuing Education Committee - No Report

10 ***

11 [Chairman Pasquarella made an announcement regarding
12 the open seats for two professional members and two
13 public members on the Board.]

14 ***

15 Adjournment

16 MR. WALTERS:

17 I'll make a motion to adjourn.

18 MS. BROWN:

19 Second.

20 CHAIRMAN PASQUARELLA:

21 Any discussion? All in favor? Any
22 opposed?

23 [The motion carried unanimously.]

24 ***

25 [There being no further business, the State Board of

1 Certified Real Estate Appraisers Meeting adjourned at
2 12:31 p.m.]

3 ***

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6
7 CERTIFICATE

8
9 I hereby certify that the foregoing summary
10 minutes of the State Board of Certified Real Estate
11 Appraisers meeting, was reduced to writing by me or
12 under my supervision, and that the minutes accurately
13 summarize the substance of the State Board of
14 Certified Real Estate Appraisers meeting.

15
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18 Derek Richmond,

19 Minute Clerk

20 Sargent's Court Reporting

21 Service, Inc.
22
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STATE BOARD OF CERTIFIED
REAL ESTATE APPRAISERS
REFERENCE INDEX

December 19, 2019

	TIME	AGENDA
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10	9:07	Official Call to Order
11		
12	9:08	Roll Call
13		
14	9:10	Approval of Minutes
15		
16	9:11	Report of Prosecutorial Division
17		
18	9:14	Report of Board Counsel
19		
20	10:02	Appointment - Kimberly A. Mattis, Director, Bureau of Finance and Operations; Amanda Richards, Fiscal Management Specialist 2, Bureau of Finance and Operations Budget Presentation
21		
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26		
27	10:13	Report of Board Counsel (Continued)
28		
29	10:18	Report of Board Chairman
30		
31	11:24	Executive Session
32	12:26	Return to Open Session
33		
34	12:26	Motions
35		
36	12:31	Adjournment
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