

**MISSISSIPPI REAL ESTATE APPRAISER LICENSING AND CERTIFICATION BOARD  
DISCIPLINARY ACTIONS**

**11-21-2013  
HAROLD D. WHITE  
GA-738  
Case #37-1209**

This disciplinary action arose from violations of the 2012 – 2013 USPAP Ethic Rule, Confidentiality; the Record Keeping Rule; the Scope of Work Rule, the Problem Identification, the Scope of Work Acceptability, the Disclosure Obligations; Standards Rule 1-2(e)(i)(ii)(h); Standards Rule 1-4(a)(b)(i)(ii); Standards Rule 1-5(a); Standards Rule 2-2(b)(iii)(vii)(viii); Standards Rule 2-3; and 73-34-9, 73-34-35(1)(I), 73-34-37 and 73-34-41 of the Mississippi Code as amended. The sanctions were for an appraisal report completed on real property located at 8913 Pace Road in Meridian, Mississippi. The appraiser disclosed confidential appraiser-client information to an unauthorized person. The appraiser failed to provide verified documentation or analysis in his work file for information used in either the Sales Comparison Approach or the Cost Approach. The appraiser failed to provide specific information requested by the client (on the order request) in the report. The appraiser also failed to identify significant appraisal assistance and failed to provide the name of the individual providing such assistance in the certification of the appraisal report.

This complaint was settled by a Consent Order dated November 21, 2013. The appraiser agreed to not operate in the capacity of a supervisor appraiser. He agreed to complete the fifteen (15) hour 2014-2015 USAPA Course and a four (4) hour work file course in a classroom setting. The credit hours generated by the successful completion of the mandated courses may not be used to satisfy the twenty-eight (28) hours of continuing education that is required for license renewal. The failure to deliver to the Board Administrator the evidence of completion shall constitute grounds for additional disciplinary actions by the Board. This disciplinary action shall be reported to and posted with the appropriate authorities and published in the newsletter.

**09-26-2013  
WILLIAM “BILL” N. SEXTON  
GA-209  
Case #17-1202(B)**

This disciplinary action arose from violations of the 2008-2009 USPAP Scope of Work Rule, the Scope of Work Acceptability, the Scope of Work Disclosure Obligations and Standard Rule 2, 2-2(b)(vii)(viii) and 73-34-9, 73-34-35(1)(I), 73-34-37 and 73-34-41 of the Mississippi Code for an appraisal report completed on 2172 Grays Creek Road in Hernando, Mississippi. The appraiser failed to report that Comparable Sale #4 was improved with a mother-in-law wing. The appraiser assigned a site value of Two Hundred Thirty Eight Thousand Three Hundred One

Dollars (\$238,301.00) to the subject property without providing an analysis or an explanation in support of the site value.

The complaint was settled by a Final Order following an Administrative Hearing on September 26, 2013. The appraiser was directed to complete a fifteen (15) hour 2014-2015 USPAP Course and a four (4) hour work file course within six (6) months of the decision becoming final. The credit hours generated by the successful completion of the mandated courses may not be used to satisfy the twenty-eight (28) hours of continuing education that is required for license renewal. This disciplinary action shall be reported to and posted with the appropriate authorities and published in the newsletter.

**08-22-2013**  
**SHANE J. PHENICIE**  
**LA-1834**  
**Case #24-1204**

This disciplinary action arose from violations of the 2012-2013 USPAP Record Keeping Rule, the Scope of Work Rule, Standard Rule 1, 1-2(h), 1-6(a)(b), Standard Rule 2, 2-2(b)(vii)(viii)(xi), 2-3, and violation of the Mississippi Code, Sections 73-34-3(a), 73-34-35(1)(l), 73-34-37, 73-34-39(l) and MAB Rule 3.A.II.4.b – Track Two licensees must state directly beneath their license number and signature the phrase, “License Obtained With No Appraisal Experience”. On February 10, 2012, the appraiser prepared a report on property located at 1008 Hwy 19 South in Meridian, Mississippi for Market Real Estate Valuation Services in which an "AS IS" opinion of value was provided. The appraiser failed to prepare the report as an appraisal, did not prepare a proper work file and did not provide verified documentation indicating an analysis of his conclusions. There was no signed certification page in the appraiser's report or work file.

The complaint was settled by a Consent Order on August 22, 2013. The appraiser was directed to complete a fifteen (15) hour 2014-2015 USPAP Course and a four (4) hour work file course within nine (9) months of signing the order. The credit hours generated by the successful completion of the mandated courses may not be used to satisfy the twenty-eight (28) hours of continuing education that is required for license renewal. The failure to deliver to the Board Administrator evidence of completion shall constitute grounds for additional disciplinary actions by the Board. This disciplinary action shall be reported to and posted with the appropriate authorities and published in the newsletter.

**07-25-2013**  
**SHEILA KIRK**  
**RA-660**  
**Case #08-1305**

This disciplinary action arose from violations contained in a Tennessee Appraisal Board Consent Order: In November, 2008 the licensee appraised a residential property located in TN and a

complaint was filed by an Appraisal Management Company (client). The Licensee misstated the previous listing history and failed to analyze a current listing agreement. The report did not adequately and reasonable describe, discuss or analyze the factors that affect marketability or market area trends. The Licensee did not provide an adequate opinion of the highest and best use, no analysis was prepared which enumerated recent repairs in relation to a prior sale of the subject property, no previous sales history was documented for the comparable sales, the report did not contain the analysis cited for the use of the extraction method in obtaining the site value nor any documentation to support the cost approach information. Further, there was no other analysis or documentation found in the report or work file which could support the Gross rent Multiplier which was used. The cost and income approaches provided no support for the final value conclusion and the reconciliation lacked supporting data.

Settled by Consent Order on July 25, 2013 where appraiser was directed by the Tennessee Appraisal Board Consent Order to complete a fifteen (15) hour Residential Report Writing course, a thirty (30) hour Basic Appraisal Procedures course and pay a \$500.00 fine. If the educational courses are not completed as directed by the Tennessee Appraisal Board, the action shall constitute grounds for additional disciplinary actions by the Board.

**05-17-2013**

**KEVIN P. GREHAN**

**RA-821**

**Case #16-1202 & 21-1111**

As a result of a Final Oder signed May 17, 2013. Appraiser violated 2010-2011 Uniform Standard of Appraisal Practice, Scope of Work Rule, Acceptability and Disclosure Obligations, Standard Rule1, 1-4(a), Standard Rule 2, 2-2(b)(vii)(viii) and 73-34-9, 73-34-35(1)(I), 73-34-37 and 73-34-41 of the Miss. Code Ann as amended for an appraisal report completed on 4624 Eiffel Lane dated 9/28/2011. Appraiser violated 2012-2013 Uniform Standard of Appraisal Practice, Scope of Work Rule, Acceptability and Disclosure Obligations, Standard Rule 1, 1-4(a), Standard Rule 2, 2-2(b)(vii)(viii) and 73-34-9, 73-34-35(1)(I), 73-34-37 and 73-34-41 of the Miss. Code Ann as amended for an appraisal report completed on and 2172 Grays Creek Road dated 2/10/2012. Appraiser failed to have verified documentation in his work file to analyze or disclose sufficient information in the report. Appraiser did not verify or disclose correct information for the Sales Comparison Approach to completely understand his analysis of this approach. Appraiser has no verified documentation or analysis for the Cost Approach. (9/28/2011) Appraiser failed to have verified documentation in his work file to analyze or disclose sufficient information in the report. Appraiser did not verify or disclose correct information for the Sales Comparison Approach to completely understand his analysis of this approach. Appraiser has no verified documentation or analysis for the Cost Approach. (2/10/2012)

Appraiser must complete 15 hour 2012 – 2013 USPAP Course and 15 hour Qualifying Education Course for Advanced Residential Applications and Case Studies, 15 hour Qualifying Education

Course for Residential Report Writing and 7 hour course concerning work file seminar as well as pass any accompanying exams. This action is to be reported in the Board Newsletter, spread upon the Board minutes and cannot be counted towards mandatory 28 hours of CE.

**12-06-2012**

**STEPHEN M. PARKER**

**RA-774**

**Case #03-1201**

As a result of a Consent Oder signed December 6, 2012. Appraiser violated 2006 Uniform Standard of Appraisal Practice Ethic Rule Record Keeping, Scope of Work Rule, Acceptability and Disclosure Obligations, Standard Rule 1-2(e)(i)(h), 1-4(a)(b)(i)(ii), 1-6(a)(b), 2-2(b)(iii)(vii)(x) and 73-34-35(1)(l) and 73-34-37 of the Miss. Code Ann as amended for an appraisal report completed on 1/4/2007. Appraiser violated 2010 - 2011 Uniform Standard of Appraisal Practice Ethic Rule Record Keeping, Scope of Work Rule, Acceptability and Disclosure Obligations, Standard Rule 1-2(e)(i)(h), 1-4(a), 2-2(b)(iii)(vii)(viii) and 73-34-35(1)(l) and 73-34-37 of the Miss. Code Ann as amended for an appraisal report completed on 10/3/2011. (1/4/2007) Appraiser failed to have verified documentation in his work file to analyze or disclose sufficient information in the report. Appraiser did not verify or disclose correct information for the Sales Comparison Approach to completely understand his analysis of this approach. Appraiser has no verified documentation or analysis for the Cost Approach. (10/3/2011) Appraiser appears to have verified documentation for this report but misstates MLS information in the Sales Comparison. Appraiser stated in the report that the marketing time is 3 to 6 months but throughout the report marketing time is contradicted.

Appraiser must complete 15 hour 2012 – 2013 USPAP Course and 15 hour Qualifying Education Course for Residential Report Writing and Case Studies, 7 hour course concerning Sales Verification Principles, Procedures and Case Studies and 15 hour Qualifying Education Course for Residential Application and Case Studies Part I as well as pass any accompanying exams. This action is to be reported in the Boards Newsletter, spread upon the Board minutes and cannot be counted towards mandatory 28 hours of CE.

**12-06-2012**

**CLARENCE L. BECKHAM JR.**

**GA-580**

**Case #08-1202**

As a result of a Consent Oder signed December 6, 2012. Appraiser violated 2012 - 2013 Uniform Standard of Appraisal Practice Record Keeping Rule, Scope of Work Rule, Acceptability and Disclosure Obligations, Standard Rule 1-2(h), 1-4(a), 2, 2-1(b), 2-2(b)(vii)(viii) and 73-34-35(1)(l) and 73-34-37 of the Miss. Code Ann as amended. Appraiser failed to have verified documentation in his work file to analyze or disclose sufficient information in the report.

Appraiser did not verify, disclose or explain his rationale for the Sales Comparison Approach to completely understand his analysis for each comparable's differences in adjustments.

Appraiser must complete 15 hour 2012 – 2013 USPAP Course, 15 hour Qualifying Education Course for Advanced Residential Report Writing and Case Studies and a 15 hour Qualifying Education Course for Advanced Residential Applications and Case Studies as well as pass any accompanying exams. This action is to be reported in the Boards Newsletter, spread upon the Board minutes and cannot be counted towards mandatory 28 hours of CE.

**12-06-2012**

**BRENT BOWDEN LIGHTSEY**

**RA-863**

**Case #17-1202(A)**

As a result of a Consent Order signed December 6, 2012. Appraiser violated 2008 - 2009 Uniform Standard of Appraisal Practice Ethic Rule Record Keeping, Scope of Work Rule, Acceptability and Disclosure Obligations, Standard Rule 1-2(e)(i)(h), 1-4(a)(b)(i)(ii), 2-2(b)(iii)(vii)(viii) and 73-34-35(1)(l) and 73-34-37 of the Miss. Code Ann as amended. Appraiser failed to have verified documentation in his work file to analyze or disclose sufficient information in the report. Appraiser neighborhood boundaries are the entire southern half of Desoto County and uses Comparable #4 which is located outside these perimeters. Appraiser did not verify or disclose correct information for the Sales Comparison Approach to completely understand his analysis of this approach. Appraiser has no verified documentation or analysis for the Cost Approach.

Appraiser must complete 15 hour 2012 – 2013 USPAP Course and 15 hour Qualifying Education Course for Advanced Residential Applications and Case Studies as well as pass any accompanying exams. This action is to be reported in the Boards Newsletter, spread upon the Board minutes and cannot be counted towards mandatory 28 hours of CE.

**12-06-2012**

**CAROL ANN EASLEY A/K/A CAROL ANN SMITH**

**Intern**

**Case#39-1210**

A Final Order was signed on December 6, 2012 following a Board Hearing on October 22, 2012. Respondent completed a Tract II License Application which was denied. This matter was brought before the board due to Respondent disciplinary actions filed in the Tennessee Real Estate Appraiser Commission for 2008, 2009 and 2011 (Based on the October 20 2011 Final order revoking the Respondent's certification for Tennessee). The Final Order for The Mississippi Real Estate Appraiser Licensing and Certification Board (Board) concluded Respondent could maintain the Internship with the following conditions: practice only under the supervision of a qualified supervisor who has received the prior written approval of the

Board; during the internship, a log must be submitted every 6 months; remain in the internship program for a period not less than 2 years and complete at least 2,000 hours of experience; cannot reapply for licensure until the above has been completed; and must keep the Board apprised at all times, in writing, of her current residential and/or work address(es).

**10-25-2012**  
**JUSTIN W. PARROTT**  
**RA-805**  
**Case #14-1202**

As a result of a Consent Order signed October 25, 2012. Appraiser violated 2010 – 2011 Uniform Standards of Appraisal Practice Ethic Rule Record Keeping, Scope of Work Rule, Scope of Work Acceptability, Disclosure Obligations, Standard Rule 1-2(e)(i)(h), 1-4(a)(b)(i) and Standard Rule 2-2(b)(iii)(vii)(viii) and 73-34-35(1)(l) and 73-34-37 of the Miss. Code Ann as amended. Appraiser failed to have verified documentation in the work file to analyze or disclose sufficient information in the report. Appraiser did not disclose correct information in the sales comparison approach and no verified documentation for the cost approach. Appraiser misstates neighborhood name, map reference number and the lender client.

Appraiser must complete 15 hour 2012 – 2013 USPAP, 15 hour Qualifying Education Course for Residential Appraiser Site Valuation and Cost Approach, 15 hour Qualifying Education Course for Residential Report Writing and Case Studies and 15 hour Qualifying Education Course concerning Statistics, Modeling and Finance as well as pass any accompanying exams. This action is to be reported in the Boards Newsletter, spread upon the Board minutes and cannot be counted towards mandatory 28 hours of CE.

**07-26-2012**  
**MICHAEL HENDRICKSON**  
**LA-1538**  
**Case #23-1112**

As a result of a Consent Oder signed July 26, 2012. Appraiser violated 2006 Uniform Standard of Appraisal Practice Ethic Rule Record Keeping, Scope of Work Rule Problem Identification, Acceptability and Disclosure Obligations, Standard Rule 1-2(e)(i)(h), 1-4(a)(c)(i), 1-5(b), 2-2(b)(iii)(vii)(viii) and 73-34-35(1)(l) and 73-34-37 of the Miss. Code Ann as amended. Appraiser failed to have verified documentation in his work file to analyze or disclose sufficient information in the report. Appraiser fails to disclose previous sell of the subject property and incorrectly states the description of the subject's Roof Surface and driveway. Appraiser incorrectly states the zoning of the subject. Appraiser does not disclose to client the comparable sales used (#1 and #2) in the report are purchased by the Owner/Borrower of the current appraisal report.

Appraiser must complete 15 hour 2012 – 2013 USPAP Course, 15 hour Qualifying Education Course for Advanced Residential Report Writing and Case Studies and a 15 hour Qualifying Education Course for Statistics, Modeling and Finance Course as well as pass any accompanying exams. This action is to be reported in the Boards Newsletter, spread upon the Board minutes and cannot be counted towards mandatory 28 hours of CE.

**07-26-2012**  
**FRED H. LEWIS**  
**RA-231**  
**Case #09-1202**

As a result of a Consent Oder signed July 26, 2012. Appraiser violated 2010 - 2011 Uniform Standard of Appraisal Practice Ethic Rule Record Keeping, Scope of Work Rule, Standard Rule 1-1(c), 1-2(e)(h), 1-4(a)(b)(i)(ii), 1-6(a)(b), 2-2(b)(vii)(viii) and 73-34-35(1)(l) and 73-34-37 of the Miss. Code Ann as amended. Appraiser failed to have verified documentation in his work file to analyze or disclose sufficient information in the report. Appraiser incorrectly states the amenities for the comparables sales used in the report as well as using sales over 6 months to a year old with no explanations or disclosure for use of older comparables. Appraiser incorrectly states the legal description for the subject property. The reconciliation does not consider the cost or income approaches.

Appraiser must complete 15 hour 2012 – 2013 USPAP Course, 15 hour Qualifying Education Course for Advanced Residential Report Writing and Case Studies and a 15 hour Qualifying Education Course for Statistics, Modeling and Finance Course as well as pass any accompanying exams. This action is to be reported in the Boards Newsletter, spread upon the Board minutes and cannot be counted towards mandatory 28 hours of CE.

**07-26-2012**  
**BRADLEY L. HALL**  
**RA-688**  
**Case #15-1202**

As a result of a Consent Oder signed July 26, 2012. Appraiser violated 2012 - 2013 Uniform Standard of Appraisal Practice Record Keeping, Scope of Work Rule Problem Identification, Acceptability and Disclosure Obligations, Standard Rule 1, 1-4, 2-2(b), 2-3 and 73-34-35(1)(l) and 73-34-37 of the Miss. Code Ann as amended. Appraiser performed an oral appraisal report and prepared no work file to analyze sufficient information for the oral report. There is no verified documentation for a work file required by USPAP within a reasonable time frame after the conveyance of the oral report to the Client.

Appraiser must complete 15 hour 2012 – 2013 USPAP Course as well as pass any accompanying exam. This action is to be reported in the Boards Newsletter, spread upon the Board minutes and cannot be counted towards mandatory 28 hours of CE.

**7-26-2012**

**CATHY A. SMART**

**RA-584**

**Case #26-1112**

As a result of a Consent Oder signed July 26, 2012. Appraiser violated 2006 Uniform Standard of Appraisal Practice Scope of Work Rule Problem Identification, Standard Rule 1-2(h), 1-4(a), 1-5(a)(b), 2-2(b)(vii)(viii) and 73-34-35(1)(l) and 73-34-37 of the Miss. Code Ann as amended. Appraiser prepared an appraisal report for Mobile Home and Land transaction where the Mobile Home was added to the land. Appraiser used comparable sales where the mobile home and land were sold separately with the contract price being constructed by adding both the land sale and the mobile home sale. There was no verification that the sales tax and set up fees were subtracted from the actual purchase price and no concessions were considered with the subject or comparables.

Appraiser must complete 15 hour 2012 – 2013 USPAP Course and a 7 hour course on appraising Manufactured Housing as well as pass any accompanying exams. This action is to be reported in the Boards Newsletter, spread upon the Board minutes and cannot be counted towards mandatory 28 hours of CE.

**10-27-2011**

**Michael D. Cooper**

**RA-448**

**Case #14-1106**

As a result of a Board hearing on October 27, 2011 a final order was signed on January 3, 2012. Appraiser violated 2010 – 2011 Uniform Standards of Professional Appraisal Practice Record Keeping section of the Ethics Rule, Competency Rule, Scope of Work Rule – Problem Identification, Scope of Work Acceptability and Disclosure Obligations, Standard Rules 1-1(a)(b)(c), 2-1(a)(b)(c) and Sections 73-34-35(1)(l), 73-34-39(1)(2) and (3) of the Miss. Code Ann as amended. Appraiser prepared three (3) appraisal reports for the same property with different values. Two (2) of these reports were submitted to the client on the same day but with different market values. Appraiser did not have an accurate work file to support his Market Value conclusion in any of the (3) appraisal reports. Some differences in comparing all the appraisal reports were different adjustments for the same comparables used in each report. The Appraiser did not make available to the board a work file for one report. Appraiser explains that one of these reports was a clone and sent to his client in error. Appraiser fails to disclose an avigation easement for the subject, which was a matter of public record. Appraiser



did not include in his Sales Comparison analysis the effect of seller's concessions which were reflected in the MLS listings.

Appraiser must complete 15 hour Residential Real Estate Appraisal Report Writing or Advance Residential Real Estate Appraisal Procedures. He must also complete a 7 hour Federal Housing Administration training course. Appraiser must also maintain an appraisal log for 12 months and submit to the Board when requested. This action is to be reported in the Boards Newsletter, spread upon the Board minutes and cannot be counted towards mandatory 28 hours of CE.

**09-22-2011**

**Pat Lynn McDerment**

**GA-164**

**Case #17-1107**

As a result of a Consent Order signed on September 22, 2011. Appraiser settled with the Alabama Real Estate Appraisers Board by voluntary revocation consent order signed on April 15, 2011 for violating Sections 34-27A-5 and 34-27A-9 Code of Alabama 1975 and Section 780-X-9-01(2)(f) hereby freely, knowingly and voluntarily surrendered said license to Alabama Real Estate Appraisers license in lieu of a hearing on pending complaints. Appraiser may apply for Alabama license after a 2 year period with a right to request a hearing on his application for reinstatement of license and receipt of proper proof and evidence of his rehabilitation. Appraiser for his Mississippi appraisal report violated 2010 – 2011 Uniform Standards of Professional Appraisal Practice Ethic Rule – Record Keeping, Scope of Work – Scope of work Acceptability, Disclosure Obligations, Standard Rules 1-2(e)(v)(h), 1-4(a)(b)(i)(c)(i), 2-1(b), 2-2(b)(iv)(vii)(viii) and 73-34-35(1)(l) and 73-34-37 of the Miss. Code Ann as amended. Appraiser failed to have verified documentation in his work file to properly analyze and disclose sufficient information in the report. Appraiser had no documentation on how the cost and income approaches were concluded or even considered. Appraiser further did not analyze or disclose any previous deed transfers or analyze the Life Estate and the effects, if any, in the appraisal report.

Appraiser must complete 15 hours 2012 – 2014 USPAP, 15 hour Qualifying Education Residential Appraiser Site Valuation and Cost Approach, 30 hour Qualifying Education Residential Sales Comparison and Income Approach, 15 hour Qualifying Education Statistics, Modeling and Finance as well as pass any and all exams. This action is to be reported in the Boards Newsletter, spread upon the Board minutes and cannot be counted towards mandatory 28 hours of CE.

**08-25-2011**  
**Billy Mack Kelly Jr.**  
**GA-449**  
**Case #02-1102**

As a result of a Consent Order signed on August 25, 2011. Appraiser violated 2010 – 2011 Uniform Standards of Professional Appraisal Practice Scope of Work – Scope of work Acceptability, Disclosure Obligations, Standard Rules 1-2(e)(i)(g)(h), 1-4(a)(b)(i), 2-1(b)(c), 2-2(b)(vii)(viii)(x) and 73-34-35(1)(l) and 73-34-37 of the Miss. Code Ann as amended. Appraiser failed to have verified documentation in his work file to analyze or disclose sufficient information in the report. He failed to disclose the airport or its effects if any to the subject property or the fact that Delta State College Campus which is located in subject's neighborhood. Appraiser makes several miss statements in the description of the comparable sales which affected his adjustments and the final value of the Sales Comparison Approach. He further states in the cost approach that the condition of the subject needs repairs but does not disclose the dollar amount or the hypothetical conditions that may apply to the final results. No verified documentation to support his conclusion of the site value.

Appraiser must complete the 15 hour USPAP and the 15 hour Qualifying Education concerning Advanced Residential Report Writing and cast studies and pass any exams. This action is to be reported in the Boards Newsletter, spread upon the Board minutes and cannot be counted towards mandatory 28 hours of CE.

**04-20-2011**  
**William O. Parrish, Jr.**  
**RA-340**  
**Case #19-1010**

As a result of a Board hearing on March 24, 2011 a final order was signed on April 20, 2011. Appraiser violated 2007 and 2009 Uniform Standards of Professional Appraisal Practice Ethic Rule - Record Keeping, Scope of Work Rule – Problem Identification, Scope of Work Acceptability and Disclosure Obligations, Standard Rules 1-1(a), 1-4(a)(b)(i)(ii)(iii), (c)(i)(ii)(iv), 1-5(a)(b), 1-6(a)(b), 2-1(a), 2-2(b)(vii)(viii) and Sections 73-34-9, 73-34-41, 73-34-35, 73-34-39(1)(2) and (3) of the Miss. Code Ann as amended. Appraiser prepared 2 reports on the same real property. (One in 2007 and the other in 2009) Appraiser did not have an accurate work file to support his Market Value conclusion in either report. Appraiser values the 370 acres of raw land in the amount of one Billion seven hundred and two million dollars (\$1,702,000,000.00). When in fact the whole county of Hancock consisting of buildings and other improvements was only valued by the tax assessor as being one billion eight hundred and thirty three million (exact figure \$1,833,025,545.00). Appraiser fails to properly analyze or disclose that part of the subject property which includes wetlands, shrimping zones, oyster harvesting zones, flood zones and surface water areas. Appraiser fails to disclose the previous deed transfers for the subject property. He further states this is only 4 parcels when in fact it is

37 parcels that make up the 370 acres of raw land. Parcels are also divided by highways, interstates, roads, rivers, streams and railroads. He values the subject property as if it is improved but makes no hypothetical condition or extraordinary Assumptions for any improvements.

Appraiser license is revoked and shall not apply for any real estate appraiser license or petition for reinstatement of such for a period of at least 5 years. This action is to be reported in the Boards Newsletter, spread upon the Board minutes.

**11-18-2010**

**John Martin Adamson**

**GA-156**

**Case # 26-0903**

Settled by Consent Order dated November 18, 2010. Appraiser admitted violating Mississippi Code Annotated, Sections 73-34-35(1)(l) and 73-34-37; violating the 2008 Uniform Standards of Professional Appraisal Practice (“USPAP”) Ethics Rule – Conduct, Record Keeping, Scope of Work Rule; Standard Rule 1-2(e)(i); Standards Rule 1-4 (a)(c)(i)(ii)(iii)(iv); Standard Rule 1-6(a)(b); Standard Rule 2-2(b)(iii)(vii)(x) and agreed to the following penalties below. Appraiser failed to verify documentation in the work file to properly analyze sufficient information in the report. He was aware of the subject property being previously burned but did not disclose to his Client nor did he identify any hypothetical conditions necessary for the assignment nor indicate any items to be repaired. Appraiser has no verification or documentation in the work file to show how he developed and analyzed the income or cost approach.

Appraiser must complete fifteen (15) hour National USPAP 2010 Course; fifteen (15) hour QE Course concerning General Appraiser Residential Report Writing and Case Studies; fifteen (15) hour QE Course concerning General Appraiser Income Approach; all course must be completed and pass exams within one hundred and fifty (150) days of the date of this Consent Order; The credit hours generated by the successful completion of the mandated courses may not be used to satisfy the twenty-eight (28) hours of continuing education that is required for license renewal; Failure to deliver to the Board Administrator evidence of completion, his license as a General Appraiser is immediately suspended without the need of any further procedural steps; This disciplinary action shall be reported to and posted with the appropriate authorities and published in the newsletter.

**11-18-2010**  
**Elton V. Elkins**  
**RA-563**  
**Case # 30-0910**

Settled by Consent Order dated November 18, 2010. Appraiser admitted to violating 2008 and 2009 Uniform Standards of Professional Appraisal Practice Ethics Rule –Record Keeping, Scope of Work Rule - Scope of Work Acceptability, Disclosure Obligations, Standards Rule 1-2(e)(i), Standards Rule 1-4(a)(b)(i), Standard Rule 1-5(a), Standard Rule 2-2(b)(iii)(vii)(viii), 73-34-35(1)(l) and 73-34-37 of the Mississippi Code of 1972 as amended and agreed to the following penalties below. Appraiser failed to have a proper work file with no verified documentation to properly analyze sufficient information for the report. He failed to analyze the current contract for sale. Plat provided in work file shows subject property may have been land locked. Appraiser further discloses comparable information incorrectly and no analysis of how he developed his opinion of site value.

Appraiser must complete 15-hours of National USPAP 2010 course and pass exam within ninety (90) days of order; Complete 15-hours of QE concerning Statistics, Modeling and Finance, pass exam within ninety (90) days of order; 15-Hours of QE course concerning Advanced Residential Applications and Case Studies, pass exam within ninety (90) days of order, notify Board of completion of course work, successful completion of the mandated courses will not be used to satisfy the twenty-eight (28) hours of continuing education that is required for license renewal; disciplinary action reported to and posted with the appropriate authorities and in newsletter: action and order shall be public record.

**11-18-2010**  
**Robert P. Jones**  
**RA-637**  
**Case # 19-0906**

Settled by Consent Order dated November 18, 2010. Appraiser admitted to violating 2008 Uniform Standards of Professional Appraisal Practice Scope of Work Rule – Problem Identification, Disclosure Obligations, Standards Rule 1-2(h), Standard Rule 1-4(a),1-5(a), Standard Rule 2-2(b)(vii)(viii), and 73-34-35(1)(l), 73-34-37 of the Mississippi Code of 1972 as amended and agreed to the following penalties below. Appraiser failed to correctly analyze the current MLS listing for the subject property. He failed to explain his analysis for the seller's concessions for the subject and comparables. He further failed to explain his reasoning behind several adjustments in the sales comparison approach.

Appraiser to successfully complete fifteen (15) hour National USPAP 2010 Course and pass exam; Credit hours may not be used to satisfy the twenty-eight (28) hours of continuing education that is required for license renewal; Must deliver to the Board Administrator evidence that he has successfully completed and passed the course within ninety (90) days or

his Certified Residential Appraisal License will be suspended without any further procedural steps; Agrees to six (6) months Probationary period commencing on the date this order is signed; during the six (6) months Probation Appraiser must submit an appraisal log by the first (1) day of each month to the BOARD staff; All appraisals selected for review by the BOARD staff must prove to be USPAP compliant in order to conclude these penalties; disciplinary action reported to and posted with the appropriate authorities and in newsletter; action and order shall be public record.

**11-18-2010**

**Charles Marcus Richardson**

**LA-1559**

**Case # 24-0907**

Settled by Consent Order dated November 18, 2010. Appraiser admitted violating Mississippi Code Ann. Sections 73-34-35(1)(l) and 73-34-37. Also admitted violating 2008 and 2009 Uniform Standards of Professional Appraisal Practice (“USPAP”) Ethics Rule – Record Keeping, Scope of Work – Scope of work Acceptability, Disclosure Obligations, Standards Rule 1-2 (e)(i)(g)(h), Standards Rule 1-4(a)(b)(i), Standard Rule 1-6(a)(b), Standard Rule 2-2(b)(iii)(vii)(viii) and (x) and agreed to the following penalties below. Appraiser failed to have a complete work file to properly analyze sufficient information in the report. Report shows several deficiencies with the home and a list of repairs needed to be complete but does not show any hypothetical conditions or analysis of these repairs that may or may not have been completed at the time of the report. Appraiser contradicts himself with the effective age in the report. He further shows no support for his analysis of the site value in the cost approach.

Appraiser must complete and pass fifteen (15) hour National USPAP 2010 course; Complete and pass a fifteen (15) hour QE Course concerning Residential Sales Comparison; Complete and pass a fifteen (15) hour Course concerning Site Valuation and Cost Approach; The credit hours generated by the successful completion of the mandated courses may not be used to satisfy the twenty-eight (28) hours of continuing education this is required for license renewal; If failure to deliver to the Board Administrator within ninety (90) days of the date of this order his license is immediately suspended without the need of any further procedural steps; disciplinary action shall be reported to and posted with the appropriate authorities and in newsletter.

**11-18-2010**

**Anita B. Levy**

**LA-1479; Tract II; License Obtained with no Appraisal Experience**

**Case #21-1010**

As a result of a Consent Order signed on November 18, 2010. Appraiser admitted to violating 2010 – 2011 Uniform Standards of Professional Appraisal Practice Ethic Rule - Record Keeping, Scope of Work Rule - Scope of Work Acceptability, Disclosure Obligations, Standard Rules 1-

2(h), 1-6(a)(b), 2-2(b)(vii)(viii)(xi), 2-3, and 73-34-35(1)(l), 73-34-37 and MAB - Rule 3All, Track Two part 4(b). Appraiser prepared an appraisal report that did not include a signed certification, appraiser license number or the statement "License Obtained with no Appraisal Experience". Appraiser did not prepare a proper work file with no verified documentation showing the analysis of her conclusion to the market value developed in the report.

Appraiser to complete 15 hour 2010 USPAP course, 15 hour QE course on Real Estate Appraisal Report Writing, and pass all exams. Appraiser to be suspended for 6 months with 4 months held in abeyance beginning the date of this order. This action is to be reported in the Boards Newsletter, spread upon the Board minutes and cannot be counted towards mandatory 28 hours of CE.

**09-23-2010**

**William J. Beckham**

**RA-730**

**Case #45-0812**

As a result of Consent Order on September 23, 2010. Appraiser admitted to violating 2008-2009 Uniform Standards of Professional Appraisal Practice Ethic Rule – Record Keeping, Scope of Work Rule – Problem Identification, Disclosure Obligations, Standards Rule 1-2(d)(e)(i)(iv)(h), 1-4(a), 1-6(a)(b), 2-2(b)(iii)(iv)(vii)(viii) and 73-34-35(1)(l) and 73-34-37 of the Miss. Code Ann as amended. Appraiser failed to have verified documentation in his work file to analyze or disclose sufficient information in the report. He failed to correctly state the current owner of record, reported the Effective date prior to the signed date, and left several areas blank in his report including the Cost Approach and the reconciliation section. He did not disclose his reasoning for not reconciling the three approaches. Appraiser failed to follow the Fannie Mae guidelines (Section 406.03B) which states in part the dollar amount of the net adjustments for each comparable sale should not exceed 15% of the sales price without further commenting on the reasons for using excessive adjustment comparables.

Appraiser to complete 15 hour 2010 USPAP, 15 hour QE Advanced Residential Applications and Case Studies, 15 hour QE Residential Appraiser Site Valuation and Cost Approaches as well as pass any and all exams. This action is to be reported in the Boards Newsletter, spread upon the Board minutes and cannot be counted towards mandatory 28 hours of CE. On January 26, 2011 an Amendment was made to the Consent Order to extend the time frame in which these courses must be completed. All Education must be completed by February 14, 2011.

**08-19-2010**  
**John R. Newell**  
**RA-452**  
**Case # 07-0902**

Settled by Consent Order dated August 19, 2010. Appraiser admitted violating Mississippi Code Ann. Sections 73-34-35(1)(l) and 73-34-37 as amended; violating 2008-2009 Uniform Standards of Professional Appraisal Practice (“USPAP”) Scope of Work Rule – Scope of Work Acceptability, Disclosure Obligations, Standards Rule 1-2(g); Standards Rule 1-5(a)(b); Standards Rule 1-6(a)(b); Standards Rule 2-1(c); Standards Rule 2-2 (b)(vii)(viii)(x) and agreed to the following penalties below. Appraiser failed to document, analyze and disclose the hypothetical conditions of repairs to the subject property. Appraiser failed to analyze the purchase agreement or disclose any previous sales for the subject property. He further failed to reconcile the approaches used to develop the market value.

Appraiser must complete fifteen (15) hour National USPAP 2010 Course; fifteen (15) hour QE Residential Report Writing and Case Studies; Complete and pass any and all examinations within ninety (90) days of date of this Consent Order; Credited hours generated by the successful completion of the mandated courses may not be used to satisfy the twenty-eight (28) hours of continuing education that is required for license renewal; If Appraiser fails to deliver to the Board Administrator evidence that he has successfully completed the above courses his license as a Certified Residential Appraiser is immediately suspended without the need of any further procedural steps; This disciplinary action shall be reported to and posted with the appropriate authorities and action shall also be published in the Board’s newsletter and shall be made public.

**08-19-2010**  
**Dustin Michael Cain**  
**LA-1465**  
**Case #47-0807**

Settled by Consent Order signed on August 19, 2010. Appraiser violated 2005 Uniform Standards of Professional Appraisal Practice Ethic Rule – Record Keeping, Supplemental Standards Rule, Standard Rules 1, 1-1(a), 1-2(c)(iv)(e)(i)(f)(h), 1-3(a), 1-4(a)(c)(i)(h)(i), 1-5(a)(b), 2-1(c), 2-2(b)(iii)(vii)(viii)(ix) and 73-34-35(1)(l) and 73-34-37 of the Miss. Code Ann as amended. Appraiser did not prepare a proper work file that did not have verified documentation showing the analysis of his conclusion to the market value developed in the report. He did not obtain a copy of the contract of sale, therefore did not analyze or disclose his analysis of this contract. Appraiser did not disclose the previous sales for the subject in which included a foreclosure deed and the previous deed transfers for the comparables. He further failed to disclose the foreclosures in the subject’s neighborhood with no explanation of the affect this may or may not have for the marketability for the subject. He did not disclose or explain why one comparable sold for more than the list price. He makes no explanation of the

exclusion of the income approach. Appraiser did not disclose the repairs made to the subject property after foreclosure nor the hypothetical condition for these repairs.

Appraiser to complete the 15 hour 2010 USPAP course, 15 hour QE course on Real Estate Appraisal Report Writing, 30 hr QE Residential Sales Comparison and Income Approach, 15 hr QE Appraiser Site Valuation and Cost Approach and the 15 hour QE Residential Market Analysis and Highest and Best Use as well as pass any and all exams. This action is to be reported in the Boards Newsletter, spread upon the Board minutes and cannot be counted towards mandatory 28 hours of CE.

**08-19-2010**

**Ben Boteler**

**RA-737**

**Case #03-1001**

As a result of a Consent Order signed on August 19, 2010. Appraiser admitted to violating 2008 and 2009 Uniform Standards of Professional Appraisal Practice Ethic Rule, Scope of Work Rule, Problem Identification, Scope of Work Acceptability, Disclosure Obligations, Standard Rules 1, 1-2(e)(i)(h), 1-3(a), 1-4(a)(b)(i) and 2-2(b)(iii)(vii) and 73-34-35(1)(I), 73-37-37 of the Mississippi Code of 1972 as amended. Appraiser shows very little verified documentation in his work file to show his Scope of Work or his market extraction of home sales from where he stated he derived the site value in the cost approach. Appraiser left several areas of the report blank as well as some inconsistencies with his statements throughout the report, descriptions for the comparables and the supply and demand of the subject's market area. Appraiser did not disclose any previous sales or deed transfers for the comparables and left the marketing time blank when client specifically asked for days on the market.

Appraiser is to complete 15 hours of the 2010 USPAP, 15 hours QE Advanced Residential Report Writing and Case Studies, pass all exams, this actions is to be reported in the Boards Newsletter, spread upon the Board minutes and cannot be counted towards mandatory 28 hours of CE.

**08-17-2010**

**Johnny S. Simmons**

**RA-708**

**Case #48-0807**

As a result of Consent Order signed on August 17, 2010. Appraiser admits to violating the 2010 Uniform Standards of Professional Appraisal Practice Ethic Rule – Record Keeping, Scope of work Rule – Scope of Work Acceptability, Disclosure Obligations, Standard Rules 1-1(c), 1-2(e)(i)(iv)(h), 1-3(a), 1-4(a), 1-6(a)(b), 2-1(b), 2-2(b)(iii)(vii)(viii) and 73-34-35(1)(I), 73-37-37 of the Mississippi Code of 1972 as amended. Appraiser failed to have verified documentation in



his work file to properly analyze and disclose sufficient information in the report. Appraiser fails to states correct information in the Sales Comparison Approach with all comparables. Appraiser fails to disclose previous deed transfers for the subject and comparables. He further did not disclose the excluded consideration of the cost approach in the reconciliation section of his report. The market Condition Addendum to the Appraisal Report does not match what was enclosed in Appraiser's work file.

Appraiser is to complete 15 hour 2010 USPAP, 15 hour QE on Statistic, Modeling and Finance, 15 hour QE Advanced Residential Applications and Case Studies to include the passing of any and all exams. This action is to be reported in the Boards Newsletter, spread upon the Board minutes and cannot be counted towards mandatory 28 hours of CE.

**08-13-2010**

**Harry C. Hammond**

**RA-316**

**Case #04-1001**

As a result of a Board Hearing on June 22, 2010, a Final Order was signed August 13, 2010. Appraiser license was previously closed for non-renewal. On October 23, 2009 appraiser filed an application for new license. On January 20, 2010, the Board received notification of litigation on appraisals preformed by him and was required him to come before the board in order to be allowed him to sit for the appraisal exam. Following the Board hearing the appraiser application for licensure, re-licensure or reinstatement of license to engage in the practice of real estate appraisal is hereby denied. License RA-316 is hereby permanently revoked and is not subject to reinstatement. Appraiser may not seek reinstatement of his appraisal license or file a new or another application for licensure

**06-01-2010**

**Todd Glidewell**

**GA-51**

**Case #32-0911**

Violations: Co-signed as supervisor for appraisal reports in which the appraisals were preformed in Mississippi with signers not holding a Mississippi License;

Settled by Consent Order on June 1, 2010 with the appraiser admitting to violating the Miss. Code Ann. Sections 73-34-35(1)(I) and 73-34-5(1). Appraiser agrees to a one (1) year probation period of performing appraisals in the state of Mississippi. During the probation period, appraiser must submit a log of appraisal reports preformed in Mississippi at the first of each month. Appraiser will not be allowed to function as a Supervising Appraiser for Appraisals performed in Mississippi for one (1) year.

**06-01-2010**  
**Russell W. Taylor**  
**LA-1437**  
**Case #27-0908**

Violations: Failed to verify, analyze or disclose information concerning the comparable sales data for the sales comparison approach; failed to analyze or disclose the cost and income approaches;

Settled by Consent Order on June 1, 2010 with the appraiser admitting to violating 2008 USPAP. Appraiser agrees to seventy five (75) hours of Education not to be counted towards the mandatory 28 hours of Continuing Education and further agrees to complete these Qualifying Educational courses within one hundred and eighty days (180). If the educational courses are not completed as directed, Appraiser's Mississippi License will be suspended.

**05-18-2010**  
**Harold D. White**  
**GA-738**  
**Case #29-0910**

Violations: No verified documentation in work file to analyze sufficient information for the report; no analysis or disclosures of the sales comparison approach; failed to develop the income approach;

Settled by Consent Order on May 18, 2010 with the appraiser admitting to violating 2008 USPAP. Appraiser agrees to one hundred and twenty five (125) hours of Education not to be counted towards the mandatory 28 hours of Continuing Education and further agrees to complete these Qualifying Educational courses within one hundred and eighty (180) days. Appraiser voluntarily agrees not to appraiser commercial real estate until all education has been completed. If the educational courses are not completed as directed, Appraiser's Mississippi License will be suspended.

**01-25-2010**  
**Carolyn O. Chapuis**  
**LA-1420 Tract II**  
**Case #11-0903**

Violations: Failed to analyze or disclose previous sales and listings of the subject property; Failed to analyze seller concessions; Failed to analyze or explain why the subject market value was higher than the two comparable sales used in the report that were located in the subject neighborhood; incorrectly stated the sales price for comparable #1; failed to analyze or provide any documentation of how the site value was derived; failed to state License Obtained with NO Appraisal Experience for License Tract II;

Settled by Consent Order on January 25, 2010 with the appraiser admitting to violating 2006 USPAP. Appraiser agrees to forty five (45) hours of Education not to be counted towards the mandatory 28 hours of Continuing Education and further agrees to complete these Qualifying Educational courses within ninety (90) days. Appraiser also agrees to six (6) months probation in which the appraiser must submit a log of appraisal reports to the Board at the first of each month. If the educational courses are not completed as directed, Appraiser's Mississippi License will be suspended.

**09-29-2009**  
**Karen L. Delk**  
**RA-607**  
**Case #25-0511**

Violations: The report indicated several violations that, in and of themselves, would not have impacted the report but in aggregate affected the final results; failed to verify comparable sales; incorrectly identify the effective date and signed data of the report with no explanation; failed to state the correct flood zone; failed to document or analyze the site value by an appropriate appraisal method or technique;

Settled by Consent Order on September 29, 2009 with the appraiser admitting to violating 2006 USPAP. Appraiser agrees to sixty (60) hours of Education not to be counted towards the mandatory 28 hours of Continuing Education and further agrees to complete these Qualifying Educational courses within one hundred and twenty (120) days. Appraiser will not be allowed to function as a Supervising Appraiser for Appraiser Interns or Licensed Appraisers for one (1) year. If the educational courses are not completed as directed, Appraiser's Mississippi License will be suspended.

**09-24-2009**  
**Ajax J. Morris Jr.**  
**GA-182**  
**Case #01-0801**

Violations: Three reports were prepared showing the same effective date of value but stated different opinions of value with no explanation of the differences in report or work file; Scope of Work written in these reports were not consistent with what these reports contained; failed to contain sufficient information to enable the intended users of these reports to understand them properly; failed to correctly complete research and analysis necessary to produce an accurate report;

Settled by Consent Order on September 24, 2009 with appraiser admitting to violating 2006 USPAP. Appraiser agrees to one hundred (100) hours of Education not to be counted towards the mandatory 28 hours of Continuing Education and further agrees to complete these

Qualifying Educational courses within ninety (90) days. Appraiser also agrees to six (6) months Suspension with three (3) months of said Suspension held in abeyance as well as one (1) year probation following said suspension. During the probation period the appraiser must submit a log of appraisal reports to the Board at the first of each month. If mandated courses are not completed within the ninety (90) days, appraiser will not be able to reinstate his license until mandated courses are completed.

**09-24-2009**

**Ronald C. Vaughn, Jr.**

**Non-Resident Appraiser RA-672**

**Case #05-0902**

Violations contained in Tennessee Consent Order: appraised agricultural land in which the value exceeded his licensed limit; failed to enclose signed certification;

Settled by Consent Order on September 24, 2009 where appraiser was directed by the Tennessee Appraisal Board Consent Order to complete a fifteen (15) hour USPAP course. If the educational courses are not completed as directed by the Tennessee Board, Appraiser's Mississippi License will be suspended.

**09-24-2009**

**Mark D. Goodwin**

**RA-711**

**Case #26-0808**

Violations: Appraiser failed to properly identify the property characteristics of the subject property; failed to analyze previous deed transfers for the subject property; failed to disclose the exclusion of the income or cost approach; failed to provide documentation or analysis of site value; failed to analyze or disclose the construction proposal contract; failed to analyze or disclose previous sale and current listing for comparable #3;

Settled by Consent Order on September 24, 2009 with appraiser admitting to violating 2008 USPAP. Appraiser agrees to forty five (45) hours of Education not to be counted towards the mandatory 28 hours of Continuing Education and further agrees to complete these Qualifying Educational course within ninety (90) days. If the educational courses are not completed as directed, Appraiser's Mississippi License will be suspended.

**09-24-2009**  
**Stacey Webb**  
**RA-866**  
**Case #39-0810**

Violations: Appraiser failed to develop an opinion of site value with an appropriate appraisal method or technique; failed to document, analyze and disclose how he developed the Cost Approach; failed to analyze or disclose previous sales for the subject including a foreclosure sale; failed to analyze or disclose hypothetical condition with repairs to the subject; failed to document the scope of work sufficient to develop an appraisal report;

Settled by Consent Order on September 24, 2009 with appraiser admitting to violating 2008 USPAP. Appraiser agrees to sixty five (65) hours of Education not to be counted towards the mandatory 28 hours of Continuing Education and further agrees to complete these Qualifying Educational course within ninety (90) days. Appraiser also agrees to probation for a period of one (1) year in which a log of appraisal reports will be submitted to the Board at the first of each month. If the educational courses are not completed as directed, Appraiser's Mississippi License will be suspended.

**09-24-2009**  
**Carol Ann Smith**  
**RA-707**  
**Case #04-0902**

Violations contained in Tennessee Final Order: Appraiser failed to accurately state the description for the subject and comparable sales (missing the correct site size, misstating the GLA, omitting the GLA of the 2<sup>nd</sup> story for comp 3, ect.); failed to provide support or rationale for age adjustments; failed to be consistent with depreciation figure in the cost approach; failed to research or analyze sales history; misstating correct owner of subject property; failed to analyze or disclose the rational for adjustments in the Sales Comparison Approach; misreported rental payments in the income approach;

Settled by Consent Order on September 24, 2009 based on TN Appraisal Board directive that the appraiser's license be suspended through May 10, 2010. Appraiser is to complete seventy five (75) hours of Education as well as a nine (9) month probation period in which a log of appraisals preformed in the State of Mississippi is submitted to the MS Appraisal Board. Appraiser is not allowed to have or supervise any trainees, Tract II licensed appraiser and cannot sign any report as a supervisor appraiser. If the educational courses are not completed as directed, Appraiser's Mississippi License will be suspended.

**09-24-2009**

**John T. Jordan**

**Non-Resident Appraiser GA-411**

**Case #06-0902**

Violations contained in Tennessee Consent Order: The appraiser was acting as a Certified General Appraiser for commercial appraisal reports that were submitted for an experience audit by an applicant who is currently a Certified Residential Appraiser;

Settled by Consent Order on September 24, 2009 where appraiser was directed by the Tennessee Appraisal Board Order to complete a fifteen (15) hour USPAP course. If the educational courses are not completed as directed by the Tennessee Board, Appraiser's Mississippi License will be suspended.

**09-24-2009**

**Silas Williams**

**Non-Resident Appraiser RA-617**

**Case #03-0902**

Violations contained in an Alabama Consent Order: Appraiser failed to report a mobile home on the subject property and made no analysis or adjustments; failed to adequately reconcile the cost approach; failed to develop and report the Scope of Work; failed to consider functional depreciation for subject when over built for the neighborhood; failed to adequately reconcile the indicated value of cost approach with estimated value;

Settled by Consent Order on September 24, 2009 where appraiser was directed by the Alabama Appraisal Board Consent Order to complete a fifteen (15) hour USPAP course. Appraiser agreed to sixty (60) days of probation and to submit a log at the 1<sup>st</sup> of each month of appraisal performed in the State of Mississippi. If the educational courses are not completed as directed by the Alabama Board, Appraiser's Mississippi License will be suspended.

**09-24-2009**

**David D. Ross**

**RA-650**

**Case #13-0805**

Violations contained in Tennessee Consent Order: Appraiser failed to analyze previous listings on the Subject; failed to analyze the contract of sale and seller concessions; inaccurately reported the subject's GLA; inaccurately reported characteristics of the comparables; failed to analyze or disclose the rationale of adjustments in the Sales Comparison Approach; failed to reconcile the three approaches to value; committing numerous errors of commission and omission within the report;

Settled by Consent Order on September 24, 2009 where appraiser was directed by the Tennessee Appraisal Board Consent Order to complete forty five (45) hours of Education not to be counted towards the mandatory 28 hours of Continuing Education. If the educational courses are not completed as directed, Appraiser's Mississippi License will be suspended.

**08-03-2009**

**Funmilayo Bannerman-Tilden**

**LA-585**

**Case #22-0807**

Violations: The report indicated several violations that within themselves would not have affected the report but in aggregate impacted the final results; failed to document or analyze the site value by an appropriate appraisal method or technique; failed to analyze the contract or receive a copy; failed to document or analysis the previous sales of the subject; failed to reconcile the quality and quantity of data available to analyze correctly within the three approaches;

Settled by Consent Order on August 3, 2009, with the appraiser admitting to violating 2006 USPAP. Appraiser agrees to sixty (60) hours of Education not to be counted towards the mandatory 28 hours of Continuing Education and further agrees to complete these Qualifying Educational course within one hundred twenty (120) days. If the educational courses are not completed as directed, Appraiser's Mississippi License will be suspended.

**07-23-2009**

**Mark Hamilton – GA-459**

**Case #36-0810-1**

**Jody W. Wooten – LA-896**

**Case #36-0810-2**

Violations: Appraisers failed to document or analyze previous sales of the subject; failed to recognize the HOA and dues; appraisers used comparable sales located over 39 miles from subject with no disclosure or explanation of why they felt these comparables were necessary; failed to analyze previous sales for comparables; failed to disclose an explanation of large adjustments; incorrectly identified bedrooms and baths for the subject and certain comparables; failed to verify comparable sales data; failed to document their explanation of the cost approach; incorrectly stated license expiration date of appraiser Wooten;

Settled by Final Order on July 23, 2009 where the Board orders and directs, for the violations cited herein (separately and jointly) that: Both appraisers are hereby placed in a probationary status for a period of one (1) year in which a log of appraisal reports be submitted to the Board at the first of each month; Both appraisers to complete thirty one (31) hours of Education not to be counted towards the mandatory 28 hours of Continuing Education.

**07-23-2009**

**Wesley Stephen Crawley**

**RA-767**

**Case #01-0901**

Violations: Appraiser failed to identify the relevant economic attributes for the increasing trend of property values; failed to analyze the seller's concessions for the subject and comparables; failed to analyze or disclose previous sells for the subject property which included a foreclosure sell; failed to analyze, document or verify those recognized methods and techniques for the Income Approach;

Settled by Consent Order on July 23, 2009, with appraiser admitting to violating 2008 USPAP. Appraiser agrees to forty five (45) hours of Education not to be counted towards the mandatory 28 hours of Continuing Education and further agrees to complete these Qualifying Educational courses within ninety (90) days. If the educational courses are not completed as directed, Appraiser's Mississippi License will be suspended.

**07-23-2009**

**Ginny L. Mitchell**

**RA-803**

**Case #25-0511**

Violations: Appraiser's report shows several violations that within themselves would not have affected the report but in aggregate impacted the final results; failed to verify comparable sales; incorrectly identify the effective date and signed data of the report with no explanation; failed to state the correct flood zone; failed to document or analyze the site value by an appropriate appraisal method or technique;

Settled by Consent Order on July 23, 2009, with appraiser admitting to violating 2006 USPAP. Appraiser agrees to forty five (45) hours of Education not to be counted towards the mandatory 28 hours of Continuing Education and further agrees to complete these Qualifying Educational course within one hundred twenty (120) days. If the educational courses are not completed as directed, Appraiser's Mississippi License will be suspended.

**01-22-2009**

**David W. Smith**

**LA-1259**

**Case #09-0606A & 14-0606**

Violations: **09-0606A** - Appraiser failed to properly state the property characteristics; failed to disclose why property taxes were so high; contradictive information in report stating the condition of subject property; did not analyze or obtain a copy of the sales contract; incorrectly



stated subject property not in flood zone but was located in AE flood zone; failed to analyze sufficient information or have documentation in work file which describes the scope of work necessary to develop the appraisal; did not disclose or analyze why all three comparables sold for more than their list price; inconsistent with adjustments to the comparables with no disclosure or explanation why these adjustments were warranted; did not identify or analyze all deed transfers for the subject or comparables; no documentation in work file on how appraiser developed the Cost Approach; failed to analyze or disclose the hypothetical condition of the repairs on subject property; failed to identify the intended use of report; **14-0606** – Appraiser failed to properly state the property characteristics; failed to disclose why property taxes were so high; failed to identify or obtain documentation necessary for the scope of work to complete report (work file); did not analyze or obtain a copy of the sales contract; failed to disclose or analyze previous sales for the subject and comparables; failed to analyze or disclose the hypothetical condition of the repairs on the subject property; no documentation in work file how appraiser developed the Cost Approach; failed to reconcile the quality and quantity of data available within the approaches developed;

Settled by Consent Order on January 22, 2009, with appraiser admitting to violating 2005 USPAP for both cases. Appraiser agrees to a one (1) year suspension followed by a one (1) year probation period which includes a monthly log submitted to the Board for review. Appraiser must also meet January 1<sup>st</sup> 2008 educational requirements for licensure as a Certified Residential Appraiser, take and pass the National Certified Residential Examination and a fifteen (15) hour 2010 USPAP course prior to licensure as a Certified Residential Appraiser.

**01-14-2009**

**Michael Bret Kirk**

**RA-838**

**Case #32-0809**

Violations: The Effective Date of the report was misleading; failed to disclose or analyze previous deed transfers for the subject and comparables; failed to stipulate the intended use and the intended user;

Settled by Consent Order on January 14, 2009, with appraiser admitting to violating 2008 USPAP. Appraiser agrees to complete forty (45) hours of Education not to be counted toward the mandatory 28 hours of Continuing Education. All mandated courses as part of this agreement must be completed prior to appraiser being reactivated with the Mississippi Appraisal Board.

**10-28-2008**  
**Kim Michael Seaman**  
**GA-610**  
**Case #06-0701**

Settled by Consent Order dated October 28, 2008, appraiser agreed to the following 2006 USPAP Violations: Standard Rule 1-1(a)(c); 1-2(c)(g); 1-3(a); 1-4(a)(e)(f); 1-6(b); 2-1(a)(b)(c); 2-2(b)(v)(viii)(x). Appraiser further agreed to the following penalties: Fifteen (15) hours National USPAP Course; Thirty (30) hours qualifying education course concerning General Appraiser Site Valuation and Cost Approach or thirty (30) hours qualifying education course concerning General Appraiser Market Analysis and Highest and Best use; Appraiser will not be allowed to function as a Supervising Appraiser for Appraiser Inters or Licensed Appraiser who are designated as Tract II Licensed Appraiser; All Qualifying Education Courses will not count towards continuing education and appraiser must pass the accompanying exams.

**09-12-2008**  
**James Triplett**  
**LA-1257**  
**Case #04-0610**

As a result of a Board Hearing on August 28, 2008, appraiser was found to have violated 2004 USPAP Standard Rules 1-1(a); 1-2(e)(i)(iv); 1-2(h); 1-3(a); 1-4(h)(i)(ii)(iii); 2-1(a); 2-2(b)(v999)(ix). Final Order was signed on September 12, 2008 showing License #LA-1257 for James Triplett is hereby revoked.

**08-25-2008**  
**Margie S. Mays**  
**GA-119**  
**Case #32-0709**

Settled by Consent Order dated August 25, 2008, appraiser agreed to the following 2005 USPAP Violations: Standard Rule 1; 1-1(b)(c); 1-2(f)(g); 1-4; 2-1(a)(b)(c); 2-2(b)(viii). Appraiser further agreed to the following penalties: Fifteen (15) hours National USPAP Course; Fifteen (15) hours qualifying education course concerning Residential Report Writing and Case Studies; Fifteen (15) hours qualifying education course concerning Residential Sales Comparison Approach; Fifteen (15) hours qualifying education course concerning Advanced Residential Applications and Case Studies; Ninety (90) day Suspension beginning on the date of this order but said Suspension will be held in abeyance; Six (6) months Probation Period starting ninety (90) days after said Suspension held in abeyance has been completed; Appraisal Log due at the beginning of each month which will enumerate all appraisals that have been completed by appraiser also subject to review by the Board; Appraiser will not be allowed to function as a Supervising

Appraiser for Appraiser Inters or Licensed Appraiser who are designated as Tract II Licensed Appraiser; All Qualifying Education Courses will not count towards continuing education and appraiser must pass the accompanying exams.

**08-21-2008**  
**Curtis Robinson**  
**RA-722**  
**Case#03-0607**

Settled by Consent Order dated August 21, 2008, appraiser agreed to the following 2005 USPAP Violations: Standard Rule 1-1(a)(b)(c); 1-2(e); 1-4; 1-4(a); 1-5(a)(b); 1-6(a); 2-1(a)(b); 2-2(b)(viii)(ix). Appraiser further agreed to the following penalties: Fifteen (15) hours National USPAP Course; Fifteen (15) hours qualifying education course concerning Residential Report Writing and Case Studies; Fifteen (15) hours qualifying education course concerning Residential Sales Comparison Approach; Fifteen (15) hours qualifying education course concerning Advanced Residential Applications and Case Studies; Six (6) months Probation Period starting after completion of the mandated educational courses; Appraisal Log due at the beginning of each month which will enumerate all appraisals that have been completed by appraiser also subject to review by the Board; Appraiser will not be allowed to function as a Supervising Appraiser for Appraiser Inters or Licensed Appraiser who are designated as Tract II Licensed Appraiser; All Qualifying Education Courses will not count towards continuing education and appraiser must pass the accompanying exams.

**08-20-2008**  
**Scott Lanford**  
**RA-872**  
**Case #20-0606**

Settled by Consent Order dated August 20, 2008, appraiser agreed to the following 2005 USPAP Violations: Standard Rule 1-1(a)(c); 1-2(e)(i); 1-4(a)(b); 1-5(a); 1-6(a); 2; 2-1(a)(b); 2-2(b)(iii)(ix)(xi). Appraiser further agreed to the following penalties: Fifteen (15) hours National USPAP Course; Fifteen (15) hours qualifying education course concerning Residential Report Writing and Case Studies; Fifteen (15) hours qualifying education course concerning Advanced Residential Applications and Case Studies; Ninety (90) day Suspension beginning on the date of this order but said Suspension will be held in abeyance; One (1) year Probation Period starting the date of this order; Appraisal Log due at the beginning of each month which will enumerate all appraisals that have been completed by appraiser also subject to review by the Board; Appraiser will not be allowed to function as a Supervising Appraiser for Appraiser Inters or Licensed Appraiser who are designated as Tract II Licensed Appraiser; All Qualifying Education Courses will not count towards continuing education and appraiser must pass the accompanying exams.

**08-20-2008**  
**Patricia T. Kirkpatrick**  
**RA-577**  
**Case #10-0703**

Settled by Consent Order dated August 20, 2008, appraiser agreed to the following 2004 USPAP Violations: Competency Rule – Fannie Mae Requirements; Supplemental Standards Rule – Fannie Mae Requirements; Standard Rule 1-1(b)(c); 1-2(e)(f); 1-3(a) 1-6(a); 2; 2-1(a)(b)(c); 2-2(b)(i)(iii)(vi)(viii)(ix)(xi). Appraiser further agreed to the following penalties: Fifteen (15) hours National USPAP Course; Fifteen (15) hours qualifying education course concerning Residential Report Writing and Case Studies; Fifteen (15) hours qualifying education course concerning Residential Sales Comparison Approach; Fifteen (15) hours qualifying education course concerning Advanced Residential Applications and Case Studies; Six (6) months Probation Period starting after completion of the mandated educational courses; Appraisal Log due at the beginning of each month which will enumerate all appraisals that have been completed by appraiser also subject to review by the Board; Appraiser will not be allowed to function as a Supervising Appraiser for Appraiser Inters or Licensed Appraiser who are designated as Tract II Licensed Appraiser; All Qualifying Education Courses will not count towards continuing education and appraiser must pass the accompanying exams.

**08-20-2008**  
**Greg Cordes**  
**RA-616**  
**Case #33-0709**

Settled by Consent Order dated August 20, 2008, appraiser agreed to the following 2006 USPAP Violations: Standard Rule 1-1(a)(c); 1-4; 1-4(a)(b)(i); 1-5(a)(b); 1-6(a); 2-1(a)(b); 2-2(b)(iii)(vii)(viii). Appraiser further agreed to the following penalties: Fifteen (15) hours National USPAP Course; Fifteen (15) hours qualifying education course concerning Residential Report Writing and Case Studies; Fifteen (15) hours qualifying education course concerning Residential Sales Comparison Approach; Fifteen (15) hours qualifying education course concerning Advanced Residential Applications and Case Studies; Appraisal Log due at the beginning of each month which will enumerate all appraisals that have been completed by appraiser also subject to review by the Board; Appraiser will not be allowed to function as a Supervising Appraiser for Appraiser Inters or Licensed Appraiser who are designated as Tract II Licensed Appraiser; All Qualifying Education Courses will not count towards continuing education and appraiser must pass the accompanying exams.

**08-20-2008**  
**Johnny G. Smith**  
**LA-946**  
**Case #39-0710**

Settled by Consent Order dated August 20, 2008, appraiser agreed to the following 2006 USPAP Violations: Departure Rule Binding Requirements; Standard Rule 1-1(a)(c); 1-4(a)(b); 1-6(a); 2-1(a)(b); 2-2(b)(ix)(xi). Appraiser further agreed to the following penalties: Fifteen (15) hours National USPAP Course; Fifteen (15) hours qualifying education course concerning Residential Report Writing and Case Studies; Fifteen (15) hours qualifying education course concerning Residential Sales Comparison Approach; Fifteen (15) hours qualifying education course concerning Residential Site Valuation and Cost Approach; Six (6) months Probation Period starting after completion of the mandated educational courses; Appraisal Log due at the beginning of each month which will enumerate all appraisals that have been completed by appraiser also subject to review by the Board; Appraiser will not be allowed to function as a Supervising Appraiser for Appraiser Inters or Licensed Appraiser who are designated as Tract II Licensed Appraiser; All Qualifying Education Courses will not count towards continuing education and appraiser must pass the accompanying exams.

**04-12-2008**  
**Viera M. Rosenburgh**  
**LA-1354**  
**Case #41-0711**

Settled by Consent Order dated August 12, 2008, appraiser agreed to the following 2006 USPAP Violations: Ethics Rule; Scope of Work Rule; Standard Rule 1-1(a)(c); 1-2(c); 1-3(a); 1-4(a)(b)(i); 1-6(a); 2-1(b); 2-2(b)(vii)(ix). Appraiser further agreed to the following penalties: Fifteen (15) hours National USPAP Course; Fifteen (15) hours qualifying education course concerning Residential Report Writing and Case Studies; Fifteen (15) hours qualifying education course concerning Residential Sales Comparison Approach; Six (6) months Probation Period starting after completion of the mandated educational courses; Appraisal Log due at the beginning of each month which will enumerate all appraisals that have been completed by appraiser also subject to review by the Board; All Qualifying Education Courses will not count towards continuing education and appraiser must pass the accompanying exams.

**04-12-2008**  
**Richard B. O'Neal**  
**RA-253**  
**Case #15-0606**

Settled by Consent Order dated August 12, 2008, appraiser agreed to the following 2005 USPAP Violations: Departure Rule Binding Requirements; Standard Rule 1-1(b)(c); 1-2(e); 1-4(a)(b); 1-

6(a); 2-1(a)(b); 2-2(b)(iii)(ix). Appraiser further agreed to the following penalties: Fifteen (15) hours National USPAP Course; Fifteen (15) hours qualifying education course concerning Residential Report Writing and Case Studies; Fifteen (15) hours qualifying education course concerning Residential Sales Comparison Approach; Fifteen (15) hours qualifying education course concerning Advanced Residential Applications and Case Studies; Six (6) months Probation Period starting after completion of the mandated educational courses; Appraisal Log due at the beginning of each month which will enumerate all appraisals that have been completed by appraiser also subject to review by the Board; Appraiser will not be allowed to function as a Supervising Appraiser for Appraiser Inters or Licensed Appraiser who are designated as Tract II Licensed Appraiser; All Qualifying Education Courses will not count towards continuing education and appraiser must pass the accompanying exams.

**04-08-2008**

**Charles F. Payne**

**RA-681**

**Case #01-0609A;02-0609A**

Settled by Consent Order Dated April 8, 2008, appraiser agreed to the following 2005 USPAP Violations: Standard Rule 1-1(b); 1-2(b)(i)(ii)(iii)(e)(i)(h); 1-4(a)(b)(i)(h)(i)(ii); 1-5(a)(b); 1-6(a)(b); 2-1(a)(b)(c); 2-2(b)(iii)(vii)(viii)(ix). Appraiser further agreed to the following penalties: Thirty (30) days suspension commencing the day immediately after Sereena L. Payne's six (6) months suspension, which begins May 1, 2008, is complete in Case Nos. 01-0609B & 02-0609B; Fifteen (15) hours qualifying USPAP course; Appraiser shall not perform any real estate appraisal activity during the above thirty (30) day suspension; one (1) year probation beginning May 1, 2008; Appraisal Log due at the beginning of each month which will enumerate all appraisals that have been completed by appraiser also subject to review by the Board;

**04-08-2008**

**Sereena L. Payne**

**LA-1522**

**Case #01-0609B;02-0609B**

Settled by Consent Order Dated April 8, 2008, appraiser agreed to the following 2005 USPAP Violations: Standard Rule 1-1(b); 1-2(b)(i)(ii)(iii)(e)(i)(h); 1-4(a)(b)(i)(h)(i)(ii); 1-5(a)(b); 1-6(a)(b); 2-1(a)(b)(c); 2-2(b)(iii)(vii)(viii)(ix). Appraiser further agreed to the following penalties: Six (6) months suspension commencing on May 1, 2008. Fifteen (15) hours qualifying USPAP course; Appraiser shall not perform any real estate appraisal activity during the above six (6) months suspension; Six (6) months beginning November 1, 2008; Appraisal Log due at the beginning of each month which will enumerate all appraisals that have been completed by appraiser also subject to review by the Board;

**04-03-2008**

**George Hunter Persac, III**

**LA-1566**

**Case #18-0706;31-0709**

As a result of a Board Hearing on January 2, 2008, appraiser was found to have violated 2005 and 2006 USPAP Standards for two (2) different appraisals. Final Order was signed on April 3, 2008 hereby revoking appraiser's license.

**03-28-2008**

**Raymond Mckeever Huen**

**RA-636**

**Case #01-0602**

A Consent Order signed on March 28, 2008. Appraiser admitted to violating Miss. Code Ann. Sections 73-34-35(1)(I), 73-34-37 and the 2005 Uniform Standards of Professional Appraisal Practice Standards Rules 1-1(b), 1-1(c) and 2-1(a) which state in part an appraiser must not commit a substantial error of omission or commission that would significantly affect the report. Appraiser must not render appraisal services in a careless or negligent manner, such as making a series of errors that, individually might not affect the results but in aggregate affects the credibility of those results. Appraiser must also provide that each written report must clearly and accurately set forth the appraisal in a manner that will not be misleading. In developing and reporting the appraiser used comparable sales that were not representative of the subject property, in terms of the location and market appeal. Appraiser failed to verify the sales data used and reported inaccurate data.

Appraiser will be issued a "Formal Letter of Reprimand" to be placed in his file; complete a CE course on The Sales Approach to value within six months of the date of this order and this CE is not to be counted towards the standard 28 hours required by the Board for each renewal period; disciplinary action shall be reported in the Board Newsletter; this action shall be public record and spread upon the Board Minutes.

**02-26-2008**

**Thomas Elliot Ruffin**

**GA-71**

**Case #17-0606 & 18-0606**

Violation: **17-0606** – Failed to analyze contract which includes analysis of the seller's concessions; appraiser did not state legal description correctly as well as leaving certain areas blank in the subject section of report; failed to analyze previous listings on the subject; failed to reconcile the applicability or suitability of the three approaches; **18-0606** – failed to analyze the

contract which includes analysis of the seller's concessions; incorrectly identify the effective date and signed data of the report with no explanation; appraiser did not state legal description correctly as well as leaving certain areas blank in the subject section of report;

Settled by Consent Order on February 26, 2008, with appraiser admitting to violating 2005 USPAP for both cases. Appraiser agrees to a one (1) year probation period which includes a monthly log submitted to the Board for review. Appraiser must also complete sixty (60) hours of Education not to be counted towards the mandatory 28 hours of Continuing Education and agrees not to function as a Supervising Appraiser for Appraiser Interns or Licensed Appraisers who are designated as Tract II Licensed Appraisers. If the educational courses are not completed as directed, Appraiser's Mississippi License will be suspended.

**04-11-2007**

**M.E. Thompson, JR.**

**GA-45**

**Case #01-0607**

A final order signed by the Board on April 11, 2007. Appraiser was found to have violated State Statute Section 73-34-1 of the Mississippi Code of 1972, as amended. On or about February 25, 2005, after a trial in the United States District Court for the Southern District of Mississippi, Southern Division, Cause No. 1:04CR60GuRo, Appraiser was found guilty of multiple felony charges involving fraudulent, dishonest or improper real estate transactions. Appraiser was sentenced to seven years and three months in prison. Appraiser has appealed the judgment to the United States Court of Appeals for the Fifth Circuit. While appeal is in effect Appraiser must provide the Board with a monthly log of appraisal reports due on the 15<sup>th</sup> of each month; the Board shall randomly designate a sampling of said work for review; requirements aforementioned shall remain in effect pending a conclusion of the appeals court; upon conclusion, if ruling is upheld, appraiser's license shall be revoked without any further action by the Board.

**10-02-2006**

**Panola County Appraiser**

**Case #02-0506**

Settled by Consent Order signed October 2, 2006. Appraiser admitted to violating the Miss. Code Ann 73-34-358(1)(l) and the 2005 Uniform Standards of Professional Appraisal Practice Standards Rules 1-1(b), 1-1(c), 1-5(b), 1-6(a), 2-1(a), and 2-2(b) which states in part not commit a substantial error of omission or commission that significantly affects an appraisal. An appraiser not render appraisal services in a careless or negligent manner by making a series of errors that individually might not affect the results but in aggregate affect the credibility of the report. An appraiser must analyze all previous sales for the subject property. An appraiser must also reconcile the quality and quantity of data available as well as analyze within the



approaches used in the report. Clearly and accurately set forth an appraisal in a manner that will not be misleading. The content of a report must be consistent with the intended use of the appraisal report. In the appraisal report, Appraiser states the subject is new when in fact the actual age was 40 years old. Appraiser failed to provide supporting data to justify the adjustments of certain comparables within the sales comparison approach. Appraiser failed to analyze a prior sale for the subject property. Appraiser failed to explain how the value was arrived for the depreciation in the cost approach and the appropriate adjustments within the sales comparison approach.

The Board issued a "Formal Letter of Reprimand" to be placed in appraisers license file; 8 hours of CE to be obtained within 6 months from the date of this order and not to be counted towards 28 CE hours needed to renew license; 6 months probation where appraiser must provide log of appraisals and submitted to the Board at the 1<sup>st</sup> of each month; this order will be published in the Boards Newsletter to be shown as Panola County Appraiser.

**06-22-2006**

**Andy Johnson, Jr.**

**GA-202**

**Case #17-0408 & #35-0510**

Settled by Consent Order signed on June 22, 2006. Appraiser admitted to violating the 2001 Uniform Standards of Professional Appraisal Practice. Appraiser did not identifying the effective date of the appraisal report in violation of Standard Rule 1-2(d) and 2-2(c)(vi) which states in part to identify and disclose the effective date of the appraiser's opinions. Appraiser failed to identify the property characteristics including known easements and restrictions or state the hypothetical conditions that affected his analyses, opinions and conclusions in violation of Standard Rules 1-2(e) and 2-2(c)(viii) which states in part to identify and disclose any known easements, restrictions and other items of a similar nature. Appraiser did not identify or state the actual size of subjects lot nor the impact of the easement including ingress and egress in violation of Standard Rule 1-2(e) and 2-2(c)(iii) which states in part to identify and disclose whether the subject property is a fractional interest, physical segment or partial holdings. Appraiser failed to analyze the subjects previous sales agreement in violations of Standard Rule 1-5(b)(ii) and 2-2(c)(ix) which states in part analyze and disclose any and all prior sales of the subject property within the past three years of the effective date. Appraiser did not make any reference in the appraisal to the work file regarding valuation approaches or his opinions or conclusions in violation of Standards Rule 2-2(c)(ix) which states in part to explain the exclusion of any of the usual valuation approaches; state prominent use restrictions that limits the use of the report to the client and warns that the appraiser's opinions and conclusions set forth in the report cannot be understood properly without additional information in the appraiser's work file.

License is suspended for six months; Appraiser to complete 15 hours USPAP and pass accompanying exam; Appraiser to complete 15 hours of Basic Appraisal Report Writing and pass accompanying exam; Education cannot be counted towards continuing education; six months probation following suspension; Order to be published in the Newsletter of the Board.

**03-29-2006**

**Walter Davidson,**

**LA-802**

**Case #18-0407**

Settled by Consent Order dated March 29th, 2006. Appraiser violates 2003 Uniform Standards of Professional Appraisal Practice. Appraiser admitted to failing to analyze the existing contract for purchase and arriving at an appraised value equal to the contract price as shown on the closing statements, failing to show construction as a "Jim Walter" home and falsely indicating structure as being on a slab rather than on concrete blocks. Appraiser agreed that his actions were in violation of the Mississippi Code. Ann., Section 73-34-35 (1) (1) and Year 2005 USPAP Standards Rules 1-1(a), 1-1(b), 1-1(c), 1-5(a), and 2-2(b) (ix), and further agreed to the following penalties: Appraiser to be issued a "Formal Letter of Reprimand", to be placed in his file; Must Successfully pass the 15 hour National USPAP course and pass the accompanying examination within 6 months of the date of Order; Disciplinary action to be reported in the Board Newsletter; This action and Order shall be public record and be spread upon the Minutes of the Board.

**11-18-2005**

**Edward Young,**

**LA-1173**

**Case #17-0412**

As a result of a Board hearing Mr. Young was found to have violated 2004 Uniform Standards of Professional Appraisal Practice; Ethic Rule - Conduct Provision and Management Provision; and Standards Rules 1, 1-1, 1-5(a) and (b), 2, and 2-1(a), as well as Sections 73-34-35(1) and 73-34-37 of the Mississippi Code of 1972, as amended. The violations resulted from Mr. Young giving predetermined false and misleading estimates of value to his client in three appraisal reports. An Administrative Order was issued November 18th, 2005 with the following penalties: License suspended for a period of not less than six months; Prior to re-licensing, Appraiser must attend a 15 hour USPAP course and pass the accompanying examination; Appraiser must attend an additional 15 hours of courses specific to residential appraisal and pass an accompanying examination; Appraiser must submit a monthly log of all appraisals performed by him to the Board for one year. Any appraisal report listed thereon shall be made available for review by the Board upon demand; Order to be published in the Newsletter of the Board.

**10-10-2005**  
**Hugh S. Scully**  
**RA-297**  
**Case #12-0410**

Settled by Consent Order dated October 10, 2005. Appraiser admits to violating the 2001 Uniform Standards of Professional Appraisal Practice. Appraiser failed to identify or describe needed repairs, provide sufficient information to support his condition adjustments for the comparable sales and to adequately describe the affect on value in violation of Standard Rule 1-1(b) which states in part in developing a real property appraisal, an appraiser must not commit a substantial error of omission or commission that significantly affects an appraisal. Appraiser failed to identify or properly adjust for the differences in value of the three comparable sales used in violation of Standard Rule 1-1(c) which states in part in developing a real property appraisal, an appraiser must not render an appraisal service in a careless or negligent manner, such as by making a series of errors that, although individually might not significantly affect the results of an appraisal but in aggregate affect the credibility of those results. Appraiser failed to state the scope of work necessary to complete the assignment in violation of Standard Rule 1-2(f) which states in part in developing a real property appraisal, an appraiser must identify the scope of work necessary to complete the assignment.

As such the Board does, by the consent of Mr. Scully, impose the following discipline: Must complete 15 hour USPAP and pass the accompanying exam; 12 months probation with the terms of probation as follows – maintain log of all properties during the 12 months and submit to the Board at the first of each month and all records shall be subject to unannounced inspection by the Board or its Agents; Order to be published in the Newsletter of the Board.

**09-15-2005**  
**Charles K. Payne, Jr.,**  
**LA-1043**  
**Case #16-0508**

Settled by Consent Order dated September 15th, 2005. Appraiser agreed to his license to appraise real estate being revoked in order to forego a formal written complaint and subsequent formal hearing before the Mississippi Real Estate Appraiser Licensing and Certification Board concerning appraisal activities performed by him in two assignments. It was further agreed that Mr. Payne would not be eligible for re-licensure until January 1, 2009, and at which time should he desire to re-enter the profession he would have to formally meet with the Board prior to making application, satisfy all requirements for licensure as it exist at that time, and pass any/all licensing examinations.

**09-01-2005**  
**Jackson County Appraiser**  
**Case #16-0410**

Settled by Consent Order dated September 1, 2005. Appraiser violated the 2000 Uniform Standards of Professional Appraisal Practice in which the appraiser admitted to inadvertently miscalculating the square footage of the subject property. Appraiser incorrectly sketched the subject property by failing to include the patio in the sketch. Appraiser agreed that the above listed actions are in violation of the 2000 Uniform Standards of Professional Appraisal Practice, Standard Rule 1-1(b) in which an appraiser must not commit a substantial error of omission or commission that significantly affects an appraisal and 1-1(c) that in developing a real property appraisal, an appraiser must not render an appraisal service in a careless or negligent manner.

As such the Board does, by the consent of Jackson County Appraiser, impose the following discipline: Must complete 15 hour USPAP and pass the accompanying exam; maintain a log of all properties appraised for a period of 3 months where a log shall be submitted to the Board at the first of each month as well as all records shall be subject to unannounced inspection by the Board or its Agents; Order to be published in the Newsletter of the Board.

**08-05-2005**  
**Walter Del Cox,**  
**RA-372**  
**Case #14-0410 & 15-0410**

As a result of a Board hearing Mr. Cox was found to have violated 2003 Uniform Standards of Professional Appraisal Practice Standards Rules 1-1(b), 1-1(c) and 2-1(a) by using faulty comparable sales information resulting in a misleading appraisal report. An Administrative Order was issued August 5th, 2005 with the following penalties:

Appealed to a higher court and MAB decisions was upheld by the Court: License suspended for a period of not less than six months; Appraiser must attend a 15 hour USPAP course and pass the accompanying examination; Appraiser must attend a 15 hour course on the sales comparison approach and pass the accompanying examination; Appraiser must until further notice maintain a log of all appraisals performed, with the log being made available to the Board for inspection upon demand, and any reports listed on the log to be made available for review by the Board upon demand; Order to be published in the Newsletter of the Board.

**01-20-2005**  
**Mike Purvis,**  
**GA-79**  
**Case #13-0410**

Settled by Consent Order dated January 20th, 2005. Appraiser admitted to violating the 2002 Uniform Standards of Professional Appraisal Practice. Appraiser admitted to failing to identify the intended use of the appraisal report, provide the correct address, identify the number of bathrooms, and report the correct square footage or to analyze the existing sales contract on the subject property. Appraiser agreed that the above listed actions are in violation of the Uniform Standards of Professional Appraisal Practice, Standards Rules 1-2(b), 1-1(c) and 1-5(a), and further agreed to the following penalties:

Must complete 15 hours of qualifying education related to USPAP and successfully complete the accompanying examination. Course work not to count toward continuing education, and must be taken from a provider from which he has not previously taken courses; License will be on probation for 12 months during which time he shall maintain a log of all properties appraised and submit a copy to the Board monthly. In addition, all records shall be subject to unannounced inspection by the Board or its agent; Disciplinary action shall be reported to and posted with the appropriate authorities, reported in the Board Newsletter, spread upon the Minutes of the Board, and shall be public record.

**11-03-2004**  
**Linda N. Smith,**  
**LA-1256**  
**Case #06-0408**

As a result of a Board hearing on October 28, 2004, appraiser was found to have violated 2002 Uniform Standards of Professional Appraisal Practice Standards Rule 2, Ethics Rule and 73-34-35 (1)(d)(1) of the Mississippi Code of 1972 and agreed to the following penalties:

Appraiser license suspended one year; during suspension, appraiser must successfully complete 15 hours of QE concerning USPAP, course cannot count toward upgrade or other educational requirements; complete 75 hours of CE as pre-approved by the Board, education may not count toward and other education requirements; upon successful completion of suspension, upon being reinstated, appraiser shall remain on probation one year from reinstatement and during probation she may engage in appraisal activity only in accordance with the following: 1) supervised by a certified appraiser, 2) keep a log of all appraisals completed, and 3) log subject to unannounced inspections; disciplinary action shall be reported to and posted with the appropriate authorities and published in newsletter.

**09-23-2004**  
**Ajax J. Morris,**  
**GA-182**  
**Case #05-0408**

Settled by Consent Order signed on September 23, 2004. Appraiser admitted to violating 2003 Uniform Standards of Professional Appraisal Practice Standards Rule 1-2, 73-34-35 of the Mississippi Code of 1972 and agreed to the following penalties: Appraiser to successfully complete 15 hours of QE on USPAP within 6 months of order, notify the Board of completion of course work, cannot count toward CE and must be taken from a provider not used previously; be on probation 12 months, maintain a log of appraisals during probation, log submitted to Board on the first of each month, appraiser subject to unannounced inspections, must be taken from a provider not used previously; disciplinary action shall be reported to and posted with appropriate authorities and in newsletter.

**09-20-2004**  
**Richard O'Neal,**  
**RA-253**  
**Case #01-0402**

Settled by Consent Order dated September 20, 2004. Appraiser admitted to violating 2002 Uniform Standards of Professional Appraisal Practice Standards Rule 2-1(a), Ethics Rule, 73-34-35 (1)(d)(1) of the Mississippi Code of 1972 and agreed to the following penalties: Appraiser suspended for 12 months; however, imposition of the last 9 months is stayed and held in abeyance provided appraiser completes education and other requirements of this order; successfully complete 15 hours of QE on USPAP, pass the exam within 12 months of order, notify Board of completion of course work, course shall not count toward CE and must be taken from a provider not previously taken courses from; be on probation for 12 months from the time of suspension is stayed or lifted, maintain a log of appraisals during probation, submit a copy to Board the first of each month, records subject to inspection; disciplinary action reported to and posted with appropriate authorities and in newsletter; action and order shall be public record.

**03-29-2004**  
**Fransene Berry,**  
**LA-1038**  
**Case #14-0310**

Settled by Consent Order dated March 29, 2004. Appraiser admitted to violating 2003 Uniform Standards of Professional Appraisal Practice Standards Rules 1-1(b)(c), 2-1(a), 73-34-35(1) of the Mississippi Code of 1972 and agreed to the following penalties: Appraiser suspended for 30 days; complete 15-hours of QE on USPAP and pass exam within 6 months; on probation for 1

year, maintain a log of all properties appraised during probation, records subject to unannounced inspection, may not upgrade during probation; disciplinary action reported to and posted with appropriate authorities and in newsletter; action of Board shall be a public record.

**03-25-2004**  
**Linda "Lynn" Martin,**  
**LA-960**  
**Case #16-0312**

Settled by Consent Order dated March 25, 2004. Appraiser admitted to violating 2003 Uniform Standards of Professional Appraisal Practice Standards Rules 1-1(a)(b)(c), 1-2(f), 1-4(c), 2-1(a), Competency Rule 73-34-35 of the Mississippi Code of 1972 and agreed to the following penalties:

Appraiser suspended for 3 months; however, suspension held in abeyance provided appraiser completes educational requirements; successfully complete 15 hours of QE on Sale Approach, pass the exam within 6 months of order, course shall not count toward CE and must be taken from a provider not previously taken courses from; be on probation 12 months, maintain a log of appraisals and submitted to Board the first of each month, records subject to inspection; disciplinary action reported to appropriate authorities and in newsletter.

**02-19-2004**  
**Donald Wise,**  
**RA-363**  
**Case #13-0309**

Settled by Consent Order signed on February 19, 2004. Appraiser admitted to violating 2002 Uniform Standards of Professional Appraisal Practice Standards Rules 1-1(b)(c), 1-4(b)(i), 1-4(c) and 73-34-35 (1) of the Mississippi Code of 1972 and agreed to the following penalties: Appraiser suspended for a period of 1 year; however, suspension stayed upon the following conditions that within 6 months of order he timely completes 30-hours of QE on Sales Comparison Approach, a course approved by the Board and pass the exam, within 6 months of order he must complete at least 15-hours of QE on USPAP and pass the exam of the course pre-approved by the Board; failure to complete required courses and pass all exams within 6 months shall automatically lift the stay and result in 1 year suspension; be on probation for 2 years from the order, unannounced inspection of records and cannot upgrade during probation; disciplinary actions reported to and posted with appropriate authorities and in newsletter, action shall be a public record.

**02-19-2004**

**Tammy M. Chancellor,**

**RA-259**

**Case #12-0307**

Settled by Consent Order dated February 19, 2004. Appraiser admitted to violating 2001 Uniform Standards of Professional Appraisal Practice Standards Rules 1-1(b)(vi), 1-4(a), 1-5(a)(c) and 2-1(a)(b), 73-34-35 of the Mississippi Code of 1972 and agreed to the following penalties: Appraiser suspended for 3 months; however, suspension held in abeyance provided she timely completes the educational requirements set forth – Complete 30-hours of QE on appraisal procedures and pass the exam within 12 months of this order, course work cannot count toward continuing education and must be taken with a provider from whom she has not taken previous courses; be on probation for 12 months, maintain a log of properties appraised and log submitted to the Board the first of each month, records subject to inspection; disciplinary action reported to and posted with appropriate authorities and in newsletter; action shall be public record.

**01-29-2004**

**Scott Lanford,**

**LA-940**

**Case #07-0305**

Settled by Consent Order dated January 29, 2004. Appraiser admitted to violating 2002 Uniform Standards of Professional Appraisal Practice Standards Rules 2- 2(v), USPAP Ethics Rule and 73-34-35 of the Mississippi Code of 1972, and agreed to the following penalties: Appraiser to complete 15-hours QE on USPAP, pass the exam within 6 months of the order; be on probation for 1 year, maintain a log of all properties appraised during term of probation, records subject to inspection, may not upgrade during term of probation, appraisal activity is limited to non-complex single family residences within Hinds, Rankin, Madison, Copiah, Yazoo and Lincoln counties; . the disciplinary actions shall be made public; posted with appropriate authorities and in the Board newsletter.

**10-29-2003**

**Mike H. Guyton,**

**GA-126**

**Case #09-0307**

As a result of a Board hearing on October 16, 2003, appraiser was found to have violated 2002 Uniform Standards of Professional Appraisal Practice Standards Rules 1-1(a)(b)(c), 1-2(b)(c)(e)(f), 1-2(c)(i), 1-2(e)(i), 2-2(a)(ix), 2-2(b)(ii)(iii)(v)(vii)(x), 73-34-35, 73-34-37 of the Mississippi Code of 1972 and agreed to the following penalties: License revoked, revocation suspended, placed on 5 years of probation, appraisal restricted to non-complex residential



single family, maintain a log of appraisal activity and furnish a report to the Board quarterly; disciplinary action published in newsletter.

**10-01-2003**

**Julia K. Powell,**

**LA-937**

**Case #08-0305**

As a result of a Board hearing on September 18, 2003, appraiser was found to have violated 2002 Uniform Standards of Professional Appraisal Practice Standards Rules 1-19(b)(c), 1-2(f), 1-4(c), 2-1(a), 73-34-35, 73-34-37 of the Mississippi Code of 1972 and agreed to the following penalties: Successfully complete 40 hours of QE, course to be approved by the Board; course to be completed within 6 months of order; course shall not count toward CE; be on probation 12 months, maintain a log of appraisals and submitted to the Board the first of each month, submit copies of the next three appraisal reports; disciplinary action reported to appropriate authorities and in newsletter.