**PUBLIC MEETING OF THE NEBRASKA REAL PROPERTY APPRAISER BOARD**
**Thursday, September 19, 2024, 9:00 a.m.**
**Nebraska Real Property Appraiser Board Office, First Floor, Nebraska State Office Building**
**301 Centennial Mall South, Lincoln, Nebraska**

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**AGENDA**

**A. Opening 9:00 a.m.**

**B. Notice of Meeting (Adopt Agenda)**

The Nebraska Real Property Appraiser Board will meet in executive session for the purpose of reviewing applicants for credentialing; applicants for appraisal management company registration; investigations; pending litigation, or litigation that is imminent as evidenced by communication of a claim or threat of litigation; and employee performance evaluation. The Board will exit executive session at 10:15 a.m. If needed, the Board will re-enter executive session at the conclusion of the public agenda items discussion to complete review of the above-mentioned items. The Board will not take action on agenda items C, D, E, and F until executive session is completed.

**C. Credentialing as a Nebraska Real Property Appraiser** ..... 1-24

1. New Applicants for Certified Residential Credential through Education, Experience, and Examination
    a. CR23013
2. Pending Applications
    a. CR24002
    b. CG23039
    c. L23003

**D. Registration as an Appraisal Management Company**

**E. Compliance Matters** ..... 1

1. New Grievances
    a. 24-08
    b. 24-09
2. Active Investigations
    a. 23-08
3. Post-Board Action Matters
    a. 23-12

**F. Other Executive Session Items** ..... 1

1. Personnel Matters

**G. Welcome and Chair's Remarks *(Public Agenda 10:15 a.m.)***

**H. Board Meeting Minutes**

1. Approval of August 15, 2024 Meeting Minutes 1-19

**I. Director's Report**

1. Real Property Appraiser and AMC Counts and Trends
   a. Real Property Appraiser Report 1-4
   b. Temporary Real Property Appraiser Report 5
   c. Supervisory Real Property Appraiser Report 6
   d. Appraisal Management Company Report 7
2. Director Approval of Applicants
   a. Real Property Appraiser Applicants 8
   b. Education Activity and Instructor(s) Report 9-11
3. 2024-25 NRPAB Goals and Objectives + SWOT Analysis 12-13

**J. Financial Report and Considerations**

1. August Financial Report
   a. Agency Budget Status Report 1-3
   b. Appraiser Program Budget Status Report 4-6
   c. AMC Program Budget Status Report 7-9
   d. MTD General Ledger Detail Report 10-16
   e. Financial Charts 17-20
2. ASC Grant Report
3. FY24-25 Budget Adjustments
   a. Labor for Electrical Connection Installation on Meeting Room Tables 21
   b. Temporary Administrative Specialist Classified Employee 22
4. 2024 AARO Membership Dues 23
5. Per Diems

**K. General Public Comments**

**L. Education** 1-18

1. Application for Approval as Continuing Education
   a. 2243485.85: Aloft, Inc – "Mastering Market Based Adjustments"
2. Rescission of Approval of Education Activities
   a. 1202101.02: Appraisal Institute – "2020-2021 15-hour Equivalent USPAP Course"
   b. 1201101.02: Appraisal Institute – "2020-2021 15-Hour National USPAP Course"
   c. 2122403.02: Appraisal Institute – "Cool Tools: New Technology for Real Estate Appraisers"
   d. 2212401.02: Appraisal Institute – "Online Appraising Convenience Stores"
   e. 2202430.02: Appraisal Institute – "Online Measure it Right! – Using the ANSI-Z765-2013 Standard for Residential Properties"
   f. 2192407.02: Appraisal Institute – "Online Valuation Resources for Solar Photovoltaic Systems"

**M. Unfinished Business**

1. Board Member Commuting/Travel Status
2. Special Assistant Attorney General Request for Proposals

**N. New Business**

1. Open 3rd Congressional District Certified Real Property Appraiser Representative 1-2
2. Licensing Programs Manager Position

**O. Legislative Report and Business**

1. Nebraska Real Property Appraiser Act Update
2. Nebraska Appraisal Management Company Registration Act Update
3. Title 298 Update
4. Other Legislative Matters

**P. Administrative Business**

1. Guidance Documents
2. Internal Procedural Documents
3. Forms, Applications, and Procedures

**Q. Other Business**

1. Board Meetings
2. Conferences/Education
   a. Kohtz UNL Agricultural Economics Course Presentation; September 16, 2024
3. Memos from the Board
4. Quarterly Newsletter
   a. Summer 2024 Edition of The Nebraska Appraiser ..... 1-16
5. Appraisal Subcommittee
6. The Appraisal Foundation
   a. TAF September Newsletter ..... 17-21
7. Association of Appraiser Regulatory Officials
   a. AARO Quarterly Update – August 2024 ..... 22-56
8. In the News

**R. Adjourn**

**NEBRASKA REAL PROPERTY APPRAISER BOARD**
**NRPAB OFFICE MEETING ROOM, FIRST FLOOR**
**NEBRASKA STATE OFFICE BUILDING**
**301 CENTENNIAL MALL SOUTH, LINCOLN, NE**

**August 15, 2024 Meeting Minutes**

**A. OPENING**

Chairperson Downing called to order the August 15, 2024 meeting of the Nebraska Real Property Appraiser Board at 9:00 a.m. in the Nebraska Real Property Appraiser Board meeting room located on the first floor of the Nebraska State Office Building, 301 Centennial Mall South, Lincoln, Nebraska.

**B. NOTICE OF MEETING**

Chairperson Downing announced the notice of the meeting was duly given, posted, published, and tendered in compliance with the Open Meetings Act, and all board members received notice simultaneously by email. Publication of official notice of the meeting appeared on the State of Nebraska Public Calendar found at www.nebraska.gov on August 9, 2024. The agenda was kept current in the Nebraska Real Property Appraiser Board office and on the Board's website. In accordance with the Open Meetings Act, at least one copy of all reproducible written material for this meeting, either in paper or electronic form, was available for examination and copying by members of the public. The material in paper form was available on the table in a public folder, and the material in electronic form was available on the Board's website in Public Meeting Material (https://appraiser.ne.gov/board_meetings/). A copy of the Open Meetings Act was available for the duration of the meeting. For the record Bonnie Downing of Dunning, Nebraska, Cody Gerdes of Lincoln, Kevin Hermsen of Gretna, Nebraska, Rodney Johnson of Norfolk, and Derek Minshull of North Platte, Nebraska were present. Also present were Director Tyler Kohtz, Business Programs Manager Karen Loll, Licensing Programs Manager Allison Nespor, and Education Program Manager Kashinda Sims, who are headquartered in Lincoln, Nebraska.

**ADOPTION OF THE AGENDA**

Chairperson Downing reminded those present for the meeting that the agenda cannot be altered twenty-four hours prior to the meeting except for emergency items according to the Open Meetings Act. Board Member Johnson moved to adopt the agenda as printed. Board Member Hermsen seconded the motion. With no further discussion, the motion carried with Gerdes, Hermsen, Johnson, Minshull, and Downing voting aye.

Board Member Gerdes moved that the Board go into executive session for the purpose of reviewing applicants for credentialing; applicants for appraisal management company registration; investigations; pending litigation, or litigation which is imminent as evidenced by communication of a claim or threat of litigation; and employee performance evaluation. A closed session is clearly necessary to prevent needless injury to the reputation of those involved. Board Member Minshull seconded the motion. The time on the meeting clock was 9:02 a.m. The motion carried with Gerdes, Hermsen, Johnson, Minshull, and Downing voting aye.

Kirk Manker, John Ferris, and David Nebel appeared before the Board from 9:30 a.m. to 10:04 a.m.

Board Member Minshull moved to come out of executive session at 11:01 a.m. Board Member Hermsen seconded the motion. The motion carried with Gerdes, Hermsen, Johnson, Minshull, and Downing voting aye.

Break from 11:01 a.m. to 11:14 a.m.

## G. WELCOME AND CHAIR'S REMARKS

Chairperson Downing welcomed all to the August 15, 2024 meeting of the Nebraska Real Property Appraiser Board. The Chairperson then recognized Roger Morrissey as the only member of the public in attendance.

## H. BOARD MEETING MINUTES

### 1. APPROVAL OF JULY 18, 2024 MEETING MINUTES

Chairperson Downing asked for any additions or corrections to the July 18, 2024 regular meeting minutes. With no discussion, Board Member Downing called for a motion. Board Member Minshull moved to approve the July 18, 2024 meeting minutes as presented. Board Member Hermsen seconded the motion. Chairperson Downing recognized the motion and asked for any discussion. With no discussion, Chairperson Downing called for a vote. The motion carried with Gerdes, Hermsen, Johnson, Minshull, and Downing voting aye.

## I. DIRECTOR'S REPORT

### 1. REAL PROPERTY APPRAISER AND AMC COUNTS AND TRENDS

#### a. Real Property Appraiser Report

Director Kohtz presented seven charts outlining the number of real property appraisers as of August 15, 2024 to the Board for review. The Director reported that trends were stable and indicated that he had no specific comments. Director Kohtz asked for any questions or comments. There was no further discussion.

#### b. Temporary Real Property Appraiser Report

Director Kohtz presented three charts outlining the number of temporary credentials issued as of July 31, 2024 to the Board for review. The Director reported that trends were stable and indicated that he had no specific comments. Board Member Johnson inquired if there is trend towards more reciprocal real property appraiser applications. Director Kohtz referenced the chart titled, "Real Property Appraiser by Classification Credentialed thought Reciprocity – Five Year Trend" on page I.1 and responded that the number of applications for credentialing through reciprocity were trending upward. Board Member Gerdes commented on the emergence of national appraisers working with national lenders. Director Kohtz asked for any other questions or comments. There was no further discussion.

**c. Supervisory Real Property Appraiser Report**

Director Kohtz presented two charts outlining the number of supervisory real property appraisers as of August 15, 2024 to the Board for review. The Director reported that trends were stable and indicated that he had no specific comments. Director Kohtz asked for any questions or comments. There was no further discussion.

**d. Appraisal Management Company Report**

Director Kohtz presented two charts outlining the number of AMCs as of August 15, 2024 to the Board for review. The Director reported that two more AMCs have not renewed or have surrendered since the last meeting and that trends were continuing as they had been. Board Member Gerdes inquired if the loss in the number of registered AMCs is due to consolidation and asked what the numbers were at the high. The Director responded that a combination of industry consolidation and attrition from the market due to high interest rates have caused the decline. LPM Nespor indicated that there is more consolidation than attrition taking place. Director Kohtz also informed the Board that the number of registered AMCs was in the low 100s prior to implementation of the AMC Rule, and after, the number was consistently in the 90s until the mortgage loan industry cooled. Director Kohtz asked for any additional questions or comments. There was no further discussion.

**2. DIRECTOR APPROVAL OF APPLICANTS**

**a. Real Property Appraiser Report**

Director Kohtz presented the Real Property Appraiser Report to the Board for review showing real property appraiser applicants approved for credentialing by the Director, and the real property appraiser applicants approved to sit for exam by the Director, for the period between July 10, 2024 and August 6, 2024. The Director asked for any questions or comments. There was no further discussion.

**b. Education Activity and Instructors Report**

Director Kohtz presented the Education Activities and Instructors Report to the Board for review showing education activities and instructors approved by the Director for the period between July 10, 2024 and August 6, 2024. The Director remarked that he had no specific comments and asked for any questions or comments. There was no further discussion.

**3. 2024-25 NRPAB GOALS AND OBJECTIVES + SWOT ANALYSIS**

Director Kohtz presented the 2024-25 NRPAB Goals and Objectives and SWOT Analysis to the Board for review and provided a status update. The Director brought attention to the goal to work with the Banking, Commerce and Insurance Legislative Committee's Legal Counsel to draft a bill for introduction to add language to the Real Property Appraiser Act and the Appraisal Management Company Registration Act, allowing the use of a conditional dismissal in lieu of disciplinary action under Laws, Rules, and Guidance Documents section and reported that he met with the Committee Legal Counsel and requestion drafts are currently being prepared.

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The Director then moved to the goal to adopt Title 298 changes to harmonize Title 298 with the changes made to the Nebraska Real Property Appraiser Act and Appraisal Management Company Registration Act in 2024, address the Board's PAVE Dashboard regulations review, add fee schedule, and incorporate changes made to the Real Property Appraiser Qualification Criteria Effective January 1, 2026 and CAP Guidelines effective September 17, 2023 and informed the Board that an updated draft is on the agenda for the Board's consideration. Director Kohtz then guided the Board to the goal under Compliance to obtain a second special assistant attorney general for compliance matters and indicated that this goal is in progress. Next, the Director informed the Board that the goals under Administration, to explore a credit card payment option for online applications and explore the use of Federal grant money for development of online temporary real property appraiser credential application and NRPAB Database interface, are in progress. Finally, Director Kohtz indicated that the 2025-27 Biennial Budget Request addressing agency issues discussed at strategic planning is on the agenda under Section J for consideration. Chairperson Downing thanked Director Kohtz for the update.

## J. FINANCIAL REPORT AND CONSIDERATIONS

### 1. APPROVAL OF JULY RECEIPTS AND EXPENDITURES

The receipts and expenditures for July were presented to the Board for review in the agency Budget Status Report. Director Kohtz brought attention to the Acctg & Auditing Services expense of $1,128.00 and reported that this expenditure is for the annual Department of Administrative Services accounting services assessment charged to the Board. The Director then reported that the expenditures for the month of July totaled $30,459.91, which amounts to 5.90 percent of the budgeted expenditures for the fiscal year; 8.49 percent of the fiscal year has passed.

The Director then turned the Board's attention to revenues and reported that revenues started strong, specifically for the qualifying education course fees and continuing education renewal fees, new certified residential real property appraisers, and renewal fees for the certified residential and certified general classifications. Director Kohtz then informed the Board that the investment income of $3,575.06 includes two months to correct the technical issue that prevented the May investment income from being distributed to agencies. Board Member Gerdes inquired if the funds had just been in the wrong account. The Director and LPM Nespor clarified that the State has a liability account that holds the funds until distribution is made. The technical issue prevented the funds from being moved from the liability account to the Board's revenue account. Board Member Minshull questioned if there was a loss of interest due to the funds not being in the correct account. Director Kohtz indicated there was not as the interest is generated from the cash fund balances. The Director then reported that the revenues for the month of July were $30,946.56, which amounts to 8.23 percent of the projected revenues for the fiscal year. The Director reiterated that 8.49 percent of the fiscal year has passed.

Director Kohtz then moved to the Budget Status Report for the Appraiser Fund and brought attention to the object code account 521100 for the Postage Expense of -$3.43. The Director explained that a negative expenditure sometimes happens at the beginning of a new fiscal year when a journal entry is used to distribute an encumbered expense from the previous fiscal year between the Appraiser Fund and the AMC Fund. The Director then reported that the Real Property Appraiser Fund expenditures for the month of July totaled $19,724.34, which amounts to 5.63 percent of the budgeted expenditures for the fiscal year. The Real Property Appraiser Fund revenues were $19,968.63, which amounts to 7.63 percent of projected revenues for the fiscal year. Director Kohtz then moved to the AMC Fund and reported that the AMC Fund expenditures for the month of July were $10,735.57, which amounts to 6.46 percent of budgeted expenditures for the fiscal year. The AMC Fund revenues were $10,997.93, which amounts to 9.62 percent of the projected revenues for the fiscal year. Chairperson Downing thanked the staff for labeling each Budget Status Report.

Director Kohtz then guided the Board to the MTD General Ledger Detail report for the month of July and reported that he had no specific comments. The Director asked for any questions or comments. There was no further discussion.

Director Kohtz presented four graphs showing expenses, revenues, and cash balances. The Director noted expenditures of $30,459.91 and revenues of $30,946.56 for the month of July for the Real Property Appraiser program, which includes both the Appraiser Fund and the AMC Fund. The Director once again reported that the Real Property Appraiser Fund expenditures totaled $19,724.34, the Real Property Appraiser Fund revenues totaled $19,698.63, the AMC Fund expenditures totaled $10,735.57, and the AMC Fund revenues totaled $10,977.93. Director Kohtz remarked that the cash balance for the AMC Fund is $320,719.70, the Appraiser Fund is $394,756.89, and the overall cash balance for both funds is $715,476.59. The Director asked for any questions or comments. There was no further discussion.

Board Member Johnson moved to accept and file the July financial reports for audit. Board Member Minshull seconded the motion. Chairperson Downing recognized the motion and asked for any discussion. With no discussion, Chairperson Downing called for a vote. The motion carried with Gerdes, Hermsen, Johnson, Minshull, and Downing voting aye.

**2. ASC GRANT REPORT**

BPM Loll provided the ASC grant report to the Board, which included a brief summary of the ASC grant application. According to Loll, the first section in the application includes basic information about the Board and the amount requested for the first year. Page J.25 includes a breakdown of how the $120,000.00 in funds will be used in the first year. Page J.26 provides support for the Board's intent to renew the grant in the amount of $120,000.00 for the following two years. Page J.29 provides category use details regarding the requested funds. J.30 through J.38 is the Statement of Work, which provides detail on the Board's intended use of the awarded funds, along with how the projects support compliance with Title XI. Board Member Minshull inquired about competitiveness of the grant program. Director Kohtz responded that the grant program is not competitive.

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Up to $120,000.00 in funding is available to each state per year within the ASC grant program. If a state's application is approved, the $120,000.00 is awarded. The Director reminded the Board that part of support for the BPM position was that the position would have the ability to pay for itself. Director Kohtz informed the Board that BPM Loll put a lot of work into this application and will be responsible for keeping the Board on top of the grant requirements. The Director indicated that this is what was meant by the position paying for itself. Without the BPM position, the Board would not have the capacity to carry out these tasks and would have to continue relying on appraiser and AMC fees to pay for these projects. The Board thanked staff for its work on the grant application. Board Member Johnson moved to approve the ASC grant application for submission as presented. Board Member Hermsen seconded the motion. Chairperson Downing recognized the motion and asked for any discussion. With no discussion, Chairperson Downing called for a vote. The motion carried with Gerdes, Hermsen, Johnson, Minshull, and Downing voting aye.

**3. FY 2024-2025 BUDGET CORRECTION – CONFERENCE REGISTRATION TO OTHER OPERATING EXPENSES REALLOCATION**

Director Kohtz presented a correction to the FY 2024-2025 Budget to the Board for consideration. The Director informed the Board that during discussion of the proposed FY 2024-2025 budget at its July 18, 2024 regular meeting, the Board moved to reallocate $2,221.21 from Travel Expenses to Other Operating Expenses. The proposed budget also included funding for conference registration, which should have been moved to Other Operating Expenses as well. This funding was inadvertently included in the Board's approved FY 2024-2025 budget but was not entered into the Nebraska State Enterprise One Budget System. To correct this oversight, funding in the amount of $650.00 is to be reallocated from Conference Registration (522200) to Other Operating Expenses (559100). Board Member Minshull moved to reallocate funding in the amount of $650.00 from Conference Registration (522200) to Other Operating Expenses (559100) to correct oversight in FY 2024-25 budget. Board Member Hermsen seconded the motion. Chairperson Downing recognized the motion and asked for any discussion. With no discussion, Chairperson Downing called for a vote. The motion carried with Gerdes, Hermsen, Johnson, Minshull, and Downing voting aye.

**4. 2025-2027 BIENNIAL BUDGET**

Director Kohtz presented the 2025-2027 Biennial Budget Request, along with a document named, "2025-2027 Biennial Budget Request Highlights" to the Board for consideration. The Director informed the Board that he was not going to go through each document individually but will draw attention to the specifics in the request as detailed in the highlights document. The Director noted that the 2025-2027 Biennial Budget Request Budget is needs based and does not include any wants. The 2025-2027 Biennial Budget Request includes the following:

- Detailed narratives explain the Board's statutory authority, mission, vision, goals, objectives, management processes, services delivery, and budget issues.

- The base appropriation for the Budget Request Issues is $444,285.00, and the Personal Service Limit is $243,592.00.

- The Board is requesting funding for additional board member travel. As of February 2024, the Board has three members traveling a significant distance to attend meetings and conduct the Board's business. The Board's former Financial Institutions Representative resided in Lincoln, Nebraska and the newly appointed Financial Institutions Representative resides in North Platte, Nebraska. As a result, lodging and vehicle mileage costs have increased. The Board is utilizing carryover funding from FY24 for the difference in costs for FY25. This Budget Request Issue results in an increase to the base appropriation of $2,161.00 for FY 25-26 and $2,161.00 for FY 26-27.

- The Board hired an Accountant I employee in January 2024. The Board's budget for FY24 included health insurance funding for the Regular Individual Plan; this employee elected the Family Plan upon hire. Because this position was not filled for the first six months of FY24, the Board utilized funds allocated to this position for the difference in cost between the Regular Individual Plan and the Family Plan. The Board is utilizing carryover funding from FY24 for the difference in cost between the Regular Individual Plan and the Family Plan for FY25. The Board is requesting funding for the difference in cost between the Regular Individual Plan and the Family Plan for the Accountant I position for FY26 and FY27. In addition, the Board is requesting an increase equivalent to 5% for FY26 and FY27 for the difference between the Regular Individual Plan and the Family Plan as per the Enterprise Issue. This Budget Request Issue results in an increase to the base appropriation of $18,483.00 for FY 25-26 and $19,407.00 for FY 26-27.

- The Board is requesting additional funding for CIO and technology maintenance. The cost to the Board for Adobe Dreamweaver, Microsoft Exchange, WebEx Premium, and phone service increases for the 2025-2027 biennium. In addition, as the NRPAB Database, Appraiser Login, AMC Login, and the NRPAB website become more detailed with increased functionality, the maintenance costs are also increasing. The Board is not requesting additional funding for CIO and technology maintenance but intends to utilize cost savings from other areas for this purpose This Budget Request Issue results in an increase to the base appropriation of $1,700.00 for FY 25-26 and $1,700.00 for FY 26-27.

- The Board is requesting additional funding for 2025-2027 DAS assessment changes. Administrative Services charges an assessment based on usage of services. The projected rates, as identified in the 2025-2027 Biennium Budget Instructions are based on the agency's actual usage and the agency's usage percentage compared to all state agencies. The assessment was changed for the Nebraska Real Property Board's worker's compensation, rent expense, rent depreciation, accounting, purchasing, contents and inland marine insurance, and state blanket bond projected rates for the 2025-2027 biennium budget period. This Budget Request Issue results in an increase to the base appropriation of $3,137.00 for FY 25-26 and $3,658.00 for FY 26-27.

- The “2025-2027 Public Servant Salary Increase” is included as an issue at the Governor’s request to estimate the cost of employee salary increases equivalent to 3% for FY26 and FY27 each. This Budget Request Issue results in an increase to the base appropriation of $8,060.00 for FY 25-26 and $16,363.00 for FY 26-27. The Director commented that the increase for the FY 26-27 was an increase over the FY24-25 base, not an increase over FY 25-26.

- It is anticipated that health care costs will change in the next biennium. As requested by the Governor, “2025-2027 Public Servant Health Insurance” is included as an issue to estimate the cost to the agency for employee health insurance with an increase equivalent to 5% for FY26 and FY27 each. This Budget Request Issue results in an increase to the base appropriation of $2,107.00 for FY25-26 and, FY27: $4,319.00 for FY26-27.

The Director then informed the Board that the allocation between the two funds for expenditures that apply to both the Appraiser Program and the AMC Registration Program, or that are not cost effective to attempt to separate by program, is a percentage determined by the quarterly employee workload review from the previous fiscal year, and the budget analysis of the past, present, and projected numbers and trends for appraiser credentialing, AMC registrations, education activities, and compliance. Based on the most recent analysis, the AMC/Appraiser Funds allocation for FY25 is 65% Appraiser Fund and 35% AMC Fund. Due to the decline in the number of registered appraisal management companies, the AMC/Appraiser Funds allocation for FY26 and FY27 is projected to be 70% Appraiser Fund and 30% AMC Fund based on the shift in labor and material needs. The Director noted that this is just a projection; the actual split may be different.

Director Kohtz reiterated that the Board strives to provide the most effective and efficient service possible, while maintaining fiscal responsibility. For the past thirteen years, the Board has utilized technology enhancements to better automate processes, staff duty evaluation and reassignment, and streamlined processes and procedures to maintain spending levels. Although the Board will continue to take a measured approach to budget management, a point has been reached where fees must be increased to keep pace with costs as the number of real property appraisers credentialed in Nebraska are stable, resulting in flat revenues; and the number of appraisal management companies are in decline, resulting in declining revenues. The Board is in the process of implementing fee schedules to increase revenues slowly over the next four years based on real property appraiser and appraisal management company count projections, projected revenues, and projected expenditures. The FY26 and FY27 revenues as shown in the 2025-2027 Biennial Budget Request include these fee changes.

The Director then provided a fiscal summary for the 2025-2027 Biennial Budget Request, and informed the Board that for FY 25-26 the requested budget is $479,993.00; an increase of $35,708.00 over the base allocation. The projected expenditures for FY 25-26 are $414,540.00, and the projected revenues for FY 25-26 are $393,080.00. The Appraiser Fund balance is expected to be $353,447.00 at the end of FY 25-26, and the AMC Fund balance is expected to be $301,929.00 at the end of FY 25-26.

Finally, Director Kohtz informed the Board that FY 26-27 the requested budget is $491,893.00 an increase of $47,608.00 over the base allocation. The projected expenditures for FY 26-27 are $424,885.00, and the projected revenues for FY 26-27 are $451,361.00. The Appraiser Fund balance is expected to be $368,343.00 at the end of FY 26-27, and the AMC Fund balance is expected to be $331,538.00 at the end of FY 26-27.

Director Kohtz then asked for any questions or comments on the 2025-2027 Biennial Budget Request. Chairperson Downing thanked the Director for all the hard work on the 2025-2027 Biennial Budget Request. The Director expressed his appreciation for the recognition. Board Member Johnson moved to approve 2025-2027 biennial Budget Request as presented. Board Member Hermsen seconded the motion. Chairperson Downing recognized the motion and asked for any discussion. With no discussion, Chairperson Downing called for a vote. The motion carried with Gerdes, Hermsen, Johnson, Minshull, and Downing voting aye.

**5. PER DIEMS**

Director Kohtz informed the Board that he had no per diem requests for this meeting and asked if any board members had a request for the Board to consider. There was no further discussion.

**K. GENERAL PUBLIC COMMENTS**

Chairperson Downing asked for any public comments. Roger Morrissey appeared before the Board and stated he had no comments at this time. With no public comments, Chairperson Downing moved on to Education.

**L. EDUCATION:** No discussion

**M. UNFINISHED BUSINESS:**

**1. BOARD MEMBER COMMUTING/TRAVEL STATUS**

Director Kohtz reported that there was no update for this agenda item and informed board members that they should continue to submit their expense reimbursement requests for board meetings. Chairperson Downing inquired if State Accounting is approving the expense reimbursement requests. Director Kohtz confirmed that State Accounting is still approving expense reimbursement requests. There was no further discussion.

**2. CONSIDERATION OF SECOND SPECIAL ASSISTANT ATTORNEY GENERAL**

Director Kohtz presented the Request for Proposal for Appointment as Special Assistant Attorney General for Nebraska Real Property Appraiser Board to the Board and reported that two attorneys had been contacted for the SAAG position; one did not return his call and the other declined. The Director then informed the Board that a more formal approach would be required since the Board does not have a relationship with any other attorneys. Director Kohtz outlined the requirements and procedures found in the RFP and then invited board members to offer any recommendations they may have. Director Kohtz informed the Board that he would notify SAAG Blake and request a recommendation from him. The Director transitioned to the timeline for the RFP response submissions and recommended that the RFPs responses be submitted on or before November 11, 2024.

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This would allow enough time for attorneys to submit their response to the RFP and the Board could begin its review at the November meeting. The Board agreed with the content in the RFP and also the November 11, 2024 submission date. Board Member Hermsen moved to approve the Request for Proposal for Appointment as Special Assistant Attorney General for Nebraska Real Property Appraiser Board with a November 11, 2024 submission deadline. Board Member Gerdes seconded the motion. Chairperson Downing recognized the motion and asked for any discussion. With no discussion, Chairperson Downing called for a vote. The motion carried with Gerdes, Hermsen, Johnson, Minshull, and Downing voting aye.

**3. SENATOR, LEGISLATIVE STAFF, AND GPRO OPEN HOUSE/ROUNDTABLE**

Director Kohtz informed the Board that due to the special session of the Nebraska State Legislature, he didn't feel that it was appropriate to bring the concept up during his meeting with the Banking, Commerce, and Insurance Legal Counsel. The Director recommends that the Board remove this item from the agenda and it can be discussed again during the 2025 strategic planning meeting. The Board agreed with the Director's assessment. Board Member Gerdes moved to remove the Senator, Legislative Staff, and GPRO Open House/Roundtable item from the agenda. Board Member Minshull seconded the motion. Chairperson Downing recognized the motion and asked for any discussion. With no discussion, Chairperson Downing called for a vote. The motion carried with Gerdes, Hermsen, Johnson, Minshull, and Downing voting aye.

**N. NEW BUSINESS:** No discussion.

**O. LEGISLATIVE REPORT AND BUSINESS**

**1. TITLE 298 UPDATE**

**a. Summary of Proposed Changes to Title 298_July 25, 2024 Draft**

Director Kohtz presented the Summary of Proposed Changes to Title 298_July 25, 2024 Draft to the Board for review. The Director informed the Board that this document was prepared to summarize the changes made in the Title 298_July 25, 2024 Draft. The Director asked for any questions or comments. There was no further discussion.

**b. Title 298_July 25, 2024 Draft**

Director Kohtz presented the Title 298_July 25, 2024 Draft to the Board for consideration. The Director informed the Board that language had been added for PAREA program real property appraisal practice experience evaluation. Director Kohtz guided the Board through the proposed changes found in Subsections 002.03, 002.09, 002.09A, and 002.12A of Chapter 2. The Director then informed the Board that he is requesting one amendment to the draft before the Board approves it. Director Kohtz brought attention to Subsection 002.06 in Chapter 2 and informed the Board that there need not be a client in a traditional sense in order for an assignment results report to qualify for real property appraisal practice experience. Practicum courses of study were already included in this language. The Director recommended that this language be expanded to clarify that participation in a PAREA program and all other real property appraisal practice experience obtained under Section 002 is also applicable.

*(Continued on page 11)*

*(Continued from page 10)*

Director Kohtz explained that the existing language could potentially lead a person to believe that non-traditional experience only applies to practicum course of study. The Board agreed with this amendment. The Director reported that the next step is a preliminary review of the draft by the Assistant Attorney General, the Governor's Policy and Research Office, and the ASC. The Board then will have the opportunity to incorporate any recommended changes before setting a hearing date. The Director asked for any questions or comments. With no further discussion, Chairperson Downing requested a motion. Board Member Minshull moved to approve the Title 298_July 25, 2024 Draft as amended for preliminary review by the Attorney General's Office, the Governor's Policy and Research Office, and the Appraisal Subcommittee. Board Member Hermsen seconded the motion. Chairperson Downing recognized the motion and asked for any discussion. With no discussion, Chairperson Downing asked for a vote. The motion carried with Gerdes, Hermsen, Johnson, Minshull, and Downing voting aye.

2. **OTHER LEGISLATIVE MATTERS:** No discussion.

**P. ADMINISTRATIVE BUSINESS:**

**1. GUIDANCE DOCUMENTS**

**a. 24-01: PAREA Program Real Property Appraisal Practice Experience Evaluation**

Director Kohtz presented Guidance Document titled, "24-01: PAREA Program Real Property Appraisal Practice Experience Evaluation" to the Board for consideration. The Director informed the Board that this document clarifies how and when the real property appraisal practice experience obtained through the completion of a PAREA program is evaluated and accepted by the Board. Any applicant for credentialing as a real property appraiser through education, experience, and examination that submits a document evidencing the successful completion of a PAREA program must submit a Real Property Appraisal Practice Experience Log that includes all real property appraisal practice experience obtained through participation in the PAREA program. No supervisory real property appraiser or appraiser-in-charge signature is required for a Real Property Appraisal Practice Experience Log that contains only real property appraisal practice experience obtained through participation in the PAREA program. In accordance with 298 NAC Chapter 2, § 002.03, an applicant's hours of real property appraisal practice experience submitted to the Board for review and determination of acceptability shall demonstrate the applicant's progressive responsibility in the development and reporting of assignment results, which includes analyzing factors that affect value, defining the problem, gathering and analyzing data, applying the appropriate analysis and methodology, arriving at an opinion, and correctly reporting the opinion; and be completed in compliance with the Uniform Standards of Professional Appraisal Practice. 298 NAC Chapter 2, § 002.012A states, "A minimum of three reports will be selected from the real property appraisal practice experience log for review to qualify the real property appraisal practice experience." If one or more of the report selection criteria in section 002.12A.2 cannot be met for real property appraisal practice experience obtained through participation in a PAREA program, the Board may substitute the deficient report criteria with a report criterion met, or require applicant to complete one or more reports for a non-traditional client that rectifies the report criteria deficiencies.

Director Kohtz noted that the first PAREA pilot program participants have completed PAREA and believes the Board will see applicants from the program soon. The Director also indicated that approval of this guidance document will affect language in the applications and real property appraisal practice experience logs, so these documents will be presented for the Board's approval as well. The Director asked for any questions or comments on Guidance Document 24-01. With no further discussion, Chairperson Downing requested a motion. Board Member Hermsen moved to approve Guidance Document 24-01 as presented. Board Member Johnson seconded the motion. Chairperson Downing recognized the motion and asked for any discussion. With no discussion, Chairperson Downing asked for a vote. The motion carried with Gerdes, Hermsen, Johnson, Minshull, and Downing voting aye.

2. **INTERNAL PROCEDURAL DOCUMENTS:** No discussion.

3. **FORMS, APPLICATIONS, AND PROCEDURES**
   a. **Application for Nebraska Certified General Real Property Appraiser Credential**
   LPM Nespor presented an updated document titled, "Application for Nebraska Certified General Real Property Appraiser Credential," to the Board for consideration. LPM Nespor guided the Board through the changes and informed the Board that this form is updated to include real property appraisal practice experience obtained through participation in a PAREA program and updated fingerprint card submission requirements.

   b. **Application for Nebraska Certified Residential Real Property Appraiser Credential**
   LPM Nespor presented an updated document titled, "Application for Nebraska Certified Residential Real Property Appraiser Credential," to the Board for consideration. LPM Nespor guided the Board through the changes and informed the Board that this form is updated to include real property appraisal practice experience obtained through participation in a PAREA program and updated fingerprint card submission requirements.

   c. **Application for Nebraska Licensed Residential Real Property Appraiser Credential**
   LPM Nespor presented an updated document titled, "Application for Nebraska Certified Residential Real Property Appraiser Credential," to the Board for consideration. LPM Nespor guided the Board through the changes and informed the Board that this form is updated to include real property appraisal practice experience obtained through participation in a PAREA program and updated fingerprint card submission requirements.

Board Member Minshull moved to approve the Application for Nebraska Certified General Real Property Appraiser Credential, Application for Nebraska Certified Residential Real Property Appraiser Credential, and Application for Nebraska Licensed Residential Real Property Appraiser Credential as presented. Board Member Hermsen seconded the motion. Chairperson Downing recognized the motion and asked for any discussion. With no further discussion, Chairperson Downing called for a vote. The motion carried with Gerdes, Hermsen, Johnson, Minshull, and Downing voting aye.

**d. NRPAB Applicant Real Property Appraisal Practice Experience Log Cover Sheet**

LPM Nespor presented an updated document titled, "NRPAB Applicant Real Property Appraisal Practice Experience Log Cover Sheet," to the Board for consideration. LPM Nespor guided the Board through the changes and informed the Board that this form is updated to include real property appraisal practice experience obtained through participation in a PAREA program.

**e. NRPAB Applicant Real Property Appraisal Practice Experience Log**

LPM Nespor presented an updated document titled, "NRPAB Applicant Real Property Appraisal Practice Experience Log," to the Board for consideration. LPM Nespor guided the Board through the changes and informed the Board that this form is updated to include real property appraisal practice experience obtained through participation in a PAREA program.

The Director noted the Board has specific report selection criteria for each classification. Until the Board receives an application with experience obtained through participation in a PAREA program, it is not clear what that experience will look like. There will be at least three reports completed. LPM Nespor indicated that it is likely six reports and at least one 2-4 family residential property report is included. The Director added that the Title 298 update and Guidance Document 24-01 includes language to address this unknown. LPM Nespor remarked that the example logs could be updated to help potential applicants report experience obtained through participation in a PAREA program. The Board agreed that this is a good idea. Board Member Hermsen moved to approve the NRPAB Applicant Real Property Appraisal Practice Experience Log Cover Sheet and the NRPAB Applicant Real Property Appraisal Practice Experience Log as presented, and authorize staff to add examples of real property appraisal practice experience obtained through participation in a PAREA program to the sample logs on the NRPAB website. Board Member Johnson seconded the motion. Chairperson Downing recognized the motion and asked for any discussion. With no further discussion, Chairperson Downing called for a vote. The motion carried with Gerdes, Hermsen, Johnson, Minshull, and Downing voting aye.

**Q. OTHER BUSINESS**

1. **BOARD MEETINGS:** No discussion.

2. **CONFERENCES/EDUCATION:**
   **Fall AARO Conference; October 28-30, 2024 – Boston, MA**
   Director Kohtz reported that the Fall 2024 AARO Conference would take place October 28-30 in Boston, MA. The Director informed the Board that he plans to attend and asked for permission to attend the conference on behalf of the Board. No board members expressed interest in attending. Board Member Minshull moved to approve Director Kohtz to attend the Fall AARO Conference on October 28-30, 2024 in Boston, Massachusetts, Board Member Hermsen seconded the motion. Chairperson Downing recognized the motion and asked for any discussion. With no discussion, Chairperson Downing called for a vote. The motion carried with Gerdes, Hermsen, Johnson, Minshull, and Downing voting aye.

3. **MEMOS FROM THE BOARD:** No discussion.

4. **QUARTERLY NEWSLETTER:** No discussion.

5. **APPRAISAL SUBCOMMITTEE**
   a. **ASC Quarterly Meeting: September 11, 2024 (Online:)**
      Director Kohtz presented the Appraisal Subcommittee September 11, 2024 Quarterly Meeting Minutes to the Board for review and reported that he had no specific comments. The Director asked for any questions or comments. There was no discussion.

   b. **ASC Staff comments on Concept Paper - Assessment of College Degree Requirements within the Criteria:**
      Director Kohtz presented the ASC Staff comments on Concept Paper - Assessment of College Degree Requirements within the Criteria to the Board for review and reported that he had no specific comments. The Director asked for any questions or comments. There was no discussion.

6. **THE APPRAISAL FOUNDATION**
   a. **TAF July Newsletter**
      Director Kohtz presented The Appraisal Foundation's July Newsletter to the Board for review and reported that he had no specific comments. The Director asked for any questions or comments. There was no discussion.

   b. **TAF State Regulator Newsletter**
      Director Kohtz presented The Appraisal Foundation's State Regulators Newsletter to the Board for review and reported that he had no specific comments. The Director asked for any questions or comments. There was no further discussion.

**c. AQB Q&A_July 18, 2024**

Director Kohtz presented The Appraisal Qualifications Board Q&A titled, "Guidance on Valuation Bias and Fair Housing Laws and Regulations Course Requirements" issued on July 18, 2024 to the Board for review. The Director indicated that the question was asked if a CE version of the course counts as QE? The answer provided by the AQB is that CE credit hours cannot be used to satisfy qualifying education requirements. However, if an individual seeking to upgrade their credential took a VB-FH 7-hour course during their most recent CE cycle, a state may recognize the CE course as meeting the QE requirement if the student takes and passes the required 1-hour exam component of the 8-hour VB-FH QE requirement. As a result, the student would not need to repeat the course content. Director Kohtz noted that he did not see any issues with the language in the proposed rules. The follow up question asked if the course could include relevant state-specific content. TAF responded that the course could not.

**d. UPSAP Q&As_July 15, 2024**

Director Kohtz presented the TAF Appraisal Standards Board document titled, "USPAP Q&As" issued July 15, 2024 to the Board for review. Director Kohtz brought attention to 2024-07 beginning on page Q.13. The first question is, "My client has requested an appraisal assignment that would be used in connection with the acquisition of the property by a federal government agency. In addition to complying with USPAP, I believe the Uniform Appraisal Standards for Federal Land Acquisitions (UASFLA or "Yellow Book") may have requirements I will need to follow. My client has not identified any requirements in addition to USPAP I must follow. If I agree to perform the new assignment, am I required to comply with federal laws, regulations, and follow Yellow Book standards when the client does not specifically make that request?" The Director reported that the answer provided to the question by TAF is, "USPAP requires an appraiser to have knowledge of and comply with all federal, state, or local laws and regulations that are applicable to the assignment as a matter of competency. This means the appraiser must identify assignment conditions."

**e. TAF Meeting Notice – Forum to Explore Artificial Intelligence_September 12, 2024**

Director Kohtz presented The Appraisal Foundation's meeting notice for its forum to explore artificial intelligence to be held on September 12, 2024 to the Board for review and reported that he had no specific comments. The Director asked for any questions or comments. There was no discussion.

**7. ASSOCIATION OF APPRAISER REGULATORY OFFICIALS:** No discussion.

**8. IN THE NEWS:** No discussion.

Board Member Johnson moved that the Board to go into executive session. LPM Nespor reminded Board Member Johnson that the reason for the Board entering closed session must be stated. Board Member Johnson withdrew the motion. Board Member Gerdes moved that the Board go into executive session for the purpose of reviewing applicants for credentialing; applicants for appraisal management company registration; investigations; pending litigation, or litigation which is imminent as evidenced by communication of a claim or threat of litigation; and employee performance evaluation. A closed session is clearly necessary to prevent needless injury to the reputation of those involved. Board Member Hermsen seconded the motion. The time on the meeting clock was 12:20 p.m. The motion carried with Gerdes, Hermsen, Johnson, Minshull, and Downing voting aye.

Board Member Hermsen moved to come out of executive session at 12:55 p.m. Board Member Minshull seconded the motion. The motion carried with Gerdes, Hermsen, Johnson, Minshull, and Downing voting aye.

C. **Credentialing as a Nebraska Real Property Appraiser:**
The Board reviewed applicants L24001, L24002, CR23005, CG23022, CG23036, CG23039 and CG24001. Chairperson Downing asked for a motion on L24001, L24002, CR23005, CG23022, CG23039 and CG24001.

Board Member Gerdes moved to take the following action:

**CG24002 / Deny application for failure to meet the minimum requirements of a degree in real estate from an accredited degree-awarding college or university that has had all or part of its curriculum approved by the Appraiser Qualifications Board as required core curriculum under Neb. Rev. Stat. § 76-2230(1)(b)(ii), and for failure to have no fewer than one thousand hours of experience acceptable to the Board as prescribed by rules and regulations under N.R.S. § 76-2230(1)(c)(i).**

Board Member Hermsen seconded the motion. Chairperson Downing recognized the motion and called for a vote. Motion carried with Gerdes, Hermsen, Johnson, Minshull, and Downing voting aye.

Board Member Gerdes moved to take the following action:

**CG24001 / Approve applicant to sit for exam and authorize Director to issue a credential as a licensed residential real property appraiser upon providing evidence of successful completion of the National Uniform Licensing and Certification Examination and providing the necessary fees.**

Board Member Hermsen seconded the motion. Chairperson Downing recognized the motion and called for a vote. Motion carried with Gerdes, Hermsen, Johnson, Minshull, and Downing voting aye.

Board Member Gerdes moved to take the following action:

**CG23005 / Deny application for failure to pass the National Uniform Licensing and Certification Examination within the twelve months following approval of the applicant's education and experience as required under N.R.S. §76-2231.01(1)(g) at the time of application.**

Board Member Hermsen seconded the motion. Chairperson Downing recognized the motion and called for a vote. Motion carried with Gerdes, Hermsen, Johnson, Minshull, and Downing voting aye.

Board Member Gerdes moved to take the following action:

**CG23022 / Deny application for failure to have no fewer than three thousand hours of experience acceptable to the Board as prescribed by rules and regulations under Neb. Rev. Stat. § 76-2232(1)(e)(i).**

Board Member Minshull seconded the motion. Chairperson Downing recognized the motion and called for a vote. Motion carried with Gerdes, Johnson, Minshull, and Downing voting aye. Hermsen abstained.

Board Member Gerdes moved to take the following action:

**CG23039 / Authorized the Director to select, and request that applicant submit, three reports that include improvements with significant contributory value.**

Board Member Minshull seconded the motion. Chairperson Downing recognized the motion and called for a vote. Motion carried with Gerdes, Hermsen, Johnson, Minshull, and Downing voting aye.

Board Member Gerdes moved to take the following action:

**CG24001 / Deny request to meet with board members to discuss deficiencies found in the reports.**

Board Member Hermsen seconded the motion. Chairperson Downing recognized the motion and called for a vote. Motion carried with Gerdes, Hermsen, Johnson, Minshull, and Downing voting aye.

**D. Registration as an Appraisal Management Company:** No discussion**.**

**E. Consideration of Compliance Matters**

The Board reviewed compliance matters 23-01, 23-08, 23-12, 24-06, and 24-07. Chairperson Downing asked for a motion on 23-12, 24-06, and 24-07.

Board Member Gerdes moved to take the following action:

**24-06 / Dismiss without prejudice. Send a written advisory to the explaining the difference between an appraisal report and restricted report as defined in USPAP and remind Respondent of the importance of including enough detail in the report to ensure that it is not misleading.**

Board Member Hermsen seconded the motion. Chairperson Downing recognized the motion and called for a vote. Motion carried with Gerdes, Hermsen, Johnson, Minshull, and Downing voting aye.

Board Member Gerdes moved to take the following action:

**24-07 / Dismiss without prejudice.**

Board Member Hermsen seconded the motion. Chairperson Downing recognized the motion and called for a vote. Motion carried with Gerdes, Hermsen, Johnson, Minshull, and Downing voting aye.

Board Member Gerdes moved to take the following action:

**23-12 / Execute Consent Agreement. Signed by Chairperson Downing on August 21, 2024. Enter into a contract with a qualified, disinterested third-party certified real property appraiser for completion of a USPAP compliance review of the report submitted in accordance with the terms of the Consent Agreement.**

Board Member Hermsen seconded the motion. Chairperson Downing recognized the motion and called for a vote. Motion carried with Gerdes, Hermsen, Johnson, Minshull, and Downing voting aye.

**F. Consideration of Other Executive Session Items:** No discussion.

**R. ADJOURNMENT**

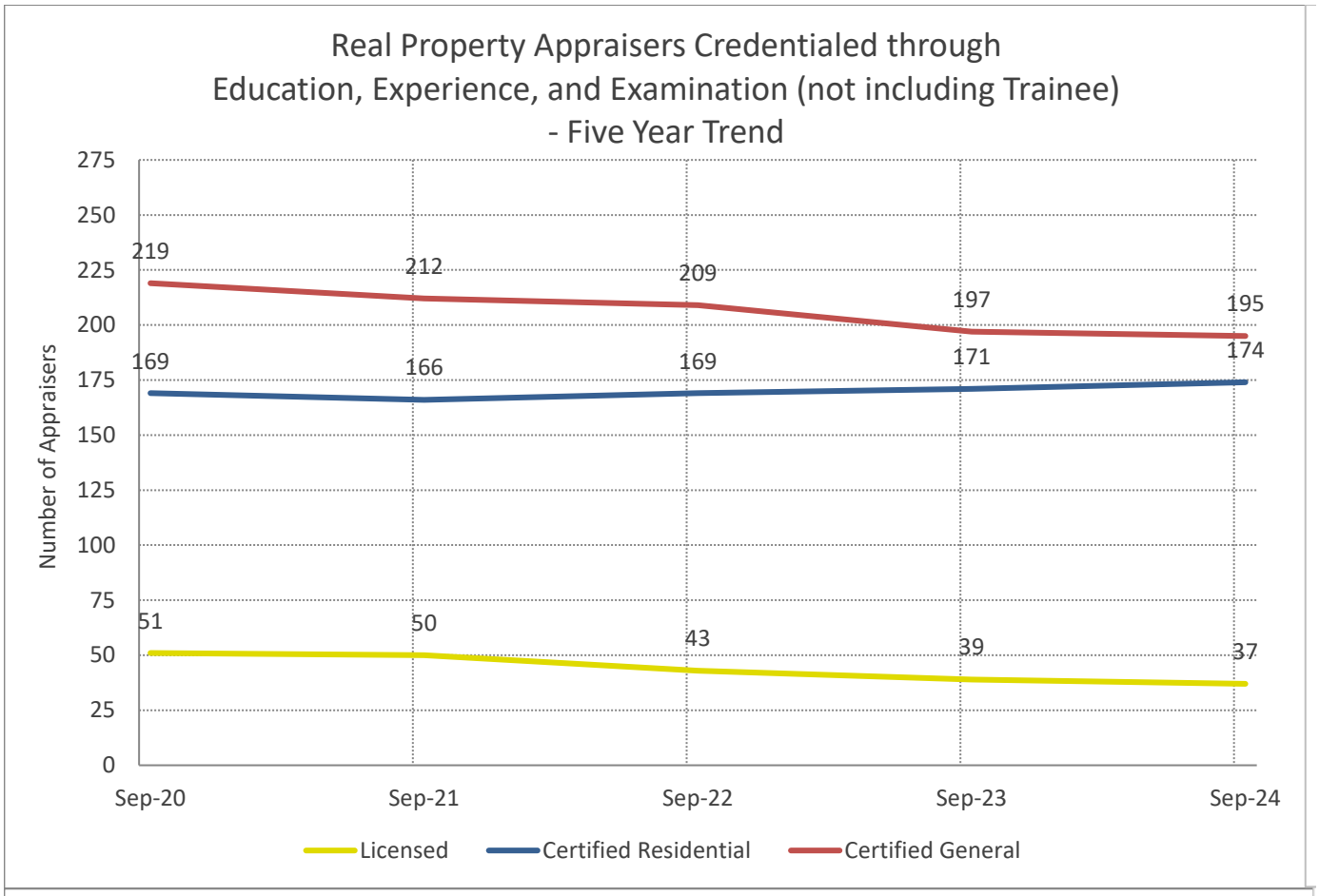
Board Member Minshull moved to adjourn the meeting. Board Member Gerdes seconded the motion. The motion carried with Gerdes, Hermsen, Johnson, Minshull, and Downing voting aye. At 1:00 p.m., Chairperson Downing adjourned the August 15, 2024 meeting of the Nebraska Real Property Appraiser Board.

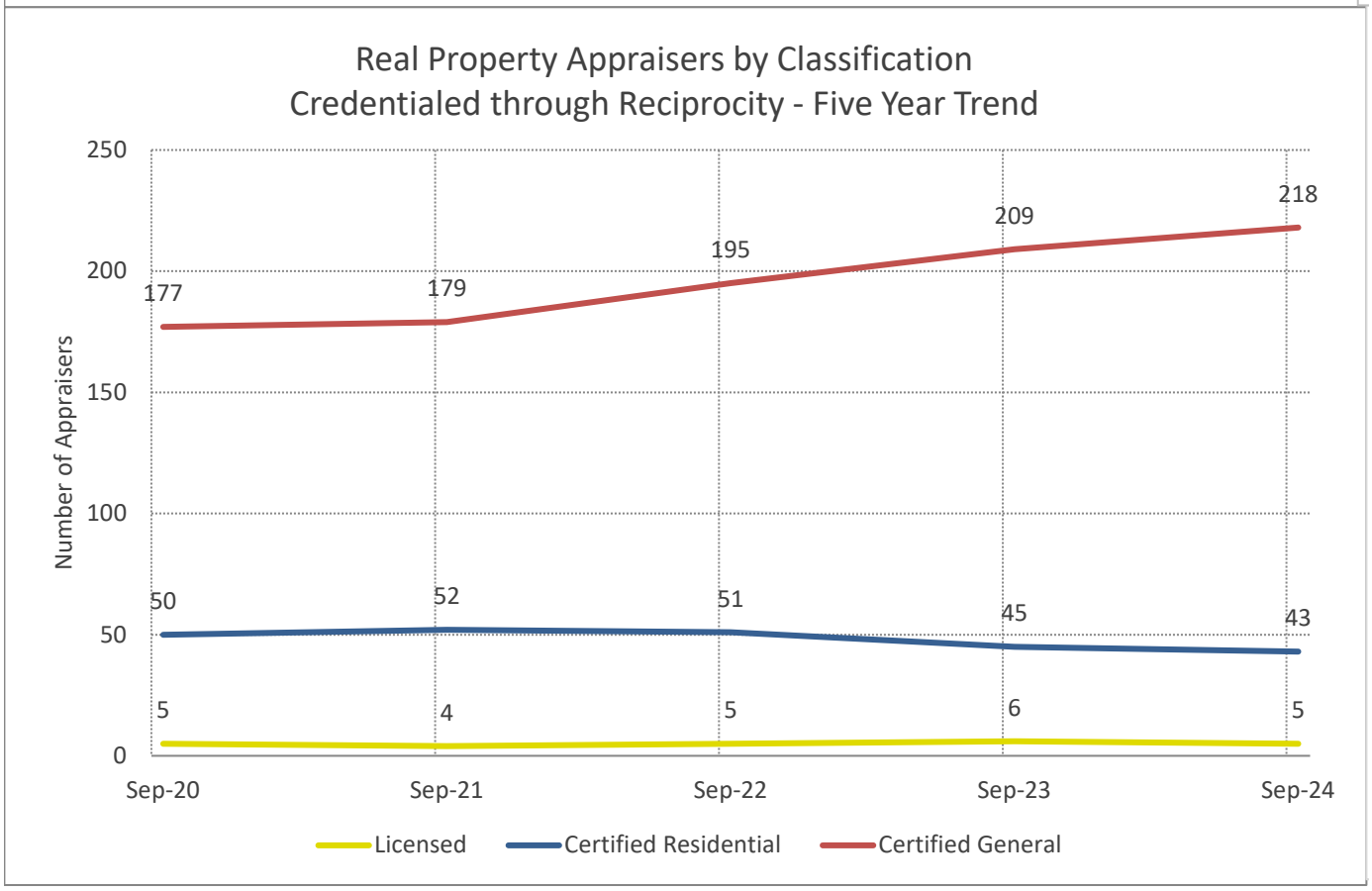
Respectfully submitted,

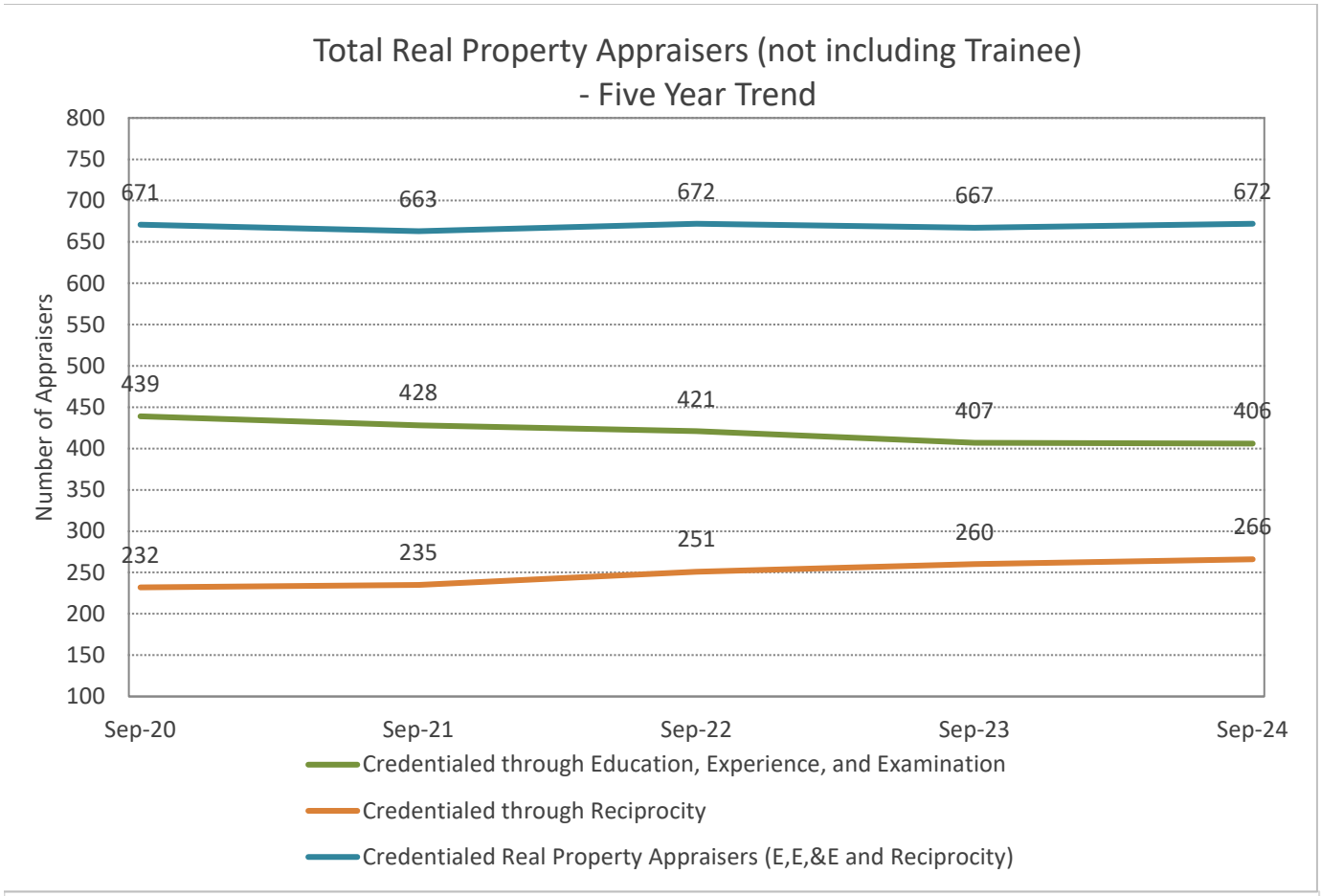
Tyler N. Kohtz
Director

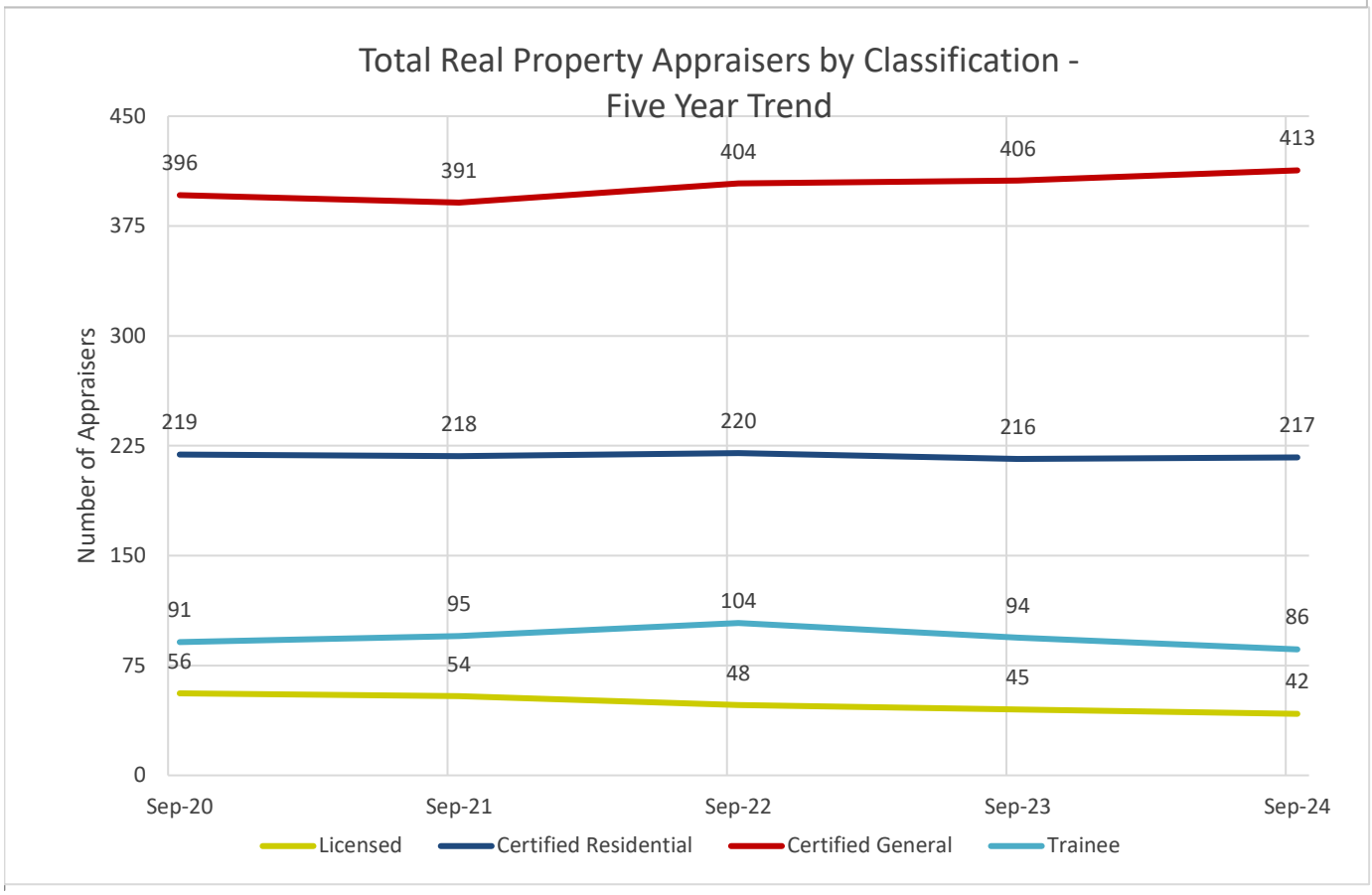
These minutes were available for public inspection on August 22, 2024, in compliance with Nebraska Revised Statute § 84-1413 (5).

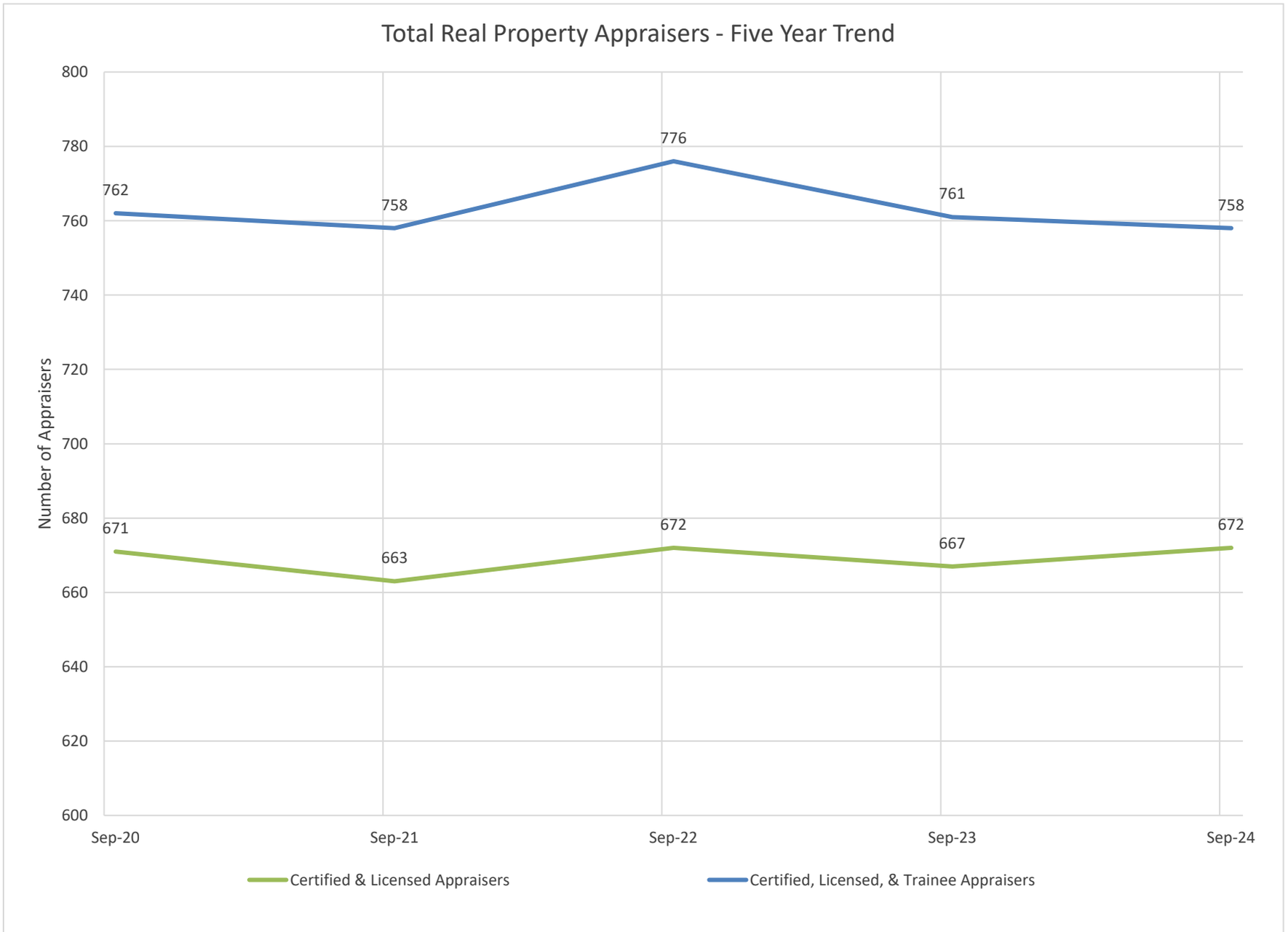
# Real Property Appraiser Report

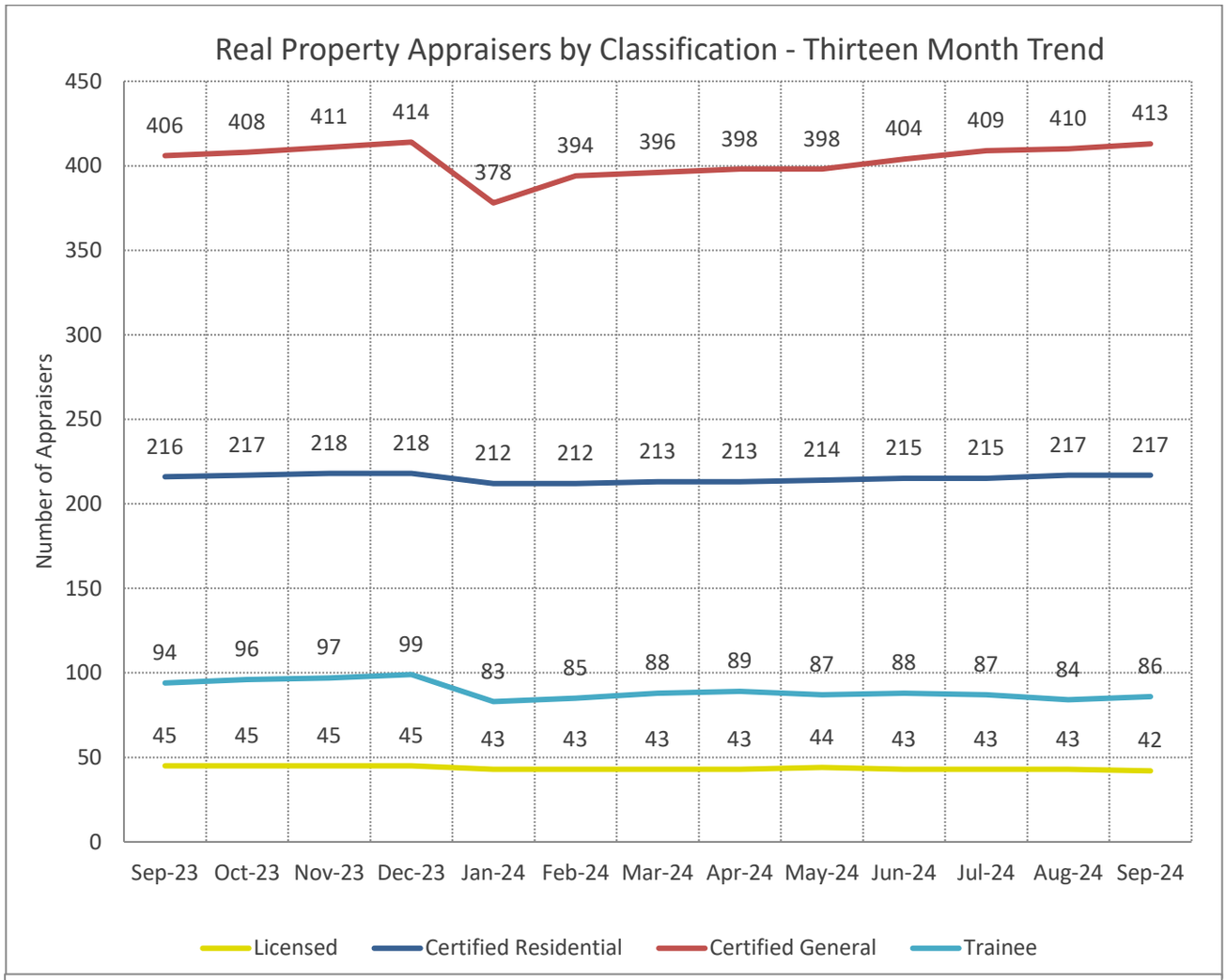


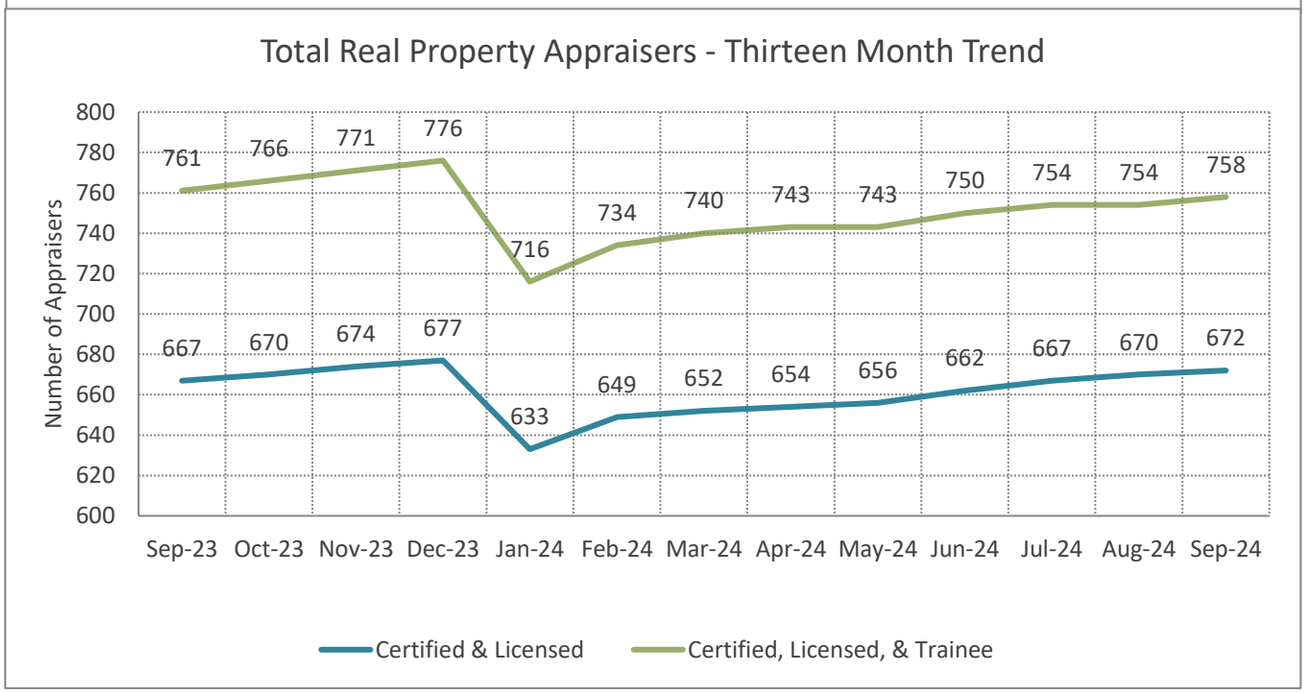




Total Real Property Appraisers (not including Trainee) - Five Year Trend
Number of Appraisers
800
750
700
650
600
550
500
450
400
350
300
250
200
150
100
671
663
672
667
672
439
428
421
407
406
232
235
251
260
266
Sep-20
Sep-21
Sep-22
Sep-23
Sep-24
Credentialed through Education, Experience, and Examination
Credentialed through Reciprocity
Credentialed Real Property Appraisers (E,E,&E and Reciprocity)

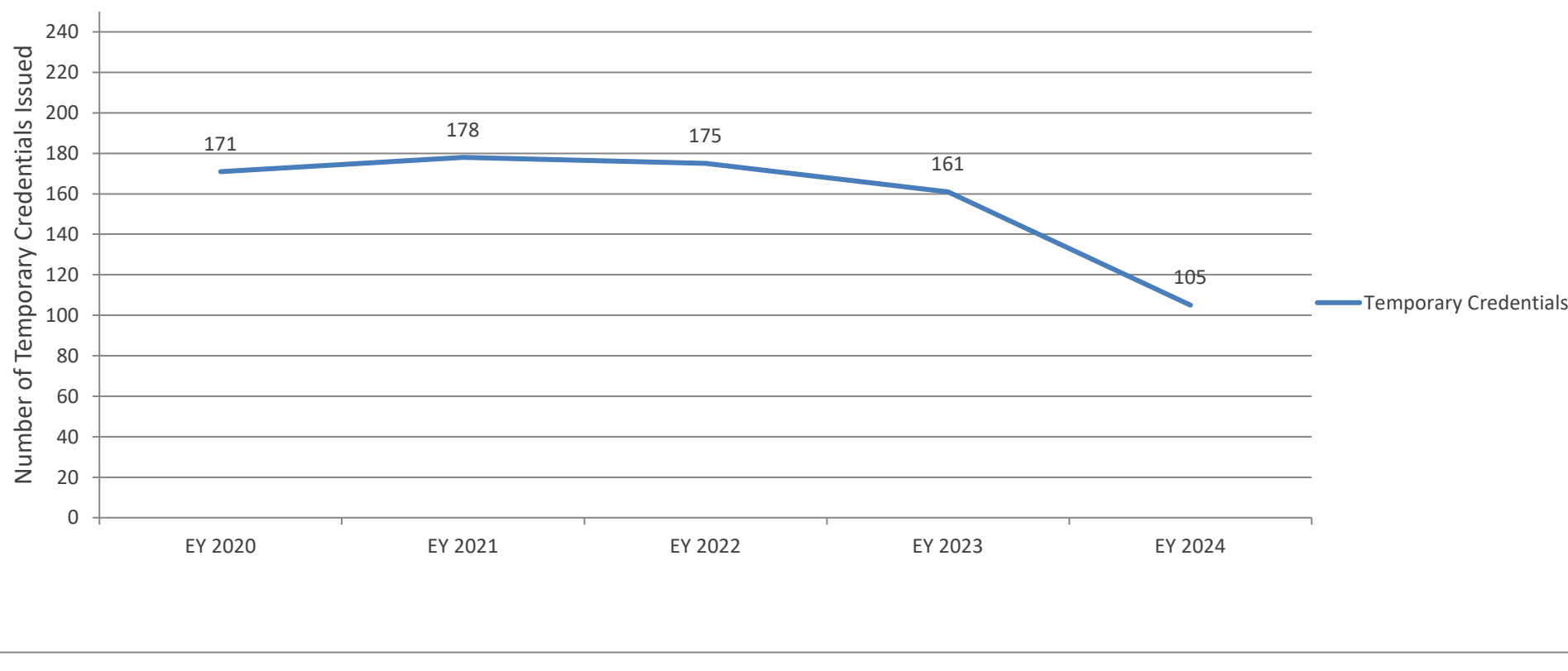

Total Real Property Appraisers by Classification - Five Year Trend
Number of Appraisers
450
375
300
225
150
75
0
396
391
404
406
413
219
218
220
216
217
91
95
104
94
86
56
54
48
45
42
Sep-20
Sep-21
Sep-22
Sep-23
Sep-24
Licensed
Certified Residential
Certified General
Trainee

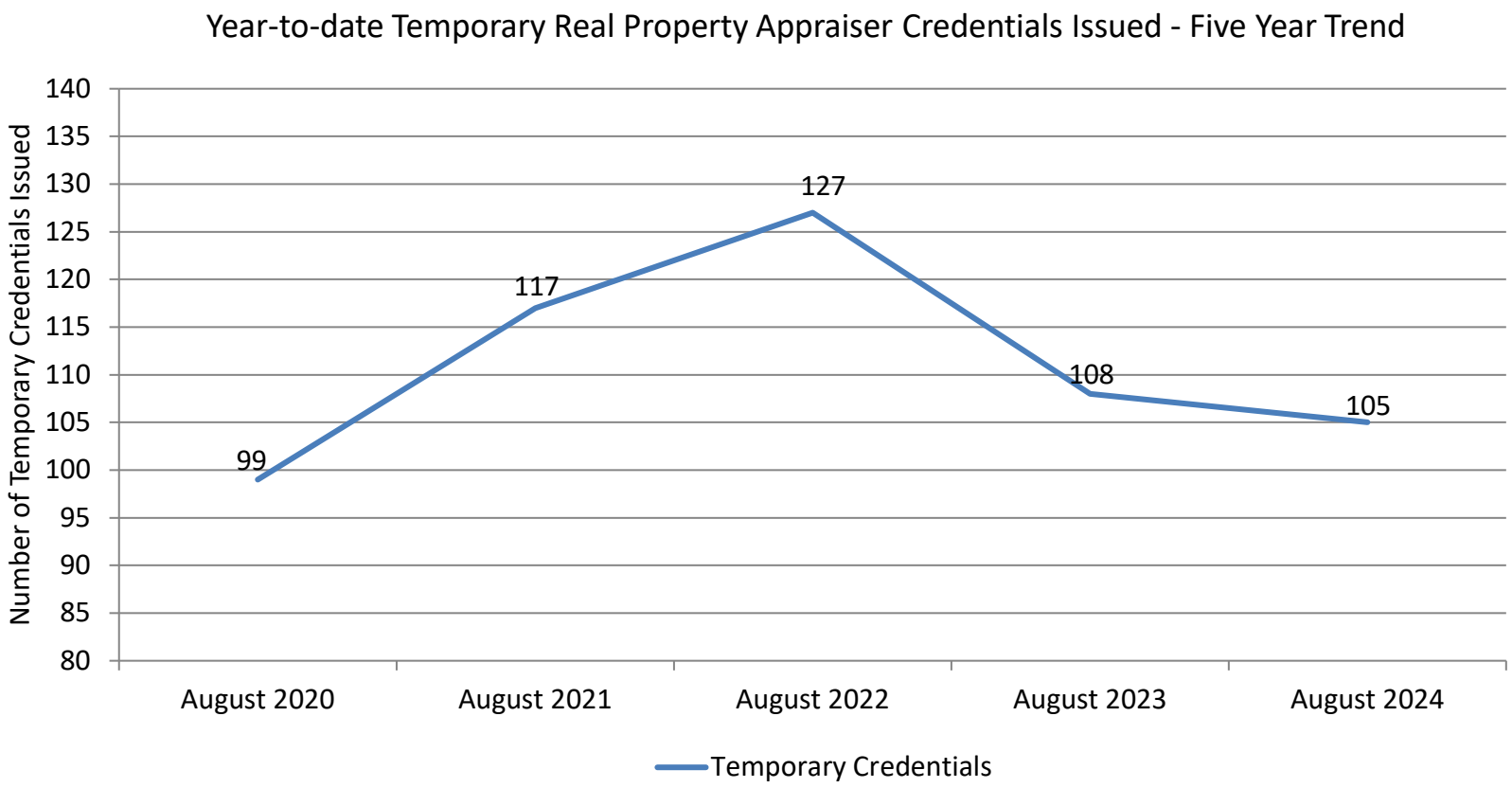

Total Real Property Appraisers - Five Year Trend
Number of Appraisers
800
780
760
740
720
700
680
660
640
620
600
762
758
776
761
758
671
663
672
667
672
Sep-20
Sep-21
Sep-22
Sep-23
Sep-24
Certified & Licensed Appraisers
Certified, Licensed, & Trainee Appraisers

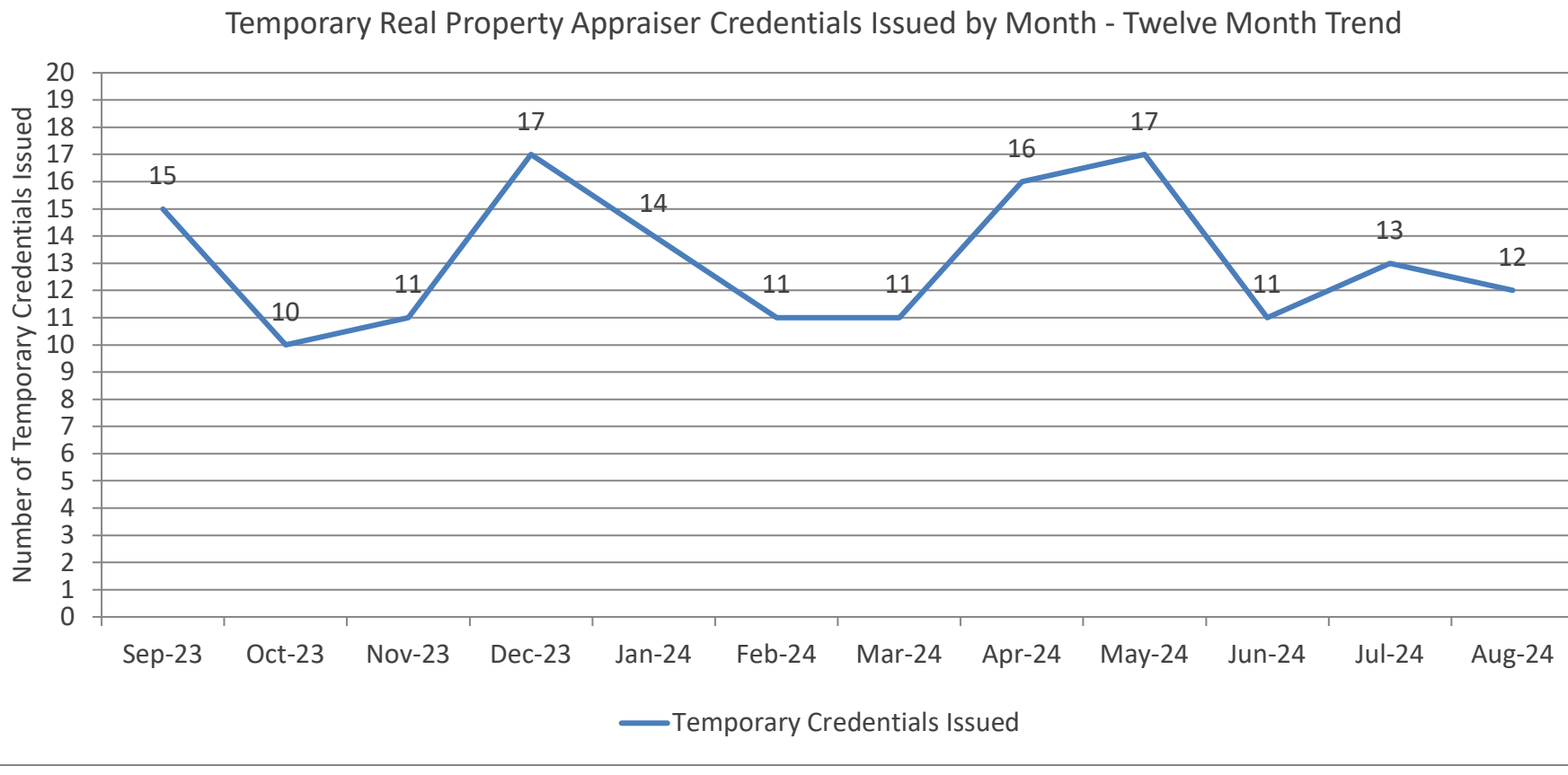

Real Property Appraisers by Classification - Thirteen Month Trend
Number of Appraisers
450
400
350
300
250
200
150
100
50
0
406 408 411 414 378 394 396 398 398 404 409 410 413
216 217 218 218 212 212 213 213 214 215 215 217 217
94 96 97 99 83 85 88 89 87 88 87 84 86
45 45 45 45 43 43 43 43 44 43 43 43 42
Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Apr-24 May-24 Jun-24 Jul-24 Aug-24 Sep-24
Licensed
Certified Residential
Certified General
Trainee


Total Real Property Appraisers - Thirteen Month Trend
Number of Appraisers
800
780
760
740
720
700
680
660
640
620
600
761 766 771 776 716 734 740 743 743 750 754 754 758
667 670 674 677 633 649 652 654 656 662 667 670 672
Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Apr-24 May-24 Jun-24 Jul-24 Aug-24 Sep-24
Certified & Licensed
Certified, Licensed, & Trainee

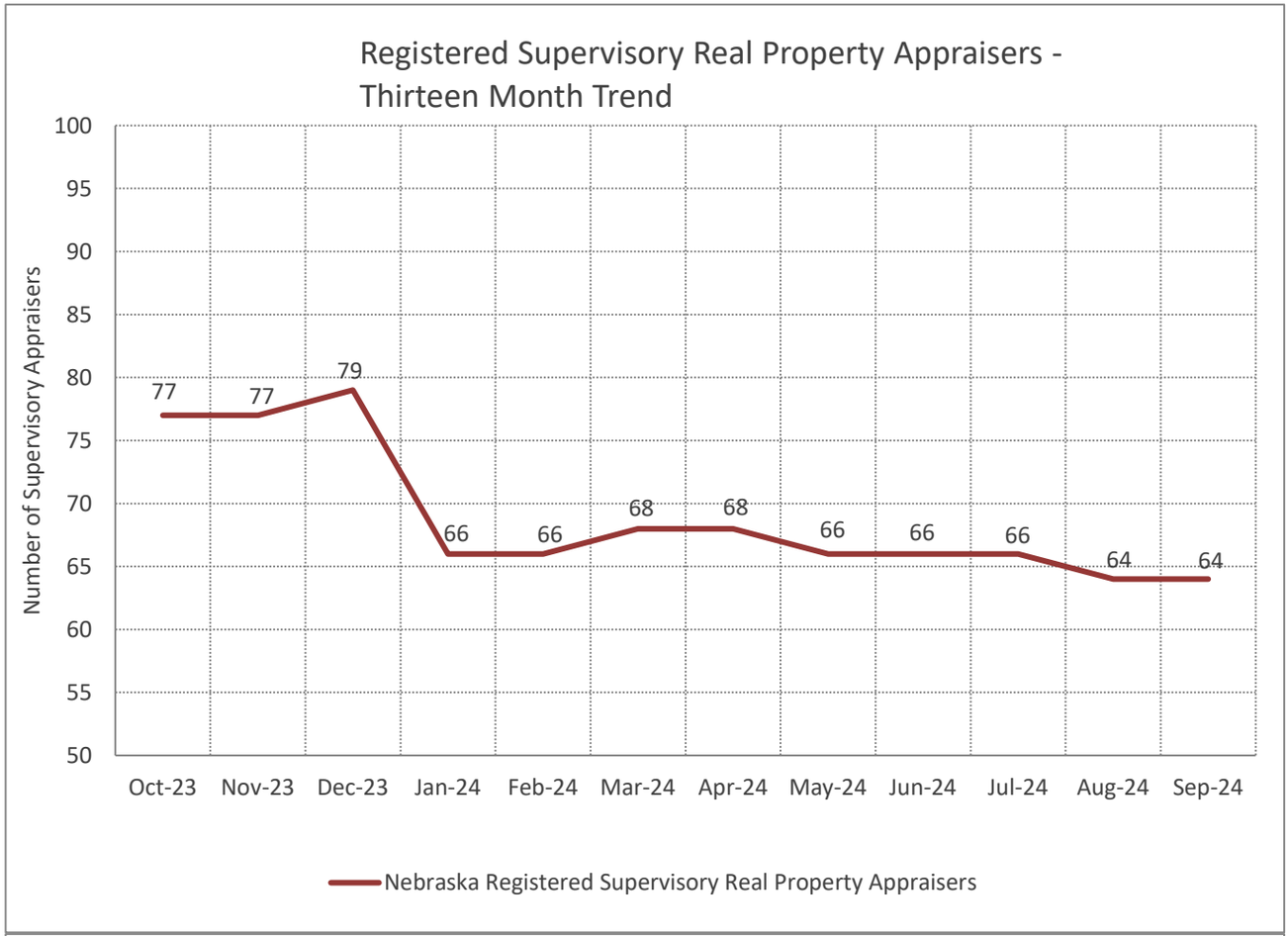
# Temporary Real Property Appraiser Report

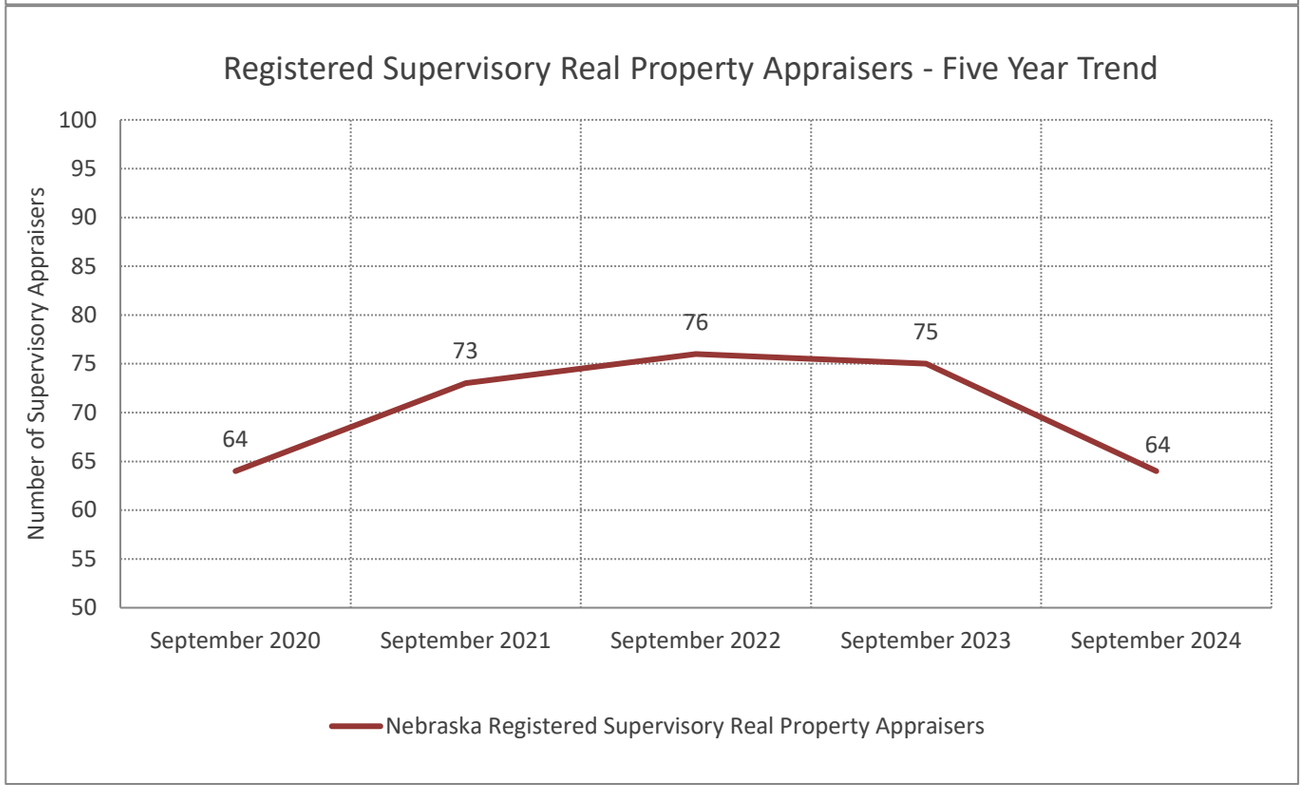


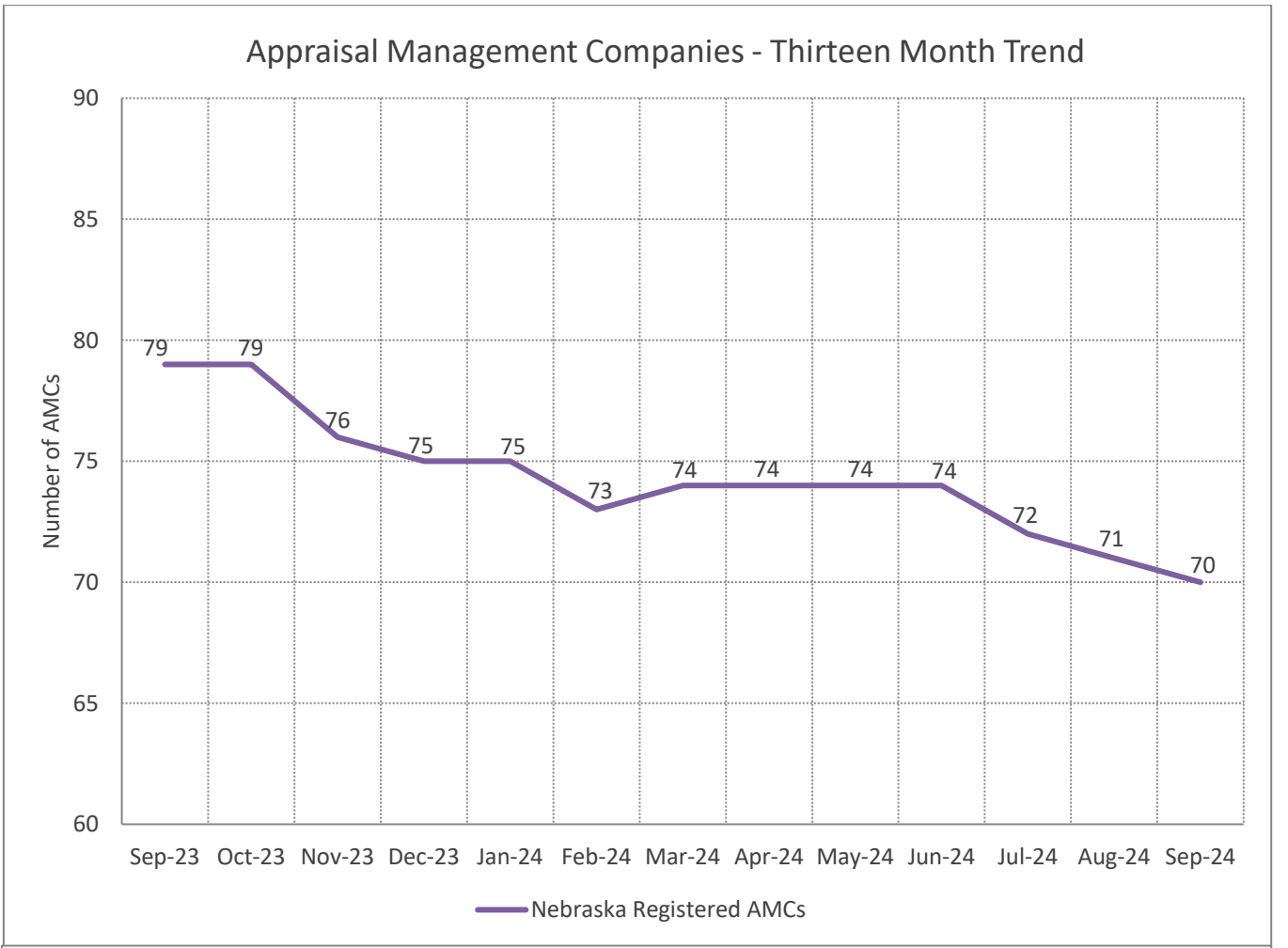



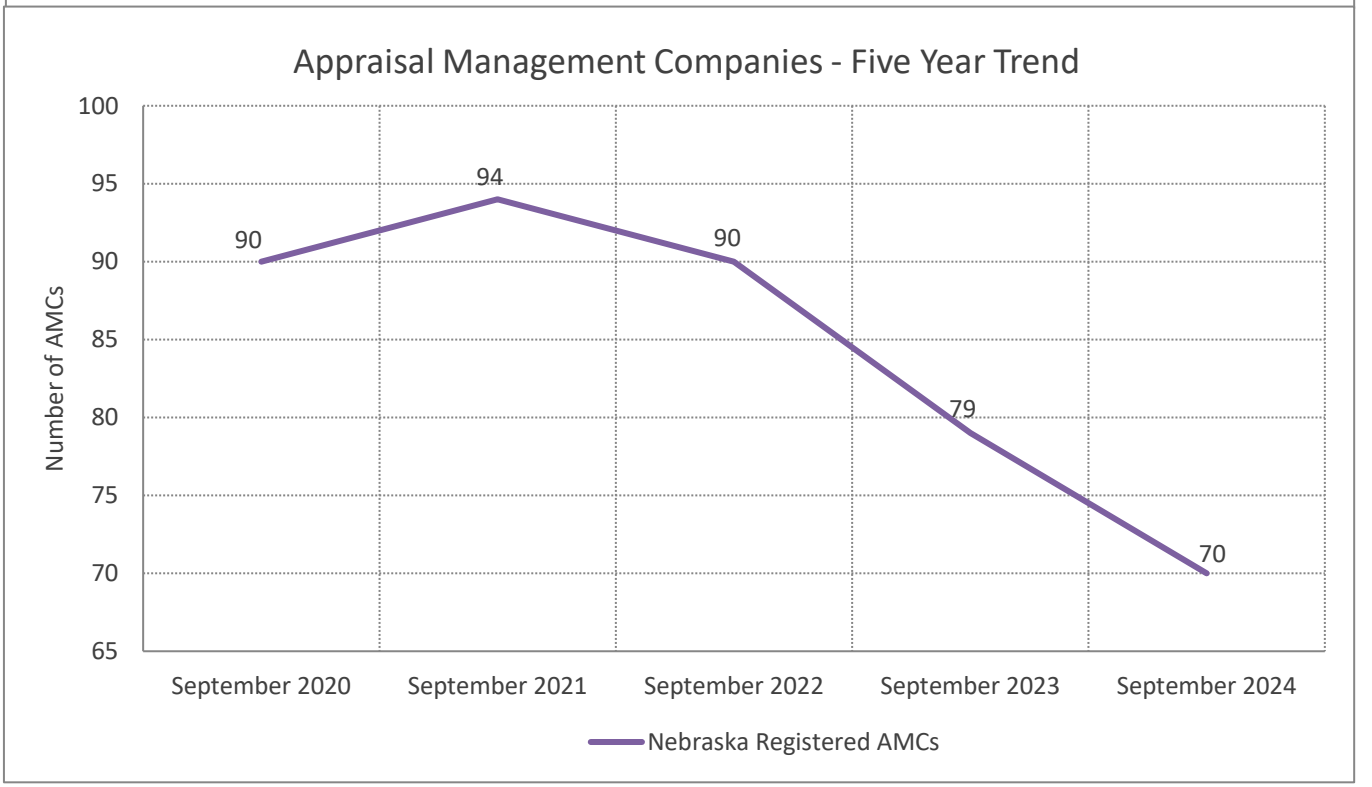
# Supervisory Real Property Appraiser Report



# Appraisal Management Company Report



# NEBRASKA REAL PROPERTY APPRAISER BOARD

## DIRECTOR APPROVAL OF REAL PROPERTY APPRAISER APPLICANTS

August 7, 2024 – September 10, 2024

| | | |
|---|---|---|
| *New Trainee Real Property Appraisers* | | |
| T2024004 | Scheuring Jr, Michael | Approved August 20, 2024 with advisory, no supervisor |
| *New Certified Residential Real Property Appraisers through Reciprocity* | | |
| CR24005R | Mount, Amanda | Approved August 29, 2024 |
| *New Certified General Real Property Appraisers through Reciprocity* | | |
| CG2024018R | Bex, Nikolas | Approved August 9, 2024 |
| CG24016R | Foster, James | Approved September 9, 2024 |

# NEBRASKA REAL PROPERTY APPRAISER BOARD

## DIRECTOR APPROVAL OF EDUCATION ACTIVITY AND INSTRUCTOR(S) APPLICANTS

August 7, 2024 – September 10, 2024

| Provider | Activity Number | Hours | Title | Instructor(s) | Approval Date |
|---|---|---|---|---|---|
| *New Continuing Education Activities and Instructors* | | | | | |
| McKissock, LLC | 2242471.03 | 7 | Land and Site Valuation | Dan Bradley, Jo Traut | 8/7/2024 |
| McKissock, LLC | 2242472.03 | 7 | Evaluating Today's Residential Appraisal: Reliable Review | Dan Bradley, Jo Traut | 8/7/2024 |
| McKissock, LLC | 2242473.03 | 4 | Intermediate Income Approach Case Studies for Commercial Appraisers | Dan Bradley, Paul Lorenzen | 8/7/2024 |
| Appraiser eLearning | 2243484.33 | 4 | Appraiser's Guide to Short Term Rentals | Bryan Reynolds | 8/13/2024 |
| The CE Shop, LLC | 2242493.77 | 3 | Appraising Energy-Efficient and Green Homes | Rebecca Jones | 8/22/2024 |
| Appraiser eLearning | 2243494.33 | 4 | Objectivity: Market Change and GLA | Scott Cullen, Timothy Andersen | 9/3/2024 |
| McKissock, LLC | 2242495.03 | 2 | Uncovering and Valuing Current Luxury Home Trends | Jo Traut | 9/6/2024 |
| McKissock, LLC | 2242496.03 | 7 | Navigating Desktop & Hybrid Appraisals | Jo Traut | 9/6/2024 |
| McKissock, LLC | 2241497.03 | 4 | Mortgage Fraud Insights-Case Studies for Appraisers | Dan Bradley, Wallace Czekalski, Robert Frazier, Charles Huntoon, Kevin Hecht, Mel Black, Alan Hummel, Greg Stephens, John Dingemen, Robert Luciani, Howard Kanter, Larry McMillen, Steve Maher, Tony Pistilli, Alexander Gilbert, Pam Teel, Julie Molendorp-Floyd, Dan Tosh, Daniel Bone, Josh Walitt, Charles Fisher | 9/6/2024 |

| | | | | | |
|---|---|---|---|---|---|
| McKissock, LLC | 2243498.03 | 4 | Live Webinar: Mortgage Fraud Insights-Case Studies for Appraisers | Dan Bradley, Alexander Gilbert, Diana Jacob, Robert Frazier, Charles Huntoon, Kevin Hecht, Mel Black, Alan Hummel, Greg Stephens, Jo Traut, Philicia Lloyd, Robert Abelson, Robert McClelland, Steve Maher, Pam Teel, Julie Molendorp-Floyd, Josh Walitt, Charles Fisher | 9/6/2024 |
| *New Qualifying Education Activities and Instructors* | | | | | |
| Appraisal Institute | 1243481.02 | 30 | General Appraiser Report Writing and Case Studies | Mark Smeltzer | 8/8/2024 |
| Appraisal Institute | 1243482.02 | 15 | Residential Report Writing and Case Studies (Synchronous) | Lisa Meinczinger-Gulden | 8/8/2024 |
| Appraisal Institute | 1243483.02 | 30 | Residential Sales Comparison and Income Approaches | Lisa Meinczinger-Gulden | 8/8/2024 |
| Appraisal Institute | 1241480.02 | 30 | Valuation of Conservation Easements | Brian Flynn | 8/9/2024 |
| McKissock, LLC | 1243486.03 | 30 | Live Webinar: Basic Appraisal Principles | Mel Black, Dan Bradley, Patrick Kelly, Robert McClelland, Josh Walitt, Sam Martin, Diana Jacob, Greg Stephens, Pam Teel, Kevin Hecht | 8/20/2024 |
| McKissock, LLC | 1243487.03 | 30 | Live Webinar: Basic Appraisal Procedures | Mel Black, Dan Bradley, Patrick Kelly, Robert McClelland, Josh Walitt, Sam Martin, Diana Jacob, Greg Stephens, Pam Teel, Kevin Hecht | 8/20/2024 |
| McKissock, LLC | 1243488.03 | 15 | Live Webinar: Residential Appraiser Site Valuation and Cost Approach | Mel Black, Dan Bradley, Patrick Kelly, Greg Stephens, Pam | 8/20/2024 |

| | | | | | |
|---|---|---|---|---|---|
| | | | | Teel, Robert McClelland, Josh Walitt, Sam Martin, Diana Jacob, Kevin Hecht | |
| McKissock, LLC | 1243490.03 | 15 | Live Webinar: Residential Sales Comparison and Income Approaches | Mel Black, Dan Bradley, Patrick Kelly, Greg Stephens, Pam Teel, Robert McClelland, Josh Walit, Sam Martin, Diana Jacob, Kevin Hecht | 8/20/2024 |
| McKissock, LLC | 1243491.03 | 30 | Live Webinar: Residential Sales Comparison and Income Approaches | Mel Black, Dan Bradley, Patrick Kelly, Greg Stephens, Pam Teel, Robert McClelland, Josh Walitt, Sam Martin, Diana Jacob, Kevin Hecht | 8/20/2024 |
| McKissock, LLC | 1243489.03 | 15 | Live Webinar: Residential Market Analysis and Highest and Best Use | Robert McClelland, Sam Martin, Mel Black, Dan Bradley, Patrick Kelly, Pam Teel, Diana Jacob, Josh Walitt, Greg Stephens, Kevin Hecht | 8/21/2024 |

## 2024-25 Nebraska Real Property Appraiser Board Goals and Objectives
## June 13, 2024 Strategic Planning Meeting

| | SHORT TERM GOALS / OBJECTIVES | EXPECTED COMPLETION DATE | STATUS/GOAL MET | LONG TERM GOALS / OBJECTIVES | EXPECTED COMPLETION DATE | NOTES |
|---|---|---|---|---|---|---|
| **LAWS, RULES, AND GUIDANCE DOCUMENTS** | Work with the Banking, Commerce and Insurance Legislative Committee's Legal Counsel to draft a bill for introduction to add language to the Real Property Appraiser Act, and the Appraisal Management Company Registration Act, allowing the use of a conditional dismissal in lieu of disciplinary action. | 12/31/2024 | Drafts approved by the Board on July 18, 2024. Director Kohtz to work with committee legal council to prepare requisition draft. | Address changes to USPAP, Real Property Appraiser Qualifications Criteria, ASC Policy Statements, AQB CAP Program Guidelines, and Title XI as required. | Ongoing. | |
| | Adopt Title 298 changes to harmonize Title 298 with the changes made to the Nebraska Real Property Appraiser Act and Appraisal Management Company Registration Act in 2024, address the Board's PAVE Dashboard regulations review, add fee schedule, and incorporate changes made to the Real Property Appraiser Qualification Criteria Effective January 1, 2026 and CAP Guidelines effective September 17, 2023. | 6/30/2025 | Board approved draft for preliminary review by GPRO, AG, and ASC. Awaiting responses. | Harmonize Title 298 with the changes made to the Nebraska Real Property Appraiser Act and Appraisal Management Company Registration Act as needed. | Ongoing. | |
| | | | | Continue to monitor the effectiveness of regulations to reduce unnecessary regulatory burden, remove barriers to entry into the real property appraiser profession, maintain an effective education program, and provide for better clarification and administration. | Ongoing. | |
| | | | | Continue to adopt Guidance Documents for public advisement concerning interpretation of statutes and rules, and retire Guidance Documents that are no longer relevant. | Ongoing. | |
| | | | | Continue to adopt internal procedures as needed to assist with the Board's administration of its programs, and retire internal procedures that are no longer relevant. | Ongoing. | |
| **COMPLIANCE** | Obtain second special assistant attorney general for compliance matters. | 1/1/2025 | Five requests for proposal for appointment as SAAG for NRPAB sent. | None. | | |
| **CREDENTIALING** | None. | | | Explore opportunities to increase the number of Nebraska resident real property appraisers. | Ongoing. | |
| | | | | Monitor real property appraiser credential renewal dates. | Ongoing. | |
| **EDUCATION** | None. | | | Encourage trainee real property appraisers who intend to engage in real property appraisal practice pertaining to agricultural real property upon credentialing as a certified general real property appraiser complete agricultural-based qualifying education offered by an education provider with an expertise in agricultural appraisal in approval letter sent to trainee real property appraisers. | Ongoing. | |
| | | | | Request that supervisory real property appraisers with trainee real property appraisers who intend to engage in real property appraisal practice pertaining to agricultural real property upon credentialing as a certified general real property appraiser encourage their trainee real property appraisers to complete agricultural-based qualifying education offered by an education provider with an expertise in agricultural appraisal in approval letter sent to supervisory real property appraisers. | Ongoing. | |
| **PERSONNEL** | None. | | | Continue updating the policies and procedures documents as needed to ensure compliance with state policy changes, NAPE/ASFCME contract changes and to address general work environment needs and/or changes. | Ongoing. | |
| **PUBLIC INFORMATION** | None. | | | Encourage development of Memos from the Board and Facebook posts that contain facts of interest to the appraiser community. | Ongoing. | |
| | | | | Continue utilizing the NRPAB website, NRPAB Facebook page, The Nebraska Appraiser, and Memos from the Board to disseminate relevant and important information to the appraisal business community and the general public in a timely manner. This includes information related to state and federal regulations, credentialing and registration requirements, renewal information, education information, Board policies and procedures, documents posted to the NRPAB website, meeting information, and other information that affects the industry. | Ongoing. | |
| | | | | Continue utilization of Memos from the Board to disseminate important information in a timely manner that should not be held for the next release of The Nebraska Appraiser. | Ongoing. | |
| | | | | Continue releasing new issues of The Nebraska Appraiser on a quarterly basis to disseminate important information to the appraisal business community and the general public in an effective and efficient manner. | Ongoing. | |
| | | | | Continue utilization of the NRPAB Facebook page to disseminate important information in a timely manner that that appraisal business community and general public would otherwise not be aware of, such as documents posted to the NRPAB website, meeting information, and NRPAB policy and business information. | Ongoing. | |
| | | | | Continue to monitor the effectiveness of current NRPAB website, and repair bugs and make improvements and add enhancements needed to address functionality or use. | Ongoing. | |
| | | | | Explore the development and implementation of an updated NRPAB logo. | None. | |
| | | | | Populate the Disciplinary History Search with all real property appraiser and AMC disciplinary action history for active credential and registration holders. | None. | |
| **ADMINISTRATION** | Explore credit card payment option for online applications. | 6/30/2025 | In progress. | Continue to monitor the effectiveness of current processes and procedures, and update processes and procedures as needed to maintain effectiveness and efficiency of the administration of the Board's programs. | Ongoing. | |
| | Explore use of Federal grant money for development of online temporary real property appraiser credential application and NRPAB Database interface. | 6/30/2025 | Grant application submitted to ASC on September 3, 2024. | Continue to monitor the effectiveness of current NRPAB database, repair bugs, and make improvements and add enhancements needed to address program or use changes. | Ongoing. | |
| | | | | Explore online real property appraiser initial applications (Reciprocity and E,E,&E), AMC initial applications, education activity applications, and other services that require payment of a fee. | None. | |
| **FINANCIALS** | Complete 2025-27 Biennial Budget Request addressing agency issues discussed at strategic planning. | 10/1/2024 | 2025-27 Biennial Budget Request approved by the Board at its August 15, 2024 meeting and submitted on August 16, | None. | | |

| 2024-25 NRPAB SWOT Analysis | | | |
|---|---|---|---|
| **STRENGTHS:** - | **WEAKNESSES:** | **OPPORTUNITIES:** | **THREATS:** |
| * Customer service | * Industry's inability to grow | * Growth in real property appraiser field | * Agency turnover |
| * Organization | * Efficiency loss due to database not meeting potential | * Continued evaluation of Board and Agency operations | * Federal agency oversight |
| * Board member knowledge | * Regulatory and statutory barriers | * Embrace of available technology | * Economic climate |
| * Staff knowledge | * Difficulty obtaining new board members | * Agency staff size and cross-training of Agency duties | * Aging appraiser population |
| * Adaptability | | * Board member with residential appraisal expertise | * Inadequate supervisory appraiser knowledge |
| * Professional diversity of Board | | * Authority for non-disciplinary conditional dismissals | * Deemphasis on appraisals at the Federal level |
| * Modernization of accessability | | * Utilization of ASC grant funding for technology projects | * Commodification of appraisal reports |
| | | * Education of users of appraisal reports | * Business consolidation |
| | | | * Government consolidation |

STATE OF NEBRASKA
Department of Administrative Services
Accounting Division
Budget Status Report
As of 08/31/24



# Overall

Agency 053 REAL PROPERTY APPRAISER BD
Division 000 Real Property App Bd
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 16.99

| ACCOUNT CODE | DESCRIPTION | BUDGETED AMOUNT | CURRENT MONTH ACTIVITY | YEAR-TO-DATE ACTUALS | PERCENT OF BUDGET | ENCUMBERANCES | VARIANCE |
|---|---|---|---|---|---|---|---|
| **BUDGETED FUND TYPES - EXPENDITURES** | | | | | | | |
| **510000** | **PERSONAL SERVICES** | | | | | | |
| 511100 | PERMANENT SALARIES-WAGES | 202,636.00 | 17,155.49 | 31,710.96 | 15.65 | 7,083.34 | 163,841.70 |
| 511600 | PER DIEM PAYMENTS | 7,600.00 | 500.00 | 1,000.00 | 13.16 | 500.00 | 6,100.00 |
| 511700 | EMPLOYEE BONUSES | 2,000.00 | | | | | 2,000.00 |
| 512100 | VACATION LEAVE EXPENSE | 17,634.00 | 685.08 | 1,409.54 | 7.99 | 162.97 | 16,061.49 |
| 512200 | SICK LEAVE EXPENSE | 2,281.00 | 107.05 | 460.53 | 20.19 | 310.66 | 1,509.81 |
| 512300 | HOLIDAY LEAVE EXPENSE | 10,769.00 | | 1,737.05 | 16.13 | 839.66 | 8,192.29 |
| **Personal Services Subtotal** | | 242,920.00 | 18,447.62 | 36,318.08 | 14.95 | 8,896.63 | 197,705.29 |
| 515100 | RETIREMENT PLANS EXPENSE | 17,649.00 | 1,343.92 | 2,644.64 | 14.98 | 628.76 | 14,375.60 |
| 515200 | FICA EXPENSE | 18,583.00 | 1,260.79 | 2,477.46 | 13.33 | 605.36 | 15,500.18 |
| 515500 | HEALTH INSURANCE EXPENSE | 59,730.00 | 4,977.52 | 9,955.04 | 16.67 | | 49,774.96 |
| 516500 | WORKERS COMP PREMIUMS | 1,546.00 | 1,546.00 | 1,546.00 | 100.00 | | |
| **Major Account 510000 Total** | | 340,428.00 | 27,575.85 | 52,941.22 | 15.55 | 10,130.75 | 277,356.03 |
| **520000** | **OPERATING EXPENSES** | | | | | | |
| 521100 | POSTAGE EXPENSE | 2,500.00 | 582.18 | 670.83 | 26.83 | | 1,829.17 |
| 521400 | DATA PROCESSING EXPENSE | 32,164.00 | 221.76 | 1,180.57 | 3.67 | | 30,983.43 |
| 521500 | PUBLICATION & PRINT EXPENSE | 3,000.00 | 451.20 | 451.20 | 15.04 | | 2,548.80 |
| 521900 | AWARDS EXPENSE | 50.00 | | | | | 50.00 |
| 522100 | DUES & SUBSCRIPTION EXPENSE | 600.00 | | | | | 600.00 |
| 524600 | RENT EXPENSE-BUILDINGS | 12,772.00 | 1,034.31 | 2,098.32 | 16.43 | | 10,673.68 |
| 524900 | RENT EXP-DUPR SURCHARGE | 4,187.00 | 348.91 | 697.82 | 16.67 | | 3,489.18 |
| 531100 | OFFICE SUPPLIES EXPENSE | 2,000.00 | 41.13 | 77.59 | 3.88 | | 1,922.41 |
| 532100 | NON CAPITALIZED EQUIP PU | | 1,830.00 | 1,830.00 | | | 1,830.00- |
| 541100 | ACCTG & AUDITING SERVICES | 1,128.00 | | 1,128.00 | 100.00 | | |
| 541200 | PURCHASING ASSESSMENT | 39.00 | 39.00 | 39.00 | 100.00 | | |
| 541500 | LEGAL SERVICES EXPENSE | 20,000.00 | | | | | 20,000.00 |
| 541700 | LEGAL RELATED EXPENSE | 3,000.00 | | | | | 3,000.00 |
| 547100 | EDUCATIONAL SERVICES | 68.00 | 51.00 | 51.00 | 75.00 | | 17.00 |
| 554900 | OTHER CONTRACTUAL SERVICE | 27,000.00 | 566.75 | 657.25 | 2.43 | 375.00 | 25,967.75 |
| 556100 | INSURANCE EXPENSE | 53.00 | | | | | 53.00 |
| 559100 | OTHER OPERATING EXP | 53,500.96 | | | | | 53,500.96 |

# Overall

Agency 053 REAL PROPERTY APPRAISER BD
Division 000 Real Property App Bd
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 16.99

| ACCOUNT CODE | DESCRIPTION | BUDGETED AMOUNT | CURRENT MONTH ACTIVITY | YEAR-TO-DATE ACTUALS | PERCENT OF BUDGET | ENCUMBERANCES | VARIANCE |
|---|---|---|---|---|---|---|---|
| **Major Account 520000 Total** | | 162,061.96 | 5,166.24 | 8,881.58 | 5.48 | 375.00 | 152,805.38 |
| **570000 TRAVEL EXPENSES** | | | | | | | |
| 571100 | BOARD & LODGING | 3,300.00 | 214.00 | 535.00 | 16.21 | | 2,765.00 |
| 571800 | MEALS - TRAVEL STATUS | 1,860.00 | 123.92 | 309.80 | 16.66 | | 1,550.20 |
| 573100 | STATE-OWNED TRANSPORT | 200.00 | | | | | 200.00 |
| 574500 | PERSONAL VEHICLE MILEAGE | 8,375.00 | 834.82 | 1,669.64 | 19.94 | | 6,705.36 |
| 575100 | MISC TRAVEL EXPENSES | 400.00 | 21.50 | 59.00 | 14.75 | | 341.00 |
| **Major Account 570000 Total** | | 14,135.00 | 1,194.24 | 2,573.44 | 18.21 | 0.00 | 11,561.56 |
| **BUDGETED EXPENDITURES TOTAL** | | 516,624.96 | 33,936.33 | 64,396.24 | 12.46 | 10,505.75 | 441,722.97 |
| **SUMMARY BY FUND TYPE - EXPENDITURES** | | | | | | | |
| 2 | CASH FUNDS | 516,624.96 | 33,936.33 | 64,396.24 | 12.46 | 10,505.75 | 441,722.97 |
| **BUDGETED EXPENDITURES TOTAL** | | 516,624.96 | 33,936.33 | 64,396.24 | 12.46 | 10,505.75 | 441,722.97 |
| **BUDGETED FUND TYPES - REVENUES** | | | | | | | |
| **470000 REVENUE - SALES AND CHARGES** | | | | | | | |
| 471100 | SALE OF SERVICES | 450.00- | 50.00- | 100.00- | 22.22 | | 350.00- |
| 471120 | QUALIFYING ED COURSE FEES | 1,600.00- | | 550.00- | 34.38 | | 1,050.00- |
| 471121 | CONTINUING ED NEW FEES | 2,500.00- | 150.00- | 300.00- | 12.00 | | 2,200.00- |
| 471122 | CONTINUING ED RENEWAL FEES | 150.00- | | 30.00- | 20.00 | | 120.00- |
| 475150 | CERTIFIED GENERAL NEW FEES | 9,300.00- | 900.00- | 1,500.00- | 16.13 | | 7,800.00- |
| 475151 | LICENSED NEW FEES | 300.00- | | | | | 300.00- |
| 475152 | FINGERPRINT FEES | 2,760.25- | 271.50- | 543.00- | 19.67 | | 2,217.25- |
| 475153 | CERTIFIED RESIDENTIAL NEW | 3,000.00- | | 600.00- | 20.00 | | 2,400.00- |
| 475154 | CERTIFIED GENERAL RENEWAL | 116,050.00- | 5,500.00- | 16,500.00- | 14.22 | | 99,550.00- |
| 475155 | LICENSED RENEWAL | 12,100.00- | 550.00- | 550.00- | 4.55 | | 11,550.00- |
| 475156 | FINGERPRINT AUDIT PROGRAM FEES | | | 20.00- | | | 20.00 |
| 475157 | CERTIFIED RESIDENTIAL RENEWAL | 62,700.00- | 825.00- | 2,475.00- | 3.95 | | 60,225.00- |
| 475161 | TEMPORARY CERTIFIED GENERAL | 8,250.00- | 700.00- | 1,300.00- | 15.76 | | 6,950.00- |
| 475163 | AMC REGISTERED NEW FEES | 4,000.00- | | | | | 4,000.00- |
| 475164 | AMC APPLICATION FEES | 700.00- | | 350.00- | 50.00 | | 350.00- |
| 475165 | AMC REGISTERED RENEWAL | 99,000.00- | 3,000.00- | 12,000.00- | 12.12 | | 87,000.00- |

# Overall

Agency 053 REAL PROPERTY APPRAISER BD
Division 000 Real Property App Bd
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 16.99

| | ACCOUNT CODE DESCRIPTION | BUDGETED AMOUNT | CURRENT MONTH ACTIVITY | YEAR-TO-DATE ACTUALS | PERCENT OF BUDGET | ENCUMBERANCES | VARIANCE |
|---|---|---|---|---|---|---|---|
| 475166 | FED REG AMC RPT FORM PROC FEES | 700.00- | | | | | 700.00- |
| 475167 | CERTIFIED RESIDENTIAL INACTIVE | 300.00- | | | | | 300.00- |
| 475168 | CERTIFIED GENERAL INACTIVE | 300.00- | | | | | 300.00- |
| 475234 | APPLICATION FEES | 25,650.00- | 2,300.00- | 4,400.00- | 17.15 | | 21,250.00- |
| 476101 | LATE PROCESSING FEES | 4,175.00- | 50.00- | 450.00- | 10.78 | | 3,725.00- |
| **Major Account 470000 Total** | | 353,985.25- | 14,296.50- | 41,668.00- | 11.77 | 0.00 | 312,317.25- |
| **480000 REVENUE - MISCELLANEOUS** | | | | | | | |
| 481100 | INVESTMENT INCOME | 21,000.00- | 1,769.36- | 5,344.42- | 25.45 | | 15,655.58- |
| 484500 | REIMB NON-GOVT SOURCES | 1,000.00- | 320.00- | 320.00- | 32.00 | | 680.00- |
| **Major Account 480000 Total** | | 22,000.00- | 2,089.36- | 5,664.42- | 25.75 | 0.00 | 16,335.58- |
| **BUDGETED REVENUE TOTAL** | | 375,985.25- | 16,385.86- | 47,332.42- | 12.59 | 0.00 | 328,652.83- |

**SUMMARY BY FUND TYPE - REVENUE**

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 2 | CASH FUNDS | 375,985.25- | 16,385.86- | 47,332.42- | 12.59 | | 328,652.83- |
| **BUDGETED REVENUE TOTAL** | | 375,985.25- | 16,385.86- | 47,332.42- | 12.59 | 0.00 | 328,652.83- |

STATE OF NEBRASKA
Department of Administrative Services
Accounting Division
Budget Status Report
As of 08/31/24



# Appraiser

Agency 053 REAL PROPERTY APPRAISER BD
Division
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 16.99

| ACCOUNT CODE | DESCRIPTION | BUDGETED AMOUNT | CURRENT MONTH ACTIVITY | YEAR-TO-DATE ACTUALS | PERCENT OF BUDGET | ENCUMBERANCES | VARIANCE |
|---|---|---|---|---|---|---|---|
| **BUDGETED FUND TYPES - EXPENDITURES** | | | | | | | |
| **510000** | **PERSONAL SERVICES** | | | | | | |
| 511100 | PERMANENT SALARIES-WAGES | 131,713.40 | 11,151.03 | 20,612.25 | 15.65 | 4,604.22 | 106,496.93 |
| 511600 | PER DIEM PAYMENTS | 4,940.00 | 325.00 | 650.00 | 13.16 | 325.00 | 3,965.00 |
| 511700 | EMPLOYEE BONUSES | 1,300.00 | | | | | 1,300.00 |
| 512100 | VACATION LEAVE EXPENSE | 11,462.10 | 445.30 | 916.06 | 7.99 | 105.93 | 10,440.11 |
| 512200 | SICK LEAVE EXPENSE | 1,482.65 | 69.58 | 299.29 | 20.19 | 201.88 | 981.48 |
| 512300 | HOLIDAY LEAVE EXPENSE | 6,999.85 | | 1,129.08 | 16.13 | 545.78 | 5,324.99 |
| **Personal Services Subtotal** | | 157,898.00 | 11,990.91 | 23,606.68 | 14.95 | 5,782.81 | 128,508.51 |
| 515100 | RETIREMENT PLANS EXPENSE | 11,471.85 | 873.53 | 1,719.04 | 14.98 | 408.71 | 9,344.10 |
| 515200 | FICA EXPENSE | 12,078.95 | 819.47 | 1,610.34 | 13.33 | 393.50 | 10,075.11 |
| 515500 | HEALTH INSURANCE EXPENSE | 38,824.50 | 3,235.36 | 6,470.73 | 16.67 | | 32,353.77 |
| 516500 | WORKERS COMP PREMIUMS | 1,004.90 | 1,004.90 | 1,004.90 | 100.00 | | |
| **Major Account 510000 Total** | | 221,278.20 | 17,924.17 | 34,411.69 | 15.55 | 6,585.02 | 180,281.49 |
| **520000** | **OPERATING EXPENSES** | | | | | | |
| 521100 | POSTAGE EXPENSE | 1,625.00 | 582.18 | 578.75 | 35.62 | | 1,046.25 |
| 521400 | DATA PROCESSING EXPENSE | 20,906.60 | 144.14 | 767.37 | 3.67 | | 20,139.23 |
| 521500 | PUBLICATION & PRINT EXPENSE | 1,950.00 | 293.28 | 293.28 | 15.04 | | 1,656.72 |
| 521900 | AWARDS EXPENSE | 32.50 | | | | | 32.50 |
| 522100 | DUES & SUBSCRIPTION EXPENSE | 390.00 | | | | | 390.00 |
| 524600 | RENT EXPENSE-BUILDINGS | 8,301.80 | 672.30 | 1,363.91 | 16.43 | | 6,937.89 |
| 524900 | RENT EXP-DUPR SURCHARGE | 2,721.55 | 226.79 | 453.58 | 16.67 | | 2,267.97 |
| 531100 | OFFICE SUPPLIES EXPENSE | 1,300.00 | 26.73 | 50.43 | 3.88 | | 1,249.57 |
| 532100 | NON CAPITALIZED EQUIP PU | | 1,189.50 | 1,189.50 | | | 1,189.50- |
| 541100 | ACCTG & AUDITING SERVICES | 733.20 | | 733.20 | 100.00 | | |
| 541200 | PURCHASING ASSESSMENT | 25.35 | 25.35 | 25.35 | 100.00 | | |
| 541500 | LEGAL SERVICES EXPENSE | 18,000.00 | | | | | 18,000.00 |
| 541700 | LEGAL RELATED EXPENSE | 2,700.00 | | | | | 2,700.00 |
| 547100 | EDUCATIONAL SERVICES | 44.20 | 33.15 | 33.15 | 75.00 | | 11.05 |
| 554900 | OTHER CONTRACTUAL SERVICE | 26,350.00 | 521.50 | 566.75 | 2.15 | 375.00 | 25,408.25 |
| 556100 | INSURANCE EXPENSE | 34.45 | | | | | 34.45 |
| 559100 | OTHER OPERATING EXP | 34,775.62 | | | | | 34,775.62 |

# Appraiser

Agency 053 REAL PROPERTY APPRAISER BD
Division
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 16.99

| ACCOUNT CODE | DESCRIPTION | BUDGETED AMOUNT | CURRENT MONTH ACTIVITY | YEAR-TO-DATE ACTUALS | PERCENT OF BUDGET | ENCUMBERANCES | VARIANCE |
|---|---|---|---|---|---|---|---|
| **Major Account 520000 Total** | | 119,890.27 | 3,714.92 | 6,055.27 | 5.05 | 375.00 | 113,460.00 |
| **570000 TRAVEL EXPENSES** | | | | | | | |
| 571100 | BOARD & LODGING | 2,145.00 | 139.10 | 347.75 | 16.21 | | 1,797.25 |
| 571800 | MEALS - TRAVEL STATUS | 1,209.00 | 80.54 | 201.35 | 16.65 | | 1,007.65 |
| 573100 | STATE-OWNED TRANSPORT | 130.00 | | | | | 130.00 |
| 574500 | PERSONAL VEHICLE MILEAGE | 5,443.75 | 542.64 | 1,085.28 | 19.94 | | 4,358.47 |
| 575100 | MISC TRAVEL EXPENSES | 260.00 | 13.97 | 38.34 | 14.75 | | 221.66 |
| **Major Account 570000 Total** | | 9,187.75 | 776.25 | 1,672.72 | 18.21 | 0.00 | 7,515.03 |
| **BUDGETED EXPENDITURES TOTAL** | | 350,356.22 | 22,415.34 | 42,139.68 | 12.03 | 6,960.02 | 301,256.52 |
| **SUMMARY BY FUND TYPE - EXPENDITURES** | | | | | | | |
| 2 | CASH FUNDS | 350,356.22 | 22,415.34 | 42,139.68 | 12.03 | 6,960.02 | 301,256.52 |
| **BUDGETED EXPENDITURES TOTAL** | | 350,356.22 | 22,415.34 | 42,139.68 | 12.03 | 6,960.02 | 301,256.52 |
| **BUDGETED FUND TYPES - REVENUES** | | | | | | | |
| **470000 REVENUE - SALES AND CHARGES** | | | | | | | |
| 471100 | SALE OF SERVICES | 450.00- | 50.00- | 100.00- | 22.22 | | 350.00- |
| 471120 | QUALIFYING ED COURSE FEES | 1,600.00- | | 550.00- | 34.38 | | 1,050.00- |
| 471121 | CONTINUING ED NEW FEES | 2,500.00- | 150.00- | 300.00- | 12.00 | | 2,200.00- |
| 471122 | CONTINUING ED RENEWAL FEES | 150.00- | | 30.00- | 20.00 | | 120.00- |
| 475150 | CERTIFIED GENERAL NEW FEES | 9,300.00- | 900.00- | 1,500.00- | 16.13 | | 7,800.00- |
| 475151 | LICENSED NEW FEES | 300.00- | | | | | 300.00- |
| 475152 | FINGERPRINT FEES | 2,760.25- | 271.50- | 543.00- | 19.67 | | 2,217.25- |
| 475153 | CERTIFIED RESIDENTIAL NEW | 3,000.00- | | 600.00- | 20.00 | | 2,400.00- |
| 475154 | CERTIFIED GENERAL RENEWAL | 116,050.00- | 5,500.00- | 16,500.00- | 14.22 | | 99,550.00- |
| 475155 | LICENSED RENEWAL | 12,100.00- | 550.00- | 550.00- | 4.55 | | 11,550.00- |
| 475156 | FINGERPRINT AUDIT PROGRAM FEES | | | 20.00- | | | 20.00 |
| 475157 | CERTIFIED RESIDENTIAL RENEWAL | 62,700.00- | 825.00- | 2,475.00- | 3.95 | | 60,225.00- |
| 475161 | TEMPORARY CERTIFIED GENERAL | 8,250.00- | 700.00- | 1,300.00- | 15.76 | | 6,950.00- |
| 475167 | CERTIFIED RESIDENTIAL INACTIVE | 300.00- | | | | | 300.00- |
| 475168 | CERTIFIED GENERAL INACTIVE | 300.00- | | | | | 300.00- |
| 475234 | APPLICATION FEES | 25,650.00- | 2,300.00- | 4,400.00- | 17.15 | | 21,250.00- |

# Appraiser

Agency 053 REAL PROPERTY APPRAISER BD
Division
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 16.99

| ACCOUNT CODE | DESCRIPTION | BUDGETED AMOUNT | CURRENT MONTH ACTIVITY | YEAR-TO-DATE ACTUALS | PERCENT OF BUDGET | ENCUMBERANCES | VARIANCE |
|---|---|---|---|---|---|---|---|
| 476101 | LATE PROCESSING FEES | 3,900.00- | | 350.00- | 8.97 | | 3,550.00- |
| **Major Account 470000 Total** | | 249,310.25- | 11,246.50- | 29,218.00- | 11.72 | 0.00 | 220,092.25- |
| **480000 REVENUE - MISCELLANEOUS** | | | | | | | |
| 481100 | INVESTMENT INCOME | 12,000.00- | 976.14- | 2,973.27- | 24.78 | | 9,026.73- |
| 484500 | REIMB NON-GOVT SOURCES | 500.00- | 300.00- | 300.00- | 60.00 | | 200.00- |
| **Major Account 480000 Total** | | 12,500.00- | 1,276.14- | 3,273.27- | 26.19 | 0.00 | 9,226.73- |
| **BUDGETED REVENUE TOTAL** | | 261,810.25- | 12,522.64- | 32,491.27- | 12.41 | 0.00 | 229,318.98- |
| **SUMMARY BY FUND TYPE - REVENUE** | | | | | | | |
| 2 | CASH FUNDS | 261,810.25- | 12,522.64- | 32,491.27- | 12.41 | | 229,318.98- |
| **BUDGETED REVENUE TOTAL** | | 261,810.25- | 12,522.64- | 32,491.27- | 12.41 | 0.00 | 229,318.98- |

AMC

Agency 053 REAL PROPERTY APPRAISER BD
Division
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 16.99

| ACCOUNT CODE | DESCRIPTION | BUDGETED AMOUNT | CURRENT MONTH ACTIVITY | YEAR-TO-DATE ACTUALS | PERCENT OF BUDGET | ENCUMBERANCES | VARIANCE |
|---|---|---|---|---|---|---|---|
| **BUDGETED FUND TYPES - EXPENDITURES** | | | | | | | |
| **510000** | **PERSONAL SERVICES** | | | | | | |
| 511100 | PERMANENT SALARIES-WAGES | 70,922.60 | 6,004.46 | 11,098.71 | 15.65 | 2,479.12 | 57,344.77 |
| 511600 | PER DIEM PAYMENTS | 2,660.00 | 175.00 | 350.00 | 13.16 | 175.00 | 2,135.00 |
| 511700 | EMPLOYEE BONUSES | 700.00 | | | | | 700.00 |
| 512100 | VACATION LEAVE EXPENSE | 6,171.90 | 239.78 | 493.48 | 8.00 | 57.04 | 5,621.38 |
| 512200 | SICK LEAVE EXPENSE | 798.35 | 37.47 | 161.24 | 20.20 | 108.78 | 528.33 |
| 512300 | HOLIDAY LEAVE EXPENSE | 3,769.15 | | 607.97 | 16.13 | 293.88 | 2,867.30 |
| **Personal Services Subtotal** | | 85,022.00 | 6,456.71 | 12,711.40 | 14.95 | 3,113.82 | 69,196.78 |
| 515100 | RETIREMENT PLANS EXPENSE | 6,177.15 | 470.39 | 925.60 | 14.98 | 220.05 | 5,031.50 |
| 515200 | FICA EXPENSE | 6,504.05 | 441.32 | 867.12 | 13.33 | 211.86 | 5,425.07 |
| 515500 | HEALTH INSURANCE EXPENSE | 20,905.50 | 1,742.16 | 3,484.31 | 16.67 | | 17,421.19 |
| 516500 | WORKERS COMP PREMIUMS | 541.10 | 541.10 | 541.10 | 100.00 | | |
| **Major Account 510000 Total** | | 119,149.80 | 9,651.68 | 18,529.53 | 15.55 | 3,545.73 | 97,074.54 |
| **520000** | **OPERATING EXPENSES** | | | | | | |
| 521100 | POSTAGE EXPENSE | 875.00 | | 92.08 | 10.52 | | 782.92 |
| 521400 | DATA PROCESSING EXPENSE | 11,257.40 | 77.62 | 413.20 | 3.67 | | 10,844.20 |
| 521500 | PUBLICATION & PRINT EXPENSE | 1,050.00 | 157.92 | 157.92 | 15.04 | | 892.08 |
| 521900 | AWARDS EXPENSE | 17.50 | | | | | 17.50 |
| 522100 | DUES & SUBSCRIPTION EXPENSE | 210.00 | | | | | 210.00 |
| 524600 | RENT EXPENSE-BUILDINGS | 4,470.20 | 362.01 | 734.41 | 16.43 | | 3,735.79 |
| 524900 | RENT EXP-DUPR SURCHARGE | 1,465.45 | 122.12 | 244.24 | 16.67 | | 1,221.21 |
| 531100 | OFFICE SUPPLIES EXPENSE | 700.00 | 14.40 | 27.16 | 3.88 | | 672.84 |
| 532100 | NON CAPITALIZED EQUIP PU | | 640.50 | 640.50 | | | 640.50- |
| 541100 | ACCTG & AUDITING SERVICES | 394.80 | | 394.80 | 100.00 | | |
| 541200 | PURCHASING ASSESSMENT | 13.65 | 13.65 | 13.65 | 100.00 | | |
| 541500 | LEGAL SERVICES EXPENSE | 2,000.00 | | | | | 2,000.00 |
| 541700 | LEGAL RELATED EXPENSE | 300.00 | | | | | 300.00 |
| 547100 | EDUCATIONAL SERVICES | 23.80 | 17.85 | 17.85 | 75.00 | | 5.95 |
| 554900 | OTHER CONTRACTUAL SERVICE | 650.00 | 45.25 | 90.50 | 13.92 | | 559.50 |
| 556100 | INSURANCE EXPENSE | 18.55 | | | | | 18.55 |
| 559100 | OTHER OPERATING EXP | 18,725.34 | | | | | 18,725.34 |

Agency 053 REAL PROPERTY APPRAISER BD
Division
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 16.99

| ACCOUNT CODE | DESCRIPTION | BUDGETED AMOUNT | CURRENT MONTH ACTIVITY | YEAR-TO-DATE ACTUALS | PERCENT OF BUDGET | ENCUMBERANCES | VARIANCE |
|---|---|---|---|---|---|---|---|
| **Major Account 520000 Total** | | 42,171.69 | 1,451.32 | 2,826.31 | 6.70 | 0.00 | 39,345.38 |
| **570000 TRAVEL EXPENSES** | | | | | | | |
| 571100 | BOARD & LODGING | 1,155.00 | 74.90 | 187.25 | 16.21 | | 967.75 |
| 571800 | MEALS - TRAVEL STATUS | 651.00 | 43.38 | 108.45 | 16.66 | | 542.55 |
| 573100 | STATE-OWNED TRANSPORT | 70.00 | | | | | 70.00 |
| 574500 | PERSONAL VEHICLE MILEAGE | 2,931.25 | 292.18 | 584.36 | 19.94 | | 2,346.89 |
| 575100 | MISC TRAVEL EXPENSES | 140.00 | 7.53 | 20.66 | 14.76 | | 119.34 |
| **Major Account 570000 Total** | | 4,947.25 | 417.99 | 900.72 | 18.21 | 0.00 | 4,046.53 |
| **BUDGETED EXPENDITURES TOTAL** | | 166,268.74 | 11,520.99 | 22,256.56 | 13.39 | 3,545.73 | 140,466.45 |
| **SUMMARY BY FUND TYPE - EXPENDITURES** | | | | | | | |
| 2 | CASH FUNDS | 166,268.74 | 11,520.99 | 22,256.56 | 13.39 | 3,545.73 | 140,466.45 |
| **BUDGETED EXPENDITURES TOTAL** | | 166,268.74 | 11,520.99 | 22,256.56 | 13.39 | 3,545.73 | 140,466.45 |
| **BUDGETED FUND TYPES - REVENUES** | | | | | | | |
| **470000 REVENUE - SALES AND CHARGES** | | | | | | | |
| 475163 | AMC REGISTERED NEW FEES | 4,000.00- | | | | | 4,000.00- |
| 475164 | AMC APPLICATION FEES | 700.00- | | 350.00- | 50.00 | | 350.00- |
| 475165 | AMC REGISTERED RENEWAL | 99,000.00- | 3,000.00- | 12,000.00- | 12.12 | | 87,000.00- |
| 475166 | FED REG AMC RPT FORM PROC FEES | 700.00- | | | | | 700.00- |
| 476101 | LATE PROCESSING FEES | 275.00- | 50.00- | 100.00- | 36.36 | | 175.00- |
| **Major Account 470000 Total** | | 104,675.00- | 3,050.00- | 12,450.00- | 11.89 | 0.00 | 92,225.00- |
| **480000 REVENUE - MISCELLANEOUS** | | | | | | | |
| 481100 | INVESTMENT INCOME | 9,000.00- | 793.22- | 2,371.15- | 26.35 | | 6,628.85- |
| 484500 | REIMB NON-GOVT SOURCES | 500.00- | 20.00- | 20.00- | 4.00 | | 480.00- |
| **Major Account 480000 Total** | | 9,500.00- | 813.22- | 2,391.15- | 25.17 | 0.00 | 7,108.85- |
| **BUDGETED REVENUE TOTAL** | | 114,175.00- | 3,863.22- | 14,841.15- | 13.00 | 0.00 | 99,333.85- |

Agency 053 REAL PROPERTY APPRAISER BD
Division
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 16.99

| ACCOUNT CODE DESCRIPTION | BUDGETED AMOUNT | CURRENT MONTH ACTIVITY | YEAR-TO-DATE ACTUALS | PERCENT OF BUDGET | ENCUMBERANCES | VARIANCE |
|---|---|---|---|---|---|---|
| **SUMMARY BY FUND TYPE - REVENUE** | | | | | | |
| 2 CASH FUNDS | 114,175.00- | 3,863.22- | 14,841.15- | 13.00 | | 99,333.85- |
| **BUDGETED REVENUE TOTAL** | 114,175.00- | 3,863.22- | 14,841.15- | 13.00 | 0.00 | 99,333.85- |

| Fund | Program | Sub-Program | Account Number | Sub-ledger | Doc Number | Tran Date | Tran Type | Batch Type | Payee/Explanation | Batch Number | Posted Code | Month to Date |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 25310 | 079 | 000 | 53105018.471100. | | 576137 | 08/13/24 | RC | RB | NRPAB DEPOSIT 240813 | 7572461 | | 25.00- |
| 25310 | 079 | 000 | 53105018.471100. | | 579049 | 08/28/24 | RC | RB | NRPAB DEPOSIT 240828 | 7589294 | | 25.00- |
| Total for Object | | | 471100 SALE OF SERVICES | | | | | | | | | 50.00- |
| 25310 | 079 | 000 | 53105018.471121. | | 574502 | 08/01/24 | RC | RB | NRPAB DEPOSIT 240801 | 7560633 | | 25.00- |
| 25310 | 079 | 000 | 53105018.471121. | | 579049 | 08/28/24 | RC | RB | NRPAB DEPOSIT 240828 | 7589294 | | 125.00- |
| Total for Object | | | 471121 CONTINUING ED NEW FEES | | | | | | | | | 150.00- |
| 25310 | 079 | 000 | 53105018.475150. | | 577844 | 08/21/24 | RC | RB | NRPAB DEPOSIT 240821 | 7581655 | | 600.00- |
| 25310 | 079 | 000 | 53105018.475150. | | 579048 | 08/28/24 | RC | RB | NRPAB DEPOSIT 240828A | 7589043 | | 300.00- |
| Total for Object | | | 475150 CERTIFIED GENERAL NEW FEES | | | | | | | | | 900.00- |
| 25310 | 079 | 000 | 53105018.475152. | | 575391 | 08/07/24 | RC | RB | NRPAB DEPOSIT 240807 | 7566743 | | 90.50- |
| 25310 | 079 | 000 | 53105018.475152. | | 575568 | 08/08/24 | RC | RB | NRPAB DEPOSIT 240808 | 7568221 | | 45.25- |
| 25310 | 079 | 000 | 53105018.475152. | | 577844 | 08/21/24 | RC | RB | NRPAB DEPOSIT 240821 | 7581655 | | 90.50- |
| 25310 | 079 | 000 | 53105018.475152. | | 579049 | 08/28/24 | RC | RB | NRPAB DEPOSIT 240828 | 7589294 | | 45.25- |
| Total for Object | | | 475152 FINGERPRINT FEES | | | | | | | | | 271.50- |
| 25310 | 079 | 000 | 53105018.475154. | | 575410 | 08/06/24 | RC | RB | NRPAB APP REN EFW DEP 240806 | 7566069 | | 550.00- |
| 25310 | 079 | 000 | 53105018.475154. | | 575866 | 08/08/24 | RC | RB | NRPAB APP REN DEPOSIT 240808 | 7569403 | | 550.00- |
| 25310 | 079 | 000 | 53105018.475154. | | 576710 | 08/14/24 | RC | RB | NRPAB APP REN EFW DEP 240814 | 7575153 | | 550.00- |
| 25310 | 079 | 000 | 53105018.475154. | | 576895 | 08/15/24 | RC | RB | NRPAB APP REN EFW DEP 240815 | 7576604 | | 550.00- |
| 25310 | 079 | 000 | 53105018.475154. | | 577858 | 08/20/24 | RC | RB | NRPAB APP REN EFW DEP 240820 | 7581279 | | 550.00- |
| 25310 | 079 | 000 | 53105018.475154. | | 577844 | 08/21/24 | RC | RB | NRPAB DEPOSIT 240821 | 7581655 | | 1,100.00- |
| 25310 | 079 | 000 | 53105018.475154. | | 578047 | 08/21/24 | RC | RB | NRPAB APP REN EFW DEP 240821 | 7581961 | | 275.00- |
| 25310 | 079 | 000 | 53105018.475154. | | 578641 | 08/26/24 | RC | RB | NRPAB APP REN EFW DEP 240826 | 7587500 | | 825.00- |
| 25310 | 079 | 000 | 53105018.475154. | | 579048 | 08/28/24 | RC | RB | NRPAB DEPOSIT 240828A | 7589043 | | 550.00- |
| Total for Object | | | 475154 CERTIFIED GENERAL RENEWAL | | | | | | | | | 5,500.00- |
| 25310 | 079 | 000 | 53105018.475155. | | 574561 | 08/01/24 | RC | RB | NRPAB APP REN EFW DEP 240801 | 7560412 | | 550.00- |
| Total for Object | | | 475155 LICENSED RENEWAL | | | | | | | | | 550.00- |
| 25310 | 079 | 000 | 53105018.475157. | | 574701 | 08/01/24 | RC | RB | NRPAB APP REN DEPOSIT 240801 | 7561285 | | 550.00- |
| 25310 | 079 | 000 | 53105018.475157. | | 577858 | 08/20/24 | RC | RB | NRPAB APP REN EFW DEP 240820 | 7581279 | | 275.00- |
| Total for Object | | | 475157 CERTIFIED RESIDENTIAL RENEWAL | | | | | | | | | 825.00- |
| 25310 | 079 | 000 | 53105018.475161. | | 574502 | 08/01/24 | RC | RB | NRPAB DEPOSIT 240801 | 7560633 | | 150.00- |
| 25310 | 079 | 000 | 53105018.475161. | | 574985 | 08/06/24 | RC | RB | NRPAB DEPOSIT 240806 | 7564995 | | 100.00- |
| 25310 | 079 | 000 | 53105018.475161. | | 575568 | 08/08/24 | RC | RB | NRPAB DEPOSIT 240808 | 7568221 | | 100.00- |

| Fund | Program | Sub-Program | Account Number | Sub-ledger | Doc Number | Tran Date | Tran Type | Batch Type | Payee/Explanation | Batch Number | Posted Code | Month to Date |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 25310 | 079 | 000 | 53105018.475161. | | 576137 | 08/13/24 | RC | RB | NRPAB DEPOSIT 240813 | 7572461 | | 50.00- |
| 25310 | 079 | 000 | 53105018.475161. | | 576656 | 08/15/24 | RC | RB | NRPAB DEPOSIT 240815 | 7575706 | | 100.00- |
| 25310 | 079 | 000 | 53105018.475161. | | 577844 | 08/21/24 | RC | RB | NRPAB DEPOSIT 240821 | 7581655 | | 50.00- |
| 25310 | 079 | 000 | 53105018.475161. | | 578128 | 08/23/24 | RC | RB | NRPAB DEPOSIT 240823 | 7584442 | | 100.00- |
| 25310 | 079 | 000 | 53105018.475161. | | 579049 | 08/28/24 | RC | RB | NRPAB DEPOSIT 240828 | 7589294 | | 50.00- |
| Total for Object | | | 475161 TEMPORARY CERTIFIED GENERAL | | | | | | | | | 700.00- |
| 25310 | 079 | 000 | 53105018.475234. | | 574502 | 08/01/24 | RC | RB | NRPAB DEPOSIT 240801 | 7560633 | | 300.00- |
| 25310 | 079 | 000 | 53105018.475234. | | 574985 | 08/06/24 | RC | RB | NRPAB DEPOSIT 240806 | 7564995 | | 200.00- |
| 25310 | 079 | 000 | 53105018.475234. | | 575391 | 08/07/24 | RC | RB | NRPAB DEPOSIT 240807 | 7566743 | | 300.00- |
| 25310 | 079 | 000 | 53105018.475234. | | 575568 | 08/08/24 | RC | RB | NRPAB DEPOSIT 240808 | 7568221 | | 350.00- |
| 25310 | 079 | 000 | 53105018.475234. | | 576137 | 08/13/24 | RC | RB | NRPAB DEPOSIT 240813 | 7572461 | | 100.00- |
| 25310 | 079 | 000 | 53105018.475234. | | 576656 | 08/15/24 | RC | RB | NRPAB DEPOSIT 240815 | 7575706 | | 200.00- |
| 25310 | 079 | 000 | 53105018.475234. | | 577844 | 08/21/24 | RC | RB | NRPAB DEPOSIT 240821 | 7581655 | | 400.00- |
| 25310 | 079 | 000 | 53105018.475234. | | 578128 | 08/23/24 | RC | RB | NRPAB DEPOSIT 240823 | 7584442 | | 200.00- |
| 25310 | 079 | 000 | 53105018.475234. | | 579049 | 08/28/24 | RC | RB | NRPAB DEPOSIT 240828 | 7589294 | | 250.00- |
| Total for Object | | | 475234 APPLICATION FEES | | | | | | | | | 2,300.00- |
| 25310 | 079 | 000 | 53105018.481100. | | 24137697 | 08/30/24 | JE | G | OIP Jul 24 2.90565% | 7593119 | | 976.14- |
| Total for Object | | | 481100 INVESTMENT INCOME | | | | | | | | | 976.14- |
| 25310 | 079 | 000 | 53105018.484500. | | 579049 | 08/28/24 | RC | RB | NRPAB DEPOSIT 240828 | 7589294 | | 300.00- |
| Total for Object | | | 484500 REIMB NON-GOVT SOURCES | | | | | | | | | 300.00- |
| 25310 | 079 | 000 | 53105018.511100. | | 3183121 | 08/07/24 | T2 | 7 | PAYROLL LABOR DISTRIBUTION | 7562038 | | 5,551.22 |
| 25310 | 079 | 000 | 53105018.511100. | | 3183288 | 08/21/24 | T2 | 7 | PAYROLL LABOR DISTRIBUTION | 7573127 | | 5,599.81 |
| Total for Object | | | 511100 PERMANENT SALARIES-WAGES | | | | | | | | | 11,151.03 |
| 25310 | 079 | 000 | 53105018.511600. | | 3183121 | 08/07/24 | T2 | 7 | PAYROLL LABOR DISTRIBUTION | 7562038 | | 325.00 |
| Total for Object | | | 511600 PER DIEM PAYMENTS | | | | | | | | | 325.00 |
| 25310 | 079 | 000 | 53105018.512100. | | 3183121 | 08/07/24 | T2 | 7 | PAYROLL LABOR DISTRIBUTION | 7562038 | | 222.65 |
| 25310 | 079 | 000 | 53105018.512100. | | 3183288 | 08/21/24 | T2 | 7 | PAYROLL LABOR DISTRIBUTION | 7573127 | | 222.65 |
| Total for Object | | | 512100 VACATION LEAVE EXPENSE | | | | | | | | | 445.30 |
| 25310 | 079 | 000 | 53105018.512200. | | 3183121 | 08/07/24 | T2 | 7 | PAYROLL LABOR DISTRIBUTION | 7562038 | | 59.09 |
| 25310 | 079 | 000 | 53105018.512200. | | 3183288 | 08/21/24 | T2 | 7 | PAYROLL LABOR DISTRIBUTION | 7573127 | | 10.49 |
| Total for Object | | | 512200 SICK LEAVE EXPENSE | | | | | | | | | 69.58 |

| Fund | Program | Sub-Program | Account Number | Sub-ledger | Doc Number | Tran Date | Tran Type | Batch Type | Payee/Explanation | Batch Number | Posted Code | Month to Date |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 25310 | 079 | 000 | 53105018.515100. | | 3183122 | 08/07/24 | T3 | 7 | ACTUAL BURDEN JOURNAL ENTRIES | 7562038 | | 436.76 |
| 25310 | 079 | 000 | 53105018.515100. | | 3183289 | 08/21/24 | T3 | 7 | ACTUAL BURDEN JOURNAL ENTRIES | 7573127 | | 436.77 |
| Total for Object | | | 515100 RETIREMENT PLANS EXPENSE | | | | | | | | | 873.53 |
| 25310 | 079 | 000 | 53105018.515200. | | 3183122 | 08/07/24 | T3 | 7 | ACTUAL BURDEN JOURNAL ENTRIES | 7562038 | | 422.16 |
| 25310 | 079 | 000 | 53105018.515200. | | 3183289 | 08/21/24 | T3 | 7 | ACTUAL BURDEN JOURNAL ENTRIES | 7573127 | | 397.31 |
| Total for Object | | | 515200 FICA EXPENSE | | | | | | | | | 819.47 |
| 25310 | 079 | 000 | 53105018.515500. | | 3183122 | 08/07/24 | T3 | 7 | ACTUAL BURDEN JOURNAL ENTRIES | 7562038 | | 1,617.68 |
| 25310 | 079 | 000 | 53105018.515500. | | 3183289 | 08/21/24 | T3 | 7 | ACTUAL BURDEN JOURNAL ENTRIES | 7573127 | | 1,617.68 |
| Total for Object | | | 515500 HEALTH INSURANCE EXPENSE | | | | | | | | | 3,235.36 |
| 25310 | 079 | 000 | 53105018.516500. | | 55603088 | 08/01/24 | PV | V | AS - RISK MANAGEMENT DIVISION | 7560463 | | 1,004.90 |
| Total for Object | | | 516500 WORKERS COMP PREMIUMS | | | | | | | | | 1,004.90 |
| 25310 | 079 | 000 | 53105018.521100. | | 23999023 | 08/12/24 | JE | G | CORRECT MAY POSTAGE JE TO J9 | 7571877 | | 56.63 |
| 25310 | 079 | 000 | 53105018.521100. | | 23999027 | 08/12/24 | J9 | G | NRPAB POSTAGE MAY 2024 | 7571890 | | 56.63- |
| 25310 | 079 | 000 | 53105018.521100. | | 24070378 | 08/21/24 | JE | G | POSTAGE DUE JUL 2024 | 7582111 | | 582.18 |
| Total for Object | | | 521100 POSTAGE EXPENSE | | | | | | | | | 582.18 |
| 25310 | 079 | 000 | 53105018.521400. | | 55545927 | 08/01/24 | PV | V | AS - OCIO - COMMUNICATIONS | 7554531 | | 144.14 |
| Total for Object | | | 521400 CIO CHARGES | | | | | | | | | 144.14 |
| 25310 | 079 | 000 | 53105018.521500. | | 23807400 | 08/09/24 | J9 | G | COPY SERVICES APR-JUN 2024 | 7537663 | | 451.20 |
| 25310 | 079 | 000 | 53105018.521500. | | 24018595 | 08/14/24 | J9 | G | NRPAB COPY SERV APR-JUN 2024 | 7575199 | | 157.92- |
| Total for Object | | | 521500 PUBLICATION & PRINT EXP | | | | | | | | | 293.28 |
| 25310 | 079 | 000 | 53105018.524600. | | 23902193 | 08/07/24 | JE | G | RENT & LB530 AUG 2024 - OTHER | 7556467 | | 1,034.31 |
| 25310 | 079 | 000 | 53105018.524600. | | 23999039 | 08/12/24 | JE | G | NRPAB RENT AUGUST 2024 | 7571925 | | 362.01- |
| Total for Object | | | 524600 RENT EXPENSE-BUILDINGS | | | | | | | | | 672.30 |
| 25310 | 079 | 000 | 53105018.524900. | | 23902193 | 08/07/24 | JE | G | RENT & LB530 AUG 2024 - OTHER | 7556467 | | 348.91 |
| 25310 | 079 | 000 | 53105018.524900. | | 23999039 | 08/12/24 | JE | G | NRPAB RENT AUGUST 2024 | 7571925 | | 122.12- |
| Total for Object | | | 524900 RENT EXP-DEPR SURCHARGE | | | | | | | | | 226.79 |
| 25310 | 079 | 000 | 53105018.531100. | | 23760480 | 08/01/24 | J9 | G | OFFICE DEPOT JUN 2024 | 7529088 | | 77.59 |
| 25310 | 079 | 000 | 53105018.531100. | | 23952176 | 08/02/24 | J9 | G | OFFICE DEPOT JUL 2024 | 7563236 | | 36.46- |
| 25310 | 079 | 000 | 53105018.531100. | | 23967310 | 08/06/24 | J9 | G | NRPAB ODP BUS SOL 7/2024 | 7566153 | | 12.76 |
| 25310 | 079 | 000 | 53105018.531100. | | 23967314 | 08/06/24 | J9 | G | NRPAB ODP BUS SOL 6/2024 | 7566167 | | 12.76- |

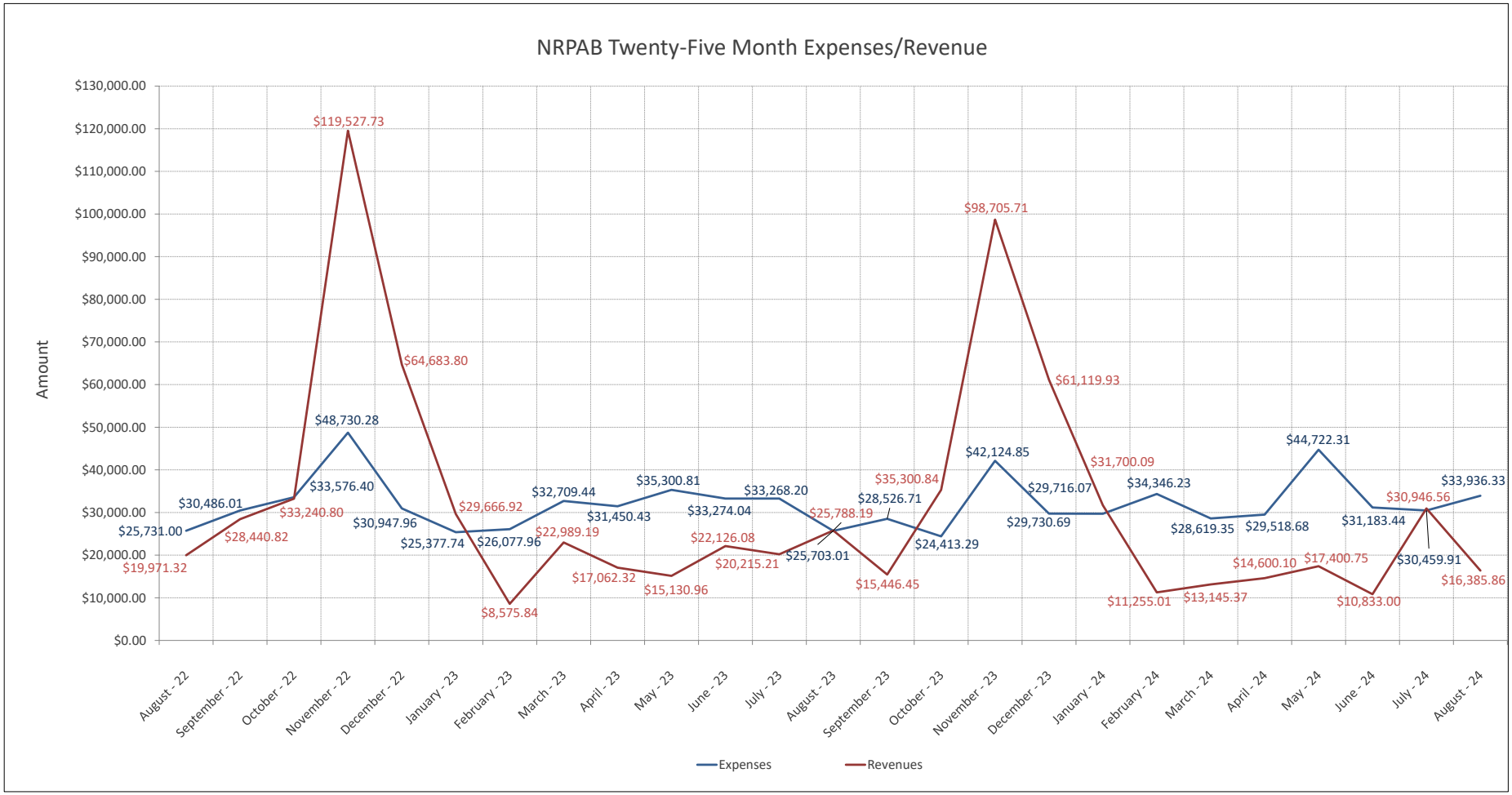
| Fund | Program | Sub-Program | Account Number | Sub-ledger | Doc Number | Tran Date | Tran Type | Batch Type | Payee/Explanation | Batch Number | Posted Code | Month to Date |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Total for Object | | | 531100 OFFICE SUPPLIES EXPENSE | | | | | | | | | 26.73 |
| 25310 | 079 | 000 | 53105018.532100. | | 55617350 | 08/02/24 | P9 | V | CORRECTIONAL SERVICES, DEPARTM | 7563227 | | 1,200.00 |
| 25310 | 079 | 000 | 53105018.532100. | | 55617350 | 08/02/24 | P9 | V | CORRECTIONAL SERVICES, DEPARTM | 7563227 | | 630.00 |
| 25310 | 079 | 000 | 53105018.532100. | | 23952189 | 08/02/24 | J9 | G | NRPAB CSI 6 TABLES | 7563278 | | 640.50- |
| Total for Object | | | 532100 NON-CAPITALIZED EQUIP PU | | | | | | | | | 1,189.50 |
| 25310 | 079 | 000 | 53105018.541200. | | 55545956 | 08/01/24 | PV | V | AS - MATERIEL DIVISION | 7554677 | | 25.35 |
| Total for Object | | | 541200 PURCHASING ASSESSMENT | | | | | | | | | 25.35 |
| 25310 | 079 | 000 | 53105018.547100. | | 55625319 | 08/06/24 | PV | V | AS - PERSONNEL DIVISION | 7566125 | | 33.15 |
| Total for Object | | | 547100 EDUCATIONAL SERVICES | | | | | | | | | 33.15 |
| 25310 | 079 | 000 | 53105018.554900. | | 55640683 | 08/09/24 | PV | V | NEBRASKA STATE PATROL | 7570896 | | 271.50 |
| 25310 | 079 | 000 | 53105018.554900. | | 55689848 | 08/21/24 | PV | V | BAUERMEISTER APPRAISAL SERVICE | 7582290 | | 250.00 |
| Total for Object | | | 554900 OTHER CONTRACTUAL SERVICES | | | | | | | | | 521.50 |
| 25310 | 079 | 000 | 53105018.571100. | | 55632573 | 08/07/24 | PV | V | CORNHUSKER HOTEL | 7568860 | | 139.10 |
| Total for Object | | | 571100 LODGING | | | | | | | | | 139.10 |
| 25310 | 079 | 000 | 53105018.571800. | | 55541381 | 08/01/24 | PV | V | DOWNING, BONNIE M | 7554117 | | 40.27 |
| 25310 | 079 | 000 | 53105018.571800. | | 55545647 | 08/01/24 | PV | V | MINSHULL, DEREK | 7554408 | | 40.27 |
| Total for Object | | | 571800 MEALS - TRAVEL STATUS | | | | | | | | | 80.54 |
| 25310 | 079 | 000 | 53105018.574500. | | 55541381 | 08/01/24 | PV | V | DOWNING, BONNIE M | 7554117 | | 204.69 |
| 25310 | 079 | 000 | 53105018.574500. | | 55545647 | 08/01/24 | PV | V | MINSHULL, DEREK | 7554408 | | 200.33 |
| 25310 | 079 | 000 | 53105018.574500. | | 55545674 | 08/01/24 | PV | V | HERMSEN, KEVIN P | 7554440 | | 37.45 |
| 25310 | 079 | 000 | 53105018.574500. | | 55603485 | 08/01/24 | PV | V | JOHNSON, RODNEY D | 7560846 | | 100.17 |
| Total for Object | | | 574500 PERSONAL VEHICLE MILEAGE | | | | | | | | | 542.64 |
| 25310 | 079 | 000 | 53105018.575100. | | 55541381 | 08/01/24 | PV | V | DOWNING, BONNIE M | 7554117 | | 7.31 |
| 25310 | 079 | 000 | 53105018.575100. | | 55545674 | 08/01/24 | PV | V | HERMSEN, KEVIN P | 7554440 | | 5.36 |
| 25310 | 079 | 000 | 53105018.575100. | | 55603485 | 08/01/24 | PV | V | JOHNSON, RODNEY D | 7560846 | | 1.30 |
| Total for Object | | | 575100 MISC TRAVEL EXPENSE | | | | | | | | | 13.97 |
| Total for Business Unit | | 53105018 | NE REAL PROPERTY APPRAISER | | | | | | | | | 9,892.70 |
| 25320 | 079 | 000 | 53105200.475165. | | 574984 | 08/06/24 | RC | RB | NRPAB AMC DEPOSIT 240806 | 7565012 | | 1,500.00- |
| 25320 | 079 | 000 | 53105200.475165. | | 578129 | 08/23/24 | RC | RB | NRPAB AMC DEPOSIT 240823 | 7584484 | | 1,500.00- |

| Fund | Program | Sub-Program | Account Number | Sub-ledger | Doc Number | Tran Date | Tran Type | Batch Type | Payee/Explanation | Batch Number | Posted Code | Month to Date |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Total for Object | | | 475165 AMC REGISTERED RENEWAL | | | | | | | | | 3,000.00- |
| 25320 | 079 | 000 | 53105200.476101. | | 574984 | 08/06/24 | RC | RB | NRPAB AMC DEPOSIT 240806 | 7565012 | | 50.00- |
| Total for Object | | | 476101 LATE PROCESSING FEES | | | | | | | | | 50.00- |
| 25320 | 079 | 000 | 53105200.481100. | | 24137697 | 08/30/24 | JE | G | OIP Jul 24 2.90565% | 7593119 | | 793.22- |
| Total for Object | | | 481100 INVESTMENT INCOME | | | | | | | | | 793.22- |
| 25320 | 079 | 000 | 53105200.484500. | | 574984 | 08/06/24 | RC | RB | NRPAB AMC DEPOSIT 240806 | 7565012 | | 20.00- |
| Total for Object | | | 484500 REIMB NON-GOVT SOURCES | | | | | | | | | 20.00- |
| 25320 | 079 | 000 | 53105200.511100. | | 3183121 | 08/07/24 | T2 | 7 | PAYROLL LABOR DISTRIBUTION | 7562038 | | 2,989.06 |
| 25320 | 079 | 000 | 53105200.511100. | | 3183288 | 08/21/24 | T2 | 7 | PAYROLL LABOR DISTRIBUTION | 7573127 | | 3,015.40 |
| Total for Object | | | 511100 PERMANENT SALARIES-WAGES | | | | | | | | | 6,004.46 |
| 25320 | 079 | 000 | 53105200.511600. | | 3183121 | 08/07/24 | T2 | 7 | PAYROLL LABOR DISTRIBUTION | 7562038 | | 175.00 |
| Total for Object | | | 511600 PER DIEM PAYMENTS | | | | | | | | | 175.00 |
| 25320 | 079 | 000 | 53105200.512100. | | 3183121 | 08/07/24 | T2 | 7 | PAYROLL LABOR DISTRIBUTION | 7562038 | | 119.89 |
| 25320 | 079 | 000 | 53105200.512100. | | 3183288 | 08/21/24 | T2 | 7 | PAYROLL LABOR DISTRIBUTION | 7573127 | | 119.89 |
| Total for Object | | | 512100 VACATION LEAVE EXPENSE | | | | | | | | | 239.78 |
| 25320 | 079 | 000 | 53105200.512200. | | 3183121 | 08/07/24 | T2 | 7 | PAYROLL LABOR DISTRIBUTION | 7562038 | | 31.90 |
| 25320 | 079 | 000 | 53105200.512200. | | 3183288 | 08/21/24 | T2 | 7 | PAYROLL LABOR DISTRIBUTION | 7573127 | | 5.57 |
| Total for Object | | | 512200 SICK LEAVE EXPENSE | | | | | | | | | 37.47 |
| 25320 | 079 | 000 | 53105200.515100. | | 3183122 | 08/07/24 | T3 | 7 | ACTUAL BURDEN JOURNAL ENTRIES | 7562038 | | 235.20 |
| 25320 | 079 | 000 | 53105200.515100. | | 3183289 | 08/21/24 | T3 | 7 | ACTUAL BURDEN JOURNAL ENTRIES | 7573127 | | 235.19 |
| Total for Object | | | 515100 RETIREMENT PLANS EXPENSE | | | | | | | | | 470.39 |
| 25320 | 079 | 000 | 53105200.515200. | | 3183122 | 08/07/24 | T3 | 7 | ACTUAL BURDEN JOURNAL ENTRIES | 7562038 | | 227.35 |
| 25320 | 079 | 000 | 53105200.515200. | | 3183289 | 08/21/24 | T3 | 7 | ACTUAL BURDEN JOURNAL ENTRIES | 7573127 | | 213.97 |
| Total for Object | | | 515200 FICA EXPENSE | | | | | | | | | 441.32 |
| 25320 | 079 | 000 | 53105200.515500. | | 3183122 | 08/07/24 | T3 | 7 | ACTUAL BURDEN JOURNAL ENTRIES | 7562038 | | 871.08 |
| 25320 | 079 | 000 | 53105200.515500. | | 3183289 | 08/21/24 | T3 | 7 | ACTUAL BURDEN JOURNAL ENTRIES | 7573127 | | 871.08 |
| Total for Object | | | 515500 HEALTH INSURANCE EXPENSE | | | | | | | | | 1,742.16 |
| 25320 | 079 | 000 | 53105200.516500. | | 55603088 | 08/01/24 | PV | V | AS - RISK MANAGEMENT DIVISION | 7560463 | | 51.40 |

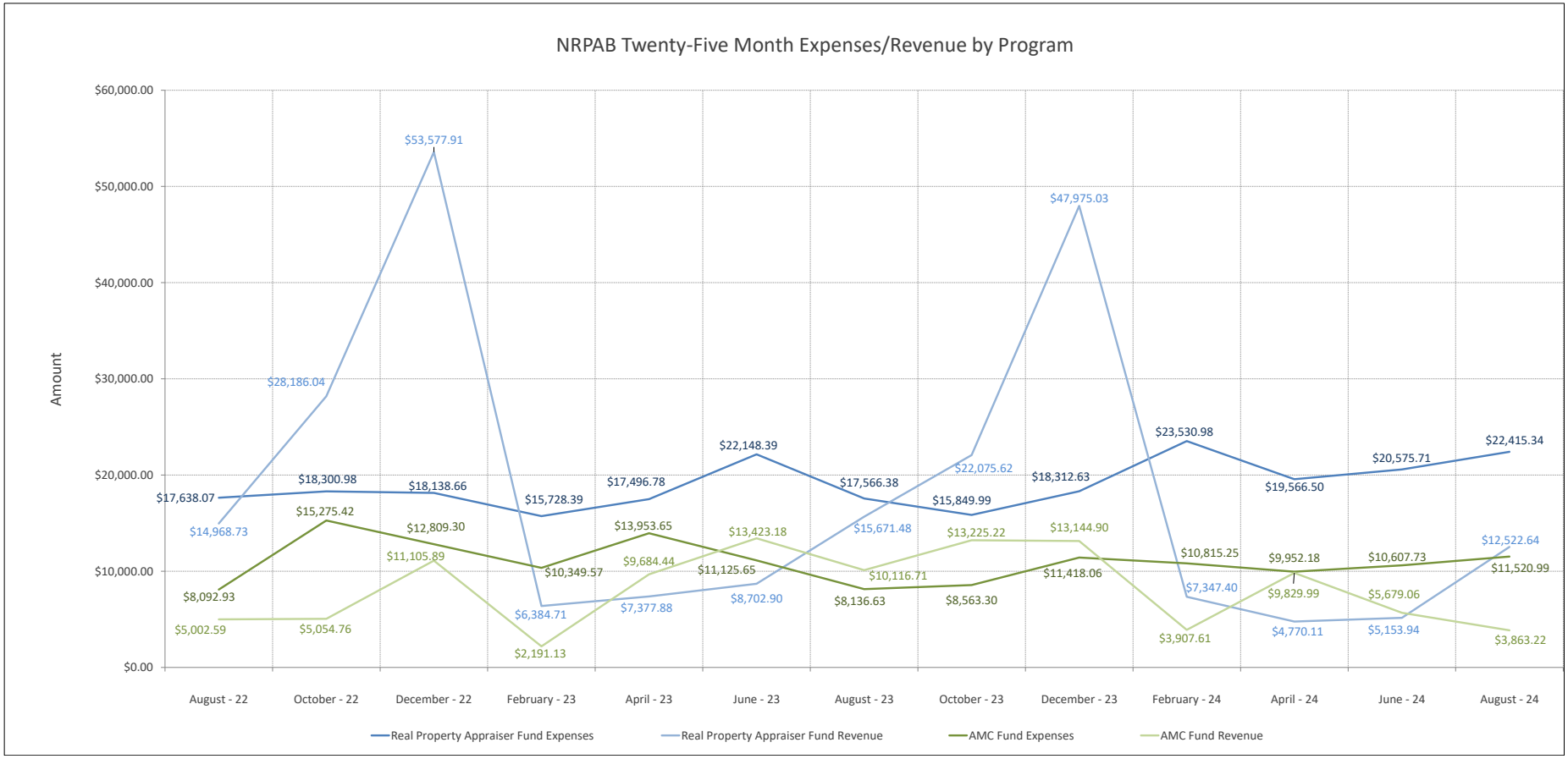
| Fund | Program | Sub-Program | Account Number | Sub-ledger | Doc Number | Tran Date | Tran Type | Batch Type | Payee/Explanation | Batch Number | Posted Code | Month to Date |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Total for Object | | | 516500 WORKERS COMP PREMIUMS | | | | | | | | | 541.10 |
| 25320 | 079 | 000 | 53105200.521100. | | 23999023 | 08/12/24 | JE | G | CORRECT MAY POSTAGE JE TO J9 | 7571877 | | 56.63- |
| 25320 | 079 | 000 | 53105200.521100. | | 23999027 | 08/12/24 | J9 | G | NRPAB POSTAGE MAY 2024 | 7571890 | | 56.63 |
| Total for Object | | | 521100 POSTAGE EXPENSE | | | | | | | | | |
| 25320 | 079 | 000 | 53105200.521400. | | 55545927 | 08/01/24 | PV | V | AS - OCIO - COMMUNICATIONS | 7554531 | | 77.62 |
| Total for Object | | | 521400 CIO CHARGES | | | | | | | | | 77.62 |
| 25320 | 079 | 000 | 53105200.521500. | | 24018595 | 08/14/24 | J9 | G | NRPAB COPY SERV APR-JUN 2024 | 7575199 | | 157.92 |
| Total for Object | | | 521500 PUBLICATION & PRINT EXP | | | | | | | | | 157.92 |
| 25320 | 079 | 000 | 53105200.524600. | | 23999039 | 08/12/24 | JE | G | NRPAB RENT AUGUST 2024 | 7571925 | | 362.01 |
| Total for Object | | | 524600 RENT EXPENSE-BUILDINGS | | | | | | | | | 362.01 |
| 25320 | 079 | 000 | 53105200.524900. | | 23999039 | 08/12/24 | JE | G | NRPAB RENT AUGUST 2024 | 7571925 | | 122.12 |
| Total for Object | | | 524900 RENT EXP-DEPR SURCHARGE | | | | | | | | | 122.12 |
| 25320 | 079 | 000 | 53105200.531100. | | 23967310 | 08/06/24 | J9 | G | NRPAB ODP BUS SOL 7/2024 | 7566153 | | 12.76- |
| 25320 | 079 | 000 | 53105200.531100. | | 23967314 | 08/06/24 | J9 | G | NRPAB ODP BUS SOL 6/2024 | 7566167 | | 27.16 |
| Total for Object | | | 531100 OFFICE SUPPLIES EXPENSE | | | | | | | | | 14.40 |
| 25320 | 079 | 000 | 53105200.532100. | | 23952189 | 08/02/24 | J9 | G | NRPAB CSI 6 TABLES | 7563278 | | 640.50 |
| Total for Object | | | 532100 NON-CAPITALIZED EQUIP PU | | | | | | | | | 640.50 |
| 25320 | 079 | 000 | 53105200.541200. | | 55545956 | 08/01/24 | PV | V | AS - MATERIEL DIVISION | 7554677 | | 13.65 |
| Total for Object | | | 541200 PURCHASING ASSESSMENT | | | | | | | | | 13.65 |
| 25320 | 079 | 000 | 53105200.547100. | | 55625319 | 08/06/24 | PV | V | AS - PERSONNEL DIVISION | 7566125 | | 17.85 |
| Total for Object | | | 547100 EDUCATIONAL SERVICES | | | | | | | | | 17.85 |
| 25320 | 079 | 000 | 53105200.554900. | | 55640683 | 08/09/24 | PV | V | NEBRASKA STATE PATROL | 7570896 | | 45.25 |
| Total for Object | | | 554900 OTHER CONTRACTUAL SERVICES | | | | | | | | | 45.25 |
| 25320 | 079 | 000 | 53105200.571100. | | 55632573 | 08/07/24 | PV | V | CORNHUSKER HOTEL | 7568860 | | 74.90 |
| Total for Object | | | 571100 LODGING | | | | | | | | | 74.90 |
| 25320 | 079 | 000 | 53105200.571800. | | 55541381 | 08/01/24 | PV | V | DOWNING, BONNIE M | 7554117 | | 21.69 |
| 25320 | 079 | 000 | 53105200.571800. | | 55545647 | 08/01/24 | PV | V | MINSHULL, DEREK | 7554408 | | 11.59 |

| Fund | Program | Sub-Program | Account Number | Sub-ledger | Doc Number | Tran Date | Tran Type | Batch Type | Payee/Explanation | Batch Number | Posted Code | Month to Date |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Total for Object | | | 571800 MEALS - TRAVEL STATUS | | | | | | | | | 43.38 |
| 25320 | 079 | 000 | 53105200.574500. | | 55541381 | 08/01/24 | PV | V | DOWNING, BONNIE M | 7554117 | | 110.21 |
| 25320 | 079 | 000 | 53105200.574500. | | 55545647 | 08/01/24 | PV | V | MINSHULL, DEREK | 7554408 | | 107.87 |
| 25320 | 079 | 000 | 53105200.574500. | | 55545674 | 08/01/24 | PV | V | HERMSEN, KEVIN P | 7554440 | | 20.17 |
| 25320 | 079 | 000 | 53105200.574500. | | 55603485 | 08/01/24 | PV | V | JOHNSON, RODNEY D | 7560846 | | 53.93 |
| Total for Object | | | 574500 PERSONAL VEHICLE MILEAGE | | | | | | | | | 292.18 |
| 25320 | 079 | 000 | 53105200.575100. | | 55541381 | 08/01/24 | PV | V | DOWNING, BONNIE M | 7554117 | | 3.94 |
| 25320 | 079 | 000 | 53105200.575100. | | 55545674 | 08/01/24 | PV | V | HERMSEN, KEVIN P | 7554440 | | 2.89 |
| 25320 | 079 | 000 | 53105200.575100. | | 55603485 | 08/01/24 | PV | V | JOHNSON, RODNEY D | 7560846 | | .70 |
| Total for Object | | | 575100 MISC TRAVEL EXPENSE | | | | | | | | | 7.53 |
| Total for Business Unit | | 53105200 | AMC LICENSING | | | | | | | | | 7,657.77 |
| Total for Division | | 000 | | | | | | | | | | 17,550.47 |
| Total for Agency | | 053 | REAL PROPERTY APPRAISER BD | | | | | | | | | 17,550.47 |

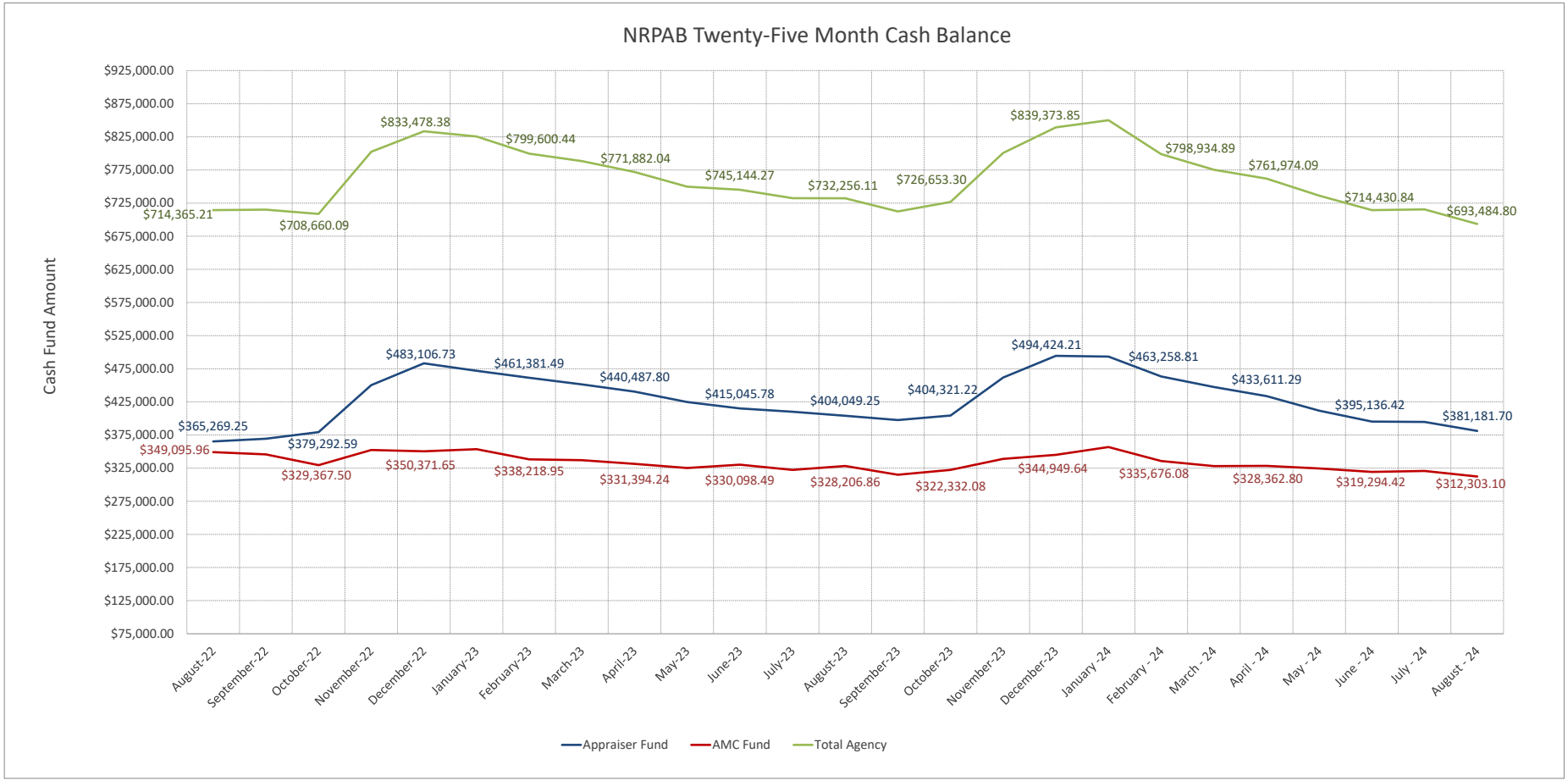
# Financial Report and Considerations - Financial Charts



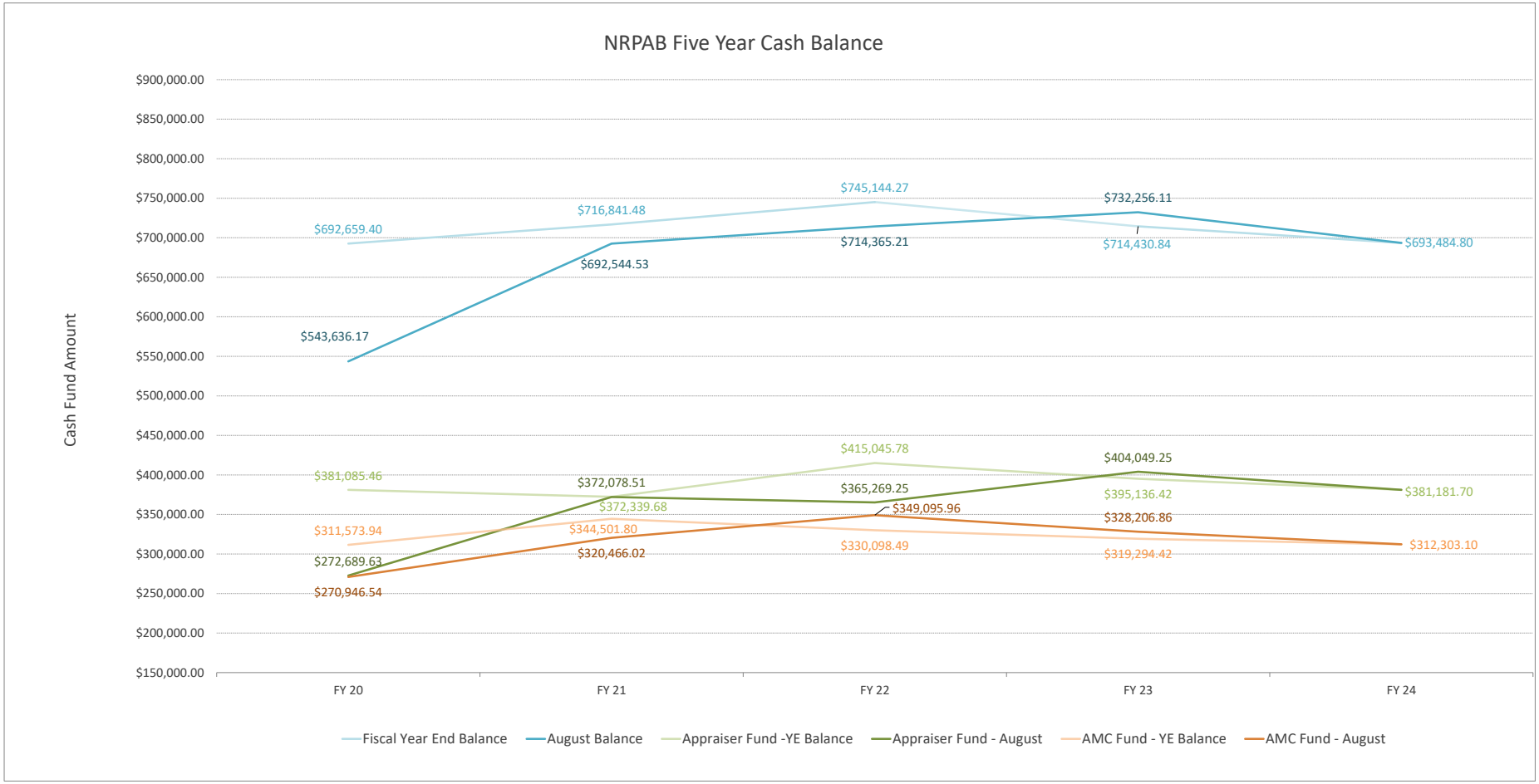
# Financial Report and Considerations - Financial Charts



# Financial Report and Considerations - Financial Charts



# Financial Report and Considerations - Financial Charts



NRPAB
Nebraska Real Property Appraiser Board

# Agenda Item Summary

**Prepared By:** Tyler Kohtz **Title:** Director **Date:** 9/5/2024

**Agenda Section:** Financial Report and Considerations

**Agenda Item Identification Number:** J.3.a

**Subject:** Labor for Electrical Connection Installation on Meeting Room Tables

**Description:** Cost of labor for installation of electrical connections on meeting room tables as approved by the Board at its November 16, 2023 meeting.

## SUMMARY

At the November 16, 2023 meeting, approval for funding in the amount of $1,830.00 was requested to be transferred from Other Operating Expenses, 559100, to Non-Capitalized Equip PU, 532100, for the purchase of four 70x30 H Frame Tables and two 84x30 H Frame Tables. Board Member Gerdes recommended that it would be reasonable to include an additional amount to add customized electrical connections in the approval. For this purpose, funding in the amount of up to $300.00 was approved to be transferred from Other Operating Expenses, 559100, to NonCapitalized Equip PU, 532100, for table-top electrical outlets. The electrical connections were purchased through Amazon under the Board's office supplies purchasing authority, so no fund transfer is required for this purchase. The electrical connections have been installed by DAS Buildings Division at a cost of $136.00. Approval for funding is requested in the amount of $136.00 to be transferred from Other Operating Expenses (559100) to Rep & Maint – Office Equip (527100) instead of Non-Capitalized Equip PU (532100) as approved by the Board at its November 16, 2023 meeting.

## RELEVANT LAWS/RULES/GUIDANCE DOCUMENTS/INTERNAL PROCEDURES

None

## DISCIPLINARY/WRITTEN ADVISORY HISTORY

None

## EXHIBITS

NRPAB
Nebraska Real Property Appraiser Board

# Agenda Item Summary

**Prepared By:** Tyler Kohtz **Title:** Director **Date:** 9/9/2024

**Agenda Section:** Financial Report and Considerations

**Agenda Item Identification Number:** J.3.b

**Subject:** Temporary Administrative Specialist Classified Employee

**Description:** Allocate funding for temporary administrative specialist classified employee

## SUMMARY

Approval for funding in the amount of $6,200.00 is requested to be transferred from Other Operating Expenses (559100) to SOS Temp Serv - Personnel (542100) for an SOS temporary administrative specialist classified employee. The requested funds support this position for two months and are not FY24 base appropriated funds but FY23 carryover funds.

## RELEVANT LAWS/RULES/GUIDANCE DOCUMENTS/INTERNAL PROCEDURES

None

## DISCIPLINARY/WRITTEN ADVISORY HISTORY

None

## EXHIBITS

None

# Invoice

**Association of Appraiser Regulatory Officials**
PO Box 99483 in Raleigh, NC 27624
www.aaro.net | 515-494-1710

**Date:** September 2, 2024
**Invoice #:** No. 2024-NE-2
**Due Date:** December 31, 2024

**To:**
Tyler Kohtz
Tyler.kohtz@nebraska.gov
Real Property Appraiser Board
PO Box 94963
Lincoln, NE 68509
402-471-9015

## Description of Services

2025 Annual Dues
For Membership Dates of: January 1, 2025, through December 31, 2025
Based on ASC Count as of September 1, 2024 (671)
MED2 Category

| Membership Category | Per Appraiser Count | Membership Fees |
|---|---|---|
| SML | 0 – 100 | $150 |
| MED1 | 101 – 500 | $350 |
| MED 2 | 501 – 1000 | $600 |
| LRG 1 | 1,001 – 2,500 | $900 |
| LRG 2 | 2,501 – 5,000 | $1,000 |
| XLG | 5,000 + | $2,000 |

| | |
|---|---|
| **Subtotal** | $600.00 |
| **Sales Tax** | $0.00 |
| **Total** | **$600.00** |

## Remit To:

Association of Appraiser Regulatory Officials
PO Box 99483 in Raleigh, NC 27624
515.494.1710
brandy.march@aaro.net
EIN: 91-1545335

**Payment Method**

☐ **Check Enclosed** ☐ **EFT** ☐ **Invoice Me Via Square** ☐ ***Credit Card**

| * Name on Card: | | *Card Billing Zip Code |
|---|---|---|
| | | |
| * Card Number | *Expiration Date | *CVV |
| | | |

# NEBRASKA REAL PROPERTY APPRAISER BOARD

# EDUCATION APPLICANTS

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NRPAB
Nebraska Real Property Appraiser Board

# Agenda Item Summary

**Prepared By:** Kashinda Sims **Title:** Education Program Manager **Date:** September 19, 2024

**Agenda Section:** L. Education

**Agenda Item Identification Number:** 2243485.85

**Subject:** Aloft, Inc "Mastering Market-Based Adjustments" requested instructor, Andraya LaFredo

**Description:** Education provider identifies the qualification as an instructor for Andraya LaFredo, one of four instructors for this education activity, as holding a bachelor's degree in any field and having at least three years of experience directly related to the subject matter.

## SUMMARY

An Application for Approval as a Continuing Education Activity in Nebraska ("Application") was received for the Aloft, Inc. activity, "Mastering Market-Based Adjustments" on July 23, 2024. [Exhibit 1] The Application lists Andraya LaFredo as one of four instructors for this activity. LaFredo's qualification as an instructor is identified by the education provider as holding a bachelor's degree in any field and having at least three years of experience directly relatedd to the subject matter to be taught. Upon review of the ASC Appraiser Registry Report, it was discovered that the LaFredo's Washington credential became effective on June 13, 2023; no other credentials are listed. [Exhibit 2] EPM Sims requested that LaFredo provide supporting documentation evidencing at least three years of experience directly related to the subject matter to be taught. No response was received to this inquiry. The education provider was notified on August 20, 2024 of this application deficiency. In a response on September 3, 2024, LaFredo submitted a resume of professional experience. [Exhibit 3] EPM Sims acknowledged receipt and notified the education provider that the Application will go to the Board for review at its regular meeting on September 19, 2024. The resume evidences experience as a certified residential appraiser between July 13, 2023 and the Application submission date, and experience as a trainee appraiser between March 2021 and the date of credentialing as a certified residential appraiser. The resume also includes experience as a licensed real estate agent between September 2018 and the Application submission date.

## RELEVANT LAWS/RULES/GUIDANCE DOCUMENTS/INTERNAL PROCEDURES

Neb. Rev. Stat. §76-2207.31 - Instructor means a person approved by the board that meets or exceeds the instructor requirements specified in the Real Property Appraiser Act and rules and regulations of the board and is responsible for ensuring that the education activity content is communicated to the activity's audience as presented to the board for approval and that the education activity contributes to the quality of real property valuation services provided to the public. A person that communicated assigned materials or a portion of the education activity content under the authorization of the education provider, but is not responsible for the education activity content, is not an instructor.

298 NAC Chapter 6, §005 - Any instructor(s) that meet the education provider's instructor qualifications policy, who is responisble for ensuring that the activity content is communicated to the activity's audience as approved, must be identified on the education provider's application submitted for approval of the activity. Such identification must include first name, last name, email address, and phone number, and the state the instructor's qualification as specified in Section 005.01 of this Chapter.

298 NAC Chapter 6, §005.01A - An instructor for any qualifying education activity, continuing education activity, or supervisory real property appraiser and trainee course, must hold a bachelor's degree in any field and have at least three years or experience directly related to the subject matter to be taught.

298 NAC Chapter 6, §005.05 - The standing of an instructor identified on an education provider's application for approval, who holds a credentail as a real property appraiser in Nebraska or any other jurisdiction, may be verified through the Appraiser Registry of the Appraisal Subcommittee of the Federal Financial Institutions Examination Council.

## DISCIPLINARY/WRITTEN ADVISORY HISTORY

There are no known previous disciplinary actions taken by the Board or written advisories issued by the Board.

## EXHIBITS

Exhibit 1 - "Aloft (Mastering Mkt-Based Adjustmnts) Application_July 23, 2023" located in the Education Interface in NRPAB Database under Education Activity Material log dated 08/13/2024 (Education Interface Dropdown/ Select 'Search Education'/ Select 'Activity' in 'Search By' dropdown/ Enter '2243485' for 'Activity Number')

Exhibit 2 - "LaFredo ASC Report_August 13, 2024" located in the Education Interface in NRPAB Database under Instructor Communication and Documentation Log dated 08/13/2024 (Education Interface/ Dropdown/ Select 'Search Education/ Select 'Instructor' in 'Search By' dropdown/ Enter Last Name 'LaFredo')

Exhibit 3 - "LaFredo Resume_September 4, 2024" located in the Education Interface in NRPAB Database under Education Activity Material log dated 09/04/2024 (Education Interface Dropdown/ Select 'Search Education'/ Select 'Activity' in 'Search By' dropdown/ Enter '2243485' for 'Activity Number')

Exhibit #1

NRPAB
Nebraska Real Property Appraiser Board

initial review: ~15 min
- Ins Qualifications missing
- confirm 7-hr USPAP Question
- Stdnt Ins Material

Floor

Board Number: 2243485.85
Date Received:
RECEIVED
JUL 23 2024
BY: KL
CK# 1098
For Board Use Only

# APPLICATION FOR APPROVAL AS A CONTINUING EDUCATION ACTIVITY IN NEBRASKA

This application is to be used by an education provider applying for approval of a continuing education activity or resubmission of an approved continuing education activity. A separate application form must be filed for each continuing education activity submitted for approval. Applicants should carefully read Chapter 6 of Title 298 of the Nebraska Administrative Code before completing the information below. Any application deemed to be incomplete may be returned.

## Education Provider Information

Education Provider Name: Aloft, Inc.

Contact Person Name: Sullivan (Last) | Heather (First) | B (Middle)

Address: 83 Columbia St. Suite 305 (PO Box or Street Number) | Sea (City) | WA (State) | 98104 (Zip Code + 4)

learn@aloftappraisal.com (Email Address) | 855-795-1004 (Area Code + Phone Number)

## Continuing Education Activity Information

Per the Real Property Appraiser Qualifications Criteria effective on January 1, 2022, synchronous educational offering means, the instructor and students interact simultaneously online, similar to a phone call, video chat or live webinar, or web-based meeting; asynchronous educational offering means the instructor and students' interaction is non-simultaneous, and the student progresses at their own pace and follows a structured course content and quiz/exam schedule.

Activity Title: Mastering Market-Based Adjustments ✓

Activity Length (Hours): 4

*Except for semester hours received from an accredited college or university, fifty minutes engaged in instructions equals one hour for all activities. The prescribed number of activity hours includes time for examinations, if applicable. Each continuing education activity shall be at least two hours in length, not to exceed eight hours per day. At least a one-half hour break shall be given to credential holder(s) by no later than the end of four hours of class in any day.*

Activity Setting: ☐ Classroom ✓ ■ Synchronous ☐ Asynchronous ☐ Hybrid

The activity is being submitted for approval as: ☐ Seven-hour National USPAP Update Course ☒ Other

provider confirmed that activity is not being submitted for approval as a seven-hour national USPAP Update Course. See email chain logged on 07/23/2024 (KS)

AQB CAP Approval: ☐ Yes ✓ ■ No

This submission is a: ✓ ■ New Continuing Education Activity ☐ Resubmission of an Approved Continuing Education Activity

Continuing Education Activity Secondary Provider: ☐ Yes ■ No

Exhibit #1

## Resubmission Checklist

If *New Continuing Education Activity* is selected under CONTINUING EDUCATION ACTIVITY INFORMATION, proceed to APPLICATION CHECKLIST.

If *Resubmission of an Approved Continuing Education Activity* is selected under CONTINUING EDCUATION ACTIVITY INFORMATION, the reason for resubmission is:

- ☐ There is a change in the status of approval by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program.
- ☐ There is a change in the status of the 298 NAC, Chapter 6 §001.15 qualifications under which a distance education activity was approved.
- ☐ There is a substantial change to the materials, presentation, or policies.
- ☐ There is a change in the qualifications as specified in 298 NAC, Chapter 6, § 005 for any instructor.
- ☐ One or more instructors are added or removed by the education provider.
- ☐ The materials, theories, and/or methodologies are no longer current.
- ☐ The activity content and/or policies are no longer communicated or administered as approved.
- ☐ There is a change to a secondary provider's rights to the activity.

## Application Checklist

All materials submitted to the Board related to an Application for Approval as a Continuing Education Activity in Nebraska are for Board use only and shall be retained by the Board. Except for the completed application, the non-refundable $25.00 application fee, and a written explanation of the reason for resubmission, if *Resubmission of an Approved Continuing Education Activity* is selected under CONTINUING EDUCATION ACTIVITY INFORMATION, only the items that have changed since the last submission need to be included.

### General

Required for all continuing education activities.

- ■ Completed application.
- ✓ ■ Non-refundable $25.00 application fee.
- ■ A document certifying completion issued to each attendee upon completion of any continuing education activity. The document includes the name of education provider, signature of education provider and/or instructor, name of activity as approved, location at which activity was conducted or presentation method, date(s) activity was conducted, number of hours, pass or fail statement, and name of attendee, **or** be an official transcript from a university or college that includes the name of activity as approved, the number of credit hours awarded, and the name of the attendee.

**AND** if *Yes* is selected for Continuing Education Activity Secondary Provider under CONTINUING EDUCATION ACTIVITY INFORMATION:

- ☐ Evidence that the rights to the continuing education activity have been purchased or lawfully acquired from the education provider that owns the rights to the activity materials.

**AND** if *Resubmission of an Approved Continuing Education Activity* is selected under CONTINUING EDUCATION ACTIVITY INFORMATION:

- ☐ A written explanation of the reason for resubmission.

Exhibit #1

## Non-AQB Approved Continuing Education Activities

For an activity not approved by the Appraiser Qualifications Board of The Appraisal Institute through its Course Approval Program for continuing education, submit the following:

- ☑ An activity description that clearly describes the content.
- ☑ All learning objectives that meet the requirements of 298 NAC Chapter 6 § 002.02A.2d.
- ☑ An instructor policy that requires the use of instructors who meet the requirements of NAC Chapter 6, § 005.
- ☑ A timed outline/activity matrix that accounts for the general flow and recommended time spent on topics contained within the activity and reflects hours of credit per topic.
- ☑ All student and instructor materials that meet the requirements of 298 NAC Chapter 6, §002.02A.2e.
- ☑ A record retention policy that requires that a record of attendance for each activity is maintained for a period of at least five years.
- ☑ An attendance policy that meets the requirements of 298 NAC Chapter 6, §002.02A.2h.
- ☐ If applicable, a closed-book final examination proctored in person or remotely by an official approved by the education provider that meets the requirements of 298 NAC Chapter 6, § 003.02A.2f. Bio-metric proctoring is acceptable. The examination may be written on paper or administered electronically on a computer workstation or other device. Oral exams are not acceptable.

## Distance Education Continuing Education Activities

If *Asynchronous, or Hybrid (in which the learning environment includes Asynchronous interaction)* is selected under CONTINUING EDUCATION ACTIVITY INFORMATION, education activity includes:

- ☐ A closed-book final examination.

**OR**

- ☐ Prescribed activity mechanisms required to demonstrate knowledge of the subject matter.

If *Asynchronous* or *Hybrid (in which the learning environment includes asynchronous interaction)* is selected under CONTINUING EDUCATION ACTIVITY INFORMATION, evidence of delivery mechanism approval from one of the following sources:

- ☐ The Appraiser Qualifications Board of The Appraisal Foundation.

**OR** N/A - activity is synchronous. (ks) -08/13/2024

- ☑ An organization approved by the Appraiser Qualifications Board of The Appraisal Foundation that provides approval of activity design and delivery (Secondary providers must have approval under own name). IDECC/ARELLO are acceptable.

**OR**

- ☐ Is conducted by an accredited college, community college, or university that offers distance education programs and is approved or accredited by the Commission on Colleges, a regional or national accreditation association, or by an accrediting agency that is recognized by the U.S. Secretary of Education, that awards academic credit for the distance education courses or that maintains an education delivery program that approves activity design and delivery that incorporate interactivity (If no closed-book final examination is included, evidence of prescribed activity mechanisms must be submitted with the application) **AND**
- ☐ The activity provides interaction in a reciprocal environment where the student has verbal or written communication with the instructor.

all 'X' marks in the Instructor Information are determined based on the information received from the provider. See email in the log 07/23/2024 (KS)

Exhibit #1

## Instructor Information

An instructor is an individual who is responsible for ensuring that the activity content is communicated to the activity's audience as presented to the Board for approval, and that the activity contributes to the quality of valuation services provided to the public. An individual who communicates assigned materials or a portion of activity content under the authorization of the education provider, but is not responsible for the activity content, is not an instructor.

If reporting more than two instructors for the activity, submit the form titled, "Supplemental Instructor Information for Education Activity Application" at https://appraiser.ne.gov/Education/

Instructor Name: Sullivan (Last) Heather (First) (Middle)

heather.sullivan@aloft.us (Email Address) 425-795-1004 (Area Code + Phone Number)

Is the instructor a Nebraska real property appraiser or hold an appraiser license, registration, or certification in any other jurisdiction? ■ Yes ☐ No

Is the instructor an AQB Certified USPAP Instructor by the Appraiser Qualifications Board of The Appraisal Foundation? *Required if the activity is a seven-hour National USPAP Update Course* ■ Yes ☐ No

An instructor for any continuing education activity must satisfy at least one of the following qualifications: *Select one option only*

- [X] Hold a bachelor's degree in any field and have at least three years of experience directly related to the subject matter to be taught;
- ☐ Hold a master's degree or higher in any field and have at least one year of experience directly related to the subject matter to be taught;
- ☐ Hold a master's degree or higher in a field that is directly related to the subject matter to be taught;
- ☐ Have five years of real property appraisal practice teaching experience directly related to the subject matter to be taught; or
- ☐ Have seven years of real property appraisal practice experience directly related to the subject matter to be taught.

Instructor Name: Dobbs (Last) Hansel (First) (Middle)

hansel.dobbs@aloft.us (Email Address) 855-795-1004 (Area Code + Phone Number)

Is the instructor a Nebraska real property appraiser or hold an appraiser license, registration, or certification in any other jurisdiction? ■ Yes ☐ No

Is the instructor an AQB Certified USPAP Instructor by the Appraiser Qualifications Board of The Appraisal Foundation? *Required if the activity is a seven-hour National USPAP Update Course* ☐ Yes ■ No

An instructor for any continuing education activity must satisfy at least one of the following qualifications: *Select one option only*

- ☐ Hold a bachelor's degree in any field and have at least three years of experience directly related to the subject matter to be taught;
- ☐ Hold a master's degree or higher in any field and have at least one year of experience directly related to the subject matter to be taught;
- ☐ Hold a master's degree or higher in a field that is directly related to the subject matter to be taught;
- ☐ Have five years of real property appraisal practice teaching experience directly related to the subject matter to be taught; or
- ■ Have seven years of real property appraisal practice experience directly related to the subject matter to be taught.



L.7

Exhibit #1

## Instructor Information

An instructor is an individual who is responsible for ensuring that the activity content is communicated to the activity's audience as presented to the Board for approval, and that the activity contributes to the quality of valuation services provided to the public. An individual who communicates assigned materials or a portion of activity content under the authorization of the education provider, but is not responsible for the activity content, is not an instructor.

If reporting more than two instructors for the activity, submit the form titled, "Supplemental Instructor Information for Education Activity Application" at https://appraiser.ne.gov/Education/

Instructor Name: Teel (Last) Pamela (First) (Middle)

p.teel.appraiser@gmail.com (Email Address) 361-438-9053 (Area Code + Phone Number)

Is the instructor a Nebraska real property appraiser or hold an appraiser license, registration, or certification in any other jurisdiction? ■ Yes ☐ No

Is the instructor an AQB Certified USPAP Instructor by the Appraiser Qualifications Board of The Appraisal Foundation? *Required if the activity is a seven-hour National USPAP Update Course* ■ Yes ☐ No

An instructor for any continuing education activity must satisfy at least one of the following qualifications: *Select one option only*

- ☐ Hold a bachelor's degree in any field and have at least three years of experience directly related to the subject matter to be taught;
- ☐ Hold a master's degree or higher in any field and have at least one year of experience directly related to the subject matter to be taught;
- ☐ Hold a master's degree or higher in a field that is directly related to the subject matter to be taught;
- ☐ Have five years of real property appraisal practice teaching experience directly related to the subject matter to be taught; or
- ■ Have seven years of real property appraisal practice experience directly related to the subject matter to be taught.

Instructor Name: LaFredo (Last) Andraya (First) (Middle)

andraya.lafredo@aloftappraisal.com (Email Address) 855-795-1004 (Area Code + Phone Number)

Is the instructor a Nebraska real property appraiser or hold an appraiser license, registration, or certification in any other jurisdiction? ■ Yes ☐ No

Is the instructor an AQB Certified USPAP Instructor by the Appraiser Qualifications Board of The Appraisal Foundation? *Required if the activity is a seven-hour National USPAP Update Course* ☐ Yes ■ No

An instructor for any continuing education activity must satisfy at least one of the following qualifications: *Select one option only*

- X Hold a bachelor's degree in any field and have at least three years of experience directly related to the subject matter to be taught;
- ☐ Hold a master's degree or higher in any field and have at least one year of experience directly related to the subject matter to be taught;
- ☐ Hold a master's degree or higher in a field that is directly related to the subject matter to be taught;
- ☐ Have five years of real property appraisal practice teaching experience directly related to the subject matter to be taught; or
- ☐ Have seven years of real property appraisal practice experience directly related to the subject matter to be taught.

Exhibit #1

## Instructor Information

An instructor is an individual who is responsible for ensuring that the activity content is communicated to the activity's audience as presented to the Board for approval, and that the activity contributes to the quality of valuation services provided to the public. An individual who communicates assigned materials or a portion of activity content under the authorization of the education provider, but is not responsible for the activity content, is not an instructor.

If reporting more than two instructors for the activity, submit the form titled, "Supplemental Instructor Information for Education Activity Application" at https://appraiser.ne.gov/Education/

Instructor Name: Walitt (Last) Joshua (First) (Middle)

joshua@walitt.com (Email Address) 970-778-2591 (Area Code + Phone Number)

Is the instructor a Nebraska real property appraiser or hold an appraiser license, registration, or certification in any other jurisdiction? ■ Yes ☐ No

Is the instructor an AQB Certified USPAP Instructor by the Appraiser Qualifications Board of The Appraisal Foundation? *Required if the activity is a seven-hour National USPAP Update Course* ■ Yes ☐ No

An instructor for any continuing education activity must satisfy at least one of the following qualifications: *Select one option only*

- ☐ Hold a bachelor's degree in any field and have at least three years of experience directly related to the subject matter to be taught;
- ☐ Hold a master's degree or higher in any field and have at least one year of experience directly related to the subject matter to be taught;
- ☐ Hold a master's degree or higher in a field that is directly related to the subject matter to be taught;
- ☐ Have five years of real property appraisal practice teaching experience directly related to the subject matter to be taught; or
- ■ Have seven years of real property appraisal practice experience directly related to the subject matter to be taught.

Instructor Name: _____ (Last) _____ (First) _____ (Middle)

_____ (Email Address) _____ (Area Code + Phone Number)

Is the instructor a Nebraska real property appraiser or hold an appraiser license, registration, or certification in any other jurisdiction? ■ Yes ☐ No

Is the instructor an AQB Certified USPAP Instructor by the Appraiser Qualifications Board of The Appraisal Foundation? *Required if the activity is a seven-hour National USPAP Update Course* ☐ Yes ■ No

An instructor for any continuing education activity must satisfy at least one of the following qualifications: *Select one option only*

- ☐ Hold a bachelor's degree in any field and have at least three years of experience directly related to the subject matter to be taught;
- ☐ Hold a master's degree or higher in any field and have at least one year of experience directly related to the subject matter to be taught;
- ☐ Hold a master's degree or higher in a field that is directly related to the subject matter to be taught;
- ☐ Have five years of real property appraisal practice teaching experience directly related to the subject matter to be taught; or
- ☐ Have seven years of real property appraisal practice experience directly related to the subject matter to be taught.

Exhibit #1

## General Requirements

1. The Board may at any time conduct an audit of any approved education activity to verify that the activity is being conducted in accordance with the Real Property Appraiser Act and Title 298 as approved. If requested, electronic access will be provided to the Board for any approved online education activity. The electronic access must provide administrative rights that allow for access to the activity, quizzes, and examinations, without having to take the distance education activity in sequential order and without having to take quizzes to examinations to proceed with the activity.

2. The Board may at any time review activity and instructor materials approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program to verify that the activity and/or instructor(s) meets the requirements of the Real Property Appraiser Act and Title 298 as approved.

3. Approval of activities does not transfer from one education provider to another, unless one education provider obtains the legal rights to all activities of another education provider. The expiration date of any continuing education activity will remain the same as approved under the previous education provider.

4. Education providers and instructors will comply with the Nebraska Private Postsecondary Career Schools Act, NEB. REV. STAT § 85-1601, et seq. as applicable.

5. Knowingly offering or attempting to offer a qualifying or continuing education activity as being approved to a real property appraiser or an applicant, without first obtaining approval of the activity, except for activities required by an accredited degree-awarding college or university for completion of a degree in real estate, if the college or university had its curriculum approved by the Appraiser Qualifications Board as qualifying education is a violation of Neb. Rev. Stat. § 76-2238(21).

6. Any continuing education activity must contribute to a credential holder's development of real property appraiser related skill, knowledge, and competency in any one or more of the following subjects:

   (1) Real property appraisal practice,
   (2) Valuation methodology and/or techniques,
   (3) Market fundamentals, characteristics, conditions, and analysis,
   (4) Real property concepts, characteristics, and analysis,
   (5) Communication,
   (6) Arbitration, dispute resolution
   (7) Ethics and standards of professional practice, USPAP
   (8) Valuation Bias, fair housing, and/ or equal opportunity
   (9) Land use, planning, zoning
   (10) Management, leasing, timesharing,
   (11) Property development, partial interests,
   (12) Real Estate law, easements, and legal interests,
   (13) Real estate litigation, damages, condemnation,
   (14) Real estate financing and investment,
   (15) Real property appraisal-related computer applications,
   (16) Real estate securities and syndication,
   (17) Seller concessions and impact on value, and/or
   (18) Energy-efficient items and "green building" appraisals.

7. An activity in which the primary purpose is training in the use of a specific software, and not utilization of a software to improve competency in in any of the previously listed subjects does not meet the requirements for approval as a continuing education activity.

8. No activity may rely upon a textbook as the primary instructional material. Textbooks are permitted to be used as a background reference for an activity; however, textbooks will not be reviewed as the activity. All activities must contain sufficient stand-alone instructional material supporting the specific activity learning objectives.

9. An instructor for any qualifying education activity, continuing education activity, or supervisory real property appraiser and trainee course, must meet qualifications established pursuant to any other applicable law.

10. An instructor for any qualifying education activity, continuing education activity, or supervisory real property appraiser and trainee course, who holds a credential as a real property appraiser in Nebraska or any other jurisdiction shall maintain each credential in good standing in accordance with the laws of the jurisdiction in which each credential is held, not have had a credential revoked, suspended, or have surrendered a credential in lieu of disciplinary action within three years; and not have had disciplinary action taken against his or her credential that may constitute a violation of NEB. REV. STAT. § 76-2238 within three years.

11. The standing of an instructor identified on an education provider's application submitted for approval, who holds a credential as a real property appraiser in Nebraska or any other jurisdiction, may be verified through the Appraiser Registry of the Appraisal Subcommittee for the Federal Financial Institutions Examination Council.

12. Any instructor of the qualifying education fifteen-hour National Uniform Standards of Professional Appraisal Practice Course, the continuing education seven-hour National Uniform Standards of Professional Appraisal Practice Update Course, and/or the supervisory real property appraiser and trainee course, must be an AQB Certified USPAP Instructor by the Appraiser Qualifications Board of The Appraisal Foundation, be a state-certified real property appraiser in good standing, have an instructional background in real property appraisal practice education; and have a minimum of five years of real property appraisal practice experience.

13. An instructor for any qualifying education activity, continuing education activity, or supervisory real property appraiser and trainee course must satisfy the education provider's instructor policy that requires the use of instructors who meet the requirements of the Nebraska Real Property Appraiser Act and Title 298.

***I hereby attest that I have included all required materials, complied with all the listed requirements, completed the submitted application in its entirety, and that all statements and materials are true and correct to the best of my knowledge and belief. I understand that, should this application be found to be incomplete, that it may be considered invalid and be returned. Furthermore, I understand that if the Board finds that one or more statements made in this application, or materials submitted with this application, are not true and correct, the Board may deny the application.***

Print Name: Sullivan (Last) Heather (First) B (Middle)

✓ Heather Sullivan (Signature) 06/26/2024 (Date)

## Expiration Date and Rescinding Approval

1. Except for the seven-hour Uniform Standards of Professional Practice Update course, which expires on the date on which the approval by the Appraiser Qualifications Board expires, a continuing education activity shall expire on the date five years after the date of approval.
2. The Board may rescind approval of a continuing education activity if the Board finds:
    1) Falsification of information submitted for activity approval,
    2) A change in approval by Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program,
    3) A change in status of the qualifications specified in Section 001.15 of Chapter 6 under which a distance education activity was approved,
    4) Substantial errors and/or deficiencies in the materials or presentation,
    5) The materials, theories, and/or methodologies are not current and/or practical,
    6) The instructor(s) responsible for the activity content and presentation do not meet the qualification specified in Section 005 of Chapter 6,
    7) The activity content and/or policies are not communicated or administered to the credential holder(s) as approved,
    8) A material violation of Real Property Appraiser Act or Title 298 by the education provider or instructor for the activity, or
    9) There is a change to a secondary provider's rights to the activity.
3. If the Board finds reason to rescind its approval of an activity, the Board will provide written notice to the education provider that includes a description of the reasons for rescinding approval found by the Board. The education provider has 60 days from the date of notice to provide a written response to the Board's notice. If the response is satisfactory to the Board, the Board will not rescind its approval. If the response is not satisfactory to the Board, the Board may rescind approval of the activity. If approval is rescinded, the education provider may file a new application for approval of the qualifying education activity, and if so, meet the requirements in place at the time a new application is submitted to the Board.

## Directions

1. Complete entire application. If required information is not provided, application will be considered incomplete and may be returned.
2. Along with the application, all information requested in the APPLICATION CHECKLIST section, as applicable, must be included.
3. Mail application, fee, and supporting documentation to: NEBRASKA
   REAL PROPERTY APPRAISER BOARD
   PO BOX 94963
   LINCOLN NE 68509-4963
4. Questions or concerns may be directed to Board staff at 402-471-9015 or nrpab.education@nebraska.gov.

Exhibit #1

**RECEIPT**

**NEBRASKA REAL PROPERTY APPRAISER BOARD**

No.: 23015 Date: 07/23/2024

Received from: Aloft Inc.

For: CE New App

Check # 1098

| | | |
|---|---|---|
| Application Fee | $ | |
| AMC Registration Fee: ___ new ___ renewal | | |
| AMC ASC National Registry Fee: _____ appraisers @ $25 | | |
| Reporting Year ___/___/_____ to ___/___/_____ | | |
| Review of Courses: ___ QE 1 CE ___ CE renewal | | 25.00 |
| Penalty Fees/Fines | | |
| Fingerprint Processing | | |
| Late Processing: _____ months @ $25 | | |
| Other: _____ | | |
| TOTAL | $ | 25.00 |

Received by: [signature]

---

**ALOFT INC** 05-22
**GENERAL OPERATING ACCOUNT**
83 COLUMBIA ST SUITE 305
SEATTLE, WA 98104-1417

1098
90-4326/1211

DATE 7/2124

CHECK ARMOR FRAUD PROTECTION

PAY TO THE ORDER OF Nebraska Real Property Appraisal Board $ 25.00

Twenty - five and 00/100 DOLLARS

Security Features Details on Back.

BridgeBank
A division of Western Alliance Bank. Member FDIC.
55 Almaden Boulevard
San Jose, CA 95113
Bridgebank.com

MP

Appraiser Registry Report for State Regulators

# ANDRAYA LAFREDO

**1** **Credentials**

**0** **With Disciplinary Action**

## How do I update credentials?

Contact the state agency directly

- To update any information listed
- For additional information regarding registration not listed here

Exhibit #2

Print

**Sort by** Credentialing State **Apply**

## 1 Washington

| | |
|---|---|
| **First Name** | ANDRAYA |
| **Middle Name** | |
| **Last Name** | LAFREDO |
| **Name Suffix** | |
| **Company Name** | |
| **Street** | 821 Mill Ave |
| **City** | Snohomish |
| **State** | WA |
| **Zip** | 98290-2238 |
| **County** | |
| **Telephone** | |

| | |
|---|---|
| **Status** | Active |
| **Credential Number** | 23018038 |
| **Credential Type** | Certified Residential |
| **Effective Date of Credential** | 06-13-2023 |
| **Expiration Date of Credential** | 11-10-2024 |
| **Conforms to AQB** | Yes |
| **Future Effective Date** | |
| **Future Expiration Date** | |

**Washington Website**
https://www.dol.wa.gov/business/appraisers/ (https://www.dol.wa.gov/business/appraisers/)

**Washington Email**

**State Data Last Updated On** Thu, 06/15/2023 - 01:02

**Disciplinary and Other Actions**

The National Registry reports as public information active disciplinary actions that limit an appraiser's ability to appraise (current revocations, suspensions, and voluntary surrenders in lieu of discipline).

None

View Credential History (/individual-appraiser-history/840419)

**STATE COMPLIANCE (/STATE-COMPLIANCE)**

Appraiser Compliance Review Findings (/states/appraiser-findings)

AMC Compliance Review Findings (/states/amc-findings)

**GRANTS (/GRANTS)**

State Support Grants (/grants/state-programs)

Appraisal Foundation Grants (/grants/appraisal-foundation)

Exhibit #3

# Andraya LaFredo

**Snohomish, WA // (425) 638-9460 //** Andraya.lafredo@aloftappraisal.com

## Professional Experience

**Aloft, Inc** **July 2023 - present**

- **Residential Staff Field Appraiser**
- **Learning and Development Administrator**
- **Education Content Creator**
    - Field appraiser performing all manner of residential appraisals.
    - Complete and submit applications to states for continuing education courses provided by Aloft.
    - Develop content for continuing education courses.

**Mikayla Industries** **March 2021 - July2023**

- **Residential Appraiser Trainee**
- **Certified Residential Appraiser**
    - Completed all manner of residential appraisal assignments as a trainee.
    - Accumulated 3000+ hours of appraisal experience toward certification requirements
    - Completed all pre-licensing requirements for Certified Residential Appraisal licensure.
    - Obtained Certified Residential Appraiser credentials.

**Washington State Licenses Real Estate Agent** **September 2018-Present**

- **Licensed Real Estate Agent**
    - Obtain and maintain WA Real Estate License
    - Compose and coordinate contracts for the purchase and sale of residential property, commercial property, and vacant land.
    - Communicate effectively with cooperating agents, clients, mortgage professionals and title & escrow professionals to coordinate the closing of each transaction.
    - Advocate for my clients in the purchasing and/or selling of Real property.
    - Research and communicate market data.

NRPAB
Nebraska Real Property Appraiser Board

# Agenda Item Summary

**Prepared By:** Kashinda Sims **Title:** Education Program Manager **Date:** September 19, 2024

**Agenda Section:** L. Education

**Agenda Item Identification Number:** 1202101.02, 1201101.02, 2122403.02, 2212401.02, 2202430.02, AND 2192407.02

**Subject:** Appraisal Institute Request to Rescind Approval

**Description:** Appraisal Institute Approved Activities requested to be rescinded by the education provider.

## SUMMARY

EPM Sims received an email from Susana Ochoa-Sobieszek of Appraisal Institute requesting to rescind approval of a list of education activities. [Exhibit 1] The qualifying education activities, "2020-2021 15-hour Equivalent USPAP Course", approved on February 20, 2020 for 15 hours of asynchronous qualifying education (Activity #1202101.02), and "2020-2021 15-Hour National USPAP Course" approved on November 21, 2019 for 15 hours of classroom qualifying education (Activity #1201101.02) were requested to be rescinded as material has been retired by the provider.

Ochoa-Sobieszek additionally requested to rescind approval of the activities, "Cool Tools: New Technology for Real Estate Appraisers", which was approved on August 7, 2017 through August 7, 2027 for 7 hours of asynchronous continuing education (Activity #2122403.02), "Online Appraising Convenience Stores", approved on February 18, 2021 through February 18, 2026 for 7 hours of asynchronous continuing education (Activity #2212401.02),"Online Measure it Right! - Using the ANSI-Z765-2013 Standard for Residential Properties", approved on May 26, 2020 through May 26, 2025 for 4 hours of asynchronous continuing education (Activity #2202430.02), and "Online Valuation Resources for Solar Photovoltaic Systems", approved on February 21, 2019 through February 21, 2029 for 3 hours of asynchronous continuing education (Activity #2192407.02).

The activity, "Valuation Resources for Solar Photovoltaic Systems" for 4 hours of classroom continuing education (Activity #2191456.02) was requested to be rescinded, however, the activity expired on August 15, 2024.

## RELEVANT LAWS/RULES/GUIDANCE DOCUMENTS/INTERNAL PROCEDURES

298 NAC Chapter 6, §002.04A(5) - The Board may rescind approval of any qualifying education activity if the Board finds the materials, theories , and/or methodologies are not current and/or practical.

298 NAC Chapter 6, §003.04B(5) - The Board may rescind approval of a continuing education activity if the Board finds the materials, theories, and/or methodologies are not current and/or practical.

## DISCIPLINARY/WRITTEN ADVISORY HISTORY

There are no known previous disciplinary actions taken by the Board or written advisories issued by the Board.

## EXHIBITS

Exhibit 1 - "OchoaSobieszek-Sims Email Chain_September 10, 2024" located in Education Interface in NRPAB Databse (Education Interface Dropdown/ Select 'Search Education'/ Select 'Activity' in 'Search By' dropdown/ Enter '1202101' or '1201101' or '2122403' or '2212401' or '2202430' or '2192407' for the respective activity/ Communication and Documentation Log dated 09/10/2024)

Exhibit #1

**From:** Sims, Kashinda
**To:** Ochoa-Sobieszek, Susana
**Subject:** RE: Appraisal Institute - Follow Up Needed
**Date:** Tuesday, September 10, 2024 9:20:00 AM
**Attachments:** image002.png
image007.png
image008.png
image009.png
image010.png
image011.png
Appraisal Institute (7 Activity Request to Rescind) Board Agenda Notification September 10, 2024.pdf

---

Susana,

Your request to rescind these activities has been received, thank you. Please see the attached notification; a hard copy will follow via the US Postal Service.

Genuinely,
Kashinda Sims
Education Program Manager
Nebraska Real Property Appraiser Board



---

**From:** Ochoa-Sobieszek, Susana <sochoasobieszek@appraisalinstitute.org>
**Sent:** Tuesday, September 10, 2024 8:42 AM
**To:** Sims, Kashinda <Kashinda.Sims@nebraska.gov>
**Subject:** RE: Appraisal Institute - Follow Up Needed

> You don't often get email from sochoasobieszek@appraisalinstitute.org. Learn why this is important

Hi!

Great! I will set up a meeting. In the meantime, can the following courses be removed from your site? We retired these courses. If I need to submit extra documentation or a formal request, please let me know.

2020-2021 15-hour Equivalent USPAP Course
2020-2021 15-Hour National USPAP Course
Cool Tools: New Technology for Real Estate Appraisers
Online Appraising Convenience Stores
Online Measure it Right! - Using the ANSI-Z765-2013 Standard for Residential Properties
Online Valuation Resources for Solar Photovoltaic Systems
Valuation Resources for Solar Photovoltaic Systems

Thank you!

# MEMO FROM THE NEBRASKA REAL PROPERTY APPRAISER BOARD

September 19, 2024

## State of Nebraska Accepting Applications for Open 3rd Congressional District Certified Real Property Appraiser Member on NRPAB

By Tyler Kohtz, Director

Board Member Bonnie M. Downing's term as the 3rd congressional district certified real property appraiser representative expires on December 31, 2024. The State of Nebraska is currently accepting applications to fill this opening on the Nebraska Real Property Appraiser Board.

The Board administers and enforces the Nebraska Real Property Appraiser Act, and Nebraska Appraisal Management Company Registration Act, to ensure that the citizens of Nebraska are protected and served, and that the appraisal business community is highly qualified through education, experience, and examination.

The Board's primary functions include issuing and renewing real property appraiser credentials; developing and implementing real property appraiser standards; issuing and renewing appraisal management company registrations; approving real property appraiser qualifying education courses and continuing education activities; investigating and adjudicating grievances; developing laws and rules; and disseminating relevant information to the public, stakeholders, credentialed real property appraisers, and appraisal management companies.

Anyone interested in being appointed as the 3rd congressional district certified real property appraiser representative must hold a certified real property appraiser credential and must currently reside in the 3rd congressional district (orange area of map). The term for this board member will run for five years, beginning on January 1, 2025. If you would like more information about this appointment, or what the Board does, please visit the NRPAB website at https://appraiser.ne.gov or contact the Board's office at 402-471-9015.

## Board Members

*Chairperson of the Board*
**Bonnie M. Downing**, Dunning
Certified General Appraiser
3rd District Representative
Term Expires: January 1, 2025

*Vice-Chairperson of the Board*
**Cody Gerdes**, Lincoln
Certified General Appraiser
1st District Representative
Term Expires: January 1, 2026

*Board Member*
**Kevin P. Hermsen**, Gretna
Certified General Appraiser
2nd District Representative
Term Expires: January 1, 2027

*Board Member*
**Rodney Johnson**, Norfolk
Certified General Appraiser
Licensed Real Estate Broker Rep
Term Expires: January 1, 2028

*Board Member*
**Derek Minshull**, North Platte
Financial Institutions Rep
Term Expires: January 1, 2029

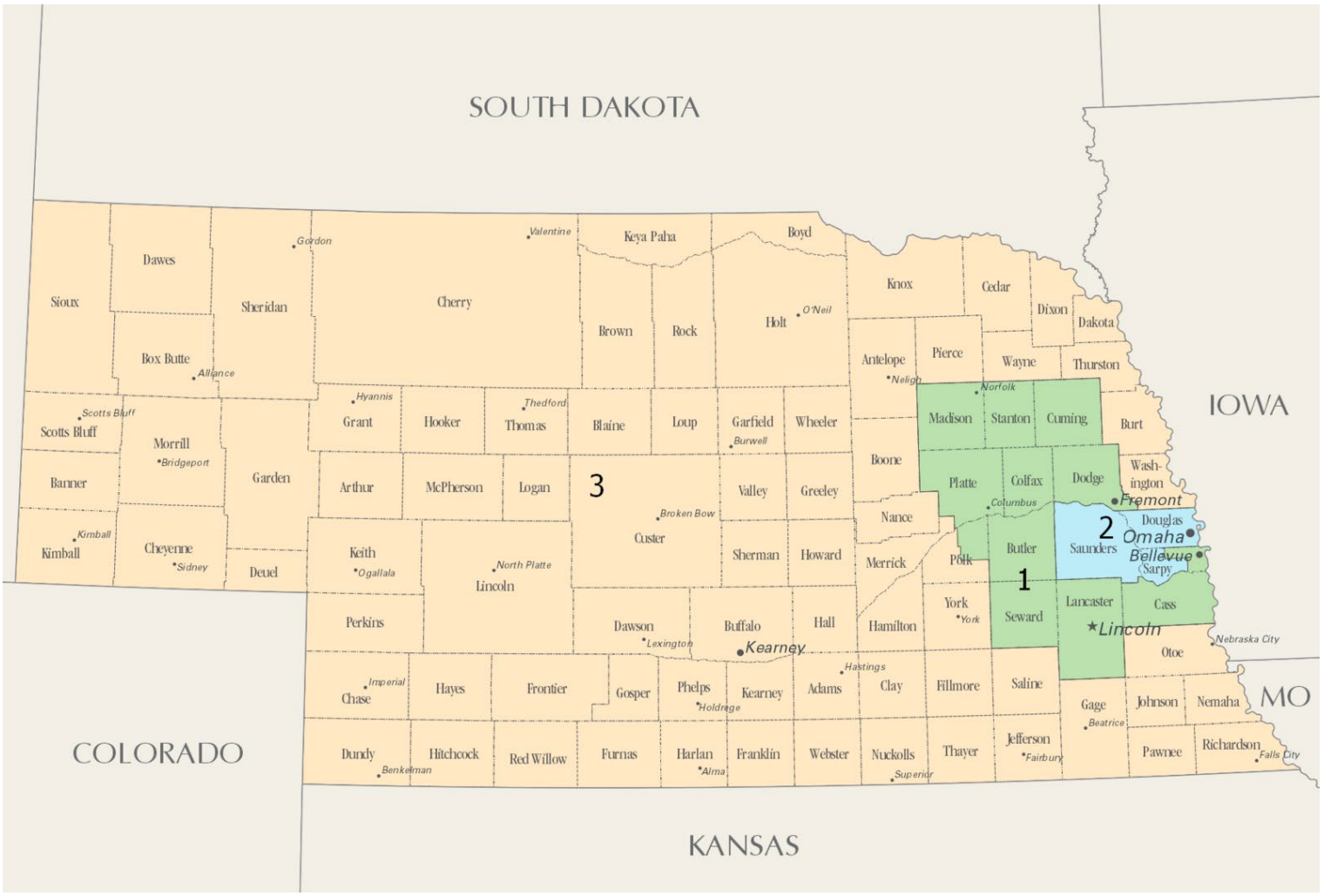
NRPAB
Nebraska Real Property Appraiser Board

**Tyler N. Kohtz, Director**

301 Centennial Mall South, First Floor
PO Box 94963
Lincoln, NE 68509-4963

Phone: 402-471-9015
Fax: 402-471-9017
Website: https://appraiser.ne.gov

Visit NRPAB on Facebook




The Application for Executive Appointment can be found on the Governor's website located at https://governor.nebraska.gov. Select the dropdown titled "Constituent Services" at the top of the page, then select "Boards and Commissions." The Board hopes to have a new member appointed by the Governor prior to its January 2025 meeting, so if interested, please complete the application before December 1, 2024. The application will remain open until an appointment is made.

# THE NEBRASKA APPRAISER

News from the Nebraska Real Property Appraiser Board | Summer 2024

## Director's Comments



Director Tyler Kohtz

*Tyler Kohtz has been the Director for the Nebraska Real Property Appraiser Board since March of 2012. He is responsible for the development, implementation, and management of all programs for the agency, including the administration and enforcement of the Real Property Appraiser Act and the Appraisal Management Company Registration Act.*

### Busy Summer!

For some, summer is a time to slow down an enjoy all that nature has to offer. For the Board, summer means time to roll up the sleeves and get to work. The Board held its strategic planning meeting in June. At this meeting, the Board establishes its short-term and long-term goals and objectives for the upcoming fiscal year. Preparing the biennial budget request goes hand in hand with the strategic planning meeting as discussions at this meeting become the building blocks for the biennial budget request. The Board's hard work and dedication during this time is always appreciated. The Board has also been working on updates to the Real Property Appraiser Act, the Appraisal Management Company Registration Act, and Title 298. These proposed changes will be made available as fall progresses. At the beginning of July, the Board opened the 2025-26 real property appraiser renewal application and is fully prepared to process your submissions. More information on the 2025-26 real property appraiser renewal procedures can be found in this newsletter. Board Member Downing is nearing the end of her term; her contributions and insight will be missed. As chairperson, she guided the Board through some turbulent waters. The Board is now advertising for the open 3rd Congressional District Certified Real Property Appraiser position. As always, the Board is here for you, so feel free to call the Board's office with any questions, concerns, or comments that you may have. I hope that you enjoy this edition of The Nebraska Appraiser.

## In This Issue

**NRPAB Features:**

- 2025-2026 Credential Renewal Processes and Procedures
- 2024 NRPAB Strategic Planning Summary
- 2024 Spring AARO Conference Summary

**NRPAB Quick Hits:**

- State of Nebraska Accepting Applications for 3rd Congressional District Certified Real Property Appraiser Member on NRPAB
- Compliance Update (April - June 2024)
- Guidance Documents Adopted/Retired Between April and June of 2024
- Employee Anniversaries

**Coming and Going:**

- Who's New? (April - June 2024)
- Real Property Appraiser and AMC Numbers and Trends as of July 1, 2024
- Real Property Appraiser Credential Renewal Report as of July 1, 2024

**Financial Snapshot:**

- June 30, 2024 Financial Report
- 2025-2027 Biennial Budget Request

Upcoming NRPAB Meetings:

- October 17, 2024 @ NRPAB Office (Conference Room)
- November 21, 2024 @ NRPAB Office (Conference Room)
- December 19, 2024 @ NRPAB Office (Conference Room)

These meeting dates are all tentative. Please check the Board's Facebook page or website for information as these dates approach. The start time for each meeting can be found in the public notice and on the agenda posted to the Board's website at least 48 hours prior to the start of the meeting. Any meeting also held by virtual conferencing will be stated as such in the public notice for that meeting.

Q.1

# 2025-26 Credential Renewal Reminder and Information

**By Allison Nespor, Licensing Programs Manager**

Real property appraiser credential renewal applications ("renewal applications") are due November 30, 2024, which is fast approaching. If your Nebraska credential expires December 31, 2024, and you have not renewed your credential, please take note.

Yellow postcards and emails were sent in late June to all real property appraisers whose credentials expire December 31, 2024, with directions for downloading the paper renewal application form from the Board's website at appraiser.ne.gov (see yellow highlights in picture at bottom of this page), and how to access the online renewal application through Appraiser Login via Centurion (see yellow highlights in picture at bottom of this page and red highlights in picture at bottom of the next page). Additional information related to updating contact information and completing the online renewal application in Appraiser Login can be found in the Winter 2021 edition of The Nebraska Appraiser feature article "NRPAB Appraiser Login Expanded to Include Online Real Property Appraiser Renewal Application and Contact Information Self-Service Interface," found on the Board's website at https://appraiser.ne.gov/newsletters_and_memos/2021/TheNebraskaAppraiserWinter2021.pdf.

If you have any questions regarding Appraiser Login, the online renewal application, or the contact information interface, please feel free to contact the Board's office by phone at 402-471-9015, or by email at nrpab.AppraiserLogin@nebraska.gov.

All online renewal applications must be submitted with a date stamp prior to December 1, 2024. All required continuing education completion certificates and supporting documentation must be submitted to the NRPAB through the Education Submission Portal found in Appraiser Login or by email prior to the submission of the online renewal application. All paper renewal applications, along with all required documents, must be mailed to the Board's office, postmarked prior to December 1, 2024, to be considered timely. Paper renewal applications must include:

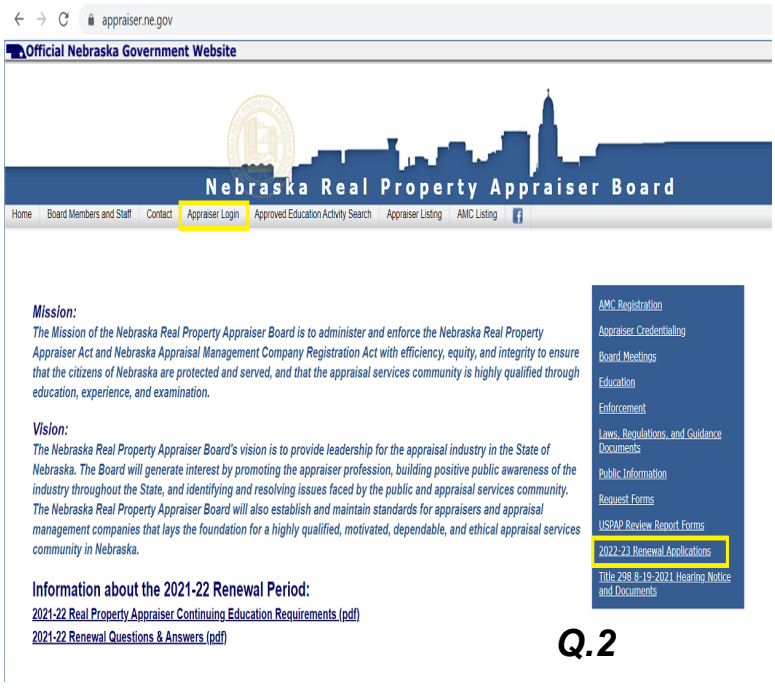
- A completed 2025-26 Application for Renewal of Nebraska Real Property Appraiser Credential;
- Explanations and copies of documents for all "YES" answers to disciplinary questions;
- All fees; and
- All required continuing education completion certificates and supporting documentation (if not already submitted to and approved by the NRPAB through the Education Submission Portal found in Appraiser Login or by email).

(Note: You must include all required documentation and explanations of "YES" answers to disciplinary questions with each renewal application, even if that information was previously provided to the Board.)

Incomplete or incorrect paper renewal applications will be returned, and incomplete online renewal applications will be rejected. Applications missing any required accompanying documentation are considered incomplete. In these cases, a letter or email describing the issues and explaining the next step will be sent. The status of a renewal application can be followed in Appraiser Login.

When a complete renewal application has been received and processed by board staff, a blue postcard will be mailed stating that the credential has been renewed and providing directions for printing the credentialing card through Appraiser Login. An automated email will also be sent.

Please note that the renewal fees have changed with the elimination of the random selection Criminal History Record Check. Fees due are reduced by $5.00 per year ($10.00 for a 2-year renewal application) as the Board is no longer collecting the Random Fingerprint Program Fee from each applicant.



If a complete online renewal application is not submitted with a date stamp prior to December 1, 2024, or a paper real property appraiser renewal application, along with all required documents, is not received at the Board's office postmarked prior to December 1, 2024, a credential holder will have until July 1, 2025 to meet the requirements for renewal. A late processing fee of $25.00 will be assessed for each month or portion of a month the credential is not renewed beginning on December 1, 2024. (The late processing fee does not apply until January 1, 2025 for new or upgraded credentials issued on or after November 1, 2024.) Also, for an online renewal application, if an incorrect routing or account number is entered for an EFW payment, a $20.00 fee will be assessed for ACH return expenses charged to the Board by the Nebraska State Treasurer's Office. The same $20.00 fee applies to checks returned for insufficient funds.

Except for applications to renew new or upgraded credentials issued after November 30, 2024 and before January 1, 2025, all real property appraiser renewal applications received after November 30, 2024 may go before the Board for review.

A credential holder may elect inactive status to maintain his or her credential if he or she is unable to engage in real property appraisal practice for a period of less than two years. The inactive status application is located on the Board's website at: https://appraiser.ne.gov/Appraiser_Credentialing/.

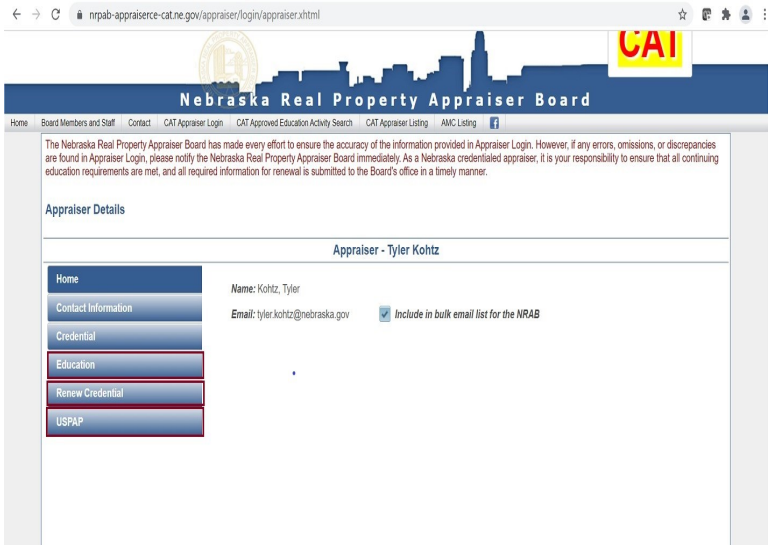
Information regarding the CE requirements is available in Appraiser Login in the Education Interface ("Education" button on the left side of the page - highlighted in red in the picture on this page). Log into Appraiser Login and select the "Nebraska Real Property Appraiser Continuing Education Requirements" link at the top of the page in the Education Interface. The Board encourages credential holders to complete continuing education that contributes to improved or new skills, knowledge, and/or competency in their primary area(s) of real property appraisal practice.

The Board may adopt a program of continuing education for an individual credential holder as long as the program complies with the Appraiser Qualifications Board's continuing education criteria. To request an individualized program of continuing education, submit a letter to the Board explaining the circumstances that are the basis for the request and the reason(s) why the existing continuing education requirements are a hardship.

To enter a certificate of completion for an education activity on the Education page in Appraiser Login, search for and select the provider name first, then the activity name. After selecting the activity, enter the date on which the activity was completed and upload a copy of the evidence of completion document. If the education activity was completed in another jurisdiction, or if you have difficulty submitting an activity or can't find the provider or activity name, submit the activity as "Out of State." (Check the "Out of State" box, enter the date on which the activity was completed, and upload the evidence of completion.) Certificates of completion may also be emailed to nrpab.education@nebraska.gov, and staff will upload them.

Each credential holder who successfully renews his or her credential after the second year of a two-year credential period receives one free download of the PDF version of the current edition of USPAP through Appraiser Login ("USPAP" button on the left side of the page - see red highlights in picture at bottom of this page). The PDF version may only be used in accordance with the License Agreement for TAF Digital Content once the download is complete. You may purchase a hard copy from The Appraisal Foundation.

Please contact the Board's office at 402-471-9015, or by email at: nrpab.renewals@nebraska.gov, for any questions concerning continuing education requirements or the real property appraiser credential renewal process.






# 2024 NRPAB Strategic Planning Meeting Summary

By Tyler Kohtz, Director

The Board held its strategic planning meeting on June 13, 2024. At this meeting the Board discussed the previous fiscal year and established its short-term and long-term goals and objectives for the future.

The Board identified the following as accomplishments for the 2023-2024 fiscal year:

- The Nebraska Real Property Appraiser Board exists today in its current capacity;
- LB992 was passed by the Nebraska Legislature, which updates the Real Property Appraiser Act to address USPAP changes, Real Property Appraiser Qualifications Criteria changes, ASC SOA recommendations, the Board's PAVE Dashboard statute review, removal of the Real Property Appraiser Renewal Random CHRC Program, and other administrative issues;
- LB989 was passed by the Nebraska Legislature, which updates the AMC Registration Act to address the ASC SOA recommendations, criminal and civil immunity language, CHRC requirements for owners of more than 10% of an AMC, and other administrative issues;
- The Business Program Manager position was established and BPM Loll was hired to alleviate staff strain; and
- The cash fund balance decline for FY2023-24 will be $10,000 to $15,000 less than the forecast cash fund balance decline for the fiscal year.

The Board also had many productive discussions concerning the future and the goals and objectives for the 2024-2025 fiscal year. The Board's short-term goals and objectives include:

- Work with the Banking, Commerce and Insurance Legislative Committee's Legal Counsel to draft a bill for introduction to add language to the Real Property Appraiser Act, and the Appraisal Management Company Registration Act, allowing the use of a conditional dismissal in lieu of disciplinary action;
- Adopt Title 298 changes to harmonize Title 298 with the changes made to the Nebraska Real Property Appraiser Act and Appraisal Management Company Registration Act in 2024, address the Board's PAVE Dashboard regulations review, add fee schedule, and incorporate changes made to the Real Property Appraiser Qualification Criteria Effective January 1, 2026 and CAP Guidelines effective September 17, 2023;
- Obtain second special assistant attorney general for compliance matters;
- Explore credit card payment option for online applications;
- Explore use of Federal grant money for development of online temporary real property appraiser credential application and NRPAB Database interface; and
- Complete 2025-27 Biennial Budget Request addressing agency issues discussed at strategic planning.

Finally, the Board reviewed its long-term goals and objectives for the 2024-2025 fiscal year. The Board's long-term goals and objectives include:

- Address changes to USPAP, Real Property Appraiser Qualifications Criteria, ASC Policy Statements, AQB CAP Program Guidelines, and Title XI as required;
- Harmonize Title 298 with the changes made to the Nebraska Real Property Appraiser Act and Appraisal Management Company Registration Act as needed;
- Continue to monitor the effectiveness of regulations to reduce unnecessary regulatory burden, remove barriers to entry into the real property appraiser profession, maintain an effective education program, and provide for better clarification and administration;
- Continue to adopt Guidance Documents for public advisement concerning interpretation of statutes and rules, and retire Guidance Documents that are no longer relevant;



- Continue to adopt internal procedures as needed to assist with the Board's administration of its programs, and retire internal procedures that are no longer relevant;
- Explore opportunities to increase the number of Nebraska resident real property appraisers;
- Monitor real property appraiser credential renewal dates;
- Encourage trainee real property appraisers who intend to engage in real property appraisal practice pertaining to agricultural real property upon credentialing as a certified general real property appraiser to complete agricultural-based qualifying education offered by an education provider with an expertise in agricultural appraisal in approval letter sent to trainee real property appraisers;
- Request that supervisory real property appraisers with trainee real property appraisers who intend to engage in real property appraisal practice pertaining to agricultural real property upon credentialing as a certified general real property appraiser encourage their trainee real property appraisers to complete agricultural-based qualifying education offered by an education provider with an expertise in agricultural appraisal in approval letter sent to supervisory real property appraisers;
- Continue updating the policies and procedures documents as needed to ensure compliance with state policy changes, NAPE/ASFCME contract changes, and to address general work environment needs and/or changes;
- Encourage development of Memos from the Board and Facebook posts that contain facts of interest to the appraiser community;
- Continue utilizing the NRPAB website, NRPAB Facebook page, The Nebraska Appraiser, and Memos from the Board to disseminate relevant and important information to the appraisal business community and the general public in a timely manner, which includes information related to state and federal regulations, credentialing and registration requirements, renewal information, education information, board policies and procedures, documents posted to the NRPAB website, meeting information, and other information that affects the industry;
- Continue utilization of Memos from the Board to disseminate important information in a timely manner that should not be held for the next release of The Nebraska Appraiser;
- Continue releasing new issues of The Nebraska Appraiser on a quarterly basis to disseminate important information to the appraisal business community and the general public in an effective and efficient manner;
- Continue to monitor the effectiveness of current NRPAB website, and repair bugs and make improvements and add enhancements needed to address functionality or use;
- Explore the development and implementation of an updated NRPAB logo;
- Populate the Disciplinary History Search with all real property appraiser and AMC disciplinary action history for active credential and registration holders;
- Continue to monitor the effectiveness of current processes and procedures, and update processes and procedures as needed to maintain effectiveness and efficiency of the administration of the Board's programs;
- Continue to monitor the effectiveness of current NRPAB database, repair bugs, and make improvements and add enhancements needed to address program or use changes; and
- Explore online real property appraiser initial applications (Reciprocity and E,E&E), AMC initial applications, education activity applications, and other services that require payment of a fee.

More information on the Board's 2024 strategic planning meeting can be found in the June 13, 2024 meeting minutes located on the Board's website at: https://appraiser.ne.gov/meetings/minutes/2024/240613_Strategic_Planning_Minutes.pdf.



# 2024 Spring AARO Conference Summary

By Tyler N. Kohtz, Director

I attended the 2024 Spring AARO Conference in Nashville, Tennessee from May 3rd through May 5th, 2024. Valuation bias and fair housing laws and regulations and diversity initiatives continue to be a primary topic of discussion at the conference. As always, the ASC, TAF, Fannie Mae, and Freddie Mac updates are insightful. I noted the following highlights:

- Jim Park, Executive Director for ASC, provided the ASC Update. A summary of the regulatory structure and the ASC's place in the regulatory structure, along with an overview of the ASC's mission and responsibilities was provided. In 2024, Appraiser and AMC program compliance reviews were completed in fourteen states and thirty-seven state programs are in process. The ASC is working on State Enforcement Rulemaking; Dodd-Frank gave the ASC enforcement authority to use in advance of or to avoid derecognition, including suspensions and removal of appraisers or AMCs from National Registries. The ASC also continues to focus on appraisal bias and lack of diversity in the profession. A summary of the Appraiser Registry was provided, which shows a slow increase for the certified general classification and a slow decrease for the certified residential classification; the licensed residential classification is stable. Overall, the number of appraisers is steady. Diversity within the industry is improving. In 2020, 97.5% of appraisers were white and 70% were male, and in 2022, 92.4% of appraisers were white and 55.5% were male. The FHFA Blog also shows bias improvement through the UAD statistics. The ASC Grants Program was also discussed; the ASC has an approved budget of $2,025,000 for FY24. Federal Legislation identified during the ASC Update includes the PAL Act and Appraisal Improvement Act. Park finished by describing recent ASC staffing changes, including new staff: Kelly Luteijn, Jonny Stewart, and John Brenan.

- Kelly Davids of The Appraisal Foundation provided a summary of the AARO-ASC-TAF Partnership and identified the following as important for building for the future and building public trust:
  - Forty listening sessions completed and fifty to go; including six of seven ASC agencies.
  - Outreach includes White House, Capitol Hill, speaking events, and interviews.
  - Themes emerging include more collaboration and less divisiveness, building the next generation, and bringing folks together to tackle current and emerging issues.
  - Partners have replaced sponsors at TAF.
  - BOT governance changes have been implemented.
  - Finally, TAF resources were discussed including newsletter, podcast, and website documents.

- The Appraisal Standards Board adopted the 2024 USPAP on May 5, 2023. The 7-Hour National USPAP course was updated to include anti-discrimination content and more interaction. Recently released Q&As were summarized. Finally, the ASB is working on consideration of Advisory Opinions.

- Appraiser Qualifications Board provided a summary of the AQB's authority and function, the 2026 Criteria, and the AQB Approved Degree Program. The AQB also provided an overview of PAREA. The AQB is currently reassessing the Real Property Appraiser Qualifications Criteria and is working on a research paper.

- Lyle Radke of Fannie Mae provided the Fannie Mae Update. The Appraiser Quality Monitoring (AQM) program was summarized and statistics provided showing that States Tips and Referrals are increasing from year to year. The common issues Fannie Mae sees in appraisals were summarized. Reconsideration of Value (ROV) was published May 1, 2024 and will be implemented on August 29, 2024. The three pillars include Lender Responsibilities, Borrower Rights and Responsibilities, and Appraiser Rights and Responsibilities. Appraisers must provide a revised appraisal within the defined term.

- Danny Wiley of Freddie Mac provided the Freddie Mac Update. Freddie Mac is focused on greater appraiser accountability. Specifically, text detection is being used to discover unsuitable words and phrases, Loan Collateral Advisor warnings, and hard stops. The trigger rate for subjective words has decreased from 7.76% to 3.62% and the trigger rate for unsuitable words has decreased from 6.02% to 0.10% in six months. Freddie Mac's Market Condition Analysis was also discussed. Unacceptable appraisal practices include the use of inordinate adjustments for differences between the subject property and comparable sales that do not reflect the market's reaction to such differences, and the failure to make proper adjustments when they are clearly necessary. It was noted during the presentation that desktop appraisals and waivers are a very small percentage of Freddie Mac's volume. Tools and technology, buydowns, and seller concessions were also covered. Wiley closed the Freddie Mac Update by expressing dissatisfaction with states' complaint submission processes.

- The Executive Directors and Administrators Roundtable included several topics. Implementation of the 2026 Criteria, complaints by non-intended users, the adoption of PAREA, implementing practicum courses, the licensing of data collectors in each state, and active bias and discrimination cases were all discussed.

- Regeane Frederique, ASC Grants Director, gave a presentation on the ASC Grants Program. The current funding available to states, types of projects, SARAS grants, and how to apply were all covered. As part of the ASC Grants Program presentation, Erin Dixon from the State of Illinois discussed how the Illinois Division of Real Estate applied for the ASC grant and became one of the first states to be awarded this grant.

- The conference agenda topic "Regulator Dos and Don'ts" offered relevant information in an entertaining gameshow format.

- A presentation was given on the fair housing course implementation and the role of the consumer in the regulatory system. The Appraisal Foundation provided an overview of requirements for, and the content of, the Valuation Bias and Fair Housing Laws and Regulations course. Karen Freeman-Olson, President and CIO of the Chicago Urban League, gave a presentation on the mission of the Council to Advance Residential Equity (CARE) and the role of regulators in fair housing. David Young, Director of Capacity Building for Housing Action Illinois, also brought attention to consumer benefits and protections.

- A presentation by Jose Jimenez was given on the impact of technology and AI.

- The final presentation, "Top Ten USPAP Conundrums," was given by Lisa Desmaris and Michelle Czekalski-Bradley of The Appraisal Foundation and Julie Molendorp -Floyd of McKissock.

If you have questions regarding the 2024 Spring AARO Conference, please contact me by email at tyler.kohtz@nebraska.gov, or by phone at 402 471 9015.




***Carter Vintage Guitars in Nashville, TN***

## NRPAB Quick Hits

- Board Member Bonnie Downing's term as the 3rd congressional district certified real property appraiser representative expires on December 31, 2024. The State of Nebraska is currently accepting applications to fill this position on the Board.

  * Anyone interested in the position as the 3rd congressional district certified real property appraiser representative must hold a current certified real property appraiser credential, and must currently reside in the 3rd congressional district. The term for this position will run for five years, beginning on January 1, 2025.

  * If you would like more information about this position, or what the Board does, please visit the NRPAB website at: appraiser.ne.gov, or contact the Board's office at 402-471-9015.

  * The Application for Executive Appointment can be found on the Governor's website located at governor.nebraska.gov/. Select the dropdown titled "Constituent Services" at the top of the page, then select "Boards and Commissions."

- Compliance Update

  * Between the months of April and June, six grievances were filed against Nebraska credentialed real property appraisers. During this time, one disciplinary consent agreement was executed, two grievances were dismissed without prejudice, one grievance was dismissed with prejudice, and one grievance was closed.

  * Between the months of April and June no grievances were filed against any appraisal management companies. During this time, no disciplinary actions were taken by the Board against any appraisal management companies.



## NRPAB Staff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Website: appraiser.ne.gov


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APPRAISAL SUBCOMMITTEE FFIEC

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*asc.gov*

AARO

*What's new at the AARO?*
*aaro.net*

## NRPAB Quick Hits (Continued)

- The Nebraska Real Property Appraiser Board retired no guidance documents, and adopted no new guidance documents, between April and June. All Guidance Documents are available for viewing on the Board's website at: https://appraiser.ne.gov/guidance_documents.html.

- Congratulations to Allison Nespor, who has been with the Board for eight years as of July 18th.

## Who's New?

The Nebraska Real Property Appraiser Board congratulates the following individuals who received real property appraiser credentials between April and June of 2024.

*Licensed Residential Real Property Appraisers*
**Chelsea Reigies**, North Platte, NE – L2024001

*Certified Residential Real Property Appraisers*
**Michael Tolley**, Omaha, NE – CR2024003
**Tana Godel**, Norfolk, NE – CR2024004

*Certified General Real Property Appraisers*
**Todd Jones**, Tampa, FL – CG2024007R
**Megan Sheeley**, Fargo, ND – CG2024008R
**David Beyer**, West Des Moines, IA – CG2024009R
**Jacob Stephens**, Overland Park, KS – CG2024010R
**Michael Wood**, Denver, CO – CG2024011R
**Darrin Liddell**, Murray, UT – CG2024012R
**Chris Lantz**, Houston, TX – CG2024013R

NRPAB
Nebraska Real Property Appraiser Board

## Board Members

*Chairperson of the Board*
**Bonnie M. Downing**, Dunning
Certified General Appraiser
3rd District Representative
Term Expires: January 1, 2025

*Vice-Chairperson of the Board*
**Cody Gerdes**, Lincoln
Certified General Appraiser
1st District Representative
Term Expires: January 1, 2026

*Board Member*
**Kevin P. Hermsen**, Gretna
Certified General Appraiser
2nd District Representative
Term Expires: January 1, 2027

*Board Member*
**Rodney Johnson**, Norfolk
Certified General Appraiser
Licensed Real Estate Broker Rep
Term Expires: January 1, 2028

*Board Member*
**Derek Minshull**, North Platte
Financial Institutions Rep
Term Expires: January 1, 2029

***Have questions? The Board has answers!***

Questions related to appraisal management company registration and renewal: nrpab.amc@nebraska.gov

Questions related to AMC Login: nrpab.amclogin@nebraska.gov

Questions related to real property appraiser credentialing: nrpab.credentialing@nebraska.gov

Questions related to real property appraiser credential renewal: nrpab.renewals@nebraska.gov

Questions related to real property appraiser education (QE & CE): nrpab.education@nebraska.gov

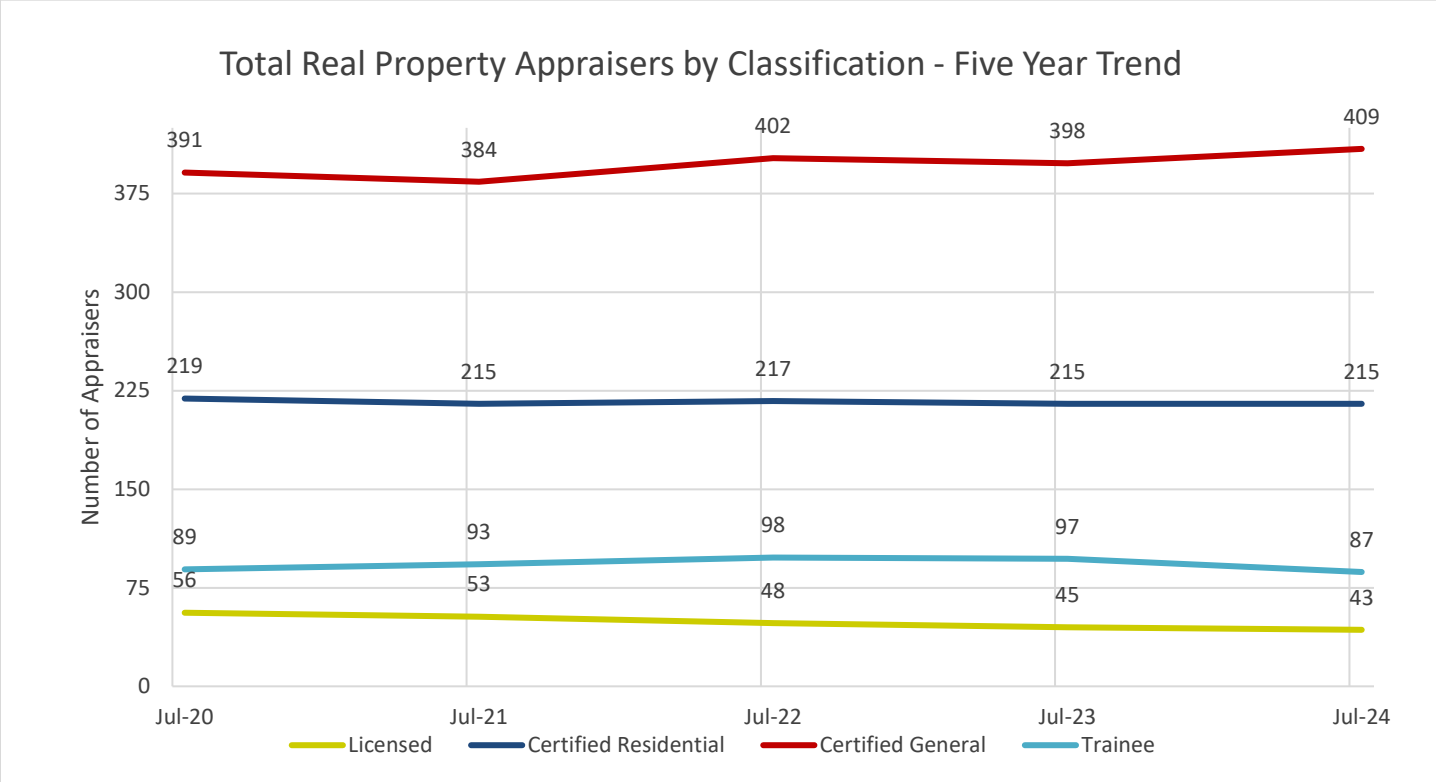
Questions related to investigations, or how to file a grievance: nrpab.compliance@nebraska.gov

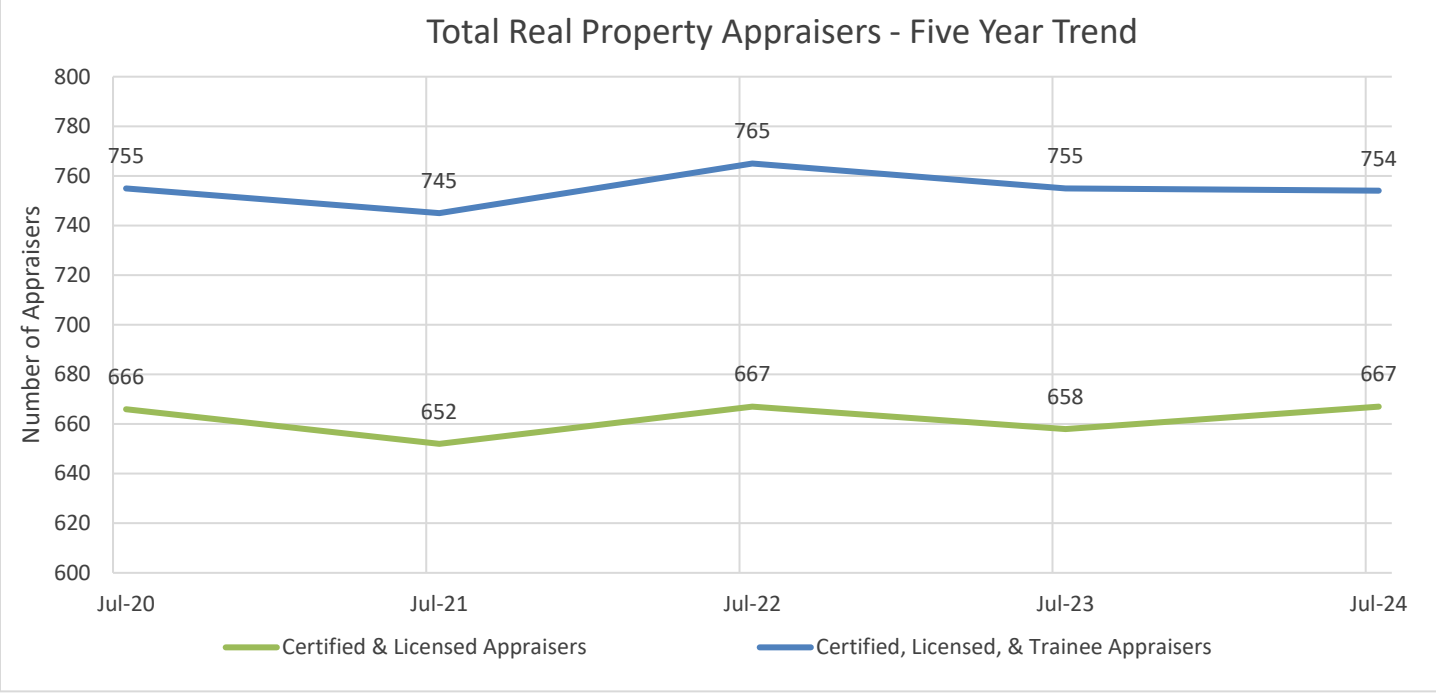
Questions related to Appraiser Login: nrpab.AppraiserLogin@nebraska.gov

General Questions: nrpab.questions@nebraska.gov.

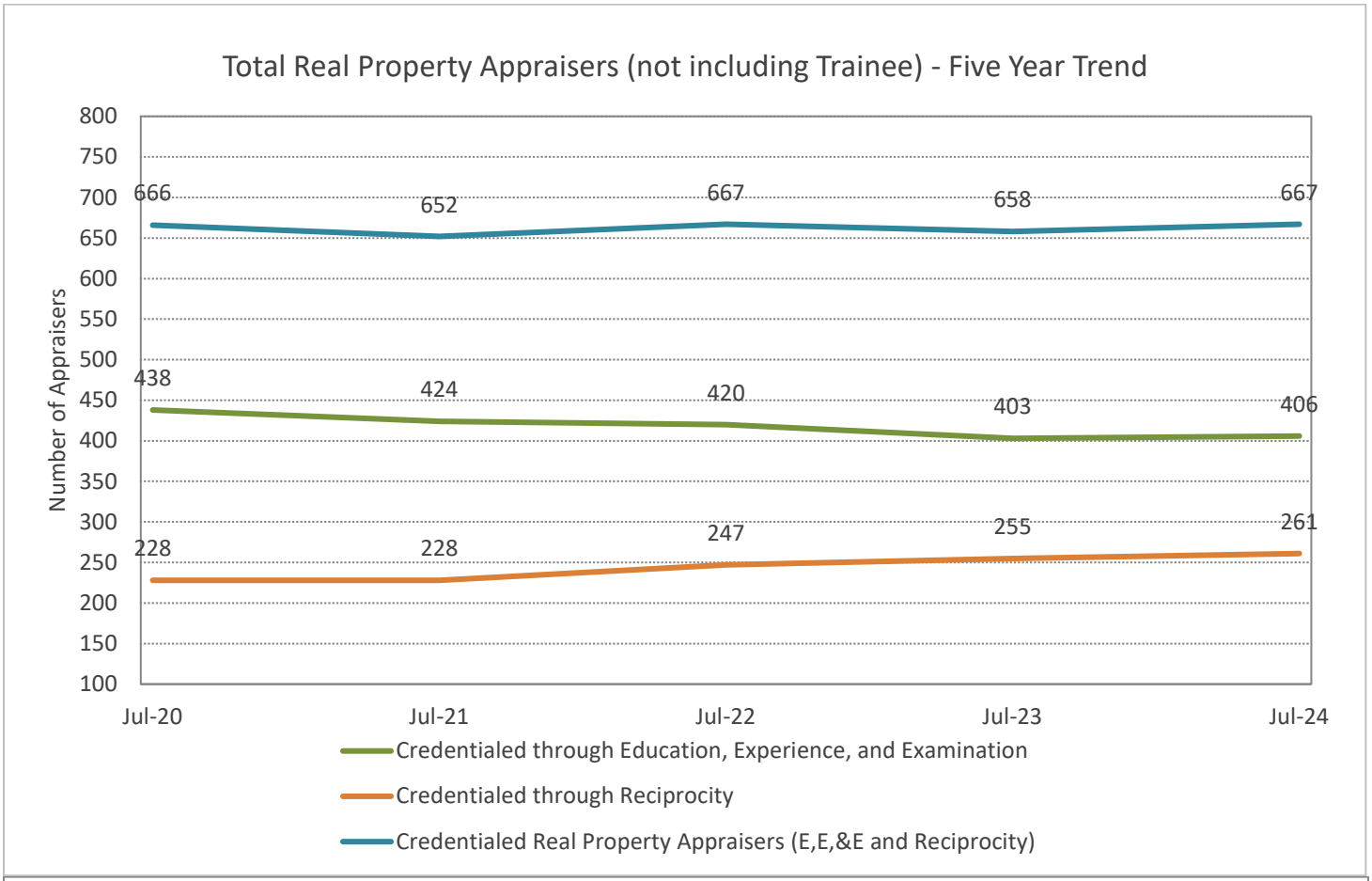
## Real Property Appraiser and AMC Numbers and Trends as of July 1, 2024

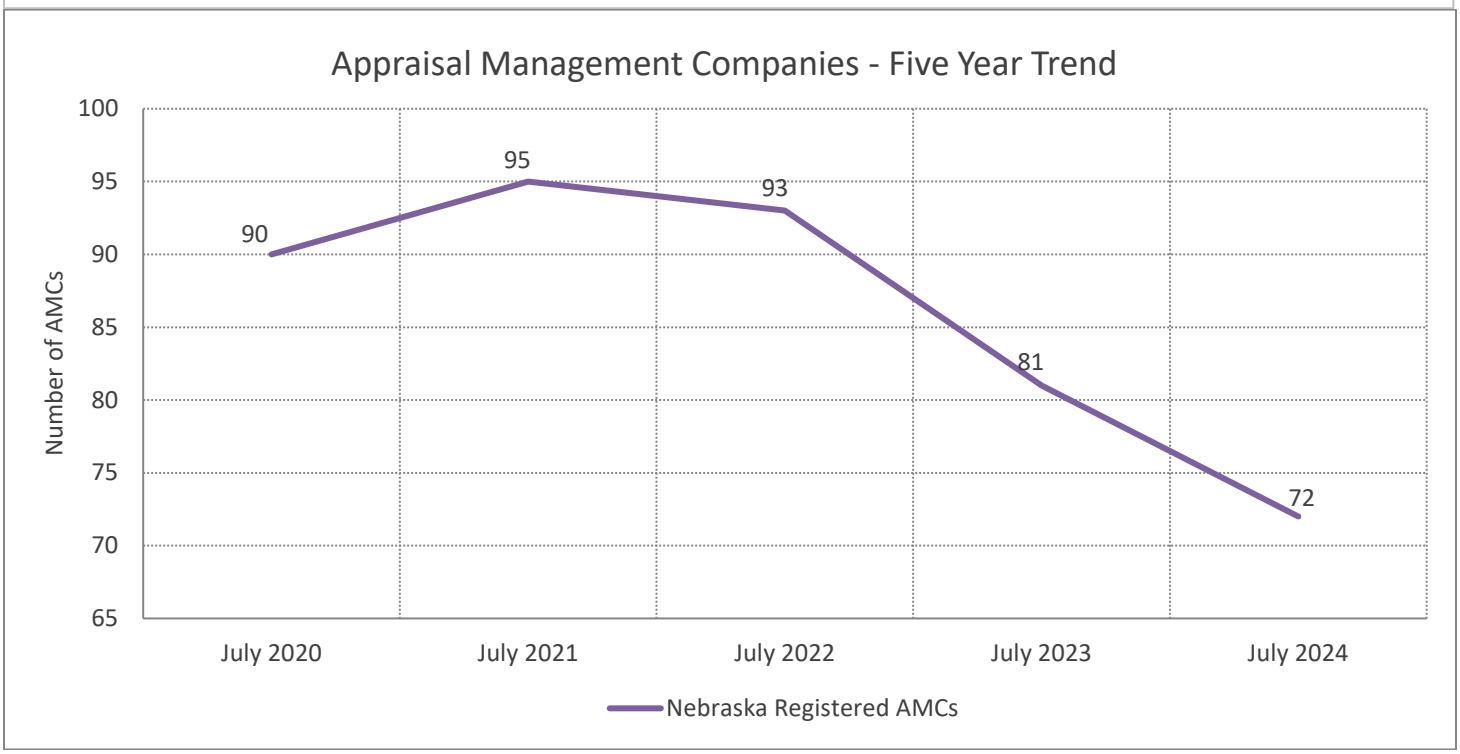
The charts below outline the five-year trend for the number of Nebraska credentialed real property appraisers and Nebraska registered appraisal management companies as of July 1, 2024. There are currently 667 licensed residential, certified residential, and certified general real property appraisers in Nebraska, and 87 credentialed trainee real property appraisers. In addition, there are currently 74 appraisal management companies registered in Nebraska.



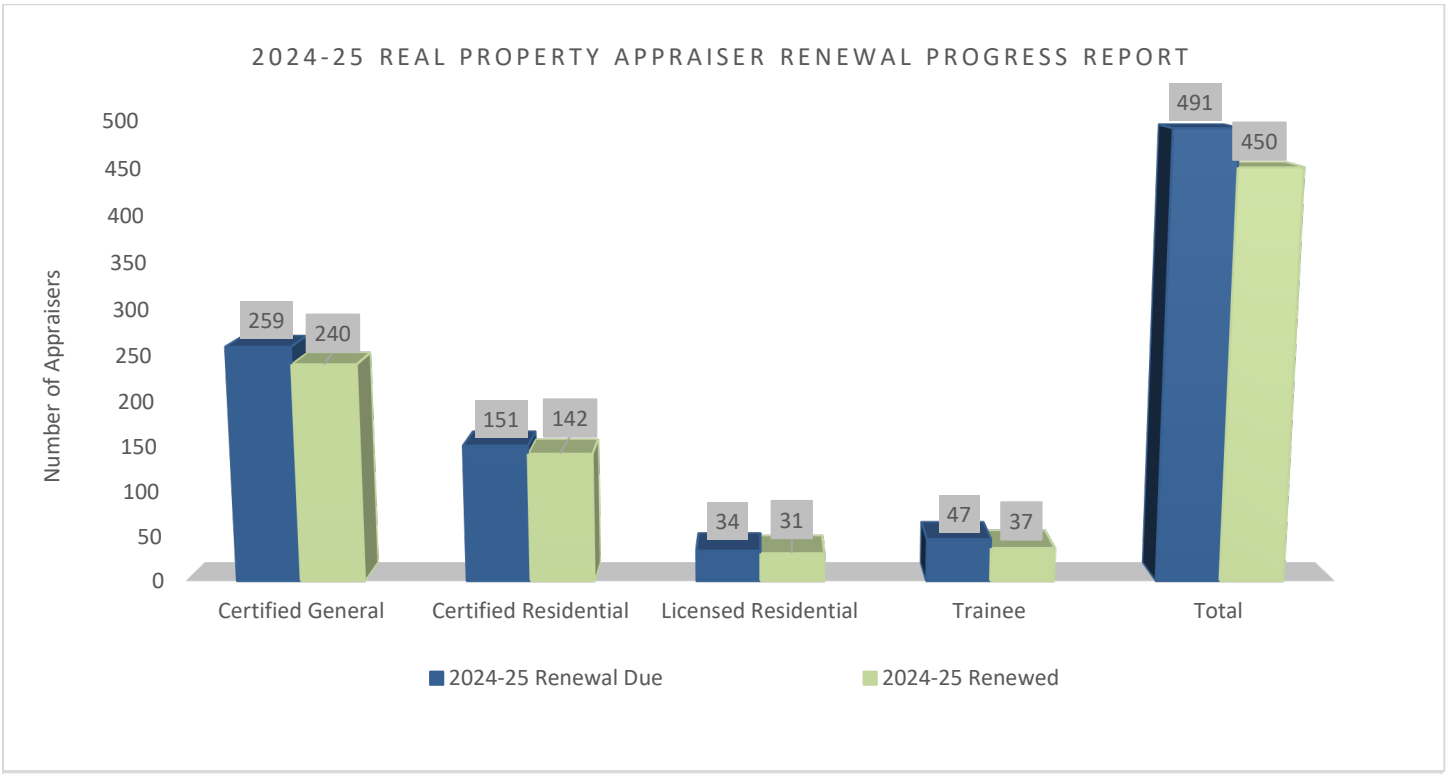
## Real Property Appraiser and AMC Numbers and Trends as of July 1, 2024 (Continued)

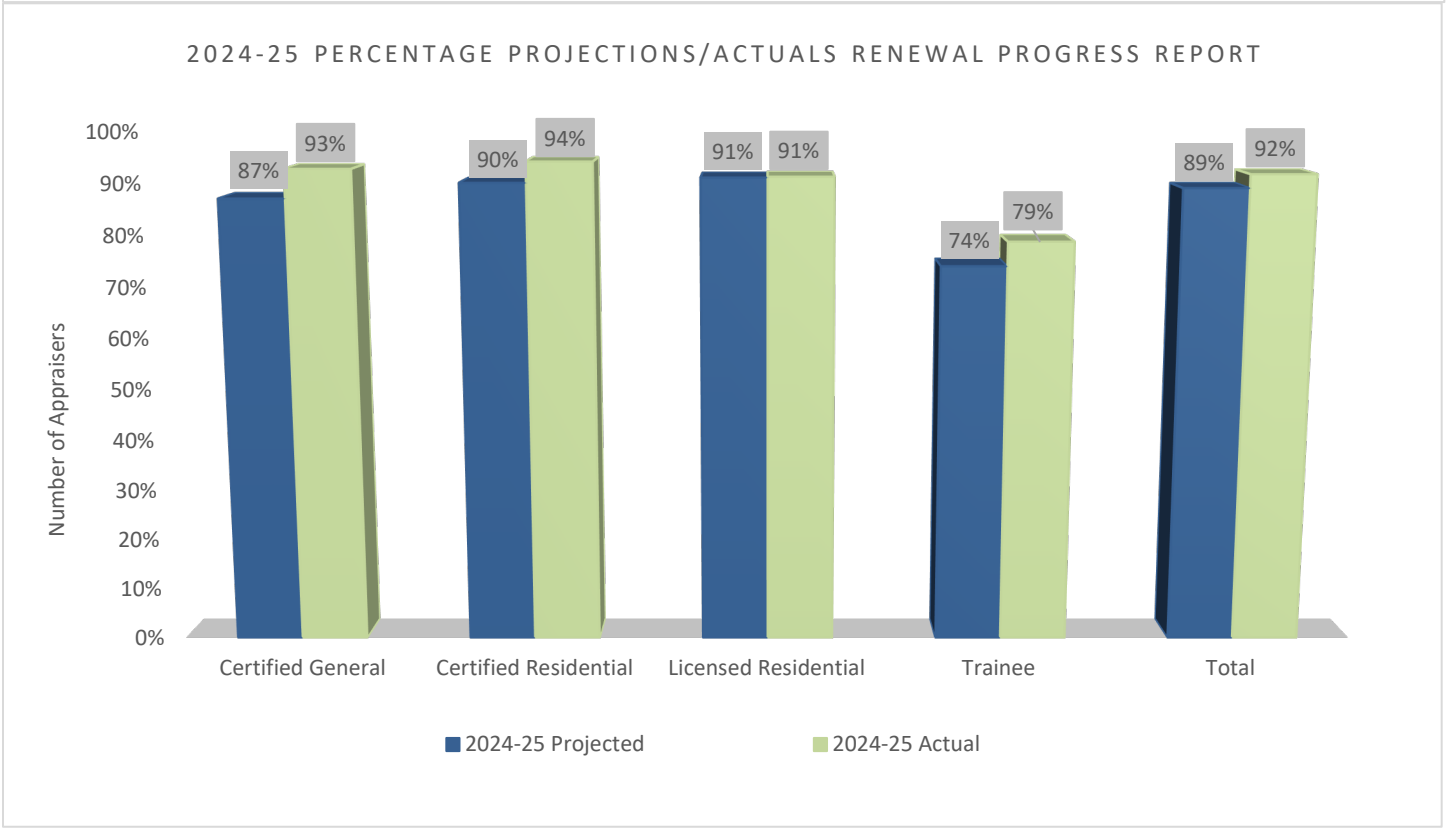


## Real Property Appraiser Renewal Counts and Percentages as of July 2024

The charts below outline the real property appraiser renewal counts and percentages as of July 2024. There were 491 trainee, licensed residential, certified residential, and certified general real property appraiser renewals due, and 450 credentials were renewed.

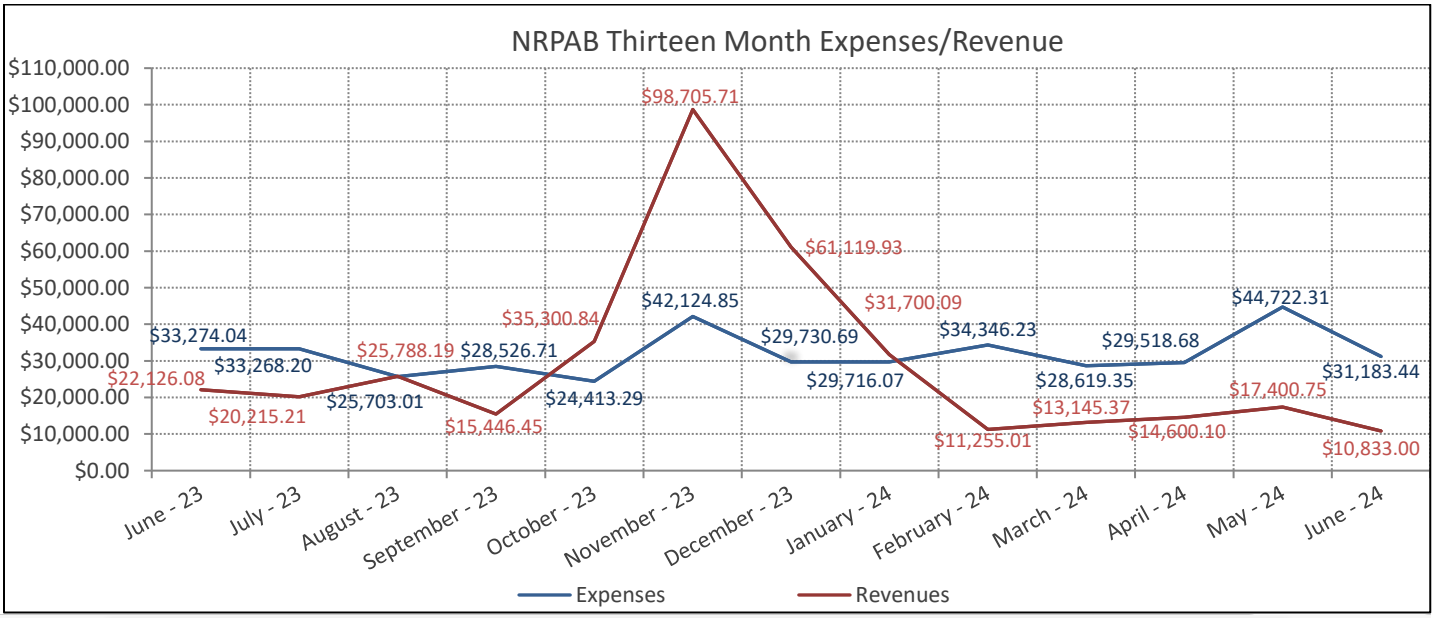


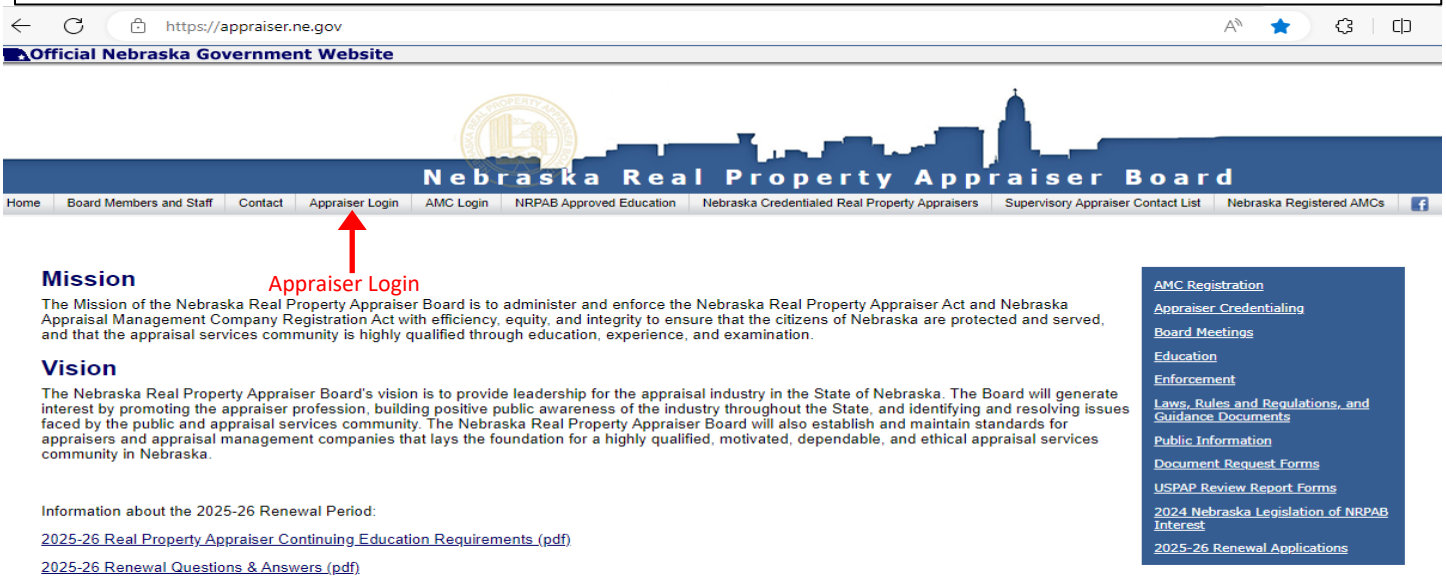




***Q.12***

# NRPAB Financial Snapshot as of June 30, 2024

The 2023-24 Fiscal Year ended with $381,872.83 in expenditures and $355,510.65 in receivables. As of the end of June, actual expenses registered at 84.07% of the budgeted expenditures; revenues finished at 97.25% of projected revenues. The fiscal year ended with most expenditures within the projected range; however, significant cost saving is attributed to low expenditures for a few accounts. Print and publication expenditures finished below budget due to the Board's copier lease expiring (40.78%); data processing expenditures finished below budget due to OCIO waiving certain costs for the last quarter of the fiscal year (68.23%); contractual services (64.29%) and legal expenditures (5.95%) finished below budget due to fewer grievances requiring the use of subject matter experts and the Board's Special Assistant Attorney General; and travel costs (78.87%) finished below budget due to reduced board member travel during the first quarter of the fiscal year. Conference registration (109.09%) exceeded budgeted expenditures for the fiscal year. Revenues once again failed to meet projections due to attrition and consolidation in the appraisal management company marketplace. As such, AMC renewal revenues finished at $105.000; $114,000 in revenues were projected. Real property appraiser renewal revenues ($163,350 received/$161,150 projected), education activity revenues ($4,235 received/$3,950 projected), investment income ($11,365 received/$8,500 projected), and reimbursement receipts ($3,644 received/ $500 projected) were strong for the fiscal year. More details regarding the Board's fiscal year end can be found in the July 18, 2024 meeting minutes located on the Board's website at https://appraiser.ne.gov/meetings/minutes/2024/240718_Minutes.pdf.




**Your credentialing card, the Online Renewal Application with EFW Payment, the Education Submission Portal, continuing education requirements, education history, and USPAP download are all found in the Appraiser Login on the Board's website.** ***Q.13***

# 2025-2027 NRPAB Biennial Budget Request Highlights

## Narrative Summary

The Nebraska Real Property Appraiser Board administers and enforces the Nebraska Real Property Appraiser Act and Nebraska Appraisal Management Company Registration Act. In order to carry out its duties in an efficient and equitable manner, and to maintain compliance with Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, appropriate funding is needed for general operation and issues faced by the Board. The Board's primary functions are to issue and renew appraiser credentials; develop and implement standards for appraiser credentialing; register and renew registration for appraisal management companies; approve appraiser qualifying education courses and appraiser continuing education activities; investigate and adjudicate grievances; develop laws and rules through relevant, efficient and effective legislation and rulemaking; and disseminate relevant information to general public, stakeholders, credentialed appraisers and appraisal management companies. Through these processes, the Board ensures that the citizens of Nebraska are protected and served, and also that the appraisal business community is highly qualified through education, experience, and examination. The Board's funding request addresses the Board's primary functions and current expenditures. Funding adjustments are requested to address the specific issues that affect the base appropriation as shown below.

## Base Appropriations

| | FY2024-25 |
|---|---|
| CASH FUND | $444,285 |
| SALARY LIMIT | $243,592 |

## Budget Request Issues (Requested budget change relative to the Base Appropriations)

- **Board Member Travel** - As of February 2024, the Board has three members traveling a significant distance to attend meetings and conduct the Board's business. The Board's former Financial Institutions Representative resided in Lincoln, Nebraska and the newly appointed Financial Institutions Representative resides in North Platte, Nebraska. As a result, lodging and vehicle mileage costs have increased. The Board is utilizing carryover funding from FY24 for the difference in costs for FY25. The Board is requesting additional funding for increased board member travel costs for both FY26 and FY27 (FY26: $2,161, FY27: $2,161).

- **Employee Health Insurance Plan Change** - The Board hired an Accountant I employee in January 2024. The Board's budget for FY24 included health insurance funding for the Regular Individual Plan; this employee elected the Family Plan upon hire. Because this position was not filled for the first six months of FY24, the Board utilized funds allocated to this position for the difference in cost between the Regular Individual Plan and the Family Plan. The Board is utilizing carryover funding from FY24 for the difference in cost between the Regular Individual Plan and the Family Plan for FY25. The Board is requesting funding for the difference in cost between the Regular Individual Plan and the Family Plan for the Accountant I position for FY26 and FY27. In addition, the Board is requesting an increase equivalent to 5% for FY26 and FY27 for the difference between the Regular Individual Plan and the Family Plan as per the Enterprise Issue (FY26: $18,483, FY27: $19,407).

- **CIO and Technology Maintenance** - The cost to the Board for Adobe Dreamweaver, Microsoft Exchange. WebEx Premium, and phone service increases for the 2025-2027 biennium. The Board is requesting additional funding for the software subscription and phone cost increases. In addition, as the NRPAB Database, Appraiser Login, AMC Login and the NRPAB website become more detailed with increased functionality, the maintenance costs are also increasing. The Board is not requesting additional funding for CIO and technology maintenance, but intends to utilize cost savings from other areas for this purpose (FY26: $1,700, FY27: $1,700).

- **2025-2027 DAS Assessment Changes** - Administrative Services charges an assessment based on usage of services. The projected rates, as identified in the 2025-2027 Biennium Budget Instructions are based on the agency's actual usage and the agency's usage percentage compared to all state agencies. The assessment was changed for the Nebraska Real Property Board's worker's compensation, rent expense, rent depreciation, accounting, purchasing, contents and inland marine insurance, and state blanket bond projected rates for the 2025-2027 biennium budget period (FY26: $3,137, FY27: $3,658).

- ***2025-2027 Public Servant Salary Increase** - As requested, "2025-2027 Public Servant Salary Increase" is included as an issue to estimate the cost of employee salary increases equivalent to 3% for FY26 and FY27 each (FY26: $8,060, FY27: $16,363).

- ***2023-2025 Public Servant Health Insurance** - It is anticipated that health care costs will change in the next biennium. As requested, "2025-2027 Public Servant Health Insurance" is included as an issue to estimate the cost to the agency for employee health insurance with an increase equivalent to 5% for FY26 and FY27 each (FY26: $2,107, FY27: $4,319).

* Enterprise Issues are used to aggregate information and costs across all agencies of state government for a specific activity. Two Enterprise Issues have been established for the 2025-2027 biennial budget by the State Budget Division.

## Fund Summary

The allocation between the two funds for expenditures that apply to both the Appraiser Program and the AMC Registration Program, or that are not cost effective to attempt to separate by program (e.g., payroll and benefits processing, general postage billing, general CIO network services billing, and general CIO IMS billing), is a percentage determined by the quarterly employee workload review from the previous fiscal year, and the budget analysis of the past, present, and projected numbers and trends for appraiser credentialing, AMC registrations, education activities, and compliance. The allocation percentage is rounded to the nearest half number for ease of application. Based on the most recent analysis, the AMC/Appraiser Funds allocation for FY25 is 65% Appraiser Fund and 35% AMC Fund. Due to the decline in the number of registered appraisal management companies, the AMC/Appraiser Funds allocation for FY26 and FY27 is projected to be 70% Appraiser Fund and 30% AMC Fund based on the shift in labor and material needs.

The Board strives to provide the most effective and efficient service possible, while maintaining fiscal responsibility. For the past thirteen years, the Board has utilized technology enhancements to better automate processes, staff duty evaluation and reassignment, and streamlined processes and procedures to maintain spending levels. Although the Board will continue to take a measured approach to budget management, a point has been reached where fees must be increased to keep pace with costs as the number of real property appraisers credential in Nebraska are stable, resulting in flat revenues; and the number of appraisal management companies are in decline, resulting in declining revenues. The Board is in the process of implementing fee schedules to increase revenues slowly over the next four years based on real property appraiser and appraisal management company count projections, projected revenues, and projected expenditures. The FY26 and FY27 revenues as shown in this is budget request include these fee changes.

## Fiscal Summary

| FY 25-26 | |
|---|---|
| Base: | $444,285 |
| Request: | $479,993 |
| Difference: | $35,708 |
| Projected Expenditures: | $414,540 |
| Projected Revenues: | $393,080 |
| Appraiser Fund Balance: | $353,447 |
| AMC Fund Balance: | $301,929 |

| FY 26-27 | |
|---|---|
| Base: | $444,285 |
| Request: | $491,893 |
| Difference: | $47,608 |
| Projected Expenditures: | $424,885 |
| Projected Revenues: | $451,361 |
| Appraiser Fund Balance: | $368,343 |
| Fund Balance: | $331,538 |




Greetings!

As summer is quickly coming to an end, I wanted to share with you some of my key learnings from the listening sessions I embarked on over the past several months.

This time absorbing the thoughts, concerns, and ideas of stakeholders from every corner of the appraisal profession, including consumers, their advocates, users of appraisal services, and regulators, has been invaluable. I am so inspired that this profession, which may appear small from the outside, is packed with so much talent and people who have such a passion for what they do. It has only strengthened my resolve to pursue opportunities that pave the way for the next generation to be a part of this exciting field.

From all of these conversations, I have gained valuable insights about how we can direct our collective efforts to invigorate this inspiring profession. These include:

- Developing innovative strategies that attract new entrants to the field,
- Expanding the dream of entering the profession to previously unengaged, diverse communities through creating robust and seamless pathways for students at HBCUs and other MSIs and veterans,
- Seeking solutions to the problems in our profession instead of sowing division or casting blame,
- Creating resources for consumers and appraisers alike that harness the power of new technologies like artificial intelligence,
- Harmonizing qualification requirements across state lines to promote reciprocity,
- Bringing together the foremost experts on emerging issues to engage participants on developing solutions to complex problems, and

## In This Newsletter

**From the President's Desk: Taking Bold Steps to Advance the Profession**

**Foundation seeks instructional designer**

**Asynchronous Education Provider Request for Proposals**

**Updates from the AQB**

**Updates from the ASB**

**Partner Spotlight**

**Appraiser Talk**

## Upcoming Events

**September 5:** BOT Virtual Public Meeting

**September 12:** ASB Forum on Artificial Intelligence

**September 26:** ASB Virtual Public Meeting

**October 10:** IAC Meeting

**October 24-26:** BOT Public Meeting



***Q.17***

- Supporting the work of the AQB in thoroughly examining the *Criteria* by engaging leading consultants in the field of work force development and others.

As a convener, The Appraisal Foundation occupies a unique position in the appraisal profession, and the time is ripe for us to harness the combined expertise and resources of the talented groups and individuals who I know can work together to transform this exciting field.

By working together, I believe that we can enact new programs that open up the world of appraisal and engage the next generation. By ensuring that all pathways into the profession are open, confronting the big issues facing the profession, and demystifying the *Criteria,* we can ensure appraisers are meaningfully qualified and their work contributes to the integrity and accuracy of appraisals.

As we look to the future of this profession, I want to work with each of you on innovative solutions that will strengthen the appraisal profession and protect public trust for years to come. I believe that each of us has a role to play in advancing the appraisal profession, and I hope you'll share your thoughts with me on what that means to you.

Sincerely,
Kelly Davids
President

## Foundation seeks instructional designer

The Appraisal Foundation is currently seeking an instructional designer to assist in developing future 7 and 15-hour USPAP courses. In particular, we are looking for an individual or organization who can:

- Conduct a comprehensive review and provide a needs analysis pertaining to course and course materials, including Student Manual, PowerPoint Slides, and Instructor Manual,
- Provide recommendations for training enhancements, including audience analysis and updating learning objectives,
- Create a new slide deck with Foundation branding,
- Improve slide content that streamlines information, highlights learning objectives, and improves course accessibility for instructors and students,
- Proofreading and copyediting of all course materials, and
- Comprehensive review of the Foundation's current Functional Specs for asynchronous courses developed from the course materials. An evaluation following the review should include recommendations for improvement to ensure best practices for asynchronous courses are met.

Please contact us for additional information and access to the course materials in considering our request.

If you or your organization is interested in becoming the Foundation's instructional designer, please submit a proposal

### Contact Us

T 202-347-7722

info@appraisalfoundation.org

www.appraisalfoundation.org

### Follow Us

outlining your services, pricing and proposed timeline to Lisa Desmarais at **lisad@appraisalfoundation.org** by September 9th.

## Asynchronous Education Provider Request for Proposals

The Appraisal Foundation has released a request for proposals for asynchronous education providers for a term beginning October 1, 2025. Read the full RFP **here** and submit your proposal by the October 28th deadline.

## Updates from the AQB

Following last month's request for proposals in applied behavioral science and decision-making analysis, the AQB has retained The Decision Lab to support the "Qualifications Reassessment Project" by facilitating their work in making informed, unbiased, and effective decisions in their thorough evaluation of the *Real Property Appraiser Qualification Criteria* (Criteria).

## Updates from the ASB

The ASB has two upcoming events to be sure to register to attend!

First off, on September 12th, the ASB will hold a forum to discuss artificial intelligence and its use in the context of how USPAP allows appraisers to use many different types of technological tools to complete their work. Click **here** to register.

The ASB will also hold a public meeting on September 26th at 1pm ET. Click **here** to register.

## Partner Spotlight

**American Society of Appraisers**
Global Valuation Review Symposium World Tour: ASA has designed a three-part Symposium series that is dedicated to Valuation Review education according to the International Valuation Standards. These international virtual events will present innovative review education for Valuation Review professionals, worldwide. Part 1 will air on October 23, 2024, from 10:00 am - 3:00 pm ET. Register online **here** or by phone at (800) 272-8258.

ASA announced the online offering of its complete series of personal property Principles of Valuation courses.

The four-course series covers fundamental content and theory and provides the baseline education required for personal property appraisers seeking ASA accreditation or for experienced appraisers looking to earn CE credit. The courses also provide information on the latest approaches and best practices for designated personal property appraisers interested in augmenting their valuation skills, or for compeer professionals wanting to acquire a solid, baseline education and/or are interested in expanding their knowledge and skills. All ASA-accredited members (AM, ASA, FASA) who would like to attend this class can receive a 50% discount. To find out more, please e-mail **education@appraisers.org**.

The online courses will be presented via Zoom and are taught by a live instructor over the course of one week. Students meet virtually with instructors, engage in discussions and group exercises as needed.

Registration is available online at **wwwhttps://www.appraisers.org/.appraisers.org** or by calling (800) 272-8258.

**International Society of Appraisers**
ISA is excited to announce that it's Annual Conference, Assets 2025, will be coming to Washington D.C. on April 2 – 5, 2025. Open to members & non-members, Assets will include a high level course, educational tours, incredible sessions & networking opportunities. To learn more: **https://www.isa-appraisers.org/annual-conference**

**National Association of Appraisers**
NAA will hold its 2024 Appraisal Summit, Sept. 14-17 in Las Vegas at Planet Hollywood Resort and Casino. In addition to our conference sessions, we'll also host pre-conference CE classes and special sessions for Appraiser Trainees/Supervisors and State Appraisal Organization Leaders. For more information, log on to **www.appraisalsummit.net**.

**National Society of Real Estate Appraisers**
Last month, the National Society of Real Estate Appraisers announced a new partnership with Fayetteville State University, an Historically Black College and University, to bring the next generation of appraisers into the profession. Read more **here**.

**North Carolina Professional Appraisers Coalition**
NCPAC continues to grow our education offerings. In an effort to provide what our members have asked for we will be teaching live classes only. NCPAC will be teaching an Excel Class and a Farm Tour Class for The Carolinas Virginias Chapter of the American Society of Farm Managers and Rural Appraisers (ASFMRA) in September 2024.

NCPAC's Annual Conference will be held on the Outer Banks in October 2024. Details are forthcoming!

NCPAC continues to provide a voice for our membership by attending both Live and Virtual meetings of TAF, ARRO, TAFAC, ASC, AQB and NCAB. We continue to provide a live stream of all NCAB meetings so that all appraisers in NC can watch the meetings without the expense of travel and loss of workdays.

## Appraiser Talk

Stay up to date on Appraiser Talk!

You can check out all episodes **here**.

You can subscribe to Appraiser Talk on Spotify, Apple Podcasts or wherever you get your podcasts. If you have a question you'd like to hear answered on the show, email it to Amy Kaufman at amy@appraisalfoundation.org.

## About The Appraisal Foundation

The Appraisal Foundation is the nation's foremost authority on the valuation profession. The organization sets the Congressionally authorized standards and qualifications for real estate appraisers, and provides voluntary guidance on recognized valuation methods and techniques for all valuation professionals. This work advances the profession by ensuring appraisals are independent, consistent, and objective. More information on The Appraisal Foundation is available at www.appraisalfoundation.org.

**Manage Your Subscription**

This message was sent to **tyler.kohtz@nebraska.gov** from **news@appraisalfoundation.org**

The Appraisal Foundation
1155 15th Street NW STE 1111
Washington, DC 20005



# Quarterly Update

**To submit a story, update, or announcement for the next quarterly newsletter, please send it to Brandy March at brandy.march@aaro.net or Fran Oreto at franfreab@gmail.com. The next quarterly update will be sent around August 2, 2024.**

## Fall 2024 AARO Conference: Boston, MA

Conference Summary/Outline Tentative Agenda
October 28-30, 2024 (Includes 1/2 Day Training)
**Revere Hotel Boston Common**
200 Stuart Street
Boston, MA 02116
617-482-1800
Room Reservation Link

Rates $249 Superior King/Double Queen and $279 for Premier Skyline King/Double Queen Rooms block is first come first serve and the block rate is only valid through October 4, 2024.

**Online registration:**
**https://docs.google.com/forms/d/e/1FAIpQLScCJMVQmN9n4v1orlLXPLwT-yEuWze4ue27UsYn7_-llDVI8Q/viewform**

Training: AARO will once again offer a preconference training course for state regulators only on Monday, October 28 from 8:00 am to 12:00 pm. The training course is Navigating the Appraisal Subcommittee's Policy Statements and the cost is $250. **Regulators do not have to attend the conference to partake in the preconference training course.**

The AARO business meeting will be held during the conference and a vote on 2025 officers, directors, and alternate directors will take place.

The Program Committee (chaired by Allison McDonald of Florida) reviewed all submitted proposals/applications for the upcoming program and with careful

consideration the selections were narrowed for our Fall Conference Program to the sessions as scheduled:

## Day 1 Morning

State Regulator Only – Optional Training Course

| October 28, 2024 | | | |
|---|---|---|---|
| START | END | EVENT | LOCATION |
| 7:00A | 8:00A | Training Registration Open | |
| 8:00A | 12:00P | **Navigating the Appraisal Subcommittee's Policy Statements**<br>This comprehensive four-hour in-person seminar provides an in-depth exploration of the Appraisal Subcommittee's (ASC) Policy Statements with a focus on enforcement and compliance. Designed for professionals involved in appraiser licensing/certification, this course aims to enhance your understanding of the regulatory framework that governs state appraiser programs and appraisal management companies (AMCs). Through a series of detailed lectures and group discussions, participants will gain insight into the ASC's core functions, the importance of Title XI, and the key statutes, regulations, policies, and procedures essential for maintaining compliance. The course will also cover temporary practice, reciprocity, the National Registry of Appraisers, and the requirements for education and continuing education. A significant portion of the seminar is dedicated to understanding state agency enforcement responsibilities, including real-world case studies that illustrate outcomes. | Singlo (6th Floor) |

## Day 1 Afternoon

Opening Remarks & General Sessions

| October 28, 2024 | | | |
|---|---|---|---|
| START | END | EVENT | LOCATION |
| 8:00A | 2:00P | Registration & Networking | |
| 1:00P | 1:20P | **Opening Remarks**<br>Tom Veit, President; Sarah Wilkinson, MA Conference Ambassador | Liberty Hall |
| 1:20P | 2:00P | **ASC Update**<br>Moderator: Tom Veit<br>Panelist: Jim Park | Liberty Hall |
| 2:00P | 2:15P | Break | Assembly Foyer |
| 2:15P | 3:00P | **TAF Update**<br>Moderator: Russel Rice<br>Panelists: Kelly Davids, Michelle Bradley, Brad Swinney | Liberty Hall |
| 3:00P | 3:15P | Break with Snacks | Assembly Foyer |
| 3:15P | 4:15P | **Understanding Title XI and the AMC Rule for State Regulators**<br>Moderator: Craig Steinley<br>Panelists: Maria Brown, Tom Lewis, Jonathan Stewart | Liberty Hall |
| 3:00P | 3:15P | Break | Assembly Foyer |
| 4:30P | 5:30P | AARO Business Meeting | Liberty Hall |
| 6:00P | 8:00P | President's Reception<br>Hors D'oeurves & Light Fare Networking Music Cash Bar | Silver Ballroom |

ASSOCIATION OF APPRAISER REGULATORY OFFICIALS

# Day 2 All Day

Breakout Sessions

Advisory Council Meetings / Breakout Sessions / BOD Meeting
AARO reserves the right to limit access to certain conference sessions due to confidential information to be discussed or brought up during the conference.

| October 29, 2024 | | | | |
|---|---|---|---|---|
| START | END | EVENT | | LOCATION |
| 7:00A | 11:00A | Registration & Networking | | |
| 7:00A | 8:00A | Breakfast | | Silver Ballroom |
| 8:00A | 9:05A | ASC Advisory Council | Tamora Papas, Chair | Silver Ballroom 1 |
| 8:00A | 9:05A | Affiliate Member Council (OPEN) | Mark Cassidy, Chair | Silver Ballroom 3 |
| 9:05A | 9:15A | Stretch Break | | Assembly Foyer |
| 9:15A | 10:20A | USPAP Advisory Council | William Stoerrle, Chair | Silver Ballroom 1 |
| 9:15A | 10:20A | Appraiser Qualifications Board Council | Rene Rogers, Chair | Silver Ballroom 3 |
| 10:20A | 10:35P | Break with Snacks | | Assembly Foyer |
| 10:35A | 12:05P | Attorneys (Restricted) | | Silver Ballroom 1 |
| 10:35A | 12:05P | Board Members (Restricted) | | Silver Ballroom 2 |
| 10:35A | 12:05P | Executive Directors & Administrators (OPEN) | | Silver Ballroom 3 |
| 12:05P | 1:30P | Lunch On Your Own | | Assembly Foyer |
| 1:30P | 3:00P | Appraisal Management Companies (OPEN) | | Silver Ballroom 1 |
| 1:30P | 3:00P | Affiliate & Professional Organizations (OPEN) | Stacy Caprioli | Silver Ballroom 2 |
| 1:30P | 3:00P | Investigators (Restricted) | | Silver Ballroom 3 |
| 3:15P | 5:00P | Board of Directors Meeting<br>Open to All Registrants | | Silver Ballroom |

# Day 3 All Day

General Sessions

| October 30, 2024 | | | |
|---|---|---|---|
| START | END | EVENT | LOCATION |
| 7:00A | 8:00A | Breakfast | Silver Ballroom |
| 7:00A | 10:00A | Registration | |
| 8:00A | 9:00A | **ASC Grants**<br>Moderator: Ed Neelly<br>Panelists: Rae Frederique | Liberty Hall |
| 9:00A | 9:15A | Stretch Break | Assembly Foyer |
| 9:15A | 10:15A | **Fannie Mae/Freddie Mac Update**<br>Moderator: Pete Fontana<br>Panelists: Scott Reuter; Kevin Smith | Liberty Hall |
| 10:15A | 10:30A | Break with Snacks | Assembly Foyer |
| 10:30A | 12:00P | **What About the Appraiser?**<br>Moderator: Laura Smith<br>Panelists: Mel Black, Craig Capilla | Liberty Hall |
| 12:00P | 1:00P | Lunch Provided | Assembly Foyer |
| 1:00P | 2:00P | **Cybersecurity: A Critical Priority**<br>Moderator:<br>Panelist: Jose Jimenez | Liberty Hall |
| 2:00P | 2:15P | Stretch Break | Assembly Foyer |
| 2:15P | 3:15P | **Is Your State's Program Ready? Risk Management Strategies and Practical Applications**<br>Moderator:<br>Panelists: Allison McDonald | Liberty Hall |
| 3:15P | 3:30P | **Closing Remarks**<br>President Tom Veit | Liberty Hall |
| 3:30P | | Conference Adjourns | |



**Q.24**

**OFFICERS/DIRECTORS/ALTERNATE DIRECTORS:**

| Position | Organization | State |
|---|---|---|
| President, **Tom Veit** | Kentucky Real Estate Appraisers Board | KY |
| Pres Elect, **Allison McDonald** | FL Real Estate Appraisal Board | FL |
| Vice Pres, **Steve McCaleb** | Oklahoma Real Estate Appraiser Board | OK |
| Secretary, **Dennis Badger** | Dennis Badger & Associates, Inc. | KY |
| Treasurer, **Eric Brinton** | Idaho Real Estate Appraiser Board | ID |
| Im Past Pres, **Vanessa Beauchamp** | MO Real Estate Appraiser Commission | MO |
| Director | **Justin Barney**, Utah | UT |
| Director | **Larry Disney,** Arkansas | AR |
| Director | **Pete Fontana,** Iowa | IA |
| Director | **Ed Neelly**, Mississippi | DC |
| Director | **Jacqueline Olson,** Minnesota | MN |
| Director | **Craig Steinley**, South Dakota | SD |
| Director | **Mark Smeltzer,** Pennsylvania | PA |
| Director | **Laura Smith**, South Carolina | SC |
| Director | **MiChell Bird**, Idaho | ID |
| Director | **Ed Neelly**, Mississippi | MS |
| Alt Director | **Matt Schlenvogt,** North Dakota | ND |
| Alt Director | **Angela Jemmott**, California | CA |
| Alt Director | **Russel Rice**, West Virginia | WV |

**The AARO Spring Conference in Nashville, TN was well attended and very informative. Please enjoy some photographs from sessions, speakers, and fun activities.**









ASSOCIATION OF APPRAISER REGULATORY OFFICIALS

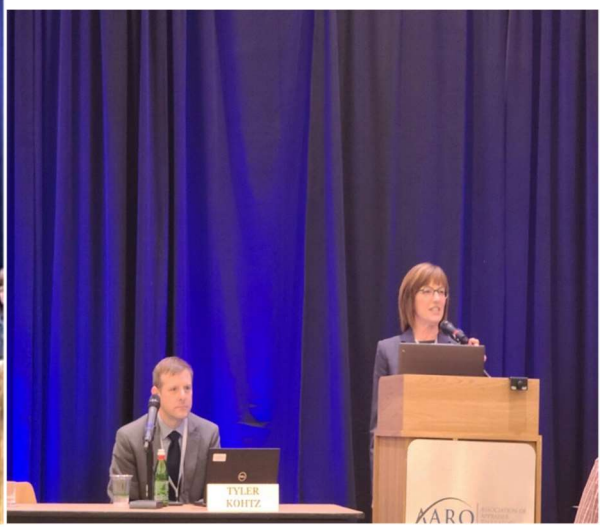




***Q.27***

AARO
ASSOCIATION OF APPRAISER REGULATORY OFFICIALS










***Q.28***





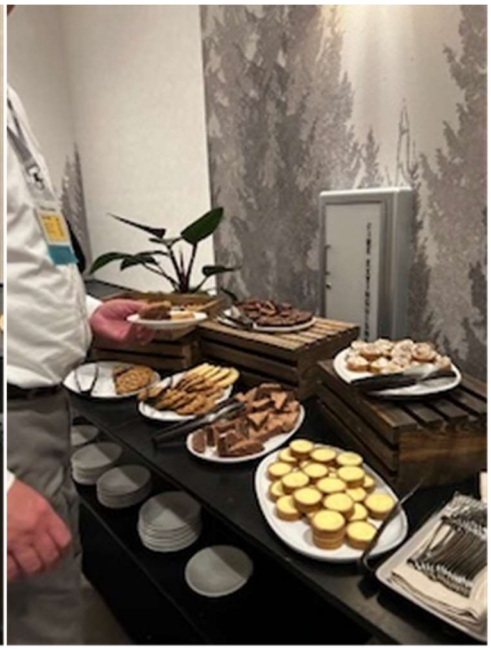






***Q.29***











***Q.30***








***Q.31***

AARO
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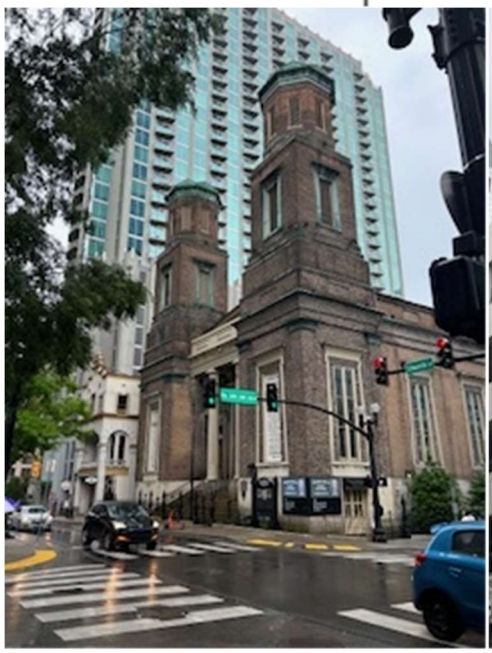
***Q.32***




as long as
the moon shall rise
as long as
the rivers flow
as long as
the sun will shine
as long as
the grass shall grow




STAGE
JACKS

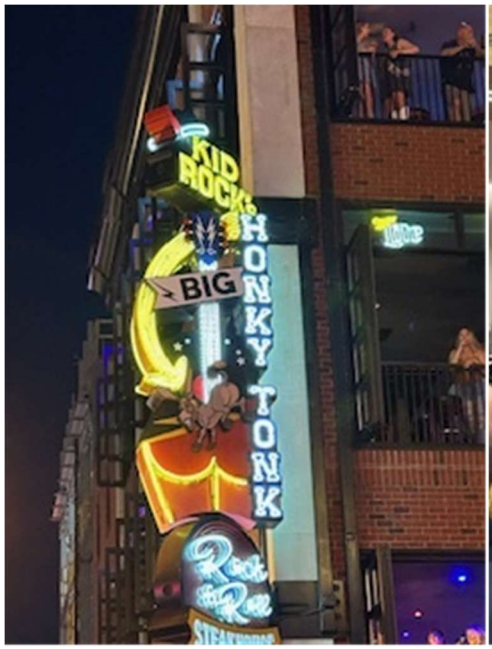


***Q.33***

AARO
ASSOCIATION OF APPRAISER REGULATORY OFFICIALS










***Q.34***

AARO
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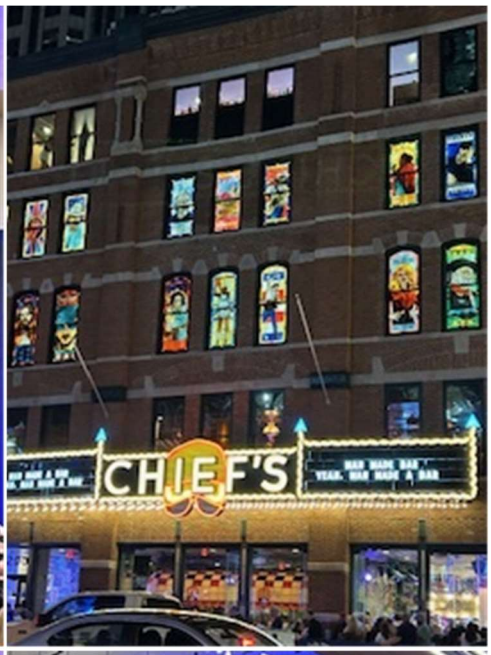




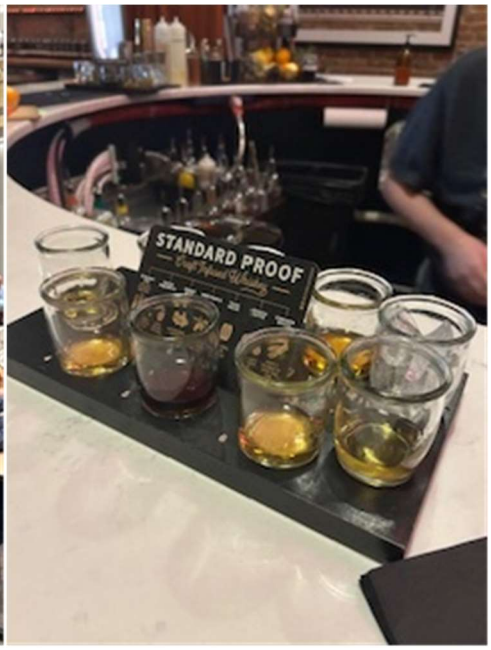





***Q.35***

ASSOCIATION OF APPRAISER REGULATORY OFFICIALS












***Q.36***

AARO
ASSOCIATION OF APPRAISER REGULATORY OFFICIALS










# AARO SPRING 2024



***Q.37***

**Links to TAF Recent Newsletters from the last AARO Newsletter:**

**July 2024** **June 2024** **May 2024** **April 2024**

**OOPS YOU MISSED IT - OR MAYBE NOT** *(BUT YOU CAN CATCH UP…)*

*(Note: to access "links" you must use CTL and Click to go there or if viewing in PDF you must "allow")*

**THE APPRAISAL SUBCOMMITTEE:**

The ASC meets at least four times a year. All meetings are open to the public.

**ASC Quarterly Meeting - September 11, 2024**

An ASC Open Meeting is scheduled to begin at 10:00 a.m. ET. The meeting will be open to the public via live webcast only. Advanced registration is required.

How to attend or address ASC at a meeting

Send an email by 5 p.m. Eastern three business days before the meeting date to: meetings@asc.gov

**THE APPRAISAL FOUNDATION:**

**Keep up-to-date with all newsletters and articles as well as press releases.**

For information from The Appraisal Foundation (Foundation) Press Room; for media inquiries or to schedule an interview with a Foundation representative, please contact: amy@appraisalfoundation.org, or call: (202) 624-3048.

**Sign up for The Appraisal Foundation e-News!**
Sign up for eNews and stay up-to-date with the latest from The Appraisal Foundation!

For media inquiries or to schedule an interview with a Foundation representative, please contact: amy@appraisalfoundation.org, or call: (202) 624-3048.

https://appraisalfoundation.org/imis/TAF/News/TAF/News_PressRoom.aspx

To register for TAF events, read the Policy on Observer Conduct and complete the form affirming that you have read the Policy and agree to abide by it.

**APPRAISER QUALIFICATION BOARD**

**AQB Public Meeting - November 7, 2024 - VIRTUAL**

The Appraiser Qualifications Board will hold a Public Meeting virtually on November 7, 2024 from 1:00 pm - 3:00 pm ET to discuss current projects.

**Registration**:

https://app.smartsheet.com/b/form/c194e97049454bf78955ff7f683555a9.

**APPRAISAL STANDARDS BOARD:**

**ASB Public Meeting September 26, 2024 – VIRTUAL**

The Appraisal Standards Board will hold a Public Meeting virtually on September 26, 2024 from 1:00 p.m. – 2:00 p.m. ET.

**Registration:**

https://app.smartsheet.com/b/form/504cea9781534b04bc9ba2823abf5078

**Look! AQB has Q&As:**

To view recent AQB Q&As, please visit Q&A webpage.

For questions, please contact AQB@appraisalfoundation.org.

**Look! ASB has Q&As:**

To view recent ASB Q&As, please visit the Q&A webpage.

For questions, contact ASB@appraisalfoundation.org.

**BOARD OF TRUSTEES:**

**The Board of Trustees meeting is October 24-26, 2024**

**Location**: Grand Hyatt Denver, 1750 Welton Street, Denver, CO, USA, 80202

**Registration:**

**https://app.smartsheet.com/b/form/a75664cdd5b1455fa70fc32b7d591ab9**.

**Announcements:**

Standards of Conduct and Ethics

In response to concerns raised earlier this year by federal regulators, The Appraisal Foundation has undertaken a comprehensive revision of its ethics policies. You can read the Standards of Conduct and Ethics for Persons Affiliated with The Appraisal Foundation here.

For questions, please contact JoEllen Alberts at joellen@appraisalfoundation.org.

**INDUSTRY ADVISORY COUNCIL:**

**Industry Advisory Council Meeting - October 10-11, 2024**

**Location:** The Westin Dallas/Ft Worth Airport, 4545 W. John Carpenter Freeway, Irving, TX, 75063

**Registration:**

https://app.smartsheet.com/b/form/42878a3a11034866bc15869a7ef5e771.

For more information on the Advisory Councils please contact Arika Cole at arika@appraisalfoundation.org.

**CARE Council:**

**CARE Meeting: Monday, November 18, 2024; 9:00am-12:00pm**

**Location:** The Westin Crystal City, 1800 Jefferson Davis Hwy., Arlington, VA

**Questions:**

If you have any further questions, or would like CARE membership application information, please contact Jalin Debeuneure.

**TAFAC:**

The TAFAC General Session meeting will be held on Tuesday, November 19, 2024 starting at 9:00 am. TAFAC Committee meetings will be held on Monday, November 18, 2024.
**Location:** The Westin Crystal City, 1800 Jefferson Davis Hwy., Arlington, VA

**Registration:**

https://app.smartsheet.com/b/form/bb875f4a334141f0a3f0ca22d1c8449b.

**The Appraisal Foundation - Request a Speaker**

**use this form to get started.**

Are you looking for a speaker for your next event? The Appraisal Foundation spokespeople are available to speak on a wide range of issues, such as:

- an update on activities of the Foundation and its Boards
- the action of the Foundation on timely issues ranging from diversity, equity and inclusion to veterans' outreach
- the development of PAREA programs and adoption by the states
- state and federal legislative activities that impact the appraisal profession
- the Foundation's initiatives for business valuation and personal property disciplines and more….

Questions? Contact Jalin Debeuneure.

**APPRAISER TALK:**

Stay up to date on Appraiser Talk! Appraiser Talk is a podcast answering questions from every corner of the appraisal profession from consumers to appraisers and real estate to business valuation.

You can check out all episodes **here**. Click **here** to sign up to receive a notification each time a new episode is published.

If you have a question, you'd like to ask Lisa and Amy, email amy@appraisalfoundation.org and you might just hear it answered in a future episode.

**OTHER INDUSTRY NEWS:**

**HUD/FHA**

**Friday - July 26, 2024 - HUD No. 24-194**

**https://www.hud.gov/press/press_releases_media_advisories/HUD_No_24_194**

**HUD Awards $3.4 Million to Public Housing Authorities to Prevent Homelessness Among Vulnerable Youth Exiting Foster Care** *38 Public Housing Agencies in 19 states will use funding to keep foster youth housed.*

**WASHINGTON** - Today, the U.S. Department of Housing and Urban Development (HUD) awarded $3.4 million to 38 Public Housing Agencies (PHAs) for 257 vouchers and administrative fees to provide housing assistance to young adults who left foster care or are transitioning out of foster care and are experiencing, or at risk of experiencing homelessness. The funding was awarded through HUD's **Foster Youth to Independence (FYI) Initiative**.

**https://www.hud.gov/press/press_releases_media_advisories/HUD_No_24_172**

**4000.1**
FHA Single Family Housing Policy Handbook
Handbook update published on May 20, 2024, and effective August 19, 2024.

**HUD Awards Over $30 Million to Connect Public Housing Residents to Employment and Education, Helping Bridge the Wealth Gap** *Awards will go to Public Housing Agencies and will help increase economic mobility to families across the country.*

**FANNIE MAE:**

July 25, 2024 In Case You Missed It: Policy Updates

July 10, 2024 Announcement SVC-2024-04 – Servicing Guide Update

June 11, 2024 New Lender Readiness Kit

June 11, 2024 New Legacy Forms to Redesigned Uniform Residential Appraisal Report (URAR) Property Type Characteristics

June 5, 2024 Announcement SEL-2024-04: Selling Guide Updates

Selling Guide: Download PDF Guide - (Published: June 05 2024)

Stay informed with the latest information - Sign up for key policy, technology, and product updates. Sign up for email updates

**VA – VETERANS AFFAIRS:**

VA updates home loan benefits, helping Veterans remain competitive in the housing market - VA has announced an update to the home loan guaranty, helping to ensure that Veterans remain competitive buyers.

VA Secretary press conference July 23, 2024 - Jul 23, 2024 3:14 pm

VA has now granted benefits to 1.1 million Veterans and their survivors in fiscal year 2024, surpassing all-time record Jul 23, 2024 11:00 am

**FREDDIE MAC:**

Focusing Efforts on Affordable Housing - Homeownership plays a vital role in building communities, and they are working to address housing affordability from multiple angles. Learn More

Seller/Servicer Guide: https://guide.freddiemac.com/

**Unacceptable appraisal practices - Effective 01/30/2024**

https://guide.freddiemac.com/app/guide/section/5603.4

**Bulletin 2024-6 – Selling - Issued 05/01/2024**

https://guide.freddiemac.com/app/guide/bulletin/2024-6

**Reconsideration of value (ROV) process**

New requirements for handling ROV requests **– Effective August 29, 2024**

Considering Financing and Sales Concessions: A Practical Guide for Appraisers - Freddie Mac Single-Family **- July 30, 2024**

## HIGHLIGHTED STATES

**MINNESOTA:**

The website for the Minnesota Real Estate Appraisal Advisory Board:

https://mn.gov/commerce/licensing/list/real-estate/appraiser/appraisal-advisory-board.jsp

The Real Estate Appraisal Advisory Board was re-established in 2019. This seven-member board is charged with advising, providing input, and suggesting best practices to the Commerce Department regarding real estate appraisers and the appraisal industry generally.

The board provides this input on several topics, including, but not limited to, licensing, public disciplinary matters, continuing education and industry-related trends. Board meetings are accessible and open to the public.

**Minnesota Department of Commerce**

**85 7th Place East, Suite 280**

**Saint Paul, MN 55101**

**MINNESOTA Historical Sites:**

Minnesota has 26 historic sites all around the site. For a complete list a map and links to the sites themselves visit the Minnesota Historical Society. Here are a few in St Paul. For more go to the link above.

Alexander Ramsey House, Gale Family Library, Historic Fort Snelling, James J. Hill House, Minnesota History Center, Minnesota State Capitol.

**Minnesota Fun Facts:**
Minnesota's legal identity was created as the Minnesota Territory in 1849, and it became the 32nd U.S. state on May 11, 1858. After the chaos of the American Civil War and the Dakota War of 1862 ended, the state's economy grew when its timber and agriculture resources were developed.

- Minnesota Nice: Minnesotans are known for being friendly and nice.
- Land of 10,000 Lakes: Minnesota has over 15,000 lakes, as well as forests, prairies, and wildlife, making it a naturally beautiful state.
- Outdoor activities: Minnesota is popular for fishing, hiking, and camping. It has 65 state parks and more than 1,351 trails.
- Size: Minnesota is the 12th largest state in the US, and is just over 400 miles long and 200–350 miles wide.
- Location: Minnesota is in the Upper Midwest, along the US-Canada border.
- Statehood: Minnesota became the 32nd state in the US in 1858.
- Name: The state is named after the Minnesota River
- Organized as territory: March 3, 1849
- Entered Union: May 11, 1858 (32nd state)
- Motto: L' Étoile du Nord (The North Star)
- Nicknames: "Land of 10,000 Lakes," "The Gopher State," "The North Star State"
- Area: 86,938.87 square miles (12th largest state)
- Land area**:** 79,610.08 square miles - Inland waters: 7,328.79 square miles
- Organized as territory: March 3, 1849



***Q.45***

**MISSISSIPPI:**

The website for the Mississippi Appraisal Board:

https://www.mab.ms.gov/

The mission of the Board is to protect the public interest by assuring that consumers of appraisal services may choose from a group of real estate appraisers who are qualified in accordance with federal and state law and in sufficient numbers to facilitate the needs of the public.

**Mississippi Appraisal Board**

239 North Lamar Street, Suite 502
Jackson, MS. 39201

**Mississippi Historical Sites:**
Vicksburg National Military Park; Mississippi Civil Rights Museum; Biloxi Lighthouse; Medgar and Myrlie Evers Home National Monument; Old Capitol Museum; Elvis Presley Birthplace; Eudora Welty House and Garden; Longwood - Also known as Nutt's Folly; The Oaks House Museum.

**Mississippi Fun Facts:**

Mississippi was first settled by the French in 1716 and Natchez is the oldest city on the Mississippi River. By 1860, the state was the country's largest producer of cotton with over 50% slave population. On March 23, 1861, Mississippi seceded from the Union and was one of the seven original Confederate States.

How did Mississippi get its name? Etymology. The state's name is derived from the Mississippi River, which flows along and defines its western boundary. European-American settlers named it after the Ojibwe word ᒥᓯ-ᐙᐱ misi-ziibi (English: great river).

Mississippi is a southern U.S. state with the Mississippi River to its west, the state of Alabama to its east, and the Gulf of Mexico to the south. Its Mississippi Delta region is considered the birthplace of blues music, honored at the Delta Blues



***Q.46***

museum in Clarksdale. Also in the region is the Vicksburg National Military Park, preserving the site of a critical Civil War battle.

The origins of the humble teddy bear lie in Mississippi. At first, it was called "Teddy's Bear," and it was named after Theodore "Teddy" Roosevelt, the 26th president of the United States of America.

Mississippi is the true home of blues music. This soulful genre of music has roots that go back to the Mississippi Delta, to the time of the American Civil War.

Mississippi experiences an average of 27 tornadoes per year.

Capital: Jackson

State bird: Northern mockingbird, Wood duck

State flower: Magnolia

Admitted to the Union: December 10, 1817 (20th)

**MISSOURI:**

The website for the Missouri Real Estate Appraisers Commission

**https://pr.mo.gov/appraisers.asp**

PURPOSE: To regulate real estate appraisers in accordance with federal and state laws, rules, and policies in the State of Missouri.

MISSION: To protect the public interest through examining candidates, issuing certificates, approving qualifying and continuing education courses, investigating

complaints, and administering disciplinary actions to persons in violation of rules, statutes, and uniform standards.

VISION: To remain the premier regulatory commission operating at maximum efficiency, providing exemplary consumer protection, and enhanced quality improvement of licensees, recognizing that these are changing times and that the nature of professional services must change accordingly.

**Real Estate Appraisers Commission**
3605 Missouri Boulevard
P.O. Box 1335
Jefferson City, MO 65102-1335

**Missouri Historic Sites:**
*Short list of some historic sites:*

- Ulysses S. Grant National Historic Site.
- George Washington Carver National Monument.
- Wilson's Creek National Battlefield.
- Mark Twain Boyhood Home & Museum.
- Laura Ingalls Wilder Home & Museum.
- Missouri Botanical Gardens.
- Patee House.
- Mutual Musicians Foundation Building.

**Missouri Fun Facts:**
In 1812 Missouri was organized as a territory and later admitted the 24th state of the Union on August 10, 1821. In 1865 Missouri became the first slave state to free its slaves. Hermann, Missouri is a storybook German village with a rich wine-making and riverboat history that is proudly displayed in area museums.

Missouri has been called the "Mother of the West", the "Cave State", and the "Show Me State". Its culture blends elements of the Midwestern and Southern United States. It is the birthplace of the musical genres' ragtime, Kansas City jazz and St. Louis blues.

A scroll carries the state motto, Salus populi suprema lex esto, a Latin phrase meaning "Let the welfare of the people be the supreme law." The year 1820 is inscribed in Roman numerals below the scroll, although Missouri was not officially granted statehood until 1821.

Hawthorns are valuable ornamental trees, and many cultivars have been derived. In 1923, downy hawthorn (Crataegus mollis) was approved as Missouri's official state flower.



***Q.48***

In 2002, the Missouri Fox Trotting Horse became the state's official horse. Missouri Fox Trotters originated in the rugged Ozark hills during the early 19th century.

Aunt Jemima pancake flour was invented in St. Joseph, Missouri and became the first ready-mix food sold commercially in 1899.

State capital: Jefferson City; Original state capital: St. Charles.
Admission to the Union: August 10, 1821 (24th state)
Area: 68,727 square miles (18th in U.S.)

**MONTANA:**

The website for the **Montana Board of Real Estate Appraisers:**

**https://boards.bsd.dli.mt.gov/real-estate-appraisers/**

The Board of Real Estate Appraisers makes every effort to include on this website all relevant information pertaining to the licensing and regulation of Real Estate Appraisers and Appraisal Management Companies.

They are available to assist customers through their public portal for Professional and Occupational Licensees. For all renewals, please renew online. They can be reached at (406) 444-6880.

**Board of Real Estate Appraisers**
PO Box 200513
Helena, MT 59620-0513

Physical Address: 301 S. Park Avenue 4th Floor

**Montana Historic Sites are numerous here are a few:**
Little Bighorn Battlefield National Monument; Pompeys Pillar National Monument; Pictograph Cave State Park; Garnet Ghost Town; Grant-Kohrs Ranch National Historic Site.
https://www.visitmt.com/things-to-do/history/historic-sites-and-battlefields

**Montana Fun Facts:**

1862 Montana gold rush begins; Congress passes the Homestead Act. 1864 Montana becomes a territory. 1882 Crow Reservation reduced by 1.5 million acres. 1883 Northern Pacific Railroad completes transcontinental line; fewer than 200 bison remain on the plains; copper boom begins in Butte.

Archeological evidence shows that indigenous people have lived in the area for over 12,000 years. The Crow, also known as the Apsáalooke, were the first native nation to arrive in the region. The Cheyenne have a reservation in the southeast, and the Blackfeet reservation is in the north, near Glacier National Park.

Montana's state motto is "Oro y Plata," which is Spanish for "Gold and Silver." This motto is in tandem with Montana's state nickname, "The Treasure State," both named for the state's mineral wealth.

After the discovery of gold in the region, Montana was designated as a United States territory (Montana Territory) on May 26, 1864, and, with rapid population growth, as the 41st state on November 8, 1889.

Wild Animals: Montana is known for its abundance of wildlife.
Great Skiing: There are a lot of great places to go skiing in Montana.
Huckleberries: Montana is one of the few states where you can find huckleberries.
Native American Culture: Throughout Montana, there are several different Native American tribes.

National Parks: Montana is home to two National Parks. Yellowstone National Park and Glacier National Park.

Mining: Montana has a long history in the mining industry. Many of the cities and towns in Montana were established due to mining.

Famous Battlefields: There are quite a few historic battlefields in Montana including the Little Bighorn Battlefield where General Custer and his troops were defeated in 1876.

**More Montana Facts:**

- Nickname: Treasure State
- State Capital: Helena
- State Flower: Bitterroot
- State Bird: Western Meadowlark
- State Animal: Grizzly Bear
- State Fish: Blackspotted Cutthroat Trout
- State Gemstones: Sapphire & Agate
- State Soil: Scobey Soil
- State Motto: Oro y Plata (Gold & Silver)

**Information from reader George Parnell, MAI, ASA:**

"I just returned from Morgantown, West Virginia after the two-day 2024 Appraisal Education Summit event that was put together by the West Virginia Appraiser Board. We got to hear from some great speakers and supporters of real estate appraisers including Tim Andersen, MAI, MSc, Kelly Davids, Peter Christensen, and Scott DiBiasio, in addition to members of the WV Appraiser Board. This was a great way to interact with industry experts as well as discuss some major issues and concerns impacting the appraisal profession in the state of WV and across the country."

"There is too much red tape slowing down the industry and providing barriers to entry, and it was fantastic to hear how the WV Appraiser Board, The Appraisal Foundation, and Appraisal Institute are doing great work at providing opportunities for aspiring individuals to enter the field. I went into this event hoping to get the CE's I need for my license renewal and maybe do a little networking, but I came away from the event inspired to get more involved and give back to the profession that has provided me with a great career and lifestyle."

"Not only were the sessions great learning and interactive opportunities, but the two-day event also provided 14 hours of continuing education for free! I am proud to be an appraiser doing work in the state of West Virginia, and wish other state boards showed as much passion and dedication to the industry as the WV Appraiser Board does!"

**Fun useless information:**

The Real Stories Behind 7 Classic Nur




**First Junk Food!** Cracker Jack's early marketing warned prospective customers about the effects of the product. "Do not taste it," one 1896 article cautioned. "If you do, you will part with your money easy." Some historians believe that the caramel-coated popcorn and peanut treat jump-started the American snack food industry around the turn of the 20th century. It may even hold the title of the country's first junk food, though the types of junk food popular today didn't make their appearances until the 1950s. It all started with Chicago candy and popcorn peddlers Frederick and Louis Rueckheim, German immigrants who crafted a nonsticky caramelized popcorn as a way to stand out from other popcorn vendors. Their version — with a sweet, crunchy coating that was different from the salted popcorn and kettle corn available at the time — became a hit after it was mass-produced in 1896.

It was a song, however, that helped cement Cracker Jack's snack status. In 1908, songwriter Jack Norworth — entirely unknown to the Rueckheims — composed "Take Me Out to the Ball Game" after seeing an advertisement for an upcoming game. The song, which mentions the snack by name, led to a surge in sales that forever linked Cracker Jack with sports. Four years later, the Rueckheims sweetened their popcorn business with a marketing gimmick that would eventually be replicated by cereal brands, fast-food restaurants, and candymakers for decades to come: a toy in every box. By 1916, Cracker Jack was the bestselling snack worldwide.



***Q.52***

**Social Graces:**

The catalog of social graces is constantly growing and changing to reflect the world we live in. Yet for every self-explanatory etiquette principle (silence your phone at the movies), there's another seemingly arbitrary one (men should escort women on the left). While these "rules" may seem old-fashioned and are often broken in today's society, they were once the guidelines for proper manners.

**Why You Should Always Pass the Salt and Pepper**

Seasoned etiquette aficionados often express dismay at the way people pass salt and pepper shakers. Regardless of which condiment a dining companion requests, in America, the polite response is to pass both shakers at the same time. This action conveniences everyone at the table. Think of salt and pepper as a pair of spouses or siblings — it becomes less likely that one will go missing if they stay together. Keeping the shakers in tandem also prevents a person from passing the wrong shaker. In addition, there's a chance the recipient's neighbor may need both ingredients, which are now within easy reach. Hence a rhyme that invokes two *Blue's Clues* characters: "Mr. Salt and Mrs. Pepper always travel around the table together!" Politeness also dictates that shakers be placed on the table, not into outstretched hands. The thinking is occasionally linked to the superstition that two people grasping a salt shaker will eventually argue.

**Why You Should Keep Your Elbows off the Table**

In the Old Testament of the Bible, the Book of Ecclesiastes includes the line, "Be ashamed of breaking an oath or a covenant, and of stretching your elbow at dinner." Many have translated this directive as a warning to keep elbows off the table at all times. Table manners were originally introduced to prevent mealtime fights, with the knife and fork establishing each eater's boundary lines. Today, the elbow rule stops people from slouching or accidentally leaning their arms into food dishes. Moreover, when breaking bread with a group, placing your elbows on the table blocks those on either side of you from making eye contact.

**Why You Shouldn't Drink When You Are Being Toasted To**

If a loved one or co-worker raises a glass in your honor, break the instinct of joining in on the toast. Since you're being fêted, etiquette experts would perceive lifting your glass as a vain gesture, like giving applause to your own performance. Instead, practice the role of grateful recipient: Refrain from touching your glass and punctuate the toast with a "thank you." Another common toast faux pas is clinking glasses to make the good tidings official. Knocking drinks with a tableful of people can require awkward stretching, causing spills or even broken glassware. A more dignified solution? Just hold those glasses aloft.

**Why You Shouldn't Point at Another Person**

When assisting theme park guests, Disney employees are trained to point with two conjoined fingers, index and middle. While the act reportedly doubles as a nod to Walt Disney's smoking, the larger explanation is that standard pointing is considered rude in numerous cultures — especially if aimed at another person. A perception that dates back to Shakespeare's time, pointing brings unwanted attention to the recipient, implying that they've committed a wrong. Repeated pointing in Japan can even instigate hostility. Figurative "finger-pointing" is defined as "making explicit and often unfair accusations of blame." In situations where you feel compelled to point, it is kinder to use an open palm, flight attendant-style.

**Why You Shouldn't Respond to "Thank You" With "No Problem"**

There's a common perception that by answering an expression of gratitude with "no problem," you're hinting that the effort exerted was or almost became an inconvenience. (Ditto "no worries," "don't mention it," or "it was nothing.") "Thank you" neither pleads for forgiveness nor merits a brush-off. "No problem" isn't necessarily the latter, though. Despite the negative phrasing, it's generally understood by Gen-Xers and Millennials as an attempt to be humble. In addition, the traditional response to "thank you" is understated in several languages — from Mandarin (*mei guanxi* or "it's OK") to German (*keine ursache* or "never mind") — and the advent of texting has made the global vernacular less formal. But at least when speaking, etiquette authorities encourage people to try replies such as "you're welcome," "my pleasure," and "of course."

**Why You Should Open a Car Door with the Hand That's Furthest Away**

Cycling accounts for more than 25% of daily travel in the Netherlands; thus, Dutch citizens tend to be more conscientious toward bike riders than Americans. Yet we can all learn from their example with the "Dutch Reach," a subtle move for anyone seated on the left-hand side of a car. Upon parking, Dutch drivers are instructed to use their right hands when opening their doors, even though their left hands are closer. This forces individuals to fully turn their upper bodies toward their exit, increasing the probability that they will spot anyone approaching in a bike lane. Some local drivers even tie ribbons to their door handles as reminders, and the Dutch Reach Project employs the slogan, "Reach, Swivel, Look, Open" — good safety advice regardless of your seat placement.

**The Earth shakes every 26 seconds, and scientists aren't sure why.**
Like a lot of strange happenings, it was first noticed in the 1960s: a small seismic pulse, large enough to register on seismological instruments but small enough to go otherwise unnoticed, occurring every 26 seconds. Jack Oliver, a researcher at the Lamont-Doherty Geological Observatory, documented the "microseism" and sussed out that it was emanating from somewhere "in the southern or equatorial Atlantic Ocean." Not until 2005 was it determined that the pulse's true origin was in the Gulf of Guinea, just off Africa's western coast, but to this day, scientists still don't know something just as important — why it's happening in the first place.

There are theories, of course, ranging from volcanic activity to waves, but still no consensus. There does happen to be a volcano on the island of São Tomé in the Gulf of Guinea near the pulse's origin point, not to mention another microseism linked to the volcano Mount Aso in Japan, which has made that particular explanation more popular in recent years. Though there's no way of knowing when (or even if) we'll learn the *why* of this phenomenon, one thing's for sure: better a microseism than a microseism.

Detectable earthquakes every year - **500,000**
Highest magnitude ever recorded on the Richter scale - **9.5**
Tectonic plates (seven major, eight minor) – **15**

**Thank you for reading!**

**NEXT NEWSLETTER (December 2024)**

**THE STATES WILL BE:**

**Nebraska – Nevada – New Hampshire – New Jersey**

**Please feel free to send some recent activity from your state to share with the AARO Newsletter.**
**Send to:**
**Fran Oreto at franfreab@gmail.com or**
**Brandy March at brandy.march@aaro.net**

**If you are interested in serving on a committee, please feel free to contact AARO or Brandy March.**

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***Q.56***