PUBLIC MEETING OF THE NEBRASKA REAL PROPERTY APPRAISER BOARD
Thursday, November 21, 2024, 9:00 a.m.
Nebraska Real Property Appraiser Board Office, First Floor, Nebraska State Office Building
301 Centennial Mall South, Lincoln, Nebraska

AGENDA

A. Opening 9:00 a.m.

B. Notice of Meeting (Adopt Agenda)

C. 23-12: NRPAB vs. Nelsen (9:15 a.m.) 1-213

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 11:30 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 D, E, F, and G until executive session is completed.

D. Credentialing as a Nebraska Real Property Appraiser 1-18
1. New Applicants for Certified Residential Credential through Education, Experience, and Examination
    a. CR24007
2. Pending Applications
    a. L23003
    b. CG23036
    c. CG24014
3. Applicants for Renewal of Real Property Appraiser Credential
    a. CR2017001R

E. Registration as an Appraisal Management Company 1-4
1. Applicants for Renewal of Appraisal Management Company Registration
    a. NE2018007

F. Compliance Matters 1-34
1. Post-Board Action Matters
    a. 23-01
    b. 23-08
    c. 23-12

G. Other Executive Session Items 1-37
1. General
    a. 2024.16
    b. 2024.18
2. Review of Special Assistant Attorney General Proposals
3. Personnel Matters

H. Welcome and Chair's Remarks *(11:30 a.m.)*

I. Board Meeting Minutes

1. Approval of October 17, 2024 Meeting Minutes 1-10

J. Director's Report

1. Real Property Appraiser and AMC Counts and Trends
   a. Real Property Appraiser Report 1-5
   b. Temporary Real Property Appraiser Report 6
   c. Supervisory Real Property Appraiser Report 7
   d. Appraisal Management Company Report 8
2. Director Approval of Applicants
   a. Real Property Appraiser Report 9
   b. Appraisal Management Company Report 10
   c. Education Activity and Instructor(s) Report 11
3. 2024-25 NRPAB Goals and Objectives + SWOT Analysis 12-13

K. Financial Report and Considerations

1. October 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 10-18
   e. Financial Charts 19-22
2. ASC Grant Report
3. Per Diems

L. General Public Comments

M. Education

N. Unfinished Business

1. Board Member Commuting/Travel Status
2. Business Programs Manager Position
3. Open 3rd Congressional District Certified Real Property Appraiser Representative

O. New Business

P. Legislative Report and Business

1. Request for Comments and Received Responses for REQ00112_September 24, 2024 and REQ00113_September 24, 2024 1-10
2. Nebraska Real Property Appraiser Act Update
   a. 2025 Update to Nebraska Real Property Appraiser Act Summary 11
   b. REQ00112_September 24, 2024 12-14
3. Nebraska Appraisal Management Company Registration Act Update
   a. 2025 Update to Nebraska AMC Registration Act Summary 15
   b. REQ00113_September 24, 2024 16-20
4. Request for Preliminary Review of Title 298_August 15, 2024 Draft and Received Responses 21-32
5. Title 298 Update
   a. Summary of Proposed Changes to Title 298_August 15, 2024 Draft 33-43
   b. Title 298_August 15, 2024 Draft 44-151
6. Other Legislative Matters

Q. Administrative Business

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

R. Other Business

1. Board Meetings
   a. Virtual Conferencing Format for December, January, and February Meetings
2. Conferences/Education
   a. Kohtz Fall AARO Conference Report 1-10
4. Memos from the Board
5. Quarterly Newsletter
   a. Fall 2024 Edition of The Nebraska Appraiser 11-20
6. Appraisal Subcommittee
7. The Appraisal Foundation
   a. TAF November Newsletter 21-27
8. Association of Appraiser Regulatory Officials
9. In the News

S. Adjourn

Scheduled Appearances:

1. Russell Nelsen – 9:15 a.m.

DRAFT – Subject to Board review and approval at meeting on November 21, 2024

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

October 17, 2024 Meeting Minutes

A. OPENING

Chairperson Downing called to order the October 17, 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 October 11, 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, Nebraska; and Rodney Johnson of Norfolk, Nebraska were present. Derek Minshull of North Platte, Nebraska and Kevin Hermsen of Gretna, Nebraska were absent and excused. Also present were Director Tyler Kohtz, Licensing Programs Manager Karen Loll, 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 Gerdes moved to adopt the agenda as printed. Board Member Johnson seconded the motion. With no further discussion, the motion carried with Gerdes, Johnson, 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 Johnson seconded the motion. The time on the meeting clock was 9:03 a.m. The motion carried with Gerdes, Johnson, and Downing voting aye.

Board Member Johnson moved to come out of executive session at 10:48 a.m. Board Member Gerdes seconded the motion. The motion carried with Gerdes, Johnson, and Downing voting aye.

Break from 10:48 a.m. to 10:56 a.m.

G. WELCOME AND CHAIR'S REMARKS

Chairperson Downing welcomed all to the October 17, 2024 meeting of the Nebraska Real Property Appraiser Board and congratulated LPM Loll on her new Licensing Programs Manager position. The Chairperson then recognized Roger Morrissey as the only member of the public in attendance.

H. BOARD MEETING MINUTES

1. APPROVAL OF SEPTEMBER 19, 2024 MEETING MINUTES

Chairperson Downing asked for any additions or corrections to the September 19, 2024 regular meeting minutes. With no discussion, Board Member Downing called for a motion. Board Member Johnson moved to approve the September 19, 2024 meeting minutes as presented. 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, Johnson, 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 October 17, 2024 to the Board for review. The Director reported that trends are 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 September 30, 2024 to the Board for review. The Director reported that trends are stable and indicated that he had no specific comments. Director Kohtz asked for any 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 October 17, 2024 to the Board for review. The Director reported that trends are stable and indicated that he had no specific comments. Director Kohtz asked for any questions or comments. Chairperson Downing commented on the consistency maintained in the numbers. There was no further discussion.

d. Appraisal Management Company Report

Director Kohtz presented two charts outlining the number of AMCs as of October 17, 2024 to the Board for review. The Director reported that trends have once again stabilized and commented that the Board has already exceeded the projected number of AMC registration applications for the fiscal year, which is a good sign. The Director asked for any 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 September 11, 2024 and October 8, 2024. The Director brought attention to the low number of approvals for the period and indicated that there was less approval activity than what was expected. 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 September 11, 2024 and October 8, 2024. The Director once again remarked on the low number of approvals for the period. The Director 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 the Laws, Rules, and Guidance Documents section and reported that requisition drafts REQ00112 and REQ00113 were provided to the Board on October 8, 2024 and are on the meeting agenda for review. Director Kohtz informed the Board that he had no other comments. Chairperson Downing thanked the Director for his report.

J. FINANCIAL REPORT AND CONSIDERATIONS

1. APPROVAL OF SEPTEMBER RECEIPTS AND EXPENDITURES

The receipts and expenditures for September were presented to the Board for review in the agency Budget Status Report. Director Kohtz brought attention to the Data Processing Expense of $3,921.76 and informed the Board that $2,344.50 was billed by CIO Development Support for database and website bug fixes. The Director explained that at the beginning of every real property appraiser renewal season, the quirks need to be worked out of the system. Next, Director Kohtz moved to the Conference Registration expense of $650.00 and noted that this expenditure is for his AARO conference registration.

(Continued on page 4)

(Continued from page 3)
The Director then turned the Board's attention to the Rep & Maint-Office Equip expenditure of $136.00 and informed the Board that this expense is the DAS Buildings Division billing for the conference room table electrical outlet install. Director Kohtz then reported that the overall expenditures for the month of September totaled $37,578.60, and the year-to-date expenditures for the fiscal year are $101,974.84, which amounts to 19.74 percent of the budgeted expenditures for the fiscal year; 25.21 percent of the fiscal year has passed. The Director moved to revenues and stated that revenues are right on pace with projected revenues for the fiscal year. Director Kohtz reported that the overall revenues for the month of September were $17,340.42, and that the year-to-date revenues for the fiscal year are $64,672.84, which amounts to 17.20 percent of the projected revenues for the fiscal year. The Director reiterated that 25.21 percent of the fiscal year has passed.

Director Kohtz then brought attention to the Budget Status Report for the Appraiser Fund and the AMC Fund. The Director reported that the Real Property Appraiser Fund expenditures for the month of September totaled $25,858.78, and the year-to-date expenditures for the fiscal year are $67,998.46, which amounts to 19.41 percent of the budgeted expenditures for the fiscal year. The Real Property Appraiser Fund revenues were $13,222.14 for September, and the year-to-date revenues for the fiscal year are $45,713.41, which amounts to 17.46 percent of projected revenues for the fiscal year. Director Kohtz then reported the AMC Fund expenditures for the month of September were $11,719.82, and the year-to-date expenditures for the fiscal year are $33,976.38, which amounts to 20.43 percent of budgeted expenditures for the fiscal year. The AMC Fund revenues were $4,118.28 for September, and the year-to-date revenues for the fiscal year are $18,959.43, which amounts to 16.61 percent of the projected revenues for the fiscal year.

Director Kohtz then guided the Board to the MTD General Ledger Detail report for the month of September and brought the Board's attention to Batch #7582186 and Batch #7609081 with the Payee/Explanations, "SECRETARY OF STATE" found on page J.13 and informed the Board that the two $19.31 entries were for July and August records management expenses with the Secretary of State. The Director asked for any questions or comments. There was no further discussion.

Director Kohtz finished by presenting four graphs showing expenses, revenues, and cash balances. The Director noted expenditures of $37,578.60 and revenues of $17,340.42 for the month of September 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 $25,858.78, the Real Property Appraiser Fund revenues totaled $13,222.14, the AMC Fund expenditures totaled $11,719.82, and the AMC Fund revenues totaled $4,118.28. Director Kohtz remarked that the cash balance for the AMC Fund is $305,911.20, the Appraiser Fund is $369,896.46, and the overall cash balance for both funds is $675,807.66. The Director asked for any questions or comments. There was no further discussion.

Board Member Gerdes moved to accept and file the September financial reports for audit. Board Member Johnson 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, Johnson, and Downing voting aye.

2. ASC GRANT REPORT

Director Kohtz reported that there is no ASC Grant update. The official release date for the award was on Tuesday, October 15, 2024; however, no information has been received from the ASC. There was no further discussion.

3. 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. With no public comments, Chairperson Downing moved on to Education.

L. EDUCATION

Director Kohtz brought attention to a comment made during discussion under Agenda Item F, Other Executive Session Items. Director Kohtz asked the Board if it would like to add acceptance of AQB approved continuing education, not approved by the Board, to the strategic planning meeting agenda for discussion. Chairperson Downing and Board Member Gerdes both agreed that a discussion would be good. Director Kohtz informed the Board that he will add the subject to the 2025 strategic planning meeting agenda. There was no further discussion.

M. UNFINISHED BUSINESS

1. BOARD MEMBER COMMUTING/TRAVEL STATUS

Director Kohtz reported that there was no update for this agenda item.

2. CONSIDERATION OF SECOND SPECIAL ASSISTANT ATTORNEY GENERAL

Director Kohtz reported that the deadline for responding to the Request for Proposal for Appointment as Special Assistant Attorney General is November 1, 2024 and that the submissions received will be presented to the Board at its November 21, 2024 regular meeting. There was no further discussion.

3. OPEN 3RD CONGRESSIONAL DISTRICT CERTIFIED REAL PROPERTY APPRAISER REPRESENTATIVE

Director Kohtz brought attention to the Board's 3rd Congressional District Certified Real Property Appraiser Representative opening and asked the Board if it had any comments or feedback to pass along to the Governor's office regarding any of the known applicants. There were no comments. Director Kohtz reminded board members to let him know at any time if there were any comments or feedback to provide to the Governor's office concerning this appointment. There was no further discussion.

N. NEW BUSINESS

1. BUSINESS PROGRAMS MANAGER POSITION

Director Kohtz brought attention to the Business Programs Manager position opening and informed the Board that, to date, a low number of applicants are active for the position. State Personnel is refreshing the job posting every seven days to build an applicant pool. The Director indicated that he would like to reach at least ten applicants to begin the review process. Director Kohtz then informed the Board that Rachel Espinosa has been hired through the SOS Temporary Program as a part-time Appraiser Credential Renewal Assistant and will be with the Board for as long as she is needed. The plan is to keep Espinosa on staff after the hiring of the new Business Programs Manager to allow LPM Loll time to focus on acclimating the new Business Programs Manager to the accounting and budgeting duties. Chairperson Downing thanked the Director for the update and wished the Director luck with the hiring process. There was no further discussion.

O. LEGISLATIVE REPORT AND BUSINESS

1. NEBRASKA REAL PROPERTY APPRAISER ACT UPDATE

Director Kohtz presented the 2025 Update to Nebraska Real Property Appraiser Act Summary and REQ00112 the Board for consideration. The Director remarked that this is the Board's Real Property Appraiser Act Update draft in a bill draft format, which implements the use of a contingent dismissal in lieu of disciplinary action. Director Kohtz asked for any questions or comments. With none, Board Member Johnson moved to approve REQ00112 for public comment as presented. Board Member Gerdes 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, Johnson, and Downing voting aye.

2. NEBRASKA APPRAISAL MANAGEMENT COMPANY REGISTRATION ACT UPDATE

Director Kohtz presented the 2025 Update to Nebraska AMC Registration Act Summary and REQ00113 the Board for consideration. The Director remarked that this is the Board's AMC Registration Act Update draft in a bill draft format. The bill draft implements the use of a contingent dismissal in lieu of disciplinary action and replaces, "a person applying for issuance of a registration or renewal of a registration" with "An appraisal management company" in Neb. Rev. Stat. § 76-3207(1) to clarify that the language applies to AMCs and not only to applicants for initial, or for renewal of, registration. Director Kohtz asked for any questions or comments. With none, Board Member Gerdes moved to approve REQ00113 for public comment 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, Johnson, and Downing voting aye.

3. TITLE 298 UPDATE: No discussion.

4. OTHER LEGISLATIVE MATTERS: No discussion.

P. ADMINISTRATIVE BUSINESS: No discussion.

Q. OTHER BUSINESS

1. BOARD MEETINGS: No discussion.

2. **CONFERENCES/EDUCATION:** No discussion.

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

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

5. **APPRAISAL SUBCOMMITTEE**
   a. **ASC Quarterly Meeting: November 20, 2024 (Online)**
      Director Kohtz announced that the next ASC Quarterly Meeting will be held online on November 20, 2024 and asked for any questions or comments. There was no further discussion.

   b. **ASC June 12, 2024 Meeting Minutes**
      Director Kohtz presented the ASC June 12, 2024 meeting minutes to the Board for review and informed the Board that he had no specific comments. The Director asked for any questions or comments. There was no further discussion.

6. **THE APPRAISAL FOUNDATION**
   a. **TAF Press Release – The Appraisal Foundation Blazes Train for Next Generation of Appraisers, Funds Pathways to Success Scholarship for Appraiser Diversity Initiative**
      Director Kohtz presented The Appraisal Foundation press release titled, "The Appraisal Foundation Blazes Train for Next Generation of Appraisers, Funds Pathways to Success Scholarship for Appraiser Diversity Initiative" 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 October Newsletter**
      Director Kohtz presented The Appraisal Foundation's October 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.

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

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

Public Member Roger Morrissey requested permission to address the Board. Chairperson Downing granted permission to Morrissey to speak. Morrissey inquired if any board members attend the AARO Conference. Director Kohtz responded and informed Morrissey that he believes that no board member has attended the AARO Conference since 2013. The Director added that board members are always given the option to attend. A comment was made regarding the thoroughness of the Director's AARO Conference attendance report. Morrissey indicated that someone in his office asked about it, but he did not know the answer. Morrissey thanked the Board and the Director.

C. CREDENTIALING AS A NEBRASKA REAL PROPERTY APPRAISER

The Board reviewed applicants CG24014, CR23013, and CR950126. Chairperson Downing asked for a motion on CG24014, CR23013, and CR950126.

Board Member Gerdes moved to take the following action:

CG24014 / Provide redacted copy of USPAP Compliance Review Report to applicant, request a real property appraisal practice experience log that contains reports completed between August 1, 2024 and October 17, 2024 from applicant, and authorize staff to select two reports with workfiles for review from the real property appraisal practice experience log submitted by applicant.

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

Board Member Gerdes moved to take the following action:

CR23013 / Send revised subject report for USPAP compliance review.

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

Board Member Gerdes moved to take the following action:

CR950126 / Approve the Application for Renewal of Nebraska Real Property Appraiser Credential and issue a written advisory reminding applicant of the importance of answering questions truthfully on an application.

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

D. REGISTRATION AS AN APPRAISAL MANAGEMENT COMPANY: No discussion.

E. COMPLIANCE

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

Board Member Gerdes moved to take the following action:

24-08 / Dismiss without prejudice.

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

Board Member Gerdes moved to take the following action:

23-08 / Authorize Special Assistant Attorney General to file formal charges for violation of Neb. Rev. Stat. § 76-2237 and 76-2238(12) and (14).

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

Board Member Gerdes moved to take the following action:

23-12 / Issue Order to Show Cause. Respondent is to show cause as to why the Board should not consider additional discipline including but not limited to immediate downgrade of Respondent's credential to appraiser real property in the State of Nebraska from the certified general classification to the certified residential classification; or order such other action as the Board determines to be appropriate and lawful, for the failure of the Respondent to complete the terms as stated in the Consent Agreement.

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

Board Member Gerdes moved to take the following action:

23-12 / Rescind the suspension of Respondent's credential as a real property appraiser to allow Respondent to engage in real property appraisal practice for residential properties having no more than four units. Respondent is to submit a true and accurate copy of each report to the Board until November 20, 2024.

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

F. OTHER EXECUTIVE SESSION ITEMS

1. 2024.16

The Board reviewed a matter in which a document, certifying completion for a continuing education activity not approved by the Board, was received from a Nebraska real property appraiser that indicates that the State of Nebraska accepts the continuing education activity based on AQB approval or approval in another state. The education provider also listed the continuing education activity on the organization's website as accepted by the Board through AQB-approval or based on reciprocity. Board Member Gerdes moved to issue written advisory informing provider that language included on the website and certificate pertaining to the acceptance of an education activity in Nebraska is misleading and request that provider remove the language. Board Member Johnson seconded the motion. Chairperson Downing recognized the motion and called for a vote. Motion carried with Gerdes, Johnson, and Downing voting aye.

2. 2024.17

The Board reviewed a request for an individualized program of continuing education that includes the Board's acceptance of a specific education activity offered by a specific education provider, not approved by the Board for continuing education at the time of completion. In accordance with Neb. Rev. Stat. § 76-2236(4), Board Member Gerdes moved to adopt an individualized program of continuing education for the 2024-2025 continuing education period for the requestor as follows:

- Up to seven Continuing Education hours of continuing education may be awarded for completion of a 7-Hour National USPAP Continuing Education Course not approved by the Board under 298 NAC Chapter 6 at the time the education activity was completed, if such education activity was advertised publicly by education provider as accepted by the Board in violation of Neb. Rev. Stat. § 76-2238(21), and the education activity was approved through the TAF Appraiser Qualifications Board's Course Approval Program at the time of completion, if evidence is provided that such education activity was satisfactorily completed during the first year of the two-year continuing education period.

- Except for the individualization of continuing education as stated, all provisions of Neb. Rev. Stat. § 76-2236 shall apply.

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

R. ADJOURNMENT

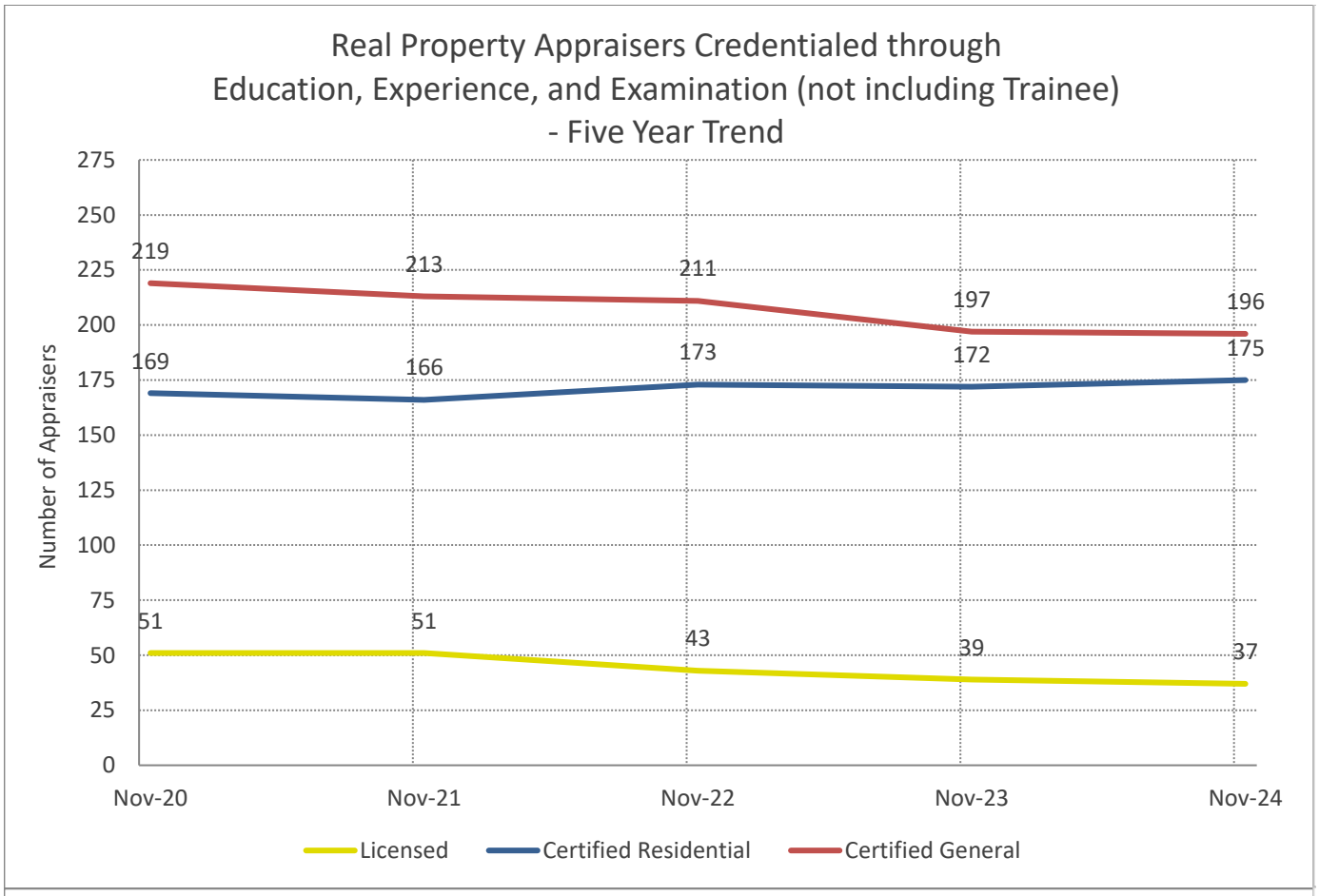
Board Member Gerdes moved to adjourn the meeting. Board Member Johnson seconded the motion. The motion carried with Gerdes, Johnson, and Downing voting aye. At 11:27 a.m., Chairperson Downing adjourned the October 17, 2024 meeting of the Nebraska Real Property Appraiser Board.

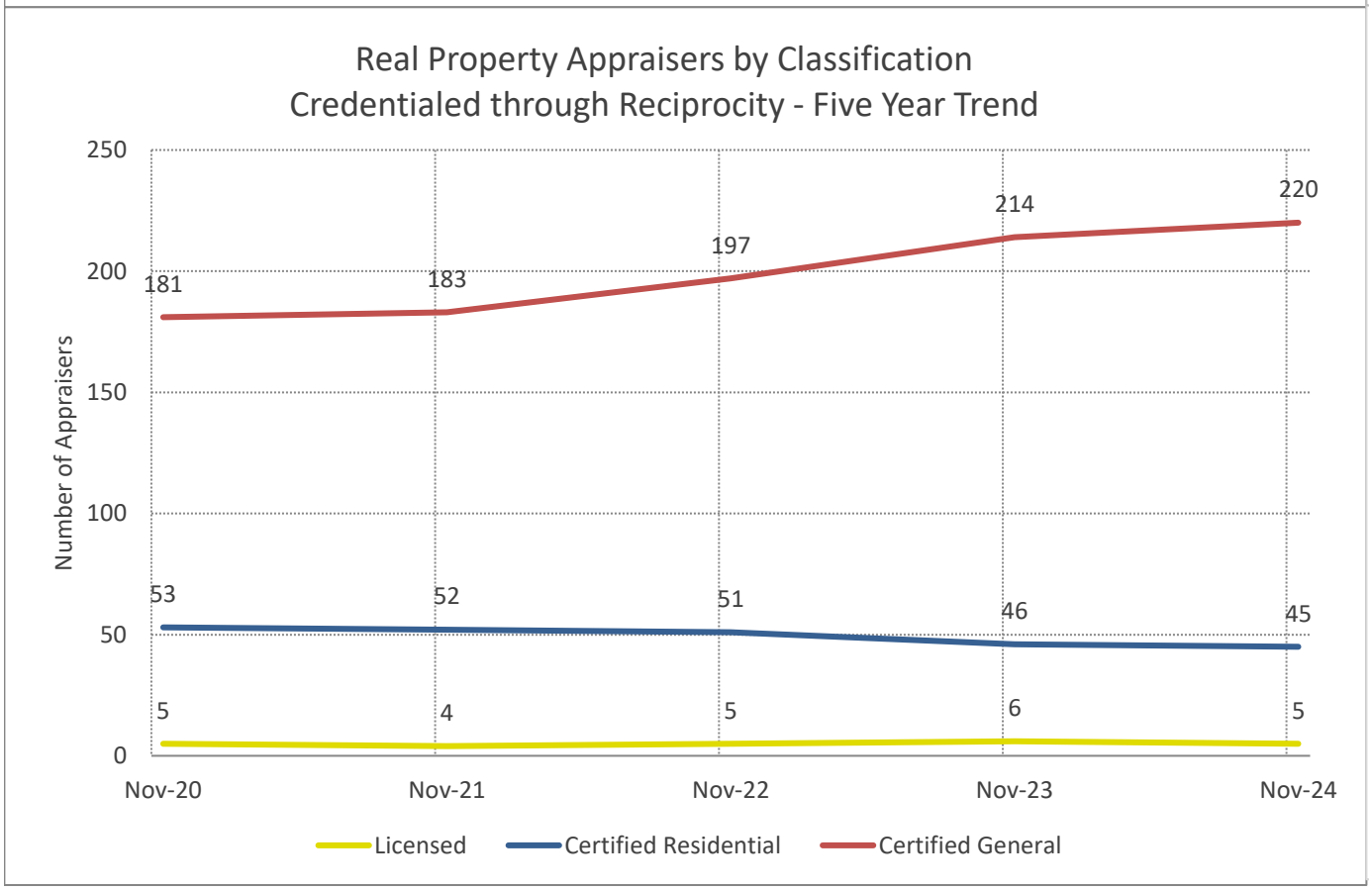
Respectfully submitted,

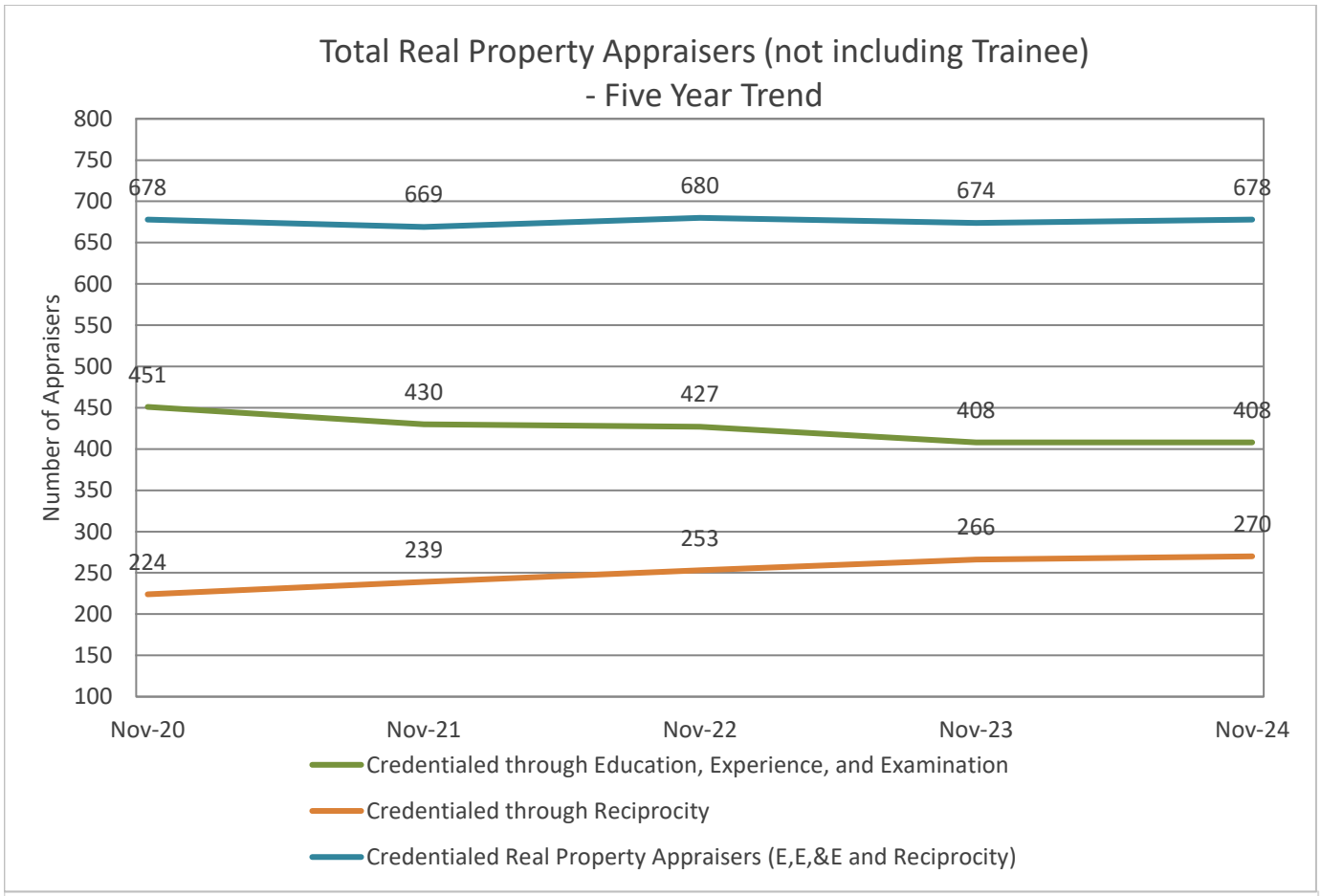
Tyler N. Kohtz
Director

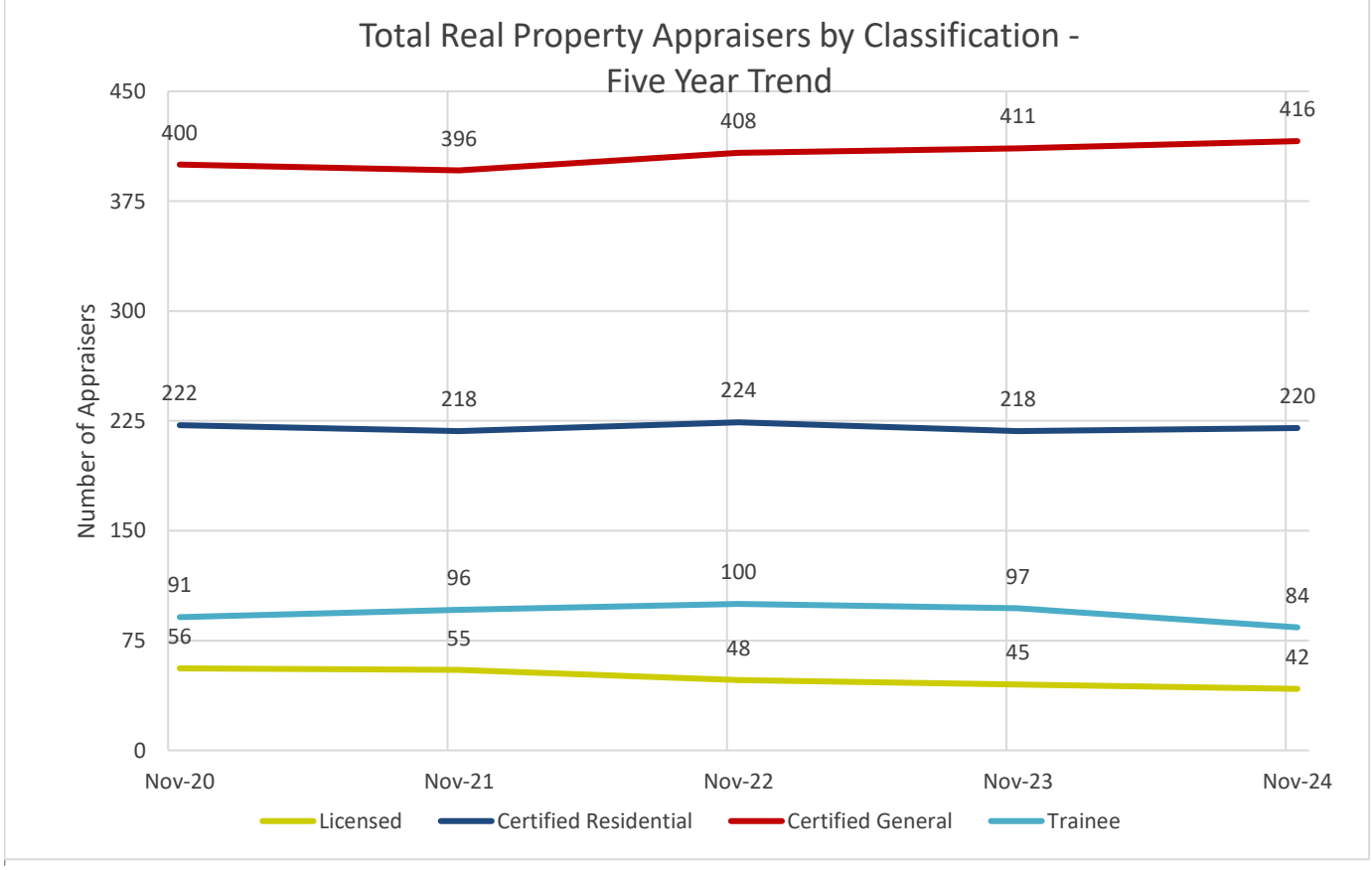
These minutes were available for public inspection on October 23, 2024, in compliance with Nebraska Revised Statute § 84-1413 (5).

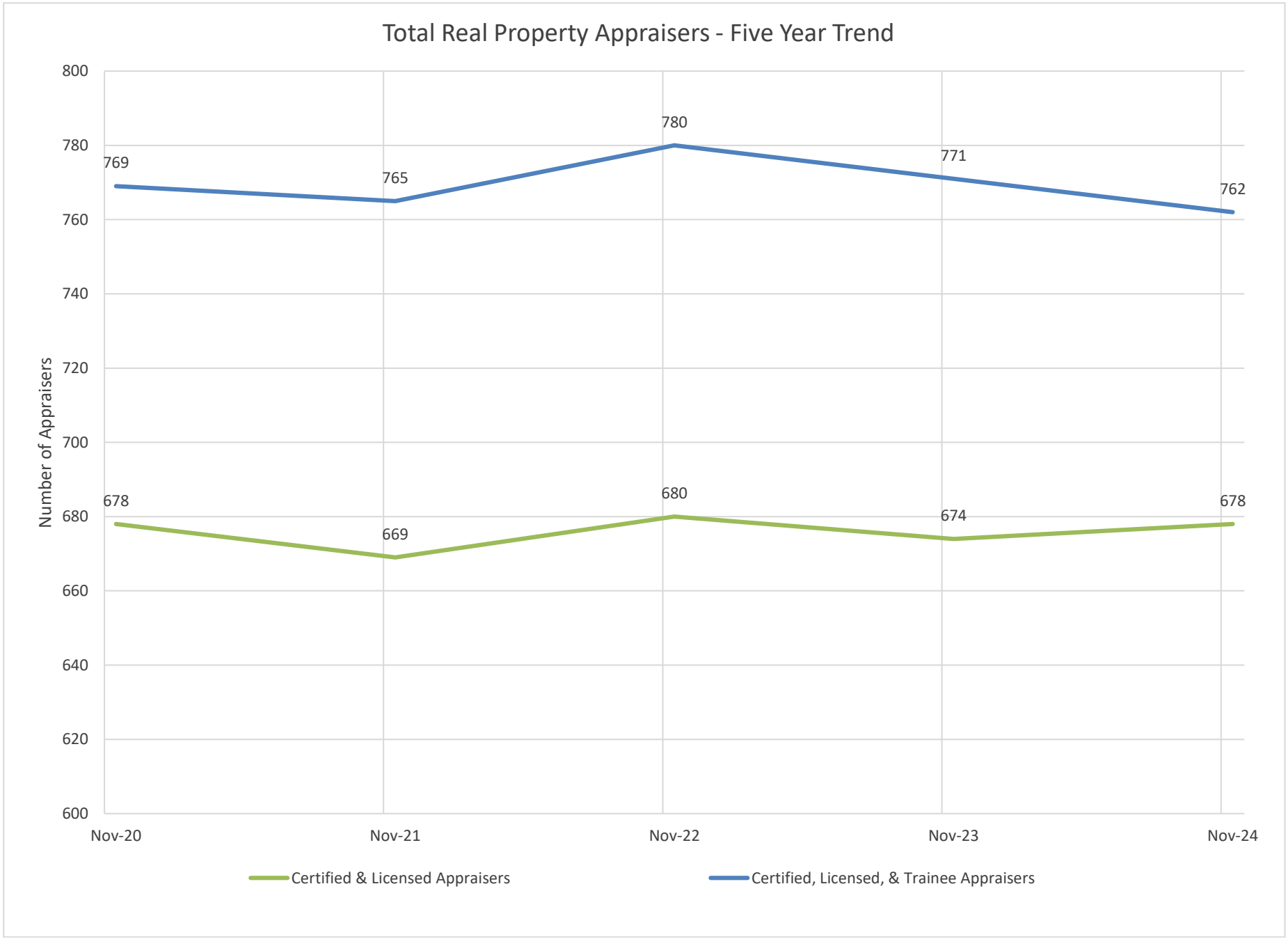
Real Property Appraiser Report

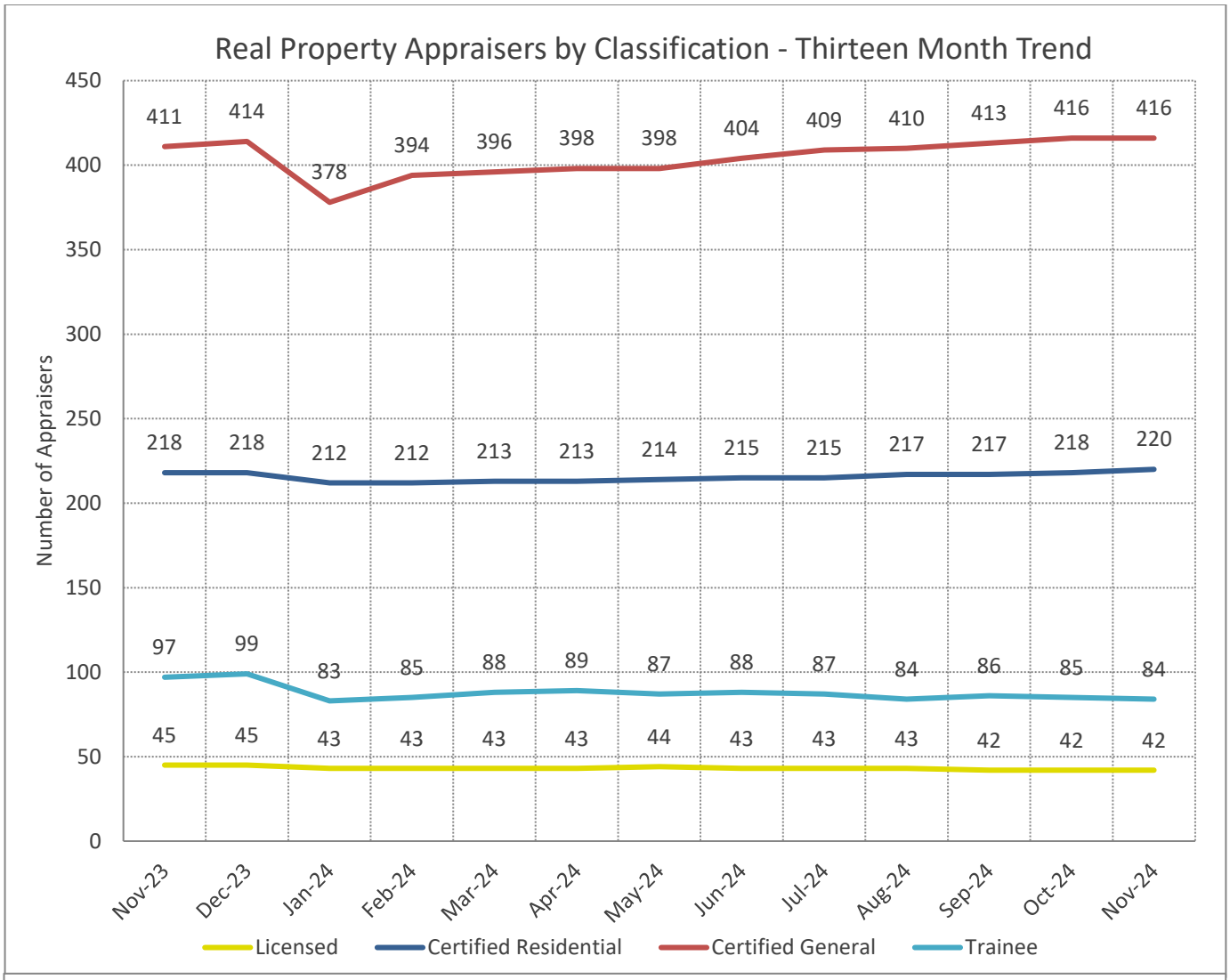


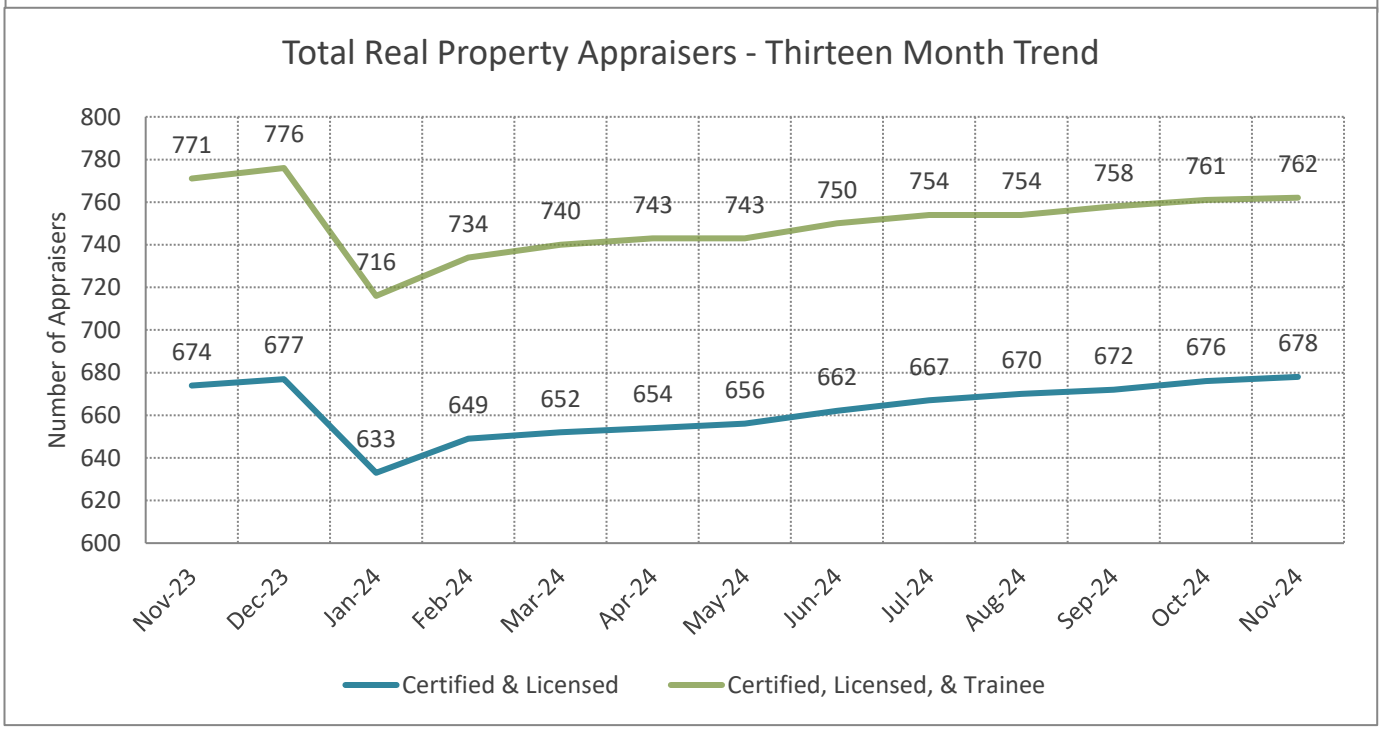


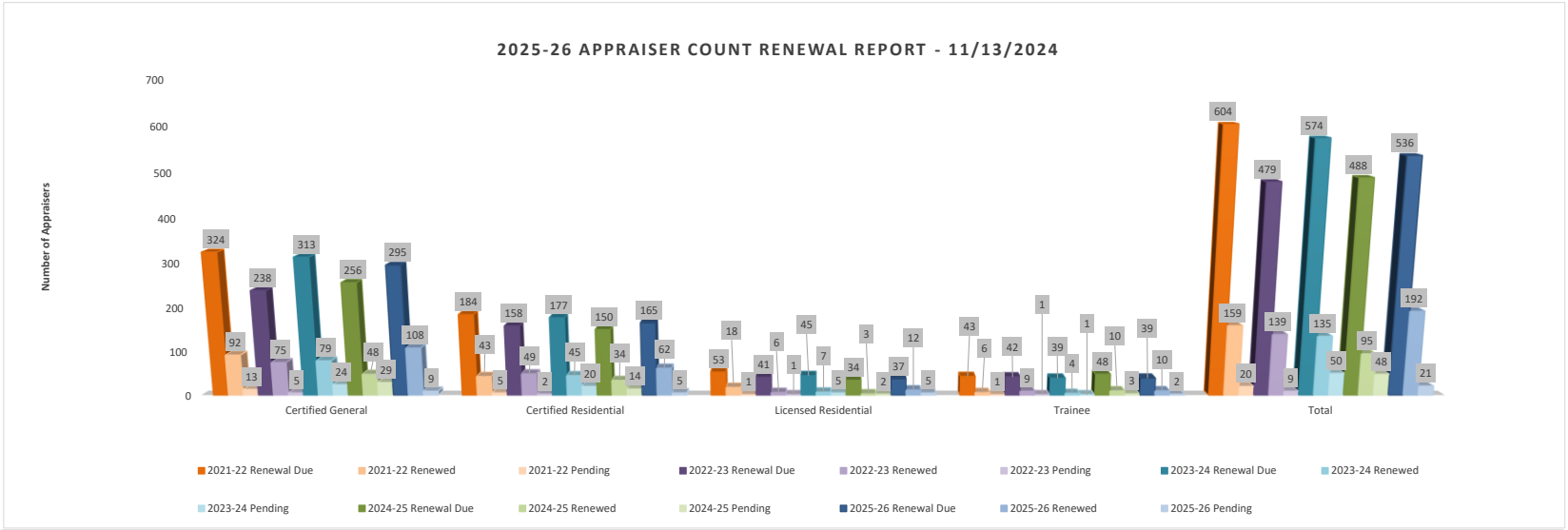

Total Real Property Appraisers (not including Trainee) - Five Year Trend
Number of Appraisers
800
750
700
650
600
550
500
450
400
350
300
250
200
150
100
678
669
680
674
678
451
430
427
408
408
224
239
253
266
270
Nov-20
Nov-21
Nov-22
Nov-23
Nov-24
Credentialed through Education, Experience, and Examination
Credentialed through Reciprocity
Credentialed Real Property Appraisers (E,E,&E and Reciprocity)

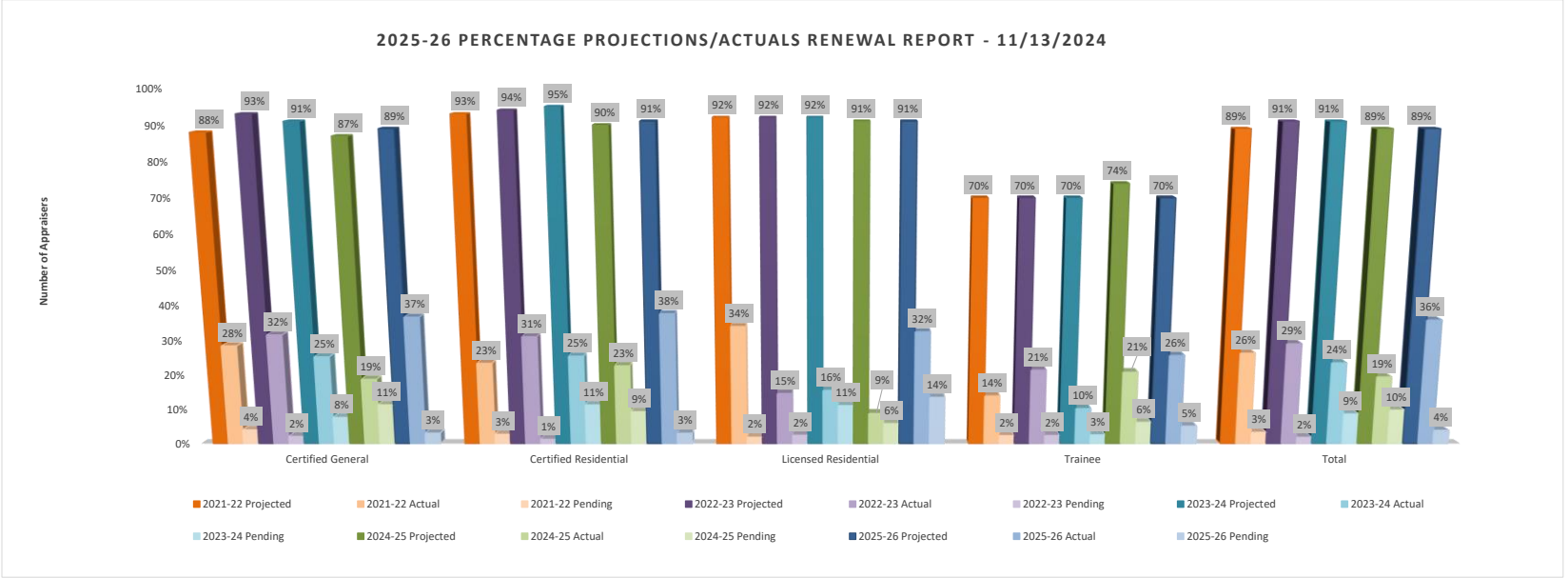

Total Real Property Appraisers by Classification - Five Year Trend
Number of Appraisers
450
375
300
225
150
75
0
400
396
408
411
416
222
218
224
218
220
91
96
100
97
84
56
55
48
45
42
Nov-20
Nov-21
Nov-22
Nov-23
Nov-24
Licensed
Certified Residential
Certified General
Trainee


Total Real Property Appraisers - Five Year Trend
Number of Appraisers
800
780
760
740
720
700
680
660
640
620
600
769
765
780
771
762
678
669
680
674
678
Nov-20
Nov-21
Nov-22
Nov-23
Nov-24
Certified & Licensed Appraisers
Certified, Licensed, & Trainee Appraisers

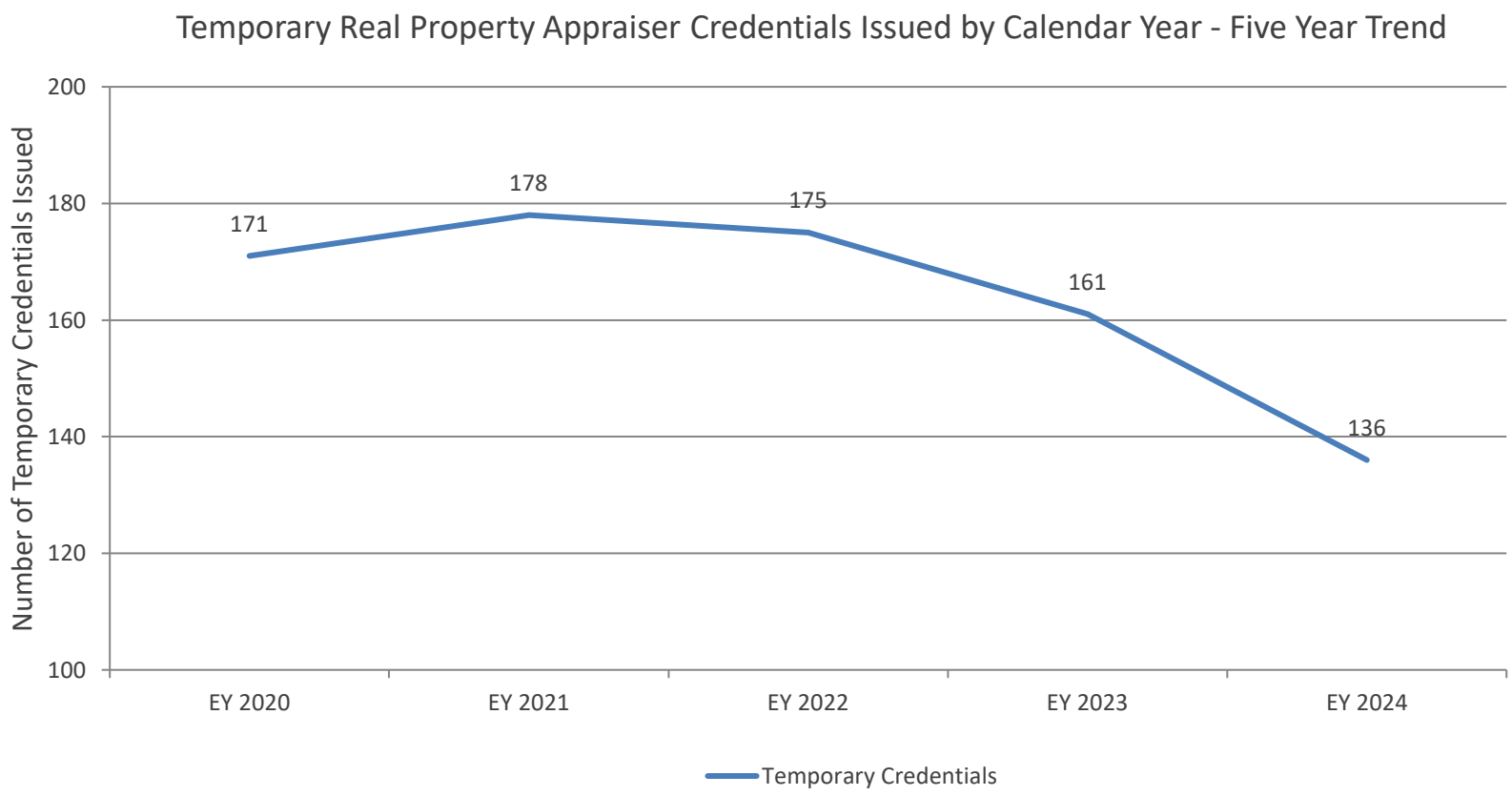

Real Property Appraisers by Classification - Thirteen Month Trend
Number of Appraisers
450
400
350
300
250
200
150
100
50
0
411 414 378 394 396 398 398 404 409 410 413 416 416
218 218 212 212 213 213 214 215 215 217 217 218 220
97 99 83 85 88 89 87 88 87 84 86 85 84
45 45 43 43 43 43 44 43 43 43 42 42 42
Nov-23
Dec-23
Jan-24
Feb-24
Mar-24
Apr-24
May-24
Jun-24
Jul-24
Aug-24
Sep-24
Oct-24
Nov-24
Licensed
Certified Residential
Certified General
Trainee

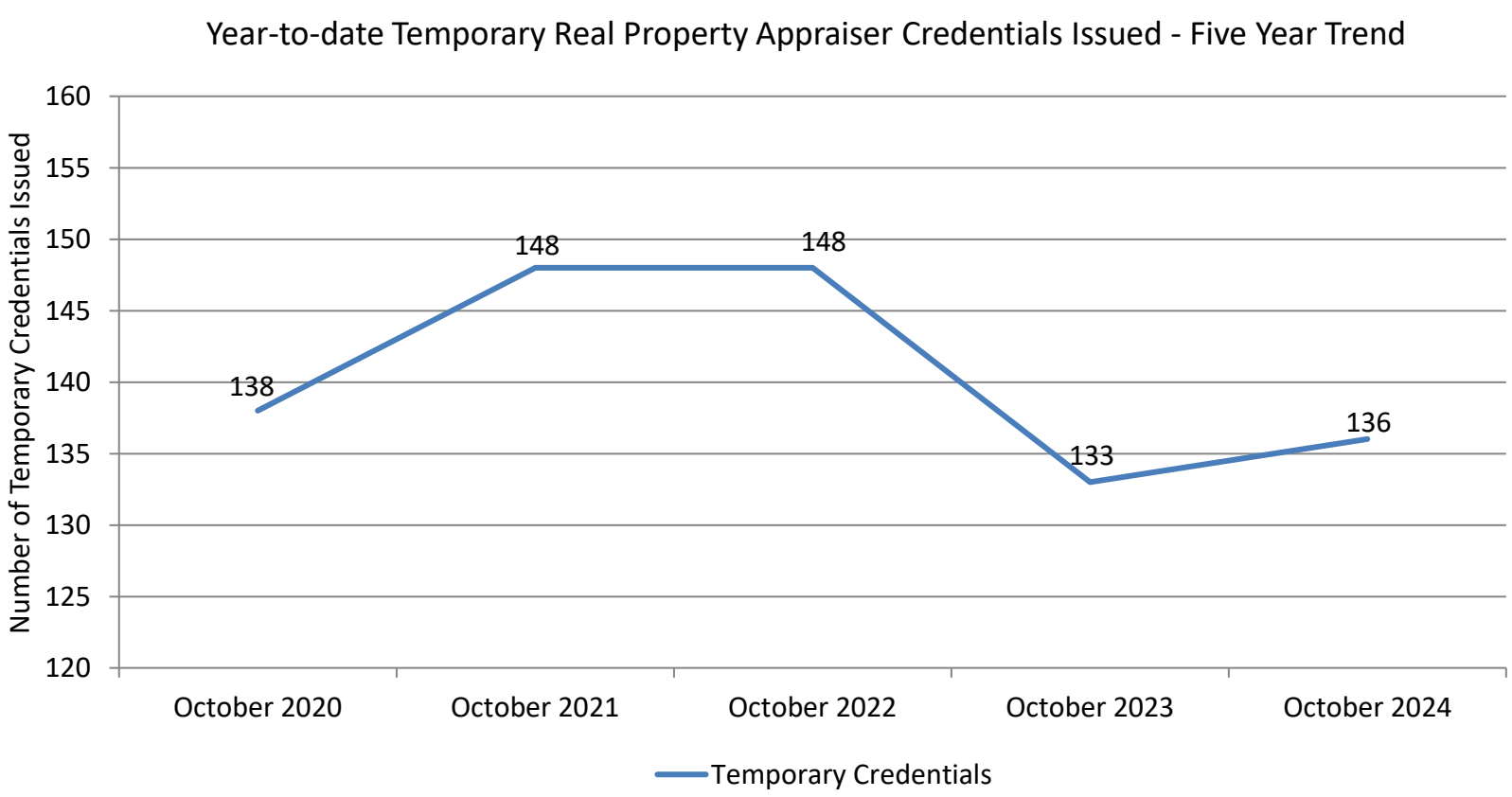

Total Real Property Appraisers - Thirteen Month Trend
Number of Appraisers
800
780
760
740
720
700
680
660
640
620
600
771 776 716 734 740 743 743 750 754 754 758 761 762
674 677 633 649 652 654 656 662 667 670 672 676 678
Nov-23
Dec-23
Jan-24
Feb-24
Mar-24
Apr-24
May-24
Jun-24
Jul-24
Aug-24
Sep-24
Oct-24
Nov-24
Certified & Licensed
Certified, Licensed, & Trainee

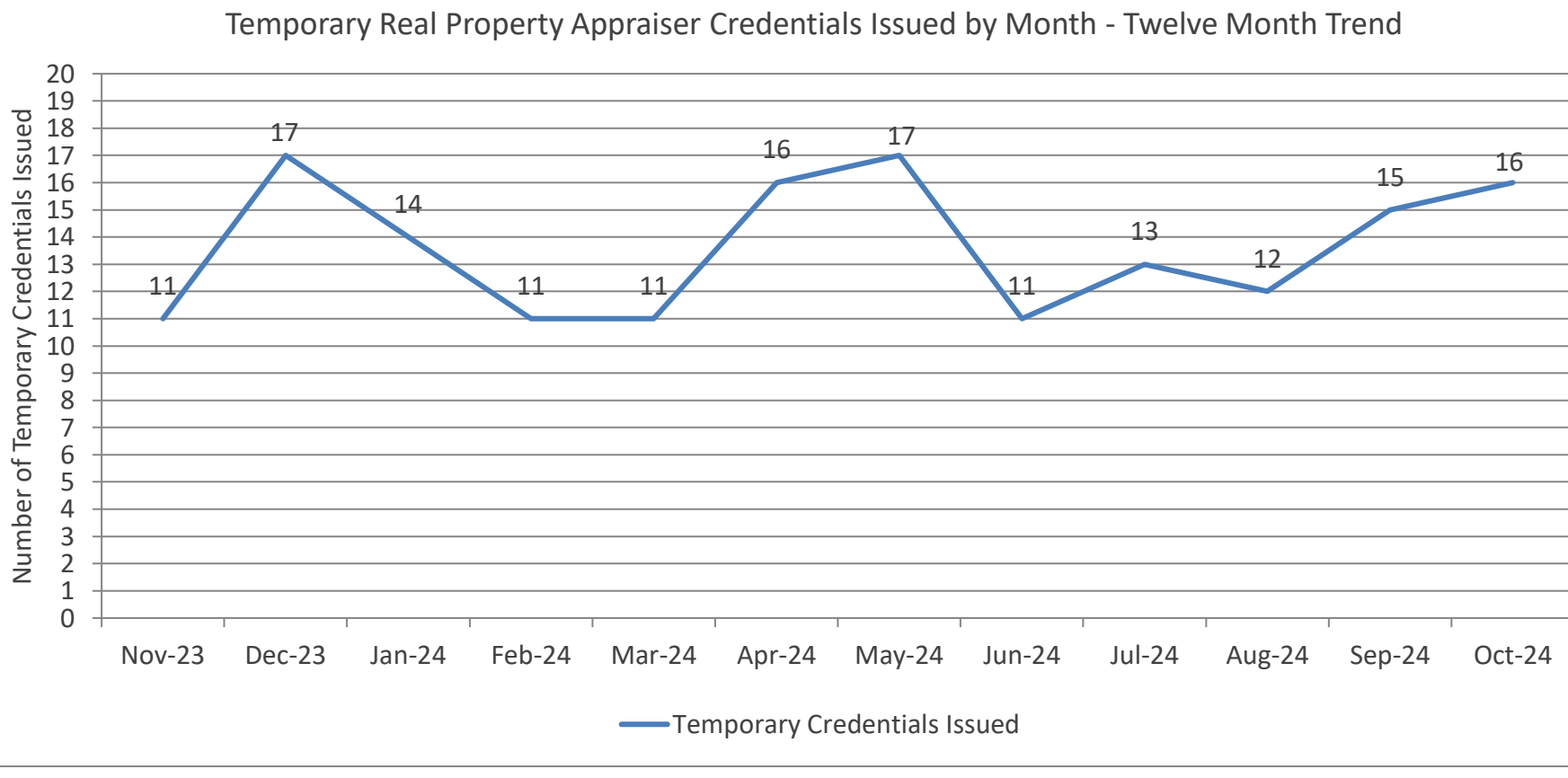

2025-26 APPRAISER COUNT RENEWAL REPORT - 11/13/2024
Number of Appraisers
0
100
200
300
400
500
600
700
Certified General
Certified Residential
Licensed Residential
Trainee
Total
2021-22 Renewal Due
2021-22 Renewed
2021-22 Pending
2022-23 Renewal Due
2022-23 Renewed
2022-23 Pending
2023-24 Renewal Due
2023-24 Renewed
2023-24 Pending
2024-25 Renewal Due
2024-25 Renewed
2024-25 Pending
2025-26 Renewal Due
2025-26 Renewed
2025-26 Pending


2025-26 PERCENTAGE PROJECTIONS/ACTUALS RENEWAL REPORT - 11/13/2024
Number of Appraisers
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
Certified General
Certified Residential
Licensed Residential
Trainee
Total
2021-22 Projected
2021-22 Actual
2021-22 Pending
2022-23 Projected
2022-23 Actual
2022-23 Pending
2023-24 Projected
2023-24 Actual
2023-24 Pending
2024-25 Projected
2024-25 Actual
2024-25 Pending
2025-26 Projected
2025-26 Actual
2025-26 Pending

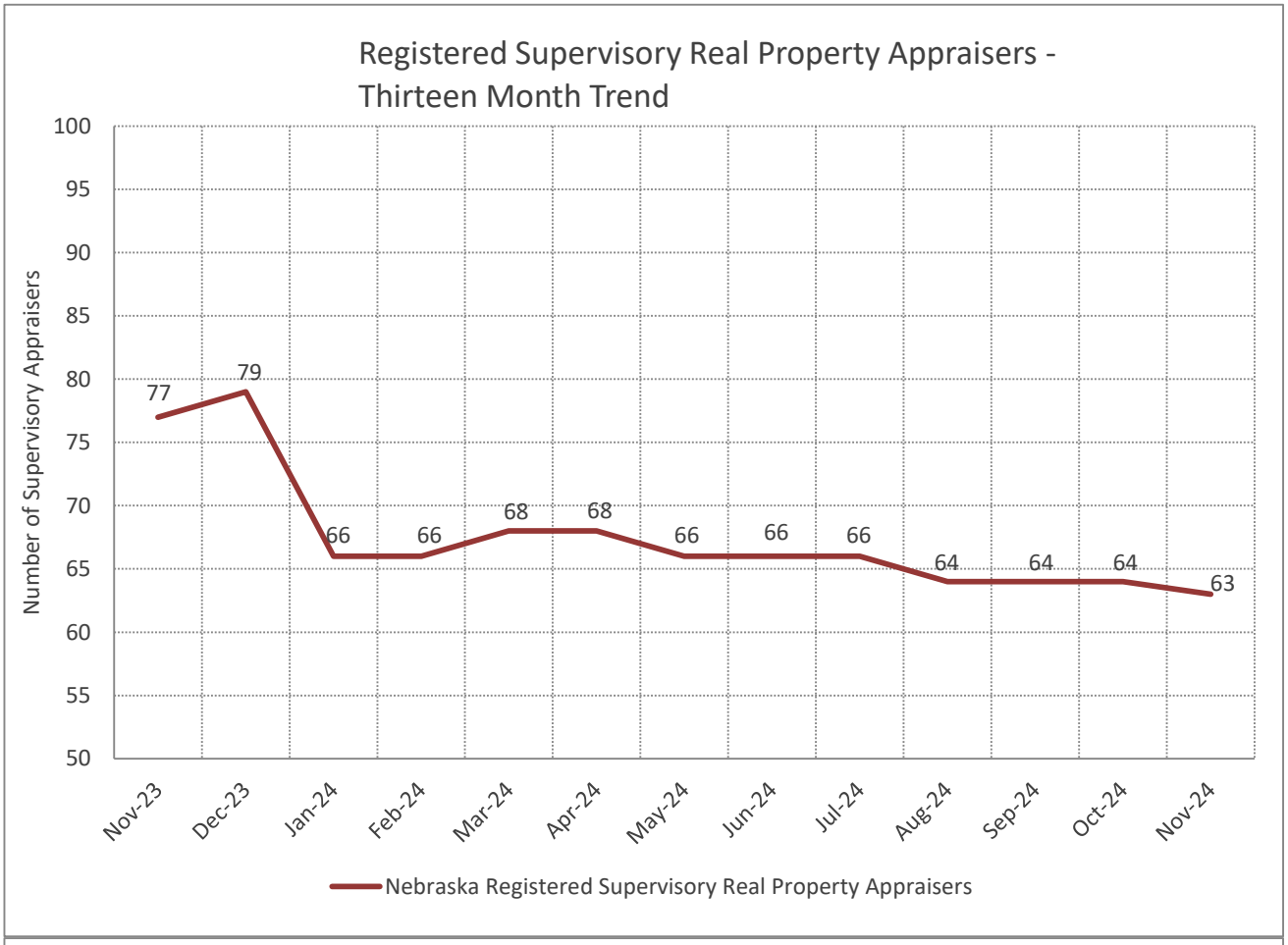
Temporary Real Property Appraiser Report

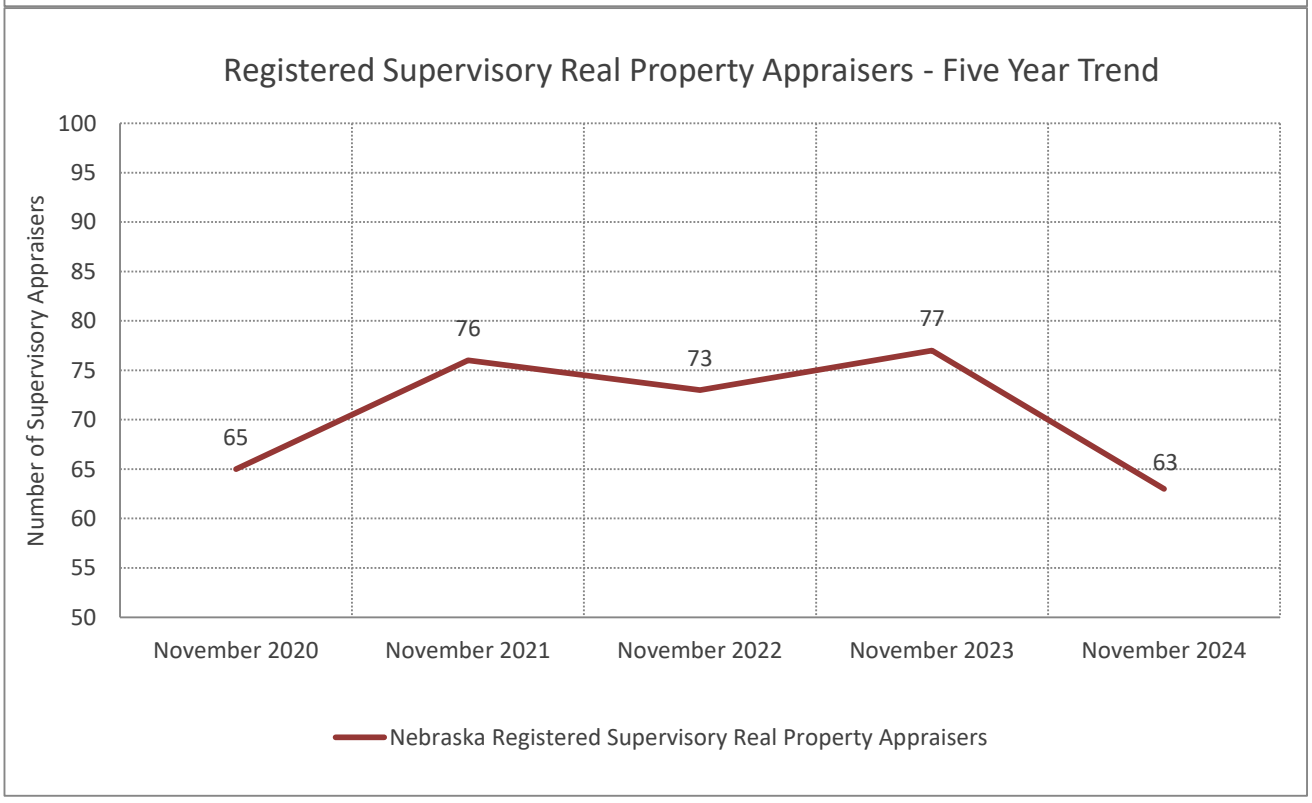




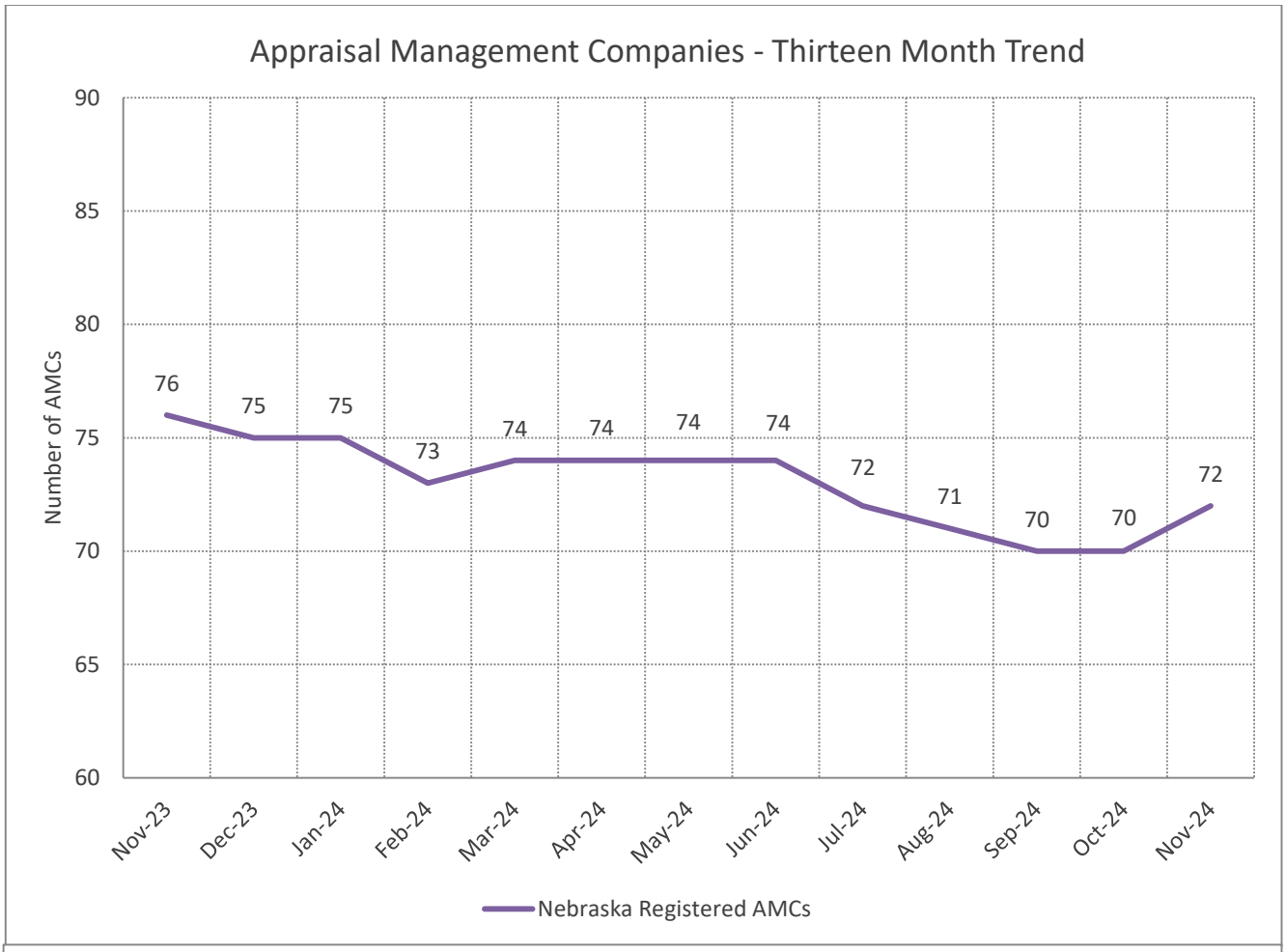


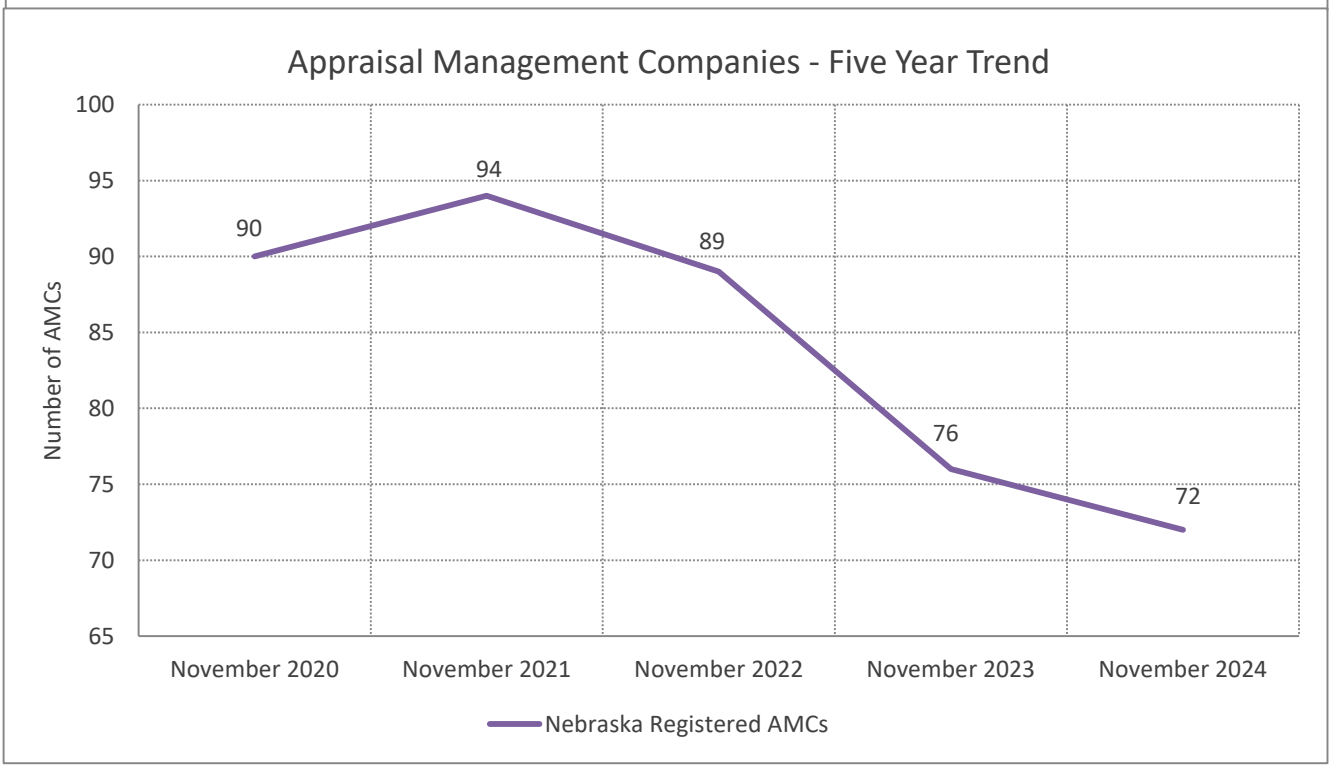
Supervisory Real Property Appraiser Report





Appraisal Management Company Report





NEBRASKA REAL PROPERTY APPRAISER BOARD

DIRECTOR APPROVAL OF REAL PROPERTY APPRAISER APPLICANTS

October 10, 2024 – November 13, 2024

New Certified Residential Real Property Appraisers through Reciprocity		
CR24006R	Baker Basler, Christopher M	Approved October 11, 2024
New Certified General Real Property Appraisers through Reciprocity		
CG24017R	Rex, Randall	Approved October 24, 2024
CG24018R	Singleton, David	Approved November 12, 2024

NEBRASKA REAL PROPERTY APPRAISER BOARD

DIRECTOR APPROVAL OF AMC APPLICANTS

October 9, 2024 – November 12, 2024

New AMCs		
NE2024002	LenderVend, LLC	Approved October 15, 2024
NE2024001	Appraisal Links, Inc.	Approved October 21, 2024
NE2024003	AMC Encore, LLC	Approved October 26, 2024

NEBRASKA REAL PROPERTY APPRAISER BOARD

DIRECTOR APPROVAL OF EDUCATION ACTIVITY AND INSTRUCTOR(S) APPLICANTS

October 9 – November 12, 2024

Provider	Activity Number	Hours	Title	Instructor(s)	Approval Date
New Continuing Education Activities and Instructors					
Rocky Mountain Appraiser Association	2243199.88	7.00 Hours	2024-2025 7-Hour National USPAP Update Course	JoAnn Apostol	10/02/2024

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	REQ00112 and REQ00113 made available for public comment.	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	Preliminary review comments received from GPRO, AG, and ASC.	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	Proposals for appointment as SAAG prepared for the Board's review.	None.		
CREDENTIALING AND REGISTRATION	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	Completed August 16, 2024.	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 10/31/24

Overall

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

Percent of Time Elapsed = 33.70

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	24,565.56	70,814.47	34.95		131,821.53
511300	OVERTIME PAYMENTS		342.03	342.03			342.03-
511600	PER DIEM PAYMENTS	7,600.00	700.00	2,200.00	28.95		5,400.00
511700	EMPLOYEE BONUSES	2,000.00					2,000.00
512100	VACATION LEAVE EXPENSE	17,634.00	4,998.36	8,850.60	50.19		8,783.40
512200	SICK LEAVE EXPENSE	2,281.00	6,435.54	6,965.64	305.38		4,684.64-
512300	HOLIDAY LEAVE EXPENSE	10,769.00	736.11	3,370.55	31.30		7,398.45
Personal Services Subtotal		242,920.00	37,777.60	92,543.29	38.10	0.00	150,376.71
515100	RETIREMENT PLANS EXPENSE	17,649.00	2,776.37	6,764.93	38.33		10,884.07
515200	FICA EXPENSE	18,583.00	2,740.70	6,478.97	34.87		12,104.03
515500	HEALTH INSURANCE EXPENSE	59,730.00	4,977.52	19,910.08	33.33		39,819.92
516500	WORKERS COMP PREMIUMS	1,546.00		1,546.00	100.00		
Major Account 510000 Total		340,428.00	48,272.19	127,243.27	37.38	0.00	213,184.73
520000	**OPERATING EXPENSES**						
521100	POSTAGE EXPENSE	2,500.00	132.50	924.74	36.99		1,575.26
521400	DATA PROCESSING EXPENSE	32,164.00	4,142.95	9,245.28	28.74		22,918.72
521500	PUBLICATION & PRINT EXPENSE	3,000.00		451.20	15.04		2,548.80
521900	AWARDS EXPENSE	50.00					50.00
522100	DUES & SUBSCRIPTION EXPENSE	600.00	600.00	600.00	100.00		
522200	CONFERENCE REGISTRATION			650.00			650.00-
524600	RENT EXPENSE-BUILDINGS	12,772.00	1,064.01	4,256.04	33.32		8,515.96
524900	RENT EXP-DUPR SURCHARGE	4,187.00	348.91	1,395.64	33.33		2,791.36
527100	REP & MAINT-OFFICE EQUIP	136.00		136.00	100.00		
531100	OFFICE SUPPLIES EXPENSE	2,000.00	70.53	148.12	7.41		1,851.88
532100	NON CAPITALIZED EQUIP PU			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	100.00		
541500	LEGAL SERVICES EXPENSE	20,000.00					20,000.00
541700	LEGAL RELATED EXPENSE	3,000.00					3,000.00
542100	SOS TEMP SERV-PERSONNEL	6,200.00					6,200.00
547100	EDUCATIONAL SERVICES	68.00		51.00	75.00		17.00

Overall

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

Percent of Time Elapsed = 33.70

	ACCOUNT CODE DESCRIPTION	BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
554900	OTHER CONTRACTUAL SERVICE	27,000.00	806.00	5,359.75	19.85		21,640.25
556100	INSURANCE EXPENSE	53.00	18.18	18.18	34.30		34.82
559100	OTHER OPERATING EXP	47,164.96	60.00	60.00	.13		47,104.96
Major Account 520000 Total		162,061.96	7,243.08	26,292.95	16.22	0.00	135,769.01
570000 TRAVEL EXPENSES							
571100	BOARD & LODGING	3,300.00	321.00	1,177.00	35.67		2,123.00
571800	MEALS - TRAVEL STATUS	1,860.00	185.88	681.56	36.64		1,178.44
573100	STATE-OWNED TRANSPORT	200.00					200.00
574500	PERSONAL VEHICLE MILEAGE	8,375.00	834.82	3,339.28	39.87		5,035.72
575100	MISC TRAVEL EXPENSES	400.00	37.75	135.50	33.88		264.50
Major Account 570000 Total		14,135.00	1,379.45	5,333.34	37.73	0.00	8,801.66
BUDGETED EXPENDITURES TOTAL		516,624.96	56,894.72	158,869.56	30.75	0.00	357,755.40
SUMMARY BY FUND TYPE - EXPENDITURES							
2	CASH FUNDS	516,624.96	56,894.72	158,869.56	30.75		357,755.40
BUDGETED EXPENDITURES TOTAL		516,624.96	56,894.72	158,869.56	30.75	0.00	357,755.40
BUDGETED FUND TYPES - REVENUES							
470000 REVENUE - SALES AND CHARGES							
471100	SALE OF SERVICES	450.00-	100.00-	200.00-	44.44		250.00-
471120	QUALIFYING ED COURSE FEES	1,600.00-		550.00-	34.38		1,050.00-
471121	CONTINUING ED NEW FEES	2,500.00-	250.00-	575.00-	23.00		1,925.00-
471122	CONTINUING ED RENEWAL FEES	150.00-	10.00-	40.00-	26.67		110.00-
475150	CERTIFIED GENERAL NEW FEES	9,300.00-	900.00-	3,000.00-	32.26		6,300.00-
475151	LICENSED NEW FEES	300.00-					300.00-
475152	FINGERPRINT FEES	2,760.25-	316.75-	950.25-	34.43		1,810.00-
475153	CERTIFIED RESIDENTIAL NEW	3,000.00-	300.00-	1,200.00-	40.00		1,800.00-
475154	CERTIFIED GENERAL RENEWAL	116,050.00-	15,125.00-	37,400.00-	32.23		78,650.00-
475155	LICENSED RENEWAL	12,100.00-	1,375.00-	2,475.00-	20.45		9,625.00-
475156	FINGERPRINT AUDIT PROGRAM FEES			20.00-			20.00
475157	CERTIFIED RESIDENTIAL RENEWAL	62,700.00-	12,650.00-	17,050.00-	27.19		45,650.00-
475161	TEMPORARY CERTIFIED GENERAL	8,250.00-	900.00-	2,900.00-	35.15		5,350.00-

Overall

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

Percent of Time Elapsed = 33.70

	ACCOUNT CODE DESCRIPTION	BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
475163	AMC REGISTERED NEW FEES	4,000.00-	4,000.00-	4,000.00-	100.00		
475164	AMC APPLICATION FEES	700.00-	350.00-	1,050.00-	150.00		350.00
475165	AMC REGISTERED RENEWAL	99,000.00-	6,000.00-	21,000.00-	21.21		78,000.00-
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-	2,850.00-	8,950.00-	34.89		16,700.00-
476101	LATE PROCESSING FEES	4,175.00-	50.00	400.00-	9.58		3,775.00-
Major Account 470000 Total		353,985.25-	45,076.75-	101,760.25-	28.75	0.00	252,225.00-
480000 REVENUE - MISCELLANEOUS							
481100	INVESTMENT INCOME	21,000.00-	1,729.98-	8,784.32-	41.83		12,215.68-
484500	REIMB NON-GOVT SOURCES	1,000.00-	10.62-	945.62-	94.56		54.38-
Major Account 480000 Total		22,000.00-	1,740.60-	9,729.94-	44.23	0.00	12,270.06-
490000 REVENUE - OTHER FINANCIAL SOURCES/U							
491300	SALE - SURP PROP/FIXED ASSET		92.00-	92.00-			92.00
Major Account 490000 Total		0.00	92.00-	92.00-	0.00	0.00	92.00
BUDGETED REVENUE TOTAL		375,985.25-	46,909.35-	111,582.19-	29.68	0.00	264,403.06-

SUMMARY BY FUND TYPE - REVENUE

2	CASH FUNDS	375,985.25-	46,909.35-	111,582.19-	29.68		264,403.06-
BUDGETED REVENUE TOTAL		375,985.25-	46,909.35-	111,582.19-	29.68	0.00	264,403.06-

STATE OF NEBRASKA
Department of Administrative Services
Accounting Division
Budget Status Report
As of 10/31/24

Appraiser

Agency 053 REAL PROPERTY APPRAISER BD
Division
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 33.70

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	15,967.57	46,029.22	34.95		85,684.18
511300	OVERTIME PAYMENTS		222.32	222.32			222.32-
511600	PER DIEM PAYMENTS	4,940.00	455.00	1,430.00	28.95		3,510.00
511700	EMPLOYEE BONUSES	1,300.00					1,300.00
512100	VACATION LEAVE EXPENSE	11,462.10	3,248.82	5,752.71	50.19		5,709.39
512200	SICK LEAVE EXPENSE	1,482.65	4,183.10	4,527.56	305.37		3,044.91-
512300	HOLIDAY LEAVE EXPENSE	6,999.85	478.47	2,190.85	31.30		4,809.00
Personal Services Subtotal		157,898.00	24,555.28	60,152.66	38.10	0.00	97,745.34
515100	RETIREMENT PLANS EXPENSE	11,471.85	1,804.62	4,397.21	38.33		7,074.64
515200	FICA EXPENSE	12,078.95	1,781.43	4,211.29	34.86		7,867.66
515500	HEALTH INSURANCE EXPENSE	38,824.50	3,235.36	12,941.41	33.33		25,883.09
516500	WORKERS COMP PREMIUMS	1,004.90		1,004.90	100.00		
Major Account 510000 Total		221,278.20	31,376.69	82,707.47	37.38	0.00	138,570.73
520000	**OPERATING EXPENSES**						
521100	POSTAGE EXPENSE	1,625.00	117.26	816.80	50.26		808.20
521400	DATA PROCESSING EXPENSE	20,906.60	2,827.31	6,171.20	29.52		14,735.40
521500	PUBLICATION & PRINT EXPENSE	1,950.00		293.28	15.04		1,656.72
521900	AWARDS EXPENSE	32.50					32.50
522100	DUES & SUBSCRIPTION EXPENSE	390.00	390.00	390.00	100.00		
522200	CONFERENCE REGISTRATION			422.50			422.50-
524600	RENT EXPENSE-BUILDINGS	8,301.80	691.61	2,766.44	33.32		5,535.36
524900	RENT EXP-DUPR SURCHARGE	2,721.55	226.79	907.16	33.33		1,814.39
527100	REP & MAINT-OFFICE EQUIP	88.40		88.40	100.00		
531100	OFFICE SUPPLIES EXPENSE	1,300.00	45.84	96.27	7.41		1,203.73
532100	NON CAPITALIZED EQUIP PU			1,189.50			1,189.50-
541100	ACCTG & AUDITING SERVICES	733.20		733.20	100.00		
541200	PURCHASING ASSESSMENT	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
542100	SOS TEMP SERV-PERSONNEL	4,030.00					4,030.00
547100	EDUCATIONAL SERVICES	44.20		33.15	75.00		11.05

Appraiser

Agency 053 REAL PROPERTY APPRAISER BD
Division
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 33.70

	ACCOUNT CODE DESCRIPTION	BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
554900	OTHER CONTRACTUAL SERVICE	26,350.00	715.50	5,178.75	19.65		21,171.25
556100	INSURANCE EXPENSE	34.45	11.82	11.82	34.31		22.63
559100	OTHER OPERATING EXP	30,657.22	40.00	40.00	.13		30,617.22
Major Account 520000 Total		119,890.27	5,066.13	19,163.82	15.98	0.00	100,726.45
570000 TRAVEL EXPENSES							
571100	BOARD & LODGING	2,145.00	208.65	765.05	35.67		1,379.95
571800	MEALS - TRAVEL STATUS	1,209.00	120.81	442.97	36.64		766.03
573100	STATE-OWNED TRANSPORT	130.00					130.00
574500	PERSONAL VEHICLE MILEAGE	5,443.75	542.63	2,170.54	39.87		3,273.21
575100	MISC TRAVEL EXPENSES	260.00	24.53	88.05	33.87		171.95
Major Account 570000 Total		9,187.75	896.62	3,466.61	37.73	0.00	5,721.14
BUDGETED EXPENDITURES TOTAL		350,356.22	37,339.44	105,337.90	30.07	0.00	245,018.32
SUMMARY BY FUND TYPE - EXPENDITURES							
2	CASH FUNDS	350,356.22	37,339.44	105,337.90	30.07		245,018.32
BUDGETED EXPENDITURES TOTAL		350,356.22	37,339.44	105,337.90	30.07	0.00	245,018.32
BUDGETED FUND TYPES - REVENUES							
470000 REVENUE - SALES AND CHARGES							
471100	SALE OF SERVICES	450.00-	100.00-	200.00-	44.44		250.00-
471120	QUALIFYING ED COURSE FEES	1,600.00-		550.00-	34.38		1,050.00-
471121	CONTINUING ED NEW FEES	2,500.00-	250.00-	575.00-	23.00		1,925.00-
471122	CONTINUING ED RENEWAL FEES	150.00-	10.00-	40.00-	26.67		110.00-
475150	CERTIFIED GENERAL NEW FEES	9,300.00-	900.00-	3,000.00-	32.26		6,300.00-
475151	LICENSED NEW FEES	300.00-					300.00-
475152	FINGERPRINT FEES	2,760.25-	316.75-	950.25-	34.43		1,810.00-
475153	CERTIFIED RESIDENTIAL NEW	3,000.00-	300.00-	1,200.00-	40.00		1,800.00-
475154	CERTIFIED GENERAL RENEWAL	116,050.00-	15,125.00-	37,400.00-	32.23		78,650.00-
475155	LICENSED RENEWAL	12,100.00-	1,375.00-	2,475.00-	20.45		9,625.00-
475156	FINGERPRINT AUDIT PROGRAM FEES			20.00-			20.00
475157	CERTIFIED RESIDENTIAL RENEWAL	62,700.00-	12,650.00-	17,050.00-	27.19		45,650.00-
475161	TEMPORARY CERTIFIED GENERAL	8,250.00-	900.00-	2,900.00-	35.15		5,350.00-

Agency 053 REAL PROPERTY APPRAISER BD
Division
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 33.70

	ACCOUNT CODE DESCRIPTION	BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
475167	CERTIFIED RESIDENTIAL INACTIVE	300.00-					300.00-
475168	CERTIFIED GENERAL INACTIVE	300.00-					300.00-
475234	APPLICATION FEES	25,650.00-	2,850.00-	8,950.00-	34.89		16,700.00-
476101	LATE PROCESSING FEES	3,900.00-		350.00-	8.97		3,550.00-
Major Account 470000 Total		249,310.25-	34,776.75-	75,660.25-	30.35	0.00	173,650.00-
480000 REVENUE - MISCELLANEOUS							
481100	INVESTMENT INCOME	12,000.00-	949.88-	4,864.79-	40.54		7,135.21-
484500	REIMB NON-GOVT SOURCES	500.00-	10.62-	925.62-	185.12		425.62
Major Account 480000 Total		12,500.00-	960.50-	5,790.41-	46.32	0.00	6,709.59-
490000 REVENUE - OTHER FINANCIAL SOURCES/U							
491300	SALE - SURP PROP/FIXED ASSET		59.80-	59.80-			59.80
Major Account 490000 Total		0.00	59.80-	59.80-	0.00	0.00	59.80
BUDGETED REVENUE TOTAL		261,810.25-	35,797.05-	81,510.46-	31.13	0.00	180,299.79-

SUMMARY BY FUND TYPE - REVENUE

2	CASH FUNDS	261,810.25-	35,797.05-	81,510.46-	31.13		180,299.79-
BUDGETED REVENUE TOTAL		261,810.25-	35,797.05-	81,510.46-	31.13	0.00	180,299.79-

AMC

Agency 053 REAL PROPERTY APPRAISER BD
Division
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 33.70

	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	8,597.99	24,785.25	34.95		46,137.35
511300	OVERTIME PAYMENTS		119.71	119.71			119.71-
511600	PER DIEM PAYMENTS	2,660.00	245.00	770.00	28.95		1,890.00
511700	EMPLOYEE BONUSES	700.00					700.00
512100	VACATION LEAVE EXPENSE	6,171.90	1,749.54	3,097.89	50.19		3,074.01
512200	SICK LEAVE EXPENSE	798.35	2,252.44	2,438.08	305.39		1,639.73-
512300	HOLIDAY LEAVE EXPENSE	3,769.15	257.64	1,179.70	31.30		2,589.45
Personal Services Subtotal		85,022.00	13,222.32	32,390.63	38.10	0.00	52,631.37
515100	RETIREMENT PLANS EXPENSE	6,177.15	971.75	2,367.72	38.33		3,809.43
515200	FICA EXPENSE	6,504.05	959.27	2,267.68	34.87		4,236.37
515500	HEALTH INSURANCE EXPENSE	20,905.50	1,742.16	6,968.67	33.33		13,936.83
516500	WORKERS COMP PREMIUMS	541.10		541.10	100.00		
Major Account 510000 Total		119,149.80	16,895.50	44,535.80	37.38	0.00	74,614.00
520000 OPERATING EXPENSES							
521100	POSTAGE EXPENSE	875.00	15.24	107.94	12.34		767.06
521400	DATA PROCESSING EXPENSE	11,257.40	1,315.64	3,074.08	27.31		8,183.32
521500	PUBLICATION & PRINT EXPENSE	1,050.00		157.92	15.04		892.08
521900	AWARDS EXPENSE	17.50					17.50
522100	DUES & SUBSCRIPTION EXPENSE	210.00	210.00	210.00	100.00		
522200	CONFERENCE REGISTRATION			227.50			227.50-
524600	RENT EXPENSE-BUILDINGS	4,470.20	372.40	1,489.60	33.32		2,980.60
524900	RENT EXP-DUPR SURCHARGE	1,465.45	122.12	488.48	33.33		976.97
527100	REP & MAINT-OFFICE EQUIP	47.60		47.60	100.00		
531100	OFFICE SUPPLIES EXPENSE	700.00	24.69	51.85	7.41		648.15
532100	NON CAPITALIZED EQUIP PU			640.50			640.50-
541100	ACCTG & AUDITING SERVICES	394.80		394.80	100.00		
541200	PURCHASING ASSESSMENT	13.65		13.65	100.00		
541500	LEGAL SERVICES EXPENSE	2,000.00					2,000.00
541700	LEGAL RELATED EXPENSE	300.00					300.00
542100	SOS TEMP SERV-PERSONNEL	2,170.00					2,170.00
547100	EDUCATIONAL SERVICES	23.80		17.85	75.00		5.95

Agency 053 REAL PROPERTY APPRAISER BD
Division
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 33.70

	ACCOUNT CODE DESCRIPTION	BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
554900	OTHER CONTRACTUAL SERVICE	650.00	90.50	181.00	27.85		469.00
556100	INSURANCE EXPENSE	18.55	6.36	6.36	34.29		12.19
559100	OTHER OPERATING EXP	16,507.74	20.00	20.00	.12		16,487.74
Major Account 520000 Total		42,171.69	2,176.95	7,129.13	16.91	0.00	35,042.56
570000 TRAVEL EXPENSES							
571100	BOARD & LODGING	1,155.00	112.35	411.95	35.67		743.05
571800	MEALS - TRAVEL STATUS	651.00	65.07	238.59	36.65		412.41
573100	STATE-OWNED TRANSPORT	70.00					70.00
574500	PERSONAL VEHICLE MILEAGE	2,931.25	292.19	1,168.74	39.87		1,762.51
575100	MISC TRAVEL EXPENSES	140.00	13.22	47.45	33.89		92.55
Major Account 570000 Total		4,947.25	482.83	1,866.73	37.73	0.00	3,080.52
BUDGETED EXPENDITURES TOTAL		166,268.74	19,555.28	53,531.66	32.20	0.00	112,737.08
SUMMARY BY FUND TYPE - EXPENDITURES							
2	CASH FUNDS	166,268.74	19,555.28	53,531.66	32.20		112,737.08
BUDGETED EXPENDITURES TOTAL		166,268.74	19,555.28	53,531.66	32.20	0.00	112,737.08
BUDGETED FUND TYPES - REVENUES							
470000 REVENUE - SALES AND CHARGES							
475163	AMC REGISTERED NEW FEES	4,000.00-	4,000.00-	4,000.00-	100.00		
475164	AMC APPLICATION FEES	700.00-	350.00-	1,050.00-	150.00		350.00
475165	AMC REGISTERED RENEWAL	99,000.00-	6,000.00-	21,000.00-	21.21		78,000.00-
475166	FED REG AMC RPT FORM PROC FEES	700.00-					700.00-
476101	LATE PROCESSING FEES	275.00-	50.00	50.00-	18.18		225.00-
Major Account 470000 Total		104,675.00-	10,300.00-	26,100.00-	24.93	0.00	78,575.00-
480000 REVENUE - MISCELLANEOUS							
481100	INVESTMENT INCOME	9,000.00-	780.10-	3,919.53-	43.55		5,080.47-
484500	REIMB NON-GOVT SOURCES	500.00-		20.00-	4.00		480.00-
Major Account 480000 Total		9,500.00-	780.10-	3,939.53-	41.47	0.00	5,560.47-

Agency 053 REAL PROPERTY APPRAISER BD
Division
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 33.70

ACCOUNT CODE DESCRIPTION	BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
490000 REVENUE - OTHER FINANCIAL SOURCES/U						
491300 SALE - SURP PROP/FIXED ASSET		32.20-	32.20-			32.20
Major Account 490000 Total	0.00	32.20-	32.20-	0.00	0.00	32.20
BUDGETED REVENUE TOTAL	114,175.00-	11,112.30-	30,071.73-	26.34	0.00	84,103.27-
SUMMARY BY FUND TYPE - REVENUE						
2 CASH FUNDS	114,175.00-	11,112.30-	30,071.73-	26.34		84,103.27-
BUDGETED REVENUE TOTAL	114,175.00-	11,112.30-	30,071.73-	26.34	0.00	84,103.27-

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.		585010	10/04/24	RC	RB	NRPAB DEPOSIT 241004	7627726		25.00-
25310	079	000	53105018.471100.		586815	10/16/24	RC	RB	NRPAB DEPOSIT 241016	7637176		25.00-
25310	079	000	53105018.471100.		587860	10/22/24	RC	RB	NRPAB DEPOSIT 241022	7643931		25.00-
25310	079	000	53105018.471100.		589416	10/30/24	RC	RB	NRPAB DEPOSIT 241030	7653108		25.00-
Total for Object			471100 SALE OF SERVICES									100.00-
25310	079	000	53105018.471121.		586417	10/11/24	RC	RB	NRPAB DEPOSIT 241011	7635217		25.00-
25310	079	000	53105018.471121.		586986	10/17/24	RC	RB	NRPAB DEPOSIT 241017	7639718		25.00-
25310	079	000	53105018.471121.		588222	10/24/24	RC	RB	NRPAB DEPOSIT 241024	7646692		175.00-
25310	079	000	53105018.471121.		589416	10/30/24	RC	RB	NRPAB DEPOSIT 241030	7653108		25.00-
Total for Object			471121 CONTINUING ED NEW FEES									250.00-
25310	079	000	53105018.471122.		587860	10/22/24	RC	RB	NRPAB DEPOSIT 241022	7643931		10.00-
Total for Object			471122 CONTINUING ED RENEWAL FEES									10.00-
25310	079	000	53105018.475150.		584764	10/03/24	RC	RB	NRPAB DEPOSIT 241003	7626233		300.00-
25310	079	000	53105018.475150.		586986	10/17/24	RC	RB	NRPAB DEPOSIT 241017	7639718		300.00-
25310	079	000	53105018.475150.		587860	10/22/24	RC	RB	NRPAB DEPOSIT 241022	7643931		300.00-
Total for Object			475150 CERTIFIED GENERAL NEW FEES									900.00-
25310	079	000	53105018.475152.		584764	10/03/24	RC	RB	NRPAB DEPOSIT 241003	7626233		45.25-
25310	079	000	53105018.475152.		585409	10/08/24	RC	RB	NRPAB DEPOSIT 241008	7630606		45.25-
25310	079	000	53105018.475152.		586417	10/11/24	RC	RB	NRPAB DEPOSIT 241011	7635217		45.25-
25310	079	000	53105018.475152.		586815	10/16/24	RC	RB	NRPAB DEPOSIT 241016	7637176		45.25-
25310	079	000	53105018.475152.		586986	10/17/24	RC	RB	NRPAB DEPOSIT 241017	7639718		45.25-
25310	079	000	53105018.475152.		587860	10/22/24	RC	RB	NRPAB DEPOSIT 241022	7643931		45.25-
25310	079	000	53105018.475152.		588222	10/24/24	RC	RB	NRPAB DEPOSIT 241024	7646692		45.25-
Total for Object			475152 FINGERPRINT FEES									316.75-
25310	079	000	53105018.475153.		589416	10/30/24	RC	RB	NRPAB DEPOSIT 241030	7653108		300.00-
Total for Object			475153 CERTIFIED RESIDENTIAL NEW									300.00-
25310	079	000	53105018.475154.		584515	10/01/24	RC	RB	NRPAB APP REN EFW DEP 241001	7623119		550.00-
25310	079	000	53105018.475154.		584933	10/01/24	RC	RB	NRPAB APP REN EFW DEP 241001A	7623511		275.00-
25310	079	000	53105018.475154.		584764	10/03/24	RC	RB	NRPAB DEPOSIT 241003	7626233		550.00-
25310	079	000	53105018.475154.		24349845	10/02/24	JE	G	JULY-SEPT 2024 ACH RETURNS IBT	7626546		825.00
25310	079	000	53105018.475154.		585060	10/03/24	RC	RB	NRPAB APP REN EFW DEP 241003	7627261		275.00-
25310	079	000	53105018.475154.		585482	10/07/24	RC	RB	NRPAB APP REN EFW DEP 241007	7630593		1,650.00-
25310	079	000	53105018.475154.		585409	10/08/24	RC	RB	NRPAB DEPOSIT 241008	7630606		1,650.00-

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	53105018.475154.		586014	10/08/24	RC	RB	NRPAB APP REN EFW DEP 241008	7631937		825.00-
25310	079	000	53105018.475154.		586443	10/10/24	RC	RB	NRPAB APP REN EFW DEP 241010	7634205		825.00-
25310	079	000	53105018.475154.		586847	10/15/24	RC	RB	NRPAB APP REN EFW DEP 241015	7636902		2,475.00-
25310	079	000	53105018.475154.		587033	10/16/24	RC	RB	NRPAB APP REN EFW DEP 241016	7638441		275.00-
25310	079	000	53105018.475154.		586986	10/17/24	RC	RB	NRPAB DEPOSIT 241017	7639718		275.00-
25310	079	000	53105018.475154.		587388	10/17/24	RC	RB	NRPAB APP REN EFW DEP 241017	7641310		1,100.00-
25310	079	000	53105018.475154.		587924	10/21/24	RC	RB	NRPAB APP REN EFW DEP 241021	7643164		825.00-
25310	079	000	53105018.475154.		587859	10/22/24	RC	RB	NRPAB APP REN DEPOSIT 241022	7644048		275.00-
25310	079	000	53105018.475154.		588296	10/23/24	RC	RB	NRPAB APP REN EFW DEP 241023	7645934		550.00-
25310	079	000	53105018.475154.		588222	10/24/24	RC	RB	NRPAB DEPOSIT 241024	7646692		550.00-
25310	079	000	53105018.475154.		589025	10/25/24	RC	RB	NRPAB APP REN EFW DEP 241025	7648864		825.00-
25310	079	000	53105018.475154.		588918	10/28/24	RC	RB	NRPAB DEPOSIT 241028	7649522		275.00-
25310	079	000	53105018.475154.		589452	10/29/24	RC	RB	NRPAB APP REN EFW DEP 241029	7652614		1,375.00-
25310	079	000	53105018.475154.		589415	10/30/24	RC	RB	NRPAB APP REN DEPOSIT 241030	7653032		550.00-
Total for Object			475154 CERTIFIED GENERAL RENEWAL									15,125.00-
25310	079	000	53105018.475155.		584515	10/01/24	RC	RB	NRPAB APP REN EFW DEP 241001	7623119		550.00-
25310	079	000	53105018.475155.		586847	10/15/24	RC	RB	NRPAB APP REN EFW DEP 241015	7636902		275.00-
25310	079	000	53105018.475155.		587859	10/22/24	RC	RB	NRPAB APP REN DEPOSIT 241022	7644048		275.00-
25310	079	000	53105018.475155.		588222	10/24/24	RC	RB	NRPAB DEPOSIT 241024	7646692		275.00-
Total for Object			475155 LICENSED RENEWAL									1,375.00-
25310	079	000	53105018.475157.		584933	10/01/24	RC	RB	NRPAB APP REN EFW DEP 241001A	7623511		275.00-
25310	079	000	53105018.475157.		585060	10/03/24	RC	RB	NRPAB APP REN EFW DEP 241003	7627261		825.00-
25310	079	000	53105018.475157.		585010	10/04/24	RC	RB	NRPAB DEPOSIT 241004	7627726		275.00-
25310	079	000	53105018.475157.		585482	10/07/24	RC	RB	NRPAB APP REN EFW DEP 241007	7630593		275.00-
25310	079	000	53105018.475157.		586014	10/08/24	RC	RB	NRPAB APP REN EFW DEP 241008	7631937		550.00-
25310	079	000	53105018.475157.		586173	10/09/24	RC	RB	NRPAB APP REN EFW DEP 241009	7632983		825.00-
25310	079	000	53105018.475157.		586443	10/10/24	RC	RB	NRPAB APP REN EFW DEP 241010	7634205		1,100.00-
25310	079	000	53105018.475157.		586847	10/15/24	RC	RB	NRPAB APP REN EFW DEP 241015	7636902		550.00-
25310	079	000	53105018.475157.		587033	10/16/24	RC	RB	NRPAB APP REN EFW DEP 241016	7638441		550.00-
25310	079	000	53105018.475157.		587388	10/17/24	RC	RB	NRPAB APP REN EFW DEP 241017	7641310		1,925.00-
25310	079	000	53105018.475157.		587924	10/21/24	RC	RB	NRPAB APP REN EFW DEP 241021	7643164		275.00-
25310	079	000	53105018.475157.		587859	10/22/24	RC	RB	NRPAB APP REN DEPOSIT 241022	7644048		1,100.00-
25310	079	000	53105018.475157.		588296	10/23/24	RC	RB	NRPAB APP REN EFW DEP 241023	7645934		1,100.00-
25310	079	000	53105018.475157.		589025	10/25/24	RC	RB	NRPAB APP REN EFW DEP 241025	7648864		1,100.00-
25310	079	000	53105018.475157.		588918	10/28/24	RC	RB	NRPAB DEPOSIT 241028	7649522		550.00-
25310	079	000	53105018.475157.		589452	10/29/24	RC	RB	NRPAB APP REN EFW DEP 241029	7652614		1,100.00-
25310	079	000	53105018.475157.		589415	10/30/24	RC	RB	NRPAB APP REN DEPOSIT 241030	7653032		550.00-

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			475157 CERTIFIED RESIDENTIAL RENEWAL									12,650.00-
25310	079	000	53105018.475161.		584764	10/03/24	RC	RB	NRPAB DEPOSIT 241003	7626233		250.00-
25310	079	000	53105018.475161.		585010	10/04/24	RC	RB	NRPAB DEPOSIT 241004	7627726		50.00-
25310	079	000	53105018.475161.		585409	10/08/24	RC	RB	NRPAB DEPOSIT 241008	7630606		100.00-
25310	079	000	53105018.475161.		586417	10/11/24	RC	RB	NRPAB DEPOSIT 241011	7635217		100.00-
25310	079	000	53105018.475161.		586986	10/17/24	RC	RB	NRPAB DEPOSIT 241017	7639718		50.00-
25310	079	000	53105018.475161.		587860	10/22/24	RC	RB	NRPAB DEPOSIT 241022	7643931		50.00-
25310	079	000	53105018.475161.		588222	10/24/24	RC	RB	NRPAB DEPOSIT 241024	7646692		100.00-
25310	079	000	53105018.475161.		588918	10/28/24	RC	RB	NRPAB DEPOSIT 241028	7649522		50.00-
25310	079	000	53105018.475161.		589416	10/30/24	RC	RB	NRPAB DEPOSIT 241030	7653108		150.00-
Total for Object			475161 TEMPORARY CERTIFIED GENERAL									900.00-
25310	079	000	53105018.475234.		584764	10/03/24	RC	RB	NRPAB DEPOSIT 241003	7626233		650.00-
25310	079	000	53105018.475234.		585010	10/04/24	RC	RB	NRPAB DEPOSIT 241004	7627726		100.00-
25310	079	000	53105018.475234.		585409	10/08/24	RC	RB	NRPAB DEPOSIT 241008	7630606		350.00-
25310	079	000	53105018.475234.		586417	10/11/24	RC	RB	NRPAB DEPOSIT 241011	7635217		350.00-
25310	079	000	53105018.475234.		586815	10/16/24	RC	RB	NRPAB DEPOSIT 241016	7637176		150.00-
25310	079	000	53105018.475234.		586986	10/17/24	RC	RB	NRPAB DEPOSIT 241017	7639718		250.00-
25310	079	000	53105018.475234.		587860	10/22/24	RC	RB	NRPAB DEPOSIT 241022	7643931		250.00-
25310	079	000	53105018.475234.		588222	10/24/24	RC	RB	NRPAB DEPOSIT 241024	7646692		350.00-
25310	079	000	53105018.475234.		588918	10/28/24	RC	RB	NRPAB DEPOSIT 241028	7649522		100.00-
25310	079	000	53105018.475234.		589416	10/30/24	RC	RB	NRPAB DEPOSIT 241030	7653108		300.00-
Total for Object			475234 APPLICATION FEES									2,850.00-
25310	079	000	53105018.481100.		24503653	10/24/24	JE	G	OIP Sep 24 3.08792%	7647888		949.88-
Total for Object			481100 INVESTMENT INCOME									949.88-
25310	079	000	53105018.484500.		24518035	10/28/24	JE	G	Q3 2024 PCARD REBATE	7650627		10.62-
Total for Object			484500 REIMB NON-GOVT SOURCES									10.62-
25310	079	000	53105018.491300.		24362460	10/03/24	JE	G	FURNITURE PRE-AUCTION SEP 2024	7627596		92.00-
25310	079	000	53105018.491300.		24416759	10/09/24	JE	G	NRPAB SURPLUS CONFER TABLE	7633539		32.20
Total for Object			491300 SALE - SURP PROP/FIXED ASSET									59.80-
25310	079	000	53105018.511100.		3184394	10/02/24	T2	7	PAYROLL LABOR DISTRIBUTION	7616891		5,822.47
25310	079	000	53105018.511100.		3184700	10/16/24	T2	7	PAYROLL LABOR DISTRIBUTION	7635106		5,838.87
25310	079	000	53105018.511100.		3184891	10/30/24	T2	7	PAYROLL LABOR DISTRIBUTION	7645576		4,306.23
Total for Object			511100 PERMANENT SALARIES-WAGES									15,967.57

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	53105018.511300.		3184891	10/30/24	T2	7	PAYROLL LABOR DISTRIBUTION	7645576		222.32
Total for Object			511300 OVERTIME PAYMENTS									222.32
25310	079	000	53105018.511600.		3184394	10/02/24	T2	7	PAYROLL LABOR DISTRIBUTION	7616891		260.00
25310	079	000	53105018.511600.		3184891	10/30/24	T2	7	PAYROLL LABOR DISTRIBUTION	7645576		195.00
Total for Object			511600 PER DIEM PAYMENTS									455.00
25310	079	000	53105018.512100.		3184700	10/16/24	T2	7	PAYROLL LABOR DISTRIBUTION	7635106		3,248.82
Total for Object			512100 VACATION LEAVE EXPENSE									3,248.82
25310	079	000	53105018.512200.		3184394	10/02/24	T2	7	PAYROLL LABOR DISTRIBUTION	7616891		10.49
25310	079	000	53105018.512200.		3184700	10/16/24	T2	7	PAYROLL LABOR DISTRIBUTION	7635106		4,172.61
Total for Object			512200 SICK LEAVE EXPENSE									4,183.10
25310	079	000	53105018.512300.		3184891	10/30/24	T2	7	PAYROLL LABOR DISTRIBUTION	7645576		478.47
Total for Object			512300 HOLIDAY LEAVE EXPENSE									478.47
25310	079	000	53105018.515100.		3184395	10/02/24	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7616891		436.75
25310	079	000	53105018.515100.		3184701	10/16/24	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7635106		992.92
25310	079	000	53105018.515100.		3184892	10/30/24	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7645576		374.95
Total for Object			515100 RETIREMENT PLANS EXPENSE									1,804.62
25310	079	000	53105018.515200.		3184395	10/02/24	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7616891		417.21
25310	079	000	53105018.515200.		3184701	10/16/24	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7635106		966.28
25310	079	000	53105018.515200.		3184892	10/30/24	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7645576		397.94
Total for Object			515200 FICA EXPENSE									1,781.43
25310	079	000	53105018.515500.		3184395	10/02/24	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7616891		1,617.68
25310	079	000	53105018.515500.		3184701	10/16/24	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7635106		1,617.68
Total for Object			515500 HEALTH INSURANCE EXPENSE									3,235.36
25310	079	000	53105018.521100.		24295547	10/01/24	JE	G	NRPAB POSTAGE AUG 2024	7616635		15.24-
25310	079	000	53105018.521100.		24455027	10/16/24	JE	G	POSTAGE DUE SEP 2024	7638604		132.50
Total for Object			521100 POSTAGE EXPENSE									117.26
25310	079	000	53105018.521400.		55881965	10/01/24	PV	V	AS - OCIO - IMSERVICES	7616531		1,785.67
25310	079	000	53105018.521400.		55882006	10/01/24	PV	V	AS - OCIO - COMMUNICATIONS	7616611		114.24
25310	079	000	53105018.521400.		56020585	10/15/24	PV	V	AS - OCIO - IMSERVICES	7638246		97.40

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			521400 CIO CHARGES									2,827.31
25310	079	000	53105018.522100.		24349654	10/02/24	J1	G	PURCHASE CARD TRANSACTION	7625463		390.00
Total for Object			522100 DUES & SUBSCRIPTION EXP									390.00
25310	079	000	53105018.524600.		24303882	10/07/24	JE	G	RENT & LB530 OCT 2024 - OTHER	7617219		1,034.31
25310	079	000	53105018.524600.		24386883	10/08/24	JE	G	NRPAB RENT OCTOBER 2024	7631942		362.01-
25310	079	000	53105018.524600.		56037720	10/17/24	PV	V	SECRETARY OF STATE	7640826		19.31
Total for Object			524600 RENT EXPENSE-BUILDINGS									691.61
25310	079	000	53105018.524900.		24303882	10/07/24	JE	G	RENT & LB530 OCT 2024 - OTHER	7617219		348.91
25310	079	000	53105018.524900.		24386883	10/08/24	JE	G	NRPAB RENT OCTOBER 2024	7631942		122.12-
Total for Object			524900 RENT EXP-DEPR SURCHARGE									226.79
25310	079	000	53105018.531100.		24147108	10/03/24	JE	G	OFFICE DEPOT AUG 2024	7594561		54.68
25310	079	000	53105018.531100.		24349654	10/02/24	J1	G	PURCHASE CARD TRANSACTION	7625463		10.30
25310	079	000	53105018.531100.		24386876	10/08/24	JE	G	NRPAB ODP BUS SOL 8/2024	7631914		19.14-
Total for Object			531100 OFFICE SUPPLIES EXPENSE									45.84
25310	079	000	53105018.539500.		55958928	10/02/24	PC	V	Purchase Card Offset	7625366		615.85
25310	079	000	53105018.539500.		24349654	10/02/24	J1	G	PURCHASE CARD TRANSACTION	7625463		615.85-
Total for Object			539500 PURCHASING CARD SUSPENSE									
25310	079	000	53105018.554900.		56001276	10/09/24	PV	V	REALCORP	7633661		625.00
25310	079	000	53105018.554900.		56020587	10/15/24	PV	V	NEBRASKA STATE PATROL	7638249		90.50
Total for Object			554900 OTHER CONTRACTUAL SERVICES									715.50
25310	079	000	53105018.556100.		56020583	10/15/24	PV	V	AS - RISK MANAGEMENT DIVISION	7638235		11.82
Total for Object			556100 INSURANCE EXPENSE									11.82
25310	079	000	53105018.559100.		55967582	10/02/24	PV	V	TREASURER, STATE	7626539		40.00
Total for Object			559100 OTHER OPERATING EXP									40.00
25310	079	000	53105018.571100.		56020579	10/15/24	PV	V	CORNHUSKER HOTEL	7638231		208.65
Total for Object			571100 LODGING									208.65
25310	079	000	53105018.571800.		55882086	10/01/24	PV	V	JOHNSON, RODNEY D	7616674		40.27
25310	079	000	53105018.571800.		55882102	10/01/24	PV	V	DOWNING, BONNIE M	7616691		40.27
25310	079	000	53105018.571800.		55882117	10/01/24	PV	V	MINSHULL, DEREK	7616739		40.27

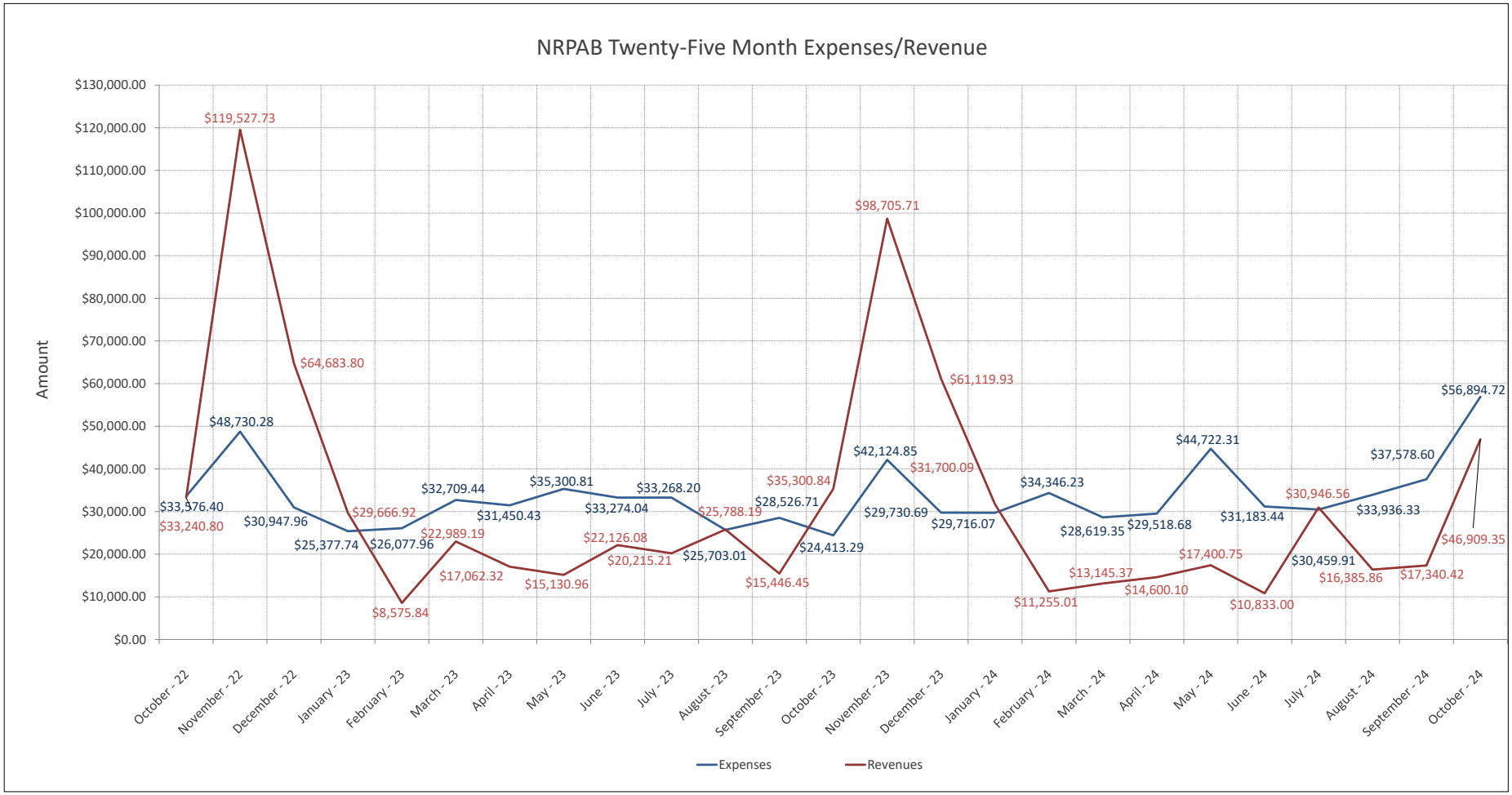
Fund	Program	Sub-Program	Account Number	Sub-ledger	Doc Number	Tran Date	Tran Type	Batch Type	Payee/Explanation	Batch Number	Posted Code	Month to Date
Total for Object			571800 MEALS - TRAVEL STATUS									120.81
25310	079	000	53105018.574500.		55882086	10/01/24	PV	V	JOHNSON, RODNEY D	7616674		100.16
25310	079	000	53105018.574500.		55882102	10/01/24	PV	V	DOWNING, BONNIE M	7616691		204.69
25310	079	000	53105018.574500.		55882108	10/01/24	PV	V	HERMSEN, KEVIN P	7616726		37.45
25310	079	000	53105018.574500.		55882117	10/01/24	PV	V	MINSHULL, DEREK	7616739		200.33
Total for Object			574500 PERSONAL VEHICLE MILEAGE									542.63
25310	079	000	53105018.575100.		55882086	10/01/24	PV	V	JOHNSON, RODNEY D	7616674		7.31
25310	079	000	53105018.575100.		55882102	10/01/24	PV	V	DOWNING, BONNIE M	7616691		7.31
25310	079	000	53105018.575100.		55882108	10/01/24	PV	V	HERMSEN, KEVIN P	7616726		2.60
25310	079	000	53105018.575100.		55882117	10/01/24	PV	V	MINSHULL, DEREK	7616739		7.31
Total for Object			575100 MISC TRAVEL EXPENSE									24.53
Total for Business Unit		53105018	NE REAL PROPERTY APPRAISER									1,542.39
25320	079	000	53105200.475163.		588223	10/24/24	RC	RB	NRPAB AMC DEPOSIT 241024	7646935		2,000.00-
25320	079	000	53105200.475163.		588917	10/28/24	RC	RB	NRPAB AMC DEPOSIT 241028	7649467		2,000.00-
Total for Object			475163 AMC REGISTERED NEW FEES									4,000.00-
25320	079	000	53105200.475164.		584763	10/03/24	RC	RB	NRPAB AMC DEPOSIT 241003	7626397		350.00-
Total for Object			475164 AMC APPLICATION FEES									350.00-
25320	079	000	53105200.475165.		24349845	10/02/24	JE	G	JULY-SEPT 2024 ACH RETURNS IBT	7626546		1,500.00
25320	079	000	53105200.475165.		586416	10/11/24	RC	RB	NRPAB AMC DEPOSIT 241011	7634971		1,500.00-
25320	079	000	53105200.475165.		588163	10/22/24	RC	RB	NRPAB AMC REN EFW DEP 241022	7644679		1,500.00-
25320	079	000	53105200.475165.		589026	10/25/24	RC	RB	NRPAB AMC REN EFW DEP 241025	7649116		3,000.00-
25320	079	000	53105200.475165.		589451	10/29/24	RC	RB	NRPAB AMC REN EFW DEP 241029	7652248		1,500.00-
Total for Object			475165 AMC REGISTERED RENEWAL									6,000.00-
25320	079	000	53105200.476101.		24349845	10/02/24	JE	G	JULY-SEPT 2024 ACH RETURNS IBT	7626546		50.00
Total for Object			476101 LATE PROCESSING FEES									50.00
25320	079	000	53105200.481100.		24503653	10/24/24	JE	G	OIP Sep 24 3.08792%	7647888		780.10-
Total for Object			481100 INVESTMENT INCOME									780.10-
25320	079	000	53105200.491300.		24416759	10/09/24	JE	G	NRPAB SURPLUS CONFER TABLE	7633539		32.20-
Total for Object			491300 SALE - SURP PROP/FIXED ASSET									32.20-

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
25320	079	000	53105200.511100.		3184394	10/02/24	T2	7	PAYROLL LABOR DISTRIBUTION	7616891		3,135.29
25320	079	000	53105200.511100.		3184700	10/16/24	T2	7	PAYROLL LABOR DISTRIBUTION	7635106		3,143.95
25320	079	000	53105200.511100.		3184891	10/30/24	T2	7	PAYROLL LABOR DISTRIBUTION	7645576		2,318.75
Total for Object			511100 PERMANENT SALARIES-WAGES									8,597.99
25320	079	000	53105200.511300.		3184891	10/30/24	T2	7	PAYROLL LABOR DISTRIBUTION	7645576		119.71
Total for Object			511300 OVERTIME PAYMENTS									119.71
25320	079	000	53105200.511600.		3184394	10/02/24	T2	7	PAYROLL LABOR DISTRIBUTION	7616891		140.00
25320	079	000	53105200.511600.		3184891	10/30/24	T2	7	PAYROLL LABOR DISTRIBUTION	7645576		105.00
Total for Object			511600 PER DIEM PAYMENTS									245.00
25320	079	000	53105200.512100.		3184700	10/16/24	T2	7	PAYROLL LABOR DISTRIBUTION	7635106		1,749.54
Total for Object			512100 VACATION LEAVE EXPENSE									1,749.54
25320	079	000	53105200.512200.		3184394	10/02/24	T2	7	PAYROLL LABOR DISTRIBUTION	7616891		5.57
25320	079	000	53105200.512200.		3184700	10/16/24	T2	7	PAYROLL LABOR DISTRIBUTION	7635106		2,246.87
Total for Object			512200 SICK LEAVE EXPENSE									2,252.44
25320	079	000	53105200.512300.		3184891	10/30/24	T2	7	PAYROLL LABOR DISTRIBUTION	7645576		257.64
Total for Object			512300 HOLIDAY LEAVE EXPENSE									257.64
25320	079	000	53105200.515100.		3184395	10/02/24	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7616891		235.21
25320	079	000	53105200.515100.		3184701	10/16/24	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7635106		534.68
25320	079	000	53105200.515100.		3184892	10/30/24	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7645576		201.86
Total for Object			515100 RETIREMENT PLANS EXPENSE									971.75
25320	079	000	53105200.515200.		3184395	10/02/24	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7616891		224.67
25320	079	000	53105200.515200.		3184701	10/16/24	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7635106		520.30
25320	079	000	53105200.515200.		3184892	10/30/24	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7645576		214.30
Total for Object			515200 FICA EXPENSE									959.27
25320	079	000	53105200.515500.		3184395	10/02/24	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7616891		871.08
25320	079	000	53105200.515500.		3184701	10/16/24	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7635106		871.08
Total for Object			515500 HEALTH INSURANCE EXPENSE									1,742.16
25320	079	000	53105200.521100.		24295547	10/01/24	JE	G	NRPAB POSTAGE AUG 2024	7616635		15.24
Total for Object			521100 POSTAGE EXPENSE									15.24

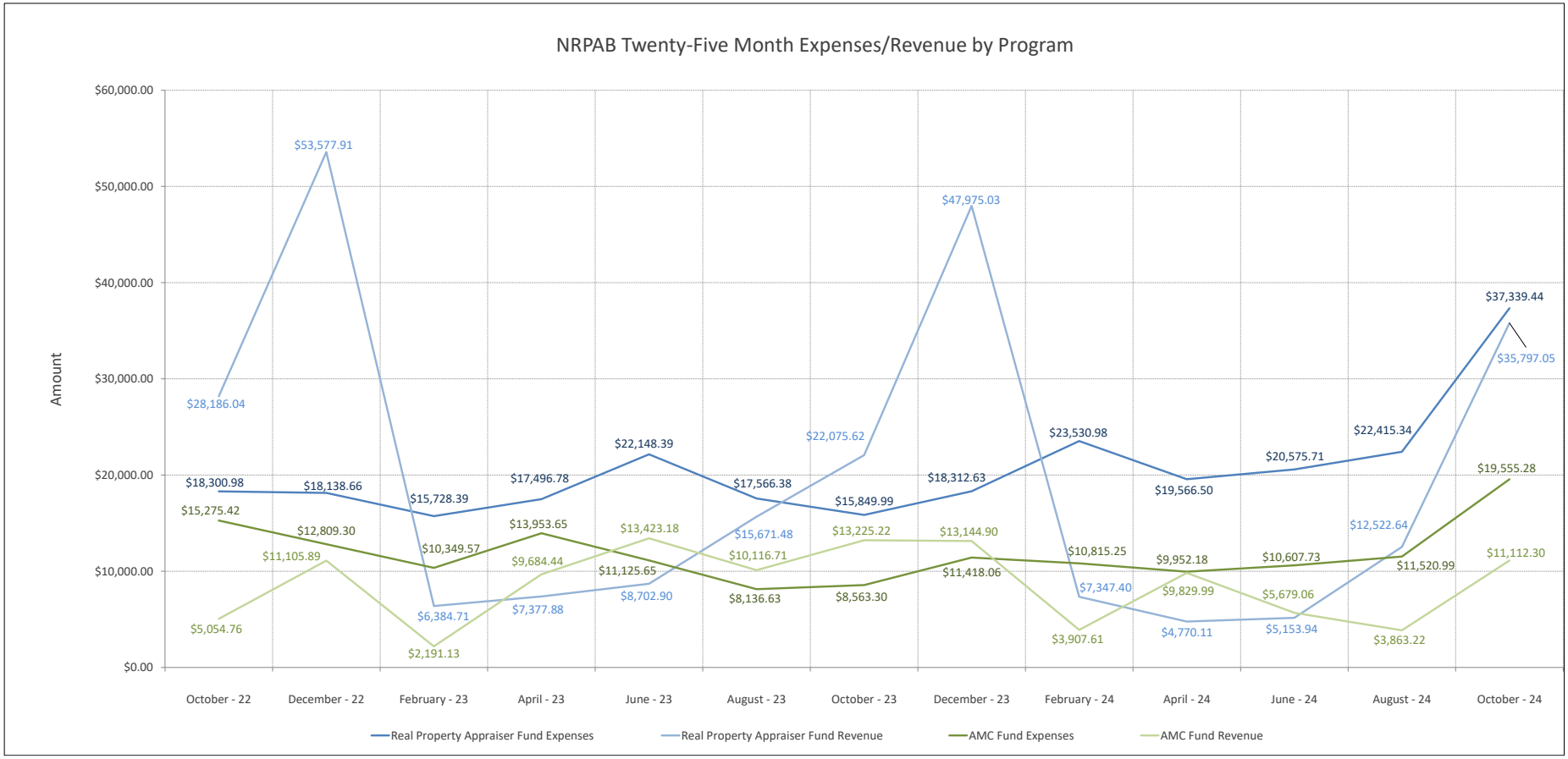
Fund	Program	Sub-Program	Account Number	Sub-ledger	Doc Number	Tran Date	Tran Type	Batch Type	Payee/Explanation	Batch Number	Posted Code	Month to Date
25320	079	000	53105200.521400.		55881965	10/01/24	PV	V	AS - OCIO - IMSERVICES	7616531		754.75
25320	079	000	53105200.521400.		55882006	10/01/24	PV	V	AS - OCIO - COMMUNICATIONS	7616611		61.52
25320	079	000	53105200.521400.		56020585	10/15/24	PV	V	AS - OCIO - IMSERVICES	7638246		499.37
Total for Object			521400 CIO CHARGES									1,315.64
25320	079	000	53105200.522100.		24349654	10/02/24	J1	G	PURCHASE CARD TRANSACTION	7625463		210.00
Total for Object			522100 DUES & SUBSCRIPTION EXP									210.00
25320	079	000	53105200.524600.		24386883	10/08/24	JE	G	NRPAB RENT OCTOBER 2024	7631942		362.01
25320	079	000	53105200.524600.		56037720	10/17/24	PV	V	SECRETARY OF STATE	7640826		10.39
Total for Object			524600 RENT EXPENSE-BUILDINGS									372.40
25320	079	000	53105200.524900.		24386883	10/08/24	JE	G	NRPAB RENT OCTOBER 2024	7631942		122.12
Total for Object			524900 RENT EXP-DEPR SURCHARGE									122.12
25320	079	000	53105200.531100.		24349654	10/02/24	J1	G	PURCHASE CARD TRANSACTION	7625463		5.55
25320	079	000	53105200.531100.		24386876	10/08/24	JE	G	NRPAB ODP BUS SOL 8/2024	7631914		19.14
Total for Object			531100 OFFICE SUPPLIES EXPENSE									24.69
25320	079	000	53105200.554900.		56020587	10/15/24	PV	V	NEBRASKA STATE PATROL	7638249		90.50
Total for Object			554900 OTHER CONTRACTUAL SERVICES									90.50
25320	079	000	53105200.556100.		56020583	10/15/24	PV	V	AS - RISK MANAGEMENT DIVISION	7638235		6.36
Total for Object			556100 INSURANCE EXPENSE									6.36
25320	079	000	53105200.559100.		55967582	10/02/24	PV	V	TREASURER, STATE	7626539		20.00
Total for Object			559100 OTHER OPERATING EXP									20.00
25320	079	000	53105200.571100.		56020579	10/15/24	PV	V	CORNHUSKER HOTEL	7638231		112.35
Total for Object			571100 LODGING									112.35
25320	079	000	53105200.571800.		55882086	10/01/24	PV	V	JOHNSON, RODNEY D	7616674		21.69
25320	079	000	53105200.571800.		55882102	10/01/24	PV	V	DOWNING, BONNIE M	7616691		21.69
25320	079	000	53105200.571800.		55882117	10/01/24	PV	V	MINSHULL, DEREK	7616739		21.69
Total for Object			571800 MEALS - TRAVEL STATUS									65.07
25320	079	000	53105200.574500.		55882086	10/01/24	PV	V	JOHNSON, RODNEY D	7616674		53.94
25320	079	000	53105200.574500.		55882102	10/01/24	PV	V	DOWNING, BONNIE M	7616691		110.21
25320	079	000	53105200.574500.		55882108	10/01/24	PV	V	HERMSEN, KEVIN P	7616726		10.77

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
25320	079	000	53105200.574500.		55882117	10/01/24	PV	V	MINSHULL, DEREK	7616739		107.87
Total for Object			574500 PERSONAL VEHICLE MILEAGE									292.19
25320	079	000	53105200.575100.		55882086	10/01/24	PV	V	JOHNSON, RODNEY D	7616674		3.94
25320	079	000	53105200.575100.		55882102	10/01/24	PV	V	DOWNING, BONNIE M	7616691		3.94
25320	079	000	53105200.575100.		55882108	10/01/24	PV	V	HERMSEN, KEVIN P	7616726		1.40
25320	079	000	53105200.575100.		55882117	10/01/24	PV	V	MINSHULL, DEREK	7616739		3.94
Total for Object			575100 MISC TRAVEL EXPENSE									13.22
Total for Business Unit		53105200	AMC LICENSING									8,442.98
Total for Division		000										9,985.37
Total for Agency		053	REAL PROPERTY APPRAISER BD									9,985.37

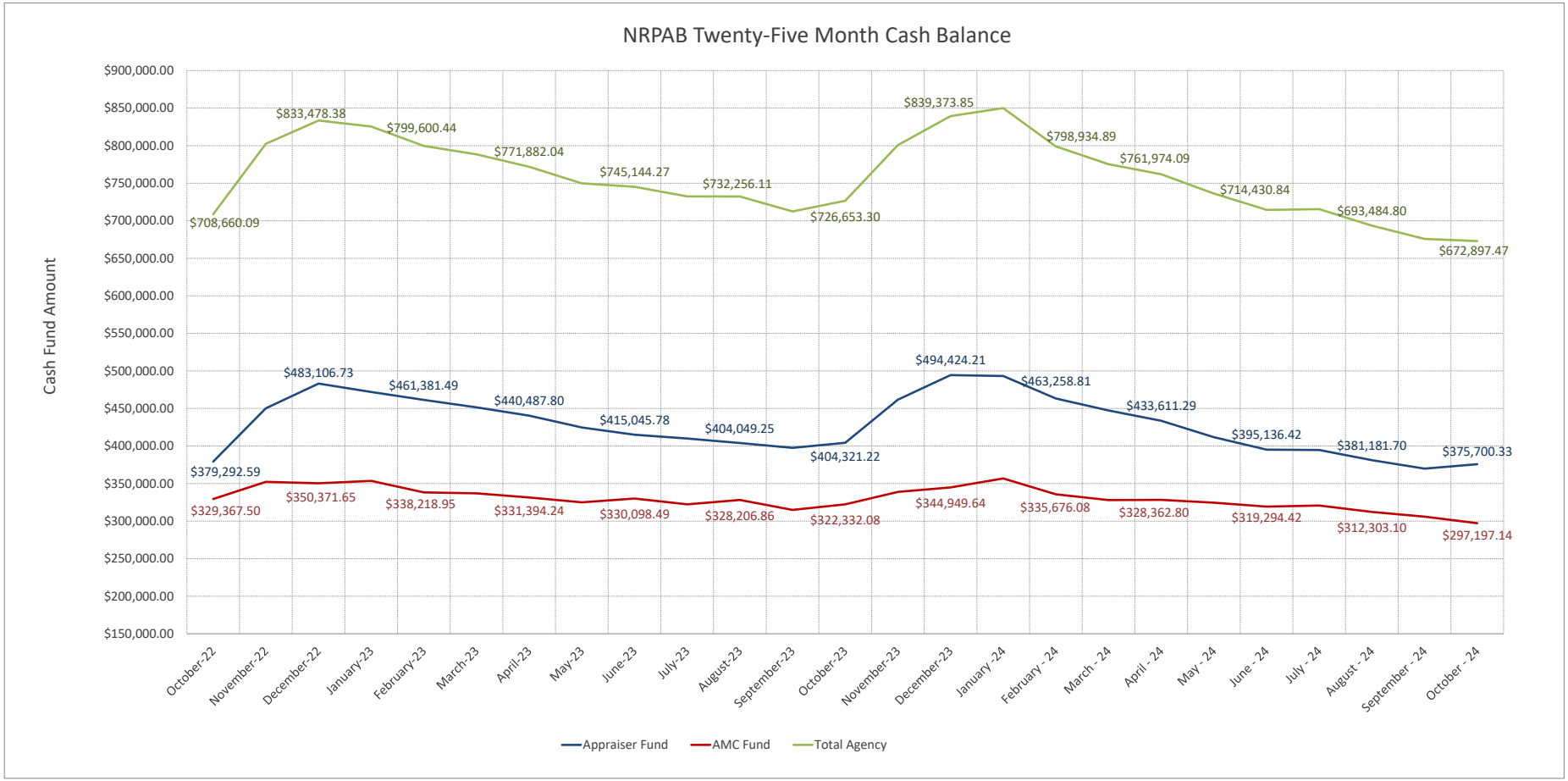
Financial Report and Considerations - Financial Charts



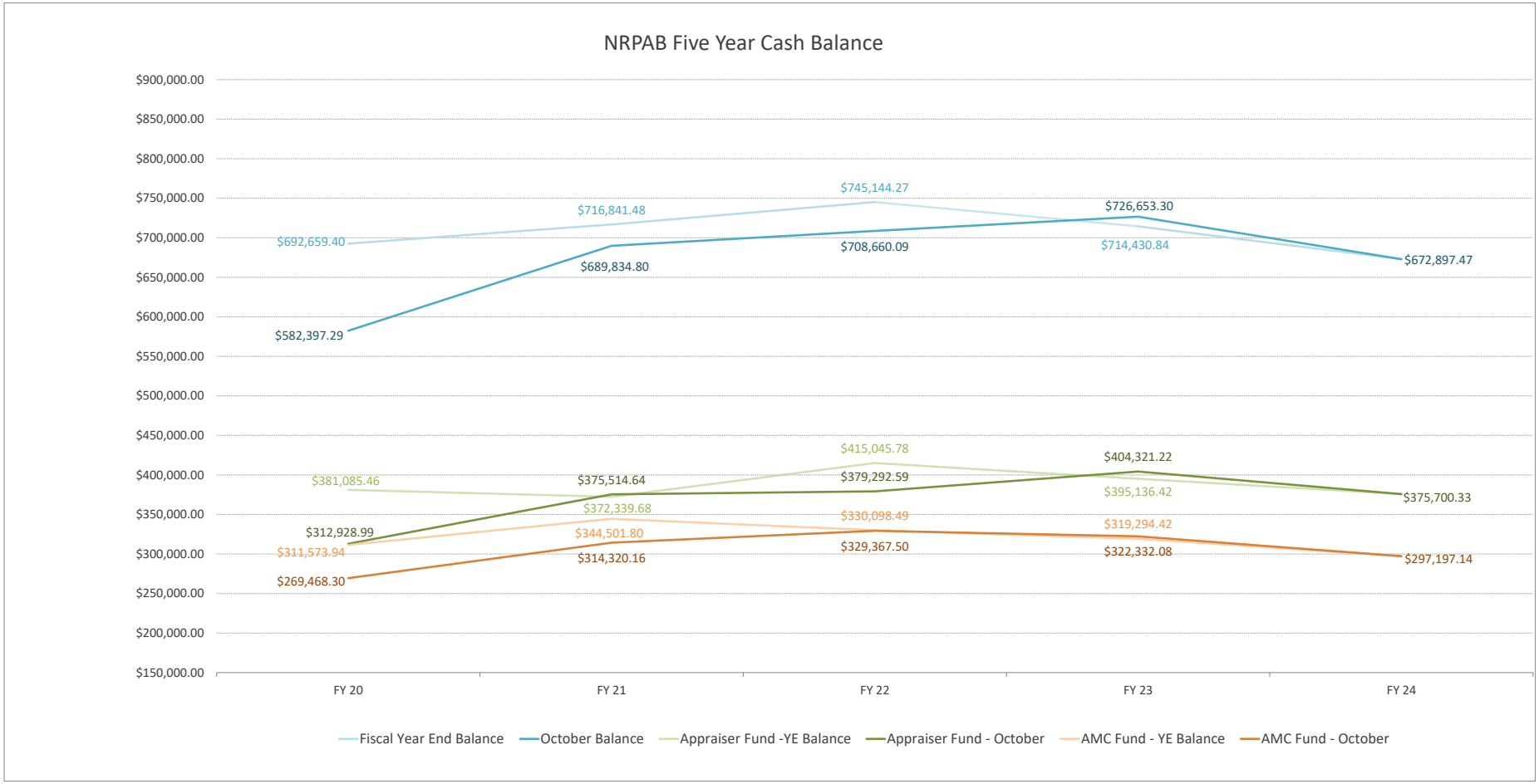
Financial Report and Considerations - Financial Charts



Financial Report and Considerations - Financial Charts



Financial Report and Considerations - Financial Charts



From:	Kohtz, Tyler
To:	Jonathan Stewart
Subject:	Re: NRPAB 2025 Proposed Legislation
Date:	Friday, November 8, 2024 4:43:08 PM
Attachments:	image002.png image004.png image005.png image006.png image007.png image008.png Outlook-signature .png Outlook-A picture .png Outlook-Logo Desc.png Outlook-Icon Desc.png Outlook-Icon Desc.png

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Thank you very much, Jonny.

Tyler Kohtz, Director
Nebraska Real Property Appraiser Board

From: Jonathan Stewart <Jonathan@asc.gov>
Sent: Friday, November 8, 2024 3:10 PM
To: Kohtz, Tyler <tyler.kohtz@nebraska.gov>
Subject: Re: NRPAB 2025 Proposed Legislation

Good afternoon, Tyler.

I just heard back from our attorneys, and they do not have any concerns or comments about your proposals. Thank you for allowing us to review them for you.

Have a great weekend.

Jonny Stewart
Policy Manager
O 202.792.1197
C 202.961.7293

1325 G St NW #500
Washington DC 20005





From: Kohtz, Tyler <tyler.kohtz@nebraska.gov>
Sent: Friday, November 8, 2024 8:32 AM
To: Jonathan Stewart <Jonathan@asc.gov>
Subject: RE: NRPAB 2025 Proposed Legislation

Thank you very much, Jonny.

Have a good weekend.

Tyler Kohtz
Executive Director
Nebraska Real Property Appraiser Board



From: Jonathan Stewart <Jonathan@asc.gov>
Sent: Friday, November 8, 2024 9:30 AM
To: Kohtz, Tyler <tyler.kohtz@nebraska.gov>
Subject: Re: NRPAB 2025 Proposed Legislation

Good morning, Tyler.

I wanted to let you know that I have finished my review and have sent it to our attorneys for their review. They have informed me that they will complete their review by Tuesday at the latest so you can meet your deadline. I will keep you posted.

Thanks,

Jonny Stewart
Policy Manager
O 202.792.1197
C 202.961.7293

1325 G St NW #500
Washington DC 20005





From: Kohtz, Tyler <tyler.kohtz@nebraska.gov>
Sent: Thursday, October 17, 2024 12:56 PM
To: Jonathan Stewart <Jonathan@asc.gov>
Subject: NRPAB 2025 Proposed Legislation

Jonny,

The Nebraska Real Property Appraiser Board intends to have two legislative bills introduced on its behalf during the 2025 legislative session.

The proposed update to the Nebraska Real Property Appraiser Act (REQ00112) implements the use of a contingent dismissal in lieu of disciplinary action. The intent of the Board's

regulatory program is to be educational in practice when possible. The Board has no remedy to cure minor unintentional violations of the Act, without a real property appraiser suffering the ramifications of discipline on their record, for violations that do not rise to the level of filing a formal complaint and when a dismissal with a written advisory opinion does not provide adequate oversight to ensure that the issues leading to violations are corrected.

The proposed updates to the Nebraska Appraisal Management Company Registration Act (REQ00113) implements the use of a contingent dismissal in lieu of disciplinary action, and replaces, “a person applying for issuance of a registration or renewal of a registration” with “An appraisal management company” in Neb. Rev. Stat. § 76-3207(1) to clarify the intent of the language. The intent of the Board's regulatory program is to be educational in practice when possible. The Board has no remedy to cure minor unintentional violations of the Act, without an AMC suffering the ramifications of discipline on its record, for violations that do not rise to the level of filing a formal complaint and when a dismissal with a written advisory opinion does not provide adequate oversight to ensure that the issues leading to violations are corrected.

The drafted legislation, along with an in-depth summary of the drafted changes, are attached. If you are interested in providing any feedback to the Board for consideration, please email any comments to me no later than November 12, 2024.

If you have any questions, please feel free to call or email.

Sincerely,

Tyler N. Kohtz
Executive Director
Nebraska Real Property Appraiser Board
301 Centennial Mall South, First Floor
Lincoln, NE 68509-4963
Phone: (402) 471-9015
Email: tyler.kohtz@nebraska.gov
Website: appraiser.ne.gov
Visit NRPAB on Facebook



From: Kohtz, Tyler
To: Laura Ebke
Subject: RE: NRPAB 2025 Proposed Legislation
Date: Thursday, October 17, 2024 4:20:00 PM
Attachments: image002.png
image003.png

Thank you very much, Laura. I will do that.

Tyler Kohtz
Executive Director
Nebraska Real Property Appraiser Board



From: Laura Ebke <lebke@platteinstitute.org>
Sent: Thursday, October 17, 2024 4:19 PM
To: Kohtz, Tyler <tyler.kohtz@nebraska.gov>
Subject: Re: NRPAB 2025 Proposed Legislation

Tyler,

This seems like an excellent alternative for those who might make minor or unintentional mistakes—a great opportunity for training and correction without ruining (or at least negatively impacting) someone's livelihood.

If you'll "ping" me when the bills are introduced, I'd be happy to send a letter of support to the committee.

Laura

Platte INSTITUTE
Laura Ebke, PhD
Senior Fellow
Former NE State Senator
(402)540-6510 (Cell)

From: Kohtz, Tyler <tyler.kohtz@nebraska.gov>
Date: Thursday, October 17, 2024 at 3:55 PM
To: Laura Ebke <lebke@platteinstitute.org>
Subject: RE: NRPAB 2025 Proposed Legislation

Hi Laura,

You're welcome, Laura. Federal law does not require the Board to utilize contingent dismissals but does allow for the use. The Board's intent is to use a contingent dismissal to address disciplinary matters where the only current possible outcome is a consent agreement or final order after a hearing, which both are disciplinary actions on the record of the appraiser or AMC, when the resolution does not have to be so drastic based on the evidence before the Board. If the Respondent is offered a contingent dismissal, they would have to meet certain requirements (education or meeting certain report standards) for the grievance to be dismissed. Think of it being like a diversion program in criminal law.

I hope this helps.

Tyler Kohtz
Executive Director
Nebraska Real Property Appraiser Board



From: Laura Ebke <lebke@platteinstitute.org>
Sent: Thursday, October 17, 2024 2:59 PM
To: Kohtz, Tyler <tyler.kohtz@nebraska.gov>; Nicole Fox <nfox@platteinstitute.org>
Subject: Re: NRPAB 2025 Proposed Legislation

Hi Tyler,

Thanks for providing this to us!

Am I correct in understanding that these proposals (at least in part) are designed to ensure compliance with federal law/rules and that it has the effect, where the "contingent dismissal in lieu of disciplinary action" is concerned, of providing a means of remediation of minor violations controlling statutes and rules without formal disciplinary action?

If that's the case, I don't think we would have any concerns about it.

I appreciate you reaching out to us!

Laura

Laura Ebke, PhD
Senior Fellow
Former NE State Senator
(402)540-6510 (Cell)

From: Kohtz, Tyler <tyler.kohtz@nebraska.gov>
Date: Thursday, October 17, 2024 at 2:17 PM
To: Nicole Fox <nfox@platteinstitute.org>, Laura Ebke <lebke@platteinstitute.org>
Subject: NRPAB 2025 Proposed Legislation

Nicole and Laura,

The Nebraska Real Property Appraiser Board intends to have two legislative bills introduced on its behalf during the 2025 legislative session.

The proposed update to the Nebraska Real Property Appraiser Act (REQ00112) implements the use of a contingent dismissal in lieu of disciplinary action. The intent of the Board's regulatory program is to be educational in practice when possible. The Board has no remedy to cure minor unintentional violations of the Act, without a real property appraiser suffering the ramifications of discipline on their record, for violations that do not rise to the level of filing a formal complaint and when a dismissal with a written advisory opinion does not provide adequate oversight to ensure that the issues leading to violations are corrected.

The proposed updates to the Nebraska Appraisal Management Company Registration Act (REQ00113) implements the use of a contingent dismissal in lieu of disciplinary action, and replaces, “a person applying for issuance of a registration or renewal of a registration” with “An appraisal management company” in Neb. Rev. Stat. § 76-3207(1) to clarify the intent of the language. The intent of the Board's regulatory program is to be educational in practice when possible. The Board has no remedy to cure minor unintentional violations of the Act, without an AMC suffering the ramifications of discipline on its record, for violations that do not rise to the level of filing a formal complaint and when a dismissal with a written advisory opinion does not provide adequate oversight to ensure that the issues leading to violations are corrected.

The drafted legislation, along with an in-depth summary of the drafted changes, are attached. If you are interested in providing any feedback to the Board for consideration, please email any comments to me no later than November 12, 2024.

If you have any questions, please feel free to call or email.

Sincerely,

Tyler N. Kohtz
Executive Director
Nebraska Real Property Appraiser Board
301 Centennial Mall South, First Floor
Lincoln, NE 68509-4963
Phone: (402) 471-9015
Email: tyler.kohtz@nebraska.gov
Website: appraiser.ne.gov
Visit NRPAB on Facebook



From: Kohtz, Tyler
To: Scott, Sarah
Subject: RE: NRPAB 2025 Proposed Legislation
Date: Monday, October 21, 2024 2:41:00 PM
Attachments: image003.png

Thank you very much, Ms. Scott.

Tyler Kohtz
Executive Director
Nebraska Real Property Appraiser Board



From: Scott, Sarah <sarah.scott@nebraska.gov>
Sent: Monday, October 21, 2024 2:40 PM
To: Kohtz, Tyler <tyler.kohtz@nebraska.gov>
Subject: RE: NRPAB 2025 Proposed Legislation

Good afternoon Mr. Kohtz,

Thank you for sharing the Board's proposed legislation, I have no feedback for the Board's consideration.

I appreciate the chance to review the legislation.

Thank you,

Sarah Scott
Property Tax Administrator

Nebraska Department of Revenue
200 S Silber
North Platte, NE 69101
OFFICE 402-471-5962
sarah.scott@nebraska.gov
revenue.nebraska.gov

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From: Kohtz, Tyler <tyler.kohtz@nebraska.gov>

Sent: Thursday, October 17, 2024 1:53 PM
To: Scott, Sarah <sarah.scott@nebraska.gov>
Subject: NRPAB 2025 Proposed Legislation

Ms. Scott,

The Nebraska Real Property Appraiser Board intends to have two legislative bills introduced on its behalf during the 2025 legislative session.

The proposed update to the Nebraska Real Property Appraiser Act (REQ00112) implements the use of a contingent dismissal in lieu of disciplinary action. The intent of the Board's regulatory program is to be educational in practice when possible. The Board has no remedy to cure minor unintentional violations of the Act, without a real property appraiser suffering the ramifications of discipline on their record, for violations that do not rise to the level of filing a formal complaint and when a dismissal with a written advisory opinion does not provide adequate oversight to ensure that the issues leading to violations are corrected.

The proposed updates to the Nebraska Appraisal Management Company Registration Act (REQ00113) implements the use of a contingent dismissal in lieu of disciplinary action, and replaces, “a person applying for issuance of a registration or renewal of a registration” with “An appraisal management company” in Neb. Rev. Stat. § 76-3207(1) to clarify the intent of the language. The intent of the Board's regulatory program is to be educational in practice when possible. The Board has no remedy to cure minor unintentional violations of the Act, without an AMC suffering the ramifications of discipline on its record, for violations that do not rise to the level of filing a formal complaint and when a dismissal with a written advisory opinion does not provide adequate oversight to ensure that the issues leading to violations are corrected.

The drafted legislation, along with an in-depth summary of the drafted changes, are attached. If you are interested in providing any feedback to the Board for consideration, please email any comments to me no later than November 12, 2024.

If you have any questions, please feel free to call or email.

Sincerely,

Tyler N. Kohtz
Executive Director
Nebraska Real Property Appraiser Board
301 Centennial Mall South, First Floor
Lincoln, NE 68509-4963
Phone: (402) 471-9015

Email: tyler.kohtz@nebraska.gov
Website: appraiser.ne.gov
Visit NRPAB on Facebook



NRPAB
Nebraska Real Property Appraiser Board

2025 Update to Nebraska Real Property Appraiser Act Summary (REQ00112)

The purpose of REQ00112 is to update the Nebraska Real Property Appraiser Act ("Act") to implement the use of a contingent dismissal in lieu of disciplinary action. Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 ("FIRREA") requires that real estate appraisals be performed in accordance with generally accepted uniform appraisal standards, known as the Uniform Standards of Professional Appraisal Practice ("USPAP"), and are to be performed by an individual whose competency has been demonstrated, and whose professional conduct is subject to effective state supervision. USPAP consists of up to seventy-three standards (not including advisory opinions) pertaining to professional ethics, appraisal development, and appraisal reporting that a real property appraiser must adhere to when engaged in real property appraisal practice for each assignment. The intent of the Board's regulatory program is to be educational in practice when possible. The Nebraska Real Property Appraiser Board has no remedy to cure minor unintentional violations of the Act, without a real property appraiser suffering the ramifications of discipline on their record, for violations that do not rise to the level of filing a formal complaint and a dismissal with a written advisory opinion does not provide adequate oversight to ensure that the issues leading to violations are corrected.

The following language changes are included in REQ00112:

- The following language is stricken from subdivision "c" *(page 2: lines 23-27)* in Neb. Rev. Stat. § 76-2239(1) and reinserted in subdivision "a" *(page 2: lines 6-10)* for clarification:

  "Upon receipt of information indicating that a person may have violated any provision of the Real Property Appraiser Act, the board shall make an investigation of the facts to determine whether or not there is evidence of a violation. If technical assistance is required, the board may contract with or use qualified persons."

- "or, at the board's discretion, enter into a contingent dismissal agreement with remedial measures with a credential holder" is added to Neb. Rev. Stat. § 76-2239(1)(b) to provide authority to the Board to enter into a contingent dismissal with a real property appraiser for violations of the Act *(page 2: lines 14-15)*. This language pertains to actions that the Board may take against a real property appraiser for violations of the Act.

- "A successfully completed contingent dismissal agreement is not disciplinary action" is added to Neb. Rev. Stat. § 76-2239(1)(c) to clarify that the successful completion of a contingent dismissal agreement by a real property appraiser is not considered to be disciplinary action reported to the Appraisal Subcommittee *(page 2: lines 14-15)*.

- "or enter into contingent dismissal agreements" is added to Neb. Rev. Stat. § 76-2239(2)(a) to provide the Board authority to offer a contingent dismissal agreement when an investigation indicates that a person may have violated a provision of the Act *(page 3: line 1)*. This language pertains to when a contingent dismissal agreement may be offered.

REQ 00112
QNC - 09/24/2024

LEGISLATURE OF NEBRASKA

ONE HUNDRED NINTH LEGISLATURE

FIRST SESSION

LEGISLATIVE BILL

Introduced by

Read first time

Committee:

A BILL FOR AN ACT relating to the Real Property Appraiser Act; to amend section 76-2239, Revised Statutes Cumulative Supplement, 2024; to change provisions relating to disciplinary actions against credential holders; and to repeal the original section.

Be it enacted by the people of the State of Nebraska,

REQ 00112
QNC - 09/24/2024

Section 1. Section 76-2239, Revised Statutes Cumulative Supplement, 2024, is amended to read:

76-2239 (1)(a) ~~(1)~~ The board may, upon its own motion, and shall, upon the written complaint of any aggrieved person, cause an investigation to be made with respect to an alleged violation of the Real Property Appraiser Act. Upon receipt of information indicating that a person may have violated any provision of the Real Property Appraiser Act, the board shall make an investigation of the facts to determine whether or not there is evidence of a violation. If technical assistance is required, the board may contract with or use qualified persons.

(b) The board may revoke or suspend the credential or otherwise discipline a credential holder, revoke or suspend a qualifying or continuing education course or activity, deny any application, ~~or~~ issue a cease and desist order, or, at the board's discretion, enter into a contingent dismissal agreement with remedial measures with a credential holder for any violation of the Real Property Appraiser Act.

(c) Any disciplinary action taken against a credentialed real property appraiser, including any action that limits a credentialed real property appraiser's ability to engage in real property appraisal practice, shall be reported to federal authorities as required by Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989. A successfully completed contingent dismissal agreement is not disciplinary action. ~~Upon receipt of information indicating that a person may have violated any provision of the Real Property Appraiser Act, the board shall make an investigation of the facts to determine whether or not there is evidence of a violation. If technical assistance is required, the board may contract with or use qualified persons.~~

(2)(a) If an investigation indicates that a person may have violated a provision of the act, the board may offer the person an opportunity to voluntarily and informally discuss the alleged violation before the board. The board may enter into consent agreements, ~~or~~ negotiate

REQ 00112
QNC - 09/24/2024

settlements, or enter into contingent dismissal agreements.

(b) If an investigation indicates that a person not holding a credential under the act has violated a provision of the act, the board may issue a cease and desist order or refer the investigation to the appropriate county attorney for the consideration of formal charges.

(c) If an investigation indicates that a credential holder has violated a provision of the act, a formal complaint shall be prepared by the board and served upon the credential holder. The complaint shall require the credential holder to file an answer within thirty days of the date of service. In responding to a complaint, the credential holder may admit the allegations of the complaint, deny the allegations of the complaint, or plead otherwise. Failure to make a timely response shall be deemed an admission of the allegations of the complaint. Upon receipt of an answer to the complaint, the director or chairperson of the board shall set a date, time, and place for an administrative hearing on the complaint. The date of the hearing shall not be less than thirty nor more than one hundred twenty days from the date that the answer is filed unless such date is extended for good cause.

Sec. 2. Original section 76-2239, Revised Statutes Cumulative Supplement, 2024, is repealed.

NRPAB
Nebraska Real Property Appraiser Board

2025 Update to Nebraska AMC Registration Act Summary (REQ00113)

The purpose of REQ00113 is to update the Nebraska Appraisal Management Registration Act ("Act") to implement the use of a contingent dismissal in lieu of disciplinary action, and replace, "a person applying for issuance of a registration or renewal of a registration" with "An appraisal management company" in Neb. Rev. Stat. § 76-3207(1) to clarify the intent of the language. The AMC Rule implements the minimum requirements in the Dodd-Frank Wall Street Reform and Consumer Protection Act, which added a new Section 1124 to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 concerning the registration and supervision of appraisal management companies ("AMC"). The AMC Rule requires that each state conduct investigations of AMCs to assess potential violations of applicable appraisal-related laws, regulations, or orders; Discipline, suspend, terminate, or deny renewal of the registration of an AMC that violates applicable appraisal-related laws, regulations, or orders. The intent of the Board's regulatory program is to be educational in practice when possible. The Nebraska Real Property Appraiser Board has no remedy to cure minor unintentional violations of the Act, without an AMC suffering the ramifications of discipline on its record, for violations that do not rise to the level of filing a formal complaint and when a dismissal with a written advisory opinion does not provide adequate oversight to ensure that the issues leading to violations are corrected.

The following language changes are included in REQ00113:

- "a person applying for issuance of a registration or renewal of a registration" is stricken and "An appraisal management company" is added in Neb. Rev. Stat. § 76-3207(1) to clarify that ownership requirements apply to owners of an AMC, not applicants only at the time of application *(page 2: lines 3-4)*.

- "or, at the board's discretion, enter into a contingent dismissal agreement with remedial measures with a credential holder" is added to Neb. Rev. Stat. § 76-3216(4) to provide authority to the Board to enter into a contingent dismissal with an AMC for violations of the Act *(page 4: lines 16-18)*.

- "A successfully completed contingent dismissal agreement is not disciplinary action" is added to Neb. Rev. Stat. § 76-3216(6) to clarify that the successful completion of a contingent dismissal agreement by a real property appraiser is not considered to be disciplinary action reported to the Appraisal Subcommittee *(page 5: lines 21-22)*.

REQ 00113
QNC - 09/24/2024

LEGISLATURE OF NEBRASKA

ONE HUNDRED NINTH LEGISLATURE

FIRST SESSION

LEGISLATIVE BILL

Introduced by

Read first time

Committee:

A BILL FOR AN ACT relating to the Nebraska Appraisal Management Company Registration Act; to amend sections 76-3207 and 76-3216, Revised Statutes Cumulative Supplement, 2024; to change provisions relating to restrictions on ownership of appraisal management companies and violations by appraisal management companies; and to repeal the original sections.

Be it enacted by the people of the State of Nebraska,

REQ 00113
QNC - 09/24/2024

Section 1. Section 76-3207, Revised Statutes Cumulative Supplement, 2024, is amended to read:

76-3207 (1) An appraisal management company ~~A person applying for issuance of a registration or renewal of a registration~~ shall not:

(a) In whole or in part, directly or indirectly, be owned by any person who has had a real property appraiser credential or equivalent refused, denied, canceled, or revoked or who has surrendered a real property appraiser credential or equivalent in lieu of revocation in any jurisdiction for a substantive cause as determined by the board; and

(b) Be more than ten percent owned by a person who is not of good moral character, which for purposes of this section shall require that such person has not been convicted of, or entered a plea of nolo contendere to, a felony relating to the real property appraisal practice or any crime involving fraud, misrepresentation, or moral turpitude or failed to submit to a criminal history record check through the Nebraska State Patrol and the Federal Bureau of Investigation.

(2) For purposes of subdivision (1)(b) of this section, each individual owner of more than ten percent of an appraisal management company shall:

(a) At the time an application for issuance of a registration is made, submit two copies of legible ink-rolled fingerprint cards or equivalent electronic fingerprint submissions to the board for delivery to the Nebraska State Patrol in a form approved by both the Nebraska State Patrol and the Federal Bureau of Investigation;

(b) At the time an application for renewal of a registration is made, submit two copies of legible ink-rolled fingerprint cards or equivalent electronic fingerprint submissions to the board for delivery to the Nebraska State Patrol in a form approved by both the Nebraska State Patrol and the Federal Bureau of Investigation if a fingerprint-based national criminal history records check has not been completed pursuant to subdivision (2)(a) of this section; and

REQ 00113
QNC - 09/24/2024

(c) At the time an individual owner of more than ten percent of an appraisal management company is identified by the board, submit two copies of legible ink-rolled fingerprint cards or equivalent electronic fingerprint submissions to the board for delivery to the Nebraska State Patrol in a form approved by both the Nebraska State Patrol and the Federal Bureau of Investigation if a fingerprint-based national criminal history records check has not been completed pursuant to subdivision (2)(a) or (2)(b) of this section.

(3) The board shall pay the Nebraska State Patrol the costs associated with conducting a fingerprint-based national criminal history record check through the Nebraska State Patrol and the Federal Bureau of Investigation with such record check to be carried out by the board.

(4) For the purpose of subdivision (1)(a) of this section, a person is not barred from issuance of a registration if the real property appraiser credential or equivalent of the person with an ownership interest was not refused, denied, canceled, revoked, or surrendered in lieu of revocation for a substantive cause as determined by the board and has been reinstated by the jurisdiction in which the action was taken.

Sec. 2. Section 76-3216, Revised Statutes Cumulative Supplement, 2024, is amended to read:

76-3216 (1) It is unlawful for a person to directly or indirectly engage in or attempt to engage in business as an appraisal management company or to advertise or hold itself out as engaging in or conducting business as an appraisal management company in this state without first obtaining a registration or by meeting the requirements as a federally regulated appraisal management company.

(2) Except as provided in section 76-3204, any person who, directly or indirectly for another, offers, attempts, or agrees to perform all actions described in subdivision (6) of section 76-3202 or any action described in subdivision (7) of such section, shall be deemed an appraisal management company within the meaning of the Nebraska Appraisal

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Management Company Registration Act, and such action shall constitute sufficient contact with this state for the exercise of personal jurisdiction over such person in any action arising out of the act.

(3) The board may issue a cease and desist order against any person who violates this section by performing any action described in subdivision (6) or (7) of section 76-3202 without the appropriate registration. Such order shall be final ten days after issuance unless such person requests a hearing pursuant to section 76-3217. The board may, through the Attorney General, obtain an order from the district court for the enforcement of the cease and desist order.

(4) To the extent permitted by any applicable federal legislation or regulation, the board may censure an appraisal management company, conditionally or unconditionally suspend or revoke its registration, ~~or~~ levy fines or impose civil penalties not to exceed five thousand dollars for a first offense and not to exceed ten thousand dollars for a second or subsequent offense, or, at the board's discretion, enter into a contingent dismissal agreement with remedial measures with an appraisal management company if the board determines that an appraisal management company is attempting to perform, has performed, or has attempted to perform any of the following:

(a) A material violation of the act;

(b) A violation of any rule or regulation adopted and promulgated by the board; or

(c) Procurement of a registration for itself or any other person by fraud, misrepresentation, or deceit.

(5) In order to promote voluntary compliance, encourage appraisal management companies to correct errors promptly, and ensure a fair and consistent approach to enforcement, the board shall endeavor to impose fines or civil penalties that are reasonable in light of the nature, extent, and severity of the violation. The board shall also take action against an appraisal management company's registration only after less

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severe sanctions have proven insufficient to ensure behavior consistent with the Nebraska Appraisal Management Company Registration Act. When deciding whether to impose a sanction permitted by subsection (4) of this section, determining the sanction that is most appropriate in a specific instance, or making any other discretionary decision regarding the enforcement of the act, the board shall consider whether an appraisal management company:

(a) Has an effective program reasonably designed to ensure compliance with the act;

(b) Has taken prompt and appropriate steps to correct and prevent the recurrence of any detected violations; and

(c) Has independently reported to the board any significant violations or potential violations of the act prior to an imminent threat of disclosure or investigation and within a reasonably prompt time after becoming aware of the occurrence of such violations.

(6) Any violation of appraisal-related laws or rules and regulations, and disciplinary action taken against an appraisal management company, shall be reported to the Appraisal Subcommittee as required by Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, the AMC rule, and any policy or rule established by the Appraisal Subcommittee. A successfully completed contingent dismissal agreement is not disciplinary action.

Sec. 3. Original sections 76-3207 and 76-3216, Revised Statutes Cumulative Supplement, 2024, are repealed.

From:	Kohtz, Tyler
To:	Zoeller, Kenny
Subject:	RE: Nebraska Real Property Appraiser Board Proposed Changes to Title 298
Date:	Tuesday, October 29, 2024 10:24:00 AM
Attachments:	image002.png

Thank you very much, Kenny!

Tyler Kohtz
Executive Director
Nebraska Real Property Appraiser Board



From: Zoeller, Kenny <Kenny.Zoeller@nebraska.gov>
Sent: Tuesday, October 29, 2024 10:11 AM
To: Kohtz, Tyler <tyler.kohtz@nebraska.gov>
Subject: RE: Nebraska Real Property Appraiser Board Proposed Changes to Title 298

This helps a ton.

We don't have anymore questions on the regulation at this time.

Thanks,

Kenny Zoeller
Director of Policy Research Office

Office of Governor Jim Pillen
CELL 531-810-1827
Kenny.Zoeller@Nebraska.Gov
governor.nebraska.gov |

From: Kohtz, Tyler <tyler.kohtz@nebraska.gov>
Sent: Tuesday, October 29, 2024 8:04 AM
To: Zoeller, Kenny <Kenny.Zoeller@nebraska.gov>
Subject: RE: Nebraska Real Property Appraiser Board Proposed Changes to Title 298

Hi Kenny,

For appraisers, any new applicant for credentialing in all classifications, including upgrade to a higher classification or obtaining credentialing by reciprocity, must submit two copies of legible ink-rolled fingerprint cards or equivalent electronic fingerprint. A fingerprint-based national criminal history record check is conducted through the Nebraska State Patrol and the Federal Bureau of Investigation. An applicant must not have been convicted of, including a conviction based upon a plea of guilty or nolo contendere:

(i) Any felony or, if so convicted, has had his or her civil rights restored;

(ii) Any crime of fraud, dishonesty, breach of trust, money laundering, misrepresentation, or deceit involving real estate, financial services, or in the making of an appraisal within the five-year period immediately preceding the date of application; or

(iii) Any other crime which is related to the qualifications, functions, or duties of a real property appraiser within the five-year period immediately preceding the date of application.

The Board also reviews the applicant's background to ensure that the applicant demonstrate character and general fitness such as to command the confidence and trust of the public; and does not possess a background that would call into question public trust or a credential holder's fitness for credentialing.

Finally, credentials are issued only to applicants who have a good reputation for honesty, trustworthiness, integrity, and competence to perform real property appraisal practice assignments in such manner as to safeguard the interest of the public.

The Board's CHRC program was implemented in 2014 due to change in the federal real property appraiser criteria that required states to evaluate the backgrounds of all appraisers and ensure that the background meets the intent of Guide Note 9 in the criteria. Since all existing Nebraska credential holders have now had a background check through the renewal process, and the fact that an appraiser's background rarely if ever changes, the Board no longer sees the need to conduct background checks at renewal, which is why the statutory language was removed and the rules are being updated to reflect the statutory change.

For AMCs, the CHRC requirements were changed so that any new owner of more than 10% of an AMC must submit two copies of legible ink-rolled fingerprint cards or equivalent electronic fingerprint. A fingerprint-based national criminal history record check is conducted through the Nebraska State Patrol and the Federal Bureau of Investigation. When Dodd-Frank was adopted in 2010, the Board took its best guess at what was required for AMC owner background checks. When the federal AMC Final Rule was established in 2018, it did not require that owners of more than 10% of an AMC be subject to a CHRC once completed. The Board removed the requirement that all owners of more than 10% of an AMC be subject to a CHRC and now requires that any new owner of more than 10% of an AMC be subject to the CHRC. As with appraisers, the Board found that the records did not change, or changed very little between CHRCs.

One of the other reasons to reduce the number of CHRCs was to increase the renewal application processing efficiency. Often, renewal applicants were being held up only for the completion of the CHRC. I'll also add that nothing changes the background qualification requirements for an appraiser or an AMC owner of more than 10%. We ask questions on the application for them to report any background information changes since their last application. If the Board finds that an applicant is untruthful answering these questions, the Board has the authority to take action for being untruthful on an application.

I hope this information helps, but if you still have questions, please let me know. I am currently in Boston for a conference this week, but we can talk when I get back.

Thanks,

Tyler Kohtz
Executive Director

Nebraska Real Property Appraiser Board



From: Zoeller, Kenny <Kenny.Zoeller@nebraska.gov>
Sent: Monday, October 28, 2024 2:44 PM
To: Kohtz, Tyler <tyler.kohtz@nebraska.gov>
Subject: RE: Nebraska Real Property Appraiser Board Proposed Changes to Title 298

Hey Tyler,

Thanks for sending over. I've reviewed them and most of the changes look good from our end. I just want to double check on a conversation we had during session, could you please provide to me the existing background checks that need to be done for someone entering the field?

Thanks,

Kenny Zoeller
Director of Policy Research Office

Office of Governor Jim Pillen
CELL 531-810-1827
Kenny.Zoeller@Nebraska.Gov
governor.nebraska.gov |

From: Kohtz, Tyler <tyler.kohtz@nebraska.gov>
Sent: Tuesday, October 22, 2024 2:11 PM
To: Zoeller, Kenny <Kenny.Zoeller@nebraska.gov>
Subject: FW: Nebraska Real Property Appraiser Board Proposed Changes to Title 298

Hi Kenny,

I'm following up again to see if you are making any progress on your preliminary review. I'm still aiming to get your feedback to the Board at its November 21, 2024 meeting.

Please let me know if you have any questions.

Regards,

Tyler Kohtz
Executive Director
Nebraska Real Property Appraiser Board



From: Kohtz, Tyler
Sent: Monday, October 7, 2024 9:42 AM
To: Zoeller, Kenny <Kenny.Zoeller@nebraska.gov>
Subject: FW: Nebraska Real Property Appraiser Board Proposed Changes to Title 298

Hi Kenny,

I'm following up to see how your preliminary review is progressing, no hurry. If you are close to finishing, I could add your comments to the Board's agenda for review at its October 17, 2024 meeting. If not, I will get them on the Board's November agenda.

Regards,

Tyler Kohtz
Executive Director
Nebraska Real Property Appraiser Board



From: Zoeller, Kenny <Kenny.Zoeller@nebraska.gov>
Sent: Thursday, August 29, 2024 9:45 AM
To: Kohtz, Tyler <tyler.kohtz@nebraska.gov>
Subject: RE: Nebraska Real Property Appraiser Board Proposed Changes to Title 298

Hey Tyler,

Thanks for sending, I'll get my comments back to you by COB tomorrow.

Kenny Zoeller
Director of Policy Research Office

Office of Governor Jim Pillen
CELL 531-810-1827
Kenny.Zoeller@Nebraska.Gov
governor.nebraska.gov |

From: Kohtz, Tyler <tyler.kohtz@nebraska.gov>
Sent: Thursday, August 29, 2024 9:43 AM
To: Zoeller, Kenny <Kenny.Zoeller@nebraska.gov>
Subject: FW: Nebraska Real Property Appraiser Board Proposed Changes to Title 298

Hi Kenny,

I am following up on my August 21, 2024 email to you. As mentioned below, the Board always feels that the feedback received from your office is not only helpful from a language standpoint, but also

results in a more efficient rule making process for the Board. In my previous email, I asked that your office conduct a preliminary review of the draft for Title 298 and offer any comments or recommendations that you may have prior to the Board engaging in the formal administrative rule making process. I have also solicited a preliminary review from the Attorney General's Office and the Appraisal Subcommittee. Both expect to have their reviews completed before the end of next month. Please let me know if your office would be able complete a preliminary review as well.

Regards,

Tyler Kohtz
Executive Director
Nebraska Real Property Appraiser Board



From: Kohtz, Tyler
Sent: Wednesday, August 21, 2024 8:37 AM
To: Zoeller, Kenny <Kenny.Zoeller@nebraska.gov>
Subject: Nebraska Real Property Appraiser Board Proposed Changes to Title 298

Kenny,

In the past, I have sent the Board's proposed updates to Title 298 to the GPRO for a preliminary review before beginning the formal rule hearing process. The Board always feels that the feedback received is not only helpful from a language standpoint, but also results in a more efficient rule making process for the Board. I am once again asking that your office conduct a preliminary review of the draft for Title 298, and offer any comments or recommendations that you may have prior to the Board engaging in the formal administrative rule making process. I have attached a redlined copy of the draft and a summary of changes document.

If you have any questions, please contact me.

Regards,

Tyler N. Kohtz
Executive Director
Nebraska Real Property Appraiser Board
301 Centennial Mall South, First Floor
Lincoln, NE 68509-4963
Phone: (402) 471-9015
Email: tyler.kohtz@nebraska.gov
Website: appraiser.ne.gov
Visit NRPAB on Facebook



From: Jelkin, John
To: Kohtz, Tyler
Cc: Bartel, Jay
Subject: RE: Nebraska Real Property Appraiser Board Proposed Changes to Title 298
Date: Thursday, September 12, 2024 4:17:49 PM
Attachments: image002.png

Hi Tyler:

That is what I was talking about. I was concerned when I looked at Title 298 NAC Chapter 8, regarding disciplinary proceedings, but saw no references to the Model Rules.

John Jelkin
John Jelkin
Assistant Attorney General
2115 State Capitol
Lincoln, NE 68509-8920
(402) 471-4689

From: Kohtz, Tyler <tyler.kohtz@nebraska.gov>
Sent: Thursday, September 12, 2024 3:18 PM
To: Jelkin, John <John.Jelkin@nebraska.gov>
Subject: RE: Nebraska Real Property Appraiser Board Proposed Changes to Title 298

Thank you very much, John. Please let me know if this is not what you are referring to.

https://rules.nebraska.gov/rules?agencyId=59&titleId=167

Regards,

Tyler Kohtz
Executive Director
Nebraska Real Property Appraiser Board



From: Jelkin, John <John.Jelkin@nebraska.gov>
Sent: Thursday, September 12, 2024 3:14 PM
To: Kohtz, Tyler <tyler.kohtz@nebraska.gov>
Cc: Bartel, Jay <Jay.Bartel@nebraska.gov>
Subject: RE: Nebraska Real Property Appraiser Board Proposed Changes to Title 298

Good afternoon, Tyler:

I have completed my courtesy review of the draft regulation changes to Title 298 NAC, Chapters 1-4 & 6-8. It appears that the Nebraska Real Property Appraiser Board has the needed authority promulgate and adopt the proposed regulations (see Neb. Rev. Stat. Sections 76-223(1)(m) and 76-3218) and to make the proposed increases to fees (see Neb. Rev. Stat. Sections 76-2223(1)(e) and 76-3215). However, you need to take a look at Neb. Rev. Stat. Section 84-909.01 which requires a state agency to either adopt the Attorney General's model rules (Title 53 NAC, Chapter 4) or prepare a finding stating the reasons why relevant portions of the model rules were impractical under the circumstances when you file your explanatory statement.

If you have any questions about any of this, please let me know. Thank you!

John Jelkin
John Jelkin
Assistant Attorney General
2115 State Capitol
Lincoln, NE 68509-8920
(402) 471-4689

From: Kohtz, Tyler <tyler.kohtz@nebraska.gov>
Sent: Wednesday, August 21, 2024 9:04 AM
To: Jelkin, John <John.Jelkin@nebraska.gov>
Subject: RE: Nebraska Real Property Appraiser Board Proposed Changes to Title 298

Thank you very much, John. I appreciate it!

Tyler Kohtz
Executive Director
Nebraska Real Property Appraiser Board



From: Jelkin, John <John.Jelkin@nebraska.gov>
Sent: Wednesday, August 21, 2024 9:03 AM
To: Kohtz, Tyler <tyler.kohtz@nebraska.gov>
Subject: RE: Nebraska Real Property Appraiser Board Proposed Changes to Title 298

Tyler:

That should be fine. Thanks!

John

From: Kohtz, Tyler <tyler.kohtz@nebraska.gov>
Sent: Wednesday, August 21, 2024 8:55 AM

To: Jelkin, John <John.Jelkin@nebraska.gov>
Subject: RE: Nebraska Real Property Appraiser Board Proposed Changes to Title 298

Thank you, John. There are some fee changes included that become effective on July 1, 2025, so the Board would like to hold its hearing in January (February at the absolute latest). Would having your review completed by November 1st give you enough time?

Tyler Kohtz
Executive Director
Nebraska Real Property Appraiser Board



From: Jelkin, John <John.Jelkin@nebraska.gov>
Sent: Wednesday, August 21, 2024 8:51 AM
To: Kohtz, Tyler <tyler.kohtz@nebraska.gov>
Subject: RE: Nebraska Real Property Appraiser Board Proposed Changes to Title 298

Hi Tyler:

We will be happy to give these documents a preliminary review. Is there a deadline on this? Kindly let me know.

Thank you!

John Jelkin
Assistant Attorney General
2115 State Capitol
Lincoln, NE 68509-8920
(402) 471-4689

From: Kohtz, Tyler <tyler.kohtz@nebraska.gov>
Sent: Wednesday, August 21, 2024 8:41 AM
To: Jelkin, John <John.Jelkin@nebraska.gov>
Subject: Nebraska Real Property Appraiser Board Proposed Changes to Title 298

John,

The Board has drafted changes to Title 298. In the past, our AAG would conduct a preliminary review of the proposed rules for the Board. Could you please conduct a preliminary review of the draft for Title 298, and offer any comments or recommendations that you may have prior to the Board engaging in the formal administrative rule making process. I have attached a redlined copy of the

draft and a summary of changes document.

If you have any questions, please contact me.

Regards,

Tyler N. Kohtz
Executive Director
Nebraska Real Property Appraiser Board
301 Centennial Mall South, First Floor
Lincoln, NE 68509-4963
Phone: (402) 471-9015
Email: tyler.kohtz@nebraska.gov
Website: appraiser.ne.gov
Visit NRPAB on Facebook



From:	Jonathan Stewart
To:	Kohtz, Tyler
Subject:	Re: Nebraska Real Property Appraiser Board Proposed Changes to Title 298
Date:	Thursday, August 29, 2024 9:39:07 AM
Attachments:	image003.png image004.png image005.png image006.png image007.png image008.png Outlook-signature .png Outlook-A picture .png Outlook-Logo Desc.png Outlook-Icon Desc.png Outlook-Icon Desc.png

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That is correct. Nebraska has every right to exceed.

Thanks,

Jonny Stewart
Policy Manager
O 202.792.1197
C 202.961.7293

1325 G St NW #500
Washington DC 20005





From: Kohtz, Tyler <tyler.kohtz@nebraska.gov>
Sent: Thursday, August 29, 2024 8:36 AM
To: Jonathan Stewart <Jonathan@asc.gov>
Subject: RE: Nebraska Real Property Appraiser Board Proposed Changes to Title 298

Thank you very much, Jonny. I really appreciate the feedback. In reference to 002.09, I want to make sure that I am understanding the Q&A correctly. Although the Criteria does not require that experience obtained through the completion of a PAREA program be submitted on a log for review by the Board, there is nothing that would prevent the Board for doing so for its own purposes. Is this correct?

Regards,

Tyler Kohtz
Executive Director
Nebraska Real Property Appraiser Board



From: Jonathan Stewart <Jonathan@asc.gov>

Sent: Thursday, August 29, 2024 8:59 AM
To: Kohtz, Tyler <tyler.kohtz@nebraska.gov>
Subject: Re: Nebraska Real Property Appraiser Board Proposed Changes to Title 298

Good Morning, Tyler.

Thank you again for allowing me to review your draft rules and regulations. I have read through the draft a couple of times. Your proposed changes look really good. I only have comments on a few sections.

002.09

Each applicant for the licensed residential, certified residential, or certified general real property appraiser credential will furnish a log of his or her most recent real property appraisal practice experience claimed on a form approved by the Board, including real property appraisal practice experience obtained through participation in a PAREA program.

From the Real Property Appraiser Qualification Criteria Q&A

The Appraisal Experience Log and Successful Completion of a PAREA Program

As a state regulator, we are preparing to process an application for an individual who has a certificate indicating the successful completion of the Certified Residential Module of an AQB approved PAREA program. Our state allows PAREA to account for 100% of the experience requirement for the Certified Residential credential. However, the applicant has not submitted an appraisal experience log to be reviewed. Does the Criteria require the applicant to submit an appraisal experience log?

If your state allows the successful completion of PAREA to account for 100% of the experience credit for the Certified Residential credential, then there is no additional requirement in the Real Property Qualification Criteria where the applicant would need to submit an experience log. An appraisal experience log is a requirement only when experience is obtained under Section V. “Generic Experience Criteria.” If the experience is acquired under PAREA, then only Section VI “Practical Applications of Real Estate Appraisal” is applicable.

Currently, the Criteria allows a certification of completion of PAREA to account for 100% of the experience requirement for both the Licensed Residential (LR) and the Certified Residential (CR) credential. If the applicant is applying for Certified General (CG), or if your state does not allow PAREA for 100% experience, applicants may have logs for any experience obtained under a supervisor.

005.03B and 005.03C

While this is an AQB requirement for a Certified USPAP Instructor, the Criteria does not require this for instructors of other courses. This would exceed the Criteria.

Feel free to let me know if you have any questions.

Thanks,

Jonny Stewart
Policy Manager

O 202.792.1197
C 202.961.7293

1325 G St NW #500
Washington DC 20005

APPRAISAL SUBCOMMITTEE
FFIEC

From: Kohtz, Tyler <tyler.kohtz@nebraska.gov>
Sent: Wednesday, August 21, 2024 7:38 AM
To: Jonathan Stewart <Jonathan@asc.gov>
Subject: Nebraska Real Property Appraiser Board Proposed Changes to Title 298

Jonny,

The Board has drafted changes to Title 298 (rules and regulations). The Board always feels that the feedback received from the ASC is not only helpful from a language standpoint, but also results in a more efficient rule making process for the Board. Could you please conduct a preliminary review of the draft for Title 298, and offer any comments or recommendations that you may have prior to the Board engaging in the formal administrative rule making process. I have attached a redlined copy of the draft and a summary of changes document.

If you have any questions, please contact me.

Regards,

Tyler N. Kohtz
Executive Director
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Nebraska Real Property Appraiser Board

Summary of Proposed Changes to Title 298 of the Nebraska Administrative Code_August 15, 2024 Draft

The Board proposes changes to chapters one through four, and six through eight, of Title 298 of the Nebraska Administrative Code. Title 298 includes the rules and regulations for administration and enforcement of the Nebraska Real Property Appraiser Act (Neb. Rev. Stat. §§ 76-2201 – 76-2250) and the Appraisal Management Company Registration Act (Neb. Rev. Stat. §§ 76-3201 – 76-3222). Title 298 clarifies and defines the requirements and processes for real property appraiser credentialing, real property appraiser credential renewal, real property appraiser qualifying and continuing education activities, appraisal management company registration and renewal, and investigations. The Board's intent to amend Title 298 is due to the following:

- LB992 was passed by the Nebraska Legislature on March 7, 2024 and signed by Governor Pillen on March 12, 2024. This bill updated the Nebraska Real Property Appraiser Act ("Act") to implement the Real Property Appraiser Qualifications Criteria adopted by The Appraisal Foundation's Appraiser Qualifications Board, effective on January 1, 2026 ("2026 Criteria"); the Uniform Standards of Professional Appraisal Practice adopted by The Appraisal Foundation's Appraisal Standards Board, effective on January 1, 2024 ("2024 USPAP"); the recommendations of the Appraisal Subcommittee of the Federal Financial Institutions Examination Council as identified during its 2022 State Off-site Assessment ("2022 ASC SOA"); and to maintain compliance with Title XI of FIRREA along with the Policy Statements of the Appraisal Subcommittee of the Federal Financial Institutions Examination Council. Along with changes pertaining to the 2026 Criteria, the 2024 USPAP, and the 2022 ASC SOA recommendations, LB992 included a small upward change to four fee limits, and minor changes to address the administration of the Act and reduce unnecessary barriers for real property appraisers and applicants for credentialing. The proposed changes to Title 298 harmonize the language in Title 298 with the changes made to the Act through LB992. Specifically, the requirements for the valuation bias and fair housing laws and regulations courses are established for credential holders, applicants, and education providers; the examination requirements are updated to allow for the National Uniform Licensing and Certification Examination to be completed within twenty-four months and for the results to be valid for twenty-four months; the random fingerprint audit program for real property appraiser renewal applicants, along with the requirement for a real property appraiser renewal applicant to pay a criminal history record check fee for maintenance of the random fingerprint audit program, is removed from the real property appraiser renewal requirements; a fee schedule is implemented for the credential application fee, renewal credentialing fee, temporary credential application fee, and temporary credentialing fee; and the National Uniform Standards of Professional Appraisal Practice Update Course is renamed to the National Uniform Standards of Professional Appraisal Practice Continuing Education Course.

- LB989 was passed by the Nebraska Legislature on March 7, 2024 and signed by Governor Pillen on March 11, 2024. This bill updated the Nebraska Appraisal Management Company Registration Act ("AMC Act") to implement the recommendations of the Appraisal Subcommittee of the Federal Financial Institutions Examination Council as identified during its 2022 State Off-site Assessment. Along with changes pertaining to the Appraisal Subcommittee's SOA recommendations, LB989 included a small upward change to one fee limit, and minor changes to address the administration of the Act and reduce unnecessary barriers for owners of appraisal management companies. The proposed changes to Title 298 harmonize the language in Title 298 with the changes made to the AMC Act through LB989. Specifically, a fee schedule is implemented for the AMC registration renewal fee.

- LB16 was passed by the Nebraska Legislature on February 19, 2024 and signed by Governor Pillen on March 5, 2024. This bill updated the Occupational Board Reform Act. The preliminary criminal history review requirements no longer apply to the Board. The proposed changes to Title 298 harmonize the language in Title 298 with the changes made to the Occupational Board Reform Act. Specifically, the procedures for administration of the preliminary criminal history review are removed.

- It is the Board's priority to reduce unnecessary regulatory burden and remove barriers to entry into the real property appraiser profession. The following changes address this very issue: The examination requirements are updated to allow for the National Uniform Licensing and Certification Examination to be completed within twenty-four months and for the results to be valid for twenty-four months; the random fingerprint audit program for real property appraiser renewal applicants, along with the requirement for a real property appraiser renewal applicant to pay a criminal history record check fee for maintenance of the random fingerprint audit program, is removed from the real property appraiser renewal requirements; and up to 100% of the real property appraisal practice experience required for credentialing may now be obtained in another jurisdiction.

- During the drafting of the proposed changes, emphasis was placed on the effectiveness of regulations in place, the clarity and applicability of the language in Title 298, and the public's rights and welfare. Language is updated to reflect this emphasis. The following specific changes are made for one or more of the above reasons: The definition of course is updated to clarify that an activity offered in a conference setting is not a course; the remaining real property appraisal practice experience requirements upon completion of a PAREA program are better defined; the real property appraisal practice experience log requirements are updated to emphasize that a description of the scope of review for supervisory real property appraiser or appraiser-in-charge is required; education provider requirements are updated to clarify that education providers may surrender approval of education activities without a Board action; education hour approval is better defined to account for education activities submitted in a scheduled or non-scheduled format; the procedure for the Board to rescind approval of an education activity are made more efficient to reduce the length of time needed to rescind approval of an education activity;

real property appraiser continuing education related skill, knowledge, and competency in communication is clarified to mean real property appraiser and client communication; the requirement for the length of a continuing education activity is updated to clarify that the applicable hours must be in instruction; the instructor qualifications for those holding a credential may not have had a credential revoked, suspended, or have surrendered a credential in lieu of disciplinary action, or have had disciplinary action taken against their credential within five years instead of three to better align with the requirements for AQB Certified USPAP instructors; and procedures are added for obtaining a copy of the national criminal history record if the record is the basis for the filing of a grievance against a person.

- During the past twelve years, the Board has identified cost savings through the increased use of technology and program evaluation, and during the past twelve years, the Board has not increased any program fees. The Board's budget has increased by an average of approximately 2% per year and expenditures are regularly 10% below budgeted. Although the Board has exercised great financial discipline, a decade of incremental budget increases, no clear cost saving options remaining, the static number of credentialed appraisers from year to year, and the declining number of appraisal management companies results in the need for a minimal upward fee change over a period of time. The proposed changes to Title 298 implements a fee schedule for the credential application fee, renewal credentialing fee, temporary credential application fee, and temporary credentialing fee, AMC registration renewal fee, qualifying education activity fee, continuing education activity fee, and supervisory real property appraiser and trainee course fee through FY2027-28. The proposed fee changes will have no impact on other political subdivisions.

More detail regarding the specifics of these changes can be found below:

CHAPTER 1 - GENERAL PROVISIONS

- 001.07 - "Course does not include an activity offered in a conference setting" is added to clarify that a conference is not the same as a course for a continuing education activity. This change allows the Board more flexibility when a conference is submitted for approval as a continuing education activity.

- 001.11 – The definition of secondary provider is moved from 001.10 to 001.11 to maintain alphabetical order for definitions.

- 013 – The language under this section is amended to state, "As applicable, the Board shall apply the Occupational Board Reform Act, NEB. REV. STAT. § 84-934 et. seq., when administering and enforcing this Title." All language pertaining to the procedures for administration of the preliminary criminal history review are removed as the preliminary criminal history review requirements do not apply to the Board.

- 001.01A; 001.02A; 001.03A; 001.04A – The qualifying education requirements for the trainee, licensed residential, certified residential, and certified general classifications are amended to include eight hours of valuation bias and fair housing laws and regulations after December 31, 2025. Eight hours of appraisal subject matter electives is removed for the certified residential and certified general classifications. These changes implement 2026 Criteria as authorized in LB992.

- 001.03D.2; 001.03E.2; 001.04B.2; 001.04C.2 – The qualifying education requirements for upgrading to the certified residential, and certified general classifications are amended to account for the eight hours of valuation bias and fair housing laws and regulations required for each classification after December 31, 2025. Eight hours of appraisal subject matter electives is removed for upgrade to the certified residential and certified general classifications when applicable. These changes are to implement 2026 Criteria as authorized in LB992.

- 001.02B; 001.04B; 001.04C; 001.04D – Non-substantial changes are made to the language in the upgrade requirements of the licensed residential real property appraiser and certified general real property appraiser to provide for better clarification and consistent language structure between all classifications.

- 002.01; 002.02; 002.04 – Language is added to clarify that a person who obtains real property appraisal practice experience through participation in a PAREA program is not required to be a credential holder in Nebraska; the requirements for experience obtained in another jurisdiction do not apply to a person who obtains real property appraisal practice experience through participation in a PAREA program; and the signature and attribution requirements do not apply to a person who obtains real property appraisal practice experience through participation in a PAREA program.

- 002.03; 002.09; 002.09A; 002.12A.2 – Language is added to clarify that real property appraisal practice experience obtained through the completion of a PAREA program is subject to the Board's review and determination of acceptability.

- 002.02 - The real property appraisal practice experience required for credentialing as a licensed residential, certified residential, or certified general real property appraiser that may be obtained in another jurisdiction is increased from 50% to 100%. In addition, "Section 002 of this Chapter and" is added to clarify that the real property appraisal practice experience must meet the requirements of Title 298 in addition to the laws of the jurisdiction in which it was obtained.

- 002.06 - There need not be a client in a traditional sense (i.e., a client hiring a real property appraiser for a business purpose) 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. This language is expanded to clarify that participation in a PAREA program and all other real property appraisal practice experience obtained under Section 002 is also applicable.

- 00208B.1; 002.08B.2 – “and a period of six months experience” is added to the language pertaining to credit awarded for the successful completion of a licensed residential PAREA program; and “and a period of six months experience” is added for the licensed residential classification, “and a period of twelve months experience” is added for the certified residential and certified general classifications to the language pertaining to credit for awarded for the successful completion of a certified residential PAREA program. This added language clarifies how the PAREA program approval applies to the real property appraisal practice experience requirements.

- 002.09A(4) – The real property appraisal practice experience log responsibilities for the supervisory real property appraiser and the appraiser-in-charge are updated to emphasize that a description of the scope of review is required for clarification. This change is the result from a discussion the Board had with an ASC Policy Manager regarding a submitted real property appraisal practice experience log. It was the ASC Policy Manager’s position that the supervisory real property appraiser’s identified scope of review for each assignment did not meet the intent of the Real Property Appraiser Qualifications Criteria due the vagueness of the entries.

- 003.04; 004.02D - The real property appraiser exam requirements and application requirements are updated to allow for the National Uniform Licensing and Certification Examination to be completed within twenty-four months from the date the applicant was approved to sit for examination. Evidence of the successful completion of the exam must be provided within twenty-four months of the date applicant was approved to sit for examination for issuance of a credential. The Real Property Appraiser Qualifications Criteria allows an applicant, whose education and experience have been approved, twenty-four months to complete examination. This update reduces an unnecessary barrier for real property appraiser applicants for credentialing.

- 003.05 – The real property appraiser exam requirements are updated to allow for the National Uniform Licensing and Certification Examination results to be valid for twenty-four months. The Real Property Appraiser Qualifications Criteria allows the results of a successfully completed examination to be valid for twenty-four months. This update reduces an unnecessary barrier for real property appraiser applicants for credentialing.

- 004.01A.2; 004.02A.2 - A fee schedule is added to implement an application fee change from $150.00 to $200.00 between FY2025-26 and FY2027-28 for those applying for credentialing through education, experience, and examination.

- 004.02E - A fee schedule is added to implement a credential fee change from $300.00 to $350.00 between FY2025-26 and FY2027-28 for those credentialed through education, experience, and examination.

CHAPTER 3 - RECIPROCITY AND TEMPORARY REAL PROPERTY APPRAISER CREDENTIAL

- 001.01B - A fee schedule is added to implement an application fee change from $150.00 to $200.00 between FY2025-26 and FY2027-28 for those applying for credentialing through reciprocity.

- 001.05 - A fee schedule is added to implement a credential fee change from $300.00 to $350.00 between FY2025-26 and FY2027-28 for those credentialed through reciprocity.

- 002.01C - A fee schedule is added to implement a temporary credential application fee change from $100.00 to $150.00 between FY2025-26 and FY2027-28 for those applying for a temporary real property appraiser credential.

- 002.01D - A fee schedule is added to implement a temporary credentialing fee change from $50.00 to $100.00 between FY2025-26 and FY2027-28 for those applying for a temporary real property appraiser credential.

CHAPTER 4 - RENEWAL OF REAL PROPERTY APPRAISER CREDENTIAL

- 001.01 - The seven-hour National Uniform Standards of Professional Appraisal Practice Update Course is renamed the seven-hour National Uniform Standards of Professional Appraisal Practice Continuing Education Course and the seven-hour Instructor Recertification course is renamed the Instructor Recertification Course. These changes are carried throughout Title 298. The continuing education requirements are amended to include that, beginning January 1, 2026, both the seven-hour National Uniform Standards of Professional Appraisal Practice Continuing Education Course and the valuation bias and fair housing laws and regulations course must be completed once every two years. The seven-hour valuation bias and fair housing laws and regulations course is required for any credential holder who has not successfully completed the eight-hour valuation bias and fair housing laws and regulations course required to qualify for a credential as a real property appraiser. The four-hour valuation bias and fair housing laws and regulations course is required for any credential holder who has successfully completed the seven-hour valuation bias and fair housing laws and regulations course or the qualifying education eight-hour valuation bias and fair housing laws and regulations course. These changes implement 2026 Criteria as authorized LB992. Finally, “completed by an AQB Certified UPSAP instructor meets this requirement” is added to clarify that the Instructor Recertification Course applies to AQB Certified USPAP instructors who hold credentials.

- 001.02 – “and the valuation bias and fair housing laws and regulations course” is added to clarify that evidence of completion must be submitted to the Board’s office showing that this activity has been completed in a timely manner (once every two years) to ensure compliance with the 2026 Criteria as is required for the seven-hour National Uniform Standards of Professional Appraisal Practice Continuing Education Course. This change implements 2026 Criteria as authorized LB992.

- 001.05 – “of activity” is stricken and “at which activity was conducted or presentation method” is added to ensure that the education activity presentation method reflects the classroom, synchronous, asynchronous, or hybrid delivery methods for the evidence of attendance at an education activity sponsored or conducted by the Board submitted for continuing education credit.

- 002 – The criminal history record check requirements have been removed from the Act as all active real property appraisers have completed a criminal history record check. This change reduces an unnecessary barrier for real property appraiser renewal applicants. All current real property appraisers must continue to answer criminal history questions on the renewal application and certify that the statements made are true and correct. A CHRC is still required for all new real property appraiser applicants. All language in Title 298 pertaining to the criminal history record check requirements is stricken to harmonize the language in Title 298 with the changes made to the Act through LB992.

- 002.01B; 002.02D – The non-refundable criminal history record check fee of $5.00 for each year of renewal for maintenance of the random fingerprint audit program is removed and language is added for the late processing fee of $25.00 for each month or portion of a month the application is late for any application received at the Board’s office by mail post-marked after November 30, or for any application received electronically date stamped after November 30. The late processing fee, authorized by Neb. Rev. Stat. § 76-2233.02(2) and N.R.S. § 76-2241(d), is included in the Board’s procedures, but not included in Title 298. This language is added for transparency as all of the Board’s other fees are identified in Title 298.

- 002.02B - A fee schedule is added to implement an annual renewal credential fee change from $275.00 to $350.00 between FY2025-26 and FY2027-28 for those renewing credentials.

- 002.02D.2 – Language is added to clarify that the late processing fee of $25.00 is applicable for any for any renewal application received at the Board’s office by mail post-marked after December 31, or for any application received electronically date stamped after December 31, if the date of initial credentialing is on or after November 1 of the current year, but before January 1 of the following year. This authorization is found in N.R.S. § 76-2233.02(2) and is included in the Board’s procedures, but not included in Title 298. This language identifies the separate late processing fee start date for those that are awarded a credential after November 1 compared to those that hold a credential issued any time before November 1.

CHAPTER 6 - EDUCATION PROVIDER ACTIVITY REQUIREMENTS

- 001.06 – The Board no longer maintains a schedule of education activities on its website; therefore, all original language is stricken. The language, "Nothing in this Chapter may be construed to preclude education providers from surrendering approval of education activities" is added. This language allows for staff to accept an education provider's request to surrender an education activity approval without Board action required in 002.04, 003.04, and 004.06.

- 001.10 – The timed outline used to evaluate education hours may be submitted by education providers in a schedule or non-schedule format. The current language for determining the number of hours of approval for an education activity is difficult to apply to all timed outlines reviewed by staff. To determine education activity hours for timed outline in a schedule format, where sixty minutes equals one hour in Coordinated Universal Time, the language is amended to utilize the start time and the end time to determine the total minutes engaged in instruction. Breaks, meal periods, and time not engaged in instruction are removed. Fifty minutes engaged in instruction out of each sixty minute segment equals one hour. To determine education activity hours for a timed outline in a non-schedule format, where each topic is assigned a specific duration, the language is amended to utilize each minute engaged in instruction to determine the total minutes engaged in instruction. Fifty minutes engaged in instruction equals one hour.

- 002.01C – An exception to the fifteen-hour minimum length requirement for qualifying education is made for the valuation bias and fair housing laws and regulations course as this course is required to be eight hours in length. This change implements 2026 Criteria as authorized in LB992.

- 002.02A.3 - A fee schedule is added to implement a qualifying education activity application fee change from $50.00 to $500.00 for qualifying education activities not approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program and from $50.00 to $100.00 for activities approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program between FY2025-26 and FY2027-28. The change in fee structure reflects staff time and resources required to complete review of a qualifying education activity submission. In addition, The Appraisal Foundation's fees for review and approval of an AQB approved qualifying education activity ranges from $2,300.00 to $3,100.00 per activity depending on the number of hours requested for approval by the education provider. The Board utilizes the same policies as the AQB for its review of continuing education.

- 002.04B; 003.04C; 004.06B – The procedure for the Board to rescind approval of an education activity is made more efficient to reduce the length of time needed to rescind approval of an education activity by removing the Board's first review of the education activity. The education activity will go before the Board after the education provider has been notified of the reason for rescission and had an opportunity to provide a response for the Board's consideration.

- 003.01(5) – “Real property appraiser and client” is added to better clarify what type of communication contributes to a credential holder’s development of real property appraiser related skill, knowledge, and competency. This change implements a recommendation made by the ASC during its 2022 ASC SOA.

- 003.01(8) – “Valuation bias, fair housing, and/or equal opportunity” is amended to “Valuation bias and fair housing laws and regulations” for subjects that contribute to a credential holder’s development of real property appraiser related skill, knowledge, and competency. This change is to implement the 2026 Criteria.

- 003.01C – The four-hour valuation bias and fair housing laws and regulations course, and the seven-hour valuation bias and fair housing laws and regulations course, are added to continuing education activities that shall be approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program. The “equivalent” seven-hour Uniform Standards of Professional Appraisal Practice Update course is stricken as no such course has been submitted to the Board for review and the Board does not have the expertise to evaluate such course for AQB approval equivalency.

- 003.02A.2j – The requirement that a completed 7-Hour USPAP Course Checklist for AQB Equivalency Approval as developed and published by The Appraisal Foundation for any seven-hour Uniform Standards of Appraisal Practice Update course not approved by the Appraiser Qualifications Board of The Appraisal Foundation is stricken as all seven-hour Uniform Standards of Professional Appraisal Practice Continuing Education Courses must be approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program.

- 003.02A.6 - A fee schedule is added to implement a continuing education activity application fee change from $25.00 to $250.00 for continuing education activities not approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program and from $25.00 to $50.00 for activities approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program between FY2025-26 and FY2027-28. The change in fee structure reflects staff time and resources required to complete review of a continuing education activity submission. In addition, The Appraisal Foundation’s fees for review and approval of an AQB approved continuing education activity ranges from $1,600.00 to $2,600.00 per activity depending on the number of hours requested for approval by the education provider. The Board utilizes the same policies as the AQB for its review of continuing education.

- 003.04A - The four-hour valuation bias and fair housing laws and regulations course is added to seven-hour Uniform Standards of Professional Practice Update Continuing Education course as expiring on the date on which the which the approval by the Appraiser Qualifications Board expires.

- 003.04A.2 - A fee schedule is added to implement a continuing education activity renewal application fee change from $10.00 to $25.00 between FY2025-26 and FY2027-28. The change in fee structure reflects staff time and resources required to complete review of a continuing education activity renewal submission. In addition, The Appraisal Foundation's fees for renewal of an AQB approved continuing education activity is $450.00 per activity.

- 004.04A.3 - A fee schedule is added to implement a new supervisory real property appraiser and trainee course application fee change from $25.00 to $250.00 between FY2025-26 and FY2027-28. The change in fee structure reflects staff time and resources required to complete review of a continuing education activity renewal submission. The Board considers the review and approval of a new supervisory real property appraiser and trainee course application to be similar to that of a new continuing education application. The Appraisal Foundation does not review and approve supervisory real property appraiser and trainee courses separately from qualifying or continuing education; therefore, no comparable fee is available.

- 005.03; 005.05 – Language is updated to include "an appraiser credential" to better define an instructor that holds an appraiser credential in any other jurisdiction as other jurisdictions may utilize a different name for a real property appraiser.

- 005.03B - The instructor qualifications for those holding a credential are updated from three years to five years for the period that an instructor may not have had a credential revoked, suspended, or have surrendered a credential in lieu of disciplinary action to better align with the requirements for AQB Certified USPAP instructors.

- 005.03C - The instructor qualifications for those holding a credential are updated from three years to five years for the period that an instructor may not have had disciplinary action taken against their credential to better align with the requirements for AQB Certified USPAP instructors.

CHAPTER 7 - APPRAISAL MANAGEMENT COMPANY REGISTRATION

- 002.01B - A fee schedule is added to implement a renewal registration fee change from $1,500.00 to $2,000.00 between FY2025-26 and FY2027-28 for those renewing AMC registrations.

CHAPTER 8 - INVESTIGATIONS AND DISCIPLINARY PROCEEDINGS

- 003.09 - Procedures are added for a person to obtain a copy of the national criminal history record if the record is the basis for the filing of a grievance against that person pursuant to N.R.S. § 76-3207 in the AMC Act. This language ensures that the Board's procedures meet the intent of the Federal Bureau of Investigation's requirement that a person is entitled to a copy of the result and has an opportunity to dispute the result.

TITLE 298 GENERAL

- Non-substantial changes not identified above are made throughout Title 298 for the purpose of clarification or consistency. Examples include capitalizing “B” in Board, updating language to utilize a defined term where appropriate, making grammatical changes that have no effect on the application of the language, and updating statutory references.

TITLE 298 NAC - NEBRASKA REAL PROPERTY APPRAISER BOARD

CHAPTER 1 - GENERAL PROVISIONS

001 Definitions of terms used in this Title, unless the context otherwise requires, are stated in the Real Property Appraiser Act, NEB. REV. STAT. § 76-2201 et. seq.; (hereinafter referred to as the Act), the Appraisal Management Company Registration Act, NEB. REV. STAT. § 76-3201 et. seq. (hereinafter referred to as the AMC Act), and/or the Uniform Standards of Professional Appraisal Practice, and the definitions as follows:

001.01 Activity means any real property appraiser related education offering.

001.02 Automated Valuation Model means any computer software program that analyzes data using an automated process. The program may use regression, adaptive estimation, neural networking, expert reasoning, and/or artificial intelligence.

001.02A An automated valuation model is a tool that delivers an estimation or calculation, and is not in itself an appraisal under NEB. REV. STAT. § 76-2204, or by itself a report under NEB. REV. STAT. § 76-2216.02. If the output from an automated valuation model is communicated as an analysis, conclusion, or opinion of value concerning identified real estate or identified real property that implies the exercise of judgment to the client, intended user, or the public by any person not exempt under NEB. REV. STAT. § 76-2221, the analysis, conclusion, or opinion of value is an appraisal under NEB. REV. STAT. § 76-2204 and communication of the analysis, conclusion, or opinion of value is a report under NEB. REV. STAT. § 76-2216.02.

001.03 Broker s price opinion means an analysis, opinion, or conclusion prepared by a person licensed under the Nebraska Real Estate License Act in the ordinary course of his or her business relating to the price of specified interests in or aspects of identified real estate or identified real property for the purpose of (a) listing, purchase, or sale; (b) originating, extending, renewing, or modifying a loan in a transaction other than a federally related transaction; or (c) real property tax appeals.

001.04 Classroom education means any activity delivered in a setting where there is no geographical separation between the instructor(s) and student(s).

001.05 Continuing education means any real property appraisal practice related activity creditable towards the renewal of a credential issued under the Act.

001.06 Core curriculum means those qualifying education courses adopted in the Real Property Appraiser Qualification Criteria by the Appraiser Qualifications Board of The Appraisal Foundation as required core curriculum for credentialing as a real property appraiser. Core curriculum does not include appraisal subject matter electives.

001.07 Course means a qualifying education activity, continuing education activity, or supervisory real property appraiser and trainee activity that includes student material, instructor material, learning objectives, a timed outline, a matrix if applicable, and a final exam if applicable. Course does not include an activity offered in a conference setting.

001.08 Distance education means any activity based on the geographical separation of student and instructor. Components of distance education include synchronous, asynchronous, and hybrid.

001.08A Synchronous means the instructor and students interact simultaneously online, similar to a phone call, video chat or live webinar, or web-based meeting.

001.08B Asynchronous means the instructor and student interaction is non-simultaneous; the student progresses at his or her own pace and follows a structured content and quiz/exam schedule.

001.08C Hybrid means the learning environment allows for classroom, synchronous, and/or asynchronous interaction.

001.09 Qualifying education means any real property appraisal practice related education activity creditable towards obtaining a credential as a real property appraiser.

~~001.10 Secondary provider means any education provider that purchases rights to, or otherwise lawfully acquires from another education provider, activity materials to deliver.~~

001.10~~1~~ Real property appraiser-in-charge means the real property appraiser engaged in real property appraisal practice within the scope of real property appraisal practice for his or her classification,

responsible for the significant real property appraisal practice assistance provided by an applicant in the case of a licensed residential real property appraiser or certified residential real property appraiser obtaining real property appraisal practice experience outside of the scope of practice of their current classification.

001.11 Secondary provider means any education provider that purchases rights to, or otherwise lawfully acquires from another education provider, activity materials to deliver.

001.12 True copy of report and workfile means any report and/or workfile submitted to the Board is an exact duplicate of the report submitted to the client, as well as the exact duplicate of the workfile associated with such report, including the quality and clarity of the print, charts, graphs, examples, photos, and any information referenced by this Title, and including organization and presentation of materials.

002 This Title applies to all persons engaged in real property appraisal practice in the State of Nebraska, and all persons conducting business as an appraisal management company in the State of Nebraska.

003 The current edition of the Uniform Standards of Professional Appraisal Practice is adopted as the minimum standards governing real property appraisal practice in the State of Nebraska. A copy of such standards will be supplied with the issuance of each new real property appraiser credential, and with renewal of each real property appraiser credential. A copy of the Uniform Standards of Professional Appraisal Practice is on file and available for public inspection in the office of the Real Property Appraiser Board and may be examined in the office of the Secretary of State.

004 Each credential holder is required to notify the Board in writing within ten (10) days of any change of his or her place of business, which includes business name, address, phone number, and electronic mail address.

005 No advertisement by a credential holder in the State of Nebraska may use a name of a credential holder, classification of credentialing, or credential holder identification number, other than as stated on the real property appraiser s credentialing card issued by the Board; and any advertisement stating an address is required to state the principal place of business as provided by the real property appraiser to the Board.

006 A certified real property appraiser who is approved by the Board as a supervisory real property appraiser, and is currently acting in a supervisory capacity for one or more trainee real property appraiser(s), may advertise

him or herself as a supervisory real property appraiser, and may include the name of any trainee real property appraiser(s) that he or she is overseeing in a supervisory capacity, as long as the advertisement clearly identifies such person as a trainee real property appraiser. Trainee real property appraisers may not otherwise advertise.

007 Specialized knowledge means an advanced level of expertise obtained through education and experience with respect to a specific subject matter that includes an advanced understanding of the principles, practices, procedures, and methods applicable to the subject matter, as well as the ability to apply such expertise to a problem requiring an expertise that a real property appraiser could only obtain through equivalent education and experience.

008 Salaried employee means any individual who is employed to perform services on behalf of an employer and whose compensation for the services is in the form of salary, or its equivalent, paid by the employer. Employee does not include an independent contractor.

009 Each appraisal management company shall maintain a detailed record of appraisal management services provided under its registration. The detailed record includes, at minimum, the following information as applicable:

(1) Copy of contract or agreement, which includes date of agreement with AMC appraiser to provide valuation services,

(2) Name of client and intended user(s),

(3) Name and credential number of AMC appraiser,

(4) Documentation verifying AMC appraiser s standing at the time of agreement,

(5) Address(es) of the property(ies) that is/are the subject of the appraisal management services,

(6) Fees paid to the AMC appraiser,

(7) Date of service completion,

(8) Date payment-in-full was made to the AMC appraiser,

(9) Copy of all communication between AMC appraiser and appraisal management company,

(10) Proof that appraisal management company requires AMC appraiser to comply with USPAP,

(11) AMC appraiser s signed consent to any subsequent, specified report modifications made by the appraisal management company,

(12) Record of quality control or USPAP compliance, and

(13) All original or revised copies of subject report as submitted.

010 Any person who alleges damage by a violation of the AMC Act may file a claim against a surety bond held by an appraisal management company registered in Nebraska. Such request will be in writing, and address the following items:

(1) Name and contact information of requester,

(2) Name, contact information, and Nebraska registration number of appraisal management company,

(3) Address of property subject of request,

(4) Date real property appraisal practice assignment was offered,

(5) Date report was submitted,

(6) Amount owed for valuation services rendered, and

(7) Description of attempts to rectify the matter. Any documentation in support of the request may be submitted along with the written request.

011 Each appraisal management company shall furnish to the ~~b~~Board, at the time of making application, a surety bond in the amount of twenty-five thousand dollars. The surety bond is required to be maintained until one year after the date that the appraisal management company ceases operation in this state, which is the date on which the registration expires or the date on which the appraisal management company s request to surrender its registration is formally accepted.

012 ADMINISTRATIVE FEES

012.01 The fee for a Certificate of Registration required under the Nebraska Professional Corporation Act is $25.00.

013 OCCUPATIONAL BOARD REFORM ACT~~APPLICATION FOR~~

~~PRELIMINARY CRIMINAL HISTORY REVIEW~~

013.01 As applicable, the Board shall~~Pursuant to~~ apply the Occupational Board Reform Act, NEB. REV. STAT. § 84-9~~3~~47 et. seq., when administering and enforcing this Title ~~preliminary criminal history review will be performed by the Board to determine whether an individual's criminal conviction(s) would disqualify the individual from obtaining a credential as a Nebraska Real Property Appraiser, or from being a more than 10% owner of an Appraisal Management Company (AMC)~~.

~~013.02 Any applicant for the preliminary criminal history review must submit:~~

~~013.02A An application on a form approved by the Board;~~

~~013.02B A written statement that details information regarding individual s current circumstances, including the time since the offense, completion of the criminal sentence, rehabilitation efforts, employment history, and employment aspirations;~~

~~013.02C Any documentation in support of individual s written statement, including court records, communication and documentation related to the completion of the criminal sentence, evidence of rehabilitation, and testimonials; and~~

~~013.02D A non-refundable application fee of $50.00.~~

~~013.03 Only the information provided by the applicant will be reviewed by the Board. The preliminary criminal history review is not a criminal history record check, or an application for credentialing as a real property appraiser or for registration as an AMC.~~

~~013.04 A determination will be issued by the Board in writing within ninety days after receiving an application for preliminary criminal history review. If the Board determines that the individual's criminal conviction(s) would disqualify the individual, the Board may advise the individual of any action the individual may take to remedy the disqualification.~~

~~013.05 If the Board finds that the individual has been convicted of one or more subsequent criminal convictions, the Board may rescind a determination upon finding that the subsequent criminal conviction(s) would be disqualifying.~~

TITLE 298 - NEBRASKA REAL PROPERTY APPRAISER BOARD

CHAPTER 2 - REAL PROPERTY APPRAISER CREDENTIAL

001 EDUCATION

To qualify for a credential as a trainee real property appraiser, licensed residential real property appraiser, certified residential real property appraiser, or certified general real property appraiser, an applicant must complete post-secondary education and qualifying education requirements established for each classification.

001.01 Trainee real property appraiser/supervisory real property appraiser

001.01A Pursuant to NEB. REV. STAT. § 76-2228.01 (1)(~~c~~b), an applicant for the trainee real property appraiser credential must:

001.01A.1a If submitting an application on or before December 31, 2025, ~~S~~successfully complete a minimum of 75 hours in ~~b~~Board-approved courses of study, which includes at least:

(1) The 15-hour National Uniform Standards of Professional Appraisal Practice Course,

(2) 30 hours of basic appraisal principles, and

(3) 30 hours of basic appraisal procedures; or

001.01A.1b If submitting an application after December 31, 2025, successfully complete a minimum of 83 hours in Board-approved courses of study, which includes at least:

(1) The 15-hour National Uniform Standards of Professional Appraisal Practice Course,

(2) 30 hours of basic appraisal principles,

(3) 30 hours of basic appraisal procedures, and

(4) 8 hours of valuation bias and fair housing laws and regulations; or

001.01A.2 Hold 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 meeting qualifying education requirements, or the equivalent as determined by the Appraiser Qualifications Board. If said degree or equivalent does not satisfy all required qualifying education for credentialing, the remaining hours shall be completed in ~~b~~Board-approved qualifying education.

001.01B An applicant for the trainee real property appraiser credential must provide a completion document evidencing that a ~~b~~Board-approved supervisory real property appraiser and trainee course has been successfully completed within one year immediately preceding the date of application.

001.01C An applicant for approval as a supervisory real property appraiser must provide a completion document evidencing that a ~~b~~Board-approved supervisory real property appraiser and trainee course has been successfully completed at the time the applicant was a certified real property appraiser. A certified real property appraiser disciplined by the Board or any other appraiser regulatory agency in another jurisdiction, which may or may not have limited the real property appraiser s legal eligibility to engage in real property appraisal practice, is required to provide a completion document evidencing that a ~~b~~Board-approved supervisory real property appraiser and trainee course was successfully completed after the successful completion of the most recent disciplinary action. The ~~b~~Board-approved supervisory real property appraiser and trainee course may be completed as a student or as an instructor.

001.01D Supervisory Real Property Appraiser and Trainee Course Completed in Another Jurisdiction

001.01D.1 The Board may accept a classroom education supervisory real property appraiser and trainee course completed in another jurisdiction if, at the time that the supervisory real property appraiser and trainee course was completed, the course:

001.01D.1a Is approved as a supervisory real property appraiser and trainee course by the jurisdiction in which it was completed; and

001.01D.1b Meets or exceeds the requirements for approval as a supervisory real property appraiser and trainee course as established in the Real Property Appraiser Qualifications Criteria adopted and promulgated by the Appraiser Qualifications Board of The Appraisal Foundation.

001.01D.2 The Board may accept a distance education supervisory real property appraiser and trainee course completed in another jurisdiction if, at the time the supervisory real property appraiser and trainee course was completed, the course:

001.01D.2a Is approved as a supervisory real property appraiser and trainee course by the jurisdiction in which the applicant is a legal resident, or is approved as a supervisory real property appraiser and trainee course by a jurisdiction in which the applicant is credentialed as verified through the Appraiser Registry of the Appraisal Subcommittee of the Federal Financial Institutions Examination Council; and

001.01D.2b Meets or exceeds the requirements for approval as a supervisory real property appraiser and trainee course as established in the Real Property Appraiser Qualifications Criteria adopted and promulgated by the Appraiser Qualifications Board of The Appraisal Foundation.

001.01E If a trainee real property appraiser applicant, or a supervisory real property appraiser applicant, submits a supervisory real property appraiser and trainee course completed in another jurisdiction for consideration of acceptance by the Board, the applicant is required to meet the requirements specified in Section 001.01B or 001.01C of this Chapter.

001.02 Licensed Residential Real Property Appraiser

001.02A Pursuant to NEB. REV. STAT. § 76-2230 (1)(b), an applicant for the licensed residential real property appraiser credential must:

001.02A.1a If submitting an application on or before December

31, 2025, ~~S~~successfully complete a minimum of 150 hours in ~~b~~Board-approved courses of study, which includes at least:

(1) The 15-hour National Uniform Standards of Professional Appraisal Practice Course,

(2) 30 hours of basic appraisal principles,

(3) 30 hours of basic appraisal procedures,

(4) 15 hours of market analysis and highest and best use,

(5) 15 hours of appraiser site valuation and cost approach,

(6) 30 hours of sales comparison and income approaches, and

(7) 15 hours of report writing and case studies; or

001.02A.1b If submitting an application after December 31, 2025, successfully complete a minimum of 158 hours in Board-approved courses of study, which includes at least:

(1) The 15-hour National Uniform Standards of Professional Appraisal Practice Course,

(2) 30 hours of basic appraisal principles,

(3) 30 hours of basic appraisal procedures,

(4) 15 hours of market analysis and highest and best use,

(5) 15 hours of appraiser site valuation and cost approach,

(6) 30 hours of sales comparison and income approaches,

(7) 15 hours of report writing and case studies, and

(8) 8 hours of valuation bias and fair housing laws and regulations; or

001.02A.2 Hold 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 meeting qualifying education requirements, or the equivalent as determined by the Appraiser Qualifications Board. If said degree or equivalent does not satisfy all required qualifying education for credentialing, the remaining hours shall be completed in ~~b~~Board-approved qualifying education.

001.02B A trainee real property appraiser may upgrade to the licensed residential real property appraiser credential by~~satisfying the appropriate qualifying education for the classification below~~:

001.02B.1 Pursuant to NEB. REV. STAT. § 76-2228.01 (4)(a),~~a trainee real property appraiser must~~ successfully completinge~~e~~ a minimum of 75 hours in the following ~~b~~Board-approved courses of study, or hold a degree in real estate from an accredited degree-awarding college or university that has had all or part of its curriculum approved as meeting qualifying education requirements or the equivalent as determined by the Appraiser Qualifications Board. If said degree or equivalent does not satisfy all required qualifying education for credentialing, the remaining hours shall be completed in ~~b~~Board-approved qualifying education:

(1) 15 hours of market analysis and highest and best use,

(2) 15 hours of appraiser site valuation and cost approach,

(3) 30 hours of sales comparison and income approaches, and

(4) 15 hours of report writing and case studies.

001.03 Certified Residential Real Property Appraiser

001.03A Pursuant to NEB. REV. STAT. § 76-2231.01 (1)(d), an applicant for the certified residential real property appraiser credential must:

001.03A.1a If submitting an application on or before December 31, 2025, ~~S~~successfully complete a minimum of 200 hours in ~~b~~Board-approved courses of study, which includes at least:

(1) The 15-hour National Uniform Standards of Professional Appraisal Practice Course,

(2) 30 hours of basic appraisal principles,

(3) 30 hours of basic appraisal procedures,

(4) 15 hours of market analysis and highest and best use,

(5) 15 hours of appraiser site valuation and cost approach,

(6) 30 hours of sales comparison and income approaches,

(7) 15 hours of report writing and case studies,

(8) 15 hours of statistics, modeling, and finance,

(9) 15 hours of advanced applications and case studies, and

(10) 20 hours of appraisal subject matter electives; or

001.03A.1b If submitting an application after December 31, 2025, successfully complete a minimum of 200 hours in Board-approved courses of study, which includes at least:

(1) The 15-hour National Uniform Standards of Professional Appraisal Practice Course,

(2) 30 hours of basic appraisal principles,

(3) 30 hours of basic appraisal procedures,

(4) 15 hours of market analysis and highest and best use,

(5) 15 hours of appraiser site valuation and cost approach,

(6) 30 hours of sales comparison and income approaches,

(7) 15 hours of report writing and case studies,

(8) 15 hours of statistics, modeling, and finance,

(9) 15 hours of advanced applications and case studies,

(10) 8 hours of valuation bias and fair housing laws and regulations, and

(11) 12 hours of appraisal subject matter electives; or

001.03A.2 Hold a degree in real estate from an accredited degree-awarding college or university that has had all or part of its curriculum approved as meeting qualifying education requirements or the equivalent as determined by the Appraiser Qualifications Board. If said degree or equivalent does not satisfy all required qualifying education for credentialing, the remaining hours shall be completed in ~~b~~Board-approved qualifying education.

001.03B One quarter hour credit is equivalent to .67 semester credit hours for college-level courses taken in a quarterly system versus a semester system.

001.03C Pursuant to NEB. REV. STAT. § 76-2231.01 (1)(b), in order to assist the Board with its evaluation of the applicant s college-level courses, the applicant may be required to submit copies of course related materials.

001.03D A trainee real property appraiser may upgrade to the certified residential real property appraiser credential by:

001.03D.1 Satisfying the post-secondary education requirements in NEB. REV. STAT. § 76-2231.01 (1)(b), or (1)(b) and (c) if applicable; and

001.03D.2 Pursuant to NEB. REV. STAT. § 76-2228.01 (5)(b);

001.03D.2a If submitting an application on or before December 31, 2025, successfully completing a minimum of 125 hours in the following ~~b~~Board-approved courses of study, or holding a degree in real estate from an accredited degree-awarding college or university that has had all or part of its curriculum approved as meeting qualifying education requirements or the equivalent as determined by the Appraiser Qualifications Board. If said degree or equivalent does not satisfy all required qualifying education for credentialing, the remaining hours shall be completed in ~~b~~Board-approved qualifying education:

(1) 15 hours of market analysis and highest and best use,

(2) 15 hours of appraiser site valuation and cost approach,

(3) 30 hours of sales comparison and income approaches,

(4) 15 hours of report writing and case studies,

(5) 15 hours of statistics, modeling, and finance,

(6) 15 hours of advanced applications and case studies, and

(7) 20 hours of appraisal subject matter electives~~.~~; or

001.03D.2b If submitting an application after December 31, 2025, successfully completing a minimum of 117 hours in the following Board-approved courses of study, or holding a degree in real estate from an accredited degree-awarding college or university that has had all or part of its curriculum approved as meeting qualifying education requirements or the equivalent as determined by the Appraiser Qualifications Board. If said degree or equivalent does not satisfy all required qualifying education for credentialing, the remaining hours shall be completed in Board-approved qualifying education:

(1) 15 hours of market analysis and highest and best use,

(2) 15 hours of appraiser site valuation and cost approach,

(3) 30 hours of sales comparison and income approaches,

(4) 15 hours of report writing and case studies,

(5) 15 hours of statistics, modeling, and finance,

(6) 15 hours of advanced applications and case studies, and

(7) 12 hours of appraisal subject matter electives.

001.03E A licensed real property appraiser may upgrade to the certified residential real property appraiser credential by:

001.03E.1 Satisfying one of the following:

001.03E.1a Having held a credential as a licensed real property appraiser for a minimum of five years, and having not been subject to a nonappealable disciplinary action by the Board or any other jurisdiction as specified in NEB. REV. STAT. § 76-2230 (3)(a)(ii)(B); or

001.03E.1b Meeting ~~T~~the post-secondary education requirements in NEB. REV. STAT. § 76-2231.01 (1)(b), or (1)(b) and (c) if applicable; and

001.03E.2 Pursuant to NEB. REV. STAT. § 76-2230 (3)(b);

001.03E.2a If submitting an application on or before December 31, 2025, successfully completing a minimum of 50 hours in the following ~~b~~Board-approved courses of study, or holding a degree in real estate from an accredited degree-awarding college or university that has had all or part of its curriculum approved as meeting qualifying education requirements or the equivalent as determined by the Appraiser Qualifications Board. If said degree or equivalent does not satisfy all required qualifying education for credentialing, the remaining hours shall be completed in ~~b~~Board-approved qualifying education:

(1) 15 hours of statistics, modeling, and finance;

(2) 15 hours of advanced applications and case studies; and

(3) 20 hours of appraisal subject matter electives~~.~~; or

001.03E.2b If submitting an application after December 31, 2025, successfully complete a minimum of 42 hours in the following Board-approved courses of study, or holding a degree in real estate from an accredited degree-awarding college or university that has had all or part of its

curriculum approved as meeting qualifying education requirements or the equivalent as determined by the Appraiser Qualifications Board. If said degree or equivalent does not satisfy all required qualifying education for credentialing, the remaining hours shall be completed in Board-approved qualifying education:

(1) 15 hours of statistics, modeling, and finance;

(2) 15 hours of advanced applications and case studies; and

(3) 12 hours of appraisal subject matter electives.

001.04 Certified General Real Property Appraiser

001.04A Pursuant to NEB. REV. STAT. § 76-2232 (1)(d), an applicant for the certified general real property appraiser credential must:

001.04A.1a If submitting an application on or before December 31, 2025, ~~S~~successfully complete a minimum of 300 hours in ~~b~~Board-approved courses of study, which includes at least:

(1) The 15-hour National Uniform Standards of Professional Appraisal Practice Course,

(2) 30 hours of basic appraisal principles,

(3) 30 hours of basic appraisal procedures,

(4) 30 hours of general appraiser market analysis and highest and best use,

(5) 30 hours of general appraiser site valuation and cost approach,

(6) 30 hours of general appraiser sales comparison approach,

(7) 60 hours of general appraiser income approach,

(8) 30 hours of general appraiser report writing and case studies,

(9) 15 hours of statistics, modeling, and finance, and

(10) 30 hours of appraisal subject matter electives; or

001.04A.1b If submitting an application after December 31, 2025, successfully complete a minimum of 300 hours in Board-approved courses of study, which includes at least:

(1) The 15-hour National Uniform Standards of Professional Appraisal Practice Course,

(2) 30 hours of basic appraisal principles,

(3) 30 hours of basic appraisal procedures,

(4) 30 hours of general appraiser market analysis and highest and best use,

(5) 30 hours of general appraiser site valuation and cost approach,

(6) 30 hours of general appraiser sales comparison approach,

(7) 60 hours of general appraiser income approach,

(8) 30 hours of general appraiser report writing and case studies,

(9) 15 hours of statistics, modeling, and finance,

(10) 8 hours of valuation bias and fair housing laws and regulations, and

(11) 22 hours of appraisal subject matter electives; or

001.04A.2 Hold 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 meeting qualifying education requirements, or the equivalent as determined by the Appraiser Qualifications Board. If said degree or equivalent does not satisfy all required qualifying education for credentialing, the remaining hours shall be completed in ~~b~~Board-approved qualifying education.

001.04B A trainee real property appraiser may upgrade to the certified general real property appraiser credential by:

001.04B.1 ~~s~~Satisfying the post-secondary education requirements in NEB. REV. STAT. § 76-2232 (1)(b), or (1)(b) and (c) if applicable; and ~~the appropriate qualifying education for the classification below:~~

001.04B.~~1~~2 Pursuant to NEB. REV. STAT. § 76-2228.01 (6)(b):

001.04B.2a If submitting an application on or before December 31, 2025, ~~a trainee real property appraiser must~~ successfully completinge a minimum of 225 hours in the following ~~b~~Board-approved courses of study, or hold a degree in real estate from an accredited degree-awarding college or university that has had all or part of its curriculum approved as meeting qualifying education requirements or the equivalent as determined by the Appraiser Qualifications Board. If said degree or equivalent does not satisfy all required qualifying education for credentialing, the remaining hours shall be completed in ~~b~~Board-approved qualifying education:

(1) 30 hours of general appraiser market analysis and highest and best use,

(2) 30 hours of general appraiser site valuation and cost approach,

(3) 30 hours of general appraiser sales comparison approach,

(4) 60 hours of general appraiser income approach,

(5) 30 hours of general appraiser report writing and case studies,

(6) 15 hours of statistics, modeling, and finance, and

(7) 30 hours of appraisal subject matter electives~~.~~; or

001.04B.2b If submitting an application after December 31, 2025, successfully completing a minimum of 217 hours in

the following Board-approved courses of study, or hold a degree in real estate from an accredited degree-awarding college or university that has had all or part of its curriculum approved as meeting qualifying education requirements or the equivalent as determined by the Appraiser Qualifications Board. If said degree or equivalent does not satisfy all required qualifying education for credentialing, the remaining hours shall be completed in Board-approved qualifying education:

(1) 30 hours of general appraiser market analysis and highest and best use,

(2) 30 hours of general appraiser site valuation and cost approach,

(3) 30 hours of general appraiser sales comparison approach,

(4) 60 hours of general appraiser income approach,

(5) 30 hours of general appraiser report writing and case studies,

(6) 15 hours of statistics, modeling, and finance, and

(7) 22 hours of appraisal subject matter electives.

001.04C A licensed residential real property appraiser may upgrade to the certified general real property appraiser credential by:

001.04C.1 Satisfying the post-secondary education requirements in NEB. REV. STAT. § 76-2232 (1) (b), or (1) (b) and (c) if applicable; and

001.04~~B~~C.2 Pursuant to NEB. REV. STAT. § 76-2230 (4)(b):

001.04C.2a If submitting an application on or before December 31, 2025, ~~a licensed residential real property appraiser must~~ successfully completing~~e~~ a minimum of 150 hours in the following ~~b~~Board-approved courses of study, or hold a degree in real estate from an accredited degree-awarding college or university that has had all or

part of its curriculum approved as meeting qualifying education requirements or the equivalent as determined by the Appraiser Qualifications Board. If said degree or equivalent does not satisfy all required qualifying education for credentialing, the remaining hours shall be completed in ~~b~~Board-approved qualifying education:

(1) 15 hours of general appraiser market analysis and highest and best use,

(2) 15 hours of general appraiser site valuation and cost approach,

(3) 15 hours of general appraiser sales comparison approach,

(4) 45 hours of general appraiser income approach,

(5) 15 hours of general appraiser report writing and case studies,

(6) 15 hours of statistics, modeling, and finance, and

(7) 30 hours of appraisal subject matter electives~~.~~; or

001.04C.2b If submitting an application after December 31, 2025, successfully completing a minimum of 142 hours in the following Board-approved courses of study, or hold a degree in real estate from an accredited degree-awarding college or university that has had all or part of its curriculum approved as meeting qualifying education requirements or the equivalent as determined by the Appraiser Qualifications Board. If said degree or equivalent does not satisfy all required qualifying education for credentialing, the remaining hours shall be completed in Board-approved qualifying education:

(1) 15 hours of general appraiser market analysis and highest and best use,

(2) 15 hours of general appraiser site valuation and cost approach,

(3) 15 hours of general appraiser sales comparison approach,

(4) 45 hours of general appraiser income approach,

(5) 15 hours of general appraiser report writing and case studies,

(6) 15 hours of statistics, modeling, and finance, and

(7) 22 hours of appraisal subject matter electives.

001.04D A certified residential real property appraiser may upgrade to the certified general real property appraiser credential by:

001.04D.1 Satisfying the post-secondary education requirements in NEB. REV. STAT. § 76-2232 (1) (b), or (1) (b) and (c) if applicable; and

001.04~~B~~D.~~3~~2 Pursuant to NEB. REV. STAT. § 76-2231.01 (3) (b), ~~a certified residential real property appraiser must~~ successfully completinge ~~e~~ a minimum of 100 hours in the following ~~b~~Board-approved courses of study, or hold a degree in real estate from an accredited degree-awarding college or university that has had all or part of its curriculum approved as meeting qualifying education requirements or the equivalent as determined by the Appraiser Qualifications Board. If said degree or equivalent does not satisfy all required qualifying education for credentialing, the remaining hours shall be completed in ~~b~~Board-approved qualifying education:

(1) 15 hours of general appraiser market analysis and highest and best use,

(2) 15 hours of general appraiser site valuation and cost approach,

(3) 15 hours of general appraiser sales comparison approach,

(4) 45 hours of general appraiser income approach, and

(5) 10 hours of general appraiser report writing and case

studies.

001.05 An applicant for the trainee, licensed residential, certified residential, or certified general real property appraiser credential must provide evidence that the required qualifying education has been successfully completed. Each applicant will be required to furnish:

001.05A A document of completion for each qualifying education course; and/or

001.05B An official transcript from the university or college at which the applicant obtained a degree in real estate that has had all or part of its curriculum approved by the Appraiser Qualifications Board as meeting qualifying education requirements, or the equivalent as determined by the Appraiser Qualifications Board. Transcripts may be submitted in paper, or electronically through a secure site if the transcript is marked as official and the Board is provided access directions directly from the school.

001.06 Qualifying Education Completed in Another Jurisdiction

001.06A The Board may accept a classroom education qualifying education activity completed in another jurisdiction if, at the time the activity was completed, the qualifying education activity:

001.06A.1 Is approved as qualifying education by the jurisdiction in which it was completed; and

001.06A.2 Meets or exceeds the requirements for approval as a qualifying education activity as established in the Real Property Appraiser Qualifications Criteria adopted and promulgated by the Appraiser Qualifications Board of The Appraisal Foundation.

001.06B The Board may accept a distance education qualifying education activity completed in another jurisdiction if, at the time the activity was completed, the qualifying education activity:

001.06B.1 Is approved as qualifying education by the jurisdiction in which the applicant is a legal resident, or is approved as qualifying education by a jurisdiction in which the applicant is credentialed as verified through the Appraiser Registry of the Appraisal Subcommittee of the Federal

Financial Institutions Examination Council; and

001.06B.2 Meets or exceeds the requirements for approval as qualifying education activity as established in the Real Property Appraiser Qualifications Criteria adopted and promulgated by the Appraiser Qualifications Board of The Appraisal Foundation.

001.06C If the applicant submits a qualifying education activity completed in another jurisdiction for consideration of acceptance by the Board, the applicant will furnish a document of completion for the activity.

001.07 An applicant for the certified residential or certified general real property appraiser credential shall furnish an official transcript from the university, college, or community college as proof that the post-secondary education requirements have been met. Transcripts may be submitted in paper, or electronically through a secure site if the transcript is marked as official and the Board is provided access directions directly from the school.

002 EXPERIENCE

002.01 After January 1, 2014, real property appraisal practice experience obtained within the State of Nebraska, or as a resident of the State of Nebraska, for credentialing as a licensed residential, certified residential, or certified general real property appraiser must be acquired as a trainee real property appraiser, registered real property appraiser, licensed residential real property appraiser, certified residential real property appraiser, or certified general real property appraiser. This Section does not apply to real property appraisal practice experience obtained through participation in a PAREA program.

002.02 At the Board s discretion, up to ~~5~~100% of the real property appraisal practice experience required for credentialing as a licensed residential, certified residential, or certified general real property appraiser may be obtained in another jurisdiction. This real property appraisal practice experience may be accepted by the Board if the real property appraisal practice experience is compliant with Section 002 of this Chapter and the laws of the jurisdiction in which it was obtained. This Section does not apply to real property appraisal practice

experience obtained through participation in a PAREA program.

002.03 An applicant s hours of real property appraisal practice experience, and real property appraisal practice experience obtained through participation in a PAREA program, submitted to the Board for review and determination of acceptability shall:

002.03A 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

002.03B Be completed in compliance with the Uniform Standards of Professional Appraisal Practice.

002.04 An applicant must provide significant real property appraisal practice assistance for real property appraisal practice experience credit to be awarded. An applicant may apply his or her signature, along with the signature of the supervisory real property appraiser in the case that the applicant is a trainee real property appraiser, or the real property appraiser-in-charge in the case that the applicant is a licensed residential real property appraiser or a certified residential real property appraiser if applicable, to the appraisal certification; or the applicant must be given attribution in the assignment results report, which includes a description of the applicant s significant real property appraisal practice assistance. This Section does not apply to real property appraisal practice experience obtained through participation in a PAREA program.

002.05 Real property appraisal practice experience hours obtained in any manner considered exempt from the Real Property Appraiser Act per NEB. REV. STAT. § 76-2221 will not be credited to the applicant, unless the applicant and the supervisory real property appraiser in the case that the applicant is a trainee real property appraiser, or the real property appraiser-in-charge in the case that the applicant is a licensed residential real property appraiser or a certified residential real property appraiser if applicable, verifies that said real property appraisal practice experience is compliant with the Uniform Standards of Professional Appraisal Practice.

002.06 There need not be a client in a traditional sense (i.e., a client hiring a real property appraiser for a business purpose) in order for an assignment results report to qualify for real property appraisal practice experience. Real property appraisal practice experience credit may be awarded for the following:

002.06A A practicum course approved by The Appraisal Foundation s Appraiser Qualifications Board s Course Approval Program ~~may satisfy the non-traditional client real property appraisal practice experience requirement~~. Experience credit shall be granted for the actual classroom hours of instruction and hours of documented research and analysis as awarded from the practicum course approval process.

002.06B Participation in a PAREA program.

002.06C Any other real property appraisal practice experience obtained under Section 002 of this Chapter.

002.07 Real property appraisal practice experience submitted to the Board for review and determination of acceptability may include no more than an aggregate maximum of 25% of the total number of real property appraisal practice experience hours in the following areas or a combination from the following areas:

(1) mass appraisal,

(2) appraisal review,

(3) appraisal consulting, or

(4) restricted appraisal reports.

002.08 Pursuant to NEB. REV. STAT. §§ 76-2230 (1)(~~d~~c), 76-2231.01 (1)(e), and 76-2232 (1)(e), an applicant for the licensed residential, certified residential, or certified general real property appraiser credential may provide a document of completion evidencing the successful completion of a PAREA program.

002.08A A document evidencing the successful completion of a PAREA program must include the name of PAREA program provider, evidence that PAREA program is approved by the Appraiser Qualifications Board, indicate that the type of PAREA

program completed is either the licensed residential or the certified residential program, the name of the applicant, and a statement that the applicant successfully completed the PAREA program.

002.08B Except for hours of experience required to be in nonresidential appraisal work in NEB. REV. STAT. § 76-2232 (1)(e)(i), the following real property appraisal practice experience credit will be awarded for the successful completion of a PAREA program:

002.08B.1 For a licensed residential PAREA program, 100% of hours of experience required in NEB. REV. STAT. § 76-2230 (1)(~~d~~c)(i), and a period of six months experience; 67% of the hours of experience required in NEB. REV. STAT. § 76-2231.01 (1)(e)(i), and a period of six months experience; and 33% of the hours of experience required in NEB. REV. STAT. § 76-2232 (1)(e)(i), and a period of six months experience.

002.08B.2 For a certified residential PAREA program, 100% of hours of experience required in NEB. REV. STAT. § 76-2230 (1)(~~d~~c)(i), and a period of six months experience; 100% of the hours of experience required in NEB. REV. STAT. § 76-2231.01 (1)(e)(i), and a period of twelve months experience; and 50% of the hours of experience required in NEB. REV. STAT. § 76-2232 (1)(e)(i), and a period of twelve months experience.

002.09 Each applicant for the licensed residential, certified residential, or certified general real property appraiser credential will furnish a log of his or her most recent real property appraisal practice experience claimed on a form approved by the Board, including real property appraisal practice experience obtained through participation in a PAREA program.

002.09A The real property appraisal practice experience must be in chronological order on the log, and include an applicant signature, and the signature of the supervisory real property appraiser in the case that the applicant is a trainee real property appraiser, or the signature of the real property appraiser-in-charge in the case that the applicant is a licensed residential real property appraiser or certified residential real property appraiser if applicable, on each page. Only the applicant signature is required for real property appraisal practice experience obtained through participation in a PAREA program. At a minimum, the real property appraisal practice

experience log shall identify the following:

(1) The date the assignment results report was signed,

(2) Name of client and property identification, which includes a legal description or address,

(3) Description of real property appraisal practice as performed by the applicant,

(4) For real property appraisal practice experience not obtained through participation in a PAREA program, description of the ~~S~~scope of supervisory real property appraiser review and direct supervision in the case that the applicant is a trainee real property appraiser, or description of the scope of review and direct supervision of the real property appraiser-in-charge in the case that the applicant is a licensed residential real property appraiser or certified residential real property appraiser if applicable,

(5) Type of property,

(6) Type of report,

(7) Approaches to value utilized,

(8) Verification that assignment results are compliant with the Uniform Standards of Professional Appraisal Practice,

(9) Verification that the assignment results report was for a traditional client or non-traditional client, and

(10) Number of hours worked by the applicant, and supervisory real property appraiser or real property appraiser-in-charge if applicable.

002.09B The real property appraisal practice experience log format in effect at the time application is made to the Board will be accepted, as well as any previously approved experience log formats in effect at the time the real property appraisal practice experience was obtained and recorded. All real property appraisal practice experience requirements in place at the time application is made to the Board are applicable regardless of the real property

appraisal practice experience log format submitted.

002.09C A separate real property appraisal practice log shall be maintained by a trainee real property appraiser for each of his/her board-designated supervisory real property appraisers. It is the responsibility of both the supervisory real property appraiser and the trainee real property appraiser to ensure the log is accurate, current, and complies with the requirements of the Act and this Title. When the trainee real property appraiser is under the direct supervision of more than one supervisory real property appraiser while engaged in real property appraisal practice for an assignment, each log shall reflect the specific number of hours and description of work performed in that real property appraisal practice assignment with each supervisory real property appraiser.

002.10 A trainee real property appraiser is entitled to obtain copies of reports he or she has prepared and workfiles for those reports. The supervisory real property appraiser shall keep copies of reports for a period of five years, or at least two years after the final disposition of any judicial proceedings in which the real property appraiser provided testimony related to the real property appraisal practice assignment, whichever period expires last.

002.11 Pursuant to NEB. REV. STAT. §§ 76-2230 (1)(c)(i), 76-2231.01 (1)(e)(i), and 76-2232 (1)(e)(i), the aggregate number of real property appraisal practice experience hours considered for evaluation includes those hours reported on each real property appraisal practice experience log submitted by the applicant beginning at the log entry indicating the earliest date on which real property appraisal practice experience was obtained and ending on the date the application for credentialing as a licensed residential, certified residential, or certified general real property appraiser was signed by the applicant.

002.12 If the real property appraisal practice experience log submitted by the applicant is accepted, a representative sampling of real property appraisal practice experience submitted by the applicant on his or her real property appraisal practice experience log will be evaluated to determine if the real property appraisal practice experience meets the requirements of the Act and this Chapter.

002.12A 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. The following additional criteria are applied to the report selection for each classification~~level of credential~~:

002.12A.1 To qualify the real property appraisal practice experience of an applicant for the licensed residential real property appraiser credential, a minimum of three reports related to residential property will be selected.

002.12A.2 To qualify the real property appraisal practice experience of an applicant for the certified residential real property appraiser credential, a minimum of one report related to a two-to-four unit residential property, one report related to a residential property 0 to 20 years old, and one report related to a residential property 20 years or older will be selected. Two selected reports will include at least two approaches to value. If one or more of the report selection criteria in this section 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.

002.12A.3 To qualify the real property appraisal practice experience of an applicant for the certified general real property appraiser credential, a minimum of three reports related to income producing properties will be selected. Two selected reports will include all three approaches to value.

002.12B The applicant will be notified of the selected reports in writing, and will have 10 business days from the date of receipt of the notification to submit a true and accurate copy of each report to the Board s office.

002.12C At least one of the three requested reports will be, at a minimum, reviewed for conformity with the Uniform Standards of Professional Appraisal Practice. The Board may enter into a contract with a qualified disinterested third party certified real property appraiser for completion of an appraisal review assignment on any of the requested reports at no cost to the applicant.

002.13 Upon the receipt of appraisal review assignment results provided by one or more third party certified real property appraisers under contract with the Board, and the findings of the appraisal review assignment results are found to be null or insignificant by the director, an applicant s real property appraisal practice experience will be reviewed by a subcommittee consisting of two board members established by the Board for determination as to whether the applicant s real property appraisal practice experience is acceptable in accordance with the Act and this Chapter.

002.13A If the subcommittee finds that the applicant s real property appraisal practice experience meets the requirements of the Act and this Chapter, the subcommittee will notify the director of its decision. The subcommittee may authorize the director to notify the applicant of any appraisal review assignment results and issue a written advisory regarding any appraisal review assignment results.

002.13B If the subcommittee finds that the applicant may not meet one or more of the requirements of the Act or this Chapter, the application shall be placed before the Board for consideration.

002.14 If the Board determines an applicant may not meet the real property appraisal practice experience requirements, the applicant will be notified in writing. The Board may, at its discretion, request a written response from the applicant to the Board s findings as to the applicant s real property appraisal practice experience and/or invite the applicant to meet to discuss any deficiencies found in the report(s). Upon conclusion of the meeting, the Board may re-evaluate the applicant s real property appraisal practice experience.

002.14A If the applicant s real property appraisal practice experience is not acceptable to the Board, the Board may, at its own discretion, require the applicant to obtain additional education, and/or submit one or more supplemental real property appraisal practice experience logs with additional hours of real property appraisal practice experience, and/or submit one or more additional reports.

002.14A.1 If the Board requires the completion of additional education, the applicant will be notified of the conditions for the additional education in writing.

002.14A.2 If the Board requires the submission of one or more supplemental real property appraisal practice experience logs, the applicant will be notified of the conditions for the supplemental log(s) in writing. The Board may select a representative sampling of one or more additional report(s) for review from any supplemental log requested by the Board to qualify the real property appraisal practice experience. If the Board selects any additional report(s) from a supplemental log:

002.14A.2a The applicant will be notified of the Board selected report(s) in writing, and will have 10 business days from the date of receipt of the notification to submit a true copy of each report to the Board s office. The Board may require the applicant to submit additional details or to submit additional reports or file memoranda prepared by the applicant.

002.14A.2b Each additional report requested by the Board will be, at a minimum, reviewed for conformity with the Uniform Standards of Professional Appraisal Practice. At the Board s discretion, the Board may enter into a contract with a qualified disinterested third party certified real property appraiser for completion of an appraisal review assignment on any of the requested reports to assist the Board with its review. The applicant is responsible for any costs incurred by the Board for such review.

002.14A.3 If the Board requires submission of one or more additional reports, the applicant will be notified of the conditions for the additional report(s) in writing:

002.14A.3a Upon receipt of the requested report(s), the Board may require the applicant to submit additional details or to submit additional reports or file memoranda prepared by the applicant.

002.14A.3b Each additional report requested by the Board will be, at a minimum, reviewed for conformity with the Uniform Standards of Professional Appraisal Practice. At the Board s discretion, the Board may enter into a contract with a qualified disinterested third party certified real property appraiser for completion of an appraisal review

assignment on any of the requested reports to assist the Board with its review. The applicant is responsible for any costs incurred by the Board for such review.

002.14B If the applicant s real property appraisal practice experience is not acceptable upon review of the additional education, supplemental real property appraisal practice experience log(s), and/or additional report(s), the Board may deny the application.

002.15 Verification of the applicant s real property appraisal practice experience may be obtained from other persons as needed, and the applicant may be required to submit additional details, reports or file memoranda.

002.16 When making a determination that an applicant may or may not meet the applicable real property appraisal practice experience requirements, all information received will be considered, including but not limited to real property appraisal practice experience logs, appraisal review reports, reports submitted by the applicant, any written responses received, any other details or file memoranda, any subsequent education requested by the Board to be completed by the applicant, and any information obtained during an informal meeting between the Board or its representative(s) and the applicant. An appraisal review report completed to assist the Board with its evaluation of the applicant s experience is not the sole factor in the Board s decision, but a tool utilized by the Board to assist with its decision.

003 EXAMINATION

Each applicant for the licensed residential, certified residential, or certified general real property appraiser credential shall pass the National Uniform Licensing and Certification Examination, as developed and approved by the Appraiser Qualifications Board of The Appraisal Foundation, prior to being issued a credential by the Board.

003.01 The Board may enter into contract with one or more Appraiser Qualifications Board-approved administrators for the National Uniform Licensing and Certification Examination. The format, content, method of administration of examinations, and passing standards, are determined by the Board. The date, time, and location for examinations are established by the test administrators.

003.02 Any applicant for the licensed residential, certified residential, or certified general real property appraiser credential may sit for the National Uniform Licensing and Certification Examination, as developed and approved by the Appraiser Qualifications Board of The Appraisal Foundation, in another jurisdiction if the applicant is approved by the Board to sit for examination, the examination is administered by a test administrator approved by the Appraiser Qualifications Board of The Appraisal Foundation, and the examination is administered and scored in accordance with the laws of that jurisdiction.

003.03 Upon approval of a processed application for credentialing as a licensed residential, certified residential, or certified general real property appraiser; approval of qualifying education; and approval and qualification of real property appraisal practice experience, an applicant may be approved to sit for examination. The applicant will be notified in writing or by electronic communication of the procedure for enrolling for the examination and examination sites. The applicant will submit the required examination fee to the test administrator.

003.04 An applicant must~~ay have up to three attempts to~~ successfully pass the National Uniform Licensing and Certification Examination within twenty-four~~lve~~ months from the date the applicant was approved by the Board to sit for examination. If an applicant fails to pass ~~the~~ an examination~~ on the first or second~~ attempt, he or she may notify the Board for approval to retake the examination within the twenty-four month period. An applicant who does not pass ~~the~~ an examination attempt may submit any required fees to the test administrator for retesting.

003.05 An applicant who has successfully passed the National Uniform Licensing and Certification Examination may provide an official copy of the ~~test~~ exam results to the Board s office within twenty-four~~lve~~ months from the date the applicant passed ~~was approved to sit for~~ examination.

003.06 Each applicant shall follow the rules imposed by the administrator of the examination. No applicant may receive or give any assistance during an examination. Violation of these rules may be reason for denial of a credential.

003.07 In compliance with the Americans with Disabilities Act, reasonable accommodation will be provided to all applicants; and the Board may authorize an examination to be administered to an individual

orally or by other technique.

004 APPLICATION

004.01 Trainee Real Property Appraiser and Supervisory Real Property Appraiser Requirements

004.01A Any applicant for the trainee real property appraiser credential must:

004.01A.1 Submit an application and required documentation on forms approved by the Board showing compliance by the applicant with all credentialing requirements established by the Act or by this Title;

004.01A.2 Pay a non-refundable application fee as follows:

004.01A.2a ~~of~~ $150.00 for applications received on or before June 30, 2025,

004.01A.2b $170.00 for applications received on July 1, 2025 through June 30, 2026,

004.01A.2c $185.00 for applications received on July 1, 2026 through June 30, 2027,

004.01A.2b $200.00 for applications received on or after July 1, 2027; and

004.01A.3 Pay a non-refundable criminal history record check fee of $45.25.

004.01B Any application received at the Board s office considered to be incomplete will not be processed, and may be returned to the applicant as incomplete. Any application not considered to be incomplete will be processed.

004.01C If the Board s director finds that the applicant meets the general and education requirements in the Act and this Title, the application will be considered a completed application and a credential may be issued to the applicant. If the Board s director finds that the applicant may not meet one or more of the requirements in the Act and this Title, the application shall be

placed before the Board for consideration. If the Board finds that the applicant meets the general and education requirements in the Act and this Title, the application will be considered a completed application and a credential may be issued to the applicant.

004.01D Upon the approval as a trainee real property appraiser, the applicant will be issued:

(1) A letter notifying him or her of his or her status as a Nebraska trainee real property appraiser,

(2) A wall certificate on a form approved by the Board, and

(3) Instructions to access his or her credentialing card.

004.01E The Board may deny an application at any time during the process if the Board finds that the applicant fails to meet the requirements in the Act and/or this Title that pertain to credentialing. Before submitting a new application, the Applicant may be required by the Board to:

004.01E.1 Complete additional education; and/or

004.01E.2 Not reapply for the trainee real property appraiser classification for an amount of time to be determined by the Board.

004.01F If the Board denies an application for any reason excluding the national criminal history record check, the applicant may file a new application, and if so, meet the requirements in place at the time a new application is submitted to the Board.

004.01G If the fingerprint-based national criminal history record check result is the basis for denial, the applicant is entitled to a copy of his or her national criminal history record, and an opportunity to dispute the result.

004.01G.1 In order to receive a copy of such record, the applicant shall:

004.01G.1a In person, complete a form approved by the Board that relieves the Board from any liability related to the release of the national criminal history record; and

004.01G.1b Present a passport, driver s license, or other government-issued identification card with a photograph to be copied by the Board.

004.01G.2 If the applicant provides evidence acceptable to the Board that the fingerprint-based national criminal history record check result that was the basis for denial is incorrect, the Board may reconsider the application.

004.01H A trainee real property appraiser may request approval for a supervisory real property appraiser at any time after he or she is issued a credential as a trainee real property appraiser by the Board provided the credential is current and active. The trainee real property appraiser is not required to submit an additional application for approval as a trainee real property appraiser, or pay any additional fees. Each request made by a trainee real property appraiser for approval of a supervisory real property appraiser will be submitted to the Board on a form approved by the Board.

004.01I Any applicant for approval as a supervisory real property appraiser must apply his or her signature on the application submitted by a trainee real property appraiser showing compliance by the applicant with all supervisory real property appraiser requirements established by the Act or by this Title. Along with the application, the trainee real property appraiser must submit any documentation required for supervisory real property appraiser approval.

004.01J Any application for approval as a supervisory real property appraiser received at the Board s office considered to be incomplete will not be processed, and may be returned to the trainee real property appraiser as incomplete. Any application for approval as a supervisory real property appraiser not considered to be incomplete will be processed.

004.01K If the Board s director finds that the applicant meets the requirements in the Act and this Title, and the certified real property appraiser is in good standing, the application will be considered a completed application and the applicant may be approved as a supervisory real property appraiser. If the Board s director finds that the applicant may not meet one or more of the requirements in the Act and this Title, the application shall be placed before the Board

for consideration. If the Board finds that the applicant meets the requirements in the Act and this Title, and the certified real property appraiser is in good standing, the application will be considered a completed application and the applicant may be approved as a supervisory real property appraiser.

004.01L Upon approval of a supervisory real property appraiser, the supervisory real property appraiser and the trainee real property appraiser will each be issued a letter notifying them of the supervisory real property appraiser s approval.

004.01M The Board may deny an application for approval as a supervisory real property appraiser at any time during the process if the Board finds that the supervisory real property appraiser applicant, or the trainee real property appraiser, fails to meet the requirements in the Act and/or this Title that pertain to approval as a trainee real property appraiser and/or approval as a supervisory real property appraiser. Before submitting a new application, the supervisory real property appraiser applicant and/or the trainee real property appraiser may be required by the Board to:

004.01M.1 Complete additional education; and/or

004.01M.2 Not reapply for the trainee real property appraiser classification, and/or approval as a supervisory real property appraiser, for an amount of time to be determined by the Board.

004.01N If the Board denies an application for approval as a supervisory real property appraiser, the trainee real property appraiser may file a new application for the supervisory real property appraiser applicant. The supervisory real property appraiser applicant must meet the requirements pertaining to approval as a supervisory real property appraiser in place at the time a new application is submitted to the Board.

004.01O If disciplinary action is taken against a supervisory real property appraiser by the Board, or any other appraiser regulatory agency in any other jurisdiction, the supervisory real property appraiser s approval will be revoked as of the date of action by the Board or other jurisdiction.

004.01P Any certified real property appraiser that has been

approved by the Board as a supervisory real property appraiser, and is currently acting in a supervisory capacity for one or more trainee real property appraisers, may use the title supervisory real property appraiser or designation S.A. in conjunction with his or her name.

004.02 Licensed Residential, Certified Residential, and Certified General Real Property Appraiser Credentialing

004.02A Any applicant for the licensed residential, certified residential, or certified general real property appraiser credential must:

004.02A.1 Submit an application and required documentation for the appropriate classification on forms approved by the Board showing compliance by the applicant with all credentialing requirements established by the Act or by this Title;

004.02A.2 Pay a non-refundable application fee as follows:

004.02A.2a ~~of~~ $150.00 for applications received on or before June 30, 2025,

004.02A.2b $170.00 for applications received on July 1, 2025 through June 30, 2026,

004.02A.2c $185.00 for applications received on July 1, 2026 through June 30, 2027,

004.02A.2b $200.00 for applications received on or after July 1, 2027; and

004.02A.3 Pay a non-refundable criminal history record check fee of $45.25.

004.02B Any application received at the Board s office considered to be incomplete will not be processed, and may be returned to the applicant as incomplete. Any application not considered to be incomplete will be processed.

004.02C If the Board s director finds that the applicant meets the general, education, and experience requirements in the Act and this

Title, the applicant may be approved to sit for the National Uniform Licensing and Certification Examination. If the Board s director finds that the applicant may not meet one or more of the requirements in the Act and this Title, the application shall be placed before the Board for consideration. If the Board finds that the applicant meets the requirements in the Act and this Title, the applicant may be approved to sit for the National Uniform Licensing and Certification Examination.

004.02D If an official copy of the National Uniform Licensing and Certification Examination~~test~~ results is provided within twenty-four~~lve~~ months from the date the applicant passed the examination, evidencing that the examination was successfully completed within twenty-four months from the date the applicant was approved to sit for examination~~showing that he or she has successfully passed the National Uniform Licensing and Certification Examination~~, the application will be considered a completed application and the applicant is approved for issuance of a credential as a licensed residential, certified residential, or certified general real property appraiser.

004.02E Within thirty days of approval that the applicant may be issued a credential as a licensed residential, certified residential, or certified general real property appraiser, an applicant shall pay a non-refundable credentialing fee~~ of $300.00~~ before the applicant is authorized to act as a real property appraiser within the applied for classification in this State as follows:

004.02E.1 $300.00 for applications received on or before June 30, 2025,

004.02E.2 $320.00 for applications received on July 1, 2025 through June 30, 2026,

004.02E.3 $335.00 for applications received on July 1, 2026 through June 30, 2027,

004.02E.4 $350.00 for applications received on or after July 1, 2027.

004.02F Within thirty days of approval that the applicant may be issued a credential as a licensed residential, certified residential, or certified general real property appraiser, an applicant that does not

hold a current licensed residential, certified residential, or certified general real property appraiser credential issued by the Board shall pay an annual Appraiser Registry fee of $40.00 before the applicant is authorized to act as a real property appraiser in this State.

004.02G If an applicant fails to provide the required fees as specified in Section 004.02E and Section 004.02F of this Chapter, the application will be placed before the Board for reconsideration.

004.02H Upon receipt of the required fees at the Board s office, the applicant will be issued:

(1) A letter notifying him or her of his or her status as a Nebraska real property appraiser, and that his or her credential will be entered into the Appraisal Subcommittee s Appraiser Registry,

(2) A wall certificate on a form approved by the Board, and

(3) Instructions to access his or her credentialing card.

004.02I The Board may deny an application at any time during the process if the applicant fails to meet the requirements in the Act and/or this Title that pertain to credentialing. Before submitting a new application, the applicant may be required by the Board to:

004.02I.1 Complete additional education;

004.02I.2 Obtain additional real property appraisal practice experience; and/or

004.02I.3 Not reapply for the same classification of credentialing for an amount of time to be determined by the Board.

004.02J If the Board denies an application for any reason excluding the national criminal history record check, the applicant may file a new application, and if so, meet the requirements in place at the time a new application is submitted to the Board. If a new application for credentialing in the same classification is received within one year of the Board s denial of a previous application by the applicant, and one or more reports were reviewed for conformity with the Uniform Standards of Professional Appraisal

Practice by a qualified disinterested third party certified real property appraiser to assist the Board with evaluation of the applicant s experience for that previous application, the applicant shall pay any cost(s) associated with any report(s) reviewed in accordance with Section 002 of this Chapter.

004.02K If the fingerprint-based national criminal history record check result is the basis for denial, the applicant is entitled to a copy of his or her national criminal history record, and an opportunity to dispute the result.

004.02K.1 In order to receive a copy of such record, the applicant shall:

004.02K.1a In person, complete a form approved by the Board that relieves the Board from any liability related to the release of the national criminal history record; and

004.02K.1b Present a passport, driver s license, or other government-issued identification card with a photograph to be copied by the Board.

004.02K.2 If the applicant provides evidence acceptable to the Board that the fingerprint-based national criminal history record check result that was the basis for denial is incorrect, the Board may reconsider the application.

TITLE 298 - NEBRASKA REAL PROPERTY APPRAISER BOARD

CHAPTER 3 - RECIPROCITY AND TEMPORARY REAL PROPERTY APPRAISER CREDENTIAL

001 RECIPROCITY

This Section applies to individuals currently credentialed in another jurisdiction who wish to obtain a non-temporary Nebraska credential. To qualify for a credential as a licensed residential real property appraiser, a certified residential real property appraiser, or a certified general real property appraiser through reciprocity, an applicant must be currently credentialed to appraise real estate and real property under the laws of another jurisdiction, and must comply with all of the provisions of the Real Property Appraiser Act and this Title relating to the appropriate classification of credentialing.

001.01 Any applicant for the licensed residential, certified residential, or certified general real property appraiser credential through reciprocity must:

001.01A Submit an application and required documentation for the appropriate classification on forms approved by the Board showing compliance by the applicant with all credentialing requirements established by the Act or by this Title;

001.01B Pay a non-refundable application fee as follows:

001.01B.1 ~~of~~ $150.00 for applications received on or before June 30, 2025,

001.01B.2 $170.00 for applications received on July 1, 2025 through June 30, 2026,

001.01B.3 $185.00 for applications received on July 1, 2026 through June 30, 2027,

001.01B.4 $200.00 for applications received on or after July 1, 2027; and

001.01C Pay a non-refundable criminal history record check fee of $45.25.

001.02 Any application received at the Board s office considered to be incomplete will not be processed, and may be returned to the applicant

as incomplete. Any application not considered to be incomplete will be processed.

001.03 The application will be considered a completed application and a credential may be issued to the applicant, if the Board s director finds that the applicant:

001.03A Meets the requirements in the Act and this Title;

001.03B The requirements of the applicant s jurisdiction of practice meet or exceed the minimum requirements of the Real Property Appraiser Qualification Criteria adopted and promulgated by the Appraiser Qualifications Board of The Appraisal Foundation; and

001.03C The regulatory program of the applicant s jurisdiction of practice specified in an application for credentialing is determined to be effective in accordance with Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 by the Appraisal Subcommittee of the Federal Financial Institutions Examination Council. An Appraisal Subcommittee finding of poor does not satisfy the requirement that the applicant s jurisdiction of practice is effective in accordance with Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989.

001.04 If the Board s director finds that the applicant may not meet one or more of the requirements specified in Section 001.03A, 001.03B, or 001.03C of this Chapter, the application shall be placed before the Board for consideration. If the Board finds that the applicant meets the requirements specified in Section 001.03A, 001.03B, and 001.03C of this Chapter, the application will be considered a completed application and a credential may be issued to the applicant.

001.05 Within thirty days of approval that the applicant may be issued a credential as a licensed residential, certified residential, or certified general real property appraiser, an applicant shall pay a non-refundable credentialing fee ~~of $300.00~~ before the applicant is authorized to act as a real property appraiser within the applied for classification in this State as follows:

001.05A $300.00 for applications received on or before June 30, 2025,

001.05B $320.00 for applications received on July 1, 2025 through June 30, 2026,

001.05C $335.00 for applications received on July 1, 2026 through June 30, 2027,

001.05D $350.00 for applications received on or after July 1, 2027.

001.06 Within thirty days of approval that the applicant may be issued a credential as a licensed residential, certified residential, or certified general real property appraiser, an applicant that does not hold a current licensed residential, certified residential, or certified general real property appraiser credential issued by the Board shall pay an annual Appraiser Registry fee of $40.00 before the applicant is authorized to act as a real property appraiser in this State.

001.07 If an applicant fails to provide the required fees as specified in Section 001.05 and Section 001.06 of this Chapter, the application will be placed before the Board for consideration.

001.08 Upon receipt of the required fees at the Board s office, the applicant will be issued:

(1) A letter notifying him or her of his or her status as a Nebraska real property appraiser, and that his or her credential will be entered into the Appraisal Subcommittee s Appraiser Registry,

(2) A wall certificate on a form approved by the Board, and

(3) Instructions to access his or her credentialing card.

001.09 The Board may deny an application at any time during the process if the applicant fails to meet the requirements in the Act and/or this Title that pertain to credentialing. Before submitting a new application, the applicant may be required by the Board to:

001.09A Complete additional education;

001.09B Obtain additional real property appraisal practice experience; and/or

001.09C Not reapply for the same classification of credentialing for an amount of time to be determined by the Board.

001.10 If the Board denies an application for any reason excluding the national criminal history record check, the applicant may file a new application, and if so, meet the requirements in place at the time a new application is submitted to the Board.

001.11 If the fingerprint-based national criminal history record check result is the basis for denial, the applicant is entitled to a copy of his or her national criminal history record, and an opportunity to dispute the result.

001.11A In order to receive a copy of such record, the applicant shall:

001.11A.1 In person, complete a form approved by the Board that relieves the Board from any liability related to the release of the national criminal history record; and

001.11A.2 Present a passport, driver s license, or other government-issued identification card with a photograph to be copied by the Board.

001.11B If the applicant provides evidence acceptable to the Board that the fingerprint-based national criminal history record check result that was the basis for denial is incorrect, the Board may reconsider the application.

002 TEMPORARY CREDENTIAL

For a nonresident to qualify for a temporary credential as a licensed residential real property appraiser, a certified residential real property appraiser, or a certified general real property appraiser, an applicant must be currently credentialed to engage in real property appraisal practice under the laws of another jurisdiction, and must comply with all of the provisions of the Act and this Title relating to temporary credentialing.

002.01 Any applicant for a temporary licensed residential, certified residential, or certified general real property appraiser credential must:

002.01A Submit an application and required documentation for the appropriate classification on forms approved by the Board showing compliance by the applicant with all temporary credentialing requirements established by the Act or by this Title;

002.01B Submit a letter of engagement or contract indicating the location(s) and property types of the real property appraisal practice assignment;

002.01C Pay a non-refundable temporary credential application fee as follows:

002.01C.1 ~~of~~ $100.00 for applications received on or before June 30, 2025,

002.01C.2 $120.00 for applications received on July 1, 2025 through June 30, 2026,

002.01C.3 $135.00 for applications received on July 1, 2026 through June 30, 2027,

002.01C.4 $150.00 for applications received on or after July 1, 2027; and

002.01D Pay a non-refundable temporary credentialing fee as follows:

002.01C.1 ~~of~~ $50.00 for applications received on or before June 30, 2025,

002.01C.2 $70.00 for applications received on July 1, 2025 through June 30, 2026,

002.01C.3 $85.00 for applications received on July 1, 2026 through June 30, 2027,

002.01C.4 $100.00 for applications received on or after July 1, 2027.

002.02 Any application received at the Board s office considered to be incomplete will not be processed, and may be returned to the applicant as incomplete. Any application not considered to be incomplete will be processed.

002.03 If the applicant meets the requirements in the Act and this Title, the application will be considered a completed application and a temporary credential may be issued to the applicant by Board staff. If the Board s director finds that the applicant may not meet one or more of the requirements in the Act and this Title, the application shall be placed before the Board for consideration. If the Board finds that the applicant meets the requirements in the Act and this Title, the application will be considered a completed application and a temporary credential may be issued to the applicant.

002.04 Upon approval of the application, the applicant will be issued:

002.04A A letter notifying him or her of his or her approval as a

temporary credential holder, along with the terms of the temporary credential;

002.04B A credentialing card in a form approved by the Board; and

002.04C Instructions to access his or her credentialing card if needed.

002.05 An application may be denied at any time during the process if the applicant is found to not meet the requirements in the Act and this Title that pertain to temporary credentialing.

002.06 Any request for one additional six-month approval of a temporary credential shall be made to the Board on forms approved by the Board. The request will be denied if the reason for the request of the additional six-month approval is not directly related to the initial approval granted by the Board. Notice of the decision will be provided to the requestor in writing.

TITLE 298 NAC - NEBRASKA REAL PROPERTY APPRAISER BOARD

CHAPTER 4 - RENEWAL OF REAL PROPERTY APPRAISER CREDENTIAL

001 CONTINUING EDUCATION

Every credential holder other than a temporary credential holder must satisfactorily complete no fewer than twenty-eight hours of approved continuing education activities in each two-year continuing education period. The basic requirements for continuing education are found in NEB. REV. STAT. § 76-2236. Except for the seven-hour National Uniform Standards of Professional Appraisal Practice ~~Update~~ Continuing Education ~~c~~Course, and the valuation bias and fair housing laws and regulations course, hours may be completed at any time during the two-year continuing education period.

001.01 ~~The seven-hour National Uniform Standards of Professional Appraisal Practice Update course or the seven-hour Instructor Recertification course~~ Continuing education courses specified in Sections 001.01A and 001.01B of this Chapter must be completed at least once every two calendar years. The two-year period for the~~i~~se course~~s~~ begin~~s~~ one day after the course was last completed, or one day after a new credential is issued by the Board. A document certifying completion ~~of the seven-hour National Uniform Standards of Professional Appraisal Practice Update course, or evidence of instructor certification by the Appraiser Qualifications Board,~~ shall be submitted by December 31 of the year in which the course is required.

001.01A The seven-hour National Uniform Standards of Professional Appraisal Practice ~~Update~~ Continuing Education ~~c~~Course. ~~or t~~The ~~seven-hour~~ Instructor Recertification ~~c~~Course completed by an AQB Certified USPAP Instructor meets this requirement ~~must be completed at least once every two calendar years. The two-year period for this course begins one day after the course was last completed, or one day after a new credential is issued by the Board. A document certifying completion of the seven-hour National Uniform Standards of Professional Appraisal Practice Update course, or evidence of instructor certification by the Appraiser Qualifications Board, shall be submitted by December 31 of the year in which the course is required~~.

001.01B Beginning January 1, 2026, a valuation bias and fair housing laws and regulations course.

001.01B.1 The seven-hour valuation bias and fair housing laws and regulations course for any credential holder who has not successfully completed the eight-hour valuation bias and fair housing laws and regulations course required in Chapter 2 of this Title to qualify for a credential as a real property appraiser.

001.01B.2 The four-hour valuation bias and fair housing laws and regulations course for any credential holder who has successfully completed a valuation bias and fair housing laws and regulations course under Section 001.01B.1 of this Chapter. The seven-hour valuation bias and fair housing laws and regulations course meets this requirement.

001.02 Except for the seven-hour National Uniform Standards of Professional Appraisal Practice ~~Update~~ Continuing Education ~~c~~Course, and the valuation bias and fair housing laws and regulations course, evidence of continuing education completion may be submitted to the Board s office at any time during credential holder s two-year continuing education period.

001.03 Except for the seven-hour National Uniform Standards of Professional Appraisal Practice ~~Update~~ Continuing Education ~~c~~Course, and any activity approved by the Board on an annual basis in which the content changes on an annual basis, any education activity of the same content, or in the opinion of the Board indistinguishable in content, cannot be used toward meeting the continuing education requirements within the same two-year continuing education period.

001.04 Evidence of participation as a student in each ~~b~~Board-approved education activity submitted for continuing education credit includes a document of completion from the education provider that affirms successful completion of each activity.

001.05 Evidence of attendance at an education activity sponsored or conducted by the Board submitted for continuing education credit includes a document of completion from the Board that affirms attendance of such activity. The document is required to include the name of credential holder, name of activity, location ~~of activity~~at which activity was conducted or presentation method, activity attendance date(s), number of hours completed, and signature of the Board s director.

001.06 Evidence of participation, other than as a student, in real property appraisal practice education processes and programs includes

a written description of the process or program and the credential holder s participation, along with any documents supporting the credential holder s participation. Evidence may include, but is not limited to, documentation showing hours of instruction and evidence of activity offering, program documents developed by the credential holder with evidence supporting credential holder s participation, and/or credit awarded for authorship or participation in publication.

001.07 Any education activity successfully completed to make up a deficiency of the continuing education requirements in a two-year continuing education period may not be used toward the continuing education requirements in the subsequent continuing education period.

001.08 Any education activity successfully completed as a result of disciplinary action taken by the Board may not be used toward the continuing education requirements.

001.09 Individual Program of Continuing Education

001.09A The Board may adopt an individual program of continuing education for a credential holder, that is compliant with Appraiser Qualifications Board criteria for continuing education, upon receipt of a written request from the credential holder explaining:

(1) The circumstances resulting in the request,

(2) Why an exception should be made,

(3) How an individual program of continuing education would benefit the credential holder, and

(4) The requested duration of such individual program of continuing education.

001.09B If an individual program of continuing education is adopted by the Board, the credential holder will be notified of the individual program adopted for him or her in writing. The written notice will contain all details, requirements, expectations, and the duration for which the individual program is in effect.

001.09C If an individual program of continuing education is denied by the Board, the credential holder will be notified of the decision in writing.

001.10 Continuing Education Completed in Another Jurisdiction

001.10A The Board may accept a classroom education continuing education activity completed in another jurisdiction if, at the time the activity was completed, the continuing education activity:

001.10A.1 Is approved as classroom continuing education by the jurisdiction in which it was completed; and

001.10A.2 Meets or exceeds the requirements for approval as a continuing education activity as established in the Real Property Appraiser Qualifications Criteria adopted and promulgated by the Appraiser Qualifications Board of The Appraisal Foundation.

001.10B The Board may accept a distance education continuing education activity completed in another jurisdiction if, at the time the activity was completed, the continuing education activity:

001.10B.1 Is approved as distance education for continuing education by the jurisdiction in which the credential holder is a legal resident, or is approved as continuing education by a jurisdiction in which the real property appraiser is credentialed as verified through the Appraiser Registry of the Appraisal Subcommittee of the Federal Financial Institutions Examination Council; and

001.10B.2 Meets or exceeds the requirements for approval as continuing education activity as established in the Real Property Appraiser Qualifications Criteria adopted and promulgated by the Appraiser Qualifications Board of The Appraisal Foundation.

001.10C If the real property appraiser submits a continuing education activity completed in another jurisdiction for consideration of acceptance by the Board, the real property appraiser will furnish a document of completion for the course that affirms successful completion of the activity.

001.11 Supervisory Real Property Appraiser Status

001.11A The supervisory real property appraiser status for any credential holder that fails to meet the requirements for renewal by December 31 of his or her designated year is immediately revoked

as the credential holder no longer meets the requirements as a supervisory real property appraiser. Any trainee real property appraiser under the supervisory real property appraiser s supervision will be notified in writing that the supervisory real property appraiser is no longer eligible to engage in real property appraisal practice.

001.11B If the credential holder successfully completes the requirements for renewal prior to July 1, his or her supervisory real property appraiser status is reinstated. Both the supervisory real property appraiser and the trainee real property appraiser will be notified in writing of the reinstatement and of the period of time in which the trainee real property appraiser s experience is not acceptable for experience credit for credentialing as a real property appraiser.

001.11C If the credential holder fails to successfully complete the requirements for renewal prior to July 1, the trainee real property appraiser may submit a new application for the approval of the credential holder if he or she obtains a credential as a real property appraiser issued under the Real Property Appraiser Act after July 1.

~~002 CRIMINAL HISTORY RECORD CHECK~~

~~002.01 Any credential holder randomly selected to submit, along with the application for renewal, two copies of legible ink-rolled fingerprint cards or equivalent electronic fingerprint submissions to the Board will be notified by certified mail no later than June 30 of the year in which the credential holder was selected for the criminal history record check.~~

0023 APPLICATION

A credential issued under the Real Property Appraiser Act other than a temporary credential remains in effect until December 31 of the designated year unless surrendered, revoked, suspended, or canceled prior to such date. A credential, other than a trainee real property appraiser credential, may be renewed for one or two years; the trainee real property appraiser credential remains in effect until December 31 of the second year of the two-year continuing education period. The entire two-year continuing education period must be satisfactorily completed prior to renewing a credential for a two-year period.

0023.01 Any applicant for renewal of a trainee real property appraiser credential must:

0023.01A Submit an application and required documentation on forms approved by the Board showing compliance by the applicant with all renewal and continuing education requirements established by the Act and by this Title; and

0023.01B Pay a late processing fee of $25.00 for each month or portion of a month the application is late f or any application received at the Board's office by mail post-marked after November 30, or for any application received electronically date stamped after November 30non-refundable criminal history record check fee of $5.00 for each year of renewal for maintenance of the random fingerprint audit program.

0023.02 Except for the trainee real property appraiser credential and temporary credential, any applicant for renewal of a credential issued by the Board must:

0023.02A Submit an application and required documentation for the appropriate classification on forms approved by the Board showing compliance by the applicant with all renewal and continuing education requirements established by the Act and by this Title;

0023.02B Pay a non-refundable credentialing fee of $275.00 for each year of renewal as follows:

002.02B.1 $275.00 for applications received on or before June 30, 2025,

002.02B.2 $300.00 for applications received on July 1, 2025 through June 30, 2026,

002.02B.3 $325.00 for applications received on July 1, 2026 through June 30, 2027,

002.02B.4 $350.00 for applications received on or after July 1, 2027;

0023.02C Pay an annual Appraiser Registry fee of $40.00 for each year of renewal; and

0023.02D Pay a late processing fee of $25.00 for each month or portion of a month the application is late non-refundable criminal history record check fee of $5.00 for each year of renewal for maintenance of the random fingerprint audit program.:

002.02D.1 For any application received at the Board's office by mail post-marked after November 30, or for any application received electronically date stamped after November 30, if the date of initial credentialing is before November 1 of the current year, or

002.02D.2 For any application received at the Board's office by mail post-marked after December 31, or for any application received electronically date stamped after December 31, if the date of initial credentialing is on or after November 1 of the current year, but before January 1 of the following year.

0023.03 Any application received at the Board s office considered to be incomplete will not be processed and may be returned to the applicant as incomplete. Any application not considered to be incomplete will be processed.

0023.04 ~~Any renewal application post-marked before November 30 will be reviewed by the Board s staff.~~ If a credential holder meets all renewal requirements in the Act and this Title, the application will be considered a completed application and the applicant s credential may be renewed. If the Board s director finds that the applicant may not meet one or more of the renewal requirements in the Act and this Title~~, or the application is post-marked after November 30~~, the application shall be placed before the Board for consideration. If the Board finds that the applicant meets the renewal requirements in the Act and this Title, the application will be considered a completed application and the applicant s credential may be renewed.

~~003.05 If a criminal history record check report has not been returned to the Board s office by the State Patrol prior to December 31, and all other requirements for renewal in the Act and this Title are met prior to November 30, a credential may be renewed contingent upon the results of the criminal history record check report.~~

0023.056 Upon renewal the credential holder will be issued:

(1) A notification informing him or her of his or her status as a Nebraska real property appraiser, and

(2) Instructions to access his or her credentialing card.

0023.067 The renewal application may be denied at any time during the process if the applicant fails to meet the requirements in the Act and

this Title that pertain to renewal of a credential. If a renewal application is denied ~~for any reason excluding the national criminal history record check~~, the applicant may file a new application for credentialing, and if so, meet the credentialing requirements in place at the time the new application is submitted to the Board.

~~0023.078 If the fingerprint-based national criminal history record check result is the basis for denial, the credential holder is entitled to a copy of his or her national criminal history record, and an opportunity to dispute the result.~~

~~0023.078A In order to receive a copy of such record, the credential holder shall:~~

~~0023.078A.1 In person, complete a form approved by the Board that relieves the Board from any liability related to the release of the national criminal history record; and~~

~~0023.078A.2 Present a passport, driver s license, or other government-issued identification card with a photograph to be copied by the Board.~~

~~0023.078B If the credential holder provides evidence acceptable to the Board that the fingerprint-based national criminal history record check result that was the basis for denial is incorrect, the Board may reconsider the application.~~

TITLE 298 NAC - NEBRASKA REAL PROPERTY APPRAISER BOARD

CHAPTER 6 - EDUCATION PROVIDER ACTIVITY REQUIREMENTS

001 GENERAL

001.01 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 Act and this Title as approved.

001.02 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) meet the requirements of the Act and this Title as approved.

001.03 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.

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

001.05 Nothing in this Chapter may be construed to preclude education activities sponsored or conducted by the Board from being accepted as qualifying education or continuing education.

001.06 Nothing in this Chapter may be construed to preclude education providers from surrendering approval of education activities~~The Board maintains a schedule of education activities on its website as a tool to notify future applicants and current credential holders of upcoming education activities. Although education providers may provide notice to the Board of upcoming qualifying education activities, continuing education activities, and supervisory real property appraiser and trainee courses for inclusion on the schedule, the education provider is responsible for scheduling and notifying future applicants and current credential holders of upcoming education activities offered by the education provider~~.

001.07 All activities shall contain current material, theory, methodologies, and Uniform Standards of Professional Appraisal

Practice requirements. Activities that include Uniform Standards of Professional Appraisal Practice citations and references must be updated as necessary to reflect changes in the Uniform Standards of Professional Appraisal Practice.

001.08 All activities shall be conducted in conformance with the materials, presentation methodologies, and policies as approved.

001.09 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 materials supporting the specific activity learning objectives.

001.10 ~~Fifty minutes engaged in instruction equals one hour for all activities.~~ The prescribed number of activity hours includes time for examinations. Education activity hours are determined as follows:

001.10A For a timed outline in a schedule format, where sixty minutes equals one hour in Coordinated Universal Time, the start time and the end time is utilized to determine the total minutes engaged in instruction. Breaks, meal periods, and time not engaged in instruction are removed. Fifty minutes engaged in instruction out of each sixty minute segment equals one hour.

001.10B For a timed outline in a non-schedule format, where each topic is assigned a specific duration, each minute engaged in instruction is utilized to determine the total minutes engaged in instruction. Fifty minutes engaged in instruction equals one hour.

001.11 Except for qualifying education included as curriculum in a degree program of an accredited college or university that has had all or part of its curriculum approved by the Appraiser Qualifications Board of The Appraisal Foundation, one semester credit hour received from an accredited college or university equals fifteen classroom hours of instruction.

001.12 A document certifying completion will be issued to each attendee upon completion of any activity. The document may be transmitted to the attendee in person, by mail, by email, or by any other electronic means that are secure. The document is required to include 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.

001.13 Education providers shall maintain a record of attendance for each activity for a period of at least five years.

001.14 Secondary providers shall obtain written evidence that the rights to an activity have been purchased or lawfully acquired from the education provider that owns rights to activity materials.

001.15 Distance Education Activities

001.15A A distance education activity approved as qualifying education must include a written, closed-book final examination. The examination must be proctored in person or remotely proctored by an official approved by the education provider. 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.

001.15B An asynchronous distance education activity, or a hybrid distance education activity in which the learning environment includes asynchronous interaction, approved as continuing education, must include at least one of the following:

001.15B.1 A written examination proctored by an official approved by the education provider. Remote proctoring, including bio-metric procedures, is acceptable. The examination may be written on paper, or administered electronically on a computer workstation or other device. Oral exams are not acceptable; or

001.15B.2 Successful completion of prescribed activity mechanisms required to demonstrate knowledge of the subject matter.

001.15C During evaluation, and at any time a distance education activity is offered to the public, electronic access is required to be provided to the Board at the Board s request. 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 or examinations to proceed with the activity.

001.15D All website links must be valid and active for a distance education activity at the time such activity is offered to the public.

001.15E At the Board s request, a transcript of the distance education activity must be provided to the Board.

001.15F Sections 001.15G through 001.15I of this Chapter are not applicable to a synchronous distance education activity, or a hybrid distance education activity in which the learning environment includes synchronous interaction but not asynchronous interaction, as these distance education activities provide for instruction and interaction substantially the same as classroom education.

001.15G Delivery mechanism approval must be obtained from one of the following sources for an asynchronous distance education activity or a hybrid distance education activity in which the learning environment includes asynchronous interaction:

001.15G.1 The Appraiser Qualifications Board of The Appraisal Foundation;

001.15G.2 An organization approved by the Appraiser Qualifications Board of The Appraisal Foundation that provides approval of activity design and delivery; or

001.15G.3 An accredited degree-awarding community college, college, or university that:

001.15G.3a 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

001.15G.3b Maintains an education delivery program that approves activity design and delivery that incorporate interactivity.

001.15H Each asynchronous distance education activity, or hybrid distance education activity in which the learning environment includes asynchronous interaction, must provide interaction in a

reciprocal environment where the student has verbal or written communication with the instructor.

001.15I For an asynchronous distance education activity or a hybrid distance education activity in which the learning environment includes asynchronous interaction, an education provider must provide documentation evidencing delivery mechanism approval by the Appraiser Qualifications Board of The Appraisal Foundation; an organization approved by the Appraiser Qualifications Board of The Appraisal Foundation that provides approval of activity design and delivery; or an accredited degree-awarding community college, college, or university. Acceptable documentation includes the official standard documentation issued to the education provider by the entity that approves the delivery mechanism, or in the case of an accredited degree-awarding community college, college, or university that offers distance education programs and awards academic credit for the distance education courses, a written description evidencing that the delivery mechanism provides interaction in a reciprocal environment where the student has verbal or written communication with the instructor.

002 QUALIFYING EDUCATION

002.01 Requirements

002.01A All core curriculum courses shall be approved as qualifying education by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program, or be included as curriculum in a degree program of an accredited college or university that has had all or part of its curriculum approved by the Appraiser Qualifications Board of The Appraisal Foundation.

002.01B Any appraisal subject matter elective qualifying education activity must contribute to an attendee s development of real property appraiser related 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) Real property appraiser and client communication,

(6) Computation, and/or

(7) Legal considerations.

002.01C Except for the valuation bias and fair housing laws and regulations course, ~~E~~each qualifying education activity shall be at least 15 hours in length~~;~~. ~~n~~Not qualifying education activity is to exceed eight hours of instruction in any~~per~~ day. At least a one-half hour break shall be given to attendee(s) by no later than the end of four hours of instruction~~class~~ in any day.

002.02 Initial Application

002.02A Any education provider applying for approval of a qualifying education activity must:

002.02A.1 Submit an application for the activity on forms approved by the Board showing compliance by the education provider and the activity with all requirements established by the Act or by this Title;

002.02A.2 For an activity not approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying education, submit the following:

002.02A.2a An activity description that clearly describes the content of the activity;

002.02A.2b An activity matrix reflecting hours of credit per topic;

002.02A.2c A timed outline that accounts for the general flow and recommended time spent on topics contained within the activity;

002.02A.2d Learning objectives that:

(1) Are appropriate for a qualifying education activity,

(2) Clearly state the specific knowledge and/or skills

students are expected to acquire by completing the activity,

(3) Are consistent with the activity description,

(4) Are consistent with the textbook and other instructional materials,

(5) Are reasonably achievable within the number of hours allotted for the activity, and

(6) Include material to adequately cover the depth and breadth of the required topic area;

002.02A.2e Student and instructor materials used for the activity that:

(1) Cover the subject matter in sufficient depth to achieve the stated learning objectives,

(2) Provide appropriately balanced coverage of the subject matter in view of the stated learning objectives,

(3) Reflect current theory, methods, and techniques, and

(4) Not contain significant errors and/or deficiencies;

002.02A.2f A proctored closed-book final examination that complies with the following:

(1) The examination contains a sufficient number of questions to adequately test the subject matter covered,

(2) The amount of time devoted to examination must be appropriate for the activity,

(3) Examination questions must, individually and collectively, test at a difficulty level appropriate to measure student achievement of the stated learning objectives,

(4) Successful completion of the examination requires the student to answer a minimum of 70% of the

examination questions correctly, and

(5) Examination questions must be written in a clear and unambiguous manner~~;~~ ~~and~~

~~(6) If applicable, the Appraisal Foundation USPAP final examination is utilized for the fifteen-hour Uniform Standards of Professional Appraisal Practice course;~~

002.02A.2g A written instructor qualifications policy that requires the use of instructors who meet the requirements of the Act and Section 005 of this Chapter;

002.02A.2h An attendance policy that complies with the following:

(1) For a classroom education activity, a written attendance policy that requires student attendance to be verified in accordance with the Real Property Appraiser Qualifications Criteria as adopted and promulgated by the Appraiser Qualifications Board of The Appraisal Foundation, or

(2) For a distance education activity, a written attendance policy that ensures that student achievement of the class hour requirement is met in accordance with the Real Property Appraiser Qualifications Criteria as adopted and promulgated by the Appraiser Qualifications Board of The Appraisal Foundation; and

002.02A.2i A written record retention policy;

002.02A.3 Pay a non-refundable qualifying education activity application fee as follows:

002.02A.3a ~~of~~ $50.00 for applications received on or before June 30, 2025;

002.02A.3b For applications received on July 1, 2025 through June 30, 2026:

(1) $200.00 for activities not approved by the Appraiser Qualifications Board of The Appraisal

Foundation through its Course Approval Program for qualifying education, or

(2) $70.00 for activities approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying education;

002.02A.3c For applications received on July 1, 2026 through June 30, 2027:

(1) $350.00 for activities not approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying education, or

(2) $90.00 for activities approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying education;

002.02A.3d For applications received on or after July 1, 2027:

(1) $500.00 for activities not approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying education, or

(2) $100.00 for activities approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying education;

002.02A.4 Submit a copy of the ~~completion~~ document certifying completion;

002.02A.5 If applicable, submit evidence that distance education activity meets the requirements of Section 001.15 of this Chapter; and

002.02A.6 If applicable, submit written evidence that the rights to the activity have been purchased or lawfully acquired from the education provider that owns rights to activity materials.

002.02B An application received at the Board s office considered to be incomplete will not be processed and may be returned to the education provider as incomplete. Any application not considered to be incomplete will be processed.

002.02B.1 An activity identified by the education provider as approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying education will be verified as such through The Appraisal Foundation s AQB Approved Courses list found on its website.

002.02B.2 Certification of an AQB Certified USPAP Instructor by the Appraiser Qualifications Board of The Appraisal Foundation will be verified through The Appraisal Foundation s Find an AQB Certified USPAP Instructor found on its website for the qualifying education fifteen-hour National Uniform Standards of Professional Appraisal Practice Course.

002.02C If the Board s director finds that the education provider and submitted activity meet the requirements in the Act and this Title, the application will be considered a completed application and the qualifying education activity may be approved by the director. If the Board s director finds that the education provider and submitted activity may not meet one or more of the requirements in the Act and this Title, the application shall be placed before the Board for consideration. If the Board finds that the education provider and submitted activity meet the requirements in the Act and this Title, the application will be considered a completed application and the qualifying education activity may be approved. The education provider will receive a written notification of approval that outlines the details, including the number of hours for which the activity is approved.

002.02D The application may be denied by the Board at any time during the process if the education provider, submitted activity, or instructor(s) for the submitted activity fail to meet the requirements in the Act and this Title. If an application is denied, the Board will provide written notice of denial to the education provider that includes a description of the deficiencies found by the Board. The education provider has 60 days from the date of denial to rectify the deficiencies. If the deficiencies are not rectified within 60 days, the education provider may file a new application for approval of qualifying education activity, and if so, meet the requirements in

place at the time a new application is submitted to the Board.

002.03 Resubmission of Approved Activity

002.03A An education provider shall resubmit a qualifying education activity for approval if:

(1) There is a change in the status of approval by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program,

(2) There is a change in the status of qualifications specified in Section 001.15 of this Chapter under which a distance education activity was approved,

(3) There is a substantial change to the materials, presentation, or policies,

(4) There is a change in the qualifications specified in Section 005 of this Chapter for any instructor,

(5) One or more instructors are added or removed by the education provider,

(6) The materials, theories, and/or methodologies are no longer current,

(7) The activity content and/or policies are no longer communicated or administered as approved, or

(8) There is a change to a secondary provider s rights to the activity.

002.03B The process and requirements for resubmission of a qualifying education activity are the same as specified in Section 002.02 of this Chapter. If a qualifying education activity is not approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program, only the requirements under Section 002.02A.2 of this Chapter that have changed since approval was granted must be included for resubmission.

002.03C Any education provider resubmitting a qualifying education activity must provide a written explanation detailing what changes have been made to the activity since approval was granted.

002.04 Rescinding Approval

002.04A The Board may rescind approval of any qualifying education activity if the Board finds:

(1) Falsification of information submitted for activity approval,

(2) A change in approval by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program,

(3) A change in the status of the qualifications specified in Section 001.15 of this Chapter 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 activity has not been offered for a period of at least five years from the last date of completion or the approval date if activity has not been offered,

(7) The instructor(s) responsible for the activity content and presentation do not meet the qualifications specified in Section 005 of this Chapter,

(8) The activity content and/or policies are not communicated or administered as approved,

(9) A material violation of the Act or this Title by the education provider or instructor for the activity, or

(10) A change to a secondary provider s rights to the activity.

002.04B If ~~the Board finds~~ reason to rescind ~~its~~ approval of an activity is found, ~~the Board will provide~~ a written notice shall be made to the education provider that includes a description of the reason(s) 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, or no response is

received, 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.

003 CONTINUING EDUCATION

003.01 Requirements

003.01A 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) Real property appraiser and client ~~C~~communication,

(6) Arbitration, dispute resolution,

(7) Ethics and standards of professional practice, USPAP,

(8) Valuation bias~~,~~ and fair housing laws and regulations~~,~~ ~~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.

003.01B Each continuing education activity shall be at least two hours in length, not to exceed eight hours of instruction in any~~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 instruction~~class~~ in any day.

003.01C The seven-hour Uniform Standards of Professional Practice ~~Update~~Continuing Education course, the four-hour valuation bias and fair housing laws and regulations course, and the seven-hour valuation bias and fair housing laws and regulations course shall be approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program~~, or meet the Appraiser Qualifications Board s requirements for approval of an equivalent seven-hour Uniform Standards of Professional Appraisal Practice Update course~~.

003.01D 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 real property appraisal practice does not meet the requirements for approval as a continuing education activity.

003.02 Initial Application

003.02A Any education provider applying for approval of a continuing education activity must:

003.02A.1 Submit an application for the activity on forms approved by the Board showing compliance by the education provider and the activity with all requirements established by the Act or by this Title;

003.02A.2 For an activity not approved by The Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for continuing education, submit the following:

003.02A.2a An activity description, which clearly describes the content of the activity;

003.02A.2b An activity matrix reflecting hours of credit per topic;

003.02A.2c A timed outline that accounts for the general flow and recommended time spent on topics contained within the activity;

003.02A.2d Learning objectives that:

(1) Are appropriate for a continuing education activity,

(2) Clearly state the specific knowledge and/or skills students are expected to acquire by completing the activity,

(3) Are consistent with the activity description,

(4) Are consistent with the textbook and other instructional materials,

(5) Are reasonably achievable within the number of hours allotted for the activity, and

(6) Include material to adequately cover the depth and breadth of the required topic area;

003.02A.2e Student and instructor materials used for the activity that:

(1) Cover the subject matter in sufficient depth to achieve the stated learning objectives,

(2) Provide appropriately balanced coverage of the subject matter in view of the stated learning objectives,

(3) Reflect current theory, methods, and techniques, and

(4) Not contain significant errors and/or deficiencies;

003.02A.2f If applicable, an examination that complies with the following:

(1) The examination contains a sufficient number of questions to adequately test the subject matter covered,

(2) The amount of time devoted to examination must be appropriate for the activity,

(3) Examination questions must, individually and collectively, test at a difficulty level appropriate to measure student achievement of the stated learning objectives,

(4) Successful completion of the examination requires the student to answer a minimum of 70% of the examination questions correctly, and

(5) Examination questions must be written in a clear and unambiguous manner;

003.02A.2g A written instructor qualifications policy that requires the use of instructors who meet the requirements of the Act and Section 005 of the Chapter;

003.02A.2h An attendance policy that complies with the following:

(1) For a classroom education activity, a written attendance policy that requires student attendance to be verified in accordance with the Real Property Appraiser Qualifications Criteria as adopted and promulgated by the Appraiser Qualifications Board of The Appraisal Foundation, or

(2) For a distance education activity, a written attendance policy that ensures that student achievement of the class hour requirement is met in accordance with the Real Property Appraiser Qualifications Criteria as adopted and promulgated by the Appraiser Qualifications Board of The Appraisal Foundation; ;

003.02A.2i A written record retention policy; and

~~003.02A.2j A completed 7-Hour USPAP Course Checklist~~

~~for AQB Equivalency Approval as developed and published by The Appraisal Foundation for any seven-hour Uniform Standards of Appraisal Practice Update course not approved by the Appraiser Qualifications Board of The Appraisal Foundation;~~

003.02A.3 Submit a copy of the ~~completion~~ document certifying completion;

003.02A.4 If applicable, submit written evidence that the rights to the activity have been purchased or lawfully acquired from the education provider that owns rights to activity materials;

003.02A.5 If applicable, submit evidence that distance education activity meets the requirements of Section 001.15 of this Chapter; and

003.02A.6 Pay a non-refundable continuing education activity application fee as follows:

003.02A.6a ~~of~~ $25.00 for applications received on or before June 30, 2025;

003.02A.6b For applications received on July 1, 2025 through June 30, 2026:

(1) $100.00 for activities not approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying education, or

(2) $35.00 for activities approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying education;

003.02A.6c For applications received on July 1, 2026 through June 30, 2027:

(1) $175.00 for activities not approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying education, or

(2) $45.00 for activities approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying education;

003.02A.6d For applications received on or after July 1, 2027:

(1) $250.00 for activities not approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying education, or

(2) $50.00 for activities approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying education.

003.02B An application received at the Board s office considered to be incomplete will not be processed and may be returned to the education provider as incomplete. Any application not considered to be incomplete will be processed.

003.02B.1 An activity identified by the education provider as approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for continuing education will be verified as such through The Appraisal Foundation s AQB Approved Courses list found on its website.

003.02B.2 Certification of an AQB Certified USPAP Instructor by the Appraiser Qualifications Board of The Appraisal Foundation will be verified through The Appraisal Foundation s Find an AQB Certified USPAP Instructor found on its website for the continuing education seven-hour National Uniform Standards of Professional Appraisal Practice ~~Update~~ Continuing Education ~~C~~course.

003.02C If the Board s director finds that the education provider and submitted activity meet the requirements in the Act and this Title, the application will be considered a completed application and the continuing education activity may be approved by the director. If the Board s director finds that the education provider and submitted activity may not meet one or more of the requirements in the Act

and this Title, the application shall be placed before the Board for consideration. If the Board finds that the education provider and submitted activity meet the requirements in the Act and this Title, the application will be considered a completed application and the continuing education activity may be approved. The education provider will receive a written notification of approval, which outlines the details, including the number of hours for which the activity is approved.

003.02D The application may be denied by the Board at any time during the process if the education provider, submitted activity, or instructor(s) for the submitted activity fail to meet the requirements in the Act and this Title. If an application is denied, the Board will provide written notice of denial to the education provider that includes a description of the deficiencies found by the Board. The education provider has 60 days from the date of denial to rectify the deficiencies. If the deficiencies are not rectified within 60 days, the education provider may file a new application for approval of continuing education activity, and if so, meet the requirements in place at the time a new application is submitted to the Board.

003.03 Resubmission of Approved Activity

003.03A An education provider shall resubmit a continuing education activity for approval if:

(1) There is a change in the status of approval by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program,

(2) There is a change in the status of qualifications specified in Section 001.15 of this Chapter under which a distance education activity was approved,

(3) There is a substantial change to the materials, presentation, or policies,

(4) There is a change in the qualifications specified in Section 005 of this Chapter for any instructor,

(5) One or more instructors are added or removed by the education provider,

(6) The materials, theories, and/or methodologies are no longer

current,

(7) The activity content and/or policies are no longer communicated or administered as approved, or

(8) There is a change to a secondary provider s rights to the activity.

003.03B The process and requirements for resubmission of a continuing education activity are the same as specified in Section 003.02 of this Chapter. If a continuing education activity is not approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program, only the requirements under Section 003.02A.2 of this Chapter that have changed since approval was granted must be included for resubmission.

003.03C Any education provider resubmitting a continuing education activity will provide a written explanation detailing what changes have been made to the activity since approval was granted.

003.04 Expiration and Rescinding Approval

003.04A Except for the seven-hour Uniform Standards of Professional Practice ~~Update~~ Continuing Education course, and the four-hour valuation bias and fair housing laws and regulations course, which expire~~s~~ on the date on which the approval by the Appraiser Qualifications Board expires, a continuing education activity expires on the date five years after the date of approval. An education provider may renew a continuing education activity not required to be resubmitted as specified in Section 003.03A of this Chapter by:

003.04A.1 Submitting an application for the activity on forms approved by the Board showing compliance by the education provider and the activity with all requirements established by the Act or by this Title; and

003.04A.2 Paying a non-refundable continuing education activity renewal application fee as follows:

003.04A.2a ~~of~~ $10.00 for applications received on or before June 30, 2025,

003.04A.2b $15.00 for applications received on July 1, 2025 through June 30, 2026,

003.04A.2c $20.00 for applications received on July 1, 2026 through June 30, 2027,

003.04A.2d $25.00 for applications received on or after July 1, 2027.

003.04B 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 this Chapter 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 qualifications specified in Section 005 of this Chapter,

(7) The activity content and/or policies are not communicated or administered as approved,

(8) A material violation of the Act or this Title by the education provider or instructor for the activity, or

(9) A change in the secondary provider s rights to the activity.

003.04C If ~~the Board finds~~ reason to rescind ~~its~~ approval of an activity is found, ~~the Board will provide~~ a written notice shall be made 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 ~~prior~~ approval. If the response is not satisfactory to the Board, or no response is received, the Board may rescind approval of the activity. If approval is rescinded, the education provider may file a new application for approval of the continuing education activity, and if so, meet the requirements in place at the time a new application is submitted to the Board.

004 SUPERVISORY REAL PROPERTY APPRAISER AND TRAINEE COURSE

004.01 Requirements

004.01A Each supervisory real property appraiser and trainee course shall be at least two hours in length, not to exceed eight hours of instruction in any~~per~~ day. At least a one-half hour break shall be given to attendee(s) by no later than the end of four hours of instruction~~class~~ in any day.

004.02 Course Objectives

004.02A The course must provide adequate information to ensure the supervisory real property appraiser understands the qualifications and responsibilities of that role. Specifically, that the attendee(s) understand:

(1) Minimum qualifications for becoming and remaining a supervisory real property appraiser,

(2) Jurisdictional credentialing requirements for both supervisory real property appraisers and trainee real property appraisers,

(3) Expectations and responsibilities of being a supervisory real property appraiser,

(4) Basics of the Uniform Standards of Professional Appraisal Practice,

(5) Responsibilities and requirements of a supervisory real property appraiser in maintaining and signing all appropriate trainee real property appraiser experience logs, and

(6) Expectations and responsibilities of the trainee real property

appraiser.

004.02B The course must provide adequate information to ensure that a trainee real property appraiser understands the qualifications and responsibilities of that role. Specifically, that the attendee(s) understand:

(1) Minimum qualifications for becoming and remaining a trainee real property appraiser,

(2) Jurisdictional credentialing requirements for trainee real property appraisers,

(3) Minimum qualifications for becoming and remaining a supervisory real property appraiser,

(4) Processes and roles of the entities involved in establishing qualifications for real property appraisers,

(5) Expectations and responsibilities of the trainee real property appraiser,

(6) Qualifications to become a real property appraiser,

(7) Basics of the Uniform Standards of Professional Appraisal Practice, and

(8) Responsibilities and requirements of a trainee real property appraiser s role in maintaining and signing all appropriate trainee real property appraiser experience logs.

004.03 Course Content

004.03A The course must provide adequate information pertaining to qualification and credentialing entities. Specifically, the following shall be included:

(1) The role of The Appraisal Foundation,

(2) The role of the Appraiser Qualifications Board in establishing qualifications for real property appraisers,

(3) The jurisdiction s role in issuing real property appraiser credentials and disciplining real property appraisers,

(4) The typical structure of real property appraiser regulating bodies, and overview of the role of professional real property appraiser organizations.

004.03B The course must provide adequate information pertaining to qualifications for real property appraiser credentials. Specifically, the following shall be included:

(1) Minimum qualifications for each real property appraiser classification,

(2) Education, experience, and examination requirements for trainee, licensed residential, certified residential, and certified general real property appraiser credential, and

(3) Supervisory real property appraiser qualifications.

004.03C The course must provide an overview of the Uniform Standards of Professional Appraisal Practice relevant to trainee real property appraisers, which shall include the following topics:

(1) Ethics Rule,

(2) Competency Rule,

(3) Scope of Work Rule,

(4) Record Keeping Rule, and

(5) Standard 1 (Development) and Standard 2 (Reporting).

004.03D The course must provide adequate information pertaining to the requirements, expectations, and responsibilities of a supervisory real property appraiser, and at a minimum, include and discuss the following topics:

(1) The expectations and responsibilities of the supervisory real property appraiser to provide the trainee real property appraiser with a basic understanding of the Uniform Standards of Professional Appraisal Practice,

(2) The expectations and responsibilities of the supervisory real property appraiser to understand the minimum requirements of both the supervisory real property appraiser and trainee real property appraiser,

(3) The expectations and responsibilities of the supervisory real property appraiser to provide proper guidance to the trainee real property appraiser when he or she selects a specific credentialing path (i.e., licensed residential, certified residential, or certified general),

(4) The expectations and responsibilities of the supervisory real property appraiser to monitor the trainee real property appraiser s progress in satisfying both the education and experience requirements necessary to achieve his or her selected credentialing path,

(5) The expectations and responsibilities of the supervisory real property appraiser to verify that the supervisory real property appraiser and trainee real property appraiser are properly documenting all appropriate real property appraisal practice experience logs,

(6) The expectations and responsibilities of the supervisory real property appraiser to accompany the trainee real property appraiser on all inspections until the trainee real property appraiser is competent to conduct inspections independently,

(7) The expectations and responsibilities of the supervisory real property appraiser to monitor and provide assignments and duties that ensure the trainee real property appraiser is developing an understanding and progression of knowledge and experience of valuation methodologies and approaches to value applicable to the level of credential to be obtained,

(8) The expectations and responsibilities of the supervisory real property appraiser to verify that the trainee real property appraiser is properly identified and acknowledged in the report in compliance with the Uniform Standards of Professional Appraisal Practice, and

(9) The expectations and responsibilities of the supervisory real property appraiser to immediately notify the trainee real property appraiser if the supervisory real property appraiser is no longer qualified to supervise and/or sign the trainee real property appraiser s experience log.

004.03E The course must provide adequate information pertaining to the requirements, expectations, and responsibilities of a trainee

real property appraiser, and at a minimum, include and discuss the following topics:

(1) The expectations and responsibilities of the trainee real property appraiser to have a basic understanding of the minimum requirements to become a trainee real property appraiser,

(2) The expectations and responsibilities of the trainee real property appraiser to have an understanding about the importance of selecting an appropriate supervisory real property appraiser. Points covered shall include:

a) Description of the supervisory real property appraiser-trainee real property appraiser relationship as a long-term commitment by both parties,

b) Information indicating that the supervisory real property appraiser-trainee real property appraiser relationship is inherently connected to the good standing of the supervisory real property appraiser,

c) Information regarding the importance of selecting a supervisory real property appraiser with the experience and competency that best matches the trainee real property appraiser s selected credentialing path, and

d) Options for a trainee real property appraiser if a supervisory real property appraiser is no longer qualified to serve as a supervisory real property appraiser.

(3) The expectations and responsibilities of the trainee real property appraiser to have an understanding of how to determine if a real property appraiser is qualified and in good standing to be a supervisory real property appraiser by searching the ~~Appraisal Subcommittee~~ Appraiser Registry of the Appraisal Subcommittee of the Federal Financial Institutions Examination Council and/or jurisdictional websites,

(4) The expectations and responsibilities of the trainee real property appraiser to understand it is the supervisory real property appraiser s responsibility to monitor the progression of the trainee real property appraiser s education and experience necessary to achieve the trainee real property appraiser s

selected credentialing path,

(5) The expectations and responsibilities of the trainee real property appraiser to understand it is the supervisory real property appraiser s responsibility to provide assignments and duties that ensure the trainee real property appraiser is developing an understanding and progression of knowledge and experience of valuation methodologies and approaches to value applicable to the level of credential to be obtained,

(6) The expectations and responsibilities of the trainee real property appraiser to understand the responsibilities of both the trainee real property appraiser and the supervisory real property appraiser in properly documenting all appropriate trainee real property appraiser s real property appraisal practice experience logs, and

(7) The expectations and responsibilities of the trainee real property appraiser to understand the supervisory real property appraiser must accompany the trainee real property appraiser on all inspections until he or she is competent to conduct inspections independently.

004.03F The course shall include elective real property appraiser education as determined by the education provider. Education providers are strongly encouraged to address State law and regulations, and the effect of those laws and regulations on supervisory real property appraisers and trainee real property appraisers. This section may include the following topics:

(1) Overview of state laws, regulations, and policies pertaining to real property appraisal practice,

(2) Overview of the investigation process, including how it pertains to the following:

a) A grievance against a trainee real property appraiser,

b) A grievance against a supervisory real property appraiser,

c) Acts or omissions considered grounds for disciplinary action or denial of an application, and

d) Formal complaints, formal hearings, and administrative law.

004.04 Initial Application

004.04A Any education provider applying for approval of a supervisory real property appraiser and trainee course must:

004.04A.1 Submit an application for the course on forms approved by the Board showing compliance by the education provider and the course with all requirements established by the Act or by this Title;

004.04A.2 Submit the following:

004.04A.2a A course description that clearly describes the content of the course, and meets the requirements specified in Section 004.03 of this Chapter;

004.04A.2b A course matrix reflecting hours of credit per topic;

004.04A.2c A timed outline that accounts for the general flow and recommended time spent on topics contained within the course;

004.04A.2d Learning objectives that meet the requirements specified in Section 004.02 of this Chapter, and that:

(1) Clearly state the specific knowledge and/or skills students are expected to acquire by completing the activity,

(2) Are consistent with the activity description,

(3) Are consistent with the textbook and other instructional materials,

(4) Are reasonably achievable within the number of hours allotted for the activity, and

(5) Include material to adequately cover the depth and breadth of the required topic area;

004.04A.2e Student and instructor materials used for the course that:

(1) Cover the subject matter in sufficient depth to achieve the stated learning objectives,

(2) Provide appropriately balanced coverage of the subject matter in view of the stated learning objectives,

(3) Reflect current theory, methods, and techniques, and

(4) Not contain significant errors and/or deficiencies;

004.04A.2f A closed-book final examination that complies with the following:

(1) The examination contains a sufficient number of questions to adequately test the subject matter covered,

(2) The amount of time devoted to examination must be appropriate for the activity,

(3) Examination questions must, individually and collectively, test at a difficulty level appropriate to measure student achievement of the stated learning objectives, and

(4) Successful completion of the examination requires the student to answer a minimum of 70% of the examination questions correctly,

(5) Examination questions must be written in a clear and unambiguous manner;

004.04A.2g A written instructor qualifications policy that requires the use of instructors who meet the requirements of the Act and Section 005 of this Chapter;

004.04A.2h An attendance policy that complies with the following:

(1) For a classroom education course, a written attendance policy that requires student attendance to

be verified in accordance with the Real Property Appraiser Qualifications Criteria as adopted and promulgated by the Appraiser Qualifications Board of The Appraisal Foundation, or

(2) For a distance education course, a written attendance policy that ensures that student achievement of the class hour requirement is met in accordance with the Real Property Appraiser Qualifications Criteria as adopted and promulgated by the Appraiser Qualifications Board of The Appraisal Foundation; and

004.04A.2i A written record retention policy;

004.04A.3 Pay a non-refundable new supervisory real property appraiser and trainee course application fee as follows:

004.04A.3a ~~of~~ $25.00 for applications received on or before June 30, 2025,

004.04A.3b $100.00 for applications received on July 1, 2025 through June 30, 2026,

004.04A.3c $175.00 for applications received on July 1, 2026 through June 30, 2027,

004.04A.3d $250.00 for applications received on or after July 1, 2027;

004.04A.4 Submit a copy of the ~~completion~~ document of completion;

004.04A.5 If applicable, submit evidence that ~~online or correspondence~~ distance education activity meets the requirements of Section 001.15 of this Chapter; and

004.04A.6 If applicable, submit written evidence that the rights to the activity have been purchased or lawfully acquired from the education provider that owns rights to activity materials.

004.04B An application received at the Board s office considered to be incomplete will not be processed and may be returned to the education provider as incomplete. Any application not considered to

be incomplete will be processed.

004.04B.1 Certification of an AQB Certified USPAP Instructor by the Appraiser Qualifications Board of The Appraisal Foundation will be verified through The Appraisal Foundation s Find an AQB Certified USPAP Instructor found on its website for a supervisory real property appraiser and trainee course.

004.04C If the Board s director finds that the education provider and submitted course meet the requirements in the Act and this Title, the application will be considered a completed application and the supervisory real property appraiser and trainee course may be approved by the director. If the Board s director finds that the education provider and submitted course may not meet one or more of the requirements in the Act and this Title, the application shall be placed before the Board for consideration. If the Board finds that the education provider and submitted course meet the requirements in the Act and this Title, the application will be considered a completed application and the supervisory real property appraiser and trainee course may be approved. The education provider will receive a written notification of approval, which outlines the details, including the number of hours for which the course is approved.

004.04D The application may be denied by the Board at any time during the process if the education provider, submitted course, or instructor(s) for the submitted course fail to meet the requirements in the Act and this Title. If an application is denied, the Board will provide written notice of denial to the education provider that includes a description of the deficiencies found by the Board. The education provider has 60 days from the date of denial to rectify the deficiencies. If the deficiencies are not rectified within 60 days, the education provider may file a new application for approval of a supervisory real property appraiser and trainee course, and if so, meet the requirements in place at the time a new application is submitted to the Board.

004.05 Resubmission of Approved Supervisory Real Property Appraiser and Trainee Course

004.05A An education provider shall resubmit a supervisory real property appraiser and trainee course for approval if:

(1) There is a substantial change to the materials, presentation,

or policies,

(2) There is a change in the qualifications as specified in Section 005 of this Chapter for any instructor,

(3) One or more instructors are added or removed by the education provider,

(4) The materials, theories, and/or methodologies are no longer current,

(5) The course content and/or policies are no longer communicated or administered as approved,

(6) There is a change in the status of qualifications specified in Section 001.15 of this Chapter under which a distance education activity was approved, or

(7) There is a change to a secondary provider s rights to the activity.

004.05B The process and requirements for resubmission of a supervisory real property appraiser and trainee course are the same as specified in Section 004.04 of this Chapter. Only the requirements under Section 004.04A.2 of this Chapter that have changed since approval was granted must be included for resubmission.

004.05C Any education provider resubmitting a supervisory real property appraiser and trainee course will provide a written explanation detailing what changes have been made to the course since approval was granted.

004.06 Rescinding of Approval

004.06A The Board may rescind approval of a supervisory real property appraiser and trainee course if the Board finds:

(1) Falsification of information submitted for activity approval,

(2) Substantial errors and/or deficiencies in the materials or presentation,

(3) The materials, theories, and/or methodologies are not current and/or practical,

(4) The instructor(s) responsible for the activity content and presentation do not meet the qualifications specified in Section 005 of this Chapter,

(5) The activity has not been offered for a period of at least five years from the last date of completion submitted to the Board or the approval date if activity has not been offered,

(6) The course content and/or policies are not communicated to the attendee(s) as approved,

(7) A material violation of the Act or this Title by the education provider or instructor for the activity,

(8) A change in the status of qualifications specified in Section 001.15 of this Chapter under which a distance education activity was approved, or

(9) A change to a secondary provider s rights to the activity.

004.06B If ~~the Board finds~~ reason to rescind ~~its~~ approval of a course is found, ~~the Board will provide~~a written notice shall be made 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 ~~prior~~ approval. If the response is not satisfactory to the Board, or no response is received, the Board may rescind approval of the supervisory real property appraiser and trainee course. If approval is rescinded, the education provider may file a new application for approval of a supervisory real property appraiser and trainee course, and if so, meet the requirements in place at the time a new application is submitted to the Board.

005 INSTRUCTORS

Any instructor(s) that meets the education provider s instructor qualifications policy, who is responsible 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 state the instructor s qualification as specified in Section 005.01 of this Chapter.

005.01 An instructor for any qualifying education activity, continuing education activity, or supervisory real property appraiser and trainee course, must satisfy at least one of the following qualifications:

005.01A 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;

005.01B 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;

005.01C Hold a master s degree or higher in a field that is directly related to the subject matter to be taught;

005.01D Have five years of real property appraisal practice teaching experience directly related to the subject matter to be taught; or

005.01E Have seven years of real property appraisal practice experience directly related to the subject matter to be taught.

005.02 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.

005.03 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 an appraiser credential in any other jurisdiction shall:

005.03A Maintain each credential in good standing in accordance with the laws of the jurisdiction in which each credential is held;

005.03B Not have had a credential revoked, suspended, or have surrendered a credential in lieu of disciplinary action within ~~three~~five years; and

005.03C Not have had disciplinary action taken against his or her credential that may constitute a violation of NEB. REV. STAT. § 76-2238 within ~~three~~five years.

005.04 An instructor for 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~~Continuing Education Course, and/or the supervisory real property appraiser and trainee course, must be an AQB Certified USPAP Instructor, certified by the Appraiser Qualifications Board of The Appraisal Foundation.

005.05 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 an appraiser credential in any other jurisdiction, may be verified through the Appraiser Registry of the Appraisal Subcommittee of the Federal Financial Institutions Examination Council.

TITLE 298 NAC - NEBRASKA REAL PROPERTY APPRAISER BOARD

CHAPTER 7 - APPRAISAL MANAGEMENT COMPANY REGISTRATION

001 APPLICATION

To qualify for registration as an appraisal management company, an applicant must comply with all of the provisions of the AMC Act and this Title relating to registration.

001.01 Any applicant for registration as an appraisal management company must:

001.01A Submit an application and required documentation on forms approved by the Board showing compliance by the applicant with all registration requirements established by the AMC Act or by this Title; and

001.01B Pay a non-refundable application fee of $350.00.

001.02 Any application received at the Board s office considered to be incomplete will not be processed and may be returned to the applicant as incomplete. Any application not considered to be incomplete will be processed.

001.03 If the Board s director finds that the applicant meets the general requirements in the AMC Act and this Title, the application will be considered a completed application, and the applicant may be issued a registration as an appraisal management company. If the Board s director finds that the applicant may not meet one or more of the requirements in the AMC Act and this Title, the application shall be placed before the Board for consideration. If the Board finds that the applicant meets the general requirements in the AMC Act and this Title, the application will be considered a completed application and registration as an appraisal management company may be issued to the applicant.

001.04 Within sixty days of approval, the applicant may be issued registration as an appraisal management company, and before the applicant is authorized to conduct business as an appraisal management company in this State, the applicant shall:

001.04A Pay a non-refundable initial registration fee of $2000.00;

001.04B On a form approved by the Board, submit the following information for any AMC appraiser who has performed an appraisal of real property or real estate for the applicant in connection with a covered transaction in the State of Nebraska during the twelve-month period ending ninety days prior to the date on which issuance of a registration to the applicant was approved. This requirement does not apply to appraisal management services provided by the applicant exempt under NEB. REV. STAT. § 76-3204:

(1) First and last name,

(2) Credential number,

(3) Number of appraisals performed,

(4) Earliest appraisal submission date, and

(5) Latest appraisal submission date; and

001.04C Pay an annual AMC Registry fee in the amount of $25.00 for each AMC Appraiser reported pursuant to Section 004.01B of this Chapter.

001.05 If an applicant fails to provide the required fees as specified in Section 001.04 of this Chapter, the application will be placed before the Board for reconsideration.

001.06 Upon receipt of the required fees at the Board s office, the applicant will be issued:

001.06A A letter notifying the organization of their status as a Nebraska registered appraisal management company; and

001.06B A wall certificate on a form approved by the Board.

001.07 The Board may deny an application at any time during the process if the Board finds that the applicant fails to meet the requirements in the AMC Act and/or this Title that pertain to registration. If the Board denies an application for any reason excluding the criminal history record check, the applicant may file a new application, and if so, meet the requirements in place at the time a new application is submitted to the Board.

001.08 If the fingerprint-based national criminal history record check

result is the basis for denial, the individual is entitled to a copy of his or her national criminal history record, and an opportunity to dispute the result.

001.08A In order to receive a copy of such record, the individual shall:

001.08A.1 In person, complete a form approved by the Board that relieves the Board from any liability related to the release of the national criminal history record; and

001.08A.2 Present a passport, driver s license, or other government-issued identification card with a photograph to be copied by the Board.

001.08B If the individual provides evidence acceptable to the Board that the fingerprint-based national criminal history record check result that was the basis for denial is incorrect, the Board may reconsider the application.

001.09 Every Appraisal Management Company registered in the State of Nebraska shall keep the Board informed of the organization s principal place of doing business and notify the Board in writing within ten (10) calendar days of any change of such address or telephone number.

002 RENEWAL

An applicant for renewal of an appraisal management company registration must comply with all of the provisions of the AMC Act and this Title relating to registration.

002.01 Any applicant for renewal of a registration as an appraisal management company must, no later than sixty days prior to the expiration of the current registration:

002.01A Submit an application and required documentation on forms approved by the Board showing compliance by the applicant with all registration and renewal requirements established by the AMC Act and by this Title, which includes the following information for any AMC appraiser who has performed an appraisal of real property or real estate for the applicant in connection with a covered transaction in the State of Nebraska during the twelve-month period ending ninety days prior to the expiration date of the

current registration:

(1) First and last name,

(2) Credential number,

(3) Number of appraisals performed,

(4) Earliest appraisal submission date, and

(5) Latest appraisal submission date;

002.01B Pay a non-refundable renewal registration fee as follows:

002.01B.1 ~~of~~ $1500.00 for applications received on or before June 30, 2025,

002.01B.2 $1700.00 for applications received on July 1, 2025 through June 30, 2026,

002.01B.3 $1850.00 for applications received on July 1, 2026 through June 30, 2027,

002.01B.4 $2000.00 for applications received on or after July 1, 2027; and

002.01C Pay an annual AMC Registry fee in the amount of $25.00 for each AMC Appraiser reported pursuant to Section 002.01A of this Chapter.

002.02 Any application received at the Board s office considered to be incomplete will not be processed and may be returned to the applicant as incomplete. Any application not considered to be incomplete will be processed.

002.03 If the applicant meets the general requirements in the AMC Act and this Title, the application will be considered a completed application, and the registration may be renewed by board staff. If the Board s director finds that the applicant may not meet one or more of the requirements in the AMC Act and this Title, the application shall be placed before the Board for consideration. If the Board finds that the applicant meets the general requirements in the AMC Act and this Title, the application will be considered a completed application and the registration may be renewed. Upon approval, the appraisal management company will receive a letter notifying the organization of

their status as a Nebraska registered appraisal management company.

002.04 The Board may deny an application at any time during the process if the Board finds that the applicant fails to meet the requirements in the AMC Act and/or this Title that pertain to registration or renewal. If the Board denies renewal of a registration for any basis excluding the criminal history record check, the applicant may file a new application, and if so, meet the requirements in place at the time a new application is submitted to the Board.

002.05 If the fingerprint-based national criminal history record check result is the basis for denial, the individual is entitled to a copy of his or her national criminal history record, and an opportunity to dispute the result.

002.05A In order to receive a copy of such record, the individual shall:

002.05A.1 In person, complete a form approved by the Board that relieves the Board from any liability related to the release of the national criminal history record, and

002.05A.2 Present a passport, driver s license, or other government-issued identification card with a photograph to be copied by the Board.

002.05B If the individual provides evidence acceptable to the Board that the fingerprint-based national criminal history record check result that was the basis for denial is incorrect, the Board may reconsider the application.

002.06 Any appraisal management company who fails to meet the renewal application requirements specified in Section 002.01 of this Chapter may be eligible for renewal of a registration if, within six months of the registration expiration date, the requirements specified in Section 002.01A through Section 002.01C of this Chapter are met and a late processing fee of $25.00 for each month or portion of a month the renewal application requirements are not met is received at the Board s office.

002.07 Any appraisal management company who fails to meet the requirements in the AMC Act and this Title pertaining to the renewal of a registration is not eligible for renewal and may submit an application for a new registration.

002.08 Any person who continues to perform as an appraisal management company or related activities subject to the AMC Act following the date of expiration of a registration is in violation of the AMC Act and of this Title. Such person will be subject to any restrictions and penalties provided by the AMC Act or by this Title, and any application by such person for a registration shall be subject to all requirements for issuance of a new registration.

003 FEDERALLY REGULATED APPRAISAL MANAGEMENT COMPANIES

A federally regulated appraisal management company must report all information required to be submitted to the Appraisal Subcommittee pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, the AMC rule, and any policy or rule established by the Appraisal Subcommittee related to its operation in this state, including, but not limited to, the collection of information related to ownership.

003.01 Any federally regulated appraisal management company that does not hold a registration as an appraisal management company issued by the Board must submit the information required for the AMC Registry on a form approved by the Board.

003.02 Pay an annual AMC Registry fee in the amount of $25.00 for each AMC Appraiser reported pursuant to Section 003.01 of this Chapter; and

003.03 Pay a non-refundable reporting form processing fee of $350.00.

TITLE 298 NAC - NEBRASKA REAL PROPERTY APPRAISER BOARD

CHAPTER 8 - INVESTIGATIONS AND DISCIPLINARY PROCEEDINGS

001 GENERAL

001.01 The Board will not enter into disputes that solely concern the valuation of any property.

001.02 Except for those filed by the Board, all grievances shall be in writing and signed, setting forth in clear and concise language the alleged violations of the Act, AMC Act, and/or the Rules and Regulations of the Board. Any documentation in support of the alleged violations shall be included with the grievance.

001.03 Nothing in this Chapter limits or precludes the Board in the performance of its investigatory duties under the Act or AMC Act.

001.04 All disciplinary hearings for any violation of the Act, AMC Act, and/or this Title will be governed by the Administrative Procedures Act and 297 NAC 4.

001.05 All investigations or disciplinary actions that are not formally dismissed are published on the Board s website ~~for a period of ten years~~ from the date of execution of a consent agreement or the date of order resulting in disciplinary action, and reported to the Appraisal Subcommittee of the Federal Financial Institutions Examination Council as required.

002 VIOLATION OF REAL PROPERTY APPRAISER ACT

002.01 Any person in the State of Nebraska is subject to the procedures established by this Chapter for any alleged violations of the Act, the standards established by this Title, or of this Title. Such procedure shall not suspend or preclude any other proceedings otherwise allowed by the Act or by other law.

002.02 If technical assistance is required to assist with the investigation and/or hearing, the Board may contract with or use a qualified person. A member of the Board may participate in the investigation; however, no board member may vote on any matter in which he or she is appointed by his or her fellow board members to participate in an investigation. Any person in contract with the Board to provide technical assistance for an investigation reports his or her findings to the Board s investigator

as requested.

002.03 Upon receipt of a grievance not filed by the Board, the following steps are generally followed:

002.03A If applicable, the aggrieved person will be notified in writing that the grievance has been received, and provided the investigation number assigned to the grievance and directions to follow the matter through the minutes of the Board meetings in which the grievance is discussed.

002.03B The person against whom the grievance is filed will be notified in writing of the grievance and the allegations, and may be requested to:

002.03B.1 Submit true copies of report(s) and workfile(s), within an appropriate period of time as determined by the investigator; and/or

002.03B.2 Answer the allegations in writing, electronically, or verbally as determined by the investigator.

002.03C The Board s investigator evaluates the grievance, along with any information obtained pursuant to Section 002.03B of this Chapter, to determine jurisdiction and make a preliminary determination as to whether any violations of the Act or this Title have been alleged. Upon conclusion of the evaluation, the investigator will make a presentation to the Board as to whether sufficient evidence exists to proceed with an investigation.

002.03D The Board reviews the evidence provided by the investigator and determines whether the allegation(s) should be dismissed, or whether the allegation(s) should be investigated.

002.03D.1 If the Board determines that the allegations(s) should be investigated, the person under investigation will be notified of the investigation and any alleged violations of the Act or this Title in writing; or

002.03D.2 If the Board determines that the allegation(s) should be dismissed, the person under investigation will be notified of dismissal in writing.

002.04 For a grievance filed by the Board, the following steps are

generally followed:

002.04A The person against whom the Board is considering filing a grievance will be notified in writing of the Board s concerns, and may be requested to submit true copies of report(s) and workfile(s), along with other information, within an appropriate period of time as determined by the investigator.

002.04B The Board s investigator evaluates the matter, along with any information obtained pursuant to Section 002.04A of this Chapter, to determine jurisdiction and make a preliminary determination as to whether any violations of the Act or this Title have been alleged. Upon conclusion of the evaluation, the investigator will make a presentation to the Board as to whether sufficient evidence exists to proceed with an investigation.

002.04C The Board reviews the evidence provided by the investigator and determines whether the matter should be investigated.

002.04C.1 If the Board determines that the matter should be investigated, the Board files a grievance and notifies the person under investigation of grievance, including any alleged violations of the Act or this Title in writing; or

002.04C.2 If the Board determines that the matter should not be investigated, notice of such determination is provided to the person against whom the Board was considering filing a grievance.

002.05 If the Board determines to proceed with an investigation, the following steps are generally followed:

002.05A In conducting an investigation, and prior to filing a formal complaint on the grievance, the person who is under investigation may be requested to:

002.05A.1 Submit additional documentation within an appropriate period of time as determined by the investigator; and/or

002.05A.2 Provide a response to the results of one or more technical reviews, and/or provide any other information concerning the investigation, in writing, electronically, or

verbally as determined by the investigator.

002.05B In conducting an investigation, the aggrieved person may be requested to:

002.05B.1 Submit documentation and other information as requested;

002.05B.2 Respond to any request for information in writing, electronically, or verbally as determined by the investigator; and/or,

002.05B.3 Discuss the allegations with the investigator.

002.05C In conducting an investigation, the investigator may interview or request information in writing, electronically, or verbally as determined by the investigator, from any other person.

002.05D Upon the conclusion of an investigation, the Board s investigator may prepare an investigative report. The report includes documentation that supports the findings as needed to dismiss the allegation(s), or:

002.05D.1 In the case of a credential holder, file a formal complaint.

002.05D.2 In the case of a person not holding a credential under the Act, issue a cease and desist order or refer the investigation to the appropriate county attorney for the consideration of formal charges.

002.05E The Board may offer the person an opportunity to informally discuss the alleged violation(s) before the Board or with representative(s) of the Board, request further investigation, dismiss the allegation(s), or:

002.05E.1 In the case of a credential holder, file a formal complaint.

002.05E.2 In the case of a person not holding a credential under the Act, issue a cease and desist order or refer the investigation to the appropriate county attorney for the consideration of formal charges.

002.05F If the investigation reveals that there is not good cause to

believe that the person under investigation has violated the Act or this Title, or the violation(s) is/are minor in nature as determined by the Board, the matter will be dismissed, and no formal complaint will be initiated by the Board, or cease and desist order issued by the Board. Upon dismissal, the Board may issue an advisory opinion, recommend a specific education activity, request to meet with the person under investigation to discuss the matter, or make any other recommendation that the Board deems beneficial to the person under investigation.

002.05G If the investigation discloses evidence that the actions of the person under investigation constitute a violation of the Act or this Title:

002.05G.1 A formal complaint is prepared by the Board and served upon the credential holder under investigation.

002.05G.2 A cease and desist order may be prepared by the Board and served upon the non-credential holder under investigation.

002.06 The Board may enter into a consent agreement or negotiated settlement at any time during an investigation, any time before a cease and desist order is issued in the case of a person not holding a credential under the Act, or any time after filing a formal complaint for any person credentialed under the Act. Voluntary surrender or nonrenewal of a credential or education activity to avoid or expedite enforcement or disciplinary action does not preclude any enforcement action or sanction for any alleged violation. In addition, voluntary surrender or nonrenewal of a credential will prohibit the credential holder from applying for subsequent reinstatement or credentialing.

002.07 Disciplinary action taken by the Board may include but is not limited to:

(1) Revocation of a credential or education activity,

(2) Suspension of a credential or education activity,

(3) Denial of any application,

(4) Probation,

(5) Admonishment,

(6) Censure,

(7) Reprimand,

(8) Advisement,

(9) Education,

(10) Examination,

(11) Real property appraisal practice experience,

(12) Limit or limitations on a credential holder or applicant, and/or upon the right to engage in real property appraisal practice and trainee real property appraiser supervision,

(13) Cease and desist order, and

(14) Costs associated with investigation.

002.08 Pursuant to NEB. REV. STAT. § 76-2248.01, at any time during or upon completion of an investigation, whenever in the judgement of the Board, any person has engaged or is about to engage in any acts or practices which constitute or will constitute a violation of the Act or this Title, the Board may request that Attorney General maintain an action in the name of the State of Nebraska to abate and temporarily and permanently enjoin such acts and practices and to enforce compliance with the Act or this Title.

002.09 Supervisory Real Property Appraiser

002.09A If any report submitted to the Board by a trainee real property appraiser for verification of experience as an applicant for credentialing is found to contain Uniform Standard of Professional Appraisal Practice deficiencies, the supervisory real property appraiser is notified of the Board s concerns, and is provided a redacted copy of any technical review of the subject report completed at the request of the Board.

002.09B The supervisory real property appraiser may be requested to:

002.09B.1 Submit documentation, including but not limited to, report(s) and workfile(s);

002.09B.2 Answer the results of a technical review in writing; and/or

002.09B.3 Voluntarily and informally discuss the results of a technical review with one or more board members.

002.09C If the Board finds that there is not good cause to believe that the supervisory real property appraiser has violated the Act or this Title~~the Rules and Regulations promulgated by the Board~~, no consideration will be given to the certified real property appraiser s future activity as a supervisory real property appraiser.

002.09D If the Board finds a probability that the actions of the supervisory real property appraiser constitute a violation of the Act or this Title~~the Rules and Regulations~~, a written advisement may be issued, which may or may not include a recommendation for the supervisory real property appraiser to take additional action; or the Board may upon its own motion cause an investigation to be made. If the Board determines to proceed with an investigation, the steps in Section 002.05 of this Chapter are generally followed.

002.10 Education Provider

002.10A If the actions of an education provider constitute an alleged violation of the Act or this Title, the education provider is notified of the Board s concerns in writing.

002.10B The education provider may be requested to answer the allegations in writing, submit documentation as requested, and/or voluntarily and informally discuss the alleged violations with the Board or its investigator.

002.10C If the Board finds that there is not good cause to believe that the education provider has violated the Act or this Title, the education provider will be notified in writing, which may or may not include advisement.

002.10D If the Board finds a probability that the actions of the education provider constitute a violation of the Act or this Title, the Board may upon its own motion, cause an investigation to be made. If the Board determines to proceed with an investigation, the steps in Section 002.05 of this Chapter are generally followed. If applicable, the education provider is notified of the Board s intent to rescind approval of an activity and any actions that may mitigate

the Board s concerns.

003 VIOLATION OF THE AMC REGISTRATION ACT

003.01 All registered appraisal management companies and all applicants for a registration in the State of Nebraska are subject to the complaint procedures established by this Chapter for any alleged violations of the AMC Act, the standards established by this Title, or of this Title. Such procedure shall not suspend or preclude any other proceedings otherwise allowed by the AMC Act or by other law.

003.02 If technical assistance is required to assist with the investigation and/or hearing, the Board may contract with or use qualified individuals or companies. A member of the Board may participate in the investigation; however, no board member may vote on any matter in which he or she was appointed by his or her fellow board members to participate in an investigation. Any person under contract with the Board to provide technical assistance for an investigation reports his or her findings to the Board s investigator as requested.

003.03 Upon receipt of a grievance not filed by the Board, the following steps are generally followed:

003.03A If applicable, the aggrieved person is notified in writing that the grievance has been received, and provided the investigation number assigned to the grievance and directions to follow the matter through the minutes of the Board meetings in which the grievance is discussed.

003.03B The person against whom the grievance is filed is notified in writing of the grievance and the allegations, and may be requested to answer the allegations in writing, electronically, or verbally within an appropriate period of time as determined by the investigator.

003.03C The Board s investigator evaluates the grievance, along with any information obtained pursuant to Section 003.03B of this Chapter, to determine jurisdiction and to make a preliminary determination as to whether any violations of the AMC Act or this Title have been alleged. Upon conclusion of the evaluation, the investigator will make a presentation to the Board as to whether sufficient evidence exists to proceed with an investigation.

003.03D The Board reviews the evidence provided by the

investigator and determines whether the allegation(s) should be dismissed, or whether the allegation(s) should be investigated.

003.03D.1 If the Board determines that the allegations(s) should be investigated, the person under investigation is notified of the investigation and any alleged violations of the AMC Act or this Title in writing; or

003.03D.2 If the Board determines that the allegation(s) should be dismissed, the person under investigation is notified of dismissal in writing.

003.04 For a grievance filed by the Board, the following steps are generally followed:

003.04A The person against whom the Board is considering filing a grievance is notified in writing of the Board s concerns, and may be requested to submit information within an appropriate period of time as determined by the investigator.

003.04B The Board s investigator evaluates the matter, along with any information obtained pursuant to Section 003.04A of this Chapter, to determine jurisdiction and make a preliminary determination as to whether any violations of the AMC Act or this Title have been alleged. Upon conclusion of the evaluation, the investigator will make a presentation to the Board as to whether sufficient evidence exists to proceed with an investigation.

003.04C The Board reviews the evidence provided by the investigator and determines whether the matter should be investigated.

003.04C.1 If the Board determines that the matter should be investigated, the Board files a grievance and notifies the person under investigation of grievance, including any alleged violations of the AMC Act or this Title in writing; or

003.04C.2 If the Board determines that the matter should not be investigated, notice of such determination is provided to the person against whom the Board was considering filing a grievance.

003.05 If the Board determines to proceed with an investigation, the following steps are generally followed:

003.05A In conducting an investigation, and prior to filing a formal complaint on the grievance, the person who is under investigation may be requested to:

003.05A.1 Submit documentation, including but not limited to, report(s) and workfile(s), appraisal review report(s), AMC appraiser panel information, Uniform Standards of Professional Appraisal Practice compliance, AMC appraiser fees, and record of AMC appraiser valuation services within an appropriate period of time as determined by the investigator; and/or

003.05A.2 Provide any other information concerning the investigation, in writing, electronically, or verbally as determined by the investigator.

003.05B In conducting an investigation, the aggrieved person may be requested to:

003.05B.1 Submit documentation as requested;

003.05B.2 Respond to any request for information in writing, electronically, or verbally as determined by the investigator; and/or;

003.05B.3 Discuss the allegations with the investigator.

003.05C In conducting an investigation, the investigator may interview or request information in writing, electronically, or verbally as determined by the investigator, from any other person.

003.05D Upon the conclusion of an investigation, the Board s investigator may prepare an investigative report. The report includes documentation that supports the findings as needed to dismiss the allegation(s) or file a formal complaint.

003.05E If the investigation reveals that there is not good cause to believe that the person under investigation has violated the AMC Act or this Title, or the violation(s) is/are minor in nature as determined by the Board, the matter will be dismissed and no formal complaint will be initiated by the Board. Upon dismissal, the Board may issue an advisory opinion, or recommend a specific action that the Board deems beneficial to the person under investigation.

003.05F If the investigation discloses evidence that the actions of the person under investigation constitute a violation of the AMC Act or this Title, a formal complaint may be prepared by the Board.

003.06 The Board may enter into a consent agreement or negotiated settlement at any time before or after filing a formal complaint. Voluntary surrender or nonrenewal of a registration to avoid or expedite enforcement or disciplinary action does not preclude any enforcement action or sanction for any alleged violation and will prohibit the person under investigation from applying for subsequent reinstatement or registration.

003.07 Disciplinary action taken by the Board may include but is not limited to:

(1) Conditional or unconditional revocation,

(2) Conditional or unconditional suspension,

(3) Fine,

(4) Censure,

(5) Admonishment,

(6) Civil penalty not to exceed five thousand dollars for a first offense and not to exceed ten thousand dollars for a second or subsequent offense,

(7) Advisement,

(8) Cease and desist order, and/or

(9) Costs associated with investigation.

003.08 Pursuant to NEB. REV. STAT. § 76-3222, at any time during or upon completion of an investigation, whenever in the judgement of the Board, any person has engaged or is about to engage in any acts or practices which constitute or will constitute a violation of the AMC Act or this Title, the Board may request that Attorney General maintain an action in the name of the State of Nebraska to abate and temporarily and permanently enjoin such acts and practices and to enforce compliance with the AMC Act or this Title.

003.09 Criminal History Record Check

003.09A If the fingerprint-based national criminal history record check pursuant to NEB. REV. STAT.§ 76-3207 is the basis for a grievance filed against a person, the subject individual is entitled to a copy of his or her national criminal history record, and an opportunity to dispute the result.

003.09A.1 In order to receive a copy of such record, the individual shall:

003.09A.1a In person, complete a form approved by the Board that relieves the Board from any liability related to the release of the national criminal history record; and

003.09A.1b Present a passport, driver s license, or other government-issued identification card with a photograph to be copied by the Board.

003.09A.2 If the individual provides evidence acceptable to the Board that the fingerprint-based national criminal history record check result that was the basis for investigation is incorrect, the matter will be dismissed and no formal complaint will be initiated by the Board.

2024 Fall AARO Conference; Boston, MA

<u>Monday, October 28, 2024</u>

ASC Updates

Jim Park, ASC

- Provided a summary of the regulatory structure and the ASC's place in the regulatory structure.
- Provided an overview of the ASC's mission and responsibilities.
- 2024 Compliance Reviews.
  - 34 (17 appraiser/17 AMC) states have completed Appraiser and AMC program reviews and 37 (21 Appraiser/16 AMC) are in process.
    - Five state appraiser have received excellent rating; 11 states received a Good rating; and 1 state received Needs Improvement.
    - 3 AMC programs have received excellent ratings.
- Working on State Enforcement Rulemaking.
  - Dodd-Frank gave the ASC enforcement authority to use in advance of or to avoid derecognition, including suspensions, removal of appraisers or AMCs from National Registries.
  - The proposed rule will aim to establish an effective and consistent enforcement approach to the SC's oversight of State appraiser regulatory agencies.
- ASC continues to focus on appraisal bias and lack of diversity in profession.
  - Study of USPAP and AQB Qualifications.
- Four Appraiser Bias hearings over 13 months.
  - Common Themes
    - Governance of the appraisal industry
    - Fair Housing Requirements and Training
    - Barriers to entry to the profession
    - Compliance and enforcement.
- ASC January 23, 2023 Letter to States to encourage state to review burdensome requirements.
- Provided a summary of the actions taken resulting from the PAVE Report.
- Appraisal Buas Improvements:
  - While much work remains, new data show we are making progress. Minority 40% less likely to experience discrimination in the appraisal process.
  - FHFA UAD data shows improvement.
- ASC Grants Program:
  - ASC has approved budget of $2,025,000 for FY24 and $4,000,000 for FY25 for grants to states.
  - $250,000 grant to TAF.

- Federal Legislation
  - PAL Act – Create an appraiser licensing information portal
  - Appraisal Improvement Act
    - Add VA and USDA RHD to the ASC
    - Allow Licensed appraisers black on the FHA Roster
    - Add trainees to National Registry.
- Appraiser credential trends
  - CG-growing
  - CR – Dropping slowly.
  - LR – Continues to drop.

TAF Updates

Kelly Davids, Senior Vice President of TAF

- Provided a brief summary of the AARO-ASC-TAF Partnership.
  - Accountable to all stakeholders – including state regulators and the ASC.
  - Transparent-Open-Inclusive.
- Activities to build public trust:
  - Focus on Civil Engagement.
    - Interactive, respectful discussions.
    - Deep conversations on timely topics.
    - All perspectives encouraged and welcomed.
  - Expanded Communications.
    - Kelly's Corner and ASC Monthly Updates.
    - Monthly newsletters with Partner Spotlights.
    - State regulator newsletters.
    - Social media – 1000 new subscribers in 2024.
  - No Findings from HUD Secretary-Initiated Complaint
    - 2 ½ year investigation.
    - Conciliation Agreement.
  - Pathways to Success Scholarship Program Launched
    - $1.22M invested over three years.
    - Administrated by the Appraisal Diversity Initiative.
    - Covers the cost of completing PAREA.
  - Encourage next generation of appraisers.
- Presented The Appraisal Foundation Myth vs. Facts.
- Discussed TAF resources (newsletter, podcast, website documents).
- Orientation for New State Regulators
- State Regulator Training Series – You, Me and the Criteria.
- State Regulator Advisory Group (SRAG)

- Important that we communicate regularly and explore what is working in the states and what else TAF can do.
- SRAG is open to all state appraiser regulators and meets virtually.
- Thanked Brad Swinney and Michelle Czekalski-Bradley for their leadership on the Appraiser Qualifications Board and the Appraiser Standards Board.

Michelle Czekalski-Bradley, Appraisal Standards Board

- Summarized the ASB authority and function.
- Advisory Opinions Update
  - New Assignment.
  - Record Keeping.
- AVM Standards
  - Federal Regulatory agencies issued a final rule about AVM Standards in July 2024.
- Standard of Care
  - Should there be a defined standard of care?
- Voluntary Disciplinary Action Matrix now references the 2024 edition of USPAP.

Brad Swinney, Appraiser Qualifications Board

- Summarized the AQB authority and function.
- Summarized the 2026 Criteria – Required QE and CE on Valuation Bias and Fair Housing Laws and Regulations.
- AQB Concept Paper
  - On May 28, 2024, the AQB published a Concept Paper titled, Assessment of College Degree requirements within the Criteria and accompanying Reference Material for the Concept Paper.
  - The Board reviewed 254 comments from the public.
  - The Board, with input from The Decision Lab, reviewed these comments during the October Work Session.
- Reassessing the Criteria
  - Pre-Planning and Project Implement: Launched comprehensive review of RPAQC last year.
  - Rational of Project: Ensuring relevance of the Criteria amidst technological advancements, regulatory shifts, and stakeholder expectations.
  - Work Plan for the Project:
    - Reevaluate college requirements.
    - Explore alternative experience options.
    - Reassess the Nation Exams.
- Gave an overview of PAREA.
  - 51 states have adopted or are in the process of adopting partial or full PAREA.

    - Jerry Yurek spoke about PAREA, and the Concept Paper to the International Right of Way Assessor's (IRWA).
    - AQB spoke at South Dakota State University.
- National Unifor Licensing and certification Exams
    - The pass rate for CG and CR have stayed the same.
- AQB Approved Degrees in Real Estate
    - As of September 2024, there are 31 Undergraduate, 17 Graduate, and 1 Associate real estate degrees approved by the AQB.
- Discussed other activities of the AQB:
    - CAP Program
    - Certified USPAP Instructor Program.

Understanding Title XI and the AMC Rule for State Regulators

Maria Brown, ASC; Johnathan Stewart, ASC; Craig Steinley

- Provided a summary of Title XI as adopted by Dodd-Frank, and the AMC Rule:
    - Definition of Appraisal Management Company.
    - Services provided by AMCs.
    - Panel size threshold for AMCs.
    - AMCs are Federally recognized or State registered.
    - Ownership limitations.
- Examples of Compliance Issues Identified during Compliance Reviews:
    - Incorrectly applying ownership limitation for all owners to owners of more than 10%.
    - Allowing the applicant to determine substantive cause and/or good moral character.
    - Improperly applying ownership limitations to only controlling persons.
    - Failing to enforce ownership limitations – state must determine substantive cause.
    - Determination of Panel Size Threshold
        - States fails to determine whether state registered AMC meets the federal definition.
        - No single-state or muti-state AMC.
        - States must determine the threshold size annually.
    - Annual Registry Fee – Based on appraiser panel for twelve-month period (Panel Calculation Period).
        - Failing to have the authority to collect and transmit AMC Registry Fees.
        - Failing to correctly calculate the annual AMC Registry Fee.
        - Failing to pay AMC Registry invoices.
        - State registration term and AMC Registry term may be different.
        - States AMC Registry Term is calendar year 1/1 – 12/31 of the previous year.

- Federally Regulated AMCs.
  - Registration for Federally Regulated AMC is optional.
  - Exemption for federally regulated AMCs does not comply with Title XI
  - Requiring federally regulated AMCs to report information or sign an attestation that is not consistent.

Tuesday, October 29, 2024

Executive Directors and Administrators Open Discussion

Jacqueline Olson, Minnesota

- General discussion on challenges faced by states.
- Fair Housing Laws/Discrimination complaint process was discussed.
- Board member conflict of interest was discussed.
- Practicum courses were discussed.
- The acceptance of mass appraisal experience was discussed.

Wednesday, October 30, 2024

ASC Grants

Regeane Federique, Appraisal Subcommittee

- ASC has approved budget of $2,025,000 ($130,000.00 over three years) for FY24 and $4,000,000 for FY25 for grants to states.
- Determine if your State has the legal authority to accept an ASC Grant.
- Determine what problem/issue the ASC grant Funds can assist your State in addressing as it relates to fulfilling your Title XI requirements.
- Establish a plan on ow the ASC Grant can support your Program.
- Consult with the following departments within your organization.
- Confirm unique entity identifier (UEI) Status.
- Consult with your ASC Policy Manager.
- Consult Current or Past ASC Recipients.
- Consult ASC Grants Office.
- Check ASC Website.

Fannie Mae Updates

Kevin Smith, Senior Manager in Appraiser Engagement

- Quality Metrics – Loan Quality Center (LQC) volume remains consistent year over year while the selection pool can go up or down (2020 – 381; 2021 – 499; 2022 – 1087; 2023 – 1470).
- Updated the LQC Tips letter to include more information on policy and issues found during review.
- Improbable Distances - described situations where appraisers complete inspections in two different cities in the same day that are improbable.
    - One instance of seven appraisals on one day and one instance of eight appraisals on one day.
- Undisclosed Assistance – when appraisers fail to disclose professional assistance it is a violation of the Selling Guide and USPAP and it undermines the credibility of their work by calling to question their integrity.
- Provided a summary of the AQM Monitoring and QC processes.

Freddie Mac Updates

Scott Reuter, Chief Appraiser for Freddie Mac

- Appraisers have remained static over the past eight years, while appraisal volume ebbs and flows. 2020-2021 exploded, but the volume has returned to a little below pre-covid volume.
- Appraisal Quality
    - Market Condition Analysis – Failure to make proper adjustments when they are clearly necessary.
        - Of 3,000 counties reviewed, 95% had upward price movement.
        - Not seeing time adjustments for sales used that are more than 90 days old.
        - Guidance on Market Conditions Analysis goes back 100+ years.
    - GLA Adjustments
        - Overall adjustment rate remains consistently low.
        - Price per square foot has been increasing, but adjustments remain the same.
    - Tools and technology are available to assist.
- Subjective and Potentially Biased Words and Phrases – Prohibited Language in Appraisals.
    - Provided examples of Loan Collateral Advisor Messaging and subjective Language found in reports.
    - Message Rate for Subjective Words changed from 7.76% in July 2023 to 3.10% in December 2023.

    - Message Rate for Unsuitable Words changed from 6.02% in July 2023 to .10% in December 2023.
- Property data collector qualifications and Seller oversight:
    - Required criminal background checks.
    - Comprehensive training.
    - Customer service standards code of conduct.
    - Monitor property data collector performance.
    - Process to provide additional education and training.
- Uniform Property Dataset (UPD) – Uniform Property Dataset drives property date quality.
- Spectrum of valuation options:
    - No appraisal needed (Automated Collateral Evaluation and ACE + PDR).
    - Appraisal needed (Desktop appraisal, Hybrid appraisal, and traditional appraisal).
- AQM (Appraiser Quality Monitoring)
    - Purpose and Objectives – To improve appraisal quality by identifying the patterns or issue of concerns in appraisal reports. Appraiser which do not employ recognized appraisal methodologies and/or do not follow Freddie Mac appraisal policies resulting in risk to the company.
    - Recommendations and Actions – Communicate patterns of quality issues to appraiser for training and educational purposes, and to provide them with opportunity improve their work.
    - Identify theses or trends and recommend updates to QC processes, policy changes, and/or industry communications.
    - Refer to applicable state regulatory boards. Freddie Mac does not “Tip”.
- Working better together
    - Process geared towards consumer.
    - Some states process is with all consumer complaints.
    - Requirement to send complete appraisal.
    - Use specific form, sign and notarize.
    - Single complaint upload, create a user logon.
    - Many cannot accept Secure Email.
    - When Freddie Mac refers – issues are not insignificant, state processes at time shas unnecessary roadblocks.

What About the Appraiser

Mel Black, Director of Appraiser Innovation for McKissock and Craig Capillia, Attorney for Franklin, Greenswag, Channon, & Capilla, LLC

- Presentation on best practices for enforcement and administration, as well as bias issues and USPAP, from the attorney's perspective.

Cybersecurity: A Critical Priority

Jose Jimenez, Operation Review Specialist, Florida Department of Business and Professional Regulation – Division of Real Estate

- 53% of people have experienced a cybercrime; 35% in the past year.
- Why does it matter? All identifying information is contained in your phone or computer.
- Three types of hackers:
  - Hackers by contract – Sell data to company.
  - Information kidnaper – Uses blackmail to obtain data.
  - Bigger fish hacker – infect computer/phone to obtain data.
- Cybersecurity: A critical priority.
  - Phishing is method that hackers typically use to obtain information.
  - Identify phishing.
    - Subject lines.
    - Email addresses (domain names).
    - Requests to open attachment or open link.
  - Delete phishing email and mark as spam.
- Summarized 2013 Target hack through a deli scale that cause $70,000,000.00 in loss that started due to an employee of Fazio Mechanical Services (a product provider to Target) selecting a link in an email that released a trojan horse.
- Passwords.
  - Hackers have record of over 10,000 common passwords.
  - Hackers can obtain password through brut force by attempting character combinations at an extremely fast pace. The more complex the password, the more difficult it is to hack (combination of uppercase, lowercase, number, and symbol.)
- The future of hacking.
  - Use if A.I. to replicate voice to obtain data.
  - Must practice caution regarding communication with unknown individuals.
  - Learn from the past and use knowledge to be proactive into the future.

Is Your State's Program Ready? Risk Management Strategies and Practical Applications

Jacqueline Olson, Assistant Commissioner for Enforcement Division, Minnesota Department of Commerce

- Summarized the effect of the hurricane in Orlando, Florida.
- Employees were notified not to report to the office by phone and email.
- Risk Management
    - The process used to identify potential hazards and analyze what could happen if a disaster or hazard occurs. There are numerous hazards to consider, and each hazard could have many possible scenarios happening within or because of it – FEMA.
    - Entities/Agencies include FEMA, Medicare/nursing homes, Homeland Security, transit authorities, cities, State agencies, businesses.
    - Risks are you assessing (types of hazards, hazard analysis)
    - Approaches (all inclusive, hazard specific)
    - Preparedness goals (other plans and procedures, continuity of Operations Plan).
- Risk/Hazard Analysis
    - Frequency, magnitude or intensity, spatial extent, duration, seasonal pattern, speed of onset/warning ability.
    - Types of hazards (natural, human caused).
- COOP
    - Living document.
    - Goal: ensure continuity of essential functions under all conditions.
    - Essential functions of COOP:
        - Critical activities performed by organizations, especially after a disruption of normal activities.
        - Each agency is different, so are the core function(s).
        - Orders of Succession – Identify key personnel/ management officials.
        - Who would act during an emergency in the event that any of those officials are unavailable to execute their legal duties – Delegation of authority.
        - Continuity Facilities – Another location separate from the primary office to continue essential functions of agency.
        - Consider alternate solutions – Telecommuting, remote work.
        - Continuity Communications – maintaining communications.
        - Vital Records management - Identify and protect records.
        - Human Capital – emergency employees and other categories of employees who are activated to perform assigned response duties.
        - Tests, Training and Exercises – Measure organization's plan to ensure capable of supporting the continued execution of the agency's essential functions throughout the event.

- Devolution of Control and Direction – Capability to transfer statutory authority and responsibility for essential functions from the agency's primary staff/facilities to other agency employees and facilities.

THE NEBRASKA APPRAISER

News from the Nebraska Real Property Appraiser Board Fall 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.

That Time of Year Again

Happy holidays! I hope that you and your families have a safe and joyous holiday season. As emphasis changes to food, family, and friends, the Board is busy accepting and processing real property appraiser renewal applications and preparing legislation for changes to the Real Property Appraiser Act and the AMC Registration Act. In October, I also attended the Association of Appraiser Regulatory Officials Fall Conference in Boston, Massachusetts and have included a conference recap for you. As mentioned in the summer edition of The Nebraska Appraiser, Board Member Downing is nearing the end of her term; the Board is actively advertising for the open 3rd Congressional District Certified Real Property Appraiser position. Finally, in September, I had the opportunity to give a presentation to UNL students who represent the future of the industry. The students were engaged in the presentation and asked very well thought out and detailed questions at the conclusion of the presentation. As always, the Board is here for you, so feel free to reach out with any questions or comments. I hope that you enjoy this edition of The Nebraska Appraiser.

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- 2024 Fall AARO Conference Summary
- 2025-2026 Credential Renewal Reminder

NRPAB Quick Hits:

- State of Nebraska Accepting Applications for 3rd Congressional District Certified Real Property Appraiser Member on NRPAB
- NRPAB Director Speaks to UNL Students
- 2025 NRPAB Proposed Legislation
- Guidance Documents Adopted/Retired Between July and September of 2024
- Compliance Update (July- September 2024)

Coming and Going:

- Who's New? (July - September 2024)
- Real Property Appraiser and AMC Numbers and Trends as of October 1, 2024

Financial Snapshot:

- September 30, 2024 Financial Report

Upcoming NRPAB Meetings:

- December 19, 2024 @ NRPAB Office (Conference Room)
- January 16, 2025 @ NRPAB Office (Conference Room)
- February 20, 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.

2024 Fall AARO Conference Summary

By Tyler N. Kohtz, Director

I attended the 2024 Fall AARO Conference in Boston, Massachusetts from October 28th through October 30th, 2024. Primary topics of discussion included understanding Title XI and the AMC Rule, the human side of appraiser disciplinary processes and procedures, cybersecurity, and risk management. Once again, focus also was placed on valuation bias and fair housing laws and regulations and diversity initiatives. The ASC, TAF, Fannie Mae, and Freddie Mac updates were insightful, as always. 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, thirty-four state Appraiser Program and AMC Program compliance reviews were completed and thirty-seven state program reviews are in process. Five state Appraiser Programs and three state AMC Programs received an excellent rating. 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. Park brought attention to the ASC January 23, 2023 Letter to States to encourage states to review burdensome requirements and provided a brief summary of the actions taken resulting from the PAVE Report. The ASC Grants Program was also discussed; the ASC has an approved budget of $2,025,000 for FY24 and $4,000,000 for FY25. Park identified federal legislation during the ASC Update, which includes the PAL Act and Appraisal Improvement Act. Finally, a summary of the number of appraisers on the Appraiser Registry was provided, which shows a slow increase for the certified general classification; a slow decrease for the certified residential classification; and a more rapid decrease for the licensed residential classification. Overall, the number of appraisers is steady.

- Kelly Davids of The Appraisal Foundation provided a summary of the AARO-ASC-TAF partnership and identified the following activities by TAF for building public trust:
  - Focus on civic engagement;
  - Expanded communications—Kelly's Corner and ASC Monthly Updates, monthly newsletters with partner spotlights, state regulator newsletters, and social media;
  - No findings from HUD Secretary-initiated complaint that resulted in a Conciliation Agreement;
  - Pathways to Success Scholarship Program —$1.22M invested over three years, administrated by the Appraisal Diversity Initiative, that covers the cost of completing PAREA; and
  - Encourage the next generation of appraisers.

  Davids also presented information pertaining to TAF myth vs. facts, TAF resources (newsletter, podcast, web-site documents), orientation for new state regulators, state regulator training series, and the State Regulator Advisory Group (SRAG). Davids finished by thanking Brad Swinney and Michelle Czekalski-Bradley for their leadership on the Appraiser Qualifications Board and the Appraiser Standards Board.

- The Appraisal Standards Board provided a summary of the AQB's authority and function, provided an update on future advisory opinions concerning new assignments and record keeping, AVM standards, and the question of appraiser standard of care. The Voluntary Disciplinary Action Matrix now references the 2024 edition of USPAP.

- Appraiser Qualifications Board provided a summary of the AQB's authority and function, and the 2026 Criteria. On May 28, 2024, the AQB published a concept paper on college degree requirements within the Criteria. The AQB reviewed 254 comments from the public. The AQB is reassessing the Criteria to ensure the Criteria remains relevant amidst technological advancements, regulatory shifts, and stakeholder expectations. The work plan includes reevaluating college requirements, exploring alternative experience options, and reassessing the national exams. An overview of PAREA was also provided; fifty-one states have adopted or are in the process of adopting partial or full PAREA. As of September 2024, there are thirty-one undergraduate, seventeen graduate, and one associate real estate degrees approved by the AQB.

- A presentation was given by ASC Policy Mangers Maria Brown and Johnathan Stewart on understanding Title XI and the AMC Rule for state regulators. A summary of Title XI and the AMC Rule was provided, along with examples of compliance issues identified during compliance reviews.
- The Executive Directors and Administrators Roundtable included several topics. A general discussion on challenges faced by states took place, Fair Housing Laws and the discrimination complaint process were discussed, board member conflict of interest was discussed, practicum courses were discussed, and the acceptance of mass appraisal experience was discussed.
- Regeane Frederique, ASC Grants Director, gave a presentation on the ASC Grants Program. The current funding available to states, types of projects that qualify, legal authority to accept grant funding, and grant application communication were all covered.
- Mel Black and Craig Capillia gave a presentation on best practices for real property appraiser enforcement from the attorney's perspective.
- A presentation by Jose Jimenez was given on cybersecurity. The importance of protecting sensitive information from hackers, the type of hackers, the techniques used by hackers, and the future of hacking were covered. Jimenez provided a summary of the 2013 Target hack, in which $70,000,000.00 in loss occurred due to a hack through a deli scale that started because an employee of Fazio Mechanical Services (a product provider to Target) selected a link in an email that released a trojan horse.
- Kevin Smith of Fannie Mae provided the Fannie Mae Update. When referring to the Quality Metrics, Smith indicated that the Loan Quality Center volume remains consistent year over year, while the selection pool can go up or down. Smith also revealed that the LQC Tips letter has been updated to include more information on policy and issues found during review. A couple common issues witnessed by Fannie Mae include improbable distances and undisclosed assistance. Smith also provided a summary of the AQM monitoring and QC processes.
- Scott Reuter of Freddie Mac provided the Freddie Mac Update. According to Reuter, the number of appraisers have remained static over the past eight years, while appraisal volume ebbs and flows. 2020-2021 exploded, but the volume has returned to a little below pre-covid volume. Reuter then moved to appraisal quality and indicated that market condition analysis and GLA adjustments are issues seen by Freddie Mac. Reuter expressed support for tools and technology available to appraisers to assist in these areas. A priority has been placed on subjective and potentially biased words and phrases and examples of Loan Collateral Advisor messaging, and subjective language found in reports, were provided. Reuter indicates that the message rate for subjective words changed from 7.76% in July 2023 to 3.10% in December 2023 and the message rate for unsuitable words changed from 6.02% in July 2023 to .10% in December 2023. Property data collector qualifications and seller oversight were also covered. Reuter then moved on to valuation options utilized by Freddie Mac and described the spectrum of valuation options from no appraisal needed to appraisal needed. Appraiser Quality Monitoring was next discussed. According to Reuter, the purpose and objective is to improve appraisal quality by identifying the patterns or issues of concern in appraisal reports, and appraisers that do not employ recognized appraisal methodologies and/or do not follow Freddie Mac appraisal policies. Reuter finished the presentation by declaring states need to work better with Freddie Mac to remove unnecessary roadblocks in the complaint submission process.
- The final presentation by Jacqueline Olson covered risk management strategies and practical applications. Olson summarized the effect of the hurricane in Orlando, Florida and the risk management steps taken by the State of Florida to maintain critical operations during a disaster. The importance of identifying and assessing potential hazards; critical entities, agencies, and people; continuity facilities and communications; vital records management; and preparedness approaches, goals and training were all discussed.

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

2025-26 Credential Renewal Reminder and Information

By Tyler Kohtz

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:

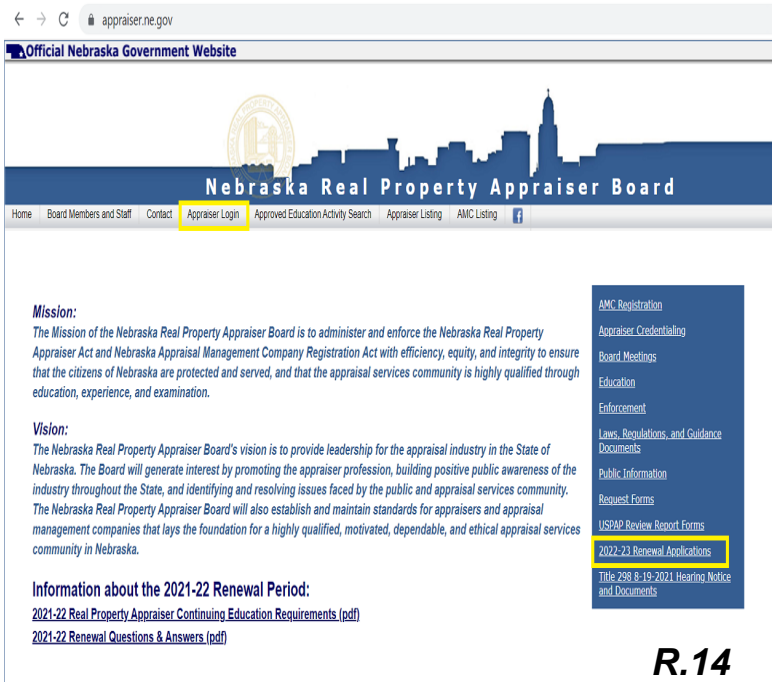
- A completed 2025-26 Application for Renewal of Nebraska Real Property Appraiser Credential;
- Explanations and copies of documents for all "YES" answers to disciplinary questions;
- All fees; and
- All required continuing education completion certificates and supporting documentation (if not already 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/.

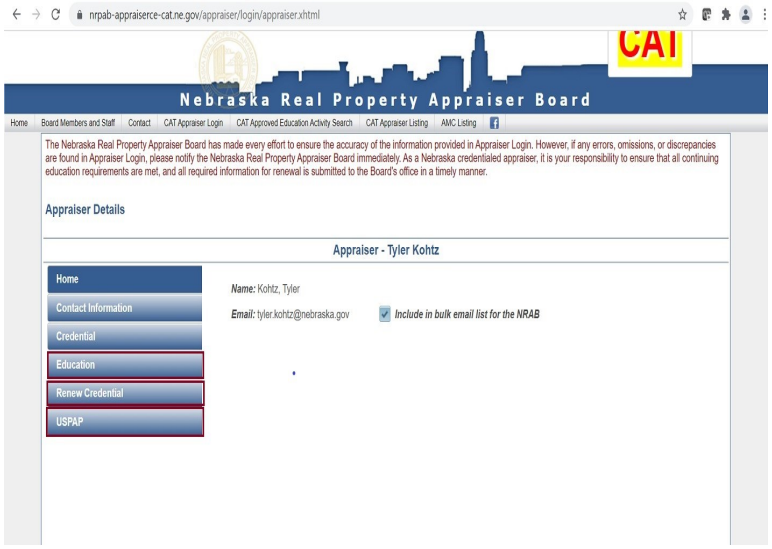
Information regarding the CE requirements is available in Appraiser Login in the Education Interface ("Education" button on the left side of the page - highlighted in red in the picture on this page). Log into Appraiser Login and select the "Nebraska Real Property Appraiser Continuing Education Requirements" 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.

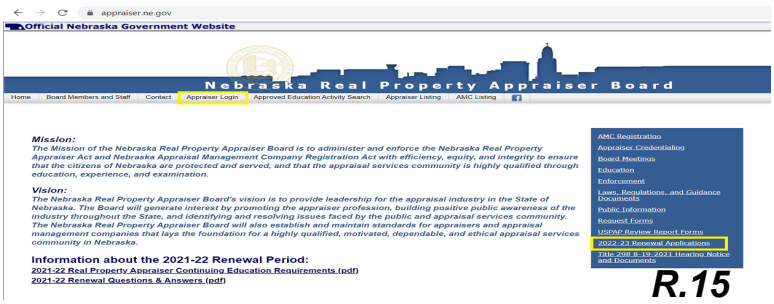
The Board may adopt a program of continuing education for an individual credential holder as long as the program complies with the Appraiser Qualifications Board's continuing education criteria. To request an individualized program of continuing education, submit a letter to the Board explaining the 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.





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."

- The Board thanks the University of Nebraska–Lincoln and Roger Koertner for the opportunity to discuss the Board's purpose, what real property appraisal practice is, and the requirements to become a real property appraiser with students who represent the future of the industry. Director Kohtz gave a presentation to approximately twenty Ag Econ students at the University of Nebraska in September. The students were engaged in the presentation and asked very well thought out and detailed questions at the conclusion of the presentation.

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Lincoln, NE 68509-4963

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

Visit NRPAB on Facebook

- The Nebraska Real Property Appraiser Board ("Board") plans to have two legislative bills introduced on its behalf during the 2025 legislative session. The intent of the Board's regulatory program is to be educational in practice when possible. The proposed update to the Nebraska Real Property Appraiser Act (REQ00112) implements the use of a contingent dismissal in disciplinary matters, and the proposed updates to the Nebraska Appraisal Management Company Registration Act (REQ00113) implements the use of a contingent dismissal in disciplinary matters, and replaces, "a person applying for issuance of a registration or renewal of a registration" with "An appraisal management company" in Neb. Rev. Stat. § 76-3207(1) to clarify the intent of the language. A contingent dismissal allows for appraiser corrective action without a formal disciplinary record. The drafted legislation, along with an in-depth summary of the drafted changes, can be found on the Board's website at https://appraiser.ne.gov by opening the hyperlink named "NRPAB 2025 Proposed Legislation" found on the right-hand side of the main page.

What's new at The Appraisal Foundation? appraisalfoundation.org

What's new at the Appraisal Subcommittee? asc.gov

What's new at the AARO? aaro.net

NRPAB Quick Hits

- The Nebraska Real Property Appraiser Board retired no guidance documents, and adopted one new guidance document, between July and September.

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

  All Guidance Documents are available for viewing on the Board's website at: https://appraiser.ne.gov/guidance_documents.html.

- Compliance Update

  * Between the months of July and September, two 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 without prejudice with a written advisory, and one grievance was dismissed with prejudice.

  * Between the months of July and September 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.



Who's New?

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

Trainee Real Property Appraisers
Michael Schuering Jr., Lincoln, NE - T2024004

Certified Residential Real Property Appraisers
Cheryl Oswald, Hastings, NE - CR2024005
Joe Jackson, Sioux City, IA - CR2024006R
Amanda Mount, Council Bluffs, IA - CR2024007R

Certified General Real Property Appraisers
Jeremy Sedlacek, Kearney, NE - CG2024014
Benjamin Greenlee, Salem, SD - CG2024015R
Joseph Calvanico, Chicago, IL - CG2024016R
Stephen Parent, Elk Grove, CA - CG2024017R
Nikolas Bex, Chicago, IL - CG2024018R
James Foster, Kansas City, MO - CG2024019R
Emily Kaiser, Lincoln, NE - CG2024021
Hyunsook Kim, Louisville, CO - CG2024020R

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

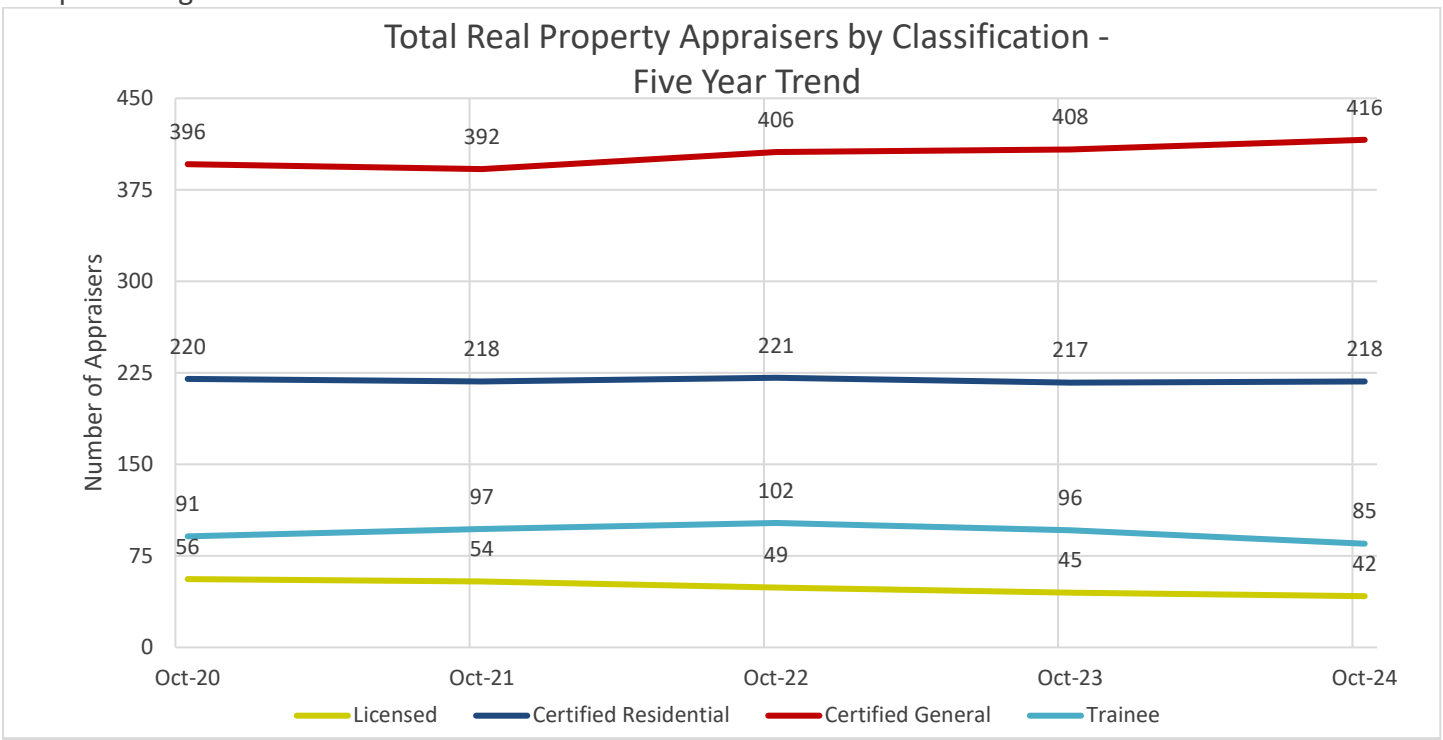
Board Member
Kevin P. Hermsen, Gretna
Certified General Appraiser
2nd District Representative
Term Expires: January 1, 2027

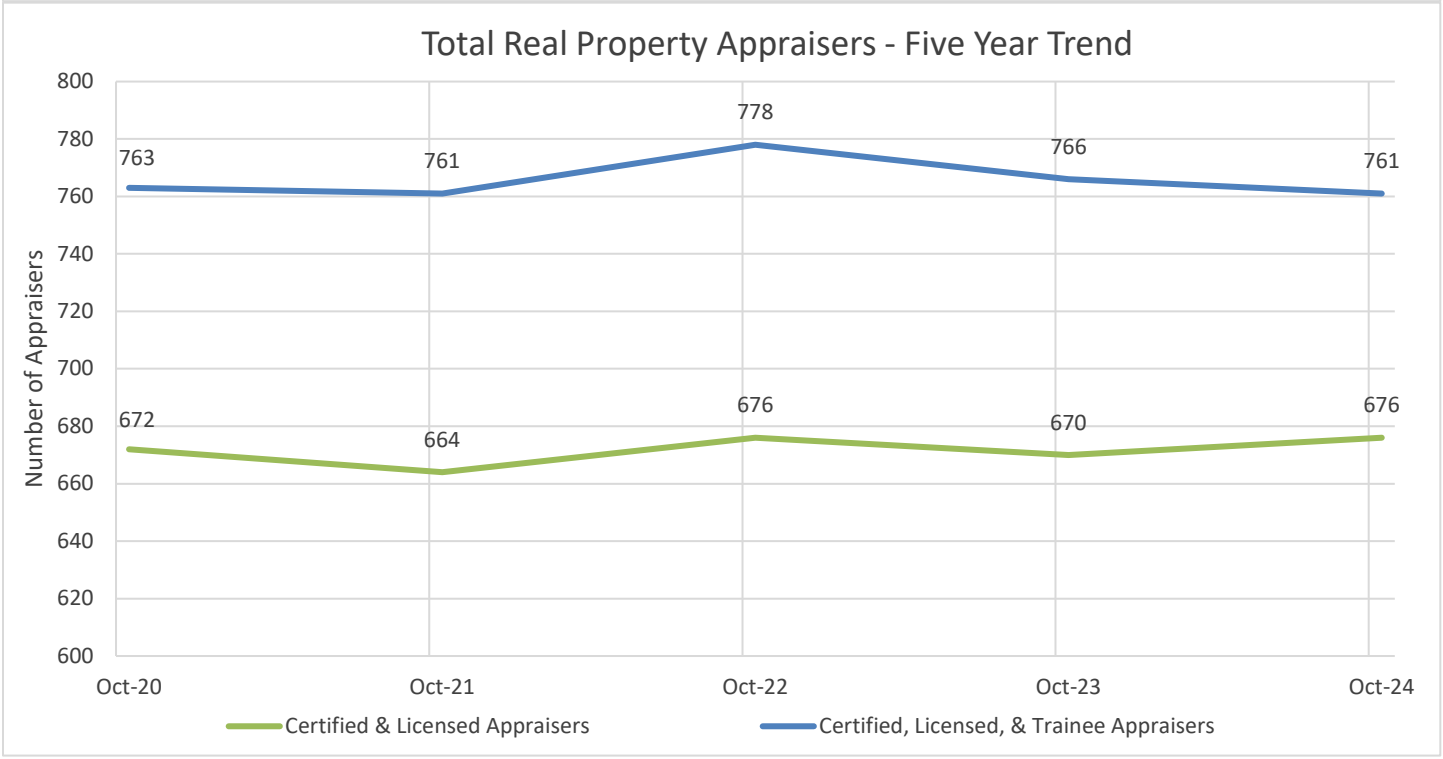
Board Member
Rodney Johnson, Norfolk
Certified General Appraiser
Licensed Real Estate Broker Rep
Term Expires: January 1, 2028

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

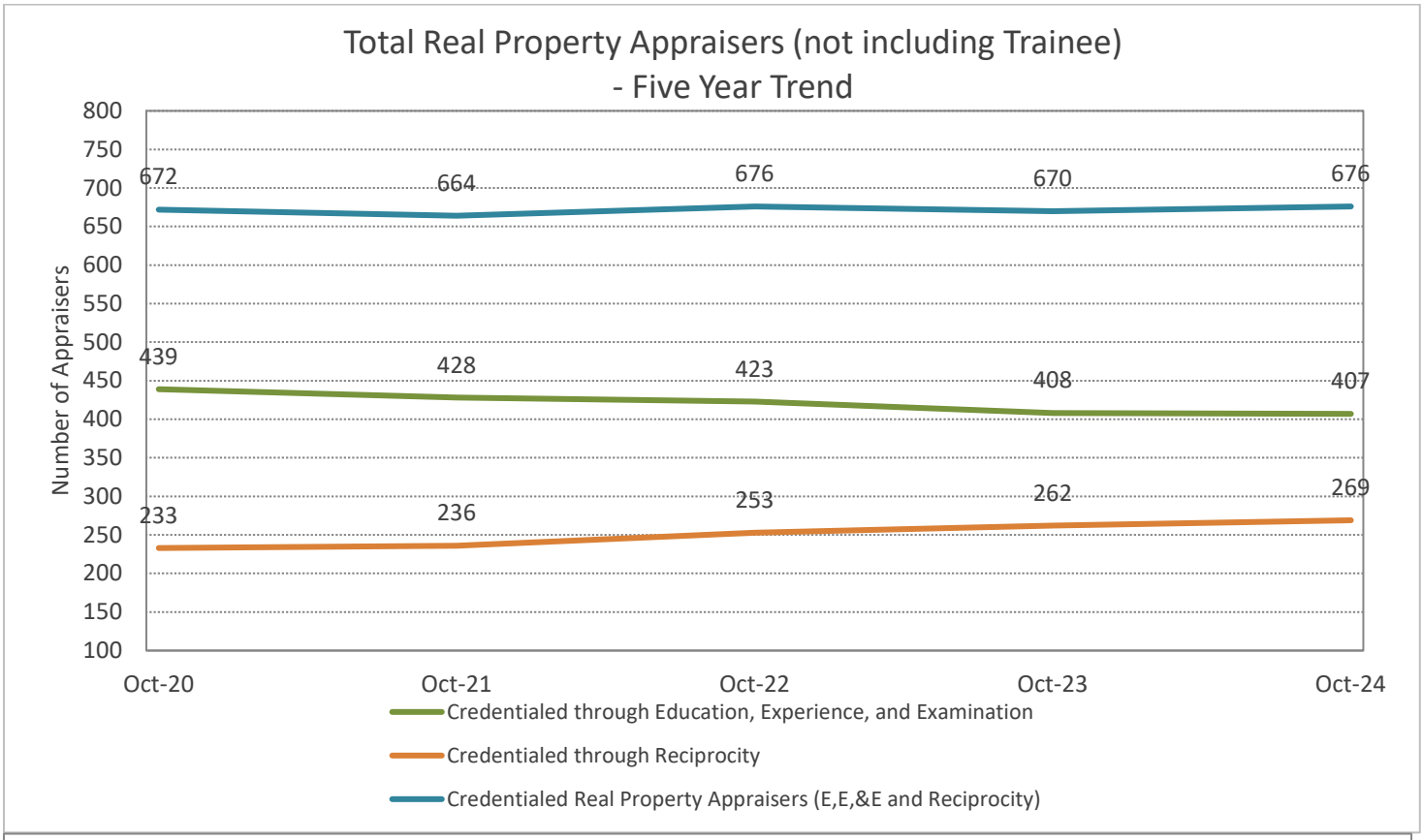
Real Property Appraiser and AMC Numbers and Trends as of October 1, 2024

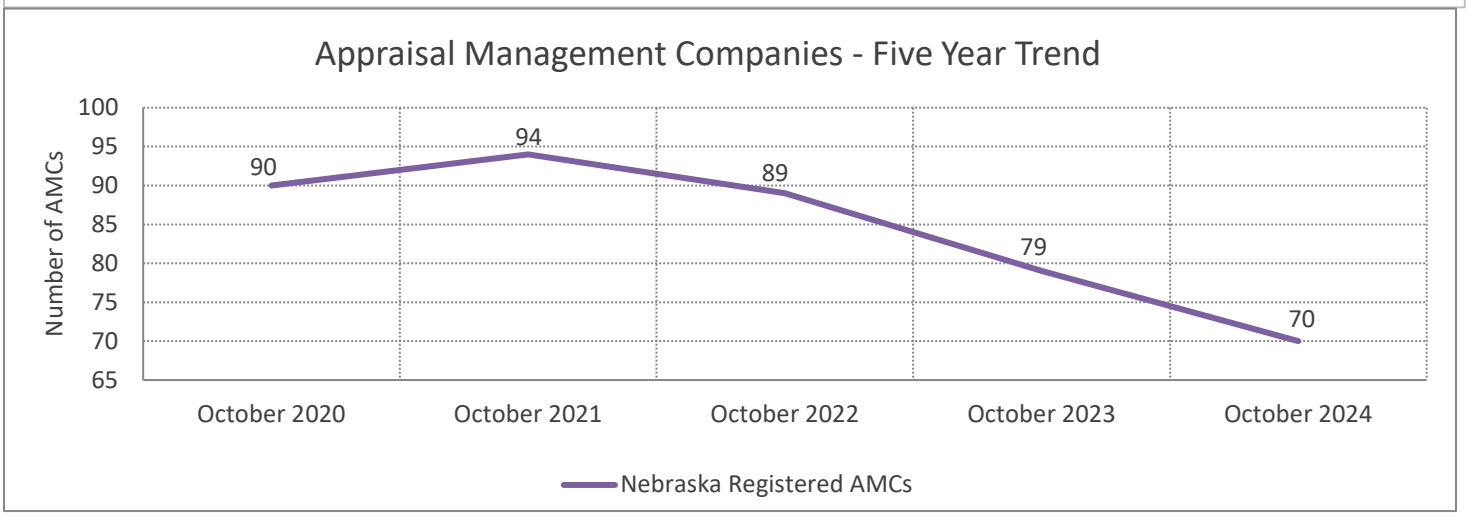
The charts below outline the five-year trend for the number of Nebraska credentialed real property appraisers and Nebraska registered appraisal management companies as of October 1, 2024. There are currently 676 licensed residential, certified residential, and certified general real property appraisers in Nebraska, and 85 credentialed trainee real property appraisers. In addition, there are currently 70 appraisal management companies registered in Nebraska.





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





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

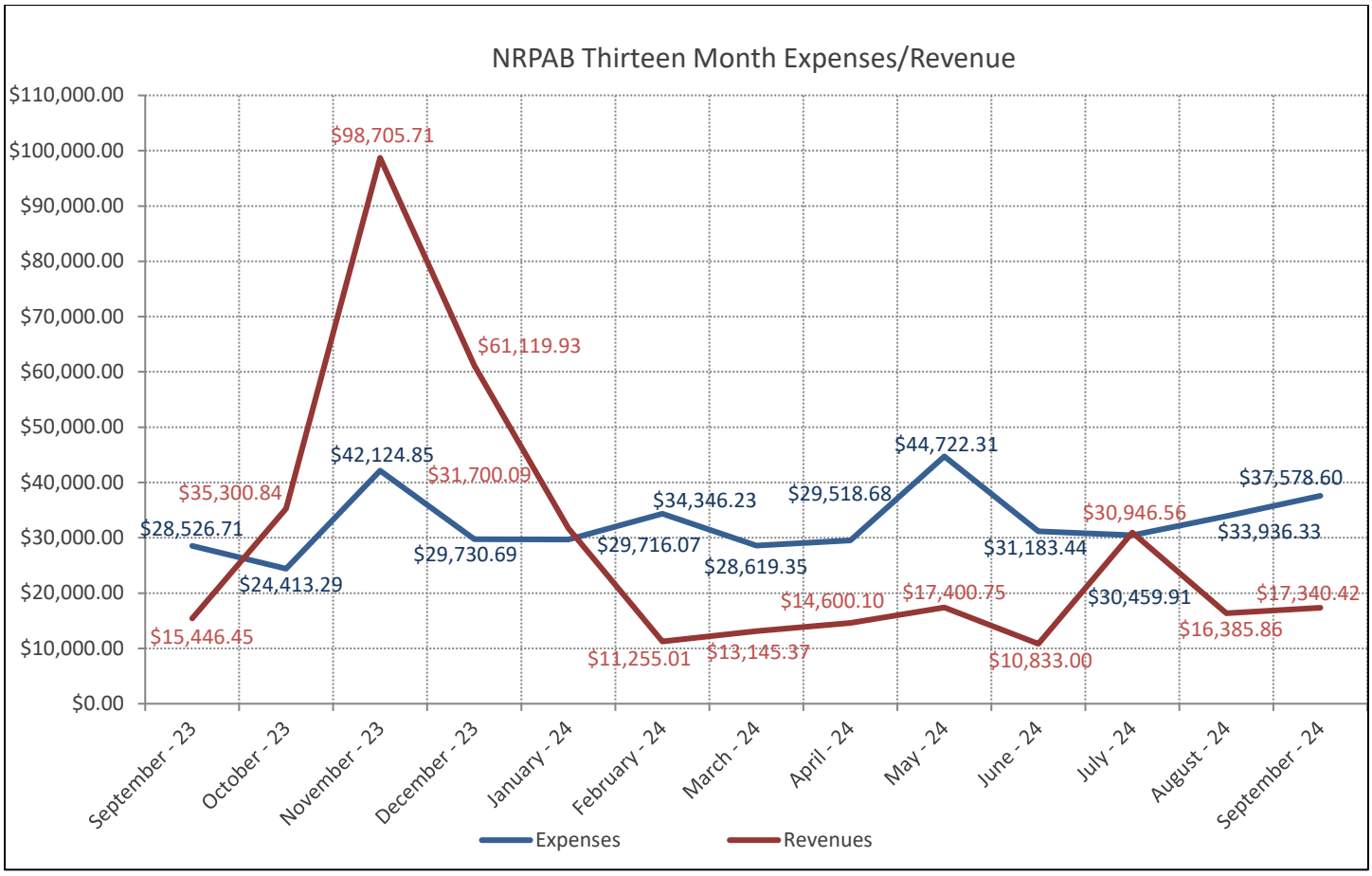
Questions related to investigations, or how to file a grievance: nrpab.compliance@nebraska.gov

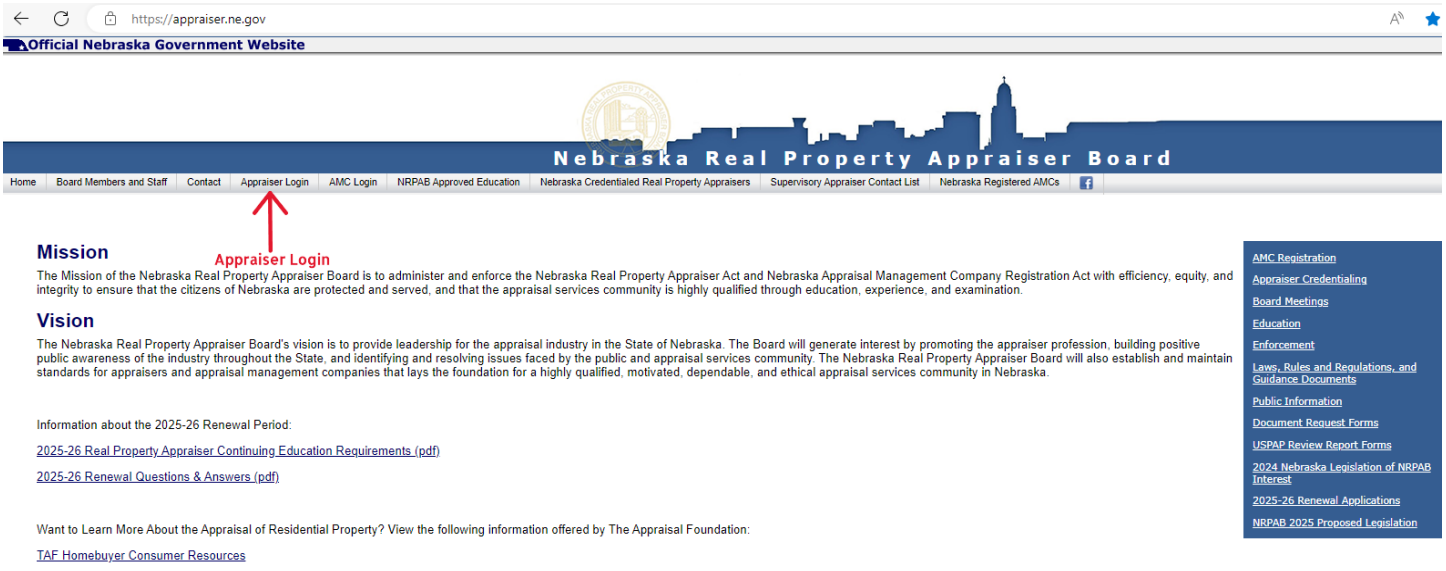
Questions related to Appraiser Login: nrpab.AppraiserLogin@nebraska.gov

General Questions: nrpab.questions@nebraska.gov

NRPAB Financial Snapshot as of September 30, 2024

For the Real Property Appraiser Program, which includes both the appraiser fund and the AMC fund, a total of $101,974.84 in expenditures and $64,672.84 in revenues were recorded as of September 30, 2024. Actual expenses registered at 19.74 percent of the budgeted expenditures for the fiscal year; 25.21 percent of the fiscal year has passed.





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.



Greetings!

I am so invigorated coming out of last week's Board of Trustees meeting. This month, I wanted to use this space to reflect and share my deep appreciation for everyone who has contributed to our work this year. From our boards to our partners, stakeholders, regulators, councils, and panels, none of this work would be possible without their tireless contributions to prioritize the public trust.

Here are a few quick takeaways I had from this year's Fall Board of Trustees meeting. Also be sure to check out some of the photos from Friday below!

- **Inspiration:** There were so many people and events at this meeting that inspired me. Our SAVVY Award winner Rachel Beam has an incredible story about welcoming the next generation of appraisers and promoting diversity in our profession, and I was so invigorated to hear from the first PAREA graduates as they shared their stories. From our board trainings on Thursday to the general session on Saturday there was inspiration around every corner.
- **Attendance:** We set some attendance records with this meeting! With over 70 people in person and over 200 joining us via livestream, this Board of Trustees meeting reached more people than ever before. I'm thrilled that so many people can play an active role in the work that we are doing to build public trust.
- **Critical Analysis:** One of the things we've been intentional about with our Board of Trustees meetings this year is creating more opportunities for engagement and discussion. Dr. Brent Ambrose's presentation on his research into appraisal bias was a wonderful opportunity for our audience, both in person and virtual, to start a conversation. We will continue to identify exciting speakers and panels like this one to ensure our meetings are relevant to our audiences.

All of these were incredible moments but there's one that I want to spend a bit more time reflecting on with you.

In This Newsletter

From the President's Desk: Tireless contributions to prioritize public trust

Photos from the Board of Trustees Meeting

ASB and AQB Appointments

Catch up on the Board of Trustees Livestreams!

Partner Spotlight

Appraiser Talk

Upcoming Events

November 7: AQB Public Meeting

November 18: CARE Meeting

November 18-19: TAFAC Meeting

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One of the most moving moments of the meeting for me was the grace and leadership displayed by this year's AQB and ASB Chairs: Brad Swinney and Michelle Czekalski Bradley. These two incredible leaders have steered our standards and qualifications boards through incredibly trying times. I don't think they fully understood the depth of the workload they were in for when they took the helm of our independent boards. But they both stepped up in ways that I have rarely seen leaders do.

Michelle spearheaded the rewriting of the Ethics Rule with an energy and deep knowledge of USPAP that ensured the final product would be a critical asset for appraisers and consumers alike. The entire profession owes her a debt of gratitude for this revolutionary work.

Brad's calm leadership was critical as the AQB came under close scrutiny by federal regulators. He ensured that the Board could be responsive to federal regulators while also being laser focused on their goal to conduct a comprehensive review of the Criteria. We haven't even begun to see the full fruits of this labor yet, but I know that it will be a game changer for the profession.

Both of these incredible leaders cemented their legacies at the Foundation this past week, when, for the good of their boards and the profession, they agreed to welcome the next generation of leadership to their respective boards during their final year of tenure. Their generosity of spirit and continued commitment to the profession over their personal careers is an example for us all. The Foundation and the profession will be in their debt for a long time to come, and to Brad and Michelle, I extend my most heartfelt thanks.

This past week has been an incredible reminder of why we aim for the big, bold and impactful projects that will shape this profession for the next generation. I am so energized as we head into the end of the year and begin planning to make 2025 just as much of a change maker as 2024 has been. Thank you all for your continued commitment to this critical work.

Kelly Davids
President



Follow Us

Photos from the Board of Trustees Meeting













ASB and AQB Appointments

At the fall Board of Trustees meetings, the Boards Nominating Committee conducted their public interviews of candidates interviewing for the Appraisal Standards Board and Appraiser Qualifications Board. Following deliberations, the Boards Nominating Committee recommended, and the Board of Trustees approved the following candidates:

To the Appraisal Standards Board:

- Alan Hummel: 2-year term
- AJ Hutson: 3-year term
- Nicholas Pilz: 3-year term

To the Appraiser Qualifications Board:

- William Fall: 3-year term
- Miriam Lopez: 2-year term
- Valerie Scott: 3-year term
- Brady Swinney: 1 year term

The Board of Trustees also approved the chairs and vice chairs of both boards for 2025. Nicholas Pilz was named Chair and Timothy Hansen was named Vice Chair of the Appraisal Standards Board. Jerry Yurek was named Chair and Valerie Scott was named Vice Chair of the Appraiser Qualifications Board.

Please join us in congratulating everyone on their appointments!

Catch up on the Board of Trustees Livestreams!

Did you miss the livestreams from this year's Board of Trustees meetings? You can catch up on our YouTube page! Click below to watch any of our four event livestreams.

- **Boards Nominating Committee Public Interviews**
- **Honoring the 2024 SAVVY Award Winner: Rachel Beam**
- **A Conversation with the First PAREA Graduates**

You can also view the slide deck from the presentation of Academic Research on Appraisal Bias with Dr. Brent Ambrose **here**.

Partner Spotlight

Appraisers Association of America
The Appraisers Association of America will host its 2024 Of Value National Conference on Wednesday, Nov. 6 and Thursday, Nov. 7, 2024, at the New York Athletic Club in New York City. On Friday, Nov. 8, we will also be presenting the 2024 Art Law Day presenting session on that address issues where art intersects with the law.

American Society of Appraisers
This December, ASA will be hosting the **2024 Virtual Winter Fair Value Conference**. ASA is also offering three unique webinars **BV548 Understanding the Emerging and Evolving Landscape in Marijuana Appraisal: A Focus on the Unique Attributes within a Unique Industry**, **PP164 Comprehensive Strategies for Home Content: From Room-by-Room Inventory to Specialist Consultation**, and **GJ122 Techniques and Challenges of Fei Cui Identification**.

Additional upcoming courses include **AR202 Litigation Services for Appraisers**, **BV202 Intro to Business Valuation – Income**

Approach, BV203 Intro to Business Valuation – Asset-Based Approach, ME201ACS Intro to Machinery and Equipment Valuation (Aircraft Specific), and RP400 Going Concern Appraising for Real Estate Appraisers.

Collateral Risk Network
The CRN is excited to be a part of the conversation to ensure the viability of the appraisal profession for years to come.

International Association of Assessing Officers
The International Association of Assessing Officers is offering a new online workshop, "Valuing Properties with Renewable Energy Resources," on Dec. 16-17 for appraisers and assessors who want to enhance their knowledge and skills in the rapidly evolving field of renewable energy. In addition, Automated Valuation Models (AVMs) and Artificial Intelligence (AI) will be the focus of several sessions at the International Research Symposium, co-hosted by the International Property Tax Institute, Dec. 4-5 in Amsterdam.

International Society of Appraisers
Join ISA as they gather again in April 2025 for the 37th annual ISA Assets Conference in Washington, D.C. - open to members and non-members. Assets attendees obtain valuable information and resources from world renowned experts, create new memories with specialty tours of DC's greatest museums, and network & grow their businesses. Join us and experience all that Assets has to offer. Special discount for first time attendees! Use Promo Code FIRST! https://www.isa-appraisers.org/annual-conference

National Association of Appraisers
From the Roaring 20's themed opening reception to the discussion on the new UAD fields, the participants at the 16th Annual Appraisal Summit learned about different sectors of the appraisal industry. The attendees were divided for specific residential and commercial topics on the first day, which provided valuable, specialized insight. The conference included presentations on artificial intelligence, ASC policy review of state appraisal regulatory departments, and appraisal modernization topics, as well as a chance to connect with peers, industry leaders and keep up with the changing landscape of the appraisal profession. Mark your calendars now to join us for the ACTS25 conference April 5-8 in San Antonio, Texas.

National Association of Real Estate Brokers
NAREB recently released a comprehensive study on appraisal bias, which showed some gains but documented that discrimination in housing valuations continues to plague Black communities. NAREB is also gearing up for our Black Wealth Summit on November 15 at Clark Atlanta University, where the 11th edition of the State of Housing in Black America (SHIBA) report will be released. NAREB is also preparing a study on how the heir's inheritance process has disrupted Black wealth.

North Carolina Professional Appraisers Coalition
The NCPAC is proud to offer multiple classes for continuing education (CE) in North Carolina. In addition, we are hosting a free weekly Zoom meeting every Wednesday, designed as a collaborative study group to help participants prepare for the national exam. This is a great opportunity to connect with peers, share resources, and get support on challenging topics in a friendly and supportive environment. Whether you're just beginning your study journey or need a final push before test day, these sessions are open to everyone. Bring your questions, insights, and a positive

mindset! Stay tuned for future conference updates and meetings by visiting our website and Facebook page!

Real Estate Valuation Advocacy Association
REVAA continues to advocate in Congress for passage of SB 3902, the "The Appraisal Industry Improvement Act." Importantly, this bipartisan bill includes adding trainee appraisers to the National Appraisal Registry and restoring the ability of state-licensed appraisers to conduct appraisals on Federal Housing Administration (FHA) properties.

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.

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