

**PUBLIC MEETING OF THE NEBRASKA REAL PROPERTY APPRAISER BOARD**  
**Thursday, October 20, 2022, 9:00 a.m.**  
**Nebraska Real Property Appraiser Board Office, First Floor, Nebraska State Office Building**  
**301 Centennial Mall South, Lincoln, Nebraska**  
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**AGENDA**

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

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

*The Nebraska Real Property Appraiser Board will meet in executive session for the purpose of reviewing applicants for credentialing; applicants for appraisal management company registration; investigations; pending litigation, or litigation that is imminent as evidenced by communication of a claim or threat of litigation; and employee performance evaluation. The Board will exit executive session at 9:30 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 C, D, E, and F until executive session is completed.*

**C. Credentialing as a Nebraska Real Property Appraiser** ..... 1-73  
 1. New Applicants for Certified General Credential through Reciprocity  
     a. CG22024R

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

**E. Consideration of Compliance Matters** ..... 1  
 1. New Grievances  
     a. 22-02

**F. Consideration of Other Executive Session Items** ..... 1-64  
 1. 2022.06  
 2. 2022.07  
 3. 2022.08  
 4. Request for Individualized Program of Continuing Education  
     a. CG2019018  
     b. T2016012  
 5. Personnel Matters

**G. Welcome and Chair’s Remarks (Public Agenda 9:30 am)**

**H. Board Meeting Minutes**  
 1. Approval of September 15, 2022 Meeting Minutes ..... 1-9

**I. Director’s Report**  
 1. Real Property Appraiser and AMC Counts and Trends  
     a. Real Property Appraiser Report ..... 1-4  
     b. Temporary Real Property Appraiser Report ..... 5  
     c. Supervisory Real Property Appraiser Report ..... 6  
     d. Appraisal Management Company Report ..... 7  
 2. Director Approval of Applicants  
     a. Real Property Appraiser Report ..... 8  
     b. Education Activity and Instructor(s) Report ..... 9  
 3. 2022-23 NRPAB Goals and Objectives + SWOT Analysis ..... 10-12

## **J. Financial Report and Considerations**

1. September Financial Report
  - a. Budget Status Report ..... 1-3
  - b. MTD General Ledger Detail Report ..... 4-11
  - c. Financial Charts ..... 12-15
2. 2023 Mid-Biennium Budget Request ..... 16-19
3. Per Diems

## **K. General Public Comments**

## **L. Consideration of Education/Instructor Requests**

## **M. Unfinished Business**

1. Open At-Large Licensed Real Estate Broker Position
2. Renewal Season Temporary Employee

## **N. New Business**

## **O. Legislative Report and Business**

1. Nebraska Real Property Appraiser Act Update ..... 1-38
2. Nebraska Appraisal Management Company Act Update ..... 39-51
3. Title 298
4. Other Legislative Matters

## **P. Administrative Business**

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

## **Q. Other Business**

1. Board Meetings
2. Conferences/Education
3. Memos from the Board
4. Quarterly Newsletter
5. Appraisal Subcommittee
  - a. ASC Quarterly Meeting: November 16, 2022 ..... 1
  - b. ASC June 8, 2022 Meeting Minutes ..... 2-8
6. The Appraisal Foundation
  - a. TAF October Newsletter ..... 9-10
  - b. AQB Public Meeting: March 22, 2023 – Virtual ..... 11
  - c. ASB Public Meeting: February 16, 2023 – Virtual ..... 12
7. Association of Appraiser Regulatory Officials
8. In the News

## **R. Adjourn**

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

**September 15, 2022 Meeting Minutes**

**A. OPENING**

Vice-Chairperson Wade Walkenhorst called to order the September 15, 2022 meeting of the Nebraska Real Property Appraiser Board at 9:01 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**

Vice-Chairperson Walkenhorst 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](http://www.nebraska.gov) on September 7, 2022. 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/](https://appraiser.ne.gov/board_meetings/)). A copy of the Open Meetings Act was available for the duration of the meeting. For the record, Board Members Wade Walkenhorst of Lincoln, Nebraska, Bonnie Downing of Dunning, Nebraska, and Cody Gerdes of Lincoln, Nebraska were present. Also present were Director Tyler Kohtz, Business and Licensing Program Manager Allison Nespor, and Business and Education Program Manager Katja Peppe, who are all headquartered in Lincoln, Nebraska. Board Members Thomas Luhrs of Imperial, Nebraska and Kevin Hermsen of Gretna, Nebraska were absent and excused.

**ADOPTION OF THE AGENDA**

Vice-Chairperson Walkenhorst reminded those present for the meeting that the agenda cannot be altered 24 hours prior to the meeting except for emergency items according to the Open Meetings Act. Board Member Downing moved to adopt the agenda as printed. Board Member Gerdes seconded the motion. With no further discussion, the motion carried with Walkenhorst, Downing, and Gerdes voting aye.

Board Member Downing 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 Gerdes seconded the motion. The time on the meeting clock was 9:04 a.m. The motion carried with Walkenhorst, Downing, and Gerdes voting aye.

Board Member Downing moved to come out of executive session at 9:26 a.m. Board Member Gerdes seconded the motion. The motion carried with Walkenhorst, Downing, and Gerdes voting aye.

Break from 9:27 a.m. to 9:30 a.m.

#### **G. WELCOME AND CHAIR'S REMARKS**

Vice-Chairperson Walkenhorst welcomed all to the September 15, 2022 meeting of the Nebraska Real Property Appraiser Board and indicated that he had no further remarks. No members of the public were present.

#### **H. BOARD MEETING MINUTES**

##### **1. APPROVAL OF AUGUST 18, 2022 MEETING MINUTES**

Vice-Chairperson Walkenhorst asked for any additions or corrections to the August 18, 2022 meeting minutes. With no discussion, Vice-Chairperson Walkenhorst called for a motion. Board Member Downing moved to approve the August 18, 2022 meeting minutes as presented. Board Member Gerdes seconded the motion. Vice-Chairperson Walkenhorst recognized the motion and asked for any discussion. With no discussion, Vice-Chairperson Walkenhorst called for a vote. The motion carried with Walkenhorst, Downing, and Gerdes 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 September 15, 2022 to the Board for review. The Director reported that all trends are maintaining, then 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 August 31, 2022 to the Board for review. The Director reported that he had no specific comments and asked for any questions or comments. There was no discussion.

###### **c. Supervisory Real Property Appraiser Report**

Director Kohtz presented two charts outlining the number of supervisory real property appraisers as of September 15, 2022 to the Board for review. The Director reported that there were no changes in trends and that he had no specific comments. Director Kohtz asked for any questions or comments. There was no further discussion.

**d. Appraisal Management Company Report**

Director Kohtz presented two charts outlining the number of AMCs as of September 15, 2022 to the Board for review. The Director brought attention to the declining number of registered AMCs during the past four months. Director Kohtz opined that this new trend is interesting, but not yet concerning; it is likely due to consolidation or market operation changes. Board Member Gerdes asked if the market would ever swing back so much that the intermediary AMC is no longer needed. Board Member Walkenhorst expressed doubt regarding this prospect as it is expensive for financial institutions to retain an in-house appraiser. Board Member Downing asked the Director if he was aware of a similar trend in other states. Director Kohtz replied that he did not know, but if a national trend is occurring, it would be a topic at the Fall AARO Conference in October. A discussion took place regarding the repercussions of the AMC Rule concerning fees paid by AMCs. The Director remarked that if AMC numbers continue to decline, the Board is still in good financial shape for the AMC program. The Director asked for any other 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 August 10, 2022 and September 6, 2022. 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 August 10, 2022 and September 6, 2022. The Director asked for any questions or comments. Vice-Chairperson Walkenhorst thanked staff for their work preparing matters for the Director's review. There was no further discussion.

**3. 2022-23 NRPAB GOALS AND OBJECTIVES + SWOT ANALYSIS**

Director Kohtz presented the 2022-23 NRPAB Goals and Objectives + SWOT Analysis to the Board for review and provided a status update. The Director guided the Board's attention to goals related to Laws, Rules, and Guidance Documents, and reported that the ASC, AGO, and GPRO had completed preliminary reviews of the Title 298 draft. The updated draft and comments from the preliminary reviews would be presented to the Board later in the meeting. Director Kohtz moved on to goals related to Personnel, and stated that a request had been filed with SOS for a September 26, 2022, start date. The Director noted that the original date was anticipated to be October 3, 2022, as printed in the packet; however, he pushed the start date back one week for logistical purposes. Under goals related to Public Information, the Director reported that BLPM Nespor has been working on a design concept for a solid or scrolling message screen at the top of the NRPAB website for use to disseminate relevant timely information, such as notices of meetings. Director Kohtz informed the Board that staff met with OCIO the day before to discuss the online AMC renewal application. Finally, under goals related to Financials, the Director stated that the FY2023-25 Biennial Budget Request goal was completed in August. The Director asked for any questions or comments. There was no further discussion.

## **J. FINANCIAL REPORT AND CONSIDERATIONS – SEPTEMBER 2022**

### **1. APPROVAL OF AUGUST RECEIPTS AND EXPENDITURES**

The receipts and expenditures for August were presented to the Board for review in the Budget Status Report. Director Kohtz brought attention to the Workers Comp Premiums expense of \$1,528.00, which is an annual assessment from State Risk Management for workers comp insurance. The Director moved on to the Publication & Print Expense, and informed the Board that the majority of this \$502.86 expenditure is for the April through June quarterly copy services. Finally, the Director remarked that the Voice Equip expense of \$35.98 represents new headbands for telephone headsets for BLPM Nespor and BEPM Peppe. Director Kohtz indicated that expenditures for the month of August totaled \$25,731.00, and the year-to-date expenditures for the fiscal year are \$55,703.34, which amounts to 11.60 percent of the budgeted expenditures for the fiscal year; 16.99 percent of the fiscal year has passed.

The Director turned the Board's attention to revenues. Director Kohtz reported that revenues for August were \$19,971.32, and that the year-to-date revenues for the fiscal year are \$47,172.74, which amounts to 11.11 percent of the projected revenues for the fiscal year. The Director asked for any questions or comments. There was no further discussion.

Director Kohtz then brought attention to the MTD General Ledger for August and reported that he had no specific comments. BLPM Nespor stated that real property appraiser credential renewals are coming in. The Director asked for any questions or comments. There was no further discussion.

Director Kohtz presented four graphs showing expenses, revenues, and cash balances. The Director once again identified the expenditures and revenues for the month of August for the Real Property Appraiser Program, which includes both the Appraiser Fund and the AMC Fund. Director Kohtz then reported that Real Property Appraiser Fund revenues for the month of August totaled \$14,968.73, the Real Property Appraiser Fund expenses totaled \$17,638.07, the AMC Fund revenues totaled \$5,002.59, and the AMC Fund expenses totaled \$8,092.93. The Director then remarked that the cash balance for the AMC Fund is \$349,095.96, the Appraiser Fund is \$365,269.25, and the overall cash balance for both funds is \$714,365.21. The Director asked for any questions or comments. There was no further discussion.

Board Member Downing moved to accept and file the August 2022 financial reports for audit. Board Member Gerdes seconded the motion. Vice-Chairperson Walkenhorst recognized the motion and asked for any discussion. With no discussion, Vice-Chairperson Walkenhorst asked for a vote. The motion carried with Walkenhorst, Downing, and Gerdes voting aye.

### **2. 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**

Vice-Chairperson Walkenhorst asked for any public comments. No members of the public were present. With no comments, Vice-Chairperson Walkenhorst moved on to Consideration of Education/Instructor requests.

## **L. CONSIDERATION OF EDUCATION/INSTRUCTOR REQUESTS: No discussion.**

## **M. UNFINISHED BUSINESS**

### **1. RENEWAL SEASON TEMPORARY EMPLOYEE**

As detailed during review of the 2022-23 NRPAB Goals and Objectives + SWOT Analysis, Director Kohtz again stated that a request for a full-time temporary employee had been filed with SOS. The temporary employee's start date is expected to be September 26, 2022. The Director asked for any questions or comments. There was no discussion.

## **N. NEW BUSINESS**

### **1. OPEN AT-LARGE LICENSED REAL ESTATE BROKER POSITION**

Director Kohtz presented a draft Memo From the Board titled, "State of Nebraska Accepting Applications for Open At-Large Licensed Real Estate Broker Member on NRPAB" to the Board for consideration. The Director reported that it is time again to say goodbye to another board member; this time the at-large licensed real estate broker position is opening. Board Member Gerdes asked if it is difficult to find applicants for this position. The Director replied affirmatively, and informed the Board that the requirements for this position used to include both a broker's license and a real property appraiser credential, but it is becoming less common for one individual to hold both, which is why the law was changed to remove the requirement that this representative hold a credential as a real property appraiser. Obviously, the Board would prefer an applicant who has a background as a real property appraiser, but the applicant pool may not reflect this. Most of the individuals who hold both a broker's license and a credential as a real property appraiser reside in central and western Nebraska, where many real property appraisers wear multiple business hats; the numbers just aren't great enough to count on for board membership. The Director remarked that the other positions are much easier to fill. For example, there are a large number of bankers willing to fill the financial institutions representative position, and the congressional district positions often have a good number of applicants. Board Member Downing commented that she may know of a potential applicant who is also a real property appraiser. Director Kohtz expressed support for any qualified real property appraiser who fits with the Board's culture. The Director then brought attention to the fact that an administration change could affect the appointment timeline, so outgoing Board Member Luhrs may be with us for a while. The Director asked for any other questions or comments. There was no further discussion. Board Member Downing moved to approve the Memo from the Board titled, "State of Nebraska Accepting Applications for Open At-Large Licensed Real Estate Broker Member on NRPAB." Board Member Gerdes seconded the motion. Vice-Chairperson Walkenhorst recognized the motion and asked for any discussion. With no discussion, Vice-Chairperson Walkenhorst asked for a vote. The motion carried with Walkenhorst, Downing, and Gerdes voting aye.

## **2. GLINT ENHANCED TEAMMATE ENGAGEMENT SURVEY**

Director Kohtz presented an email from State Personnel Director Kevin Workman regarding the Glint Enhanced Teammate Engagement Survey. Director Kohtz informed the Board that the survey is intended to collect information for State teammates, which is then organized into a report that includes recommendations for professional development education for each participating agency. The Director indicated that he participated in the pilot survey last year and the results were inconclusive due to the small size of the agency. Director Kohtz added that he already assigns education to staff during the annual review process based on his observations during the year, so the survey would likely not add any new insight if results were provided. Participating in this survey program would cost the agency \$13.00 per FTE. Vice-Chairperson Walkenhorst asked if the education is related to real property appraisal practice. The Director responded that it is more business-oriented education such as time management, customer service, and use of office technology. Vice-Chairperson Walkenhorst remarked that it did not sound like this survey program would be useful to the agency. Director Kohtz agreed and offered a recommendation that the Board not participate. The Director continued by saying that this program may be beneficial to large agencies where management has little interaction with employees, but that is not the case for the Board. Board Members Downing and Gerdes agreed with Vice-Chairperson Walkenhorst and Director Kohtz. With no further discussion, Vice-Chairperson Walkenhorst moved on to Legislative Report and Business.

## **O. LEGISLATIVE REPORT AND BUSINESS**

### **1. TITLE 298**

Director Kohtz reported that ASC Policy Manager Tidwell, AAG Melson, and Lauren Kintner with the Governor's Policy and Research Office have completed preliminary reviews of the Title 298 draft. The Director then presented the updated Title 298 documents to the Board for consideration, and informed the Board that very little has changed since the Title 298 draft was last reviewed by the Board. Director Kohtz continued by indicating that he will present the specific changes in the Summary of Proposed Changes to Title 298 of the Nebraska Administrative Code September 6, 2022 Draft at the same time as the changes in the Title 298\_Draft September 6, 2022.

Director Kohtz guided the Board's attention to page O.3 in the summary and informed the Board that the definition "conference" is stricken in Chapter 1 as "this type of education activity may be classified as "classroom" or "distance education," which better aligns with the 2022 Criteria and CAP Policies and Procedures language. The Director moved to page O.9 to show the Board the change in the Title 298 draft. The Director indicated that many states are adopting the language of the AQB Criteria in regards to education. BEPM Peppe noted that this shift makes it easier to communicate with education providers and other states on education matters.

Director Kohtz then moved to O.7 in the summary and indicated that Chapter 6, § 001.09 is added to Section 001, "General" education, and stricken from Section 002.01K, "Requirements" under "Qualifying Education," this language is moved to align the language with the AQB CAP Policies and Procedures in which this language applies to all education. The Director then redirected the Board to page O.44 where the language now exists, and to page O.48, where the same language was stricken, in the Title 298 draft.



Next, Director Kohtz moved back to page O.7 in the summary and informed the Board that “Real property appraiser and client” is added before “communication” in Chapter 6, § 002.01B due to ASC Policy Manager Tidwell’s observation that this language is too vague. The Director guided the Board to page O.47, where the update is located in the Title 298 draft.

Finally, Director Kohtz presented ASC Policy Manager Tidwell’s, AAG Melson’s, and Lauren Kintner’s preliminary review responses to the Board for review. The Director remarked that ASC Policy Manager Tidwell had only one recommendation, which was incorporated into the draft. The Director then brought attention to AAG Melson’s comments and said there was confusion about the procedure for the Director review of appraisal practice experience, education, and exam eligibility, but that was cleared up with a phone call. The Director finished by reporting that the GPRO had no comments on the draft, other than, “I know the Governor will very much appreciate the Board’s continued efforts to streamline these regulations.” Director Kohtz praised the Board for its vision to reduce barriers to entry into the real property appraiser profession and control regulation to the federal minimum requirements. Vice-Chairperson Walkenhorst thanked the Director for his work on the Title 298 draft and for maintaining relationships with stakeholders. The Director asked for any questions or comments. There was no further discussion.

Board Member Gerdes moved to accept the Title 298\_Draft September 6, 2022 as presented and hold a hearing on November 17, 2022 at 11:00 a.m. CT. Board Member Downing seconded the motion. Vice-Chairperson Walkenhorst recognized the motion and asked for any discussion. With no discussion, Vice-Chairperson Walkenhorst asked for a vote. The motion carried with Walkenhorst, Downing, and Gerdes voting aye.

## **2. OTHER LEGISLATIVE MATTERS**

Director Kohtz reported that he planned to put a preliminary statute update together next month. The Director indicated that the changes are very minor, and waiting to update statutes may be worth considering.

**P. ADMINISTRATIVE BUSINESS:** No discussion.

## **Q. OTHER BUSINESS**

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

**2. CONFERENCES/EDUCATION**

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

## **4. QUARTERLY NEWSLETTER**

### **a. Summer 2022 Edition of The Nebraska Appraiser**

Director Kohtz presented the Summer 2022 Edition of The Nebraska Appraiser to the Board for consideration. The Director asked for any questions or comments. Board Member Downing moved to approve the Summer 2022 Edition of The Nebraska Appraiser as presented. Board Member Gerdes seconded the motion. Vice-Chairperson Walkenhorst recognized the motion and asked for any discussion. With no discussion, Vice-Chairperson Walkenhorst asked for a vote. The motion carried with Walkenhorst, Downing, and Gerdes voting aye.

5. **APPRAISAL SUBCOMMITTEE:** No discussion.

6. **THE APPRAISAL FOUNDATION**

a. **TAF August State Regulator Newsletter**

Director Kohtz presented The Appraisal Foundation's August State Regulator Newsletter to the Board for review. The Director informed the Board that he had no specific comments, and asked for any questions or comments. There was no discussion.

b. **TAF September Newsletter**

Director Kohtz presented The Appraisal Foundation's September Newsletter to the Board for review. The Director noted the reference to the AQB forum on fair housing laws and valuation bias education. According to the Director, the forum included input from many stakeholders from real property appraisers to education providers. The consensus in the discussions concerning additional education for real property appraisers, to ensure proper education on fair housing laws, was that content should be added in to the existing 7-Hour USPAP Update Course and the 15-Hour National USPAP Course. There was also some mention of adding content to the Basic Appraisal Principles or Basic Appraisal procedures courses as well. Finally, there appeared to be little interest in adding additional education hours or education activities. Director Kohtz asked for any questions or comments. There was no further discussion.

7. **ASSOCIATION OF APPRAISER REGULATORY OFFICIALS**

a. **AARO Quarterly Update – 9.1.2022**

Director Kohtz presented the AARO Quarterly Update dated June 1, 2022 to the Board for review. The Director stated that he had no specific comments and asked for any questions or comments. There was no discussion.

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

C. **CREDENTIALING AS A NEBRASKA REAL PROPERTY APPRAISER**

The Board reviewed T22021, CR22005, and CG22009. Vice-Chairperson Walkenhorst asked for a motion on T22021, CR22005, and CG22009.

Board Member Downing moved to take the following action:

**T22021 / Approve as Trainee Real Property Appraiser.**

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

Board Member Downing moved to take the following action:

**CR22005 / Approve to sit for exam and authorize Director to issue credential as a certified residential real property appraiser upon providing evidence of successful completion of the national uniform licensing and certification examination and providing the necessary fees.**

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

Board Member Downing moved to take the following action:

**CG22009 / Grant 30-day extension for submission of completed agricultural-based education and reappraised Antelope County, Nebraska report as requested. Evidence of the successful completion of education and the report must be received at the board's office by July 16, 2023.**

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

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

**E. CONSIDERATION OF COMPLIANCE MATTERS:** No discussion.

**F. CONSIDERATION OF OTHER EXECUTIVE SESSION ITEMS**

**1. 2022.06**

The Board discussed a matter in which a Nebraska registered AMC may not hold an active surety bond as required by Neb. Rev. Stat. § 76-3203(2). Board Member Downing moved to send a letter to organization inquiring about the status of the surety bond. Board Member Gerdes seconded the motion. Vice-Chairperson Walkenhorst recognized the motion and called for a vote. Motion carried with Walkenhorst, Downing, and Gerdes voting aye.

**2. PERSONNEL MATTERS:** No discussion.

**R. ADJOURNMENT**

Board Member Downing moved to adjourn the meeting. Board Member Gerdes seconded the motion. Motion carried with Walkenhorst, Downing, and Gerdes voting aye. At 10:23 a.m., Vice-Chairperson Walkenhorst adjourned the September 15, 2022 meeting of the Real Property Appraiser Board.

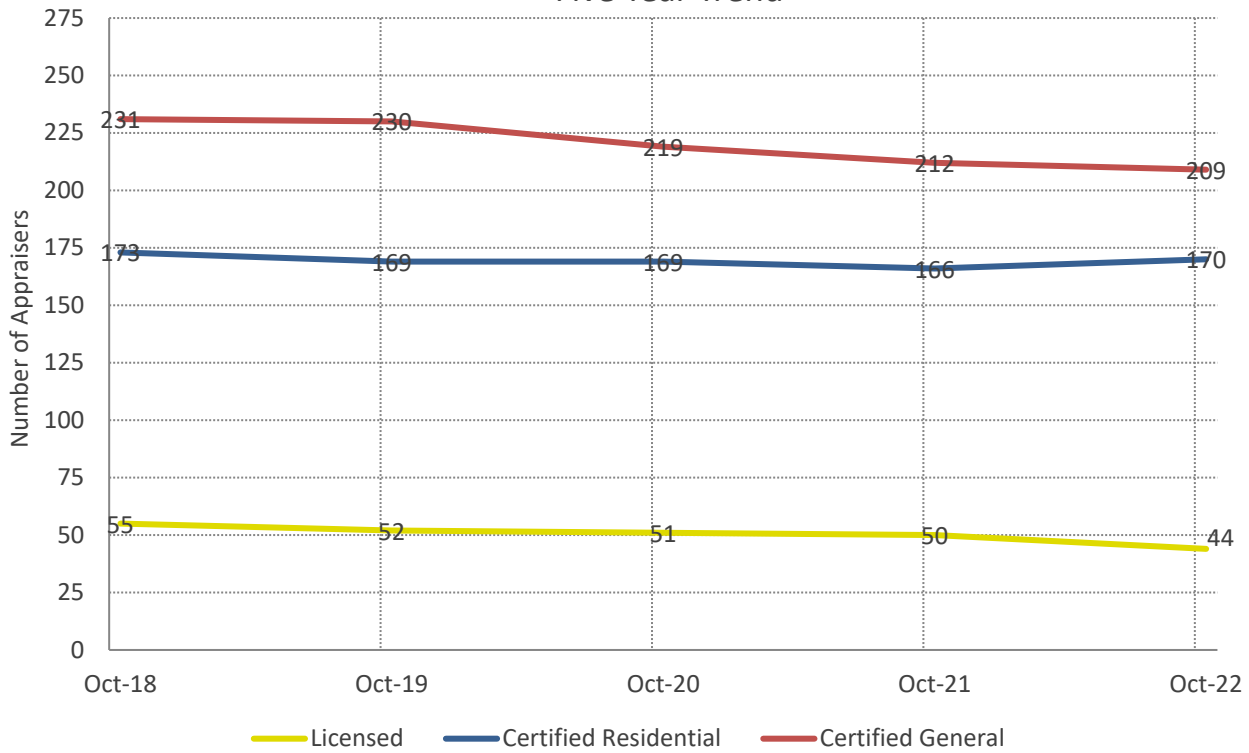
Respectfully submitted,

Tyler N. Kohtz  
Director

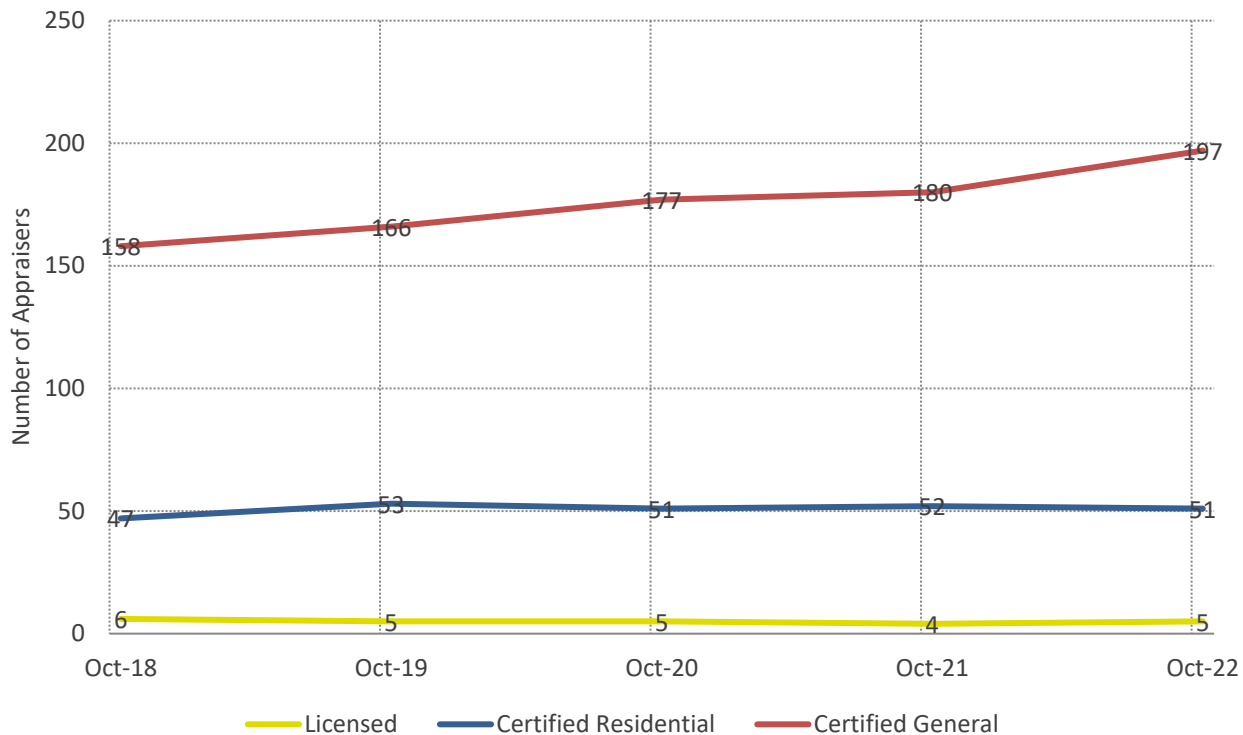
These minutes were available for public inspection on September 23, 2022, in compliance with Nebraska Revised Statute § 84-1413 (5).

# Real Property Appraiser Report

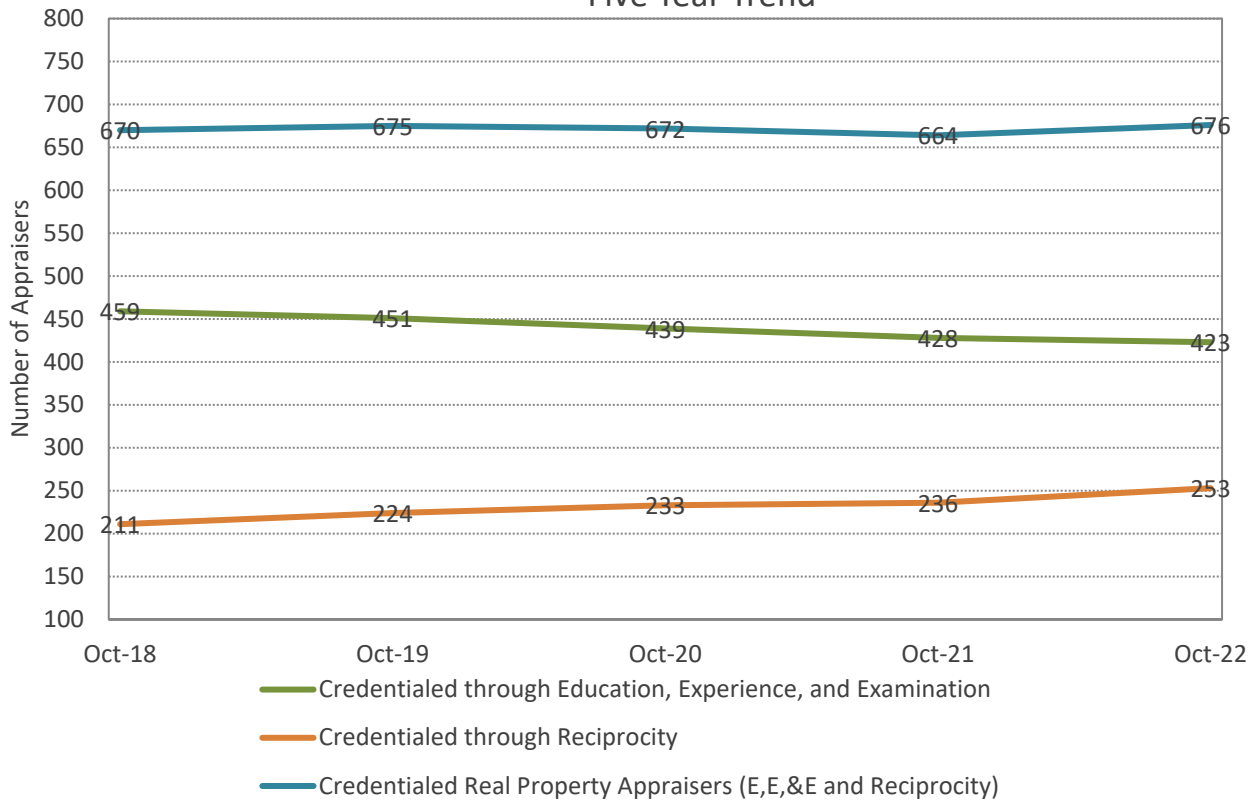
Real Property Appraisers Credentialed through Education, Experience, and Examination (not including Trainee) - Five Year Trend



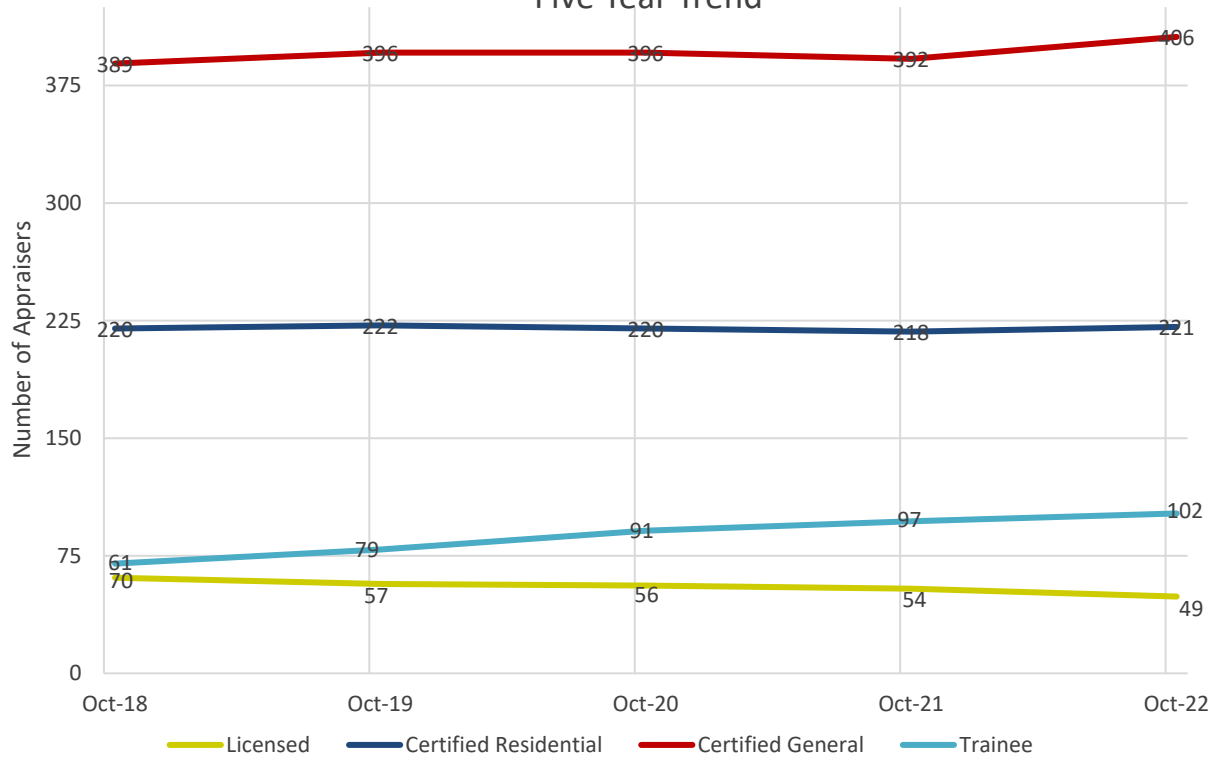
Real Property Appraisers by Classification Credentialed through Reciprocity - Five Year Trend



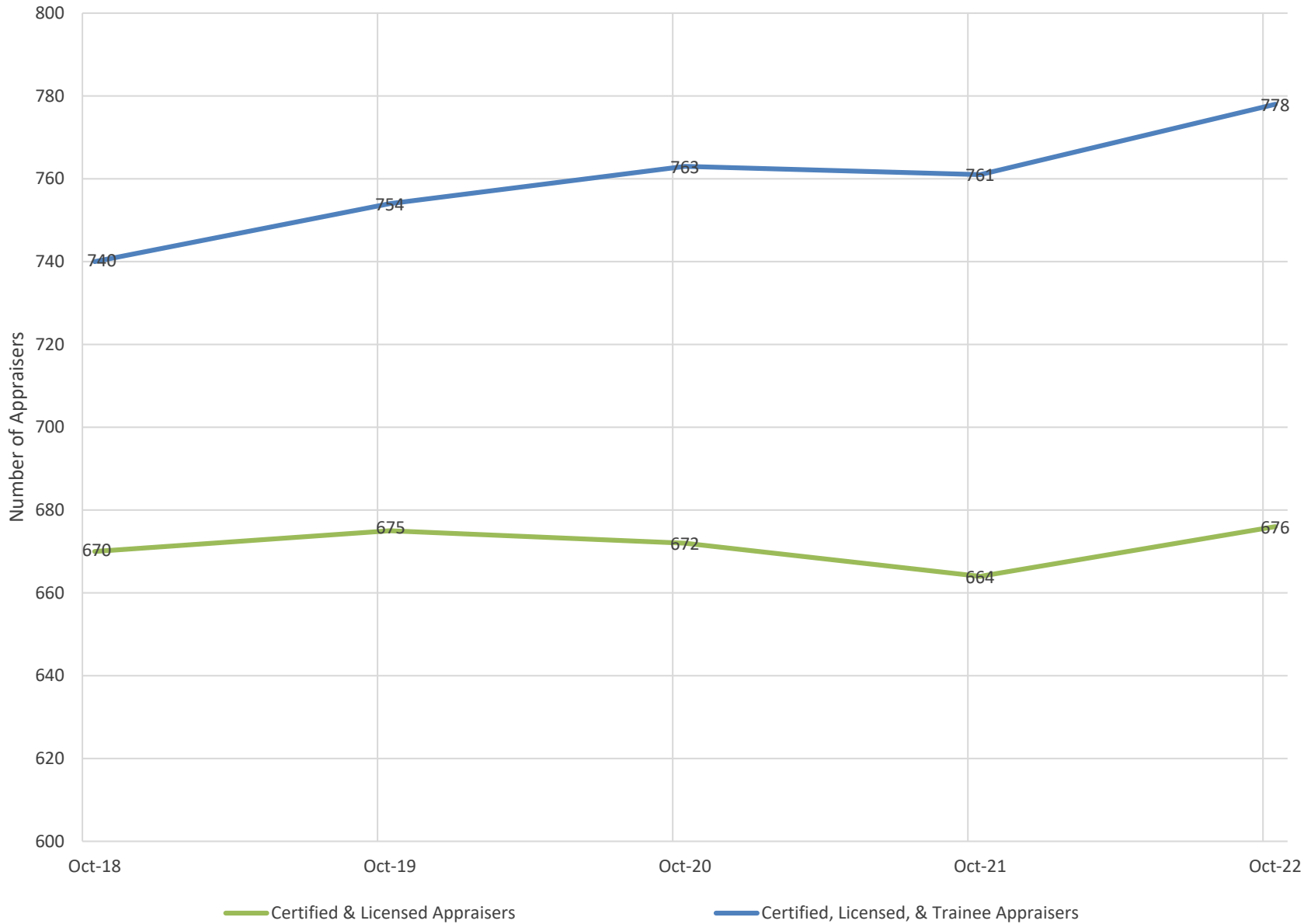
Total Real Property Appraisers (not including Trainee)  
- Five Year Trend



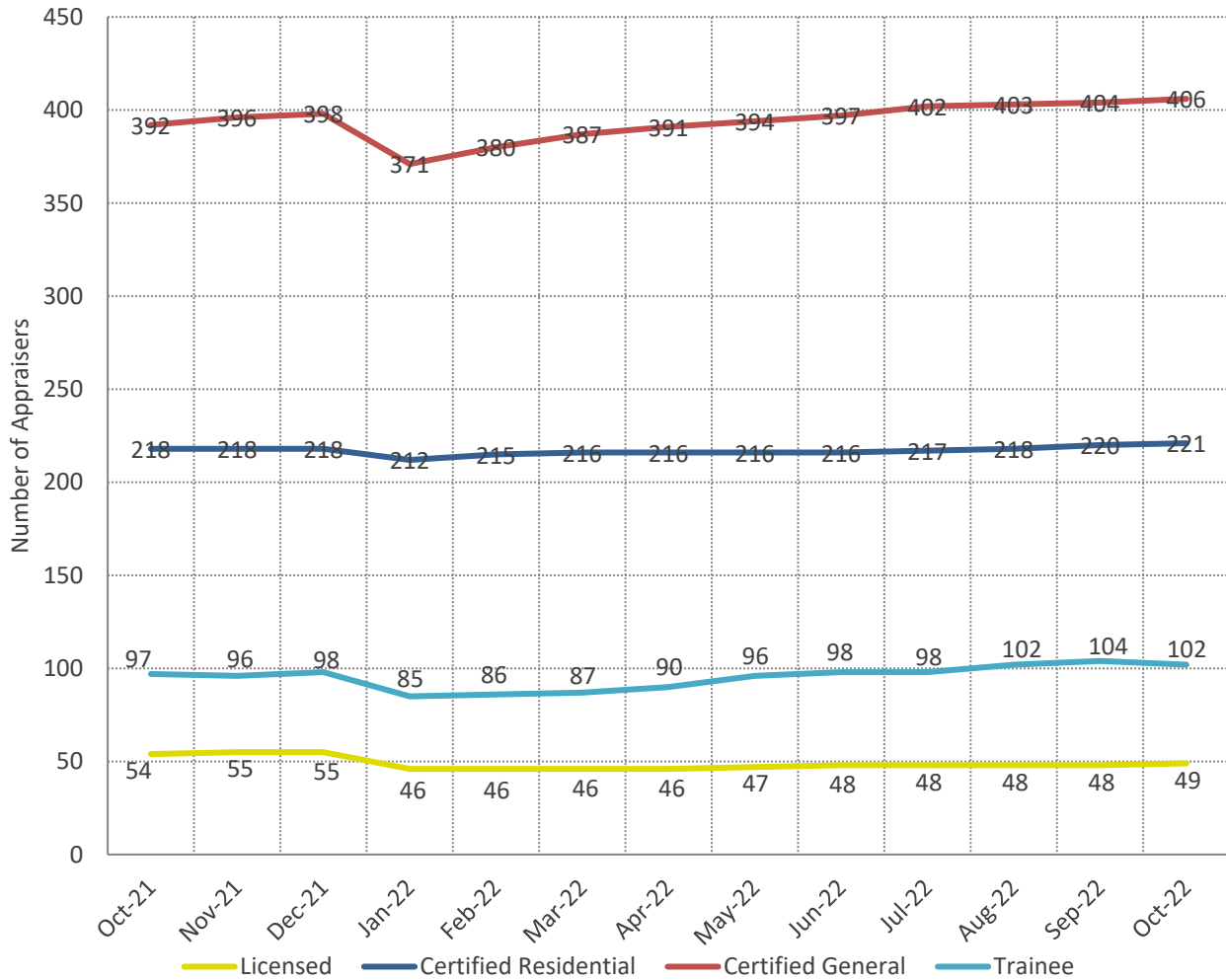
Total Real Property Appraisers by Classification -  
Five Year Trend



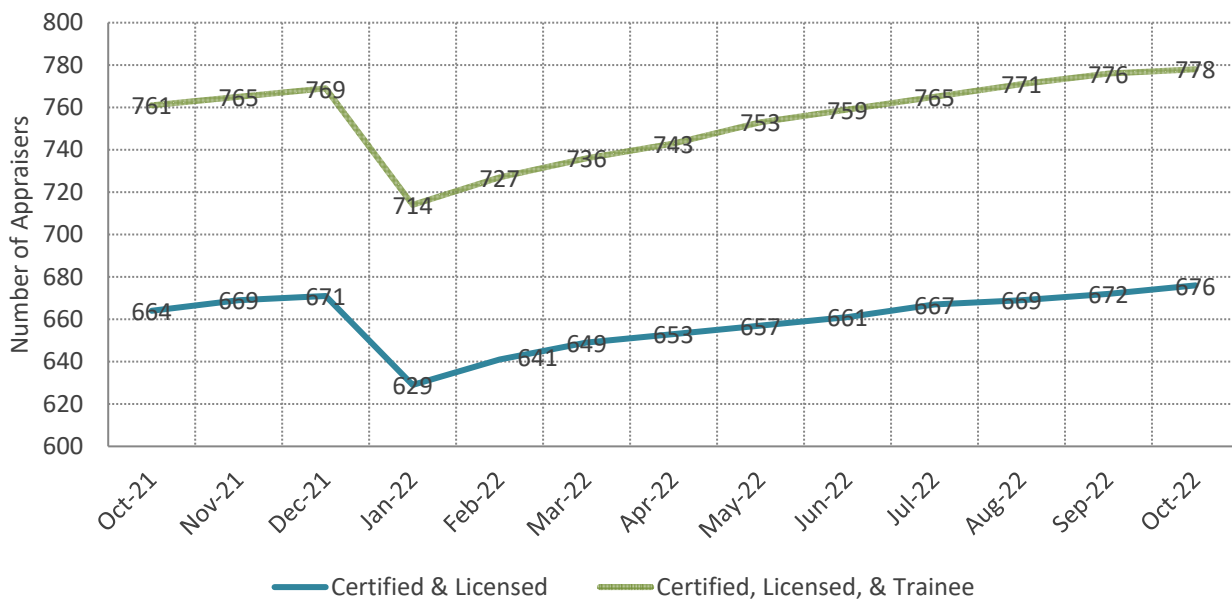
Total Real Property Appraisers - Five Year Trend



### Real Property Appraisers by Classification - Thirteen Month Trend

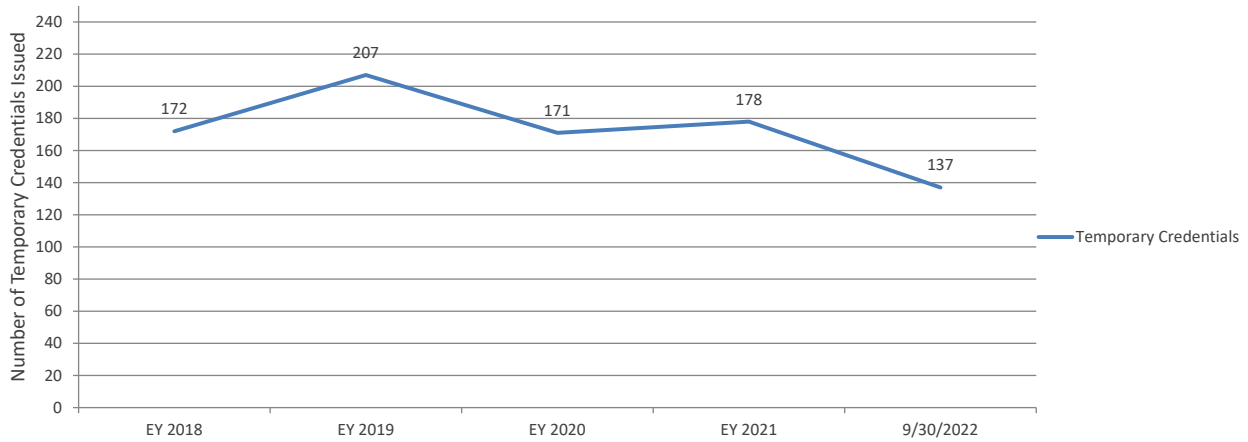


### Total Real Property Appraisers - Thirteen Month Trend

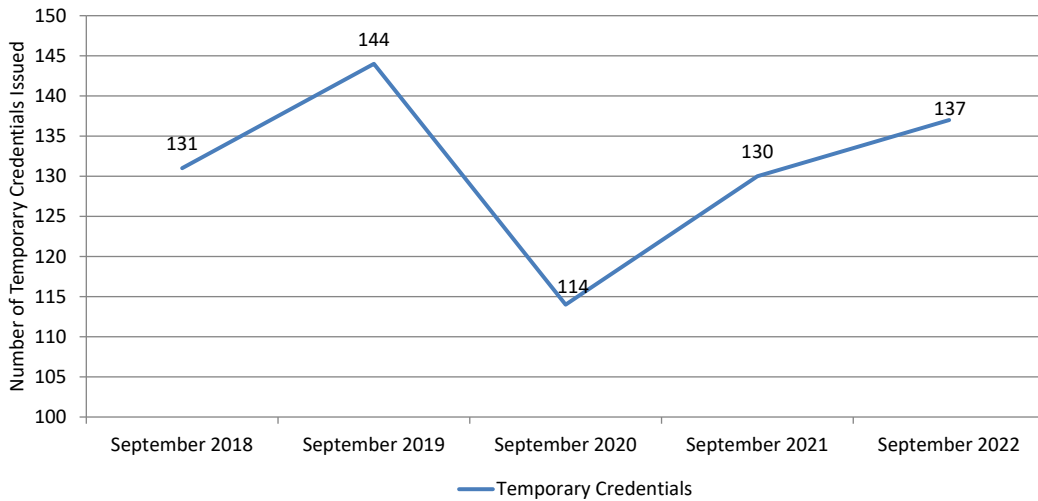


## Temporary Real Property Appraiser Report

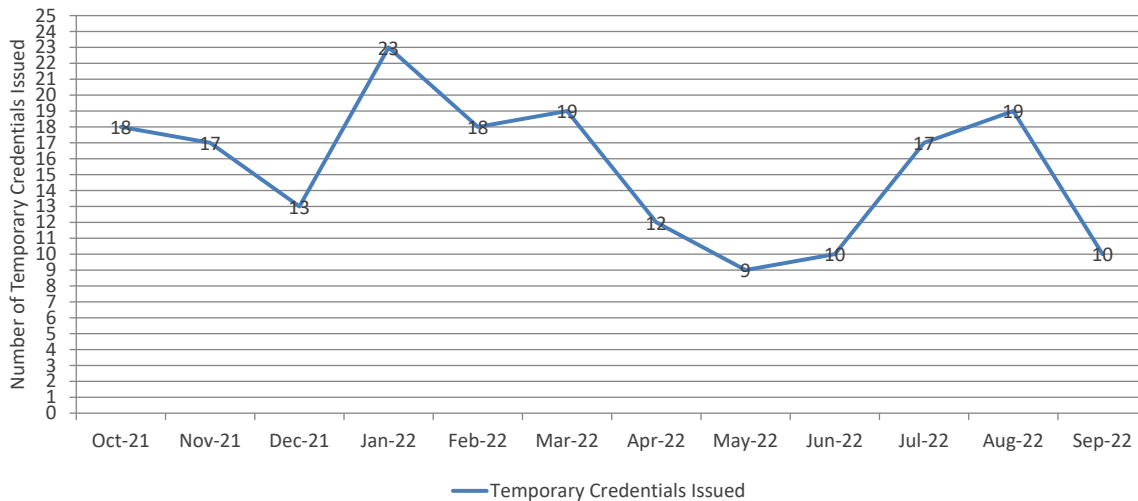
Temporary Real Property Appraiser Credentials Issued by Calendar Year - Five Year Trend



Year-to-date Temporary Real Property Appraiser Credentials Issued - Five Year Trend



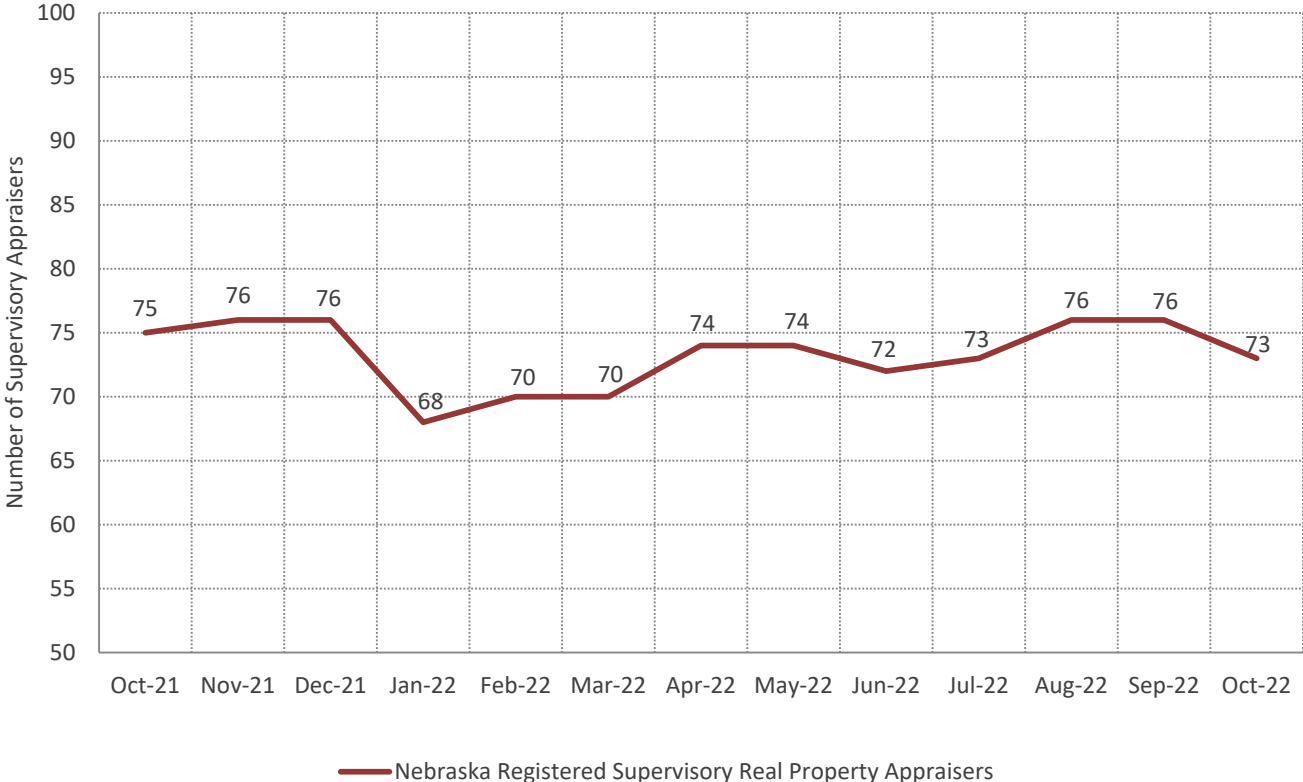
Temporary Real Property Appraiser Credentials Issued by Month - Twelve Month Trend



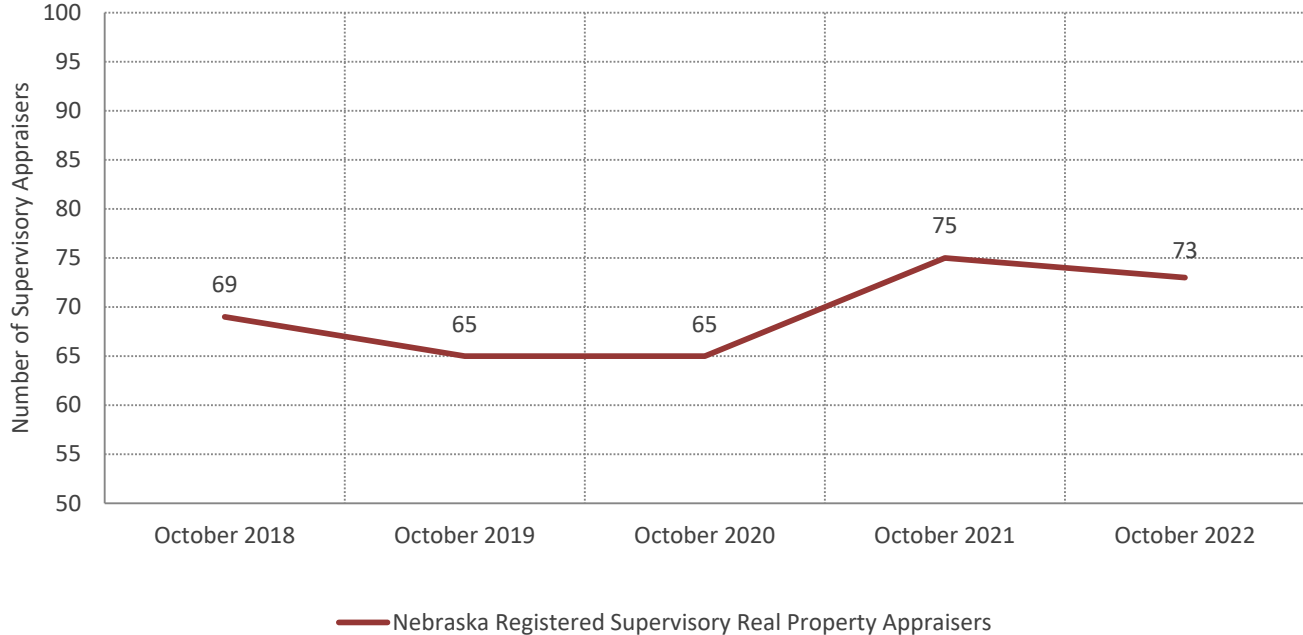


# Supervisory Real Property Appraiser Report

## Registered Supervisory Real Property Appraisers - Thirteen Month Trend

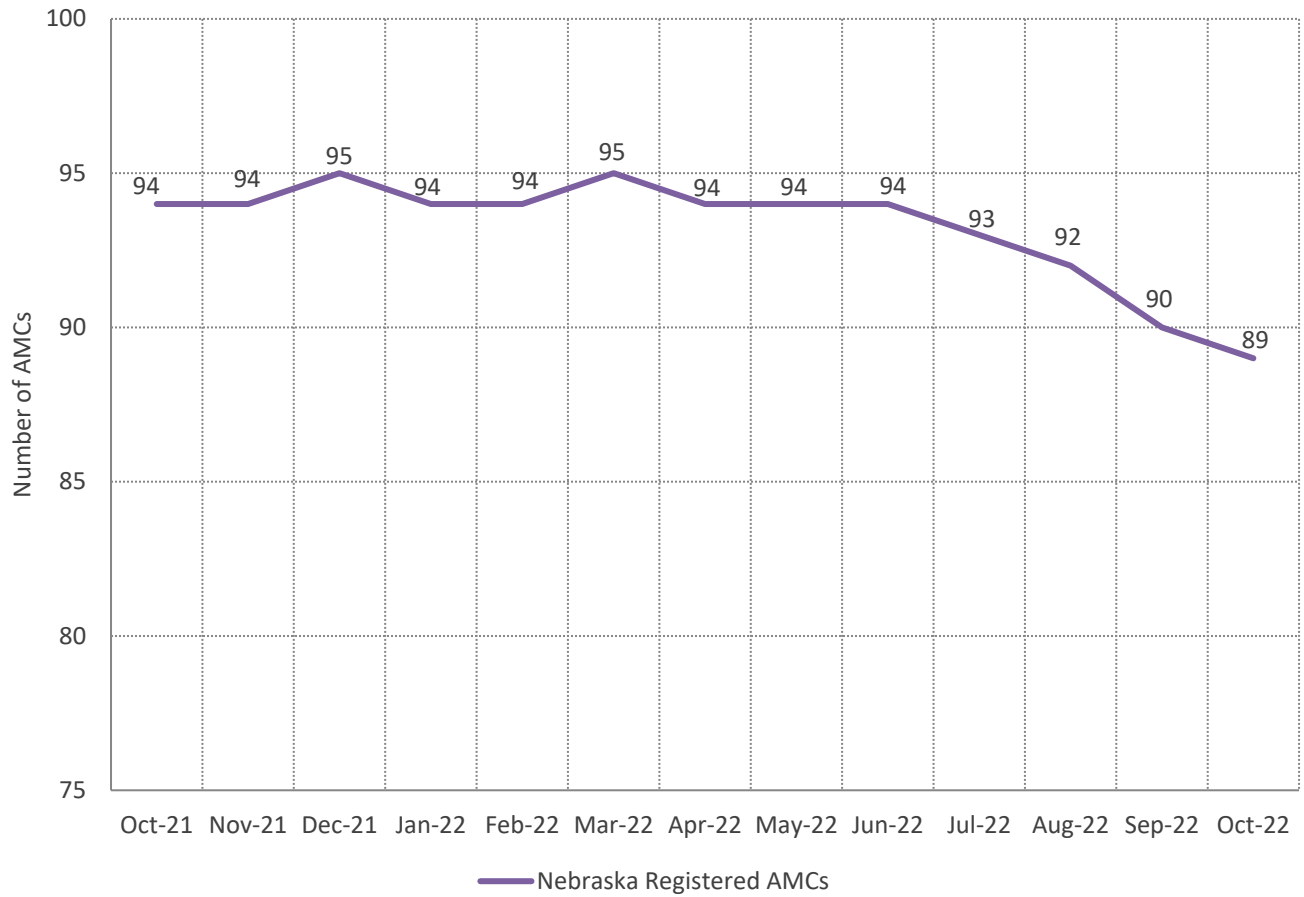


## Registered Supervisory Real Property Appraisers - Five Year Trend

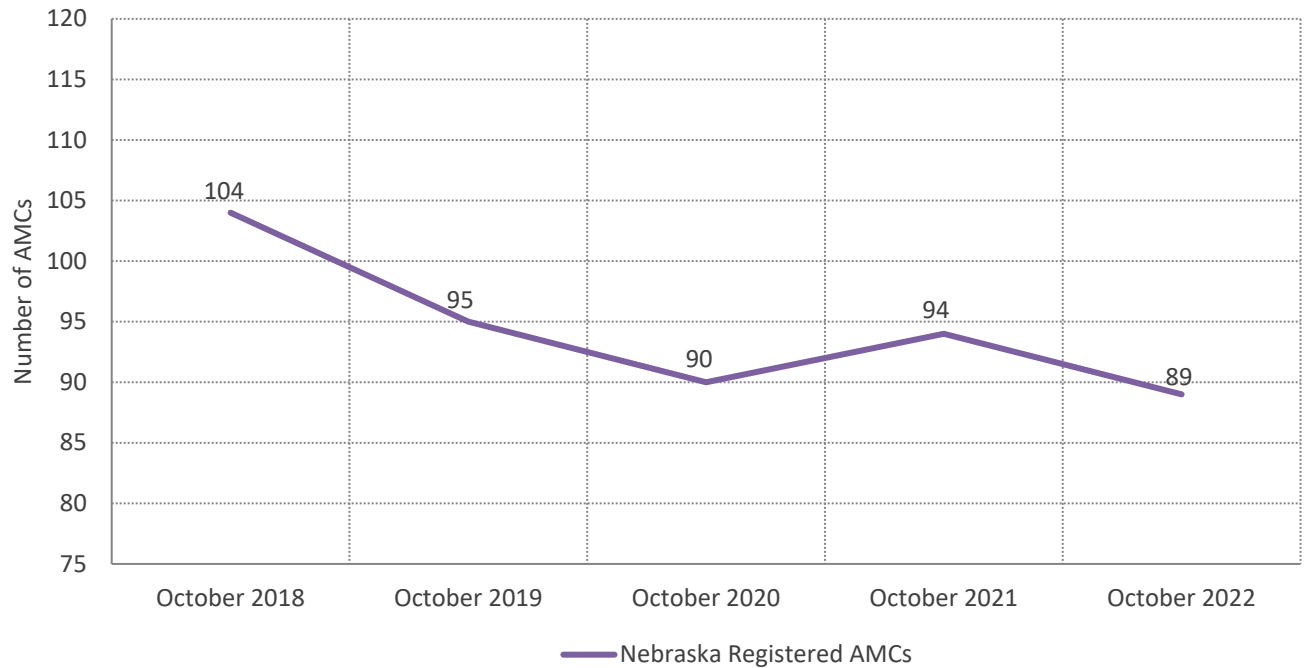


# Appraisal Management Company Report

## Appraisal Management Companies - Thirteen Month Trend



## Appraisal Management Companies - Five Year Trend



# NEBRASKA REAL PROPERTY APPRAISER BOARD

## DIRECTOR APPROVAL OF REAL PROPERTY APPRAISER APPLICANTS

September 7, 2022 – October 3, 2022

<i>New Certified Residential Real Property Appraisers through Education, Experience, and Examination</i>		
CR22011	Susan Nordeen	Approved September 12, 2022 to sit for exam
CR22012	Brandon Cernik	Approved September 20, 2022 to sit for exam
CR22013	Ashley Sitorius	Approved September 20, 2022 to sit for exam
<i>New Certified General Real Property Appraisers through Reciprocity</i>		
CG2022028R	Robert Niehues Jr	Approved September 21, 2022

# NEBRASKA REAL PROPERTY APPRAISER BOARD

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

September 7, 2022 – October 3, 2022

Provider	Activity Number	Hours	Title	Instructor(s)	Approval Date
<i>New Continuing Education Activities and Instructors</i>					
Douglas County Assessor/Register of Deeds	2221480.17	30	Appraisal of Water Rights Seminar	Marion Johnson	September 19, 2022
ASFMRA	222340H.01	36	Advanced Rural Case Studies (A400)	Jeffrey Berg Justin Bierschwale Chris Greenwalt Douglas Hodge Lee Smith Brent Stanger JoAnn Wall	September 29, 2022
ASFMRA	222140I.01	36	Advanced Rural Case Studies (A400)	Jeffrey Berg Justin Bierschwale Chris Greenwalt Douglas Hodge Lee Smith Brent Stanger JoAnn Wall	September 29, 2022
<i>New Qualifying Education Activities and Instructors</i>					
Appraisal Institute	1223479.02	30	Foundations of Appraisal Review (A600)	Larry Wright	September 12, 2022

**2022-23 Nebraska Real Property Appraiser Board Goals and Objectives  
June 15, 2022 Strategic Planning Meeting**

	<b>SHORT TERM GOALS / OBJECTIVES</b>	<b>EXPECTED COMPLETION DATE</b>	<b>STATUS/GOAL MET</b>	<b>LONG TERM GOALS / OBJECTIVES</b>	<b>EXPECTED COMPLETION DATE</b>	<b>NOTES</b>
<b>LAWS, RULES, AND GUIDANCE DOCUMENTS</b>	Work with the Banking, Commerce and Insurance Legislative Committee's Legal Counsel to draft a bill for introduction addressing the changes needed in the Real Property Appraiser Act, which includes but is not limited to the ASC SOA recommendations.	12/31/2022	Initial draft of changes to the RPAA is completed.	Address changes to USPAP, Real Property Appraiser Qualifications Criteria, ASC Policy Statements, AQB CAP Program Guidelines, and Title XI as required.	Ongoing.	
	Work with the Banking, Commerce and Insurance Legislative Committee's Legal Counsel to draft a bill for introduction addressing the changes needed in the AMC Registration Act, which includes but is not limited to the ASC SOA recommendations and inclusion of criminal and civil immunity language.	12/31/2022	Initial draft of changes to the AMCRA is completed.	Harmonize Title 298 with the changes made to the Nebraska Real Property Appraiser Act and Appraisal Management Company Registration Act as needed.	Ongoing.	
	Adopt Title 298 changes to reduce unnecessary regulatory burden and remove barriers to entry into the real property appraiser profession, provide for better clarification and administration, harmonize Title 298 with the changes made to the Nebraska Real Property Appraiser Act through LB707 in 2022, and incorporate changes made to the Real Property Appraiser Qualification Criteria and CAP Guidelines effective January 1, 2022.	6/30/2023	November 17, 2022 Hearing scheduled. All required documents have been delivered and public notice published in the LIS.	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.	
<b>COMPLIANCE</b>	None			None		
<b>CREDENTIALING AND REGISTRATION</b>	Explore change to real property appraiser credential renewal dates.	6/30/2023		Explore opportunities to increase the number of Nebraska resident real property appraisers.	Ongoing.	
	Explore alternatives for verification of AMC owner AMC Rule background compliance related to AMC registration renewal.	6/30/2023				
<b>EDUCATION</b>	Add language to the Certified General Real Property Appraiser Requirements document located on the Board's website encouraging potential real property appraiser applicants who intend to engage in real property appraisal practice pertaining to agricultural real property complete agricultural-based qualifying education offered by an education provider with an expertise in agricultural appraisal.	6/30/2023		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.	
	Send letter to all registered supervisory real property appraisers describing the real property appraisal practice deficiencies observed by the Board concerning the appraisal of agricultural real property and to request that supervisory real property appraisers encourage their trainee real property appraisers who intend to engage in real property appraisal practice pertaining to agricultural real property upon credentialing as a certified general real property appraiser, to complete agricultural-based qualifying education offered by an education provider with an expertise in agricultural appraisal.	6/30/2023		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.	
	Send letter to American Society of Farm Managers and Rural Appraisers describing the real property appraisal practice deficiencies observed by the Board concerning the appraisal of agricultural real property and requesting that the organization consider increasing its frequency and availability of synchronous, asynchronous, and hybrid qualifying and continuing education offerings.	6/30/2023				
	Include language in the 2023-2024 Credential Renewal Reminder and Information article in the fall edition of The Nebraska Appraiser encouraging Nebraska real property appraisers to complete continuing education related to their area of real property appraisal practice focus.	12/31/2022				
	Include a new Q&A in the 2023-2024 Credential Renewal Questions and Answers encouraging Nebraska real property appraisers to complete continuing education related to their area of real property appraisal practice focus.	12/31/2022				
<b>PERSONNEL</b>	Add additional Administrative Specialist classified employee. Adequate staffing is required to carry out the Board's mission, maintain a high-level operation, remain compliant with Title XI, and to maintain public satisfaction.	6/30/2023		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.	
	Utilize SOS temporary employee as available to assist with processing real property appraiser renewal applications for the 2023-24 real property appraiser renewals.	6/30/2023	Request has been filed with SOS for September 26, 2022 start date.			
	Add the Juneteenth holiday to the NRPAB Employee Handbook.	12/31/2022	Completed in July.			
<b>PUBLIC INFORMATION</b>	Explore adding disciplinary action orders/consent agreements to the Appraiser Listing search as a PDF attachment (Obtain quote form CIO and present to the Board for consideration).	6/30/2023		Encourage development of Memos from the Board and Facebook posts that contain facts of interest to the appraiser community.	Ongoing.	
	Remove Education Provider Offerings Calendar from the NRPAB website.	12/31/2022		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.	
	Restructure the Appraiser Listing page on the NRPAB website and remove the distribution map.	6/30/2023		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.	
	Complete addition of a solid or scrolling message screen at the top of the NRPAB website for use to disseminate relevant timely information, such as notices of meetings.	12/31/2022	BLPM Nespor established a design concept. Currently waiting on response from CIO regarding feasibility.	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 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.		

**2022-23 Nebraska Real Property Appraiser Board Goals and Objectives  
June 15, 2022 Strategic Planning Meeting**

<b>ADMINISTRATION</b>	Complete supervisory real property appraiser list derived from Application for Renewal of Nebraska Real Property Appraiser Credential.	6/30/2023	Completed in July.	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 to pursue development of a translator system between the NRPAB Database and the ASC Federal Registry system.	6/30/2023		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.	
	Complete online AMC renewal application and upgrade to the AMC Interface in the NRPAB Database.	6/30/2023	This project has started.	Explore online real property appraiser initial applications (Reciprocity; E,E,&E; Temporary) AMC initial applications, education activity applications, and other services that require payment of a fee.	None.	
<b>FINANCIALS</b>	Include request for an increase in funding for CIO and technology maintenance expenditures, additional AARS contractor services, and an additional Administrative Specialist classified employee in the FY2023-25 Biennial Budget Request.	12/31/2023	Completed in August.	None.		

**2022-23 NRPAB SWOT Analysis**

<p><b>STRENGTHS:</b></p> <ul style="list-style-type: none"> <li>- Customer service</li> <li>- Organization</li> <li>- Board member knoweldge</li> <li>- Staff knowledge</li> <li>- Adaptability</li> <li>- Professional Diversity of Board</li> <li>- Modernization of Accessability</li> </ul>	<p><b>WEAKNESSES:</b></p> <ul style="list-style-type: none"> <li>- Inability to grow the industry</li> <li>- Efficiency loss due to database</li> <li>- Size of agency staff</li> <li>- Regulatory and statutory regulations</li> </ul>	<p><b>OPPORTUNITIES:</b></p> <ul style="list-style-type: none"> <li>- Growth in appraiser field</li> <li>- Continually evaluate how the Board and Agency operate</li> </ul>	<p><b>THREATS:</b></p> <ul style="list-style-type: none"> <li>- Agency turnover</li> <li>- Federal agency oversight</li> <li>- State economic climate</li> <li>- Aging appraiser population</li> <li>- Inadequate supervisory appraiser knowledge</li> </ul>
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STATE OF NEBRASKA  
Department of Administrative Services  
Accounting Division  
Budget Status Report  
As of 09/30/22

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

Percent of Time Elapsed = 25.21

ACCOUNT CODE DESCRIPTION	BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
<b>BUDGETED FUND TYPES - EXPENDITURES</b>						
<b>510000 PERSONAL SERVICES</b>						
511100 PERMANENT SALARIES-WAGES	150,067.69	9,780.65	31,581.16	21.04	294.08-	118,780.61
511300 OVERTIME PAYMENTS	1,633.48					1,633.48
511600 PER DIEM PAYMENTS	9,100.00	500.00	900.00	9.89		8,200.00
511700 EMPLOYEE BONUSES	1,000.00					1,000.00
511800 COMP TIME PAYMENT	1,633.48		379.28	23.22		1,254.20
512100 VACATION LEAVE EXPENSE	12,763.62	2,205.20	4,679.71	36.66		8,083.91
512200 SICK LEAVE EXPENSE	824.88	323.64	554.64	67.24		270.24
512300 HOLIDAY LEAVE EXPENSE	7,918.85	659.91	1,957.02	24.71		5,961.83
512500 FUNERAL LEAVE EXPENSE		228.64	228.64			228.64-
<b>Personal Services Subtotal</b>	<b>184,942.00</b>	<b>13,698.04</b>	<b>40,280.45</b>	<b>21.78</b>	<b>294.08-</b>	<b>144,955.63</b>
515100 RETIREMENT PLANS EXPENSE	13,188.15	988.26	2,948.79	22.36		10,239.36
515200 FICA EXPENSE	14,148.06	959.86	2,817.32	19.91		11,330.74
515500 HEALTH INSURANCE EXPENSE	32,903.00	2,741.90	8,225.70	25.00		24,677.30
516300 EMPLOYEE ASSISTANCE PRO	37.08		37.08	100.00		
516500 WORKERS COMP PREMIUMS	1,528.00		1,528.00	100.00		
<b>Major Account 510000 Total</b>	<b>246,746.29</b>	<b>18,388.06</b>	<b>55,837.34</b>	<b>22.63</b>	<b>294.08-</b>	<b>191,203.03</b>
<b>520000 OPERATING EXPENSES</b>						
521100 POSTAGE EXPENSE	2,500.00	106.88	1,051.40	42.06		1,448.60
521300 FREIGHT	100.00					100.00
521400 DATA PROCESSING EXPENSE	80,262.00	6,338.22	11,220.86	13.98		69,041.14
521500 PUBLICATION & PRINT EXPENSE	3,000.00		2,531.36	84.38		468.64
521900 AWARDS EXPENSE	100.00					100.00
522100 DUES & SUBSCRIPTION EXPENSE	600.00					600.00
522200 CONFERENCE REGISTRATION	1,100.00	550.00	550.00	50.00		550.00
524600 RENT EXPENSE-BUILDINGS	11,687.30	1,008.79	2,955.99	25.29		8,731.31
524900 RENT EXP-DUPR SURCHARGE	3,859.00	321.59	964.77	25.00		2,894.23
527100 REP & MAINT-OFFICE EQUIP	500.00					500.00
531100 OFFICE SUPPLIES EXPENSE	2,000.00		72.18	3.61		1,927.82
532100 NON CAPITALIZED EQUIP PU	500.00					500.00
532260 VOICE EQUIP			35.98			35.98-
533100 HOUSEHOLD & INSTIT EXP	235.00					235.00



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ACCOUNT CODE DESCRIPTION		BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
534900	MISCELLANEOUS SUPPLIES EXPENSE	50.00					50.00
541100	ACCTG & AUDITING SERVICES	1,037.00		1,037.00	100.00		
541200	PURCHASING ASSESSMENT	90.00		83.00	92.22		7.00
541500	LEGAL SERVICES EXPENSE	35,000.00					35,000.00
541700	LEGAL RELATED EXPENSE	7,000.00					7,000.00
542100	SOS TEMP SERV-PERSONNEL	7,830.00					7,830.00
547100	EDUCATIONAL SERVICES	1,500.00					1,500.00
554900	OTHER CONTRACTUAL SERVICE	41,000.00	3,071.00	7,825.00	19.09		33,175.00
556100	INSURANCE EXPENSE	47.00		25.95	55.21		21.05
559100	OTHER OPERATING EXP	14,880.07					14,880.07
<b>Major Account 520000 Total</b>		<b>214,877.37</b>	<b>11,396.48</b>	<b>28,353.49</b>	<b>13.20</b>	<b>0.00</b>	<b>186,523.88</b>
<b>570000 TRAVEL EXPENSES</b>							
571100	BOARD & LODGING	4,650.00	192.00	576.00	12.39		4,074.00
571600	MEALS-NOT TRAVEL STATUS	100.00					100.00
571800	TAXABLE TRAVEL EXPENSES	2,010.00	61.96	227.18	11.30		1,782.82
572100	COMMERCIAL TRANSPORTATION	1,950.00					1,950.00
573100	STATE-OWNED TRANSPORT	200.00					200.00
574500	PERSONAL VEHICLE MILEAGE	8,797.64	428.76	1,134.44	12.89		7,663.20
575100	MISC TRAVEL EXPENSES	1,030.00	18.75	60.90	5.91		969.10
<b>Major Account 570000 Total</b>		<b>18,737.64</b>	<b>701.47</b>	<b>1,998.52</b>	<b>10.67</b>	<b>0.00</b>	<b>16,739.12</b>
<b>BUDGETED EXPENDITURES TOTAL</b>		<b>480,361.30</b>	<b>30,486.01</b>	<b>86,189.35</b>	<b>17.94</b>	<b>294.08-</b>	<b>394,466.03</b>
<b>SUMMARY BY FUND TYPE - EXPENDITURES</b>							
2	CASH FUNDS	480,361.30	30,486.01	86,189.35	17.94	294.08-	394,466.03
<b>BUDGETED EXPENDITURES TOTAL</b>		<b>480,361.30</b>	<b>30,486.01</b>	<b>86,189.35</b>	<b>17.94</b>	<b>294.08-</b>	<b>394,466.03</b>

**BUDGETED FUND TYPES - REVENUES**

**470000 REVENUE - SALES AND CHARGES**

471100	SALE OF SERVICES	400.00	25.00-	100.00-	25.00-		500.00
471120	QUALIFYING ED COURSE FEES	750.00	150.00-	1,200.00-	160.00-		1,950.00
471121	CONTINUING ED NEW FEES	1,250.00	625.00-	1,175.00-	94.00-		2,425.00
471122	CONTINUING ED RENEWAL FEES	150.00	10.00-	70.00-	46.67-		220.00

STATE OF NEBRASKA  
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Division 000 Real Property App Bd  
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 25.21

	BUDGETED	CURRENT MONTH	YEAR-TO-DATE	PERCENT OF		
ACCOUNT CODE DESCRIPTION	AMOUNT	ACTIVITY	ACTUALS	BUDGET	ENCUMBERANCES	VARIANCE
475150 CERTIFIED GENERAL NEW FEES	9,000.00	300.00-	1,200.00-	13.33-		10,200.00
475151 LICENSED NEW FEES	1,200.00	300.00-	300.00-	25.00-		1,500.00
475152 FINGERPRINT FEES	3,077.00	90.50-	678.75-	22.06-		3,755.75
475153 CERTIFIED RESIDENTIAL NEW	3,000.00	600.00-	900.00-	30.00-		3,900.00
475154 CERTIFIED GENERAL RENEWAL	122,375.00	12,650.00-	23,925.00-	19.55-		146,300.00
475155 LICENSED RENEWAL	15,950.00	1,375.00-	1,650.00-	10.34-		17,600.00
475156 FINGERPRINT AUDIT PROGRAM FEES	3,960.00	320.00-	635.00-	16.04-		4,595.00
475157 CERTIFIED RESIDENTIAL RENEWAL	64,625.00	3,025.00-	8,800.00-	13.62-		73,425.00
475161 TEMPORARY CERTIFIED GENERAL	9,000.00	500.00-	2,300.00-	25.56-		11,300.00
475163 AMC REGISTERED NEW FEES	12,000.00					12,000.00
475164 AMC APPLICATION FEES	2,100.00					2,100.00
475165 AMC REGISTERED RENEWAL	129,000.00	6,000.00-	22,500.00-	17.44-		151,500.00
475167 CERTIFIED RESIDENTIAL INACTIVE	300.00					300.00
475168 CERTIFIED GENERAL INACTIVE	300.00					300.00
475234 APPLICATION FEES	28,200.00	1,300.00-	6,850.00-	24.29-		35,050.00
476101 LATE PROCESSING FEES	4,500.00	75.00-	225.00-	5.00-		4,725.00
<b>Major Account 470000 Total</b>	<b>411,137.00</b>	<b>27,345.50-</b>	<b>72,508.75-</b>	<b>17.64-</b>	<b>0.00</b>	<b>483,645.75</b>
<b>480000 REVENUE - MISCELLANEOUS</b>						
481100 INVESTMENT INCOME	6,000.00	1,095.32-	3,089.87-	51.50-		9,089.87
481101 AMC INVESTMENT INCOME	5,000.00					5,000.00
484500 REIMB NON-GOVT SOURCES	2,500.00		14.94-	.60-		2,514.94
<b>Major Account 480000 Total</b>	<b>13,500.00</b>	<b>1,095.32-</b>	<b>3,104.81-</b>	<b>23.00-</b>	<b>0.00</b>	<b>16,604.81</b>
<b>BUDGETED REVENUE TOTAL</b>	<b>424,637.00</b>	<b>28,440.82-</b>	<b>75,613.56-</b>	<b>17.81-</b>	<b>0.00</b>	<b>500,250.56</b>
<b>SUMMARY BY FUND TYPE - REVENUE</b>						
2 CASH FUNDS	424,637.00	28,440.82-	75,613.56-	17.81-		500,250.56
<b>BUDGETED REVENUE TOTAL</b>	<b>424,637.00</b>	<b>28,440.82-</b>	<b>75,613.56-</b>	<b>17.81-</b>	<b>0.00</b>	<b>500,250.56</b>

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.		463036	09/02/22	RC	RB	NRPAB DEPOSIT 220902	6819870		25.00-
			471100 SALE OF SERVICES									25.00-
<b>Total for Object</b>												
25310	079	000	53105018.471120.		465754	09/22/22	RC	RB	NRPAB DEPOSIT 220922	6842638		150.00-
			471120 QUALIFYING ED COURSE FEES									150.00-
<b>Total for Object</b>												
25310	079	000	53105018.471121.		465416	09/20/22	RC	RB	NRPAB DEPOSIT 220920	6838837		50.00-
25310	079	000	53105018.471121.		465754	09/22/22	RC	RB	NRPAB DEPOSIT 220922	6842638		575.00-
			471121 CONTINUING ED NEW FEES									625.00-
<b>Total for Object</b>												
25310	079	000	53105018.471122.		465754	09/22/22	RC	RB	NRPAB DEPOSIT 220922	6842638		10.00-
			471122 CONTINUING ED RENEWAL FEES									10.00-
<b>Total for Object</b>												
25310	079	000	53105018.475150.		466387	09/27/22	RC	RB	NRPAB DEPOSIT 220927	6847551		300.00-
			475150 CERTIFIED GENERAL NEW FEES									300.00-
<b>Total for Object</b>												
25310	079	000	53105018.475151.		464223	09/13/22	RC	RB	NRPAB DEPOSIT 220628	6830556		300.00-
			475151 LICENSED NEW FEES									300.00-
<b>Total for Object</b>												
25310	079	000	53105018.475152.		463660	09/08/22	RC	RB	NRPAB DEPOSIT 220908	6824928		45.25-
25310	079	000	53105018.475152.		465754	09/22/22	RC	RB	NRPAB DEPOSIT 220922	6842638		45.25-
			475152 FINGERPRINT FEES									90.50-
<b>Total for Object</b>												
25310	079	000	53105018.475153.		463036	09/02/22	RC	RB	NRPAB DEPOSIT 220902	6819870		300.00-
25310	079	000	53105018.475153.		466384	09/27/22	RC	RB	NRPAB DEPOSIT 220927 B	6847769		300.00-
			475153 CERTIFIED RESIDENTIAL NEW									600.00-
<b>Total for Object</b>												
25310	079	000	53105018.475154.		463239	09/01/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220901	6819015		1,100.00-
25310	079	000	53105018.475154.		463660	09/08/22	RC	RB	NRPAB DEPOSIT 220908	6824928		550.00-
25310	079	000	53105018.475154.		463990	09/08/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220908	6826125		1,100.00-
25310	079	000	53105018.475154.		464182	09/09/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220909	6827998		550.00-
25310	079	000	53105018.475154.		464307	09/12/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220912	6829781		550.00-
25310	079	000	53105018.475154.		464224	09/13/22	RC	RB	NRPAB RENEWALS DEPOSIT 220913	6830817		550.00-
25310	079	000	53105018.475154.		464932	09/14/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220914	6833225		550.00-
25310	079	000	53105018.475154.		464909	09/15/22	RC	RB	NRPAB RENEWALS DEPOSIT 220706	6833886		1,100.00-
25310	079	000	53105018.475154.		465044	09/16/22	RC	RB	NRPAB DEPOSIT 220916	6835441		550.00-
25310	079	000	53105018.475154.		465322	09/16/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220916	6836933		550.00-
25310	079	000	53105018.475154.		465416	09/20/22	RC	RB	NRPAB DEPOSIT 220920	6838837		275.00-
25310	079	000	53105018.475154.		465713	09/20/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220920	6839881		50.00-

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.		465910	09/21/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220921	6841756		275.00-
25310	079	000	53105018.475154.		466279	09/23/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220923	6845641		1,100.00-
25310	079	000	53105018.475154.		466429	09/26/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220926	6846922		550.00-
25310	079	000	53105018.475154.		466385	09/27/22	RC	RB	NRPAB RENEWALS DEPOSIT 220927	6847540		1,650.00-
25310	079	000	53105018.475154.		467376	09/28/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220928	6850008		550.00-
25310	079	000	53105018.475154.		467541	09/29/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220929	6851864		550.00-
Total for Object			475154	CERTIFIED GENERAL RENEWAL								12,650.00-
25310	079	000	53105018.475155.		464808	09/13/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220913	6831459		550.00-
25310	079	000	53105018.475155.		465713	09/20/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220920	6839881		550.00-
25310	079	000	53105018.475155.		466429	09/26/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220926	6846922		275.00-
Total for Object			475155	LICENSED RENEWAL								1,375.00-
25310	079	000	53105018.475156.		463239	09/01/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220901	6819015		20.00-
25310	079	000	53105018.475156.		463083	09/02/22	RC	RB	NRPAB RENEWALS DEPOSIT 220902	6819858		5.00-
25310	079	000	53105018.475156.		463660	09/08/22	RC	RB	NRPAB DEPOSIT 220908	6824928		10.00-
25310	079	000	53105018.475156.		463990	09/08/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220908	6826125		20.00-
25310	079	000	53105018.475156.		464182	09/09/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220909	6827998		10.00-
25310	079	000	53105018.475156.		464307	09/12/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220912	6829781		25.00-
25310	079	000	53105018.475156.		464224	09/13/22	RC	RB	NRPAB RENEWALS DEPOSIT 220913	6830817		10.00-
25310	079	000	53105018.475156.		464808	09/13/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220913	6831459		10.00-
25310	079	000	53105018.475156.		464932	09/14/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220914	6833225		10.00-
25310	079	000	53105018.475156.		464909	09/15/22	RC	RB	NRPAB RENEWALS DEPOSIT 220706	6833886		20.00-
25310	079	000	53105018.475156.		465044	09/16/22	RC	RB	NRPAB DEPOSIT 220916	6835441		10.00-
25310	079	000	53105018.475156.		465322	09/16/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220916	6836933		20.00-
25310	079	000	53105018.475156.		465416	09/20/22	RC	RB	NRPAB DEPOSIT 220920	6838837		5.00-
25310	079	000	53105018.475156.		465713	09/20/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220920	6839881		20.00-
25310	079	000	53105018.475156.		465910	09/21/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220921	6841756		5.00-
25310	079	000	53105018.475156.		466022	09/22/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220922	6843767		5.00-
25310	079	000	53105018.475156.		466279	09/23/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220923	6845641		25.00-
25310	079	000	53105018.475156.		466429	09/26/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220926	6846922		15.00-
25310	079	000	53105018.475156.		466385	09/27/22	RC	RB	NRPAB RENEWALS DEPOSIT 220927	6847540		45.00-
25310	079	000	53105018.475156.		467104	09/27/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220927	6848487		5.00-
25310	079	000	53105018.475156.		467376	09/28/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220928	6850008		15.00-
25310	079	000	53105018.475156.		467541	09/29/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220929	6851864		10.00-
Total for Object			475156	FINGERPRINT AUDIT PROGRAM FEES								320.00-
25310	079	000	53105018.475157.		463083	09/02/22	RC	RB	NRPAB RENEWALS DEPOSIT 220902	6819858		275.00-
25310	079	000	53105018.475157.		464307	09/12/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220912	6829781		275.00-

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	53105018.475157.		466022	09/22/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220922	6843767		275.00-
25310	079	000	53105018.475157.		466279	09/23/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220923	6845641		275.00-
25310	079	000	53105018.475157.		466385	09/27/22	RC	RB	NRPAB RENEWALS DEPOSIT 220927	6847540		825.00-
25310	079	000	53105018.475157.		467104	09/27/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220927	6848487		275.00-
25310	079	000	53105018.475157.		467376	09/28/22	RC	RB	NRPAB RENEW EFW DEPOSIT 220928	6850008		275.00-
Total for Object			475157	CERTIFIED RESIDENTIAL RENEWAL								3,025.00-
25310	079	000	53105018.475161.		463036	09/02/22	RC	RB	NRPAB DEPOSIT 220902	6819870		50.00-
25310	079	000	53105018.475161.		463886	09/09/22	RC	RB	NRPAB DEPOSIT 220909	6827094		50.00-
25310	079	000	53105018.475161.		464223	09/13/22	RC	RB	NRPAB DEPOSIT 220628	6830556		50.00-
25310	079	000	53105018.475161.		464384	09/14/22	RC	RB	NRPAB DEPOSIT 220914	6832160		50.00-
25310	079	000	53105018.475161.		466387	09/27/22	RC	RB	NRPAB DEPOSIT 220927	6847551		100.00-
25310	079	000	53105018.475161.		467022	09/28/22	RC	RB	NRPAB DEPOSIT 220928	6849244		150.00-
25310	079	000	53105018.475161.		467280	09/29/22	RC	RB	NRPAB DEPOSIT 220929	6850763		50.00-
Total for Object			475161	TEMPORARY CERTIFIED GENERAL								500.00-
25310	079	000	53105018.475234.		463036	09/02/22	RC	RB	NRPAB DEPOSIT 220902	6819870		100.00-
25310	079	000	53105018.475234.		463660	09/08/22	RC	RB	NRPAB DEPOSIT 220908	6824928		150.00-
25310	079	000	53105018.475234.		463886	09/09/22	RC	RB	NRPAB DEPOSIT 220909	6827094		100.00-
25310	079	000	53105018.475234.		464223	09/13/22	RC	RB	NRPAB DEPOSIT 220628	6830556		100.00-
25310	079	000	53105018.475234.		464384	09/14/22	RC	RB	NRPAB DEPOSIT 220914	6832160		100.00-
25310	079	000	53105018.475234.		465754	09/22/22	RC	RB	NRPAB DEPOSIT 220922	6842638		150.00-
25310	079	000	53105018.475234.		466387	09/27/22	RC	RB	NRPAB DEPOSIT 220927	6847551		200.00-
25310	079	000	53105018.475234.		467022	09/28/22	RC	RB	NRPAB DEPOSIT 220928	6849244		300.00-
25310	079	000	53105018.475234.		467280	09/29/22	RC	RB	NRPAB DEPOSIT 220929	6850763		100.00-
Total for Object			475234	APPLICATION FEES								1,300.00-
25310	079	000	53105018.481100.		18875041	09/23/22	JE	G	OIP August 2022 1.7949%	6846093		560.34-
Total for Object			481100	INVESTMENT INCOME								560.34-
25310	079	000	53105018.511100.		3167580	09/07/22	T2	7	PAYROLL LABOR DISTRIBUTION	6816683		3,098.37
25310	079	000	53105018.511100.		3167775	09/21/22	T2	7	PAYROLL LABOR DISTRIBUTION	6832691		3,259.15
Total for Object			511100	PERMANENT SALARIES-WAGES								6,357.52
25310	079	000	53105018.511600.		3167580	09/07/22	T2	7	PAYROLL LABOR DISTRIBUTION	6816683		325.00
Total for Object			511600	PER DIEM PAYMENTS								325.00
25310	079	000	53105018.512100.		3167580	09/07/22	T2	7	PAYROLL LABOR DISTRIBUTION	6816683		1,079.41
25310	079	000	53105018.512100.		3167775	09/21/22	T2	7	PAYROLL LABOR DISTRIBUTION	6832691		3,533.64

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			512100	VACATION LEAVE EXPENSE								1,433.15
25310	079	000	53105018.512200.		3167580	09/07/22	T2	7	PAYROLL LABOR DISTRIBUTION	6816683		111.58
25310	079	000	53105018.512200.		3167775	09/21/22	T2	7	PAYROLL LABOR DISTRIBUTION	6832691		98.90
Total for Object			512200	SICK LEAVE EXPENSE								210.48
25310	079	000	53105018.512300.		3167775	09/21/22	T2	7	PAYROLL LABOR DISTRIBUTION	6832691		428.94
Total for Object			512300	HOLIDAY LEAVE EXPENSE								428.94
25310	079	000	53105018.512500.		3167775	09/21/22	T2	7	PAYROLL LABOR DISTRIBUTION	6832691		148.62
Total for Object			512500	FUNERAL LEAVE EXPENSE								148.62
25310	079	000	53105018.515100.		3167581	09/07/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6816683		321.17
25310	079	000	53105018.515100.		3167776	09/21/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6832691		321.19
Total for Object			515100	RETIREMENT PLANS EXPENSE								642.36
25310	079	000	53105018.515200.		3167581	09/07/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6816683		324.38
25310	079	000	53105018.515200.		3167776	09/21/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6832691		299.52
Total for Object			515200	FICA EXPENSE								623.90
25310	079	000	53105018.515500.		3167581	09/07/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6816683		891.12
25310	079	000	53105018.515500.		3167776	09/21/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6832691		891.12
Total for Object			515500	HEALTH INSURANCE EXPENSE								1,782.24
25310	079	000	53105018.521100.		18826711	09/19/22	JE	G	POSTAGE DUE AUG 2022	6838795		106.88
25310	079	000	53105018.521100.		18829155	09/19/22	JE	G	NRPAB POSTAGE AUGUST 2022	6839272		37.41-
Total for Object			521100	POSTAGE EXPENSE								69.47
25310	079	000	53105018.521400.		50342441	09/01/22	PV	V	AS - OCIO - COMMUNICATIONS	6811528		131.31
25310	079	000	53105018.521400.		50402443	09/01/22	PV	V	AS - OCIO - IMSERVICES	6817737		3,880.77
25310	079	000	53105018.521400.		50491616	09/20/22	PV	V	AS - OCIO - COMMUNICATIONS	6841333		131.31
Total for Object			521400	CIO CHARGES								4,143.39
25310	079	000	53105018.522200.		18711669	09/02/22	J1	G	PURCHASE CARD TRANSACTION	6821087		357.50
Total for Object			522200	CONFERENCE REGISTRATION								357.50
25310	079	000	53105018.524600.		50325362	09/01/22	PV	V	SECRETARY OF STATE	6805839		21.88
25310	079	000	53105018.524600.		18702116	09/08/22	JE	G	RENT & LB530 SEPT 2022 - OTHER	6819856		939.94
25310	079	000	53105018.524600.		18757969	09/08/22	JE	G	NRPAB RENT SEPTEMBER 2022	6827663		328.78-

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	53105018.524600.		50464013	09/14/22	PV	V	SECRETARY OF STATE	6834279		22.87
Total for Object			524600 RENT EXPENSE-BUILDINGS									655.71
25310	079	000	53105018.524900.		18702116	09/08/22	JE	G	RENT & LB530 SEPT 2022 - OTHER	6819856		321.59
25310	079	000	53105018.524900.		18757969	09/08/22	JE	G	NRPAB RENT SEPTEMBER 2022	6827663		112.56-
Total for Object			524900 RENT EXP-DEPR SURCHARGE									209.03
25310	079	000	53105018.539500.		50418900	09/02/22	PC	V	Purchase Card Offset	6820842		742.00
25310	079	000	53105018.539500.		18711669	09/02/22	J1	G	PURCHASE CARD TRANSACTION	6821087		742.00-
Total for Object			539500 PURCHASING CARD SUSPENSE									
25310	079	000	53105018.554900.		50325429	09/01/22	PV	V	BAUERMEISTER APPRAISAL SERVICE	6805930		250.00
25310	079	000	53105018.554900.		50325440	09/01/22	PV	V	BAUERMEISTER APPRAISAL SERVICE	6805944		375.00
25310	079	000	53105018.554900.		50341723	09/01/22	PV	V	BAUERMEISTER APPRAISAL SERVICE	6810994		187.50
25310	079	000	53105018.554900.		50341730	09/01/22	PV	V	BAUERMEISTER APPRAISAL SERVICE	6811016		312.50
25310	079	000	53105018.554900.		50431170	09/07/22	PV	V	PATROL, NEBRASKA STATE	6824815		407.25
25310	079	000	53105018.554900.		50437763	09/08/22	PV	V	BAUERMEISTER APPRAISAL SERVICE	6827711		187.50
25310	079	000	53105018.554900.		50437768	09/08/22	PV	V	BAUERMEISTER APPRAISAL SERVICE	6827721		250.00
25310	079	000	53105018.554900.		50458106	09/13/22	PV	V	BAUERMEISTER APPRAISAL SERVICE	6832399		187.50
25310	079	000	53105018.554900.		50458111	09/13/22	PV	V	BAUERMEISTER APPRAISAL SERVICE	6832408		250.00
25310	079	000	53105018.554900.		50458118	09/13/22	PV	V	BAUERMEISTER APPRAISAL SERVICE	6832416		187.50
25310	079	000	53105018.554900.		50458127	09/13/22	PV	V	BAUERMEISTER APPRAISAL SERVICE	6832427		250.00
Total for Object			554900 OTHER CONTRACTUAL SERVICES									2,844.75
25310	079	000	53105018.571100.		18711669	09/02/22	J1	G	PURCHASE CARD TRANSACTION	6821087		124.80
Total for Object			571100 LODGING									124.80
25310	079	000	53105018.571800.		50437740	09/08/22	PV	V	DOWNING, BONNIE M	6827670		40.27
Total for Object			571800 MEALS - TRAVEL STATUS									40.27
25310	079	000	53105018.574500.		50341541	09/01/22	PV	V	HERMSEN, KEVIN P	6810760		40.63
25310	079	000	53105018.574500.		50397445	09/01/22	PV	V	HERMSEN, KEVIN P	6816545		40.63
25310	079	000	53105018.574500.		50398144	09/01/22	PV	V	WALKENHORST, WADE	6817272		6.50
25310	079	000	53105018.574500.		50437740	09/08/22	PV	V	DOWNING, BONNIE M	6827670		190.94
Total for Object			574500 PERSONAL VEHICLE MILEAGE									278.70
25310	079	000	53105018.575100.		50341541	09/01/22	PV	V	HERMSEN, KEVIN P	6810760		1.62
25310	079	000	53105018.575100.		50397445	09/01/22	PV	V	HERMSEN, KEVIN P	6816545		1.62
25310	079	000	53105018.575100.		50398144	09/01/22	PV	V	WALKENHORST, WADE	6817272		

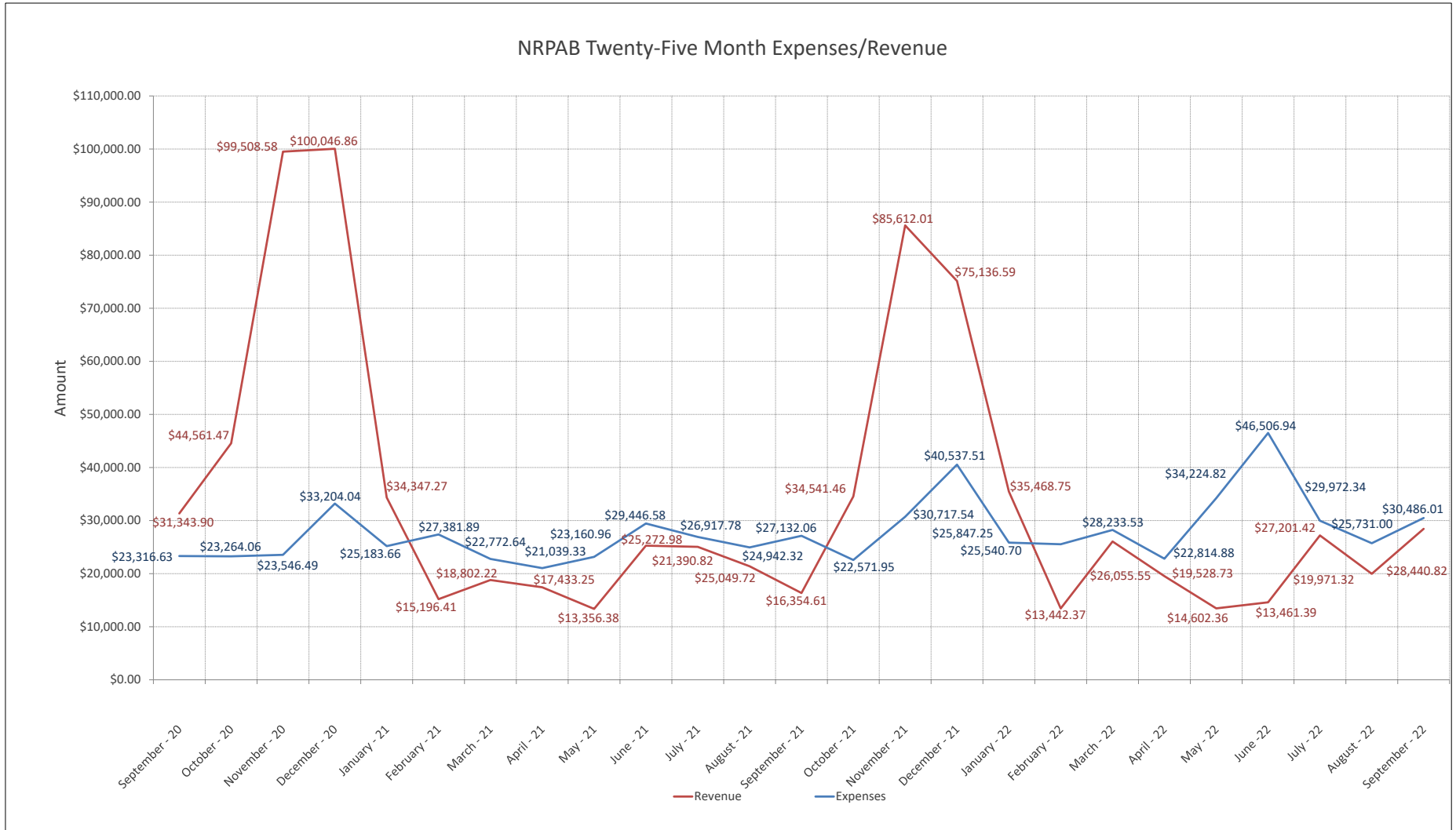
Fund	Program	Sub-Program	Account Number	Sub-ledger	Doc Number	Tran Date	Tran Type	Batch Type	Payee/Explanation	Batch Number	Posted Code	Month to Date
25310	079	000	53105018.575100.		50437740	09/08/22	PV	V	DOWNING, BONNIE M	6827670		7.31
Total for Object			575100 MISC TRAVEL EXPENSE									12.17
Total for Business Unit			53105018 NE REAL PROPERTY APPRAISER									1,142.84-
25320	079	000	53105200.475165.		463037	09/02/22	RC	RB	NRPAB AMC DEPOSIT 220902	6819850		1,500.00-
25320	079	000	53105200.475165.		463661	09/08/22	RC	RB	NRPAB AMC DEPOSIT 220908	6824923		1,500.00-
25320	079	000	53105200.475165.		464226	09/13/22	RC	RB	NRPAB AMC DEPOSIT 220913	6830545		3,000.00-
25320	079	000	53105200.475165.		50495888	09/21/22	PV	V	COLLATERAL MANAGEMENT LLC	6841775		1,500.00
25320	079	000	53105200.475165.		467021	09/28/22	RC	RB	NRPAB AMC DEPOSIT 220928	6849234		1,500.00-
Total for Object			475165 AMC REGISTERED RENEWAL									6,000.00-
25320	079	000	53105200.476101.		464226	09/13/22	RC	RB	NRPAB AMC DEPOSIT 220913	6830545		75.00-
Total for Object			476101 LATE PROCESSING FEES									75.00-
25320	079	000	53105200.481100.		18875041	09/23/22	JE	G	OIP August 2022 1.7949%	6846093		534.98-
Total for Object			481100 INVESTMENT INCOME									534.98-
25320	079	000	53105200.511100.		3167580	09/07/22	T2	7	PAYROLL LABOR DISTRIBUTION	6816683		1,668.36
25320	079	000	53105200.511100.		3167775	09/21/22	T2	7	PAYROLL LABOR DISTRIBUTION	6832691		1,754.77
Total for Object			511100 PERMANENT SALARIES-WAGES									3,423.13
25320	079	000	53105200.511600.		3167580	09/07/22	T2	7	PAYROLL LABOR DISTRIBUTION	6816683		175.00
Total for Object			511600 PER DIEM PAYMENTS									175.00
25320	079	000	53105200.512100.		3167580	09/07/22	T2	7	PAYROLL LABOR DISTRIBUTION	6816683		581.40
25320	079	000	53105200.512100.		3167775	09/21/22	T2	7	PAYROLL LABOR DISTRIBUTION	6832691		190.65
Total for Object			512100 VACATION LEAVE EXPENSE									772.05
25320	079	000	53105200.512200.		3167580	09/07/22	T2	7	PAYROLL LABOR DISTRIBUTION	6816683		59.90
25320	079	000	53105200.512200.		3167775	09/21/22	T2	7	PAYROLL LABOR DISTRIBUTION	6832691		53.26
Total for Object			512200 SICK LEAVE EXPENSE									113.16
25320	079	000	53105200.512300.		3167775	09/21/22	T2	7	PAYROLL LABOR DISTRIBUTION	6832691		230.97
Total for Object			512300 HOLIDAY LEAVE EXPENSE									230.97
25320	079	000	53105200.512500.		3167775	09/21/22	T2	7	PAYROLL LABOR DISTRIBUTION	6832691		80.02
Total for Object			512500 FUNERAL LEAVE EXPENSE									80.02



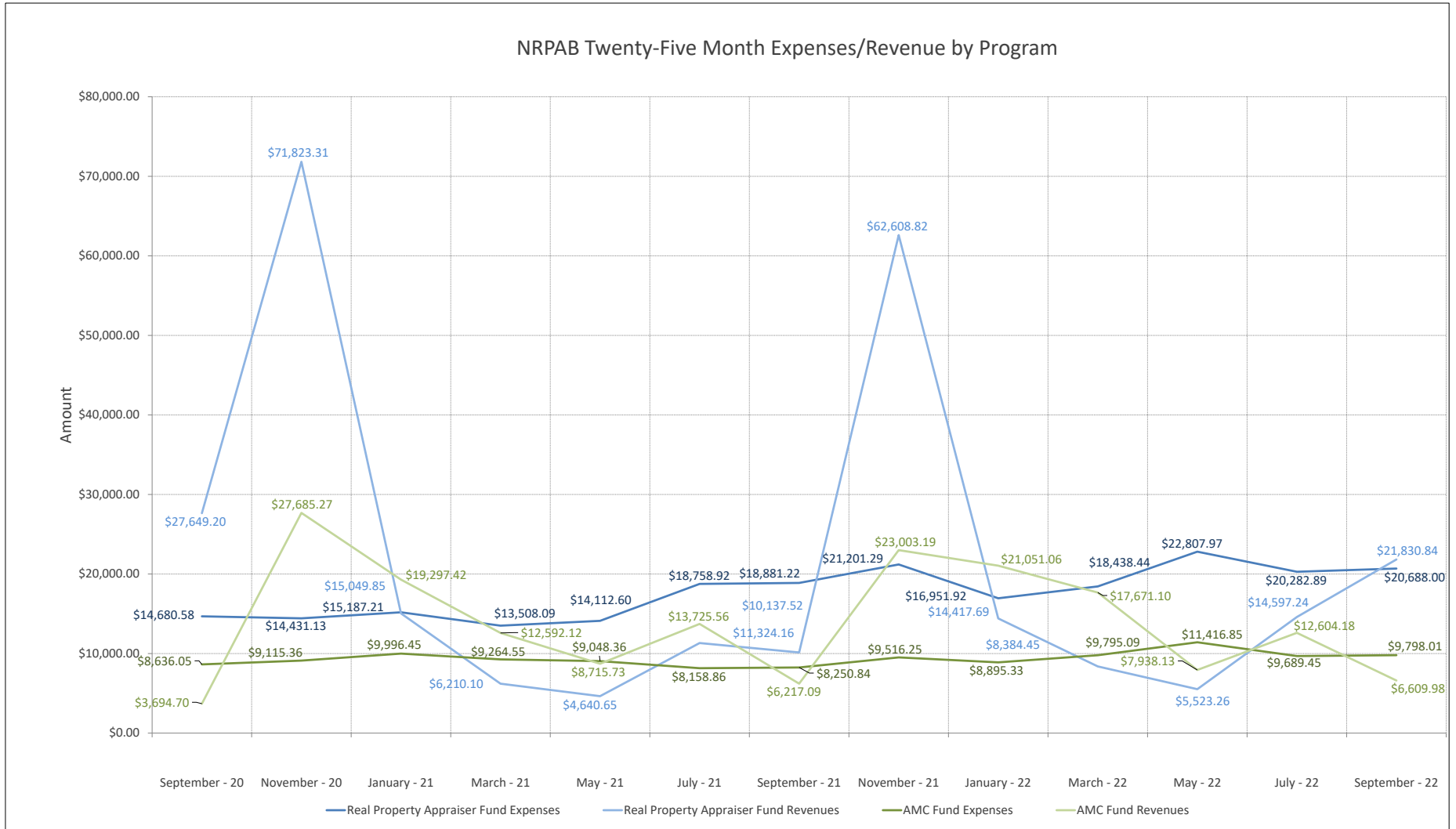
Fund	Program	Sub-Program	Account Number	Sub-ledger	Doc Number	Tran Date	Tran Type	Batch Type	Payee/Explanation	Batch Number	Posted Code	Month to Date
25320	079	000	53105200.515100.		3167581	09/07/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6816683		172.96
25320	079	000	53105200.515100.		3167776	09/21/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6832691		172.94
Total for Object			515100 RETIREMENT PLANS EXPENSE									345.90
25320	079	000	53105200.515200.		3167581	09/07/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6816683		174.68
25320	079	000	53105200.515200.		3167776	09/21/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6832691		161.28
Total for Object			515200 FICA EXPENSE									335.96
25320	079	000	53105200.515500.		3167581	09/07/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6816683		479.83
25320	079	000	53105200.515500.		3167776	09/21/22	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	6832691		479.83
Total for Object			515500 HEALTH INSURANCE EXPENSE									959.66
25320	079	000	53105200.521100.		18829155	09/19/22	JE	G	NRPAB POSTAGE AUGUST 2022	6839272		37.41
Total for Object			521100 POSTAGE EXPENSE									37.41
25320	079	000	53105200.521400.		50342441	09/01/22	PV	V	AS - OCIO - COMMUNICATIONS	6811528		70.70
25320	079	000	53105200.521400.		50402443	09/01/22	PV	V	AS - OCIO - IMSERVICES	6817737		2,053.43
25320	079	000	53105200.521400.		50491616	09/20/22	PV	V	AS - OCIO - COMMUNICATIONS	6841333		70.70
Total for Object			521400 CIO CHARGES									2,194.83
25320	079	000	53105200.522200.		18711669	09/02/22	J1	G	PURCHASE CARD TRANSACTION	6821087		192.50
Total for Object			522200 CONFERENCE REGISTRATION									192.50
25320	079	000	53105200.524600.		50325362	09/01/22	PV	V	SECRETARY OF STATE	6805839		11.78
25320	079	000	53105200.524600.		18757969	09/08/22	JE	G	NRPAB RENT SEPTEMBER 2022	6827663		328.98
25320	079	000	53105200.524600.		50464013	09/14/22	PV	V	SECRETARY OF STATE	6834279		12.32
Total for Object			524600 RENT EXPENSE-BUILDINGS									353.08
25320	079	000	53105200.524900.		18757969	09/08/22	JE	G	NRPAB RENT SEPTEMBER 2022	6827663		112.56
Total for Object			524900 RENT EXP-DEPR SURCHARGE									112.56
25320	079	000	53105200.554900.		50431170	09/07/22	PV	V	PATROL, NEBRASKA STATE	6824815		226.25
Total for Object			554900 OTHER CONTRACTUAL SERVICES									226.25
25320	079	000	53105200.571100.		18711669	09/02/22	J1	G	PURCHASE CARD TRANSACTION	6821087		67.20
Total for Object			571100 LODGING									67.20
25320	079	000	53105200.571800.		50437740	09/08/22	PV	V	DOWNING, BONNIE M	6827670		21.69
Total for Object			571800 MEALS - TRAVEL STATUS									21.69

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.		50341541	09/01/22	PV	V	HERMSEN, KEVIN P	6810760		21.87	
25320	079	000	53105200.574500.		50397445	09/01/22	PV	V	HERMSEN, KEVIN P	6816545		21.87	
25320	079	000	53105200.574500.		50398144	09/01/22	PV	V	WALKENHORST, WADE	6817272		3.50	
25320	079	000	53105200.574500.		50437740	09/08/22	PV	V	DOWNING, BONNIE M	6827670		102.82	
Total for Object			574500	PERSONAL VEHICLE MILEAGE									150.06
25320	079	000	53105200.575100.		50341541	09/01/22	PV	V	HERMSEN, KEVIN P	6810760		.88	
25320	079	000	53105200.575100.		50397445	09/01/22	PV	V	HERMSEN, KEVIN P	6816545		.88	
25320	079	000	53105200.575100.		50398144	09/01/22	PV	V	WALKENHORST, WADE	6817272		.88	
25320	079	000	53105200.575100.		50437740	09/08/22	PV	V	DOWNING, BONNIE M	6827670		3.94	
Total for Object			575100	MISC TRAVEL EXPENSE									6.58
Total for Business Unit		53105200	AMC LICENSING										3,188.03
Total for Division		000											2,045.19
Total for Agency		053	REAL PROPERTY APPRAISER BD										2,045.19

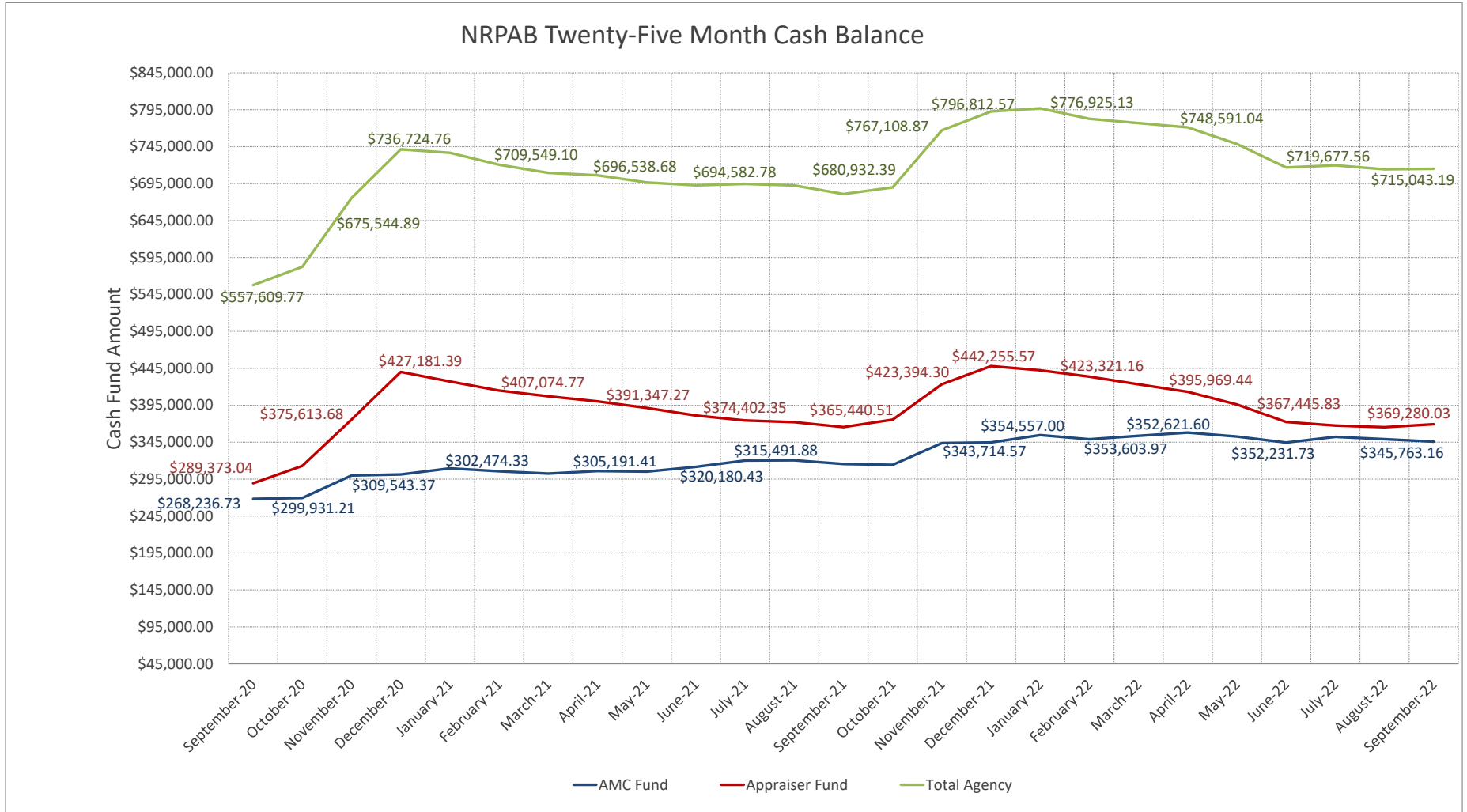
# Financial Report and Considerations - Financial Charts



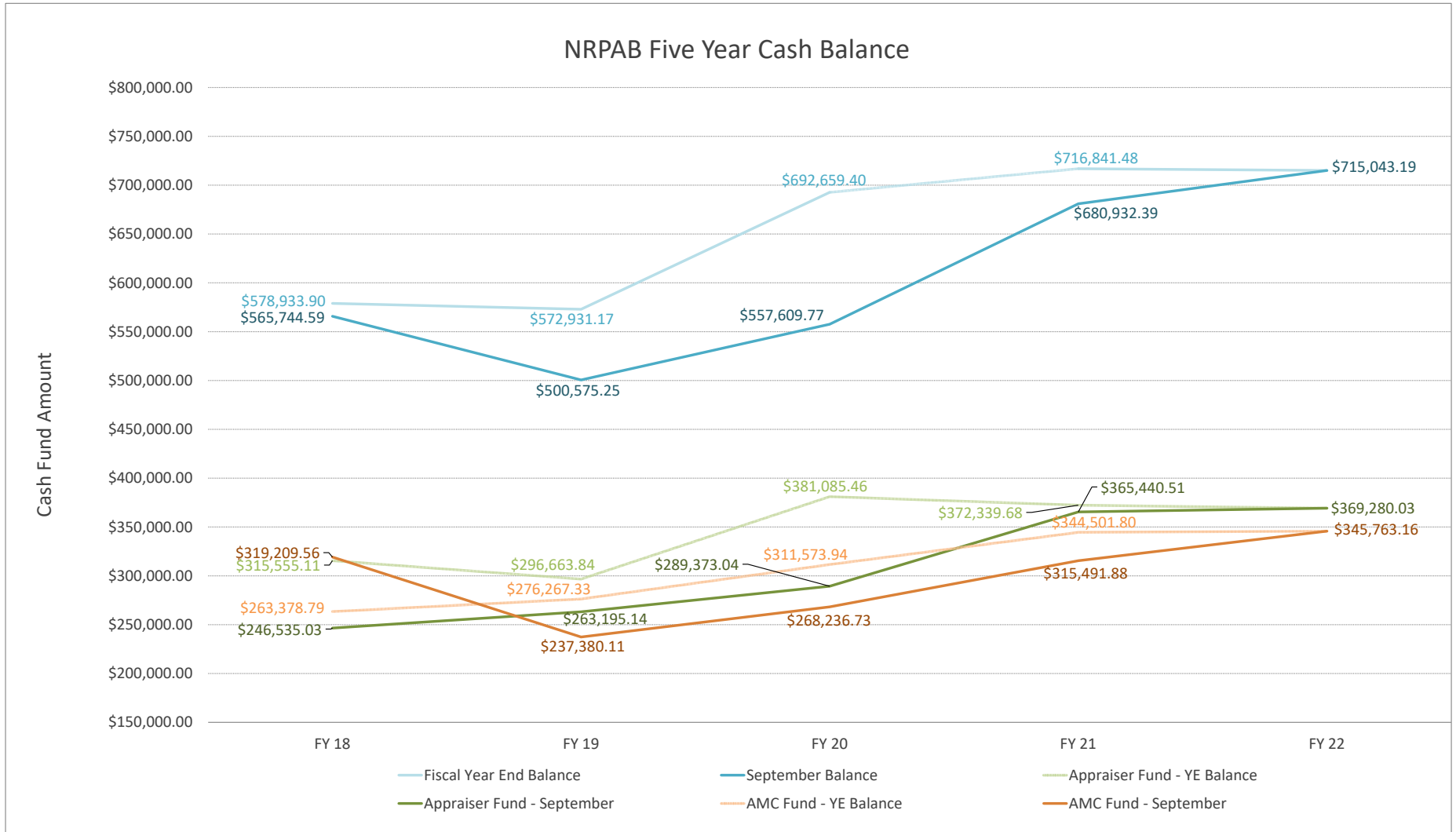
# Financial Report and Considerations - Financial Charts



# Financial Report and Considerations - Financial Charts



# Financial Report and Considerations - Financial Charts



**Deficit Issue Detail Report**  
**Agency: 053 - REAL PROPERTY APPRAISER BOARD**  
**Budget Cycle: 2023 Deficit**                      **Version: A1 - AGENCY REQUEST**

**Issue: Agency Health Insurance Cost Change**

**Program: 079 - APPRAISER LICENSING**

<b>Operations Request</b>	<b>FY22 Request</b>	<b>FY23 Request</b>
<b>BENEFITS</b>		
515500 HEALTH INSURANCE EXPENSE	0	5,905
<b>Subtotal BENEFITS</b>	<b>0</b>	<b>5,905</b>
<b>Total Operations Request</b>	<b>0</b>	<b>5,905</b>

**Deficit Issue Detail Report**  
**Agency: 053 - REAL PROPERTY APPRAISER BOARD**  
**Budget Cycle: 2023 Deficit**                      **Version: A1 - AGENCY REQUEST**

**Issue: Agency Health Insurance Cost Change**

<b>Issue Total Funding</b>	<b>FY22 Request</b>	<b>FY23 Request</b>
<b>Operations Funding</b>		
General Fund	0	0
Cash Fund	0	5,905
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
<b>Total Operations Funding</b>	<b>0</b>	<b>5,905</b>
<b>Aid Funding</b>		
General Fund	0	0
Cash Fund	0	0
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
<b>Total Aid Funding</b>	<b>0</b>	<b>0</b>
<b>Total Funding</b>		
General Fund	0	0
Cash Fund	0	5,905
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
<b>Total Funding</b>	<b>0</b>	<b>5,905</b>
<b>Personal Service Limit</b>	<b>0</b>	<b>0</b>
<b>FTE</b>	<b>0.00</b>	<b>0.00</b>
<b>Variance</b>		
Total Request	0	5,905
Total Funding	0	5,905
Total Variance	0	0



**Deficit Issue Detail Report**  
**Agency: 053 - REAL PROPERTY APPRAISER BOARD**  
**Budget Cycle: 2023 Deficit**                      **Version: A1 - AGENCY REQUEST**

**ISSUE: AGENCY HEALTH INSURANCE COST CHANGE**

**DESCRIPTION OF REQUEST:**

Due to a benefit qualifying life event for a Nebraska Real Property Appraiser Board teammate, the Board's health insurance costs have increased significantly during FY22-23. The Board is requesting funding for the health insurance funding deficiency for the difference between the teammate elected "Employee Only" Consumer Focused Health Plan and the "Employee + Spouse" Consumer Focused Health Plan, for FY22-23.

A full-time teammate changed health insurance elections from United Healthcare's "Employee Only" Consumer Focused Health Plan to the "Employee + Spouse" Consumer Focused Health Plan, effective September 1, 2022. This benefit qualifying life event change results in a health insurance funding deficiency of \$590.54 per month for the agency. The Board is requesting funding for the health insurance funding deficiency for the difference between the teammate elected "Employee Only" Consumer Focused Health Plan and the "Employee + Spouse" Consumer Focused Health Plan, for FY22-23.

**RATIONALE FOR REQUEST:**

Due to a benefit qualifying life event for a Nebraska Real Property Appraiser Board teammate, the Board's health insurance costs have increased significantly during FY22-23. A full-time teammate changed health insurance elections from United Healthcare's "Employee Only" Consumer Focused Health Plan to the "Employee + Spouse" Consumer Focused Health Plan, effective September 1, 2022. This benefit qualifying life event change results in an agency health insurance funding deficiency of \$590.54 per month, and \$5,905.40 for FY22-23.

During budget planning for FY22-23, the Board was unaware that such of a change would be made by any teammate; therefore, the Board was unable to take mitigating steps to diminish the impact of the deficiency. At this point in the fiscal year, it would be inappropriate to redirect allocated funds from another area to address this deficiency, as the fiscal year expenditures are not yet clear. Health insurance funding is appropriated by the Nebraska State Legislature based on anticipated costs to each agency. When the 2021-23 Biennial Budget Request was submitted by the Board, the projected expenditures were based on teammate feedback and current health insurance benefit elections. As such, the Board is requesting funding for the health insurance funding deficiency for the difference between the teammate elected "Employee Only" Consumer Focused Health Plan and the "Employee + Spouse" Consumer Focused Health Plan, for FY22-23.

**Attachments:**

2022-23 Teammate Election Change.pdf

2022-23 State of Nebraska Health Insurance Information.pdf

**IMPACT OF REQUEST:**

Maximum operation efficiency and effectiveness is achieved when the Board' programs are highly functioning, utilizing all available resources to ensure that the Real Property Appraiser Qualifications Criteria, ASC Policy Statements, AMC Rule, AQB CAP Program Guidelines, and Title XI are all met. The mission of the Nebraska Real Property Appraiser Board is to administer and enforce the Nebraska Real Property Appraiser Act and Nebraska Appraisal Management Company Registration Act with efficiency, equity, and integrity,

**Deficit Issue Detail Report**  
**Agency: 053 - REAL PROPERTY APPRAISER BOARD**  
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to not only ensure that the citizens of Nebraska are protected and served, but also that the appraisal business community is highly qualified through education, experience, and examination.

The Board's primary functions are to issue and renew appraiser credentials; develop and implement standards for appraiser credentialing; register and renew registration for appraisal management companies; approve appraiser qualifying courses and appraiser continuing education activities, along with instructors for these activities; investigate and adjudicate grievances; develop laws and rules through relevant, efficient and effective legislation and rule making; and disseminate relevant information to general public, stakeholders, credentialed appraisers and appraisal management companies. Through these processes, the Board ensures that the citizens of Nebraska are protected and served, and also that the appraisal business community is highly qualified through education, experience, and examination. In addition, the Board is required to comply with federal requirements set forth by the Appraisal Subcommittee, Title XI of FIRREA, and the Dodd-Frank Wall Street Reform and Consumer Protection Act. If this request for funding is approved, the current quality standards will remain in place. If this request is not approved, the Board must prioritize its needs and address this health insurance deficiency through a reduction in the number or quality of services, which would not only diminish the Board's ability to carry out its mission and vision in an effective and efficient manner, but may also affect the Board's ability to maintain compliance with Title XI. Any reduction in services would also result in a negative effect on the public, the mortgage lending industry, Nebraska real property appraisers, appraisal management companies, and education providers. This deficiency request is not in an area identified as "evidence based" in the 2021-2023 Biennial Budget request.

**STATUTORY CHANGES:**

No statutory changes are suggested by the Board related to this funding deficiency.

# Nebraska Real Property Appraiser Act\_Draft September 28, 2022

## **76-2201. Act, how cited.**

Sections 76-2201 to 76-2250 shall be known and may be cited as the Real Property Appraiser Act.

## **76-2202. Legislative findings.**

The Legislature finds that as a result of the enactment of the Dodd-Frank Wall Street Reform and Consumer Protection Act and the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, Nebraska's laws providing for regulation of real property appraisers require restructuring and updating in order to comply with such acts. Compliance with the acts is necessary to ensure an adequate number of real property appraisers in Nebraska to conduct appraisals of real estate involved in federally related transactions as defined in such acts.

## **76-2203. Definitions, where found.**

For purposes of the Real Property Appraiser Act, the definitions found in sections 76-2203.01 to 76-2219.02 shall be used.

### **76-2203.01. Accredited degree-awarding community college, college, or university, defined.**

Accredited degree-awarding community college, college, or university means an institution that is approved or accredited by an accreditation association or agency recognized by the United States Secretary of Education.

### **76-2204. Appraisal, defined.**

Appraisal means (1) as a noun, an opinion of value or the act or process of developing an opinion of value or (2) as an adjective, pertaining to appraising and related functions such as real property appraisal practice. An appraisal is numerically expressed as a specific amount, as a range of numbers, or as a relationship to a previous value opinion or numerical benchmark.

### **76-2205. Appraisal Foundation, defined.**

Appraisal Foundation means The Appraisal Foundation that was incorporated as an Illinois not-for-profit corporation on November 30, 1987.

### **76-2205.01. Repealed. Laws 2020, LB808, § 101.**

### **76-2205.02. Appraisal review, defined.**

Appraisal review means (1) as a noun, the act or process of developing an opinion about the quality of a real property appraiser's work that was performed as part of real property appraisal practice or (2) as an adjective, of or pertaining to an opinion about the quality of another real property appraiser's work that was performed as part of real property appraisal practice.

### **76-2205.03. Appraiser Qualifications Board, defined.**

Appraiser Qualifications Board means the Appraiser Qualifications Board of the Appraisal Foundation.

**76-2206. Transferred to section 76-2216.02.**

**76-2207. Repealed. Laws 2010, LB 931, § 30.**

**76-2207.01. Assignment, defined.**

Assignment means a valuation service that is performed by a real property appraiser as a consequence of an agreement with a client.

**76-2207.02. Transferred to section 76-2207.18.**

**76-2207.03. Transferred to section 76-2207.19.**

**76-2207.04. Transferred to section 76-2207.20.**

**76-2207.05. Transferred to section 76-2207.21.**

**76-2207.06. Transferred to section 76-2207.22.**

**76-2207.07. Transferred to section 76-2207.23.**

**76-2207.08. Transferred to section 76-2207.24.**

**76-2207.09. Transferred to section 76-2207.25**

**76-2207.10. Transferred to section 76-2207.26.**

**76-2207.11. Transferred to section 76-2207.27.**

**76-2207.12. Transferred to section 76-2207.28.**

**76-2207.13. Transferred to section 76-2207.29.**

**76-2207.14. Transferred to section 76-2207.30.**

**76-2207.15. Transferred to section 76-2207.31. 76-2207.16. Transferred to section 76-2207.32. 76-**

**2207.17. Assignment results, defined.**

Assignment results means the opinions or conclusions, not limited to value, developed by a real property appraiser when performing valuation services specific to real property appraisal practice.

**76-2207.18. Board, defined.**

Board means the Real Property Appraiser Board.

**76-2207.19. Certified general real property appraiser, defined.**

Certified general real property appraiser means a person who holds a valid credential as a certified general real property appraiser issued under the Real Property Appraiser Act.

## **76-2207.20. Certified real property appraiser, defined.**

Certified real property appraiser means a person who holds a valid credential as a certified general real property appraiser or a valid credential as a certified residential real property appraiser issued under the Real Property Appraiser Act.

## **76-2207.21. Certified residential real property appraiser, defined.**

Certified residential real property appraiser means a person who holds a valid credential as a certified residential real property appraiser issued under the Real Property Appraiser Act.

## **76-2207.22. Client, defined. Client means the person or persons who engage a real property appraiser by employment or contract in a specific assignment whether directly or through an agent.**

Completed application means an application for credentialing has been processed, all statutory requirements for a credential to be issued have been met by the applicant, and all required documentation is submitted to the board for final consideration.

## **76-2207.24. Complex residential real property, defined.**

Complex residential real property means residential property in which the property to be appraised, the form of ownership, or the market conditions are complicated or atypical.

## **76-2207.25. Credential, defined.**

Credential means a registration, license, or certificate.

## **76-2207.26. Credential holder, defined.**

Credential holder means (1) any person who holds a valid credential as a trainee real property appraiser, licensed real property appraiser, certified residential real property appraiser, or certified general real property appraiser and (2) any person who holds a temporary credential to engage in real property appraisal practice within this state.

## **76-2207.27. Education provider, defined.**

Education provider means: Any real property appraisal or real-estate-related organization; proprietary school; accredited degree-awarding community college, college, or university; state or federal agency; or such other provider that may be approved by the board that provides real property appraiser training or education.

## **76-2207.28. Evaluation assignment, defined.**

Evaluation assignment means an assignment that relates to the nature, quality, or utility of identified real estate or identified real property and typically does not include an opinion of value. Evaluation assignment does not include reports prepared by experts from professional disciplines other than real property appraisal such as: A soil test or soil analysis of identified real estate prepared by a civil engineer; a title opinion or zoning analysis of identified real estate prepared by a lawyer; an architectural analysis of identified improved real estate prepared by an architect; and a property management analysis of identified improved real estate prepared by a property manager or property management consultant.

## **76-2207.29. Fifteen-hour National Uniform Standards of Professional Appraisal Practice Course, defined.**

Fifteen-hour National Uniform Standards of Professional Appraisal Practice Course means the course as approved by the Appraiser Qualifications Board.

## **76-2207.30. Financial Institutions Reform, Recovery, and Enforcement Act of 1989, defined.**

Financial Institutions Reform, Recovery, and Enforcement Act of 1989 means the act as it existed on January 1, 2022.

## **76-2207.31. Instructor, defined.**

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

## **76-2207.32. Jurisdiction, defined.**

Jurisdiction means a state of the United States, the District of Columbia, Puerto Rico, the United States Virgin Islands, or any territory or insular possession subject to the jurisdiction of the United States.

**76-2208. Transferred to section 76-2207.02.**

**76-2209. Repealed. Laws 2010, LB 931, § 30.**

**76-2210. Transferred to section 76-2207.03.**

**76-2210.01. Transferred to section 76-2207.04.**

**76-2210.02. Transferred to section 76-2207.05.**

**76-2210.03. Transferred to section 76-2207.07.**

**76-2211. Transferred to section 76-2207.08.**

# Nebraska Real Property Appraiser Act\_Draft September 28, 2022

**76-2211.01. Repealed. Laws 2015, LB 139, § 78.**

**76-2211.02. Transferred to section 76-2207.09.**

**76-2212. Transferred to section 76-2207.12.**

**76-2212.01. Transferred to section 76-2207.13.**

**76-2212.02. Transferred to section 76-2207.14. 76-2212.03. Jurisdiction of practice, defined.**

Jurisdiction of practice means any jurisdiction in which an appraiser devotes his or her time engaged in real property appraisal practice.

**76-2213. Licensed residential real property appraiser, defined.**

Licensed residential real property appraiser means a person who holds a valid credential as a licensed residential real property appraiser issued under the Real Property Appraiser Act.

**76-2213.01. Transferred to section 76-2218.02.**

**76-2213.02. Person, defined.**

Person means an individual or a firm, a partnership, a limited partnership, a limited liability company, an association, a corporation, or any other group engaged in joint business activities, however organized.

**76-2213.03. PAREA program, defined.**

PAREA program means a practical applications of real estate appraisal program approved by the Appraiser Qualifications Board as prescribed by rules and regulations of the Real Property Appraiser Board.

**76-2214. Real estate, defined.**

Real estate means a parcel or tract of land, including improvements, if any.

**76-2214.01. Real property, defined.**

Real property means one or more defined interests, benefits, or rights inherent in the ownership of real estate.

**76-2215. Real property appraisal practice, defined.**

Real property appraisal practice means any act or process performed by a real property appraiser involved in developing and reporting an analysis, opinion, or conclusion relating to the specified interests in or aspects of identified real estate or real property or an appraisal review. Real property appraisal practice includes, but is not limited to, evaluation assignments, valuation assignments, and appraisal review assignments.

## **76-2216. Real property appraiser, defined.**

Real property appraiser means a person who is a credential holder.

### **76-2216.01. Repealed. Laws 2018, LB741, § 39.**

### **76-2216.02. Report, defined.**

Report means any communication, written, oral, or by electronic means, of assignment results transmitted to the client or a party authorized by the client upon completion of an assignment. Testimony related to assignment results is deemed to be an oral report.

### **76-2216.03. Repealed. Laws 2020, LB808, § 101.**

### **76-2217. Transferred to section 76-2214.01.**

### **76-2217.01. Repealed. Laws 2015, LB 139, § 78.**

### **76-2217.02. Transferred to section 76-2217.04.**

### **76-2217.03. Signature, defined.**

Signature means personalized evidence indicating authentication of the work performed by the real property appraiser and the acceptance of the responsibility for content, analyses, conclusions, and compliance with the Uniform Standards of Professional Appraisal Practice in a report.

### **76-2217.04. Trainee real property appraiser, defined.**

Trainee real property appraiser means a person who holds a valid credential as a trainee real property appraiser issued under the Real Property Appraiser Act.

### **76-2218. Two-year continuing education period, defined.**

- (1) Except as provided in subsections (2) through (6) of this section, two-year continuing education period means the period of twenty-four months commencing on January 1 and completed on December 31 of the following year.
- (2) For a new real property appraiser credentialed prior to July 1 pursuant to section 76- 2228.01, 76-2230, 76-2231.01, or 76-2232, two-year continuing education period means the period commencing on the date of initial credentialing and completed on December 31 of the following year.
- (3) For a new real property appraiser credentialed on or after July 1 pursuant to section 76- 2228.01, 76-2230, 76-2231.01, or 76-2232, two-year continuing education period means the period of twenty-four months commencing on January 1 of the year following the date of initial credentialing.



# Nebraska Real Property Appraiser Act\_Draft September 28, 2022

- (4) For a new real property appraiser credentialed pursuant to section 76-2233 who held a valid credential of the same class to engage in real property appraisal practice under the laws of another jurisdiction on January 1 of the year in which the credential was issued by the board, two-year continuing education period means the period of twenty-four months commencing on January 1 of the year in which the credential was issued by the board.
- (5) For a new real property appraiser credentialed pursuant to section 76-2233 who (a) did not hold a valid credential of the same class to engage in real property appraisal practice under the laws of another jurisdiction on January 1 of the year in which the credential was issued by the board and (b) was credentialed pursuant to section 76-2233 prior to July 1, two-year continuing education period means the period commencing on the date of initial credentialing and completed on December 31 of the following year.
- (6) For a new real property appraiser credentialed pursuant to section 76-2233 who (a) did not hold a valid credential of the same class to engage in real property appraisal practice under the laws of another jurisdiction on January 1 of the year in which the credential was issued by the board and (b) was credentialed pursuant to section 76-2233 on or after July 1, two-year continuing education period means the period of twenty-four months commencing on January 1 of the year following the date of initial credentialing.

## **76-2218.01. Transferred to section 76-2213.01**

## **76-2218.02. Uniform Standards of Professional Appraisal Practice, defined.**

Uniform Standards of Professional Appraisal Practice means the standards adopted and promulgated by The Appraisal Foundation as the standards existed on January 1, 2021.

## **76-2219. Valuation assignment, defined.**

Valuation assignment means:

- (1) An appraisal that estimates the value of identified real estate or identified real property at a particular point in time; or
- (2) A valuation service performed as a consequence of an agreement between a real property appraiser and a client.

## **76-2219.01. Valuation services, defined.**

Valuation services means services pertaining to an aspect of property value, including a service performed by real property appraisers.

## **76-2219.02. Workfile, defined.**

Workfile means data, information, and documentation necessary to support a real property appraiser's opinions and conclusions, and to show compliance with the Uniform Standards of Professional Appraisal Practice.

# Nebraska Real Property Appraiser Act\_Draft September 28, 2022

## **76-2220. Proper credentialing required; violation of act; cease and desist order.**

- (1) Except as provided in section 76-2221, it shall be unlawful for anyone to act as a real property appraiser in this state without first obtaining proper credentialing as required under the Real Property Appraiser Act.
- (2) Except as provided in section 76-2221, any person who, directly or indirectly for another, offers, attempts, agrees to engage, or engages in real property appraisal practice, or who advertises or holds himself or herself out to the general public as a real property appraiser, shall be deemed a real property appraiser within the meaning of the Real Property Appraiser 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 such act. Committing a single act described in this section by a person required to be credentialed under the Real Property Appraiser Act and not so credentialed shall constitute a violation of the act for which the board may impose sanctions pursuant to this section for the protection of the public health, safety, or welfare.
- (3) The board may issue a cease and desist order against any person who violates this section. Such order shall be final ten days after issuance unless such person requests a hearing pursuant to section 76-2240. The board may, through the Attorney General, obtain an order from the district court for the enforcement of the cease and desist order.

## **76-2221. Act; exemptions.**

The Real Property Appraiser Act shall not apply to:

- (1) Any person who is a salaried employee of (a) the federal government, (b) any agency of the state government or a political subdivision which appraises real estate, (c) any insurance company authorized to do business in this state, or (d) any bank, savings bank, savings and loan association, building and loan association, credit union, or small loan company licensed by this state or supervised or regulated by or through federal enactments covering financial institutions who renders an estimate or opinion of value of real estate or any interest in real estate when such estimate or opinion is rendered in connection with the salaried employee's employment for an entity listed in subdivisions (a) through (d) of this subdivision, except that any salaried employee of the entities listed in subdivisions (a) through (d) of this subdivision who signs a report as a credentialed real property appraiser shall be subject to the act and the Uniform Standards of Professional Appraisal Practice. Any salaried employee of the entities listed in subdivisions (a) through (d) of this subdivision who is a credentialed real property appraiser and who does not sign a report as a credentialed real property appraiser shall include the following disclosure prominently with such report: This opinion of value may not meet the minimum standards contained in the Uniform Standards of Professional Appraisal Practice and is not governed by the Real Property Appraiser Act;
- (2) A person referred to in subsection (1) of section 81-885.16;

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- (3) Any person who provides assistance (a) in obtaining the data upon which assignment results are based, (b) in the physical preparation of a report, such as taking photographs, preparing charts, maps, or graphs, or typing or printing the report, or (c) that does not directly involve the exercise of judgment in arriving at the assignment results set forth in the report;
- (4) Any owner of real estate, employee of the owner, or attorney licensed to practice law in this state representing the owner who renders an estimate or opinion of value of the real estate or any interest in the real estate when such estimate or opinion is for the purpose of real estate taxation, or any other person who renders such an estimate or opinion of value when that estimate or opinion requires a specialized knowledge that a real property appraiser would not have;
- (5) Any owner of real estate, employee of the owner, or attorney licensed to practice law in this state representing the owner who renders an estimate or opinion of value of real estate or any interest in real estate or damages thereto when such estimate or opinion is offered as testimony in any condemnation proceeding, or any other person who renders such an estimate or opinion
- (6) when that estimate or opinion requires a specialized knowledge that a real property appraiser would not have;
- (7) Any owner of real estate, employee of the owner, or attorney licensed to practice law in this state representing the owner who renders an estimate or opinion of value of the real estate or any interest in the real estate when such estimate or opinion is offered in connection with a legal matter involving real property;
- (8) Any person appointed by a county board of equalization to act as a referee pursuant to section 77-1502.01, except that any person who also practices as an independent real property appraiser for others shall be subject to the Real Property Appraiser Act and shall be credentialed prior to engaging in such other real property appraisal practice. Any real property appraiser appointed to act as a referee pursuant to section 77-1502.01 and who prepares a report for the county board of equalization shall not sign such report as a credentialed real property appraiser and shall include the following disclosure prominently with such report: This opinion of value may not meet the minimum standards contained in the Uniform Standards of Professional Appraisal Practice and is not governed by the Real Property Appraiser Act;
- (9) Any person who is appointed to serve as an appraiser pursuant to section 76-706, except that if such person is a credential holder, he or she shall (a) be subject to the scope of practice applicable to his or her classification of credential and (b) comply with the Uniform Standards of Professional Appraisal Practice, excluding standards 1 through 10; or
- (10) Any person, including an independent contractor, retained by a county to assist in the appraisal of real property as performed by the county assessor of such county subject to the standards established by the Tax Commissioner pursuant to section 77-1301.01. A person so retained shall be under the direction and responsibility of the county assessor.

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## **76-2222. Real Property Appraiser Board; created; members; terms; compensation; expenses.**

- (1) The Real Property Appraiser Board is hereby created. The board shall consist of five members. One member who is a certified real property appraiser shall be selected from each of the three congressional districts, and two members shall be selected at large. The two members selected at large shall include one representative of financial institutions and one licensed real estate broker. The Governor shall appoint the members of the board.
- (2) The term of each member of the board shall be five years. Upon the expiration of his or her term, a member of the board shall continue to hold office until the appointment and qualification of his or her successor. No person shall serve as a member of the board for consecutive terms. Any vacancy shall be filled in the same manner as the original appointment. The Governor may remove a member for cause.
- (3) The members of the board shall elect a chairperson during the first meeting of each year from among the members.
- (4) Three members of the board, at least two of whom are real property appraisers, shall constitute a quorum.
- (5) Each member of the board shall receive a per diem of one hundred dollars per day (a) for each scheduled meeting of the board or a committee of the board at which the member is present and (b) actually spent in traveling to and from and attending meetings and conferences of the Association of Appraiser Regulatory Officials and its committees and subcommittees or of The Appraisal Foundation and its committees and subcommittees, board committee meetings, or other business as authorized by the board.
- (6) Each member of the board shall be reimbursed for expenses incident to the performance of his or her duties under the Real Property Appraiser Act and Nebraska Appraisal Management Company Registration Act as provided in sections 81-1174 to 81-1177.

## **76-2223. Real Property Appraiser Board; powers and duties; rules and regulations.**

- (1) The Real Property Appraiser Board shall administer and enforce the Real Property Appraiser Act and may:
  - (a) Receive applications for credentialing under the act, process such applications and regulate the issuance of credentials to qualified applicants, and maintain a directory of the names and addresses of persons who receive credentials under the act;
  - (b) Hold meetings, public hearings, informal conferences, and administrative hearings, prepare or cause to be prepared specifications for all real property appraiser classifications, solicit bids and enter into contracts with one or more testing services, and administer or contract for the administration of examinations approved by the Appraiser Qualifications Board in such places and at such times as deemed appropriate;

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- (c) Develop the specifications for credentialing examinations, including timing, location, and security necessary to maintain the integrity of the examinations;
- (d) Review the procedures and criteria of a contracted testing service to ensure that the testing meets with the approval of the Appraiser Qualifications Board;
- (e) Collect all fees required or permitted by the act. The Real Property Appraiser Board shall remit all such receipts to the State Treasurer for credit to the Real Property Appraiser Fund. In addition, the board may collect and transmit to the appropriate federal authority any fees established under the Financial Institutions Reform, Recovery, and Enforcement Act of 1989;
- (f) Establish appropriate administrative procedures for disciplinary proceedings conducted pursuant to the Real Property Appraiser Act;
- (g) Issue subpoenas to compel the attendance of witnesses and the production of books, documents, records, and other papers, administer oaths, and take testimony and require submission of and receive evidence concerning all matters within its jurisdiction. In case of disobedience of a subpoena, the Real Property Appraiser Board may make application to the district court of Lancaster County to require the attendance and testimony of witnesses and the production of documentary evidence. If any person fails to obey an order of the court, he or she may be punished by the court as for contempt thereof;
- (h) Deny an application or censure, suspend, or revoke a credential if it finds that the applicant or credential holder has committed any of the acts or omissions set forth in section 76- 2238 or otherwise violated the act. Any disciplinary matter may be resolved through informal disposition pursuant to section 84-913;
- (i) Take appropriate disciplinary action against a credential holder if the Real Property Appraiser Board determines that a credential holder has violated any provision of the act or the Uniform Standards of Professional Appraisal Practice;
- (j) Enter into consent decrees and issue cease and desist orders upon a determination that a violation of the act has occurred;
- (k) Promote research and conduct studies relating to the profession of real property appraisal, sponsor real property appraisal educational activities, and incur, collect fees for, and pay the necessary expenses in connection with activities which shall be open to all credential holders;
- (l) Establish and adopt minimum standards for appraisals as required under section 76-2237;
- (m) Adopt and promulgate rules and regulations to carry out the act. The rules and regulations may include provisions establishing minimum standards for education providers, courses, and instructors. The rules and regulations shall be adopted and promulgated pursuant to the Administrative Procedure Act; and

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- (n) Do all other things necessary to carry out the Real Property Appraiser Act.
- (2) The Real Property Appraiser Board shall also administer and enforce the Nebraska Appraisal Management Company Registration Act.

## **76-2224. Board; personnel, facilities, and equipment.**

In order to administer and enforce the Real Property Appraiser Act, the board may hire a director and other staff, rent office space, and acquire other facilities and equipment. The board may contract for administrative assistance, including facilities, equipment, supplies, and personnel that are required by the board to carry out its responsibilities under the act.

## **76-2225. Civil and criminal immunity.**

The members of the board and the board's employees or persons under contract with the board shall be immune from any civil action or criminal prosecution for initiating or assisting in any lawful investigation of the actions of or any disciplinary proceeding concerning a credential holder pursuant to the Real Property Appraiser Act if such action is taken without malicious intent and in the reasonable belief that it was taken pursuant to the powers vested in the members of the board or such employees or persons.

## **76-2226. Real Property Appraiser Fund; created; use; investment.**

There is hereby created the Real Property Appraiser Fund. The board may use the fund for the administration and enforcement of the Real Property Appraiser Act and to meet the necessary expenditures of the board. The fund shall include a sufficient cash fund balance as determined by the board. The expense of administering and enforcing the act shall not exceed the money collected by the board under the act. Transfers may be made from the fund to the General Fund at the direction of the Legislature. Any money in the Real Property Appraiser Fund available for investment shall be invested by the state investment officer pursuant to the Nebraska Capital Expansion Act and the Nebraska State Funds Investment Act.

## **76-2227. Credentials; application; requirements.**

- (1) Applications for initial credentials, upgrade of credentials, credentials through reciprocity, temporary credentials, and renewal of credentials, including authorization to take the appropriate examination, shall be made in writing to the board on forms approved by the board. The payment of the appropriate fee in an amount established by the board pursuant to section 76-2241 shall accompany all applications.
- (2) Applications for credentials shall include the applicant's social security number and such other information as the board may require.

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- (3) At the time of filing an application for a credential, the applicant shall sign a pledge that he or she has read and will comply with the Uniform Standards of Professional Appraisal Practice. Each applicant shall also certify that he or she understands the types of misconduct for which disciplinary proceedings may be initiated.
- (4) To qualify for an initial credential, an upgrade of a credential, a credential through reciprocity, a temporary credential, or a renewal of a credential, an applicant shall:
  - (a) Certify that disciplinary proceedings are not pending against him or her in any jurisdiction or state the nature of any pending disciplinary proceedings;
  - (b) Certify that he or she has not surrendered an appraiser credential, or any other registration, license, or certification, issued by any other regulatory agency or held in any other jurisdiction, in lieu of disciplinary action pending or threatened within the five-year period immediately preceding the date of application;
  - (c) Certify that his or her appraiser credential, or any other registration, license, or certification, issued by any other regulatory agency or held in any other jurisdiction, has not been revoked or suspended within the five-year period immediately preceding the date of application;
  - (d) 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;
  - (e) Certify that no civil judicial actions, including dismissal with settlement, in connection with real estate, financial services, or in the making of an appraisal have been brought against him or her within the five-year period immediately preceding the date of application;
  - (f) Demonstrate character and general fitness such as to command the confidence and trust of the public; and
  - (g) Not possess a background that would call into question public trust or a credential holder's fitness for credentialing.

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- (5) Credentials shall be issued only to persons 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 and only after satisfactory proof of such qualification has been presented to the board upon request and a completed application has been approved.
- (6) No credential shall be issued to a person other than an individual.

## **76-2228. Appraisers; classification.**

There shall be four classes of credentials issued to real property appraisers as follows:

- (1) Trainee real property appraiser, which classification shall consist of those persons who meet the requirements set forth in section 76-2228.01;
- (2) Licensed residential real property appraiser, which classification shall consist of those persons who meet the requirements set forth in section 76-2230;
- (3) Certified residential real property appraiser, which classification shall consist of those persons who meet the requirements set forth in section 76-2231.01; and
- (4) Certified general real property appraiser, which classification shall consist of those persons who meet the requirements set forth in section 76-2232.

### **76-2228.01. Trainee real property appraiser; applicant; qualifications; fingerprints; national criminal history record check; upgraded credential; requirements; scope of practice.**

- (1) To qualify for a credential as a trainee real property appraiser, an applicant shall:
  - (a) Be at least nineteen years of age;
  - (b) Hold a high school diploma or a certificate of high school equivalency or have education acceptable to the Real Property Appraiser Board;
  - (c) (i) Have successfully completed and passed examination for no fewer than seventy-five class hours in Real Property Appraiser Board-approved qualifying education courses conducted by education providers as prescribed by rules and regulations of the Real Property Appraiser Board and completed the fifteen-hour National Uniform Standards of Professional Appraisal Practice Course. Each course shall include a proctored, closed-book examination pertinent to the material presented. Except for the fifteen-hour National Uniform Standards of Professional Appraisal Practice Course, which shall be completed within the two-year period immediately preceding submission of the application, all class hours shall be completed within the five-year period immediately preceding submission of the application; or



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- (ii) 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 required core curriculum or the equivalent as determined by the Appraiser Qualifications Board. The degree shall be conferred within the five-year period immediately preceding submission of the application. If the degree in real estate or equivalent as approved by the Appraiser Qualifications Board does not satisfy all required qualifying education for credentialing, the remaining class hours shall be completed in Real Property Appraiser Board-approved qualifying education pursuant to subdivision (c)(i) of this subsection;
  - (d) As prescribed by rules and regulations of the Real Property Appraiser Board, successfully complete a Real Property Appraiser Board-approved supervisory real property appraiser and trainee course within one year immediately preceding the date of application; and
  - (e) Submit two copies of legible ink-rolled fingerprint cards or equivalent electronic fingerprint submissions to the Real Property Appraiser Board for delivery to the Nebraska State Patrol in a form approved by both the Nebraska State Patrol and the Federal Bureau of Investigation. A fingerprint-based national criminal history record check shall be conducted through the Nebraska State Patrol and the Federal Bureau of Investigation with such record check to be carried out by the Real Property Appraiser Board.
- (2) Prior to engaging in real property appraisal practice, a trainee real property appraiser shall submit a written request for supervisory real property appraiser approval on a form approved by the board. The request for supervisory real property appraiser approval may be made at the time of application or any time after approval as a trainee real property appraiser.
- (3) To qualify for an upgraded credential, a trainee real property appraiser shall satisfy the appropriate requirements as follows:
- (a) Submit two copies of legible ink-rolled fingerprint cards or equivalent electronic fingerprint submissions to the Real Property Appraiser Board for delivery to the Nebraska State Patrol in a form approved by both the Nebraska State Patrol and the Federal Bureau of Investigation. A fingerprint-based national criminal history record check shall be conducted through the Nebraska State Patrol and the Federal Bureau of Investigation with such record check to be carried out by the Real Property Appraiser Board; and
  - (b) Within the twelve months following approval of the applicant's education and experience by the Real Property Appraiser Board for an upgraded credential, pass an appropriate examination approved by the Appraiser Qualifications Board for that upgraded credential, prescribed by rules and regulations of the Real Property Appraiser Board, and administered by a contracted testing service.
- (4) To qualify for a credential as a licensed residential real property appraiser, a trainee real property appraiser shall:

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- (a) Successfully complete and pass proctored, closed-book examinations for no fewer than seventy-five additional class hours in board-approved qualifying education courses conducted by education providers as prescribed by rules and regulations of the board, or hold a degree in real estate from an accredited degree-awarding college or university or equivalent pursuant to subdivision (1)(c)(ii) of section 76-2230; and
  - (b) Meet the experience requirements pursuant to subdivision (1)(d) of section 76-2230.
- (5) To qualify for a credential as a certified residential real property appraiser, a trainee real property appraiser shall:
- (a) Meet the postsecondary educational requirements pursuant to subdivisions (1)(b) and (c) of section 76-2231.01;
  - (b) Successfully complete and pass proctored, closed-book examinations for no fewer than one hundred twenty-five additional class hours in board-approved qualifying education courses conducted by education providers as prescribed by rules and regulations of the board, or hold a degree in real estate from an accredited degree-awarding college or university or equivalent pursuant to subdivision (1)(d)(ii) of section 76-2231.01; and
  - (c) Meet the experience requirements pursuant to subdivision (1)(e) of section 76-2231.01.
- (6) To qualify for a credential as a certified general real property appraiser, a trainee real property appraiser shall:
- (a) Meet the postsecondary educational requirements pursuant to subdivisions (1)(b) and (c) of section 76-2232;
  - (b) Successfully complete and pass proctored, closed-book examinations for no fewer than two hundred twenty-five additional class hours in board-approved qualifying education courses conducted by education providers as prescribed by rules and regulations of the board, or hold a degree in real estate from an accredited degree-awarding college or university or equivalent pursuant to subdivision (1)(d)(ii) of section 76-2232; and
  - (c) Meet the experience requirements pursuant to subdivision (1)(e) of section 76-2232.
- (7) The scope of practice for the trainee real property appraiser shall be limited to real property appraisal practice assignments that the supervisory certified real property appraiser is permitted to engage in by his or her current credential and that the supervisory real property appraiser is competent to engage in.

## **76-2228.02. Trainee real property appraiser; direct supervision; supervisory real property appraiser; qualifications; disciplinary action; effect; appraisal experience log.**

- (1) Each trainee real property appraiser's experience shall be subject to direct supervision by a supervisory real property appraiser. To qualify as a supervisory real property appraiser, a real property appraiser shall:
  - (a) Be a certified residential real property appraiser or certified general real property appraiser in good standing;
  - (b) Have held a certified real property appraiser credential in this state, or the equivalent in any other jurisdiction, for a minimum of three years immediately preceding the date of the written request for approval as supervisory real property appraiser;
  - (c) Have not successfully completed disciplinary action by the board or any other jurisdiction, which action limited the real property appraiser's legal eligibility to engage in real property appraisal practice within three years immediately preceding the date the written request for approval as supervisory real property appraiser is submitted by the applicant or trainee real property appraiser on a form approved by the board;
  - (d) As prescribed by rules and regulations of the board, have successfully completed a board-approved supervisory real property appraiser and trainee course preceding the date the written request for approval as supervisory real property appraiser is submitted by the applicant or trainee real property appraiser on a form approved by the board; and
  - (e) Certify that he or she understands his or her responsibilities and obligations under the Real Property Appraiser Act as a supervisory real property appraiser and applies his or her signature to the written request for approval as supervisory real property appraiser submitted by the applicant or trainee real property appraiser.
- (2) The supervisory real property appraiser shall be responsible for the training and direct supervision of the trainee real property appraiser's experience by:
  - (a) Accepting responsibility for the report by applying his or her signature and certifying that the report is in compliance with the Uniform Standards of Professional Appraisal Practice;
  - (b) Reviewing the trainee real property appraiser reports; and
  - (c) Personally inspecting each appraised property with the trainee real property appraiser as is consistent with his or her scope of practice until the supervisory real property appraiser determines that the trainee real property appraiser is competent in accordance with the competency rule of the Uniform Standards of Professional Appraisal Practice.

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- (3) A certified real property appraiser disciplined by the board or any other appraiser regulatory agency in another jurisdiction, which discipline may or may not have limited the real property appraiser's legal eligibility to engage in real property appraisal practice, shall not be eligible as a supervisory real property appraiser as of the date disciplinary action was imposed against the appraiser by the board or any other appraiser regulatory agency. The certified real property appraiser shall be considered to be in good standing and eligible as a supervisory real property appraiser upon the successful completion of disciplinary action that does not limit the real property appraiser's legal eligibility to engage in real property appraisal practice, or three years after the successful completion of disciplinary action that limits the real property appraiser's legal eligibility to engage in real property appraisal practice. Any action taken by the board or any other appraiser regulatory agency in another jurisdiction, which may or may not limit the real property appraiser's legal eligibility to engage in real property appraisal practice, involving any jurisdiction's isolated administrative responsibilities including, but not limited to, late payment of fees related to credentialing, failure to timely renew a credential, or failure to provide notification of a change in contact information, is not disciplinary action for the purpose of this subsection.
- (4) The trainee real property appraiser may have more than one supervisory real property appraiser, but a supervisory real property appraiser may not supervise more than three trainee real property appraisers at one time.
- (5) As prescribed by rules and regulations of the board, an appraisal experience log shall be maintained jointly by the supervisory real property appraiser and the trainee real property appraiser.

**76-2229. Transferred to section 76-2236.01.**

**76-2229.01. Repealed. Laws 2015, LB 139, § 78.**

**76-2229.02. Repealed. Laws 2001, LB 162, § 44.**

**76-2230. Credential as a licensed residential real property appraiser; applicant; qualifications; fingerprints; national criminal history record check; upgraded credential; requirements; scope of practice.**

- (1) To qualify for a credential as a licensed residential real property appraiser, an applicant shall:
  - (a) Be at least nineteen years of age;
  - (b) Hold a high school diploma or a certificate of high school equivalency or have education acceptable to the Real Property Appraiser Board;
  - (c) (i) Have successfully completed and passed examination for no fewer than one hundred fifty class hours in Real Property Appraiser Board-approved qualifying education courses conducted by education providers as prescribed by rules and regulations of the Real Property Appraiser Board and completed the fifteen-hour National Uniform Standards of Professional Appraisal Practice Course. Each course shall include a proctored, closed-book examination pertinent to the material presented; or

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- (ii) 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 required core curriculum or the equivalent as determined by the Appraiser Qualifications Board. If the degree in real estate or equivalent as approved by the Appraiser Qualifications Board does not satisfy all required qualifying education for credentialing, the remaining class hours shall be completed in Real Property Appraiser Board-approved qualifying education pursuant to subdivision (c)(i) of this subsection;
  - (d)
    - (i) Have no fewer than one thousand hours of experience as prescribed by rules and regulations of the Real Property Appraiser Board. The required experience shall be acceptable to the Real Property Appraiser Board and subject to review and determination as to conformity with the Uniform Standards of Professional Appraisal Practice. The experience shall have occurred during a period of no fewer than six months; or
    - (ii) Successfully complete a PAREA program. If the PAREA program does not satisfy all required experience for credentialing, the remaining experience hours shall be completed pursuant to subdivision (d)(i) of this subsection;
  - (e) Submit two copies of legible ink-rolled fingerprint cards or equivalent electronic fingerprint submissions to the Real Property Appraiser Board for delivery to the Nebraska State Patrol in a form approved by both the Nebraska State Patrol and the Federal Bureau of Investigation. A fingerprint-based national criminal history record check shall be conducted through the Nebraska State Patrol and the Federal Bureau of Investigation with such record check to be carried out by the Real Property Appraiser Board; and
  - (f) Within the twelve months following approval of the applicant's education and experience by the Real Property Appraiser Board, pass a licensed residential real property appraiser examination, certified residential real property appraiser examination, or certified general real property appraiser examination, approved by the Appraiser Qualifications Board, prescribed by rules and regulations of the Real Property Appraiser Board, and administered by a contracted testing service.
- (2) To qualify for an upgraded credential, a licensed residential real property appraiser shall satisfy the appropriate requirements as follows:
- (a) Submit two copies of legible ink-rolled fingerprint cards or equivalent electronic fingerprint submissions to the Real Property Appraiser Board for delivery to the Nebraska State Patrol in a form approved by both the Nebraska State Patrol and the Federal Bureau of Investigation. A fingerprint-based national criminal history record check shall be conducted through the Nebraska State Patrol and the Federal Bureau of Investigation with such record check to be carried out by the Real Property Appraiser Board; and
  - (b) Within the twelve months following approval of the applicant's education and experience

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by the Real Property Appraiser Board for an upgraded credential, pass an appropriate examination approved by the Appraiser Qualifications Board for that upgraded credential, prescribed by rules and regulations of the Real Property Appraiser Board, and administered by a contracted testing service.

- (3) To qualify for a credential as a certified residential real property appraiser, a licensed residential real property appraiser shall:
    - (a) (i) Meet the postsecondary educational requirements pursuant to subdivisions (1)(b) and (d) of section 76-2231.01; or
    - (ii) (A) Have held a credential as a licensed residential real property appraiser for a minimum of five years; and
    - (B) Not have been subject to a nonappealable disciplinary action by the board or any other jurisdiction, which action limited the real property appraiser's legal eligibility to engage in real property appraisal practice within five years immediately preceding the date of application for the certified residential real property appraiser credential;
  - (b) Successfully complete and pass proctored, closed-book examinations for no fewer than fifty additional class hours in board-approved qualifying education courses conducted by education providers as prescribed by rules and regulations of the board, or hold a degree in real estate from an accredited degree-awarding college or university or equivalent pursuant to subdivision (1)(d)(ii) of section 76-2231.01; and
  - (c) Meet the experience requirements pursuant to subdivision (1)(e) of section 76-2231.01.
- (4) To qualify for a credential as a certified general real property appraiser, a licensed residential real property appraiser shall:
    - (a) Meet the postsecondary educational requirements pursuant to subdivisions (1)(b) and (c) of section 76-2232;
    - (b) Successfully complete and pass proctored, closed-book examinations for no fewer than one hundred fifty additional class hours in board-approved qualifying education courses conducted by education providers as prescribed by rules and regulations of the board, or hold a degree in real estate from an accredited degree-awarding college or university or equivalent pursuant to subdivision (1)(d)(ii) of section 76-2232; and
    - (c) Meet the experience requirements pursuant to subdivision (1)(e) of section 76-2232.
  - (5) An appraiser holding a valid licensed residential real property appraiser credential shall satisfy the requirements for the trainee real property appraiser credential for a downgraded credential.

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- (6) The scope of practice for a licensed residential real property appraiser shall be limited to real property appraisal practice concerning noncomplex residential real property or real estate having no more than four units, if any, with a transaction value of less than one million dollars and complex residential real property or real estate having no more than four units, if any, with a transaction value of less than four hundred thousand dollars. The appraisal of subdivisions for which a development analysis or appraisal is necessary is not included in the scope of practice for a licensed residential real property appraiser.

## **76-2231. Repealed. Laws 1991, LB 203, § 58.**

### **76-2231.01. Credential as a certified residential real property appraiser; applicant; qualifications; fingerprints; national criminal history record check; upgraded credential; requirements; scope of practice.**

- (1) To qualify for a credential as a certified residential real property appraiser, an applicant shall:
- (a) Be at least nineteen years of age;
  - (b)
    - (i) Hold a bachelor's degree, or higher, from an accredited degree-awarding college or university;
    - (ii) Hold an associate's degree from an accredited degree-awarding community college, college, or university in the study of business administration, accounting, finance, economics, or real estate;
    - (iii) Successfully complete thirty semester hours of college-level education from an accredited degree-awarding community college, college, or university that includes:
      - (A) Three semester hours in each of the following: English composition; microeconomics; macroeconomics; finance; algebra, geometry, or higher mathematics; statistics; computer science; and business law or real estate law; and
      - (B) Three semester hours each in two elective courses in any of the topics listed in subdivision (b)(iii)(A) of this subsection, or in accounting, geography, agricultural economics, business management, or real estate;
    - (iv) Successfully complete thirty semester hours of the College-Level Examination Program that includes:
      - (A) Three semester hours in each of the following subject matter areas: College algebra; college composition modular; principles of macroeconomics; principles of microeconomics; introductory business law; and information systems; and
      - (B) Six semester hours in each of the following subject matter areas: College composition; and college mathematics; or

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- (v) Successfully complete any combination of subdivisions (b)(iii) and (iv) of this subsection that ensures coverage of all topics and hours identified in subdivision (b)(iii) of this subsection;
- (c) Have his or her education evaluated for equivalency by one of the following if the college degree is from a foreign country:
  - (i) An accredited degree-awarding college or university;
  - (ii) A foreign degree credential evaluation service company that is a member of the National Association of Credential Evaluation Services; or
  - (iii) A foreign degree credential evaluation service company that provides equivalency evaluation reports accepted by an accredited degree-awarding college or university;
- (d)
  - (i) Have successfully completed and passed examination for no fewer than two hundred class hours in Real Property Appraiser Board-approved qualifying education courses conducted by education providers as prescribed by rules and regulations of the Real Property Appraiser Board and completed the fifteen-hour National Uniform Standards of Professional Appraisal Practice Course. Each course shall include a proctored, closed-book examination pertinent to the material presented; or
  - (ii) 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 required core curriculum or the equivalent as determined by the Appraiser Qualifications Board. If the degree in real estate or equivalent as approved by the Appraiser Qualifications Board does not satisfy all required qualifying education for credentialing, the remaining class hours shall be completed in Real Property Appraiser Board-approved qualifying education pursuant to subdivision (d)(i) of this subsection;
- (e)
  - (i) Have no fewer than one thousand five hundred hours of experience as prescribed by rules and regulations of the Real Property Appraiser Board. The required experience shall be acceptable to the Real Property Appraiser Board and subject to review and determination as to conformity with the Uniform Standards of Professional Appraisal Practice. The experience shall have occurred during a period of no fewer than twelve months; or
  - (ii) Successfully complete a PAREA program. If the PAREA program does not satisfy all required experience for credentialing, the remaining experience hours shall be completed pursuant to subdivision (e)(i) of this subsection;
- (f) Submit two copies of legible ink-rolled fingerprint cards or equivalent electronic



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fingerprint submissions to the Real Property Appraiser Board for delivery to the Nebraska State Patrol in a form approved by both the Nebraska State Patrol and the Federal Bureau of Investigation. A fingerprint-based national criminal history record check shall be conducted through the Nebraska State Patrol and the Federal Bureau of Investigation with such record check to be carried out by the Real Property Appraiser Board; and

- (g) Within the twelve months following approval of the applicant's education and experience by the Real Property Appraiser Board, pass a certified residential real property appraiser examination or certified general real property appraiser examination, approved by the Appraiser Qualifications Board, prescribed by rules and regulations of the Real Property Appraiser Board, and administered by a contracted testing service.
- (2) To qualify for an upgraded credential, a certified residential real property appraiser shall satisfy the following requirements:
- (a) Submit two copies of legible ink-rolled fingerprint cards or equivalent electronic fingerprint submissions to the Real Property Appraiser Board for delivery to the Nebraska State Patrol in a form approved by both the Nebraska State Patrol and the Federal Bureau of Investigation. A fingerprint-based national criminal history record check shall be conducted through the Nebraska State Patrol and the Federal Bureau of Investigation with such record check to be carried out by the Real Property Appraiser Board; and
  - (b) Within the twelve months following approval of the applicant's education and experience by the Real Property Appraiser Board for an upgrade to a certified general real property appraiser credential, pass a certified general real property appraiser examination approved by the Appraiser Qualifications Board, prescribed by rules and regulations of the Real Property Appraiser Board, and administered by a contracted testing service.
- (3) To qualify for a credential as a certified general real property appraiser, a certified residential real property appraiser shall:
- (a) Meet the postsecondary educational requirements pursuant to subdivisions (1)(b) and (c) of section 76-2232;
  - (b) Successfully complete and pass proctored, closed-book examinations for no fewer than one hundred additional class hours in board-approved qualifying education courses conducted by education providers as prescribed by rules and regulations of the board, or hold a degree in real estate from an accredited degree-awarding college or university or equivalent pursuant to subdivision (1)(d)(ii) of section 76-2232; and
  - (c) Meet the experience requirements pursuant to subdivision (1)(e) of section 76-2232.
- (4) A certified residential real property appraiser shall satisfy the requirements for the trainee real

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property appraiser credential and licensed residential real property appraiser credential for a downgraded credential. If requested, evidence acceptable to the Real Property Appraiser Board concerning the experience shall be presented along with an application in the form of written reports or file memoranda.

- (5) The scope of practice for a certified residential real property appraiser shall be limited to real property appraisal practice concerning residential real property or real estate having no more than four residential units, if any, without regard to transaction value or complexity. The appraisal of subdivisions for which a development analysis or appraisal is necessary is not included in the scope of practice for a certified residential real property appraiser.

## **76-2232. Credential as a certified general real property appraiser; applicant; qualifications; fingerprints; national criminal history record check; scope of practice.**

- (1) To qualify for a credential as a certified general real property appraiser, an applicant shall:
  - (a) Be at least nineteen years of age;
  - (b) Hold a bachelor's degree, or higher, from an accredited degree-awarding college or university;
  - (c) Have his or her education evaluated for equivalency by one of the following if the college degree is from a foreign country:
    - (i) An accredited degree-awarding college or university;
    - (ii) A foreign degree credential evaluation service company that is a member of the National Association of Credential Evaluation Services; or
    - (iii) A foreign degree credential evaluation service company that provides equivalency evaluation reports accepted by an accredited degree-awarding college or university;
  - (d)
    - (i) Have successfully completed and passed examination for no fewer than three hundred class hours in Real Property Appraiser Board-approved qualifying education courses conducted by education providers as prescribed by rules and regulations of the Real Property Appraiser Board and completed the fifteen-hour National Uniform Standards of Professional Appraisal Practice Course. Each course shall include a proctored, closed-book examination pertinent to the material presented; or
    - (ii) Hold a degree in real estate from an accredited degree-awarding college or university

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that has had all or part of its curriculum approved by the Appraiser Qualifications Board as required core curriculum or the equivalent as determined by the Appraiser Qualifications Board. If the degree in real estate or equivalent as approved by the Appraiser Qualifications Board does not satisfy all required qualifying education for credentialing, the remaining class hours shall be completed in Real Property Appraiser Board-approved qualifying education pursuant to subdivision (d)(i) of this subsection;

- (e) (i) Have no fewer than three thousand hours of experience, of which one thousand five hundred hours shall be in nonresidential appraisal work, as prescribed by rules and regulations of the Real Property Appraiser Board. The required experience shall be acceptable to the Real Property Appraiser Board and subject to review and determination as to conformity with the Uniform Standards of Professional Appraisal Practice. The experience shall have occurred during a period of no fewer than eighteen months; or
    - (ii) Successfully complete a PAREA program. If the PAREA program does not satisfy all required experience for credentialing, the remaining experience hours shall be completed pursuant to subdivision (e)(i) of this subsection;
  - (f) Submit two copies of legible ink-rolled fingerprint cards or equivalent electronic fingerprint submissions to the Real Property Appraiser Board for delivery to the Nebraska State Patrol in a form approved by both the Nebraska State Patrol and the Federal Bureau of Investigation. A fingerprint-based national criminal history record check shall be conducted through the Nebraska State Patrol and the Federal Bureau of Investigation with such record check to be carried out by the Real Property Appraiser Board; and
  - (g) Within the twelve months following approval of the applicant's education and experience by the Real Property Appraiser Board, pass a certified general real property appraiser examination, approved by the Appraiser Qualifications Board, prescribed by rules and regulations of the Real Property Appraiser Board, and administered by a contracted testing service.
- (2) A certified general real property appraiser shall satisfy the requirements for the trainee real property appraiser credential, licensed residential real property appraiser credential, and certified residential real property appraiser credential for a downgraded credential. If requested, evidence acceptable to the Real Property Appraiser Board concerning the experience shall be presented along with an application in the form of written reports or file memoranda.
  - (3) The scope of practice for the certified general real property appraiser shall include real property appraisal practice concerning all types of real property or real estate that appraiser is competent to engage in.

**76-2233. Reciprocity; credential; issuance; when; applicant; duties; fingerprints; national criminal**

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## history record check; verification of status.

- (1) A person currently credentialed to engage in real property appraisal practice concerning real estate and real property under the laws of another jurisdiction may qualify for a credential through reciprocity as a licensed residential real property appraiser, a certified residential real property appraiser, or a certified general real property appraiser by complying with all of the provisions of the Real Property Appraiser Act relating to the appropriate classification of credentialing.
- (2) An applicant under this section may qualify for a credential if, in the determination of the board:
  - (a) The requirements for credentialing in the applicant's jurisdiction of practice specified in an application for credentialing meet or exceed the minimum requirements of the Real Property Appraiser Qualification Criteria as adopted and promulgated by the Appraiser Qualifications Board of The Appraisal Foundation; and
  - (b) 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.
- (3) The status of an applicant's jurisdiction of practice specified in an application for credentialing through reciprocity shall be verified through the most recent Compliance Review Report issued by the Appraisal Subcommittee of the Federal Financial Institutions Examination Council. In the case that findings pertaining to the adoption or implementation of the Real Property Appraiser Qualification Criteria indicate that one or more credentialing requirements do not meet or exceed the Real Property Appraiser Qualification Criteria as promulgated by the Appraiser Qualifications Board of The Appraisal Foundation, the board may request evidence from the jurisdiction of practice or the Appraisal Subcommittee of the Federal Financial Institutions Examination Council showing that progress has been made to mitigate the findings in the Compliance Review Report.
- (4) To qualify for a credential through reciprocity, the applicant shall:
  - (a) 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. A fingerprint-based national criminal history record check shall be conducted through the Nebraska State Patrol and the Federal Bureau of Investigation with such record check to be carried out by the board;
  - (b) Submit an irrevocable consent that service of process upon him or her may be made by delivery of the process to the director of the board if the plaintiff cannot, in the exercise of due diligence, effect personal service upon the applicant in an action against the applicant in a court of this state arising out of the applicant's activities as a real property appraiser in this state; and

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- (c) Comply with such other terms and conditions as may be determined by the board.
- (5) The credential status of an applicant under this section, including current standing and any disciplinary action imposed against his or her credentials, shall be verified through the ~~AppraiserNational~~ Registry of the Appraisal Subcommittee of the Federal Financial Institutions Examination Council.

## **76-2233.01. Nonresident; temporary credential; issuance; when; investigation of violations.**

- (1) A nonresident currently credentialed to engage in real property appraisal practice concerning real estate and real property under the laws of another jurisdiction may obtain a temporary credential as a licensed residential real property appraiser, a certified residential real property appraiser, or a certified general real property appraiser to engage in real property appraisal practice in this state.
- (2) To qualify for the issuance of a temporary credential, an applicant shall:
  - (a) Submit an application on a form approved by the board;
  - (b) Submit a letter of engagement or a contract indicating the location of the real property appraisal practice assignment;
  - (c) Submit an irrevocable consent that service of process upon him or her may be made by delivery of the process to the director of the board if the plaintiff cannot, in the exercise of due diligence, effect personal service upon the applicant in an action against the applicant in a court of this state arising out of the applicant's activities in this state; and
  - (d) Pay the appropriate application fee in an amount established by the board pursuant to section 76-2241.
- (3) The credential status of an applicant under this section, including current standing and any disciplinary action imposed against his or her credentials, shall be verified through the ~~AppraiserNational~~ Registry of the Appraisal Subcommittee of the Federal Financial Institutions Examination Council.
- (4) Application for a temporary credential is valid for one year from the date application is made to the board or upon the expiration of the assignment specified in the letter of engagement, whichever occurs first.
- (5) A temporary credential issued under this section shall be expressly limited to a grant of authority to engage in real property appraisal practice required for an assignment in this state. Each temporary credential shall expire upon the completion of the assignment or upon the expiration of a period of six months from the date of issuance, whichever occurs first. A temporary credential may be renewed for one additional six-month period.
- (6) Any person issued a temporary credential to engage in real property appraisal practice in this state

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shall comply with all of the provisions of the Real Property Appraiser Act relating to the appropriate classification of credentialing. 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 act by a person who is engaged in, or who has engaged in, real property appraisal practice as a temporary credential holder, and that person shall be deemed a real property appraiser within the meaning of the act.

## **76-2233.02. Credential; expiration; renewal; fees; random fingerprint audit program.**

- (1) A credential issued under the Real Property Appraiser Act other than a temporary credential shall remain in effect until December 31 of the designated year unless surrendered, revoked, suspended, or canceled prior to such date. To renew a valid credential, the credential holder shall file an application on a form approved by the board and pay the appropriate renewal fee in an amount established by the board pursuant to section 76-2241. The credential holder shall also pay the criminal history record check fee in an amount established by the board pursuant to section 76-2241 for maintenance of the random fingerprint audit program to the board not later than November 30 of the designated year. A credential may be renewed for one year or two years. In every second year of the two-year continuing education period, as specified in section 76-2236, evidence of completion of continuing education requirements shall accompany renewal application or be on file with the board prior to renewal.
- (2) The board shall establish a number of credential holders to be selected at random to submit, along with the application for renewal, 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. A fingerprint-based national criminal history record check shall be conducted through the Nebraska State Patrol and the Federal Bureau of Investigation with such record check to be carried out by the board.
- (3) If a credential holder fails to apply and meet the requirements for renewal by November 30 of the designated year, such credential holder may obtain a renewal of such credential by satisfying all of the requirements for renewal and paying the appropriate late processing fee in an amount established by the board pursuant to section 76-2241 if such late renewal takes place prior to July 1 of the following year. A credential holder selected at random to submit fingerprint cards or equivalent electronic fingerprints that has applied and met all other requirements for renewal prior to November 30 of the designated year shall not pay a late processing fee if fingerprint cards or equivalent electronic fingerprints are received prior to November 30 of the designated year. If a credential holder that first obtained his or her credential at the current level on or after November 1 fails to apply and meet the requirements for renewal by December 31 of the designated year, such credential holder may obtain a renewal of such credential by satisfying all the requirements for renewal and paying a late processing fee if such late renewal takes place prior to July 1 of the following year. The board may refuse to renew any credential if the credential holder has continued to, directly or indirectly for another, offer, attempt, agree to engage in, or engage in real property appraisal practice in this state following the expiration of his or her credential. If a credential is not renewed prior to July 1, a credential holder shall reapply for credentialing and meet the current requirements in place at the time of application, except as provided in section 76-2233.03.

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## **76-2233.03. Credential; inactive status; application; prohibited acts; reinstatement; expiration; reapplication.**

- (1) A credential holder may request that his or her credential be placed on inactive status for a period not to exceed two years. Such requests shall be submitted to the board on an application form prescribed by the board. The payment of the appropriate fee in an amount established by the board pursuant to section 76-2241 shall accompany all applications for requests of inactive status.
- (2) A credential holder whose credential is placed on inactive status shall not:
  - (a) Assume or use any title, designation, or abbreviation likely to create the impression that such person holds an active credential issued by the board; or
  - (b) Engage in real property appraisal practice or act as a credentialed real property appraiser.
- (3) A credential holder whose credential is placed on inactive status may make a request to the board that such credential be reinstated to active status on an application form prescribed by the board. The payment of the appropriate fee in an amount established by the board pursuant to section 76-2241 shall accompany all applications for reinstatement of a credential.
- (4) A credential holder's application for reinstatement shall include evidence that he or she has met the continuing education requirements as specified in section 76-2236 while the credential was on inactive status.
- (5) If a credential holder's credential expires during the inactive period, an application for renewal of the credential shall accompany the application for reinstatement. All requirements for renewal specified in section 76-2233.02 shall be met, except for the requirement to pay a late processing fee for applications received after November 30 of the designated year.
- (6) If a credential holder fails to reinstate his or her credential to active status prior to the completion of the two-year period, his or her credential will return to the status as if the credential was not placed on inactive status. If a credential holder's credential is expired at the completion of the two-year period, the credential holder shall reapply for credentialing and meet the current requirements in place at the time of application.

**76-2234. Repealed. Laws 2001, LB 162, § 44.**

**76-2234.01. Repealed. Laws 2001, LB 162, § 44.**

**76-2235. Repealed. Laws 2001, LB 162, § 44.**

**76-2236. Continuing education; requirements.**

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- (1) Every credential holder shall furnish evidence to the board that he or she has satisfactorily completed no fewer than twenty-eight hours of approved continuing education activities in each two-year continuing education period. Hours of satisfactorily completed approved continuing education activities cannot be carried over from one two-year continuing education period to another. Evidence of successful completion of such continuing education activities for the two-year continuing education period, including passing examination if applicable, shall be submitted to the board in the manner prescribed by the board. No continuing education activity shall be less than two hours in duration. A person who holds a temporary credential does not have to meet any continuing education requirements in the Real Property Appraiser Act.
- (2) As prescribed by rules and regulations of the Real Property Appraiser Board and at least once every two years, the seven-hour National Uniform Standards of Professional Appraisal Practice Update Course as approved by the Appraiser Qualifications Board or the equivalent of the course as approved by the Real Property Appraiser Board, shall be included in the continuing education requirement of each credential holder. An instructor certified by the Appraiser Qualifications Board satisfies this requirement by successfully completing a seven-hour instructor recertification course and examination as approved by the Appraiser Qualifications Board.
- (3) A continuing education activity conducted in another jurisdiction in which the activity is approved to meet the continuing education requirements for renewal of a credential in such other jurisdiction shall be accepted by the board if that jurisdiction has adopted and enforces standards for such continuing education activity that meet or exceed the standards established by the Real Property Appraiser Act and the rules and regulations of the board.
- (4) The board may adopt a program of continuing education for individual credentials as long as the program is compliant with the Appraiser Qualifications Board's criteria specific to continuing education.
- (5) No more than fourteen hours may be approved by the Real Property Appraiser Board as continuing education in each two-year continuing education period for participation, other than as a student, in appraisal educational processes and programs, which includes teaching, program development, authorship of textbooks, or similar activities that are determined by the board to be equivalent to obtaining continuing education. Evidence of participation shall be submitted to the board upon completion of the appraisal educational process or program. No preapproval will be granted for participation in appraisal educational processes or programs.
- (6) Qualifying education, as approved by the board, successfully completed by a credential holder to fulfill the class-hour requirement to upgrade to a higher classification than his or her current classification, shall be approved by the board as continuing education.
- (7) Qualifying education, as approved by the board, taken by a credential holder not to fulfill the class-hour requirement to upgrade to a higher classification, shall be approved by the board as continuing education if the credential holder completes the examination.
- (8) A board-approved supervisory real property appraiser and trainee course successfully completed



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by a certified real property appraiser shall be approved by the board as continuing education no more than once during each two-year continuing education period.

- (9) The Real Property Appraiser Board shall approve continuing education activities and instructors which it determines would protect the public by improving the competency of credential holders.

## **76-2236.01. Use of titles; restrictions.**

- (1) (a) No person other than a licensed residential real property appraiser shall assume or use the title licensed residential real property appraiser or any title, designation, or abbreviation likely to create the impression of credentialing as a licensed residential real property appraiser by this state.
- (b) No person other than a certified residential real property appraiser shall assume or use the title certified residential real property appraiser or any title, designation, or abbreviation likely to create the impression of credentialing as a certified residential real property appraiser by this state.
- (c) No person other than a certified general real property appraiser shall assume or use the title certified general real property appraiser or any title, designation, or abbreviation likely to create the impression of credentialing as a certified general real property appraiser by this state.
- (d) No person other than a trainee real property appraiser shall assume or use the title trainee real property appraiser or any title, designation, or abbreviation likely to create the impression of credentialing as a trainee real property appraiser by this state.
- (2) A real property appraiser shall state whether he or she is a licensed residential real property appraiser, certified residential real property appraiser, certified general real property appraiser, or trainee real property appraiser and include his or her board-issued credential number whenever he or she identifies himself or herself as a real property appraiser, including on all reports which are signed individually or as cosigner.
- (3) The terms licensed residential real property appraiser, certified residential real property appraiser, certified general real property appraiser, and trainee real property appraiser may only be used to refer to a person who is credentialed as such under the Real Property Appraiser Act and may not be used following or immediately in connection with the name or signature of a corporation, partnership, limited partnership, limited liability company, firm, or group or in such manner that it might be interpreted as referring to a corporation, partnership, limited partnership, limited liability company, firm, or group or to anyone other than the credential holder. This subsection shall not be construed to prevent a credential holder from signing a report on behalf of a corporation, partnership, limited partnership, limited liability company, firm, or group if it is clear that only the person holds the credential and that the corporation, partnership, limited partnership, limited liability company, firm, or group does not.

## **76-2237. Uniform Standards of Professional Appraisal Practice; rules and regulations.**

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Each credential holder shall comply with the Uniform Standards of Professional Appraisal Practice. The board may adopt and promulgate rules and regulations to assist in the enforcement of the Uniform Standards of Professional Appraisal Practice.

## **76-2238. Disciplinary action; denial of application; grounds.**

The following acts and omissions shall be considered grounds for disciplinary action or denial of an application by the board:

- (1) Failure to meet the minimum qualifications for credentialing established by or pursuant to the Real Property Appraiser Act;
- (2) Procuring or attempting to procure a credential under the act by knowingly making a false statement, submitting false information, or making a material misrepresentation in an application filed with the board or procuring or attempting to procure a credential through fraud or misrepresentation;
- (3) Paying money or other valuable consideration other than the fees provided for by the act to any member or employee of the board to procure a credential;
- (4) An act or omission involving real estate or real property appraisal practice which constitutes dishonesty, fraud, or misrepresentation with or without the intent to substantially benefit the credential holder or another person or with the intent to substantially injure another person;
- (5) Failure to demonstrate character and general fitness such as to command the confidence and trust of the public;
- (6) Conviction, including a conviction based upon a plea of guilty or nolo contendere, of any felony unless his or her civil rights have been restored;
- (7) Entry of a final civil or criminal judgment, including dismissal with settlement, on grounds of fraud, dishonesty, breach of trust, money laundering, misrepresentation, or deceit involving real estate, financial services, or real property appraisal practice;
- (8) Conviction, including a conviction based upon a plea of guilty or nolo contendere, of a crime which is related to the qualifications, functions, or duties of a real property appraiser;
- (9) Performing valuation services as a credentialed real property appraiser under an assumed or fictitious name;
- (10) Paying a finder's fee or a referral fee to any person in connection with a real property appraisal practice assignment, except that an intracompany payment for business development shall not be considered to be unethical or a violation of this subdivision;
- (11) Making a false or misleading statement in that portion of a written report that deals with

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professional qualifications or in any testimony concerning professional qualifications;

- (12) Any violation of the act or any rules and regulations adopted and promulgated pursuant to the act;
- (13) Failure to maintain, or to make available for inspection and copying, records required by the board;
- (14) Demonstrating negligence, incompetence, or unworthiness to act as a real property appraiser, whether of the same or of a different character as otherwise specified in this section;
- (15) Suspension or revocation of an appraisal credential or a license in another regulated occupation, trade, or profession in this or any other jurisdiction or disciplinary action taken by another jurisdiction that limits the real property appraiser's ability to engage in real property appraisal practice;
- (16) Failure to renew or surrendering an appraisal credential or any other registration, license, or certification issued by any other regulatory agency or held in any other jurisdiction in lieu of disciplinary action pending or threatened;
- (17) Failure to report disciplinary action taken against an appraisal credential or any other registration, license, or certification issued by any other regulatory agency or held in any other jurisdiction within sixty days of receiving notice of such disciplinary action;
- (18) Failure to comply with terms of a consent agreement or settlement agreement;
- (19) Failure to submit or produce books, records, documents, workfiles, reports, or other materials requested by the board concerning any matter under investigation;
- (20) Failure of an education provider to produce records, documents, reports, or other materials, including, but not limited to, required student attendance reports, to the board;
- (21) Knowingly offering or attempting to offer a qualifying or continuing education course or activity as being approved by the board to a real property appraiser or an applicant, without first obtaining approval of the activity from the board, except for courses required by an accredited degree-awarding college or university for completion of a degree in real estate, if the college or university had its curriculum approved by the Appraiser Qualifications Board as qualifying education;
- (22) Presentation to the Real Property Appraiser Board of any check which is returned to the State Treasurer unpaid, whether payment of fee is for an initial or renewal credential or for examination; and
- (23) Failure to pass the examination.

**76-2239. Investigations; authorized; disciplinary action; cease and desist order; complaint;**

## **procedure; hearing.**

- (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. 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 for any violation of the Real Property Appraiser Act. 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. 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 settlements.
  - (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.

## **76-2240. Complaints; hearing; decision; order; appeal.**

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- (1) The administrative hearing on the allegations in the complaint filed pursuant to section 76-2239 shall be heard by a hearing officer at the time and place prescribed by the board and in accordance with the Administrative Procedure Act. If, at the conclusion of the hearing, the hearing officer determines that the credential holder is guilty of the violation, the board shall take such disciplinary action as the board deems appropriate. Disciplinary actions which may be taken shall include, but not be limited to, revocation, suspension, probation, admonishment, letter of reprimand, and formal censure, with publication, of the credential holder and may or may not include an education requirement. Costs incurred for an administrative hearing, including fees of counsel, the hearing officer, court reporters, investigators, and witnesses, shall be taxed as costs in such action as the board may direct.
- (2) The decision and order of the board shall be final. Any decision or order of the board may be appealed. The appeal shall be on questions of law only and otherwise shall be in accordance with the Administrative Procedure Act.

## 76-2241. Fees.

- (1) The board shall charge and collect appropriate fees for its services under the Real Property Appraiser Act as follows:
  - (a) A credential application fee of no more than one hundred fifty dollars;
  - (b) An examination fee of no more than three hundred dollars. The board may direct applicants to pay the fee directly to a third party who has contracted to administer the examination;
  - (c) An initial and renewal credentialing fee, other than temporary credentialing, of no more than three hundred dollars;
  - (d) A late processing fee of no more than twenty-five dollars for each month or portion of a month the fee is late;
  - (e) A temporary credential application fee for a licensed residential real property appraiser, a certified residential real property appraiser, or a certified general real property appraiser of no more than one hundred dollars;
  - (f) A temporary credentialing fee of no more than fifty dollars for a licensed residential real property appraiser, certified residential real property appraiser, or certified general real property appraiser holding a temporary credential under the act;
  - (g) An inactive credential application fee of no more than one hundred dollars;
  - (h) An inactive credentialing fee of no more than three hundred dollars;
  - (i) A duplicate proof of credentialing fee of no more than twenty-five dollars;

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- (j) A certificate of good standing fee of no more than ten dollars; and
  - (k) A criminal history record check fee of no more than one hundred dollars.
- (2) All fees for credentialing through reciprocity shall be the same as those paid by others pursuant to this section.
  - (3) In addition to the fees set forth in this section, the board may collect and transmit to the appropriate federal authority any fees established under the provisions of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989. The board may establish such fees as it deems appropriate for special examinations and other services provided by the board.
  - (4) All fees and other revenue collected pursuant to the Real Property Appraiser Act shall be remitted by the board to the State Treasurer for credit to the Real Property Appraiser Fund.

## **76-2242. Credential holder; proof of credentials; issuance; duplicate proof.**

- (1) The board shall provide to each credential holder proof that such person has been credentialed under the Real Property Appraiser Act for the classification requirements set forth in the act. The board may also issue a credentialing card in such size and form as it may approve.
- (2) The board may, upon payment of the appropriate fee in an amount established by the board pursuant to section 76-2241, issue duplicate proof that such person has been credentialed under the act.

## **76-2243. Professional corporation; real property appraisal practice.**

Nothing contained in the Real Property Appraiser Act shall be deemed to prohibit any credential holder under the act from engaging in real property appraisal practice as a professional corporation in accordance with the Nebraska Professional Corporation Act.

## **76-2244. Principal place of business; requirements.**

Each credential holder shall designate in the manner prescribed by the board a principal place of business. Upon any change of his or her principal place of business, a credential holder shall promptly give notice thereof in writing to the board and the board shall issue a new proof of credentialing for the unexpired term.

## **76-2245. Action for compensation; conditions.**

No person engaged in real property appraisal practice in this state or acting in the capacity of a real property appraiser in this state may bring or maintain any action in any court of this state to collect compensation for the performance of valuation services for which credentialing is required by the Real Property Appraiser Act without alleging and proving that he or she was duly credentialed under the act in this state at all times during the performance of such services.

## **76-2246. Appraisal without credentials; penalty.**

Any person required to be credentialed by the Real Property Appraiser Act who, directly or indirectly for another, offers, attempts, agrees to engage in, or engages in real property appraisal practice or who advertises or holds himself or herself out to the general public as a real property appraiser in this state without obtaining proper credentialing under the act shall be guilty of a Class III misdemeanor and shall be ineligible to apply for credentialing under the act for a period of one year from the date of his or her conviction of such offense. The board may, in its discretion, credential such person within such one-year period upon application and after an administrative hearing.

## **76-2247.01. Services; authorized; standards applicable.**

- (1) A person may retain or employ a real property appraiser credentialed under the Real Property Appraiser Act to perform valuation services. In each case, the valuation services specific to real property appraisal practice, including any report, shall comply with the Real Property Appraiser Act and the Uniform Standards of Professional Appraisal Practice.
- (2) In a valuation assignment, the real property appraiser shall remain an impartial, disinterested third party. When providing an evaluation assignment, the real property appraiser may respond to a client's stated objective but shall also remain an impartial, disinterested third party.

## **76-2248. Attorney General; powers and duties.**

At the request of the board, the Attorney General shall render to the board an opinion with respect to all questions of law arising in connection with the administration of the Real Property Appraiser Act and shall act as attorney for the board in all actions and proceedings brought by or against the board under or pursuant to the act. All fees and expenses of the Attorney General arising out of such duties shall be paid out of the Real Property Appraiser Fund. The Attorney General may appoint special counsel to prosecute such action, and all fees and expenses of such counsel allowed shall be taxed as costs in the action as the court may direct.

## **76-2248.01. Violations of act; action by Attorney General.**

Whenever, in the judgment 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 Real Property Appraiser Act, the Attorney General may maintain an action in the name of the State of Nebraska, in the district court of the county in which such violation or threatened violation occurred, to abate and temporarily and permanently enjoin such acts and practices and to enforce compliance with the act. The plaintiff shall not be required to give any bond nor shall any court costs be adjudged against the plaintiff.

## **76-2249. Directory of appraisers; information; distribution.**

- (1) The board may prepare a directory showing the name and place of business of credential holders under the Real Property Appraiser Act which may be made available on the board's website. Printed copies of the directory shall be made available to the public at such reasonable price per copy as may be fixed by the board. The directory shall be provided to federal authorities as required by the Financial Institutions Reform, Recovery, and Enforcement Act of 1989.

- (2) The board shall provide without charge to any credential holder under the Real Property Appraiser Act a set of rules and regulations adopted and promulgated by the board and any other information which the board deems important in the area of real property appraisal in this state. The information may be made available electronically or printed in a booklet, a pamphlet, or any other form the board determines appropriate. The board may update such material as often as it deems necessary. The board may provide such material to any other person upon request and may charge a fee for the material. The fee shall be reasonable and shall not exceed any reasonable or necessary costs of producing the material for distribution.

## **76-2250. Certificate of good standing.**

The board may, upon payment of the appropriate fee in an amount established by the board pursuant to section 76-2241, issue a certificate of good standing to any credential holder under the Real Property Appraiser Act who is in good standing in this state.



**76-3201. Act, how cited.**

Sections 76-3201 to 76-3222 shall be known and may be cited as the Nebraska Appraisal Management Company Registration Act.

**76-3202. Terms, defined.**

For purposes of the Nebraska Appraisal Management Company Registration Act:

- (1) Affiliate means any person that controls, is controlled by, or is under common control with, another person;
- (2) AMC appraiser means a person who holds a valid credential or equivalent to appraise real estate and real property under the laws of this state or another jurisdiction, and holds the status of active on the ~~Appraiser National~~-Registry of the Appraisal Subcommittee of the Federal Financial Institutions Examination Council in one or more jurisdictions;
- (3) AMC ~~final~~-rule means, collectively, the rules adopted by the federal agencies as required in section 1124 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, as such rules existed on January 1, 2019;
- (4) AMC ~~National~~-Registry means the registry of appraisal management companies that hold a registration as an appraisal management company issued by the board or the equivalent issued in another jurisdiction, and federally regulated appraisal management companies, maintained by the Appraisal Subcommittee;
- (5) Appraisal has the same meaning as in section 76-2204;
- (6) Appraisal management company means a person that:
  - (a) Provides appraisal management services to creditors or to secondary mortgage market participants, including affiliates;
  - (b) Provides appraisal management services in connection with valuing a consumer's principal dwelling as security for a consumer credit transaction or incorporating such transactions into securitizations; and
  - (c) Within a twelve-month period, oversees an appraiser panel of:
    - (i) More than fifteen AMC appraisers who each hold a credential in this state; or
    - (ii) Twenty-five or more AMC appraisers who each hold a credential or equivalent in two or more jurisdictions;

- (7) Appraisal management services means one or more of the following:
- (a) To recruit, select, and retain AMC appraisers;
  - (b) To contract with AMC appraisers to perform assignments;
  - (c) To manage the process of having an appraisal performed, including providing administrative services such as receiving appraisal orders and reports, submitting completed reports to creditors and secondary mortgage market participants, collecting fees from creditors and secondary mortgage market participants for services provided, and paying AMC appraisers for valuation services performed; or
  - (d) To review and verify the work of AMC appraisers;
- (8) Appraisal Subcommittee means the Appraisal Subcommittee of the Federal Financial Institutions Examination Council;
- (9) Appraiser panel means a network, list, or roster of AMC appraisers approved by an appraisal management company to perform appraisals as independent contractors for the appraisal management company;
- (10) Assignment has the same meaning as in section 76-2207.01;
- (11) Board has the same meaning as in section 76-2207.18; Consumer credit means credit offered or extended to a consumer primarily for personal, family, or household purposes;
- (12) Contact person means a person designated by the appraisal management company as the main contact for all communication between the appraisal management company and the board;
- (13) Covered transaction means any consumer credit transaction secured by the consumer's principal dwelling;
- (14) Credential has the same meaning as in section 76-2207.25;
- (15) Creditor means a person who regularly extends consumer credit that is subject to a finance charge or is payable by written agreement in more than four installments, not including a downpayment, and to whom the obligation is initially payable, either on the face of the note or contract or by agreement when there is no note or contract. A person regularly extends consumer credit if:
- (a) The person extended credit, other than credit subject to the requirements of 12 C.F.R. 1026.32, as such regulation existed on January 1, 2019, more than five times for transactions secured by a dwelling in the preceding calendar year, or in the current calendar year if a person did not meet these standards in the preceding calendar year; and
  - (b) In any twelve-month period, the person originates more than one credit extension that is subject to the requirements of 12 C.F.R. 1026.32, as such regulation existed on January 1, 2019, or one or more such credit extensions through a mortgage broker;

- (16) Dwelling means a residential structure that contains one to four units, whether or not that structure is attached to real property, including an individual condominium unit, cooperative unit, mobile home, or trailer if used as a residence. With respect to a dwelling:
- (a) A consumer may have only one principal dwelling at a time;
  - (b) A vacation or secondary dwelling is not a principal dwelling; and
  - (c) A dwelling bought or built by a consumer with the intention of that dwelling becoming the consumer's principal dwelling within one year, or upon completion of construction, is considered to be the consumer's principal dwelling for the purpose of the Nebraska Appraisal Management Company Registration Act;
- (17) Federally regulated appraisal management company means an appraisal management company that is:
- (a) Owned and controlled by an insured depository institution as defined in 12 U.S.C. 1813, as such section existed on January 1, 2019; and
  - (b) Regulated by the Office of the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, or the successor of any such agencies;
- (18) Federal agencies means the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, the National Credit Union Administration, the Consumer Financial Protection Bureau, the Federal Housing Finance Agency, or the successor of any of such agencies;
- (19) Financial Institutions Reform, Recovery, and Enforcement Act of 1989 has the same meaning as in section 76-2207.30;
- (20) Independent contractor means a person established as an independent contractor by the appraisal management company for the purpose of federal income taxation;
- (21) Jurisdiction has the same meaning as in section 76-2207.32;
- (22) Person has the same meaning as in section 76-2213.02;
- (23) Real estate has the same meaning as in section 76-2214;
- (24) Real property has the same meaning as in section 76-2214.01;
- (25) Real property appraisal practice has the same meaning as in section 76-2215;

- (26) Registration means a registration as an appraisal management company in this state issued by the board if all requirements for approval as an appraisal management company required in the Nebraska Appraisal Management Company Registration Act have been met by a person making application to the board, including the submission of all required fees, and the board has granted all rights to the person to operate as an appraisal management company in this state as allowed under the act;
- (27) Report has the same meaning as in section 76-2216.02;
- (28) Secondary mortgage market participant means a guarantor or insurer of mortgage-backed securities, or an underwriter or issuer of mortgage-backed securities, and only includes an individual investor in a mortgage-backed security if that investor also serves in the capacity of a guarantor, insurer, underwriter, or issuer for the mortgage-backed security;
- (29) Uniform Standards of Professional Appraisal Practice has the same meaning as in section 76-2218.02; and
- (30) Valuation services has the same meaning as in section 76-2219.01.

**76-3203. Registration; application; contents; form; surety bond; qualifications; renewal.**

- (1) An application for issuance of a registration shall be made in writing to the board on forms approved by the board, which includes, but is not limited to, all information required by the board necessary to administer and enforce the Nebraska Appraisal Management Company Registration Act, and the name of the contact person for the appraisal management company.
- (2) An applicant for issuance of a registration shall furnish to the board, at the time of making application, a surety bond in the amount of twenty-five thousand dollars. The surety bond required under this subsection shall be issued by a bonding company or insurance company authorized to do business in this state, and a copy of the bond shall be filed with the board. The bond shall be in favor of the state for the benefit of any person who is damaged by any violation of the Nebraska Appraisal Management Company Registration Act. The bond shall also be in favor of any person damaged by such a violation. Any person claiming against the bond for a violation of the act may maintain an action at law against the appraisal management company and against the surety. The aggregate liability of the surety to all persons damaged by a violation of the act by an appraisal management company shall not exceed the amount of the bond. The bond shall be maintained until one year after the date that the appraisal management company ceases operation in this state.
- (3) A registration shall be issued only to persons who:
  - (a) Meet the requirements for issuance of a registration;
  - (b) Have a good reputation for honesty, trustworthiness, integrity, and competence to perform appraisal management services in such manner as to safeguard the interest of the public as determined by the board; and

- (c) Have not had a final civil or criminal judgment entered against them for fraud, dishonesty, breach of trust, or misrepresentation involving real estate, financial services, or appraisal management services within a five-year period immediately preceding the date of application.
- (4) A registration shall be valid for a period of twelve months beginning on the date which the registration was issued or renewed unless canceled, revoked, or surrendered.
- (5) All information related to an appraisal management company's registration 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 ~~final~~-rule, and any policy or rule established by the Appraisal Subcommittee.
- (6) The renewal of a registration includes the same requirements found in subsections (1) through (5) of this section. An application for renewal of a registration shall be furnished to the board no later than sixty days prior to the date of expiration of the registration.
- (7) For the purpose of subdivision (6) of section 76-3202, the twelve-month period for renewal of a registration shall consist of the twelve months pursuant to subsection (4) of this section.

**76-3203.01. Appraiser panel; removal; notice; reconsideration of removal.**

- (1) Only AMC appraisers considered to be in good standing in all jurisdictions in which an active credential is held shall be included on an appraisal management company's appraiser panel.
- (2) An appraisal management company shall remove any AMC appraiser from its appraiser panel within thirty days after receiving notice that the AMC appraiser:
  - (a) Is no longer considered to be in good standing in one or more jurisdictions in which he or she holds an active credential or equivalent;
  - (b) The AMC appraiser's credential or equivalent has been refused, denied, canceled, or revoked; or
  - (c) The AMC appraiser has surrendered his or her credential or equivalent in lieu of revocation.
- (3) Pursuant to subdivision (6)(c) of section 76-3202, an appraiser panel shall include each AMC appraiser as of the earliest date on which such person was accepted by the appraisal management company:
  - (a) For consideration for future assignments in covered transactions or for secondary mortgage market participants in connection with covered transactions; or
  - (b) For engagement to perform one or more appraisals on behalf of a creditor for a covered transaction or for a secondary mortgage market participant in connection with covered transactions.

- (4) Any AMC appraiser included on an appraisal management company's appraiser panel pursuant to subsection (3) of this section shall remain on such appraiser panel until the date on which the appraisal management company:
  - (a) Sends written notice to the AMC appraiser removing him or her from the appraiser panel. Such written notice shall include an explanation of the action taken by the appraisal management company;
  - (b) Receives written notice from the AMC appraiser requesting that he or she be removed from the appraiser panel. Such written notice shall include an explanation of the action requested by the AMC appraiser; or
  - (c) Receives written notice on behalf of the AMC appraiser of the death or incapacity of the AMC appraiser. Such written notice shall include an explanation on behalf of the AMC appraiser.
- (5) Upon receipt of notice that he or she has been removed from the appraisal management company's appraiser panel, an AMC appraiser shall have thirty days to provide a response to the appraisal management company that removed the AMC appraiser from its appraiser panel. Upon receipt of the AMC appraiser's response, the appraisal management company shall have thirty days to reconsider the removal and provide a written response to the AMC appraiser.
- (6) If an AMC appraiser is removed from an appraisal management company's appraiser panel pursuant to subsection (4) of this section, nothing shall prevent the appraisal management company at any time during the twelve months after removal from the appraiser panel from considering such person for future assignments in covered transactions or for secondary mortgage market participants in connection with covered transactions, or for engagement to perform one or more appraisals on behalf of a creditor for a covered transaction or for a secondary mortgage market participant in connection with covered transactions. If such consideration or engagement takes place, the removal shall be deemed not to have occurred and such person shall be deemed to have been included on the appraiser panel without interruption.
- (7) Any AMC appraiser included on an appraisal management company's appraiser panel engaged in real property appraisal practice as a result of an assignment provided by an appraisal management company shall be free from inappropriate influence and coercion as required by the appraisal independence standards established under section 129E of the federal Truth in Lending Act, as such section existed on January 1, 2018, including the requirements for payment of a reasonable and customary fee to AMC appraisers when the appraisal management company is engaged in providing appraisal management services.
- (8) An appraisal management company shall select an AMC appraiser from its appraiser panel for an assignment who is independent of the transaction and who has the requisite education, expertise, and experience necessary to competently complete the assignment for the particular market and property type.

**76-3203.02. Federally regulated appraisal management company; report; board; fees; powers.**

- (1) 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 ~~final~~-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 limitations.
- (2) The board may collect and transmit to the Appraisal Subcommittee any fees established by the Appraisal Subcommittee pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, the AMC ~~final~~-rule, and any policy or rule established by the Appraisal Subcommittee required for inclusion on the AMC ~~National~~-Registry, and collect any fees as deemed appropriate by the board for services provided as related to a federally regulated appraisal management company's operation in this state.
- (3) Nothing in the Nebraska Appraisal Management Company Registration Act shall prevent issuance by the board of a registration to a federally regulated appraisal management company.
- (4) Except for a federally regulated appraisal management company that holds a registration issued by the board, section 76-3202, and this section, a federally regulated appraisal management company is exempt from the Nebraska Appraisal Management Company Registration Act.

**76-3204. Act; exemptions.**

The Nebraska Appraisal Management Company Registration Act does not apply to:

- (1) A department or division of a person that provides appraisal management services only to itself;  
or
- (2) A person that provides appraisal management services but does not meet the requirement established by subdivision (6)(c) of section 76-3202.

**76-3205. Company not domiciled in state; service of process.**

Each appraisal management company that holds a registration but is not domiciled in this state shall submit an irrevocable consent that service of process upon such person may be made by delivery of the process to the director of the board if the plaintiff cannot, in the exercise of due diligence, effect personal service upon the person in an action against the applicant in a court of this state arising out of the person's activities in this state.

**76-3206. Board; fees.**

- (1) The board shall charge and collect fees for its services under the Nebraska Appraisal Management Company Registration Act as follows:
  - (a) An application fee of no more than three hundred fifty dollars;

- (b) An initial registration fee of no more than two thousand dollars;
  - (c) A renewal registration fee of no more than one thousand five hundred dollars; and
  - (d) A late renewal processing fee of twenty-five dollars for each month or portion of a month the renewal registration fee is late.
- (2) The board may collect and transmit to the Appraisal Subcommittee any fees established by the Appraisal Subcommittee under Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, the AMC ~~final~~-rule, and any policy or rule established by the Appraisal Subcommittee required for inclusion on the AMC ~~National~~ Registry.

**76-3207. Applicant for registration or renewal; ownership restrictions; fingerprint submission; criminal history record check; costs.**

- (1) 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 credential or equivalent refused, denied, canceled, or revoked or who has surrendered a 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, 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. 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.
- (3) For the purpose of subdivision (1)(a) of this section, a person is not barred from issuance of a registration if the 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.



**76-3208. Prohibited acts.**

- (1) An appraisal management company shall not prohibit an AMC appraiser from including within the body of a report that is submitted by the AMC appraiser to the appraisal management company or its assignee the fee agreed upon between the appraisal management company and the AMC appraiser at the time of engagement for the performance of the appraisal.
- (2) An appraisal management company shall not directly or indirectly engage in or attempt to engage in business as an appraisal management company or advertise or hold itself out as engaging in or conducting business as an appraisal management company in this state under any legal name or trade name not included in the application for issuance of a registration, or renewal of a registration, as approved by the board.
- (3) An appraisal management company shall not require an AMC appraiser to indemnify an appraisal management company or hold an appraisal management company harmless for any liability, damage, losses, or claims arising out of the appraisal management services provided by the appraisal management company.

~~**76-3209. Verification of appraiser license or certification.**~~

~~Prior to assigning appraisal orders, an appraisal management company shall have a system in place to verify that an appraiser being added to the appraiser panel holds the appropriate appraiser license or certification in good standing.~~

**76-3210. Compliance with Real Property Appraiser Act.**

Any employee of or independent contractor to an appraisal management company that holds a registration, including any AMC appraiser included on an appraisal management company's appraiser panel engaged in real property appraisal practice, shall comply with the Real Property Appraiser Act, including the Uniform Standards of Professional Appraisal Practice.

~~**76-3211. Verification of license or certification status.**~~

~~Each appraisal management company seeking to be registered in this state shall certify to the board on a biennial basis on a form prescribed by the board that the appraisal management company has a system in place to verify that an appraiser on the appraiser panel has not had a license or certification as an appraiser refused, denied, canceled, revoked, or surrendered in lieu of a pending revocation in any state in the previous twenty four months.~~

**76-3212. Records; retention.**

Each appraisal management company that holds a registration shall maintain a detailed record of appraisal management services provided under its registration, and upon request shall submit to the board all books, records, reports, documents, and other information as deemed appropriate by the board to administer and enforce the Nebraska Appraisal Management Company Registration Act. Record retention requirements are for a period of five years after appraisal management services are completed or two years after final disposition of a judicial proceeding related to the appraisal management services, whichever period expires later.

**76-3213. Completed report; limit on change.**

An appraisal management company that holds a registration may not alter, modify, or otherwise change a completed report submitted by an AMC appraiser without his or her written consent.

**76-3214. Board; issue registration number; maintain list; disclosure on engagement documents.**

- (1) The board shall issue a unique registration number to each appraisal management company that holds a registration.
- (2) The board shall maintain a published list of the appraisal management companies that hold registrations and have been issued a registration number pursuant to subsection (1) of this section.
- (3) An appraisal management company that holds a registration shall disclose the registration number provided to it by the board on the engagement documents presented to the AMC appraiser.

**76-3215. Payment of fees.**

Each appraisal management company that holds a registration, except in cases of noncompliance with the conditions of the engagement, shall make payment of fees to an AMC appraiser engaged by the appraisal management company to perform one or more appraisals on behalf of a creditor for a covered transaction or for a secondary mortgage market participant in connection with covered transactions within sixty days after the date on which the AMC appraiser transmits or otherwise provides the report to the appraisal management company or its assignee.

**76-3216. Prohibited acts; board; violations; enforcement actions; fine; considerations; report required.**

- (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 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, 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 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 ~~final~~-rule, and any policy or rule established by the Appraisal Subcommittee.

**76-3217. Violations; disciplinary hearings; notice; procedure; costs.**

- (1) The board shall conduct disciplinary hearings for any violation of the Nebraska Appraisal Management Company Registration Act in accordance with the Administrative Procedure Act.

- (2) Before the board may censure, suspend, or revoke the registration of, or levy a fine or civil penalty against, an appraisal management company, the board shall notify the appraisal management company in writing of any charges made under the Nebraska Appraisal Management Company Registration Act at least twenty days prior to the date set for the hearing and shall permit the appraisal management company an opportunity to be heard in person or by counsel. The notice shall be satisfied by personal service on the contact person of the appraisal management company or agent for service of process in this state or by sending the notice by certified mail, return receipt requested, to the address of the contact person of the appraisal management company that is on file with the board.
- (3) Any hearing pursuant to this section shall be heard by a hearing officer at a time and place prescribed by the board. The hearing officer may make findings of fact and shall deliver such findings to the board. The board shall take such disciplinary action as it deems appropriate, subject to the limitations contained within section 76-3216. Costs incurred for an administrative hearing, including fees of counsel, the hearing officer, court reporters, investigators, and witnesses, shall be taxed as costs in such action as the board may direct.

**76-3218. Rules and regulations.**

The board may adopt and promulgate rules and regulations not inconsistent with the Nebraska Appraisal Management Company Registration Act which may be reasonably necessary to implement, administer, and enforce the provisions of the act.

**76-3219. Appraisal Management Company Fund; created; use; investment.**

The board shall collect all fees and other revenue pursuant to the Nebraska Appraisal Management Company Registration Act and shall remit such fees and revenue to the State Treasurer for credit to the Appraisal Management Company Fund, which is hereby created. The fund shall be used to implement, administer, and enforce the act. Any money in the fund available for investment shall be invested by the state investment officer pursuant to the Nebraska Capital Expansion Act and the Nebraska State Funds Investment Act.

**76-3220. Material noncompliance; referral to board.**

An appraisal management company that has a reasonable basis to believe that an AMC appraiser has failed to comply with applicable laws or the Uniform Standards of Professional Appraisal Practice shall refer the matter to the board if the failure to comply is material.

**76-3221. Attorney General; duties.**

At the request of the board, the Attorney General shall render an opinion with respect to all questions of law arising in connection with the administration of the Nebraska Appraisal Management Company Registration Act and shall act as attorney for the board in all actions and proceedings brought by or against the board under or pursuant to the act. All fees and expenses of the Attorney General arising out of such duties shall be paid out of the Appraisal Management Company Fund. The Attorney General may appoint special counsel to prosecute such action, and all allowed fees and expenses of such counsel shall be taxed as costs in the action as the court may direct.

**76-3222. Violations of act; enforcement actions.**

Whenever, in the judgment of the board, any person has engaged in or is about to engage in any acts or practices which constitute or will constitute a violation of the Nebraska Appraisal Management Company Registration Act, the Attorney General may maintain an action in the name of the State of Nebraska in the district court of the county in which such violation or threatened violation occurred to abate and temporarily and permanently enjoin such acts and practices and to enforce compliance with the act. The Attorney General shall not be required to give any bond nor shall any court costs be adjudged against the Attorney General.

**76-3223. Civil and criminal immunity.**

The members of the board and the board's employees or persons under contract with the board shall be immune from any civil action or criminal prosecution for initiating or assisting in any lawful investigation of the actions of or any disciplinary proceeding concerning an appraisal management company pursuant to the Appraisal Management Company Registration Act if such action is taken without malicious intent and in the reasonable belief that it was taken pursuant to the powers vested in the members of the board or such employees or persons.

# ASC Quarterly Meeting - November 16, 2022

**Member for** 1 year 3 months

## Location or Format

Online meeting via Zoom

An ASC Open Meeting is scheduled to begin at 10:00 a.m. EDT. The meeting will be open to the public via live webcast only. Please use the Zoom Link below to register for this Meeting. You **MUST** register in advance to attend this Meeting. A copy of the agenda for this Meeting can be viewed [here](#).

Zoom Link: TBD

[How to attend or address ASC at a meeting \(/about/meetings\)](#)

## Date and Time

Wed, Nov 16 2022, 10am



## ABOUT (/ABOUT)

[Member Representatives \(/about/representatives\)](#)

[Staff \(/about/staff\)](#)

[Meetings & Events \(/about/meetings\)](#)

## NATIONAL REGISTRIES (/NATIONAL-REGISTRIES)

[Appraiser Registry \(/appraiser\)](#)

[AMC Registry \(/amc\)](#)

## RESOURCES (/RESOURCES)

[Statutory References \(/resources/references\)](#)

[Operating Guidance \(/resources/operating-guidance\)](#)

<https://www.asc.gov/node/832609>

**APPRAISAL SUBCOMMITTEE  
QUARTERLY MEETING MINUTES  
JUNE 8, 2022**

LOCATION: Zoom Conference

**ATTENDEES**

**ASC MEMBERS:** CFPB – Zixta Martinez (Chair)  
FDIC – Luke Brown/Tom Lyons  
FHFA – Julie Giesbrecht  
FRB – Keshia King  
HUD – Bobbi Borland (Vice Chair)  
NCUA – Tim Segerson  
OCC – James Rives

**ASC STAFF:** Executive Director – Jim Park  
Deputy Executive Director – Denise Graves  
General Counsel – Alice Ritter  
Financial Manager – Girard Hull  
Attorney Advisor – Ada Bohorfoush  
Management and Program Analyst – Lori Schuster  
Administrative Officer – Brian Kelly  
Regulatory Affairs Specialist – Maria Brown  
Policy Manager – Claire Brooks  
Policy Manager – Neal Fenochietti  
Policy Manager – Kristi Klamet  
Policy Manager – Jenny Tidwell

**OBSERVERS:** See attached list.

The Meeting was called to order at 10:00 a.m. by Chair Z. Martinez.

**REPORTS**

• **Chair**

Z. Martinez thanked observers for attending. She provided opening remarks. She announced that the FRB has new primary and alternate members, Suzanne Williams and Keshia King, respectively; FDIC has named a new primary member and alternate member, Luke Brown and Tom Lyons, respectively. She welcomed the new members and thanked former FRB member Keith Coughlin and former FDIC member John Jilovec and alternate member Rae-Ann Miller for their service.

- **Executive Director**

J. Park welcomed Z. Martinez to her first ASC Meeting as Chair. He updated the ASC on recent staff activity as noted below.

- The process to hire a new Grants Director is underway. Currently ASC Policy Manager Claire Brooks is managing the grants program along with assistance from temporary staff.
- The Action Plan from the Interagency Task Force on Property Appraisal and Valuation Equity (PAVE) was published in March. Agencies are working to implement recommendations in the Action Plan. More information will be forthcoming.
- The *2021 ASC Annual Report* was published and delivered to Congress. It is available on the ASC website.
- The updated ASC website will be completed later this summer. Updates to the Appraisal Complaint National Hotline section will include information and links for filing complaints related to alleged appraisal bias.

- **Grants Program**

C. Brooks provided an update of the grants program since the March 9<sup>th</sup> ASC Quarterly Meeting.

- The ASC has awarded 15 State support grants, totaling approximately \$2M, since 2020. Seven States were recently awarded second-year funding; four States are in the approval process for second-year funding; one State is in the process of applying for second-year funds and three States are in the first year of their grant. These grants support activities such as: information technology and software upgrades; digitizing paper records; staff training; and hiring complaint investigators and additional program staff. Mississippi and South Dakota are using grant funds for a Practicum Course to train aspiring appraisers. These programs are targeting participants from minority populations and areas with appraiser shortages within those States.
- The Grants Office is reviewing and approving semi-annual and year-end federal financial and progress reports for State support grants and the Cooperative Agreement with the Council on Licensure, Enforcement and Regulation (CLEAR). These reviews should be completed by the end of June.

- **Financial Manager**

G. Hull provided a mid-year financial update.

- As of March 31<sup>st</sup>, the ASC has recognized revenue in the amount of \$5.7M, representing 62% of the total Fiscal Year (FY) 2022 budgeted revenue of \$9.1M. Appraiser registry fees account for \$1.8M, or 32% of mid-year revenue, and AMC



registry fees account for \$3.9M, or 68% of mid-year revenue. FY22 mid-year revenue shows a 28% increase over FY21 revenue of \$4.4M for the same period. If the trend continues, the ASC could recognize revenue between \$10.5-\$11M.

- Expenses as of March 31<sup>st</sup> are running below projections and totaled \$4.1M, or 46% of the annual budget of \$8.9M.

- **Notation Vote**

L. Schuster reported that the approval to print and distribute the *2021 ASC Annual Report* passed by a 7-0 vote on May 5, 2022.

## **ACTION ITEMS**

- **March 9, 2022 Quarterly Meeting Minutes**

T. Segerson made a motion to approve the March 9<sup>th</sup> quarterly meeting minutes as presented. J. Rives seconded and all members present voted to approve.

- **Appraiser Census/Survey**

David Byerman, Project Manager from CLEAR, was present to provide an update on Cooperative Agreement activities.

- Under Training and Technical Assistance, the Policy Statement and Regulations (PStAR) course in May was attended by 62 State attendees. There has been high turnover in State staff recently, so this was a great opportunity for new staff to hear from Subject Matter Experts on their experience with the ASC Policy Statements. A segment on Diversity, Equity and Inclusion (DEI) was part of the course. Three more courses are slated for this summer: a three-day course on investigation of complaints against appraisers and/or appraisal management companies, a one-day course for newly appointed State board members and a one-day DEI course focusing on implicit bias.
- The Census/Survey includes three projects. The first project is to create a census using data from the ASC's Appraiser Registry to create a universe of active appraisers. Once this is set up, it will be linked to other private and federal data sources. This will allow CLEAR to utilize statistical sampling techniques from that universe to draw scientifically defensible conclusions on the demographics, experiences, and barriers to entry experienced by active appraisers. CLEAR has engaged with a research and management organization with expertise on developing testable research questions, aggregating data from multiple sources, and assembling a plan to collect and integrate data. The outcome of this project is to improve appraiser supply and diversity. A Request for Information (RFI) was published at the end of May to identify what data is needed to move forward and identify partners in the private and public sector. Responses to the RFI are due June 24<sup>th</sup>. The second project will identify how to move forward. A Needs Assessment that included a series of focus groups of "thought leaders" among the State appraiser regulatory community has been completed. The survey component will employ a variety

of strategies including one-on-one interviews, additional focus groups or online polls directed towards appraisers, State staff, appraisal management companies, and lenders. The third project is developing data visualization techniques to compile the data and develop new ways to analyze the information and create new strategies for data-based decision making. L. Brown said that training for State staff is helpful and asked who is developing the course materials and instructing the courses. D. Byerman responded that CLEAR and the Association of Appraiser Regulatory Officials (AARO) are collaborating on course material development. AARO leadership led the PStAR course and CLEAR/AARO developed talking points. CLEAR provided an instructor, a former AARO Director, who worked in DEI, to teach that portion of the course. L. Brown noted that DEI training was a focus of the PAVE Action Plan and not a typical training provided to regulators in the past. D. Byerman said that, while DEI is a recent priority for the appraiser field, it is not a new topic for the appraiser regulatory community. J. Schroeder asked what the course delivery mechanism will be for the future courses and when those courses would be available. D. Byerman responded that the courses would be held online. There would be a combination of asynchronous and synchronous learning to include online meetings. PStAR was held in person because it was in conjunction with the AARO Spring Conference in San Antonio and States could be reimbursed for travel to PStAR as part of the Cooperative Agreement. J. Park added that CLEAR hopes to partner with fair housing staff within the ASC member agencies to develop workshops to include discussions on how States can best handle complaints on DEI issues. T. Segerson and Z. Martinez asked if there is an anticipated due date for the census/survey. D. Byerman responded the due date is flexible. He added that the due date for the RFI could be extended based on the quality and quantity of responses received. He added that two Q&A sessions are scheduled for June 10<sup>th</sup> and June 21<sup>st</sup> for interested parties to ask questions. J. Schroeder asked if training is being developed for individual appraisers. D. Byerman responded that training is focused on State appraiser regulatory staff. (L. Brown and D. Byerman left the meeting.)

- **Budget Amendment**

J. Park said that ASC staff is requesting to hire an additional Attorney Advisor in addition to the position approved at the March 9<sup>th</sup> ASC Meeting. If approved, this Attorney Advisor would work on items related to the Appraisal Foundation, State oversight and ASC Board management. Funding is available in the FY22 budget due to unspent travel funds. T. Segerson asked if an applicant to the previous announcement would be hired for this position or would it be posted. J. Park responded that he was pleased with the quality of applicants to the previous posting, but the additional position would need to be posted. ASC staff would move expeditiously to fill the position. T. Lyons asked how the job duties would differ from the duties of the current Attorney Advisor and the position approved in March. J. Park responded that the intention was to hire the Attorney Advisor to potentially replace A. Ritter, who is retiring at the end of the year. The second position may be at a lower grade level and may be focused on rulemaking. T. Lyons asked if approval was being requested at this Meeting. J. Park responded “yes,” due to the increase in the current workload of the legal staff, he would like approval today so that staff can start the paperwork. Z. Martinez said

that given the lengthy hiring process and the impact to the ASC budget, she is comfortable with approving this request as presented. T. Segerson asked what the makeup of the legal staff would be after A. Ritter retires. J. Park responded that currently there is a General Counsel and Attorney Advisor. If this request is approved, there would be one General Counsel and three Attorney Advisors until A. Ritter retires. J. Schroeder noted that A. Bohorfoush has other responsibilities that take up her time. J. Park said that A. Bohorfoush works closely with the Policy Managers in reviewing materials for State Compliance Reviews/State Off-Site Assessments. She also is the lead on Annual Report preparation along with work in the contracting area. This additional position would give the ASC more depth and continuity if current legal staff had to take leave for any time period. He stressed that help is needed with Rulemaking. J. Rives said that OCC is supportive of hiring an additional Attorney Advisor. T. Segerson made a motion to approve the hiring of an additional Attorney Advisor as requested by ASC staff. J. Rives seconded; all members present voted to approve except T. Lyons who abstained.

The Open Session adjourned at 10:55 a.m. The next quarterly ASC Meeting is scheduled for September 14, 2022.

Attachment: Observer list

<b>Meeting:</b>	<b>Appraisal Subcommittee Meeting</b>	<b>Meeting Date:</b>	June 8, 2022
<b>Time:</b>	10:00 AM ET	<b>Location:</b>	Zoom Meeting

<b>OBSERVERS</b>	
<b>Affiliation</b>	<b>Name</b>
American Society of Appraisers	Justin Kane
Appraisal Foundation	David Bunton
Appraisal Foundation Board of Trustees	Randall Kopfer
Appraisal Institute	Bill Garber
Appraisal Institute	Brian Rodgers
Arkansas Appraiser Licensing & Certification Board	Diana Piechocki
California Bureau of Real Estate Appraisers	Tinna Morlattt
Conference of State Bank Supervisors	Daniel Berkland
Consumer Financial Protection Bureau	Kara Allen
Consumer Financial Protection Bureau	Deana Krumhansl
Consumer Financial Protection Bureau	Orlando Orellano
Consumer Financial Protection Bureau	John Schroeder
District of Columbia Government	Andrew Sullivan
Federal Deposit Insurance Corporation	Richard Foley
Federal Deposit Insurance Corporation	Patrick Mancoske
Federal Financial Institutions Examination Council	Kaelin Browne
Federal Financial Institutions Examination Council	Judith Dupre
Federal Financial Institutions Examination Council	Rosanna Piccirilli

Federal Housing Finance Agency	Sara Todd
Federal Reserve Board	Carmen Holly
Federal Reserve Board	David Imhoff
Federal Reserve Board	Devyn Jeffereis
Federal Reserve Board	Matt McQueeney
Federal Reserve Board	Derald Seid
Federal Reserve Board	Matt Suntag
Independent Community Bankers of America	Ron Haynie
National Credit Union Administration	Rachel Ackmann
National Credit Union Administration	Gira Bose
Office of the Comptroller of the Currency	Stacey Fluellen
Office of the Comptroller of the Currency	Kevin Lawton
Real Estate Valuation Advocacy Association	Mark Schiffman
Texas Real Estate Commission	Kathleen Santos

# NEWSLETTER



The Appraisal  
FOUNDATION

Authorized by Congress as the Source of Appraisal  
Standards and Appraiser Qualifications

Dear Subscriber,

The Appraisal Foundation's Board of Trustees lost a valuable member last month. Edie Yeomans passed away following a brief hospitalization.

I wanted to share a remembrance from her fellow trustee Cindy Charleston Rosenberg: "Her thoughtful, expert support of her colleagues, dedicated service and extensive contributions to our profession will be remembered by all those she touched. May her memory forever be a blessing."

Edie was a committed trustee and had long been involved with The Appraisal Foundation. She was a founding member of the Personal Property Resource Panel and was the Board of Trustee's liaison for the panel. She served on the Board of Trustees for five years.

The entire Foundation staff and I are deeply saddened by her passing, and we are thankful that she chose to devote so much of her time and energy into giving back to the appraisal profession.

This year, Edie was spearheading an effort to develop a Women's Forum at the Foundation for board, panel and council members. We will continue this important work and hope to honor her memory through this important new group.

Please join me in keeping Edie's loved ones in your thoughts.

Sincerely,

Dave Bunton  
President

## Updates from the ASB

The Appraisal Standards Board's public comment period on the Third Exposure Draft of proposed changes to USPAP has closed. Thank you to all who submitted comments. The ASB hopes you will [join their next public meeting on October 20th](#).

## Updates from the AQB

Thank you to everyone who joined the AQB's public meeting last week and the Forum to Explore Education Requirements: Fair Housing Laws and Valuation Bias Education. If you missed either event, you can catch both here:

- [Forum to Explore Education Requirements: Fair Housing Laws and Valuation Bias Education](#)
- [AQB Public Meeting](#)

## In This Newsletter

**From the President's Desk:  
Remembering Edie Yeomans**

**Updates from the ASB**

**Updates from the AQB**

**Sponsor Spotlight: Appraisers  
Association of America**

**Appraiser Talk**

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## Upcoming Events

Oct 20: [ASB Public Meeting](#)

Nov 3-5: [BOT Public Meeting](#)

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## Contact Us

T 202-347-7722

[info@appraisalfoundation.org](mailto:info@appraisalfoundation.org)

[www.appraisalfoundation.org](http://www.appraisalfoundation.org)

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## Follow Us




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## Share this Newsletter

Click [here](#) to get a shareable link of this month's newsletter to share on social media.

## Association of America

The Appraisers Association of America is hosting their [2022 National Conference](#) November 9th and 10th in New York City, followed by their [Art Law Day](#) on November 11th. Visit their [website](#) to learn more and register for these exciting events.

## Appraiser Talk

The Appraisal Foundation's podcast Appraiser Talk releases its newest episode every Monday.

You can check out a full list of published podcasts and listen to each episode [here](#). Click [here](#) to sign up to receive a notification each time a new episode is published.

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 Timmerman at [amy@appraisalfoundation.org](mailto:amy@appraisalfoundation.org).

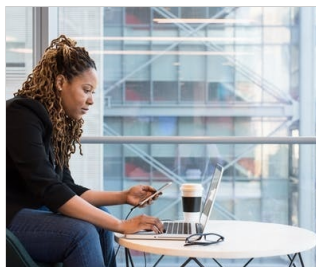
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## About The Appraisal Foundation

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](http://www.appraisalfoundation.org).

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## AQB Public Meeting - March 22, 2023 - VIRTUAL



The Appraiser Qualifications Board will hold a Public Meeting virtually on March 22, 2023 from 1:00 pm - 3:00 pm ET to discuss current projects.

### Location

Virtually

### Date/Time

Wednesday, March 22, 2023

1:00 p.m. – 3:00 p.m. ET

### Registration

You can register to attend this meeting via the link provided below.

click here: [https://us02web.zoom.us/webinar/register/WN\\_0Uj\\_C2CuSW6JL3ps7DfWqQ](https://us02web.zoom.us/webinar/register/WN_0Uj_C2CuSW6JL3ps7DfWqQ)

([https://us02web.zoom.us/webinar/register/WN\\_0Uj\\_C2CuSW6JL3ps7DfWqQ](https://us02web.zoom.us/webinar/register/WN_0Uj_C2CuSW6JL3ps7DfWqQ))

### Handouts

TBA

**When** 3/22/2023 1:00 PM - 3:00 PM

## Sign In

**Username**

tyler.kohtz@nebraska.gov

**Password**

.....

Keep me signed in

**Q.11**



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## ASB Public Meeting February 16, 2023 - VIRTUAL



The Appraisal Standards Board will hold a virtual Public Meeting on February 16, 2023.

Register using this link: [https://us02web.zoom.us/webinar/register/WN\\_VsJLAKTJTfYcBc8yGDxlNA](https://us02web.zoom.us/webinar/register/WN_VsJLAKTJTfYcBc8yGDxlNA)  
([https://us02web.zoom.us/webinar/register/WN\\_wKavJ94UTxKyFocOydYB8w](https://us02web.zoom.us/webinar/register/WN_wKavJ94UTxKyFocOydYB8w))

TBA: View the Agenda and Materials

When 2/16/2023

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[WebsiteKey=e12b6085-ff54-45c1-](https://www.appraisalfoundation.org/imis/TAFCore/Events/Event_Display.aspx?EventKey=021623&WebsiteKey=e12b6085-ff54-45c1-853e-b838ca4b9895&returnprev=t)

[853e-](https://www.appraisalfoundation.org/imis/TAFCore/Events/Event_Display.aspx?EventKey=021623&WebsiteKey=e12b6085-ff54-45c1-853e-b838ca4b9895&returnprev=t)

[b838ca4b9895&returnprev=t\)](https://www.appraisalfoundation.org/imis/TAFCore/Events/Event_Display.aspx?EventKey=021623&WebsiteKey=e12b6085-ff54-45c1-853e-b838ca4b9895&returnprev=t)