

**PUBLIC MEETING OF THE NEBRASKA REAL PROPERTY APPRAISER BOARD**  
**Thursday, September 18, 2025, 9:00 a.m.**  
**Nebraska Real Property Appraiser Board Office, First Floor, Nebraska State Office Building**  
**301 Centennial Mall South, Lincoln, Nebraska**

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**AGENDA**

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

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

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

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- D. Registration as an Appraisal Management Company** ..... 1-4
1. Applicants for Renewal of Appraisal Management Company Registration
- a. NE2012088
- E. Compliance Matters** ..... 1-3
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- a. 25-08
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- a. 23-01
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- a. 2025.13
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2. Internal Procedural Documents
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## **R. Adjourn**

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

**August 21, 2025 Meeting Minutes**

**A. OPENING**

Vice-Chairperson Hermesen called to order the August 21, 2025 meeting of the Nebraska Real Property Appraiser Board at 9:00 a.m. in the Nebraska Real Property Appraiser Board meeting room located on the first floor of the Nebraska State Office Building, 301 Centennial Mall South, Lincoln, Nebraska.

**B. NOTICE OF MEETING**

Vice-Chairperson Hermesen 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 August 14, 2025. 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 Kevin Hermesen of Gretna, Nebraska; Rodney Johnson of Norfolk, Nebraska; Derek Minshull of North Platte, Nebraska; and Adam Batie of Kearney, Nebraska were present. Board Member Cody Gerdes of Lincoln, Nebraska was absent and excused. Also present were Director Tyler Kohtz, Licensing Programs Manager Karen Loll, Education Program Manager Kashinda Sims, and Business Programs Manager Colby Falls, who are headquartered in Lincoln, Nebraska.

**ADOPTION OF THE AGENDA**

Vice-Chairperson Hermesen reminded those present for the meeting that the agenda cannot be altered twenty-four hours prior to the meeting except for emergency items in accordance with the Open Meetings Act. Board Member Minshull moved to adopt the agenda as presented. Board Member Johnson seconded the motion. The motion carried with Hermesen, Johnson, Minshull, and Batie voting aye.

Board Member Johnson moved that the Board enter executive session for the purpose of reviewing applicants for credentialing; applications for appraisal management company registration; investigations; pending litigation, or litigation which is imminent as evidenced by communication of claim or threat of litigation; and employee performance evaluation. A closed session is clearly necessary to prevent needless injury to the reputation of those involved. Board Member Minshull seconded the motion. The time on the meeting clock was 9:03 a.m. The motion carried with Hermesen, Johnson, Minshull, and Batie voting aye.

Vice-Chairperson Hermesen moved to exit executive session at 10:32 a.m. Board Member Batie seconded the motion. The motion carried with Hermesen, Johnson, Minshull, and Batie voting aye.

Break from 10:32 a.m. to 10:42 a.m.

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

Vice-Chairperson Hermesen welcomed all to the August 21, 2025 meeting of the Nebraska Real Property Appraiser Board. Vice-Chairperson Hermesen then noted that there were no members of the public in attendance.

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

##### **1. APPROVAL OF JULY 17, 2025 MEETING MINUTES**

Vice-Chairperson Hermesen asked for any additions or corrections to the July 17, 2025 regular meeting minutes. With no discussion, Vice-Chairperson Hermesen called for a motion. Board Member Minshull moved to approve the July 17, 2025 regular meeting minutes as presented. Board Member Batie seconded the motion. Vice-Chairperson Hermesen recognized the motion and asked for any discussion. With no discussion, Vice-Chairperson Hermesen called for a vote. The motion carried with Hermesen, Johnson, Minshull, and Batie voting aye.

#### **I. DIRECTOR'S REPORT**

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

###### **a. Real Property Appraiser Report**

Director Kohtz presented seven charts outlining the number of real property appraisers as of August 21, 2025 to the Board for review. The Director indicated that he had no specific comments, then asked for any questions or comments. Board Member Minshull requested clarification regarding the decline in the number of certified general real property appraisers through education, experience, and examination between 2022 and 2023 then again between 2024 and 2025. Director Kohtz informed the Board that every few years a significant number of real property appraisers retire, which is the cause of the more noticeable declines every few years. Board Member Minshull also questioned whether the Board should monitor the changes in the number of certified general real property appraisers from year to year to establish any patterns or indicators. The Director responded that such patterns are tracked when he figures projections into the future. A historic record going back years is maintained to monitor the renewal rates for each classification. Director Kohtz also noted that certified general real property appraisers credentialed through reciprocity continues to trend upwards. Board Member Hermesen noted that resident certified general real property appraisers are being replaced by those who reside outside of Nebraska. Board Member Minshull agreed with Board Member Hermesen and thanked the Director. There was no further discussion.

###### **b. Temporary Real Property Appraiser Report**

Director Kohtz presented three charts outlining the number of temporary credentials issued as of July 31, 2025 to the Board for review. The Director indicated that he had no specific comments, then asked for any questions or comments. There was no further discussion.

**c. Supervisory Real Property Appraiser Report**

The Director presented two charts outlining the number of registered supervisory real property appraisers as of August 21, 2025 to the Board for review. The Director indicated that he had no specific comments. Director Kohtz asked for any questions or comments. There was no further discussion.

**d. Appraisal Management Company Report**

Director Kohtz presented two charts outlining the number of AMCs as of August 21, 2025 to the Board for review. The Director indicated that he had no specific comments regarding this report and asked for any questions or comments. There was no further discussion.

**2. DIRECTOR APPROVAL OF APPLICANTS**

**a. Real Property Appraiser Report**

Director Kohtz presented the Real Property Appraiser Report to the Board for review showing real property appraiser applicants approved for credentialing by the Director, and the real property appraiser applicants approved to sit for exam by the Director, for the period between July 9, 2025 and August 12, 2025. The Director indicated that he had no specific comments and asked for any questions or comments. There was no further discussion.

**b. Education Activity and Instructors Report**

Director Kohtz presented the Education Activities and Instructors Report to the Board for review showing education activities and instructors approved by the Director for the period between July 9, 2025 and August 12, 2025. The Director asked for any questions or comments. Board Member Minshull recognized the number of education activities approved and thanked the Director and staff for their work. There was no further discussion.

**3. 2025-26 NRPAB GOALS AND OBJECTIVES + SWOT ANALYSIS**

Director Kohtz presented the 2025-26 NRPAB goals and objectives and SWOT analysis to the Board for review and provided a status update. The Director brought attention to the goal to adopt Title 298 changes to implement the Real Property Appraiser Qualification Criteria effective January 1, 2026 for real property appraisers credentialed prior to January 1, 2026 who upgrade to a higher classification after that date and to implement the CHRC fee increase enacted by the Nebraska state patrol. The Director reported that the first draft is complete and will be presented to the Board during this meeting. Director Kohtz then addressed the goal to explore offering paper applications upon request only for processing fee for real property appraiser and AMC applications available online and reported that proposed language changes to the Real Property Appraiser Act and the AMC Registration Act will also be presented to the Board during this meeting. Director Kohtz then guided the Board to the goal to explore separate fee structure for credentialing through reciprocity and informed the Board that this goal is considered to be complete as of the July 17, 2025 meeting. Finally, the Director brought attention to the goal to review current AMC fees and indicated that language has been amended in the draft of changes to Title 298 presented to the Board later in this meeting. The Director asked for any questions or comments. There was no further discussion.

## **J. FINANCIAL REPORT AND CONSIDERATIONS**

### **1. JULY FINANCIAL REPORT**

The receipts and expenditures for July were presented to the Board for review in the Budget Status Report. The Director led the Board's attention to the Educational Services expense in the amount of \$51.00 and noted that this is for the LinkedIn Learning subscription approved by the Board for staff to utilize. Director Kohtz then reported that the overall expenditures for the month of July totaled \$38,401.43, which amounts to 7.89 percent of the budgeted expenditures for the fiscal year; 8.49 percent of the fiscal year has passed.

Director Kohtz then brought the Board's attention to revenues and reported that Application Fees and Certified General New Fees were strong to start the fiscal year due to a significant increase in real property appraiser application volume. The Director also reported that AMC Registered New Fees and AMC Application Fees were strong at the beginning of the fiscal year as well. Director Kohtz then reported that the overall revenues for the month of July totaled \$29,176.54, which amounts to 7.57 percent of the projected revenues for the fiscal year. The Director reiterated that 8.49 percent of the fiscal year has passed.

Director Kohtz then moved to the Budget Status Report for the Real Property Appraiser Fund and AMC Fund and reported that the Real Property Appraiser Fund expenditures for the month of July totaled \$26,539.42, which amounts to 7.97 percent of the budgeted expenditures for the fiscal year. The Real Property Appraiser Fund revenues were \$18,324.04 for July, which amounts to 7.13 percent of the projected revenue for the fiscal year. Director Kohtz then reported that the AMC Fund expenditures for the month of July totaled \$11,862.01, which amounts to 7.71 percent of the budgeted expenditures for the fiscal year. The AMC Fund revenues totaled \$10,852.50 for July, which is 8.44 percent of the projected revenue for the fiscal year. The Director asked if there were any questions or comments regarding the Budget Status Report. There was no further discussion.

Director Kohtz presented the MTD General Ledger Detail report for the month of July and indicated that he had no specific comments. Director Kohtz asked for any questions or comments. There was no further discussion.

Director Kohtz presented four graphs illustrating expenses, revenues, and cash balances. The Director noted overall expenditures of \$38,401.43 and revenues of \$29,176.54 for the month of July for the Real Property Appraiser Program, which includes both the Appraiser Fund and the AMC Fund. Director Kohtz then brought the Board's attention to the NRPAB Twenty-Five Month Expenses/Revenues by Program, reiterating that the Real Property Appraiser Fund expenditures totaled \$26,539.42, the Real Property Appraiser Fund revenues totaled \$18,324.04, the AMC Fund expenditures totaled \$11,862.01, and the AMC Fund revenues totaled \$10,852.50. The Director finished by reporting that the cash balance for the AMC Fund is \$298,402.93, the cash balance for the Appraiser Fund is \$360,058.45, and the overall cash balance for both funds is \$658,461.38. The Director asked for any questions or comments. There was no further discussion.

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

## **2. ASC SARAS GRANT REPORT**

### **a. FY25 Budget Status Report**

Director Kohtz presented the Budget Status Report for the SARAS Grant Fund and informed the Board that the only expenditure is the CIO charge for \$3,260.25, which is a June expenditure encumbered from last fiscal year. The Director then asked for any questions or comments. There was no further discussion.

## **3. PER DIEMS: No discussion.**

## **K. GENERAL PUBLIC COMMENTS**

Vice-Chairperson Hermesen asked for any public comments. With none, Vice-Chairperson Hermesen moved on to Education.

## **L. EDUCATION**

### **1. NEW CONTINUING EDUCATION ACTIVITY APPLICATIONS**

#### **a. 2252453.02: Appraisal Institute – “Practical Application in Appraising Green Commercial Properties”**

EPM Sims presented an Agenda Item Summary to the Board concerning an Application for Approval as a Continuing Education Activity in Nebraska for the Appraisal Institute activity titled, “Practical Application in Appraising Green Commercial Properties” (Activity #2252453.02). EPM Sims explained that upon review of Appraisal Institute’s student and instructor material, the material did not contain quizzes for each module when staff requested access to all material. Additionally, Appraisal Institute was notified on August 6, 2025 that the delivery mechanism approval hours identified by IDECC did not match the total number of hours submitted on the timed outline or requested for approval on the August 4, 2025 Application. Board Member Johnson moved to authorize the Director to approve education activity upon receipt of documentation evidencing delivery mechanism approval for the number of hours consistent with the Application for Approval as a Continuing Education Activity and the submitted timed outline, or upon receipt of an amended Application for Approval as a Continuing Education Activity and timed outline removing the exam requirement, within ten business days of this meeting. If amended documents are not received and accepted by the Director within ten business days, this education activity is denied. Board Member Minshull questioned whether ten days for the response was sufficient and asked if twenty days would be more appropriate. Director Kohtz informed the Board that twenty days would be acceptable. The Board agreed to Minshull’s amendment, and Vice-Chairperson Hermesen called for a new motion.

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Board Member Johnson withdrew the original motion and moved to authorize the Director to approve education activity upon receipt of documentation evidencing delivery mechanism approval for the number of hours consistent with the Application for Approval as a Continuing Education Activity and the submitted timed outline, or upon receipt of an amended Application for Approval as a Continuing Education Activity and timed outline removing the exam requirement, within twenty business days of this meeting. If amended documents are not received and accepted by the Director within twenty business days, this education activity is denied. Board Member Minshull seconded the motion. Vice-Chairperson Hermesen recognized the motion and asked for any discussion. With no discussion, Vice-Chairperson Hermesen called for a vote. The motion carried with Hermesen, Johnson, Minshull, and Batie voting aye.

**b. 2253457.02: Appraisal Institute – “Case Studies in Appraising Green Residential Buildings”**

EPM Sims presented an Agenda Item Summary to the Board concerning an Application for Approval as a Continuing Education Activity in Nebraska for the Appraisal Institute activity titled, “Case Studies in Appraising Green Residential Buildings” (Activity #2253457.02). EPM Sims explained that upon review of Appraisal Institute’s student and instructor materials, several of the links referenced in the materials are found to be invalid. Board Member Johnson moved to authorize the Director to approve education activity upon receipt of student and instructor materials with valid website links within twenty business days of this meeting. If amended student and instructor materials are not received and accepted by the Director within twenty business days, this education activity is denied. Board Member Minshull seconded the motion. Vice-Chairperson Hermesen recognized the motion and called for a vote. The motion carried with Hermesen, Johnson, Minshull, and Batie voting aye.

**c. 2253458.02: Appraisal Institute – “Condemnation Appraising: Principles and Applications”**

EPM Sims presented an Agenda Item Summary to the Board concerning an Application for Approval as a Continuing Education Activity in Nebraska for the Appraisal Institute activity titled, “Condemnation Appraising: Principles and Applications” (Activity #2253458.02). EPM Sims explained that upon review of Appraisal Institute’s student and instructor materials, the timed outline for the activity totals twenty-three hours, whereas the education provider requests twenty-one hours for approval. Additionally, the student and instructor material reference the 2020-2021 edition of the Uniform Standards of Professional Appraisal Practice (“USPAP”) while the current edition is 2024. Board Member Johnson moved to authorize the Director to approve education activity for twenty-three hours upon receipt of student and instructor materials referencing the most recent edition of USPAP within twenty business days of this meeting.

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If amended student and instructor materials are not received and accepted by the Director within twenty business days, this education activity is denied. Board Member Minshull seconded the motion. Vice-Chairperson Hermsen recognized the motion and called for a vote. The motion carried with Hermsen, Johnson, Minshull, and Batie voting aye.

**d. 2253459.02: Appraisal Institute – “Introduction to Green Buildings: Principles and Concepts”**

EPM Sims presented an Agenda Item Summary to the Board concerning an Application for Approval as a Continuing Education Activity in Nebraska for the Appraisal Institute activity titled, “Introduction to Green Buildings: Principles and Concepts” (Activity #2253459.02). EPM Sims explained that the Appraisal Institute’s student and instructor materials reference the 2020-2021 edition of the Uniform Standards of Professional Appraisal Practice (“USPAP”) while the current edition is 2024. Additionally, links referenced in the material are not valid. Board Member Johnson moved to authorize the Director to approve education activity upon receipt of student and instructor materials with valid website links and that references the most recent edition of USPAP within twenty business days of this meeting. If amended student and instructor materials are not received and accepted by the Director within twenty business days, this education activity is denied. Board Member Minshull seconded the motion. Vice-Chairperson Hermsen recognized the motion and called for a vote. The motion carried with Hermsen, Johnson, Minshull, and Batie voting aye.

**e. 2253460.02: Appraisal Institute – “Residential and Commercial Valuation of Solar”**

EPM Sims presented an Agenda Item Summary to the Board concerning an Application for Approval as a Continuing Education Activity in Nebraska for the Appraisal Institute activity titled, “Residential and Commercial Valuation of Solar” (Activity #2253460.02). EPM Sims explained that, upon review of Appraisal Institute’s student and instructor materials, the timed outline for the activity totals sixteen hours, whereas the education provider requests approval for fifteen hours. Additionally, the student and instructor materials reference the 2020-2021 edition of the Uniform Standards of Professional Appraisal Practice (“USPAP”) while the current edition is 2024. Board Member Johnson moved to authorize the Director to approve education activity for sixteen hours upon receipt of student and instructor materials referencing the most recent edition of USPAP within twenty business days of this meeting. If amended student and instructor materials are not received and accepted by the Director within twenty business days, this education activity is denied. Board Member Minshull seconded the motion. Vice-Chairperson Hermsen recognized the motion and called for a vote. The motion carried with Hermsen, Johnson, Minshull, and Batie voting aye.

**f. 2253461.02: Appraisal Institute – “The Appraiser as an Expert Witness: Preparation and Synchronous”**

EPM Sims presented an Agenda Item Summary to the Board concerning an Application for Approval as a Continuing Education Activity in Nebraska for the Appraisal Institute activity titled, “The Appraiser as an Expert Witness: Preparation and Synchronous” (Activity #2253461.02). EPM Sims explained that upon review of Appraisal Institute’s student and instructor materials, the timed outline for the activity totals seventeen hours while the education provider requests approval for sixteen hours. Additionally, the student and instructor materials note a "Reference List" that was not included in the submission of the application and references the 13th Edition of The Appraisal of Real Estate as well as 4th Edition of The Dictionary of Real Estate Appraisal. Appraisal Institute is currently on its 15th Edition of The Appraisal of Real Estate and 7th Edition of The Dictionary of Real Estate Appraisal. Board Member Johnson moved to authorize the Director to approve education activity for seventeen hours upon receipt of the reference list identified in the student and instructor materials, along with student and instructor materials that reference the most recent edition of The Appraisal of Real Estate and The Dictionary of Real Estate Appraisal, within twenty business days of this meeting. If reference list and amended student and instructor materials are not received and accepted by the Director within twenty business days, this education activity is denied. Board Member Minshull seconded the motion. Vice-Chairperson Hermesen recognized the motion and called for a vote. The motion carried with Hermesen, Johnson, Minshull, and Batie voting aye.

**M. UNFINISHED BUSINESS:** No discussion.

**N. NEW BUSINESS**

**1. EXPLORE SARAS GRANT TO INCREASE NUMBER OF NEBRASKA RESIDENT REAL PROPERTY APPRAISERS**

Director Kohtz reminded the Board that it set a goal at the June 17, 2025 strategic planning meeting to explore SARAS grant funding to Increase Number of Nebraska Resident Real Property Appraisers. The Director then presented an email chain between himself, Grants Management Specialist Karla Cisneros, and Grants Director Rae Frederique to reintroduce the following concepts discussed during the strategic planning meeting:

- Reimbursing supervisory real property appraisers for costs—such as continuing education or the required supervisory appraiser and trainee course—under the purpose of appraiser enforcement activities or improving state regulation of appraisers, if a trainee real property appraiser is approved by the Board to upgrade to LR, CR, or CG. This would reduce the probability of a trainee going before the Board for a compliance matter in the future due to an increased emphasis on supervision and training.

- Reimbursing supervisory real property appraisers for costs directly related to the supervision of a trainee real property appraiser—under the purpose of appraiser enforcement activities or improving state regulation of appraisers—if a trainee real property appraiser is approved by the Board to upgrade to LR, CR, or CG. The concept is that a supervisory real property appraiser would put extra effort into their training duties, reducing the possibility of a trainee real property appraiser practicing independently as an LR, CR, or CG from going before the Board for a compliance matter in the future.
- Reimbursing trainee real property appraisers for costs of having a USPAP Compliance Review completed on their reports under the purpose appraiser enforcement activities or improving state regulation of appraisers, as this would reduce the probability of a trainee going before the Board for a compliance matter in the future.

Director Kohtz then reiterated that a Statement of Work—identifying the Statement of Need, Objectives/Measurable Accomplishments, a Methodology Plan, and an Evaluation Plan—must be developed, and reminded the Board that stipends or scholarships are not allowable costs.

Director Kohtz then transitioned to the task at hand and requested that the Board establish the parameters for building this program. Board Member Minshull expressed interest in reimbursing supervisory real property appraisers for costs directly related to the supervision of a trainee real property appraiser and recommended that hours reported by the supervisory real property appraiser on a real property appraisal practice experience log could be utilized. Director Kohtz asked the Board whether there was an idea as to what the number of qualified hours or the appropriate per-hour rate would be. The Director was asked to obtain supervisory real property appraiser hours recorded on experience logs for the Board’s review. Director Kohtz then asked if there are any location or classification requirements to consider. Board Member Minshull indicated that the focus should be on the certified general classification as the number of certified residential real property appraisers has remained steady over the years. The Board then held a discussion as to if the program should be location specific to address needs and determined that this information is not yet known. The Director was asked to obtain information specific to certified general real property appraisers throughout the state for the Board’s review. Director Kohtz then asked if there were any other ideas for consideration. It was recommended that a supervisory real property appraiser’s credential renewal cost could be reimbursed if a trainee real property appraiser successfully upgrades to the certified general classification. The Director noted the suggestion and asked for any additional ideas that pertain to a trainee real property appraiser. A recommendation was made that a trainee real property appraiser could be reimbursed for the cost of qualifying education if they successfully upgrade to the certified general classification. Director Kohtz informed the Board that he has added this. Board Member Batie expressed enthusiasm that the ideas discussed could encourage more certified general real property appraisers and more supervisory real property appraisers.

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Board Member Johnson expressed skepticism regarding the potential success and indicated that a major problem with the supervisory real property appraiser/trainee real property appraiser model is that the supervisory real property appraiser is training their own competition. Vice-Chairperson Hermesen agreed with Board Member Johnson but added that he does not see a downside to this program. The Director asked for any other discussion. With none, Director Kohtz informed the Board that he would put together a program outline based on the discussion and have staff complete the research needed to answer the Board's questions. Director Kohtz indicated that this will be completed by the October meeting at the latest. The Director continued, once the Board is finished developing the parameters for the program, he will work with the ASC Grants Administrator to ensure that the program parameters meet the grant requirements.

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

### **1. NEBRASKA REAL PROPERTY APPRAISER ACT\_DRAFT AUGUST 4, 2025**

Director Kohtz presented the Nebraska Real Property Appraiser Act draft to the Board for consideration. The Director informed the Board that language is added for a paper application processing fee of no more than fifty dollars for any form available electronically. Director Kohtz then informed the Board that the change found in the Nebraska Appraisal Management Company Registration Act is the same, and that the change is not substantial enough for bill drafting and introduction at this time. The Director recommended that the Board not proceed any further with these drafts until more substantial changes are included in either act. The Board agreed with the Director's assessment. There was no further discussion.

### **2. NEBRASKA APPRAISAL MANAGEMENT COMPANY REGISTRATION ACT\_DRAFT AUGUST 4, 2025**

Director Kohtz presented the Nebraska Appraisal Management Company Registration Act draft to the Board for consideration and informed the Board that this item was discussed under the Nebraska Real Property Appraiser Act draft. There was no further discussion.

### **3. TITLE 298 UPDATE**

#### **a. Summary of Proposed Changes to Title 298\_August 7, 2025 Draft**

Director Kohtz presented the Summary of Proposed Changes to Title 298\_August 7, 2025 Draft to the Board for review. The Director informed the Board that this document was prepared to summarize the changes made in the Title 298\_August 7, 2025 Draft. The Director asked for any questions or comments. There was no further discussion.

#### **b. Title 298\_August 7, 2025 Draft**

Director Kohtz presented the Title 298\_August 7, 2025 Draft to the Board for consideration. The Director informed the Board that language had been added to include eight hours of valuation bias and fair housing laws and regulations qualifying education for real property appraisers credentialed prior to January 1, 2026, who apply for upgrade to the licensed residential, certified residential, or certified general classification on or after January 1, 2026.

*(Continued on page 11)*

*(Continued from page 10)*

Director Kohtz guided the Board through the proposed changes found in Subsections 001.02B.2, 001.03D.2b, 001.03E.2b, 001.04B.2b, 001.04C.2b, 001.04D.3 of Chapter 2. Director Kohtz then guided the Board to the proposed change to increase the non-refundable criminal history record check fee from \$45.25 to \$55.00 to implement the Nebraska State Patrol fee increase in subsections 004.01A.3 and 004.02A.3 of Chapter 2 and subsection 001.01C of Chapter 3. The Director continued to the proposed change to strike “qualifying” and add “continuing” after “for” and before “education” in subsections 003.02A.6b and 003.02A.6c of Chapter 6. Director Kohtz informed the Board that this change corrects an error on his part missed during the last round of drafting. Finally, the Director moved to subsection 002.01B of Chapter 7 and indicated that the fee schedule for renewal of an AMC registration was amended to remove the \$1,850.00 fee for applications received on July 1, 2026 through June 30, 2027, and to set the fee at \$2,000.00 for applications received on or after July 1, 2026. Director Kohtz added that the language pertaining to the fee in effect before or on June 30, 2025 is stricken as it is no longer applicable. The Director reported that the next step is a preliminary review of the draft by the Assistant Attorney General, the Governor’s Policy and Research Office, and the Appraisal Subcommittee. The Board will then have the opportunity to incorporate any recommended changes before setting a hearing date. The Director asked for any questions or comments. With no further discussion, Vice-Chairperson Hermesen called for a motion. Board Member Minshull moved to approve the Title 298\_August 7, 2025 Draft as presented for preliminary review by the Attorney General’s Office, the Governor’s Policy and Research Office, and the Appraisal Subcommittee. Board Member Johnson seconded the motion. Vice-Chairperson Hermesen recognized the motion and asked for any discussion. With no discussion, Vice-Chairperson Hermesen called for a vote. The motion carried with Hermesen, Johnson, Minshull, and Batie voting aye.

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

**P. ADMINISTRATIVE BUSINESS**

**1. GUIDANCE DOCUMENTS:** No discussion.

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

**3. FORMS, APPLICATIONS, AND PROCEDURES:** No discussion.

**Q. OTHER BUSINESS**

**1. BOARD MEETINGS** No discussion.

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

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

#### **4. QUARTERLY NEWSLETTER**

##### **a. Summer 2025 Edition of The Nebraska Appraiser**

Director Kohtz presented the Summer 2025 Edition of The Nebraska Appraiser to the Board for consideration. The Director asked for any questions or comments. With no discussion, Vice-Chairperson Hermesen asked for a motion. Board Member Minshull moved to approve the Summer 2025 Edition of The Nebraska Appraiser as presented. Board Member Johnson seconded the motion. Vice-Chairperson Hermesen recognized the motion and asked for any discussion. With no discussion, Vice-Chairperson Hermesen called for a vote. The motion carried with Hermesen, Johnson, Minshull, and Batie voting aye.

#### **5. APPRAISAL SUBCOMMITTEE**

##### **a. ASC Quarterly Meeting: September 10, 2025 (Online)**

Director Kohtz informed the Board that the next ASC Quarterly Meeting will be held online on September 10, 2025. The Director then asked for any questions or comments. There was no further discussion.

#### **6. THE APPRAISAL FOUNDATION**

##### **a. TAF August Newsletter**

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

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

#### **8. GOVERNMENT-SPONSORED ENTERPRISES**

##### **a. Frannie Mae**

###### **i. Fannie Mae Selling and Service News\_July 16, 2025**

Director Kohtz presented the Fannie Mae document titled, "Selling and Service News" to the Board for review and reported that he had no specific comments. The Director asked for any questions or comments. There was no further discussion.

###### **ii. Introducing the Uniform Property Data Report\_July 30, 2025**

Director Kohtz presented the Fannie Mae document titled, "Introducing the Uniform Property Data Report" to the Board for review and reported that he had no specific comments. The Director asked for any questions or comments. There was no further discussion.

##### **b. Freddie Mac**

###### **i. GSE Appraiser Capacity\_July 2025**

Director Kohtz presented the Freddie Mac document titled, "Appraiser Capacity" to the Board for review and reported that he had no specific comments. The Director asked for any questions or comments. There was no further discussion.

#### **9. IN THE NEWS: No discussion.**

Break from 12:02 p.m. to 12:06 p.m.

Board Member Johnson 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 Hermesen seconded the motion. The time on the meeting clock was 12:07 p.m. The motion carried with Hermesen, Johnson, Minshull, and Batie voting aye.

Board Member Minshull moved to come out of executive session at 12:51 p.m. Board Member Batie seconded the motion. The motion carried with Hermesen, Johnson, Minshull, and Batie voting aye.

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

The Board reviewed applicants T25007, CG24001, and CG24020. Vice-Chairperson Hermesen asked for a motion on CG24001 and CG24020.

Board Member Johnson moved to take the following action:

**CG24001 / Upon receipt of payment for the cost incurred by the Board for the USPAP compliance reviews as authorized by 298 NAC Chapter 2, § 002.14A.2b, approve applicant to sit for exam and authorize the Director to issue credential as a certified general real property appraiser upon providing evidence of successful completion of the national uniform licensing and certification examination and providing the necessary fees. Issue written advisory directing the applicant to take notice of the Competency Rule in the Uniform Standards of Professional Appraisal Practice.**

Board Member Batie seconded the motion. Vice-Chairperson Hermesen recognized the motion and called for a vote. Motion carried with Hermesen, Johnson, Minshull, and Batie voting aye.

Board Member Johnson moved to take the following action:

**CG24020 / Request that applicant provide the report for 3933 South 48th Street in Lincoln, Nebraska and authorize staff to send for USPAP compliance review.**

Board Member Minshull seconded the motion. Vice-Chairperson Hermesen recognized the motion and called for a vote. Motion carried with Hermesen, Johnson, Minshull, and Batie voting aye.

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

#### **E. COMPLIANCE MATTERS**

The Board reviewed compliance matters 25-07, 25-08, and 23-01. Vice-Chairperson Hermesen asked for a motion on 25-07, 25-08, and 23-01.

Board Member Johnson moved to take the following action:

**25-07 / Dismiss with prejudice.**

Board Member Batie seconded the motion. Vice-Chairperson Hermesen recognized the motion and called for a vote. Motion carried with Hermesen, Johnson, Minshull, and Batie voting aye.

Board Member Johnson moved to take the following action:

**25-08 / Proceed with grievance procedure under 298 NAC Chapter 2, Sections 002.03B.1 and 002.03B.2.**

Board Member Batie seconded the motion. Vice-Chairperson Hermesen recognized the motion and called for a vote. Motion carried with Hermesen, Johnson, Minshull, and Batie voting aye.

Board Member Johnson moved to take the following action:

**23-01 / Authorize the Director to prepare Notice to Show Cause for alleged violation of Section (9)(C) of the Consent Agreement executed on April 18, 2024.**

Board Member Batie seconded the motion. Vice-Chairperson Hermesen recognized the motion and called for a vote. Motion carried with Hermesen, Johnson, Minshull, and Batie voting aye.

**F. OTHER EXECUTIVE SESSION ITEMS**

**1. General**

**a. 2025.12**

The Board reviewed a request for an individualized program of continuing education that includes an education activity offered by a specific education provider not approved by the Board for continuing education at the time of completion. In accordance with Neb. Rev. Stat. § 76-2236(4), Board Member Johnson moved to adopt an individualized program of continuing education for the 2025-2026 continuing education period as follows: Up to six hours of continuing education may be awarded for completion for an education activity that includes the topics of business practices and ethics, not approved by the Board under 298 NAC Chapter 6, that fails to meet the requirements for acceptance under 298 NAC Chapter 4, § 001.10, if such education activity was advertised publicly by education provider as approved by the Board in violation of Neb. Rev. Stat. § 76-2238(21), and the education activity was approved through the TAF Appraiser Qualifications Board's Course Approval Program at the time of completion, if evidence is provided that such education activity was satisfactorily completed during the first year of the two-year continuing education period. Except for the individualization of continuing education as stated, all provisions of Neb. Rev. Stat. § 76-2236 shall apply. Board Member Batie seconded the motion. Vice-Chairperson Hermesen recognized the motion and asked for any discussion. With none, Vice-Chairperson Hermesen called for a vote. The motion carried with Hermesen, Johnson, Minshull, and Batie voting aye.

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

**R. ADJOURNMENT**

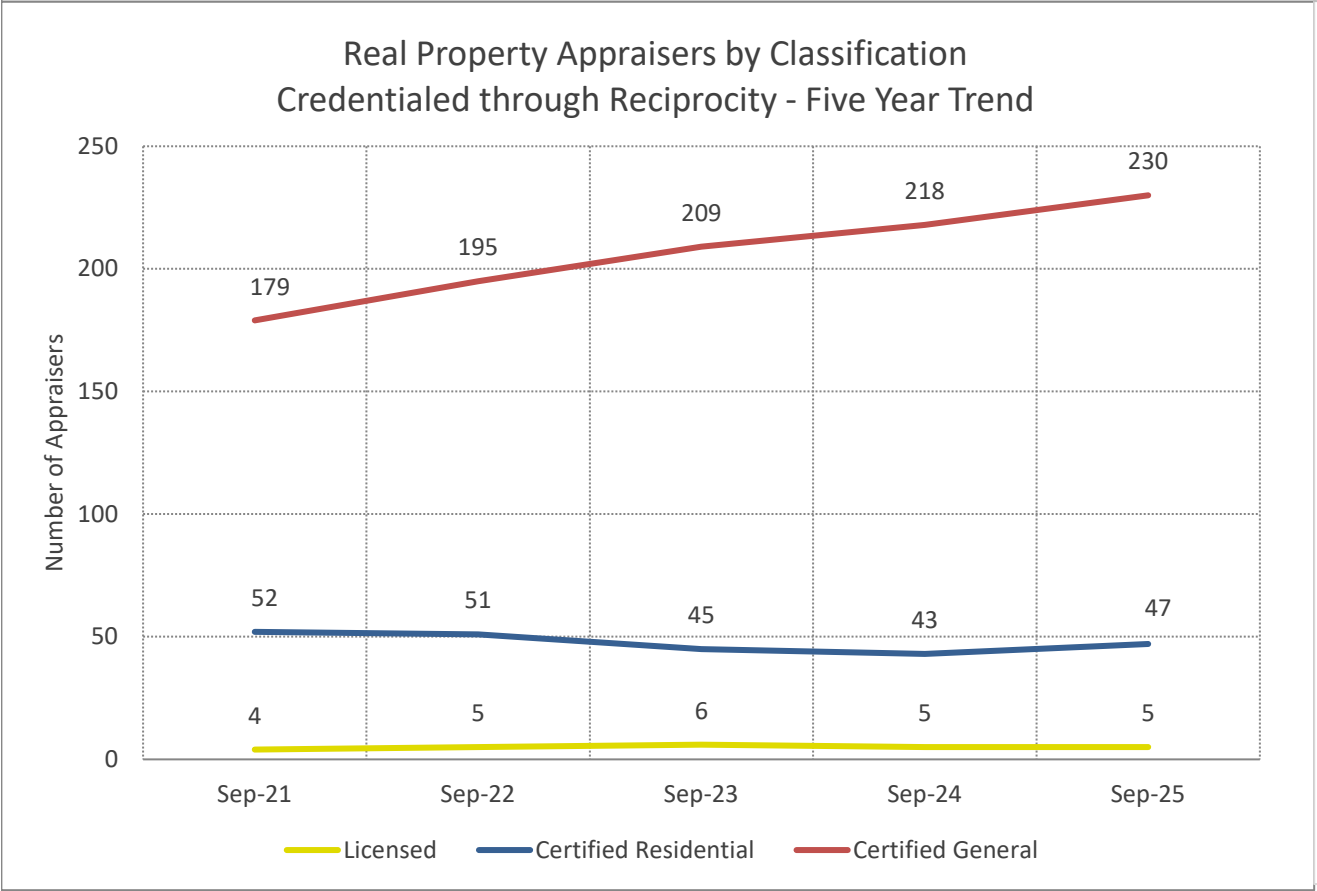
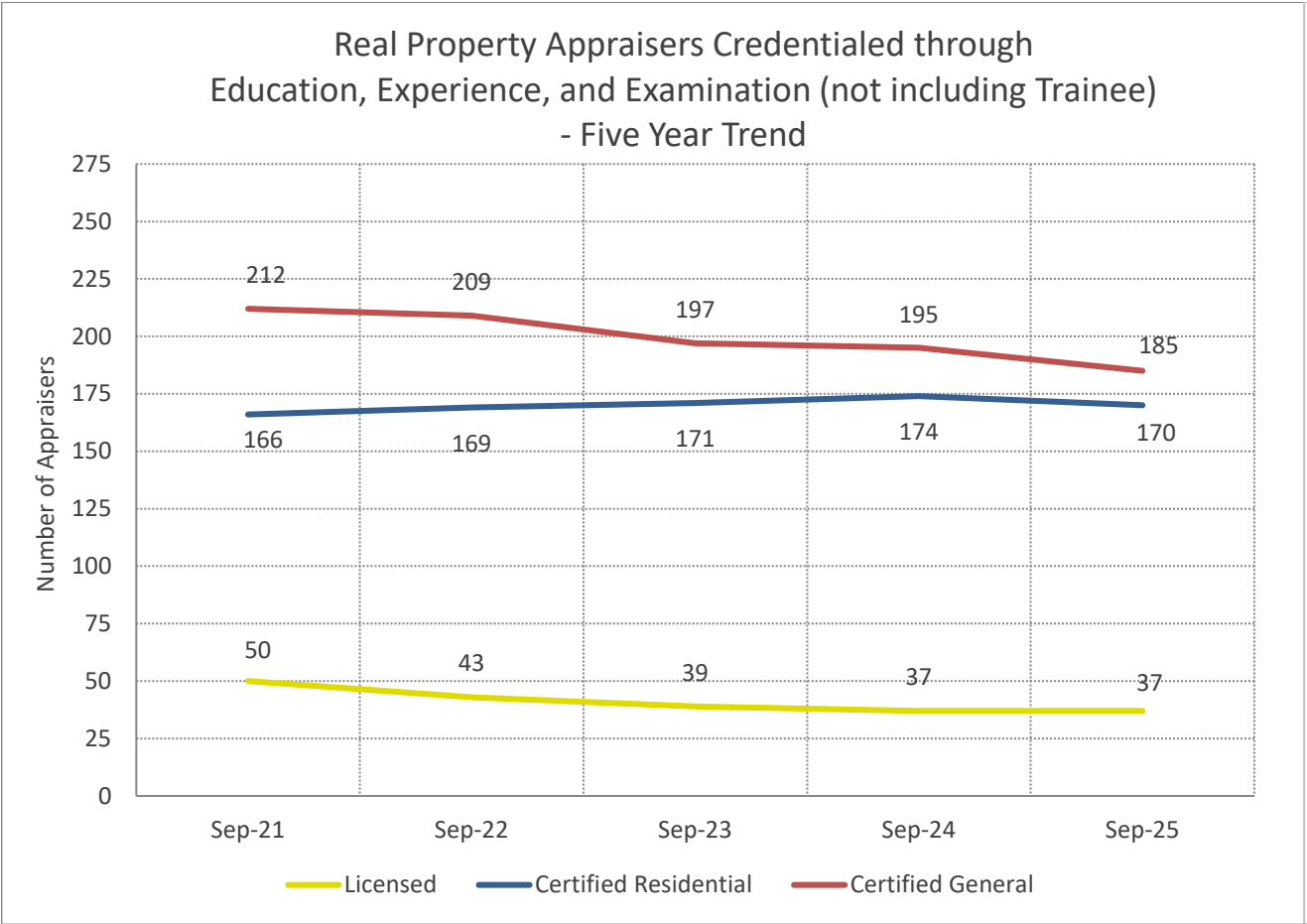
Board Member Minshull moved to adjourn the meeting. Board Member Batie seconded the motion. The motion carried with Hermesen, Johnson, Minshull, and Batie voting aye. At 12:57 p.m., Vice-Chairperson Hermesen adjourned the August 21, 2025 meeting of the Nebraska Real Property Appraiser Board.

Respectfully submitted,

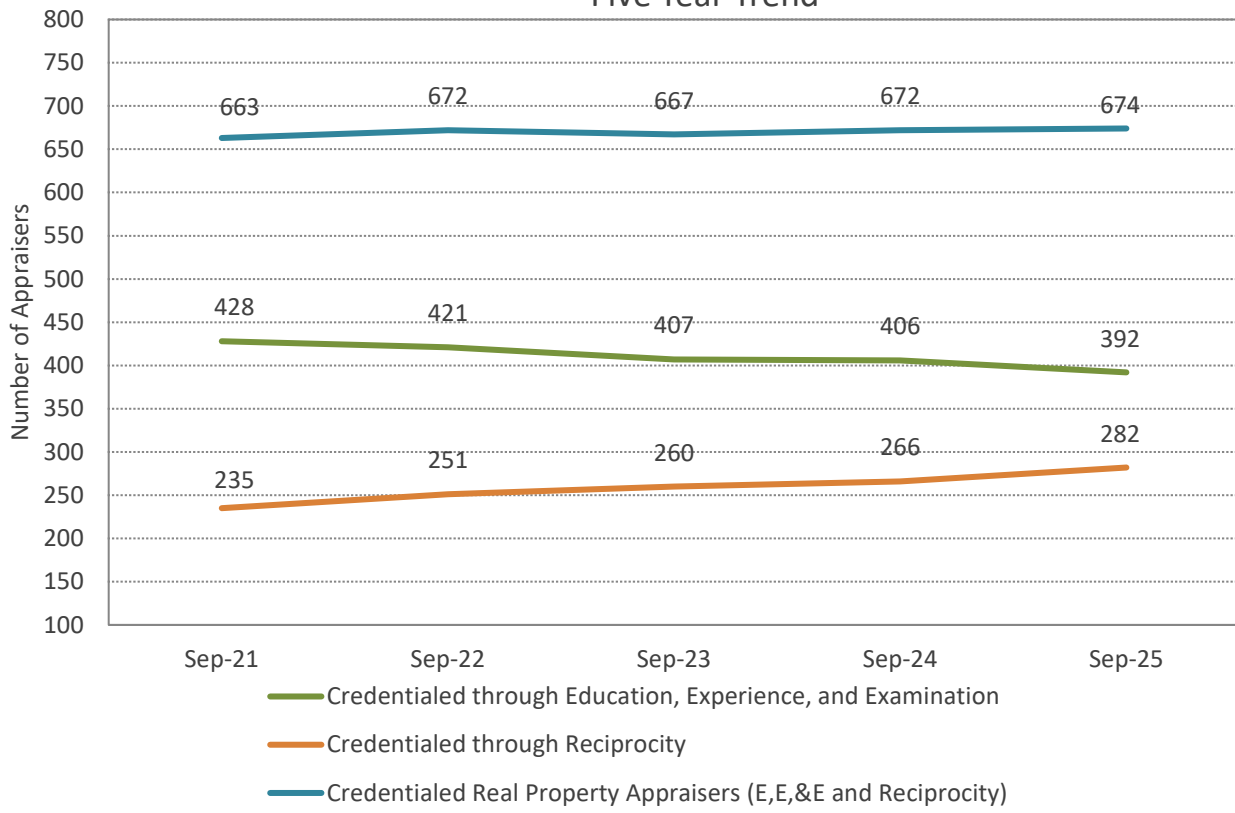
Tyler N. Kohtz  
Director

These minutes have been made available for public inspection on September 4, 2025, in compliance with Nebraska Revised Statute § 84-1413(5).

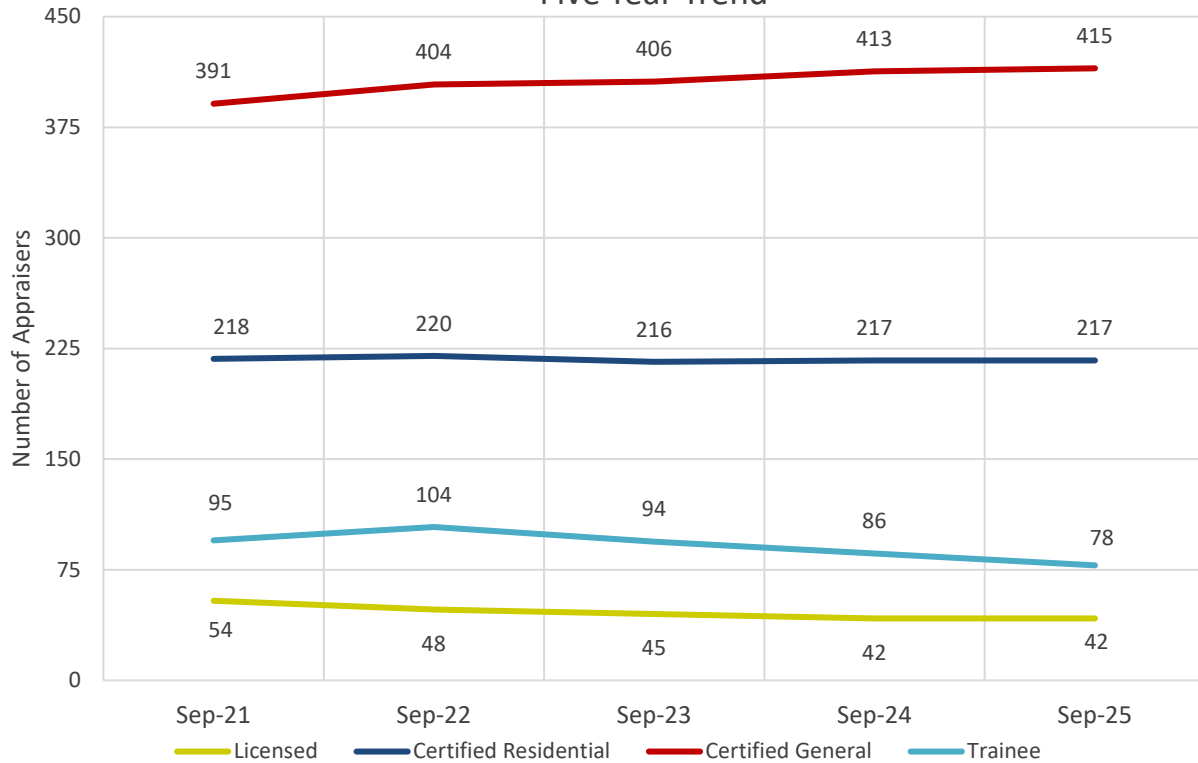
Real Property Appraiser Report

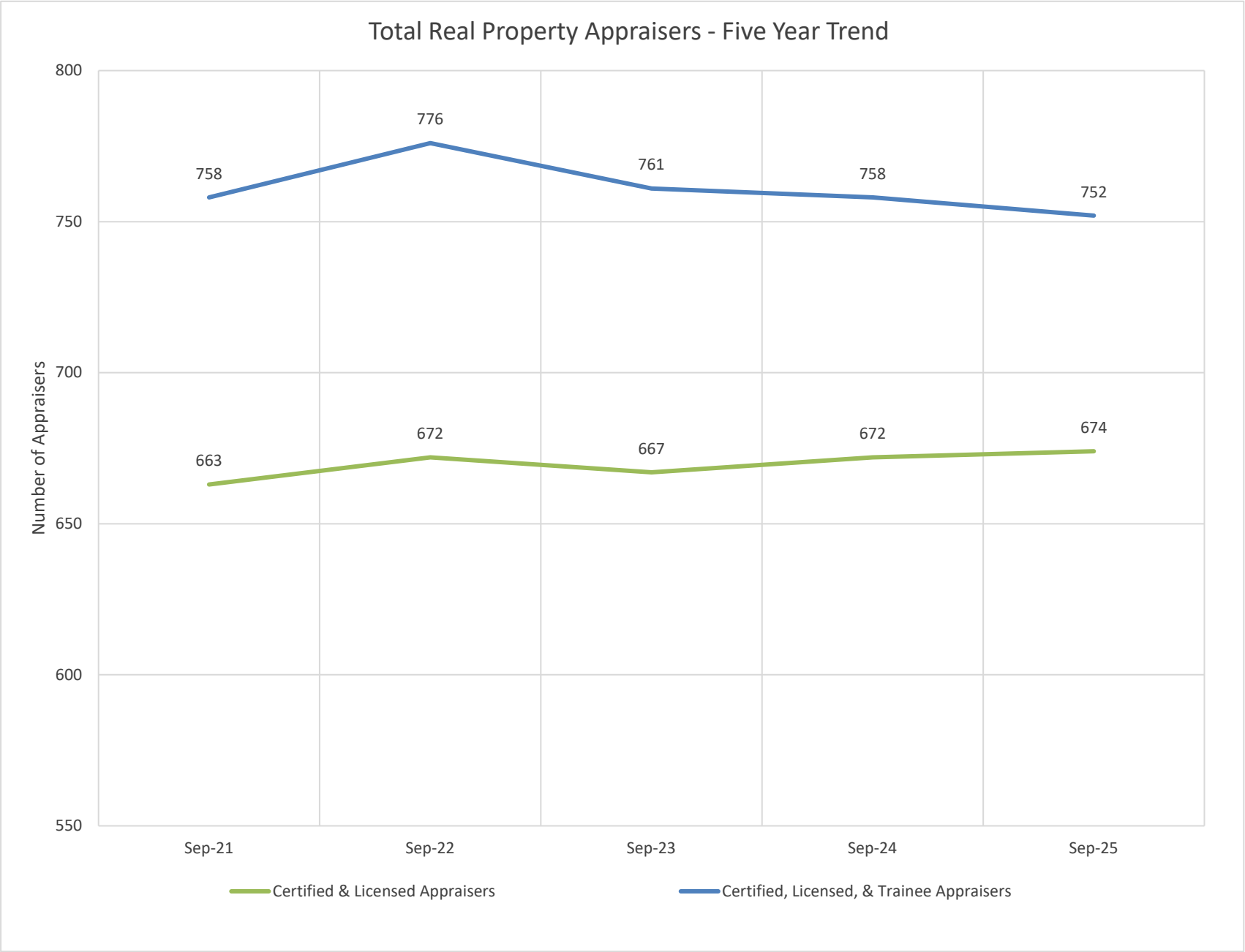


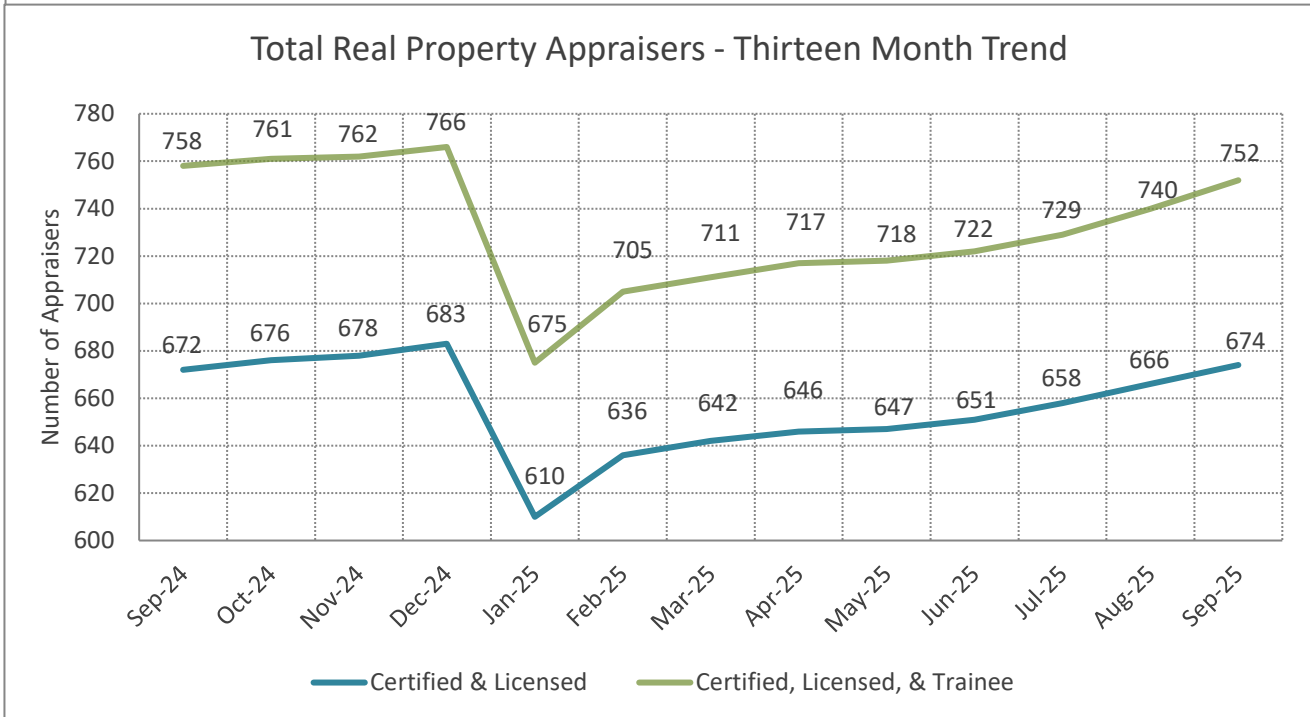
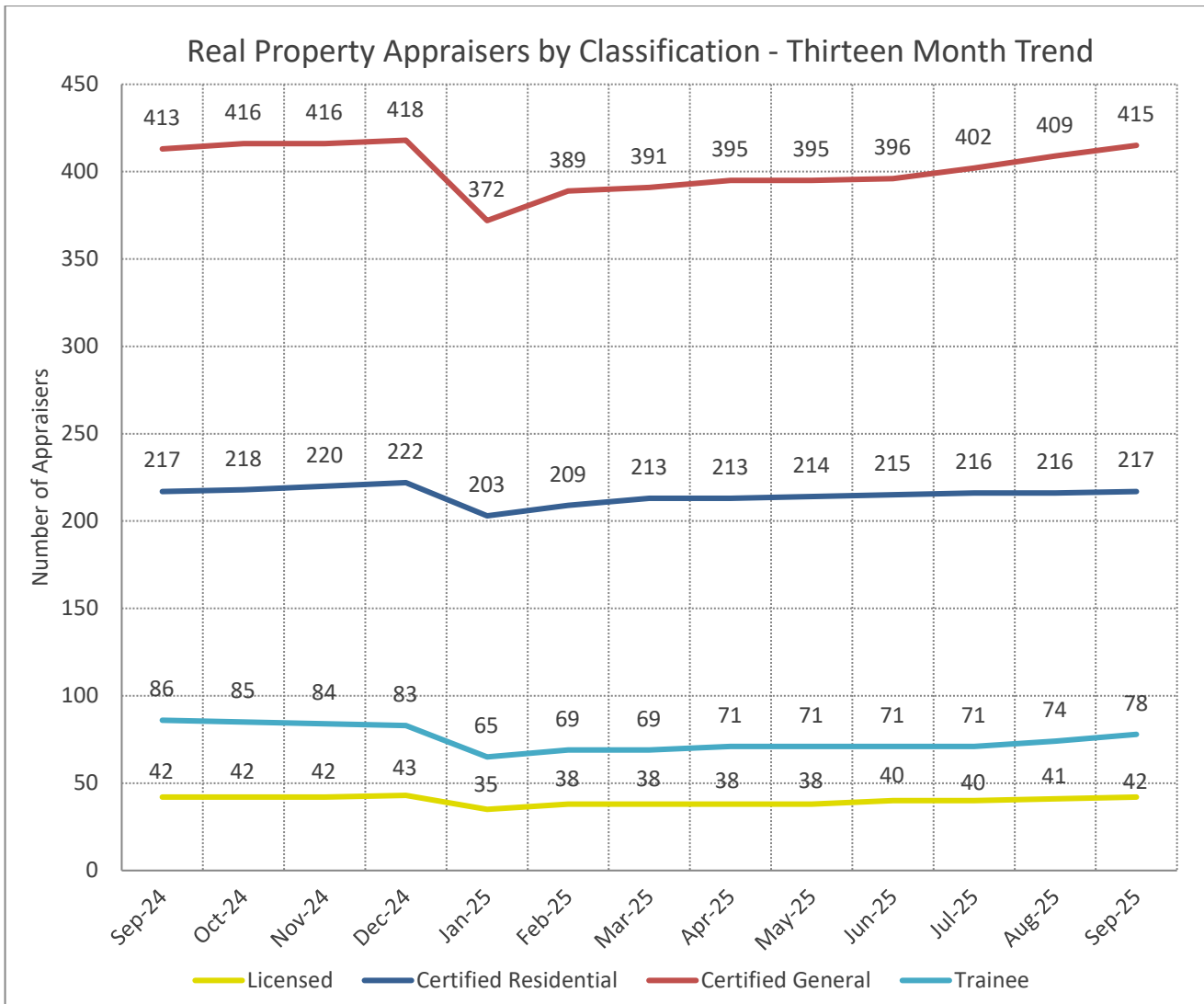
Total Real Property Appraisers (not including Trainee)  
- Five Year Trend



Total Real Property Appraisers by Classification -  
Five Year Trend

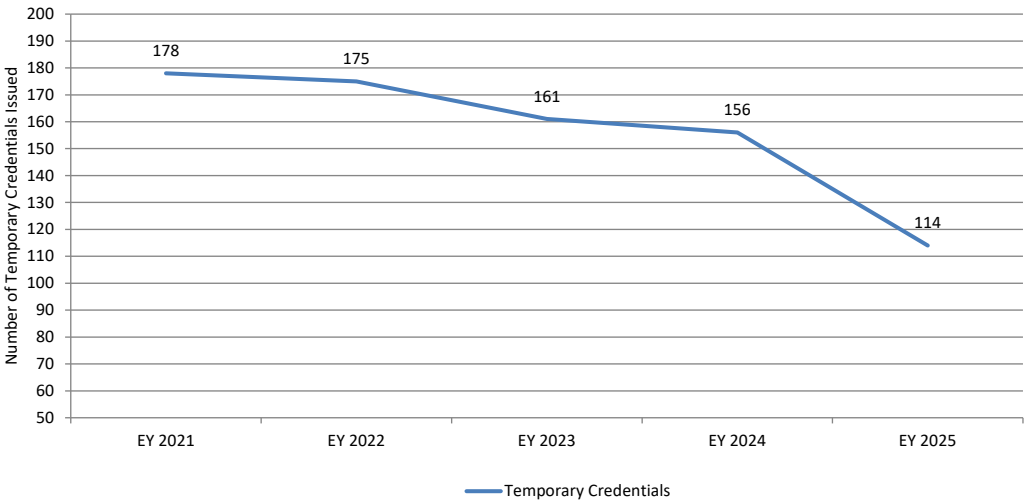




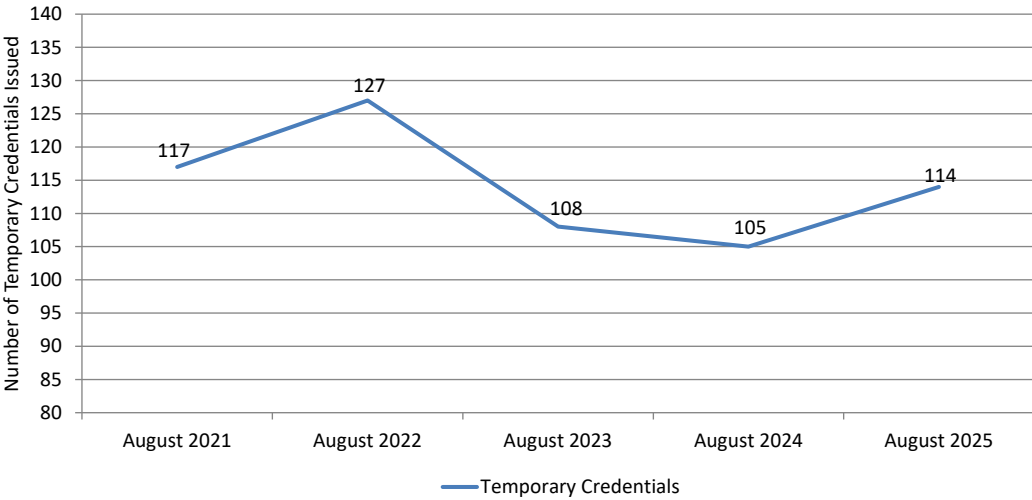


Temporary Real Property Appraiser Report

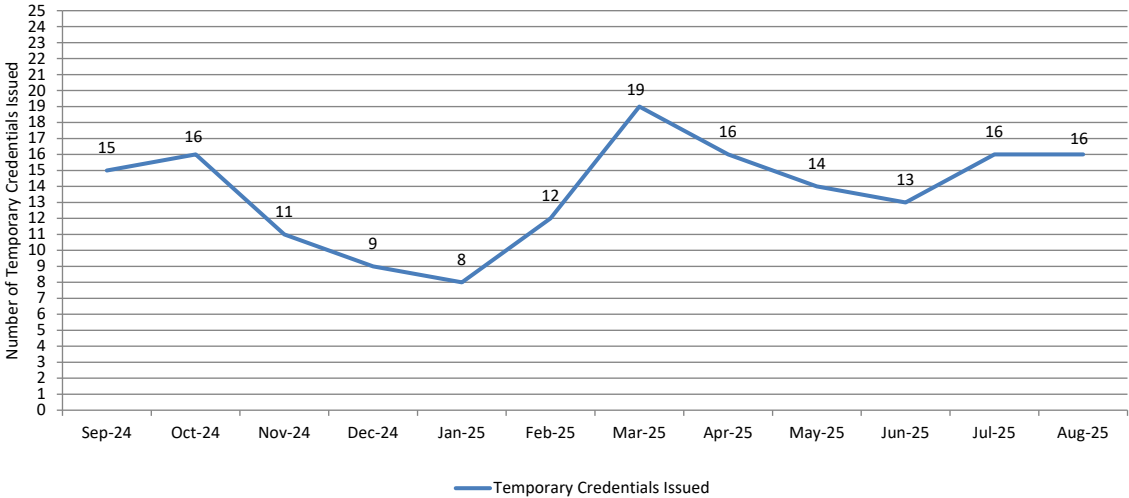
Temporary Real Property Appraiser Credentials Issued by Calendar Year - Five Year Trend



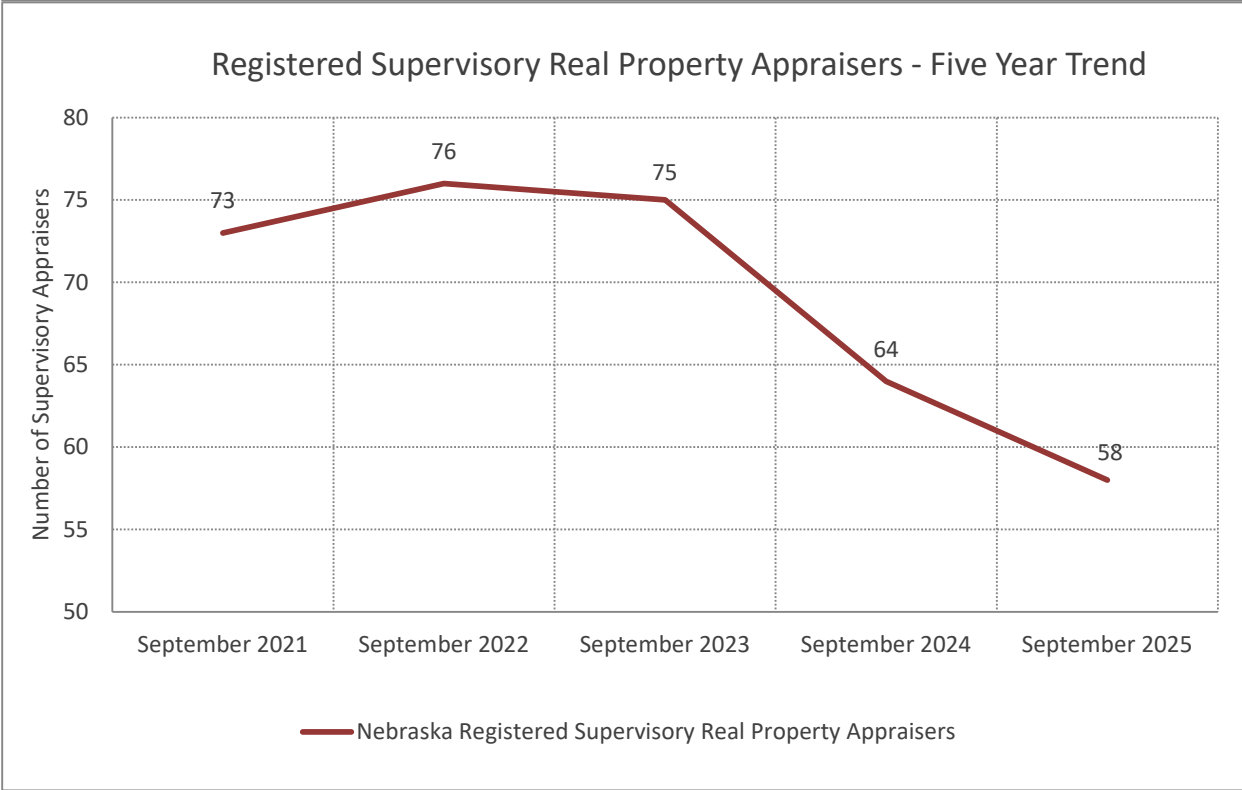
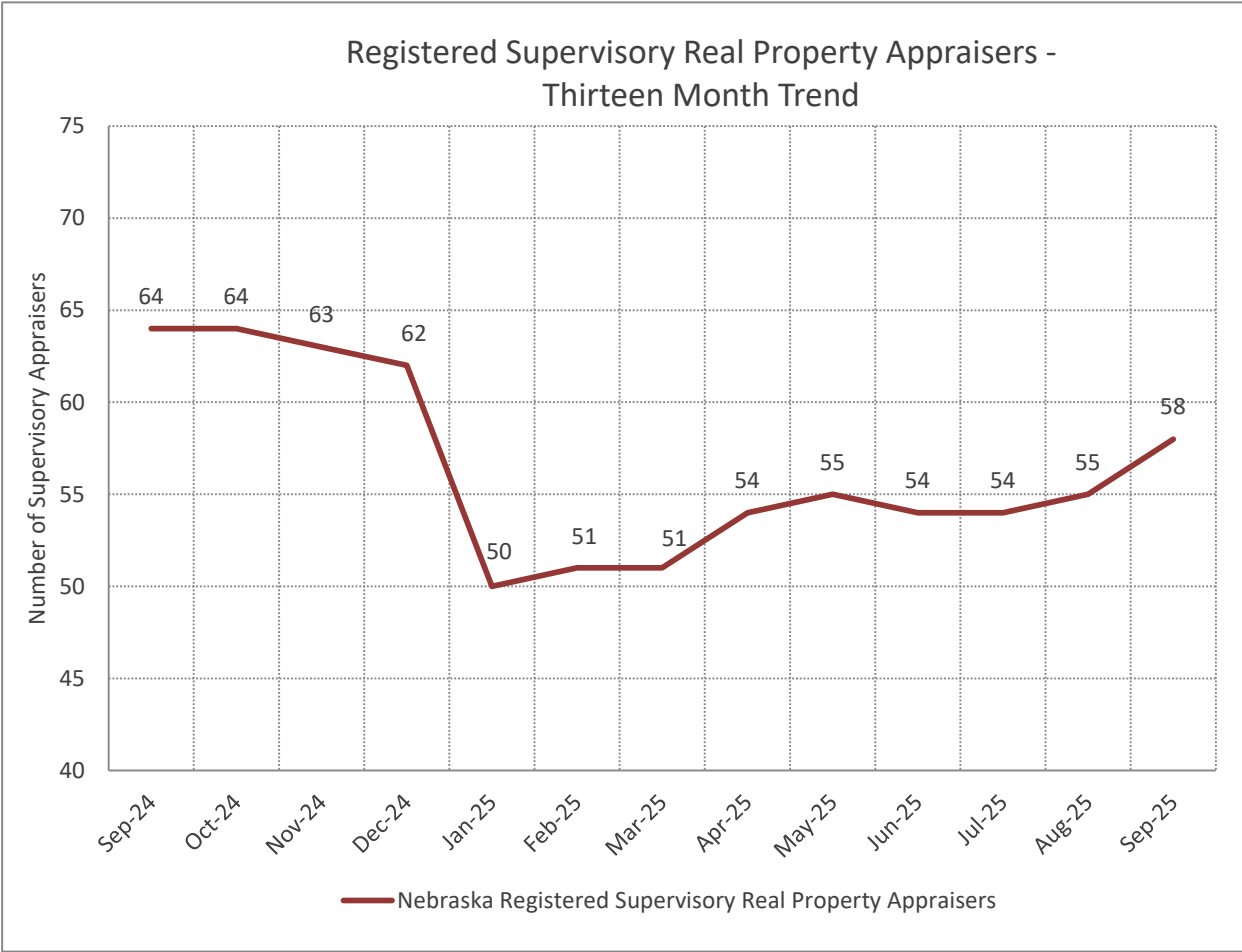
Year-to-date Temporary Real Property Appraiser Credentials Issued - Five Year Trend



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

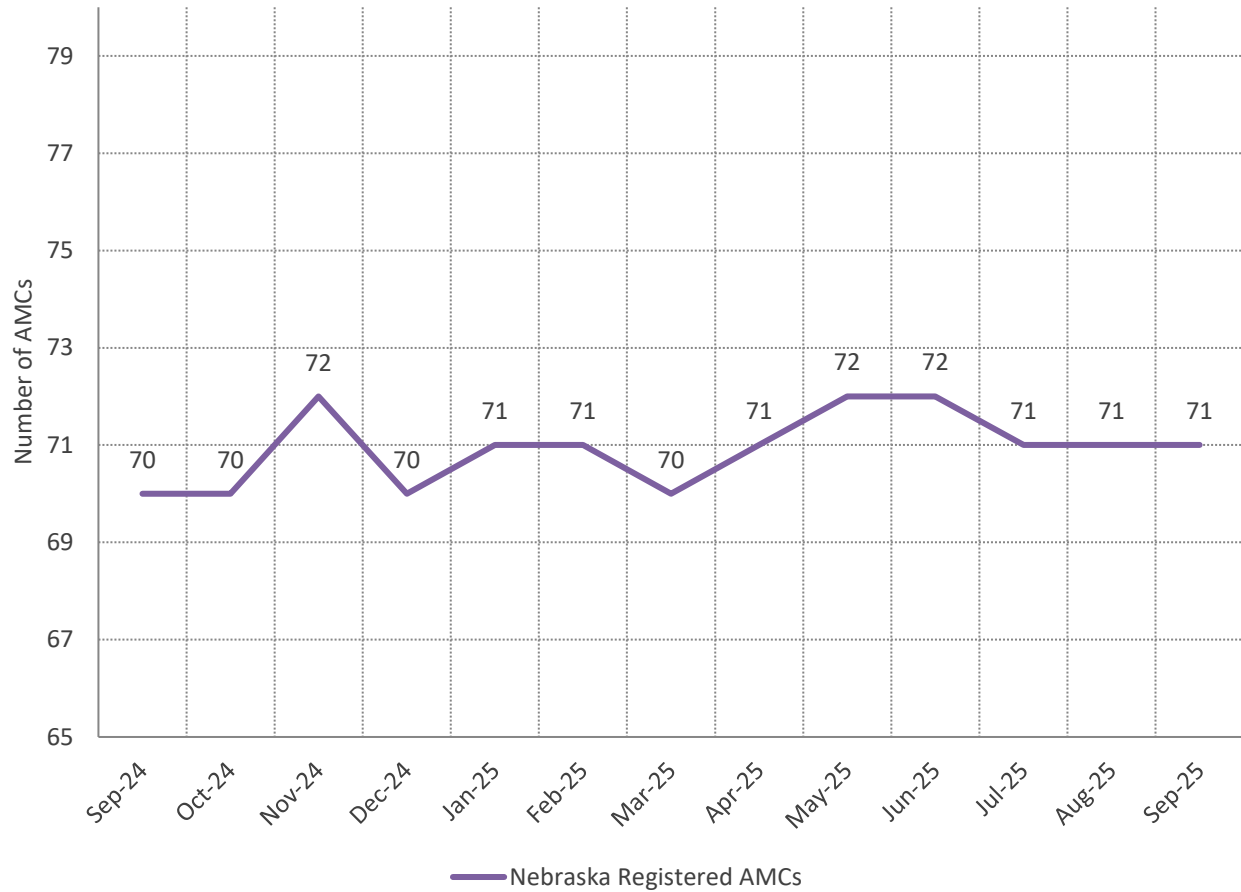


Supervisory Real Property Appraiser Report

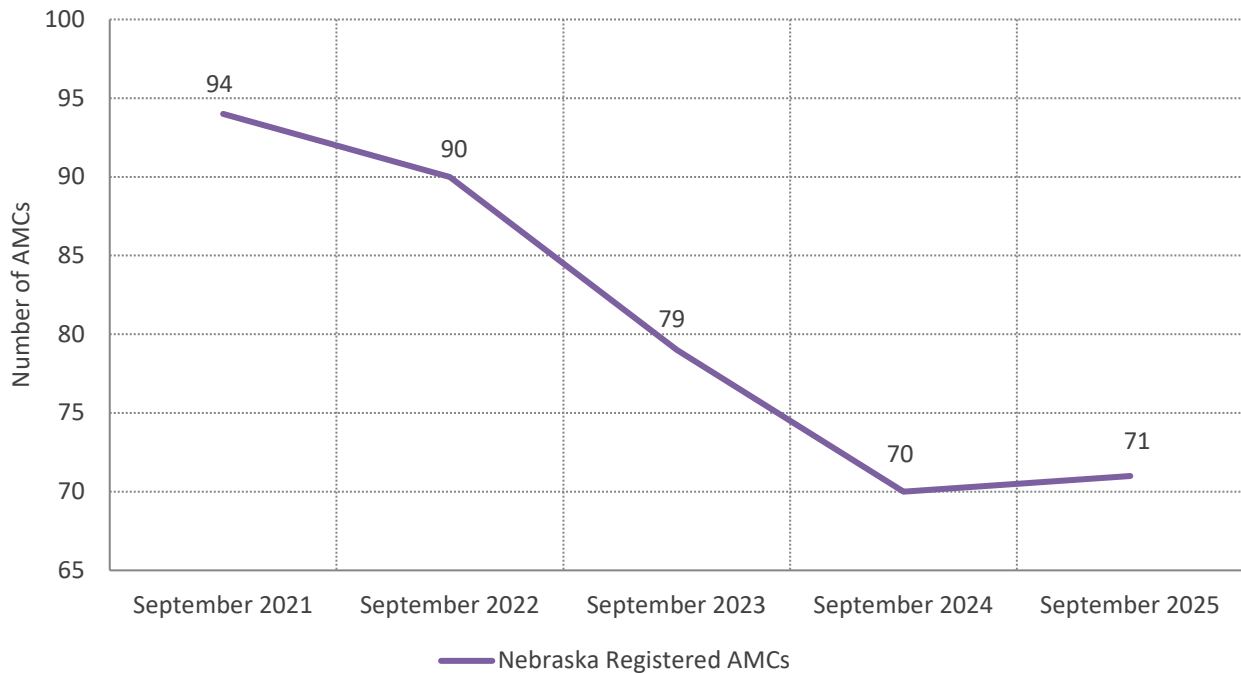


# Appraisal Management Company Report

## Appraisal Management Companies - Thirteen Month Trend



## Appraisal Management Companies - Five Year Trend



# NEBRASKA REAL PROPERTY APPRAISER BOARD

## DIRECTOR APPROVAL OF REAL PROPERTY APPRAISER APPLICANTS

August 13, 2025 – September 9, 2025

<i>New Trainee Real Property Appraisers</i>		
T25009	Staashelm, Adam	Approved August 19, 2025
T25007	Leutzing, Nathan	Approved August 26, 2025
T25011	Jensen, Wyatt	Approved August 28, 2025 w/Advisory, no supervisor
T25010	Roberts, Jeremy	Approved September 2, 2025
<i>New Certified General Real Property Appraisers through Reciprocity</i>		
CG25019R	Kub, Chelsey	Approved August 13, 2025
CG25021R	Druin, Wade	Approved August 19, 2025
CG25014R	Thies, Kevin	Approved August 19, 2025
CG25020R	Walsh, Tyler	Approved August 23, 2025
CG25023R	Mertz, Brent	Approved September 3, 2025
CG25024R	Winner, Ryan	Approved September 3, 2025

# NEBRASKA REAL PROPERTY APPRAISER BOARD

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

August 13, 2025 – September 9, 2025

Provider	Activity Number	Hours	Title	Instructor(s)	Approval Date
<i>New Continuing Education Activities and Instructors</i>					
Appraisal Institute	2252482.02	7.00	Online Appraiser's Guide to the New URAR	Mark Freitag	9/5/2025
Trusted Advisors GAP Services, LLC	2253266.91	7.00	Valuation Bias and Fair Housing Laws and Regulations	Beverlea "Suzy" Gardner, Candida Coleman	1/1/2026
The CE Shop, LLC	2252267.77	7.00	Valuation Bias and Fair Housing Laws and Regulations	Rebecca Jones	1/1/2026
McKissock, LLC	2251277.03	7.00	7-hour National Valuation Bias and Fair Housing Laws and Regulations	Alexander Gilbert, Charles Fisher, Charles Huntoon, Daniel Bone, Dan Bradley, Dan Tosh, Greg Stephens, Howard Kanter, John Dingeman, Josh Walitt, Julie Molendorp- Floyd, Kelly Yeatts, Kevin Hecht, Mel Black, Michelle Bradley, Pam Teel, Robert Frazier, Robert Luciani, Steve Maher, Tony Pistilli, Wallace Czekalski, Stephanie Streep- Tuley	1/1/2026
McKissock, LLC	2253278.03	7.00	Live Webinar: 7-hour National Valuation Bias and Fair Housing Laws and Regulations	Alexander Gilbert, Charles Fisher, Charles Huntoon, Dan Bradley, Diana Jacob, Greg Stephens, Jo Traut, John Dingeman, Josh Walitt, Julie Molendorp- Floyd, Kelly Yeatts, Kevin Hecht,	1/1/2026

				Mel Black, Michelle Bradley, Pam Teel, Philicia Lloyd, Robert Abelson, Robert Frazier, Robert McClelland, Steve Maher, Stephanie Streep- Tuley	
McKissock, LLC	2252279.03	7.00	7-hour National Valuation Bias and Fair Housing Laws and Regulations	Jo Traut	1/1/2026
McKissock, LLC	2251280.03	4.00	4-hour National Valuation Bias and Fair Housing Laws and Regulations	Alexander Gilbert, Charles Fisher, Charles Huntoon, Daniel Bone, Dan Bradley, Dan Tosh, Greg Stephens, Howard Kanter, John Dingeman, Josh Walitt, Julie Molendorp- Floyd, Kelly Yeatts, Kevin Hecht, Mel Black, Michelle Bradley, Pam Teel, Robert Frazier, Robert Luciani, Steve Maher, Tony Pistilli, Wallace Czekalski, Stephanie Streep- Tuley	1/1/2026
McKissock, LLC	2253281.03	4.00	Live Webinar: 4-hour National Valuation Bias and Fair Housing Laws and Regulations	Alexander Gilbert, Charles Fisher, Charles Huntoon, Dan Bradley, Diana Jacob, Greg Stephens, Jo Traut, John Dingeman, Josh Walitt, Julie Molendorp- Floyd, Kelly Yeatts, Kevin Hecht, Mel Black, Michelle Bradley, Pam Teel,	1/1/2026

				Philicia Lloyd, Robert McClelland, Steve Maher, Stephanie Streep-Tuley, Robert Frazier	
<i>New Qualifying Education Activities and Instructors</i>					
The CE Shop, LLC	1252268.77	8.00	Valuation Bias and Fair Housing Laws and Regulations	Rebecca Jones	8/18/2025
ASFMRA	1251271.01	8.00	Valuation Bias and Fair Housing Laws and Regulations (A112)	Dennis Badger	8/26/2025
ASFMRA	1253272.01	8.00	Valuation Bias and Fair Housing Laws and Regulations (A112)	Dennis Badger	8/26/2025
McKissock, LLC	1251274.03	8.00	8-hour National Valuation Bias and Fair Housing Laws and Regulations	Dan Bradley, Diana Jacob, Greg Stephens, Josh Walitt, Kelly Yeatts, Kevin Hecht, Mel Black, Pam Teel, Patrick Kelly, Robert McClelland, Sam Martin	9/9/2025
McKissock, LLC	1253275.03	8.00	Live Webinar: 8-hour National Valuation Bias and Fair Housing Laws and Regulations	Dan Bradley, Diana Jacob, Greg Stephens, Josh Walitt, Kelly Yeatts, Kevin Hecht, Mel Black, Pam Teel, Patrick Kelly, Robert McClelland, Sam Martin	9/9/2025
McKissock, LLC	1252276.03	8.00	8-hour National Valuation Bias and Fair Housing Laws and Regulations	Dan Bradley Jo Traut	9/9/2025

**2025-26 Nebraska Real Property Appraiser Board Goals and Objectives**  
**June 17, 2025 Strategic Planning Meeting**

	SHORT TERM GOALS / OBJECTIVES	EXPECTED COMPLETION DATE	STATUS/GOAL MET	LONG TERM GOALS / OBJECTIVES	EXPECTED COMPLETION DATE	NOTES
<b>LAWS, RULES, AND GUIDANCE DOCUMENTS</b>	Adopt Title 298 changes to implement the Real Property Appraiser Qualification Criteria Effective January 1, 2026 for real property appraisers credentialed prior to January 1, 2026 that upgrade to a higher classification after January 1, 2026 and to implement the CHRC Fee changes as increased by the Nebraska State Patrol.	6/30/2026	GPRO, AG, and ASC Responses to Preliminary Reviews Completed. Board to set hearing date.	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, maintain an effective enforcement program, and provide for better clarification and administration.	Ongoing.	
				Harmonize Title 298 with the changes made to the Nebraska Real Property Appraiser Act and Appraisal Management Company Registration Act as needed.	Ongoing.	
				Address changes to USPAP, Real Property Appraiser Qualifications Criteria, ASC Policy Statements, AQB CAP Program Guidelines, and Title XI as required.	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>	For real property appraiser and AMC applications available online, explore offering paper applications upon request only for processing fee.	12/31/2025	Completed August 21, 2025	Monitor real property appraiser credential renewal dates.	Ongoing.	
	Explore use of SARAS Grant to increase the number of Nebraska resident real property appraisers.	6/30/2026	In progress.			
	Explore separate fee structure for credentialing through reciprocity.	12/31/2025	Completed July 17, 2025			
	Review current AMC fees.	12/31/2025	Completed August 21, 2025			
<b>EDUCATION</b>	Reach out to Nebraska community colleges with real estate degree programs to gauge interest in obtaining AQB CAP Approval.	6/30/2026		Encourage trainee real property appraisers who intend to engage in real property appraisal practice pertaining to agricultural real property upon credentialing as a certified general real property appraiser complete agricultural-based qualifying education offered by an education provider with an expertise in agricultural appraisal in approval letter sent to trainee real property appraisers.	Ongoing.	
				Request that supervisory real property appraisers with trainee real property appraisers who intend to engage in real property appraisal practice pertaining to agricultural real property upon credentialing as a certified general real property appraiser encourage their trainee real property appraisers to complete agricultural-based qualifying education offered by an education provider with an expertise in agricultural appraisal in approval letter sent to supervisory real property appraisers.	Ongoing.	
<b>PERSONNEL</b>	None.			Continue updating the policies and procedures documents as needed to ensure compliance with state policy changes, NAPE/ASFCME contract changes, and to address general work environment needs and/or changes.	Ongoing.	
<b>PUBLIC INFORMATION</b>	Populate the Disciplinary History Search with all real property appraiser and AMC disciplinary action history for active credential and registration holders.	6/30/2026		Encourage development of Memos from the Board and Facebook posts, and The Nebraska Appraiser articles that contain facts of interest to the appraisal business community.	Ongoing.	
				Continue utilizing the NRPAB website, NRPAB Facebook page, The Nebraska Appraiser, and Memos from the Board to disseminate relevant and important information to the appraisal business community and the general public in a timely manner. This includes information related to state and federal regulations, credentialing and registration requirements, renewal information, education information, Board policies and procedures, documents posted to the NRPAB website, meeting information, and other information that affects the industry.	Ongoing.	
				Continue utilization of Memos from the Board to disseminate important information in a timely manner that should not be held for the next release of The Nebraska Appraiser.	Ongoing.	
				Continue releasing new issues of The Nebraska Appraiser on a quarterly basis to disseminate important information to the appraisal business community and the general public in an effective and efficient manner.	Ongoing.	
				Continue utilization of the NRPAB Facebook page to disseminate important information in a timely manner that that appraisal business community and general public would otherwise not be aware of, such as documents posted to the NRPAB website, meeting information, and NRPAB policy and business information.	Ongoing.	
				Continue to monitor the effectiveness of current NRPAB website, and repair bugs and make improvements and add enhancements needed to address functionality or use.	Ongoing.	
<b>ADMINISTRATION</b>	Utilize SARAS Grant for development and implementation of online real property appraiser reciprocity application and NRPAB Database interface, and development and of online education applications and NRPAB Database interface.	6/30/2026	Development of online real property appraiser reciprocity application and NRPAB Database interface in progress.	Continue to monitor the effectiveness of current processes and procedures, and update processes and procedures as needed to maintain effectiveness and efficiency of the administration of the Board's programs.	Ongoing.	
				Continue to monitor the effectiveness of current NRPAB database, repair bugs, and make improvements and add enhancements needed to address program or use changes.	Ongoing.	
				Explore online real property appraiser through E,E,&E initial applications, AMC initial application, and other services that require payment of a fee.	Ongoing.	
				Explore use of AI for business functions to automate tasks and for data analysis.	Ongoing.	
				Explore use of SARAS Grant to develop application in NRPAB Database to accept credit card payments through credit card vendor for online applications.	Ongoing.	
<b>FINANCIALS</b>	Submit Budget Deficit Request for \$12,263.00 deficit to Health Insurance Expenses (515500) for FY2025-26, and for \$12,876.00 deficit to Health Insurance Expenses (515500) for FY2026-27, due to 18.5% cost of insurance increase to the agency as notified by DAS on June 13, 2025.	11/1/2025		None.		

2025-26 NRPAB SWOT Analysis			
<b>STRENGTHS:</b> * Customer service * Organization * Board member knowledge * Staff knowledge * Adaptability * Professional diversity of Board * Modernization of accessibility * Authority to enter into contingent dismissal agreements	<b>WEAKNESSES:</b> * Industry's inability to grow * Efficiency loss due to database not meeting potential * Regulatory and statutory barriers	<b>OPPORTUNITIES:</b> * Growth in real property appraiser field * Continued evaluation of Board and Agency operations * Embrace of available technology * Agency staff size and cross-training of Agency duties * Board member with residential appraisal expertise * Utilization of ASC grant funding for technology projects * Education of users of appraisal reports * Utilization of ASC grant to increase NE appraiser numbers	<b>THREATS:</b> * Agency turnover * Federal agency oversight * Economic climate * Aging appraiser population * Inadequate supervisory appraiser knowledge * Deemphasis on appraisals at the Federal level * Commodification of appraisal reports * Business consolidation * Government consolidation

STATE OF NEBRASKA  
Department of Administrative Services  
Accounting Division  
Budget Status Report  
As of 08/31/25Agency 053 REAL PROPERTY APPRAISER BD  
Division  
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 16.99

ACCOUNT CODE DESCRIPTION		BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
<b>BUDGETED FUND TYPES - EXPENDITURES</b>							
<b>510000 PERSONAL SERVICES</b>							
511100	PERMANENT SALARIES-WAGES	213,238.00	17,910.06	33,691.22	15.80	8,436.35	171,110.43
511600	PER DIEM PAYMENTS	7,500.00	400.00	1,400.00	18.67	1,000.00	5,100.00
511700	EMPLOYEE BONUSES	2,000.00					2,000.00
512100	VACATION LEAVE EXPENSE	17,038.00	808.75	1,136.07	6.67	274.93	15,627.00
512200	SICK LEAVE EXPENSE	1,950.00	10.37	154.02	7.90	14.37	1,781.61
512300	HOLIDAY LEAVE EXPENSE	11,257.00		1,813.06	16.11	970.25	8,473.69
<b>Personal Services Subtotal</b>		<b>252,983.00</b>	<b>19,129.18</b>	<b>38,194.37</b>	<b>15.10</b>	<b>10,695.90</b>	<b>204,092.73</b>
515100	RETIREMENT PLANS EXPENSE	18,411.00	1,402.42	2,755.13	14.96	726.02	14,929.85
515200	FICA EXPENSE	19,353.00	1,281.30	2,557.69	13.22	718.09	16,077.22
515500	HEALTH INSURANCE EXPENSE	66,162.00	6,533.44	13,066.88	19.75		53,095.12
516500	WORKERS COMP PREMIUMS	1,366.00	1,366.00	1,366.00	100.00		
<b>Major Account 510000 Total</b>		<b>358,275.00</b>	<b>29,712.34</b>	<b>57,940.07</b>	<b>16.17</b>	<b>12,140.01</b>	<b>288,194.92</b>
<b>520000 OPERATING EXPENSES</b>							
521100	POSTAGE EXPENSE	2,500.00	447.57	601.79	24.07		1,898.21
521400	CIO CHARGES	33,264.00	222.08	4,594.69	13.81		28,669.31
521500	PUBLICATION & PRINT EXP	2,750.00	628.08	628.08	22.84		2,121.92
521900	AWARDS EXPENSE	50.00					50.00
522100	DUES & SUBSCRIPTION EXP	600.00					600.00
524600	RENT EXPENSE-BUILDINGS	13,711.00	1,112.53	2,281.16	16.64		11,429.84
524900	RENT EXP-DEPR SURCHARGE	4,664.00	388.64	777.28	16.67		3,886.72
531100	OFFICE SUPPLIES EXPENSE	1,500.00	128.92	292.47	19.50		1,207.53
541100	ACCTG & AUDITING SERVICES	2,986.00	2,986.00	2,986.00	100.00		
541200	PURCHASING ASSESSMENT	41.00	42.00	42.00	102.44		1.00-
541500	LEGAL SERVICES EXPENSE	20,000.00		20.00	.10		19,980.00
541700	LEGAL RELATED EXPENSE	3,000.00		31.00	1.03		2,969.00
547100	EDUCATIONAL SERVICES	51.00		51.00	100.00		
554900	OTHER CONTRACTUAL SERVICES	31,023.00	588.25	3,359.75	10.83		27,663.25
556100	INSURANCE EXPENSE	93.00					93.00
559100	OTHER OPERATING EXP	251.00		20.00	7.97		231.00
<b>Major Account 520000 Total</b>		<b>116,484.00</b>	<b>6,544.07</b>	<b>15,685.22</b>	<b>13.47</b>	<b>0.00</b>	<b>100,798.78</b>

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Percent of Time Elapsed = 16.99

ACCOUNT CODE DESCRIPTION		BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
570000 TRAVEL EXPENSES							
571100	LODGING	2,970.00	220.00	220.00	7.41		2,750.00
571800	MEALS - TRAVEL STATUS	1,928.00	142.80	357.00	18.52		1,571.00
573100	STATE-OWNED TRANSPORT	200.00					200.00
574500	PERSONAL VEHICLE MILEAGE	6,490.00	558.60	1,351.00	20.82		5,139.00
575100	MISC TRAVEL EXPENSE	450.00	41.63	67.58	15.02		382.42
Major Account 570000 Total		12,038.00	963.03	1,995.58	16.58	0.00	10,042.42
BUDGETED EXPENDITURES TOTAL		486,797.00	37,219.44	75,620.87	15.53	12,140.01	399,036.12

SUMMARY BY FUND TYPE - EXPENDITURES

2	CASH FUNDS	486,797.00	37,219.44	75,620.87	15.53	12,140.01	399,036.12
BUDGETED EXPENDITURES TOTAL		486,797.00	37,219.44	75,620.87	15.53	12,140.01	399,036.12

BUDGETED FUND TYPES - REVENUES

## 470000 REVENUE - SALES AND CHARGES

471100	SALE OF SERVICES	450.00-		75.00-	16.67		375.00-
471120	QUALIFYING ED COURSE FEES	2,010.00-	350.00-	420.00-	20.90		1,590.00-
471121	CONTINUING ED NEW FEES	6,075.00-	445.00-	565.00-	9.30		5,510.00-
471122	CONTINUING ED RENEWAL FEES	225.00-					225.00-
475150	CERTIFIED GENERAL NEW FEES	9,600.00-	1,600.00-	3,420.00-	35.63		6,180.00-
475151	LICENSED NEW FEES	640.00-	320.00-	320.00-	50.00		320.00-
475152	FINGERPRINT FEES	2,262.50-	362.00-	905.00-	40.00		1,357.50-
475153	CERTIFIED RESIDENTIAL NEW	2,560.00-	320.00-	320.00-	12.50		2,240.00-
475154	CERTIFIED GENERAL RENEWAL	103,200.00-	3,950.00-	8,650.00-	8.38		94,550.00-
475155	LICENSED RENEWAL	8,100.00-		850.00-	10.49		7,250.00-
475157	CERTIFIED RESIDENTIAL RENEWAL	62,100.00-	1,800.00-	5,400.00-	8.70		56,700.00-
475161	TEMPORARY CERTIFIED GENERAL	11,200.00-	1,140.00-	2,220.00-	19.82		8,980.00-
475163	AMC REGISTERED NEW FEES	6,000.00-		2,000.00-	33.33		4,000.00-
475164	AMC APPLICATION FEES	1,050.00-		350.00-	33.33		700.00-
475165	AMC REGISTERED RENEWAL	110,500.00-	10,200.00-	16,800.00-	15.20		93,700.00-
475166	FED REG AMC RPT FORM PROC FEES	700.00-					700.00-
475234	APPLICATION FEES	27,700.00-	3,420.00-	7,260.00-	26.21		20,440.00-
476101	LATE PROCESSING FEES	4,025.00-	50.00	800.00-	19.88		3,225.00-

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ACCOUNT CODE DESCRIPTION		BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
<b>Major Account 470000 Total</b>		358,397.50-	23,857.00-	50,355.00-	14.05	0.00	308,042.50-
<b>480000 REVENUE - MISCELLANEOUS</b>							
481100	INVESTMENT INCOME	21,000.00-	1,628.00-	3,306.54-	15.75		17,693.46-
484500	REIMB NON-GOVT SOURCES	6,000.00-	520.00-	1,520.00-	25.33		4,480.00-
<b>Major Account 480000 Total</b>		27,000.00-	2,148.00-	4,826.54-	17.88	0.00	22,173.46-
<b>BUDGETED REVENUE TOTAL</b>		385,397.50-	26,005.00-	55,181.54-	14.32	0.00	330,215.96-
<b>SUMMARY BY FUND TYPE - REVENUE</b>							
2	CASH FUNDS	385,397.50-	26,005.00-	55,181.54-	14.32		330,215.96-
<b>BUDGETED REVENUE TOTAL</b>		385,397.50-	26,005.00-	55,181.54-	14.32	0.00	330,215.96-

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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	138,604.70	11,641.14	21,898.92	15.80	5,483.64	111,222.14
511600	PER DIEM PAYMENTS	4,875.00	260.00	910.00	18.67	650.00	3,315.00
511700	EMPLOYEE BONUSES	1,300.00					1,300.00
512100	VACATION LEAVE EXPENSE	11,074.70	525.40	738.16	6.67	178.70	10,157.84
512200	SICK LEAVE EXPENSE	1,267.50	6.64	100.01	7.89	9.34	1,158.15
512300	HOLIDAY LEAVE EXPENSE	7,317.05		1,178.48	16.11	630.66	5,507.91
<b>Personal Services Subtotal</b>		<b>164,438.95</b>	<b>12,433.18</b>	<b>24,825.57</b>	<b>15.10</b>	<b>6,952.34</b>	<b>132,661.04</b>
515100	RETIREMENT PLANS EXPENSE	11,967.15	911.50	1,790.81	14.96	471.94	9,704.40
515200	FICA EXPENSE	12,579.45	832.77	1,662.44	13.22	466.75	10,450.26
515500	HEALTH INSURANCE EXPENSE	43,005.30	4,246.54	8,493.29	19.75		34,512.01
516500	WORKERS COMP PREMIUMS	887.90	887.90	887.90	100.00		
<b>Major Account 510000 Total</b>		<b>232,878.75</b>	<b>19,311.89</b>	<b>37,660.01</b>	<b>16.17</b>	<b>7,891.03</b>	<b>187,327.71</b>
<b>520000 OPERATING EXPENSES</b>							
521100	POSTAGE EXPENSE	2,250.00	447.57	546.70	24.30		1,703.30
521400	CIO CHARGES	21,621.60	144.35	3,085.77	14.27		18,535.83
521500	PUBLICATION & PRINT EXP	1,787.50	408.25	408.25	22.84		1,379.25
521900	AWARDS EXPENSE	32.50					32.50
522100	DUES & SUBSCRIPTION EXP	390.00					390.00
524600	RENT EXPENSE-BUILDINGS	8,912.15	333.75	1,482.74	16.64		7,429.41
524900	RENT EXP-DEPR SURCHARGE	3,031.60	116.60	505.24	16.67		2,526.36
531100	OFFICE SUPPLIES EXPENSE	975.00	92.66	198.97	20.41		776.03
541100	ACCTG & AUDITING SERVICES	1,940.90	1,940.90	1,940.90	100.00		
541200	PURCHASING ASSESSMENT	26.65	27.30	27.30	102.44		.65-
541500	LEGAL SERVICES EXPENSE	18,000.00					18,000.00
541700	LEGAL RELATED EXPENSE	2,700.00		31.00	1.15		2,669.00
547100	EDUCATIONAL SERVICES	33.15		33.15	100.00		
554900	OTHER CONTRACTUAL SERVICES	30,373.00	543.00	3,314.50	10.91		27,058.50
556100	INSURANCE EXPENSE	60.45					60.45
559100	OTHER OPERATING EXP	163.15					163.15
<b>Major Account 520000 Total</b>		<b>92,297.65</b>	<b>4,054.38</b>	<b>11,574.52</b>	<b>12.54</b>	<b>0.00</b>	<b>80,723.13</b>

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ACCOUNT CODE DESCRIPTION		BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
570000 TRAVEL EXPENSES							
571100	LODGING	1,930.50	143.00	143.00	7.41		1,787.50
571800	MEALS - TRAVEL STATUS	1,253.20	92.82	232.05	18.52		1,021.15
573100	STATE-OWNED TRANSPORT	130.00					130.00
574500	PERSONAL VEHICLE MILEAGE	4,218.50	363.09	878.15	20.82		3,340.35
575100	MISC TRAVEL EXPENSE	292.50	27.06	43.93	15.02		248.57
Major Account 570000 Total		7,824.70	625.97	1,297.13	16.58	0.00	6,527.57
BUDGETED EXPENDITURES TOTAL		333,001.10	23,992.24	50,531.66	15.17	7,891.03	274,578.41

SUMMARY BY FUND TYPE - EXPENDITURES

2	CASH FUNDS	333,001.10	23,992.24	50,531.66	15.17	7,891.03	274,578.41
BUDGETED EXPENDITURES TOTAL		333,001.10	23,992.24	50,531.66	15.17	7,891.03	274,578.41

BUDGETED FUND TYPES - REVENUES

## 470000 REVENUE - SALES AND CHARGES

471100	SALE OF SERVICES	450.00-		75.00-	16.67		375.00-
471120	QUALIFYING ED COURSE FEES	2,010.00-	350.00-	420.00-	20.90		1,590.00-
471121	CONTINUING ED NEW FEES	6,075.00-	445.00-	565.00-	9.30		5,510.00-
471122	CONTINUING ED RENEWAL FEES	225.00-					225.00-
475150	CERTIFIED GENERAL NEW FEES	9,600.00-	1,600.00-	3,420.00-	35.63		6,180.00-
475151	LICENSED NEW FEES	640.00-	320.00-	320.00-	50.00		320.00-
475152	FINGERPRINT FEES	2,262.50-	362.00-	905.00-	40.00		1,357.50-
475153	CERTIFIED RESIDENTIAL NEW	2,560.00-	320.00-	320.00-	12.50		2,240.00-
475154	CERTIFIED GENERAL RENEWAL	103,200.00-	3,950.00-	8,650.00-	8.38		94,550.00-
475155	LICENSED RENEWAL	8,100.00-		850.00-	10.49		7,250.00-
475157	CERTIFIED RESIDENTIAL RENEWAL	62,100.00-	1,800.00-	5,400.00-	8.70		56,700.00-
475161	TEMPORARY CERTIFIED GENERAL	11,200.00-	1,140.00-	2,220.00-	19.82		8,980.00-
475234	APPLICATION FEES	27,700.00-	3,420.00-	7,260.00-	26.21		20,440.00-
476101	LATE PROCESSING FEES	3,750.00-	175.00	525.00-	14.00		3,225.00-
Major Account 470000 Total		239,872.50-	13,532.00-	30,930.00-	12.89	0.00	208,942.50-

## 480000 REVENUE - MISCELLANEOUS

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<u>ACCOUNT CODE DESCRIPTION</u>		<u>BUDGETED AMOUNT</u>	<u>CURRENT MONTH ACTIVITY</u>	<u>YEAR-TO-DATE ACTUALS</u>	<u>PERCENT OF BUDGET</u>	<u>ENCUMBERANCES</u>	<u>VARIANCE</u>
481100	INVESTMENT INCOME	12,000.00-	895.65-	1,821.69-	15.18		10,178.31-
484500	REIMB NON-GOVT SOURCES	5,000.00-	520.00-	520.00-	10.40		4,480.00-
<b>Major Account 480000 Total</b>		<u>17,000.00-</u>	<u>1,415.65-</u>	<u>2,341.69-</u>	<u>13.77</u>	<u>0.00</u>	<u>14,658.31-</u>
<b>BUDGETED REVENUE TOTAL</b>		<u>256,872.50-</u>	<u>14,947.65-</u>	<u>33,271.69-</u>	<u>12.95</u>	<u>0.00</u>	<u>223,600.81-</u>
<b>SUMMARY BY FUND TYPE - REVENUE</b>							
2	CASH FUNDS	256,872.50-	14,947.65-	33,271.69-	12.95		223,600.81-
<b>BUDGETED REVENUE TOTAL</b>		<u>256,872.50-</u>	<u>14,947.65-</u>	<u>33,271.69-</u>	<u>12.95</u>	<u>0.00</u>	<u>223,600.81-</u>

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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	74,633.30	6,268.92	11,792.30	15.80	2,952.71	59,888.29
511600	PER DIEM PAYMENTS	2,625.00	140.00	490.00	18.67	350.00	1,785.00
511700	EMPLOYEE BONUSES	700.00					700.00
512100	VACATION LEAVE EXPENSE	5,963.30	283.35	397.91	6.67	96.23	5,469.16
512200	SICK LEAVE EXPENSE	682.50	3.73	54.01	7.91	5.03	623.46
512300	HOLIDAY LEAVE EXPENSE	3,939.95		634.58	16.11	339.59	2,965.78
<b>Personal Services Subtotal</b>		<b>88,544.05</b>	<b>6,696.00</b>	<b>13,368.80</b>	<b>15.10</b>	<b>3,743.56</b>	<b>71,431.69</b>
515100	RETIREMENT PLANS EXPENSE	6,443.85	490.92	964.32	14.96	254.08	5,225.45
515200	FICA EXPENSE	6,773.55	448.53	895.25	13.22	251.34	5,626.96
515500	HEALTH INSURANCE EXPENSE	23,156.70	2,286.90	4,573.59	19.75		18,583.11
516500	WORKERS COMP PREMIUMS	478.10	478.10	478.10	100.00		
<b>Major Account 510000 Total</b>		<b>125,396.25</b>	<b>10,400.45</b>	<b>20,280.06</b>	<b>16.17</b>	<b>4,248.98</b>	<b>100,867.21</b>
<b>520000 OPERATING EXPENSES</b>							
521100	POSTAGE EXPENSE	250.00		55.09	22.04		194.91
521400	CIO CHARGES	11,642.40	77.73	1,508.92	12.96		10,133.48
521500	PUBLICATION & PRINT EXP	962.50	219.83	219.83	22.84		742.67
521900	AWARDS EXPENSE	17.50					17.50
522100	DUES & SUBSCRIPTION EXP	210.00					210.00
524600	RENT EXPENSE-BUILDINGS	4,798.85	778.78	798.42	16.64		4,000.43
524900	RENT EXP-DEPR SURCHARGE	1,632.40	272.04	272.04	16.67		1,360.36
531100	OFFICE SUPPLIES EXPENSE	525.00	36.26	93.50	17.81		431.50
541100	ACCTG & AUDITING SERVICES	1,045.10	1,045.10	1,045.10	100.00		
541200	PURCHASING ASSESSMENT	14.35	14.70	14.70	102.44		.35-
541500	LEGAL SERVICES EXPENSE	2,000.00		20.00	1.00		1,980.00
541700	LEGAL RELATED EXPENSE	300.00					300.00
547100	EDUCATIONAL SERVICES	17.85		17.85	100.00		
554900	OTHER CONTRACTUAL SERVICES	650.00	45.25	45.25	6.96		604.75
556100	INSURANCE EXPENSE	32.55					32.55
559100	OTHER OPERATING EXP	87.85		20.00	22.77		67.85
<b>Major Account 520000 Total</b>		<b>24,186.35</b>	<b>2,489.69</b>	<b>4,110.70</b>	<b>17.00</b>	<b>0.00</b>	<b>20,075.65</b>

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ACCOUNT CODE DESCRIPTION		BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
570000 TRAVEL EXPENSES							
571100	LODGING	1,039.50	77.00	77.00	7.41		962.50
571800	MEALS - TRAVEL STATUS	674.80	49.98	124.95	18.52		549.85
573100	STATE-OWNED TRANSPORT	70.00					70.00
574500	PERSONAL VEHICLE MILEAGE	2,271.50	195.51	472.85	20.82		1,798.65
575100	MISC TRAVEL EXPENSE	157.50	14.57	23.65	15.02		133.85
Major Account 570000 Total		4,213.30	337.06	698.45	16.58	0.00	3,514.85
BUDGETED EXPENDITURES TOTAL		153,795.90	13,227.20	25,089.21	16.31	4,248.98	124,457.71

SUMMARY BY FUND TYPE - EXPENDITURES

2	CASH FUNDS	153,795.90	13,227.20	25,089.21	16.31	4,248.98	124,457.71
BUDGETED EXPENDITURES TOTAL		153,795.90	13,227.20	25,089.21	16.31	4,248.98	124,457.71

BUDGETED FUND TYPES - REVENUES

## 470000 REVENUE - SALES AND CHARGES

475163	AMC REGISTERED NEW FEES	6,000.00-		2,000.00-	33.33		4,000.00-
475164	AMC APPLICATION FEES	1,050.00-		350.00-	33.33		700.00-
475165	AMC REGISTERED RENEWAL	110,500.00-	10,200.00-	16,800.00-	15.20		93,700.00-
475166	FED REG AMC RPT FORM PROC FEES	700.00-					700.00-
476101	LATE PROCESSING FEES	275.00-	125.00-	275.00-	100.00		
Major Account 470000 Total		118,525.00-	10,325.00-	19,425.00-	16.39	0.00	99,100.00-

## 480000 REVENUE - MISCELLANEOUS

481100	INVESTMENT INCOME	9,000.00-	732.35-	1,484.85-	16.50		7,515.15-
484500	REIMB NON-GOVT SOURCES	1,000.00-		1,000.00-	100.00		
Major Account 480000 Total		10,000.00-	732.35-	2,484.85-	24.85	0.00	7,515.15-
BUDGETED REVENUE TOTAL		128,525.00-	11,057.35-	21,909.85-	17.05	0.00	106,615.15-

SUMMARY BY FUND TYPE - REVENUE



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ACCOUNT CODE DESCRIPTION		BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
2	CASH FUNDS	128,525.00-	11,057.35-	21,909.85-	17.05		106,615.15-
BUDGETED REVENUE TOTAL		128,525.00-	11,057.35-	21,909.85-	17.05	0.00	106,615.15-

Agency 053 REAL PROPERTY APPRAISER BD  
 Division 000 AGENCY DEFINED DIVISION  
 Grant

STATE OF NEBRASKA  
 MTD General Ledger Detail  
 All Objects  
 As of 08/31/25

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	53105018.471120.		632380	08/07/25	RC	RB	NRPAB DEPOSIT 250807	7936451		140.00-
25310	079	000	53105018.471120.		636073	08/29/25	RC	RB	NRPAB DEPOSIT 250829	7962053		210.00-
Total for Object			471120 QUALIFYING ED COURSE FEES									350.00-
25310	079	000	53105018.471121.		631997	08/05/25	RC	RB	NRPAB DEPOSIT 250805	7933577		200.00-
25310	079	000	53105018.471121.		633366	08/14/25	RC	RB	NRPAB DEPOSIT 250814	7944387		35.00-
25310	079	000	53105018.471121.		636073	08/29/25	RC	RB	NRPAB DEPOSIT 250829	7962053		210.00-
Total for Object			471121 CONTINUING ED NEW FEES									445.00-
25310	079	000	53105018.475150.		633022	08/12/25	RC	RB	NRPAB DEPOSIT 250812	7940416		640.00-
25310	079	000	53105018.475150.		633366	08/14/25	RC	RB	NRPAB DEPOSIT 250814	7944387		320.00-
25310	079	000	53105018.475150.		634685	08/21/25	RC	RB	NRPAB DEPOSIT 250821	7952914		320.00-
25310	079	000	53105018.475150.		636073	08/29/25	RC	RB	NRPAB DEPOSIT 250829	7962053		320.00-
Total for Object			475150 CERTIFIED GENERAL NEW FEES									1,600.00-
25310	079	000	53105018.475151.		633366	08/14/25	RC	RB	NRPAB DEPOSIT 250814	7944387		320.00-
Total for Object			475151 LICENSED NEW FEES									320.00-
25310	079	000	53105018.475152.		631997	08/05/25	RC	RB	NRPAB DEPOSIT 250805	7933577		45.25-
25310	079	000	53105018.475152.		632380	08/07/25	RC	RB	NRPAB DEPOSIT 250807	7936451		45.25-
25310	079	000	53105018.475152.		633022	08/12/25	RC	RB	NRPAB DEPOSIT 250812	7940416		45.25-
25310	079	000	53105018.475152.		633366	08/14/25	RC	RB	NRPAB DEPOSIT 250814	7944387		90.50-
25310	079	000	53105018.475152.		634685	08/21/25	RC	RB	NRPAB DEPOSIT 250821	7952914		45.25-
25310	079	000	53105018.475152.		634932	08/22/25	RC	RB	NRPAB DEPOSIT 250822	7955099		90.50-
Total for Object			475152 FINGERPRINT FEES									362.00-
25310	079	000	53105018.475153.		633366	08/14/25	RC	RB	NRPAB DEPOSIT 250814	7944387		320.00-
Total for Object			475153 CERTIFIED RESIDENTIAL NEW									320.00-
25310	079	000	53105018.475154.		631853	08/01/25	RC	RB	NRPAB APP EFW DEPOSIT 250801	7930016		1,800.00-
25310	079	000	53105018.475154.		58444103	08/11/25	PV	V	MERTZ, BRENT	7941661		550.00
25310	079	000	53105018.475154.		634280	08/18/25	RC	RB	NRPAB APP EFW DEPOSIT 250818	7948313		600.00-
25310	079	000	53105018.475154.		634685	08/21/25	RC	RB	NRPAB DEPOSIT 250821	7952914		600.00-
25310	079	000	53105018.475154.		634945	08/21/25	RC	RB	NRPAB APP EFW DEPOSIT 250821	7954653		600.00-
25310	079	000	53105018.475154.		636082	08/28/25	RC	RB	NRPAB APP EFW DEPOSIT 250828	7962096		900.00-
Total for Object			475154 CERTIFIED GENERAL RENEWAL									3,950.00-
25310	079	000	53105018.475157.		631997	08/05/25	RC	RB	NRPAB DEPOSIT 250805	7933577		600.00-
25310	079	000	53105018.475157.		633388	08/13/25	RC	RB	NRPAB APP EFW DEPOSIT 250813	7943699		

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25310	079	000	53105018.475157.		636082	08/28/25	RC	RB	NRPAB APP EFW DEPOSIT 250828	7962096		900.00-
Total for Object			475157 CERTIFIED RESIDENTIAL RENEWAL									1,800.00-
25310	079	000	53105018.475161.		631853	08/01/25	RC	RB	NRPAB APP EFW DEPOSIT 250801	7930016		140.00-
25310	079	000	53105018.475161.		631997	08/05/25	RC	RB	NRPAB DEPOSIT 250805	7933577		70.00-
25310	079	000	53105018.475161.		632290	08/05/25	RC	RB	NRPAB APP EFW DEPOSIT 250805	7934060		70.00-
25310	079	000	53105018.475161.		632469	08/06/25	RC	RB	NRPAB APP EFW DEPOSIT 250806	7935687		140.00-
25310	079	000	53105018.475161.		632712	08/07/25	RC	RB	NRPAB APP EFW DEPOSIT 250807	7937177		70.00-
25310	079	000	53105018.475161.		633090	08/11/25	RC	RB	NRPAB APP EFW DEPOSIT 250811	7940579		210.00-
25310	079	000	53105018.475161.		633388	08/13/25	RC	RB	NRPAB APP EFW DEPOSIT 250813	7943699		140.00-
25310	079	000	53105018.475161.		58457903	08/13/25	PV	V	INTEGRA REALTY RESOURCES INC -	7944887		50.00
25310	079	000	53105018.475161.		634280	08/18/25	RC	RB	NRPAB APP EFW DEPOSIT 250818	7948313		140.00-
25310	079	000	53105018.475161.		636082	08/28/25	RC	RB	NRPAB APP EFW DEPOSIT 250828	7962096		210.00-
Total for Object			475161 TEMPORARY CERTIFIED GENERAL									1,140.00-
25310	079	000	53105018.475234.		631853	08/01/25	RC	RB	NRPAB APP EFW DEPOSIT 250801	7930016		240.00-
25310	079	000	53105018.475234.		631997	08/05/25	RC	RB	NRPAB DEPOSIT 250805	7933577		290.00-
25310	079	000	53105018.475234.		632290	08/05/25	RC	RB	NRPAB APP EFW DEPOSIT 250805	7934060		120.00-
25310	079	000	53105018.475234.		632469	08/06/25	RC	RB	NRPAB APP EFW DEPOSIT 250806	7935687		240.00-
25310	079	000	53105018.475234.		632380	08/07/25	RC	RB	NRPAB DEPOSIT 250807	7936451		170.00-
25310	079	000	53105018.475234.		632712	08/07/25	RC	RB	NRPAB APP EFW DEPOSIT 250807	7937177		120.00-
25310	079	000	53105018.475234.		633022	08/12/25	RC	RB	NRPAB DEPOSIT 250812	7940416		170.00-
25310	079	000	53105018.475234.		633090	08/11/25	RC	RB	NRPAB APP EFW DEPOSIT 250811	7940579		360.00-
25310	079	000	53105018.475234.		633388	08/13/25	RC	RB	NRPAB APP EFW DEPOSIT 250813	7943699		240.00-
25310	079	000	53105018.475234.		633366	08/14/25	RC	RB	NRPAB DEPOSIT 250814	7944387		360.00-
25310	079	000	53105018.475234.		634280	08/18/25	RC	RB	NRPAB APP EFW DEPOSIT 250818	7948313		240.00-
25310	079	000	53105018.475234.		634685	08/21/25	RC	RB	NRPAB DEPOSIT 250821	7952914		150.00-
25310	079	000	53105018.475234.		634932	08/22/25	RC	RB	NRPAB DEPOSIT 250822	7955099		360.00-
25310	079	000	53105018.475234.		636082	08/28/25	RC	RB	NRPAB APP EFW DEPOSIT 250828	7962096		360.00-
Total for Object			475234 APPLICATION FEES									3,420.00-
25310	079	000	53105018.476101.		58444103	08/11/25	PV	V	MERTZ, BRENT	7941661		175.00
Total for Object			476101 LATE PROCESSING FEES									175.00
25310	079	000	53105018.481100.		26355325	08/31/25	JE	G	OIP July 2025 2.88833%	7947101		895.65-
Total for Object			481100 INVESTMENT INCOME									895.65-
25310	079	000	53105018.484500.		631997	08/05/25	RC	RB	NRPAB DEPOSIT 250805	7933577		20.00-
25310	079	000	53105018.484500.		632380	08/07/25	RC	RB	NRPAB DEPOSIT 250807	7936451		

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Total for Object			484500	REIMB NON-GOVT SOURCES								520.00-
25310	079	000	53105018.511100.		3191001	08/06/25	T2	7	PAYROLL LABOR DISTRIBUTION	7927140		6,087.00
25310	079	000	53105018.511100.		3191262	08/20/25	T2	7	PAYROLL LABOR DISTRIBUTION	7942073		5,554.14
Total for Object			511100	PERMANENT SALARIES-WAGES								11,641.14
25310	079	000	53105018.511600.		3191001	08/06/25	T2	7	PAYROLL LABOR DISTRIBUTION	7927140		260.00
Total for Object			511600	PER DIEM PAYMENTS								260.00
25310	079	000	53105018.512100.		3191262	08/20/25	T2	7	PAYROLL LABOR DISTRIBUTION	7942073		525.40
Total for Object			512100	VACATION LEAVE EXPENSE								525.40
25310	079	000	53105018.512200.		3191262	08/20/25	T2	7	PAYROLL LABOR DISTRIBUTION	7942073		6.64
Total for Object			512200	SICK LEAVE EXPENSE								6.64
25310	079	000	53105018.515100.		3191002	08/06/25	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7927140		455.78
25310	079	000	53105018.515100.		3191263	08/20/25	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7942073		455.72
Total for Object			515100	RETIREMENT PLANS EXPENSE								911.50
25310	079	000	53105018.515200.		3191002	08/06/25	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7927140		426.35
25310	079	000	53105018.515200.		3191263	08/20/25	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7942073		406.42
Total for Object			515200	FICA EXPENSE								832.77
25310	079	000	53105018.515500.		3191002	08/06/25	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7927140		2,123.38
25310	079	000	53105018.515500.		3191263	08/20/25	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7942073		2,123.16
Total for Object			515500	HEALTH INSURANCE EXPENSE								4,246.54
25310	079	000	53105018.516500.		58408263	08/01/25	PV	V	AS - RISK MANAGEMENT DIVISION	7929523		887.90
Total for Object			516500	WORKERS COMP PREMIUMS								887.90
25310	079	000	53105018.521100.		26337520	08/13/25	JE	G	POSTAGE DUE JUL 2025	7944496		447.57
Total for Object			521100	POSTAGE EXPENSE								447.57
25310	079	000	53105018.521400.		58343093	08/01/25	PV	V	AS - OCIO - COMMUNICATIONS	7922428		144.35
Total for Object			521400	CIO CHARGES								144.35
25310	079	000	53105018.521500.		26110914	08/08/25	J9	G	COPY SERVICES APR-JUN 2025	7905263		628.08
25310	079	000	53105018.521500.		26337436	08/13/25	J9	G	NRPAB COPY SERV APR-JUN 2025	7943878		219.83-
Total for Object			521500	PUBLICATION & PRINT EXP								408.95

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25310	079	000	53105018.524600.		26244966	08/07/25	JE	G	RENT & LB530 AUG 2025 - OTHER	7926140		1,112.53
25310	079	000	53105018.524600.		26257037	08/01/25	JE	G	NRPAB RENT JULY 2025	7927427		389.39-
25310	079	000	53105018.524600.		26329810	08/12/25	JE	G	NRPAB RENT AUGUST 2025	7942796		389.39-
Total for Object			524600 RENT EXPENSE-BUILDINGS									333.75
25310	079	000	53105018.524900.		26244966	08/07/25	JE	G	RENT & LB530 AUG 2025 - OTHER	7926140		388.64
25310	079	000	53105018.524900.		26257037	08/01/25	JE	G	NRPAB RENT JULY 2025	7927427		136.02-
25310	079	000	53105018.524900.		26329810	08/12/25	JE	G	NRPAB RENT AUGUST 2025	7942796		136.02-
Total for Object			524900 RENT EXP-DEPR SURCHARGE									116.60
25310	079	000	53105018.531100.		26072457	08/01/25	J9	G	OFFICE DEPOT JUN 2025	7896260		128.92
25310	079	000	53105018.531100.		26337437	08/13/25	J9	G	NRPAB ODP BUS SOL 6/2025	7943885		36.26-
Total for Object			531100 OFFICE SUPPLIES EXPENSE									92.66
25310	079	000	53105018.539500.		58420636	08/04/25	PC	V	Purchase Card Offset	7932357		650.00
25310	079	000	53105018.539500.		26280397	08/04/25	J1	G	NRPAB ASC GRANT PCARD TRANSFER	7932812		650.00-
Total for Object			539500 PURCHASING CARD SUSPENSE									
25310	079	000	53105018.541100.		58397113	08/01/25	PV	V	AS - ACCOUNTING DIVISION	7926071		1,940.90
Total for Object			541100 ACCTG & AUDITING SERVICES									1,940.90
25310	079	000	53105018.541200.		58397111	08/01/25	PV	V	AS - MATERIEL DIVISION	7926070		27.30
Total for Object			541200 PURCHASING ASSESSMENT									27.30
25310	079	000	53105018.554900.		58457376	08/13/25	PV	V	NEBRASKA STATE PATROL	7944406		543.00
Total for Object			554900 OTHER CONTRACTUAL SERVICES									543.00
25310	079	000	53105018.571100.		58402455	08/01/25	PV	V	HOLIDAY INN EXPRESS LINCOLN DO	7927447		71.50
25310	079	000	53105018.571100.		58408189	08/01/25	PV	V	MINSHULL, DEREK	7929482		71.50
Total for Object			571100 LODGING									143.00
25310	079	000	53105018.571800.		58346244	08/01/25	PV	V	BATIE, ADAM	7922866		46.41
25310	079	000	53105018.571800.		58408189	08/01/25	PV	V	MINSHULL, DEREK	7929482		46.41
Total for Object			571800 MEALS - TRAVEL STATUS									92.82
25310	079	000	53105018.574500.		58346235	08/01/25	PV	V	HERMSEN, KEVIN P	7922856		39.13
25310	079	000	53105018.574500.		58346244	08/01/25	PV	V	BATIE, ADAM	7922866		118.30
25310	079	000	53105018.574500.		58408189	08/01/25	PV	V	MINSHULL, DEREK	7929482		205.66

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Total for Object			574500	PERSONAL VEHICLE MILEAGE								363.09
25310	079	000	53105018.575100.		58346235	08/01/25	PV	V	HERMSEN, KEVIN P	7922856		3.96
25310	079	000	53105018.575100.		58346244	08/01/25	PV	V	BATIE, ADAM	7922866		14.32
25310	079	000	53105018.575100.		58408189	08/01/25	PV	V	MINSHULL, DEREK	7929482		8.78
Total for Object			575100	MISC TRAVEL EXPENSE								27.06
Total for Business Unit			53105018	NE REAL PROPERTY APPRAISER								9,044.59
25320	079	000	53105200.475165.		631852	08/01/25	RC	RB	NRPAB AMC REN EFW DEP 250801	7929959		1,700.00-
25320	079	000	53105200.475165.		631770	08/04/25	RC	RB	NRPAB AMC DEPOSIT 250804	7930758		1,700.00-
25320	079	000	53105200.475165.		632291	08/05/25	RC	RB	NRPAB AMC REN EFW DEP 250805	7934070		1,700.00-
25320	079	000	53105200.475165.		633088	08/11/25	RC	RB	NRPAB AMC REN EFW DEP 250811	7940453		1,700.00-
25320	079	000	53105200.475165.		634944	08/21/25	RC	RB	NRPAB AMC REN EFW DEP 250821	7954682		1,700.00-
25320	079	000	53105200.475165.		636084	08/28/25	RC	RB	NRPAB AMC REN EFW DEP 250828	7962132		1,700.00-
Total for Object			475165	AMC REGISTERED RENEWAL								10,200.00-
25320	079	000	53105200.476101.		631770	08/04/25	RC	RB	NRPAB AMC DEPOSIT 250804	7930758		25.00-
25320	079	000	53105200.476101.		634944	08/21/25	RC	RB	NRPAB AMC REN EFW DEP 250821	7954682		100.00-
Total for Object			476101	LATE PROCESSING FEES								125.00-
25320	079	000	53105200.481100.		26355325	08/31/25	JE	G	OIP July 2025 2.88833%	7947101		732.35-
Total for Object			481100	INVESTMENT INCOME								732.35-
25320	079	000	53105200.511100.		3191001	08/06/25	T2	7	PAYROLL LABOR DISTRIBUTION	7927140		3,277.59
25320	079	000	53105200.511100.		3191262	08/20/25	T2	7	PAYROLL LABOR DISTRIBUTION	7942073		2,991.33
Total for Object			511100	PERMANENT SALARIES-WAGES								6,268.92
25320	079	000	53105200.511600.		3191001	08/06/25	T2	7	PAYROLL LABOR DISTRIBUTION	7927140		140.00
Total for Object			511600	PER DIEM PAYMENTS								140.00
25320	079	000	53105200.512100.		3191262	08/20/25	T2	7	PAYROLL LABOR DISTRIBUTION	7942073		283.35
Total for Object			512100	VACATION LEAVE EXPENSE								283.35
25320	079	000	53105200.512200.		3191262	08/20/25	T2	7	PAYROLL LABOR DISTRIBUTION	7942073		3.73
Total for Object			512200	SICK LEAVE EXPENSE								3.73
25320	079	000	53105200.515100.		3191002	08/06/25	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7927140		245.43
25320	079	000	53105200.515100.		3191263	08/20/25	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7942073		245.49

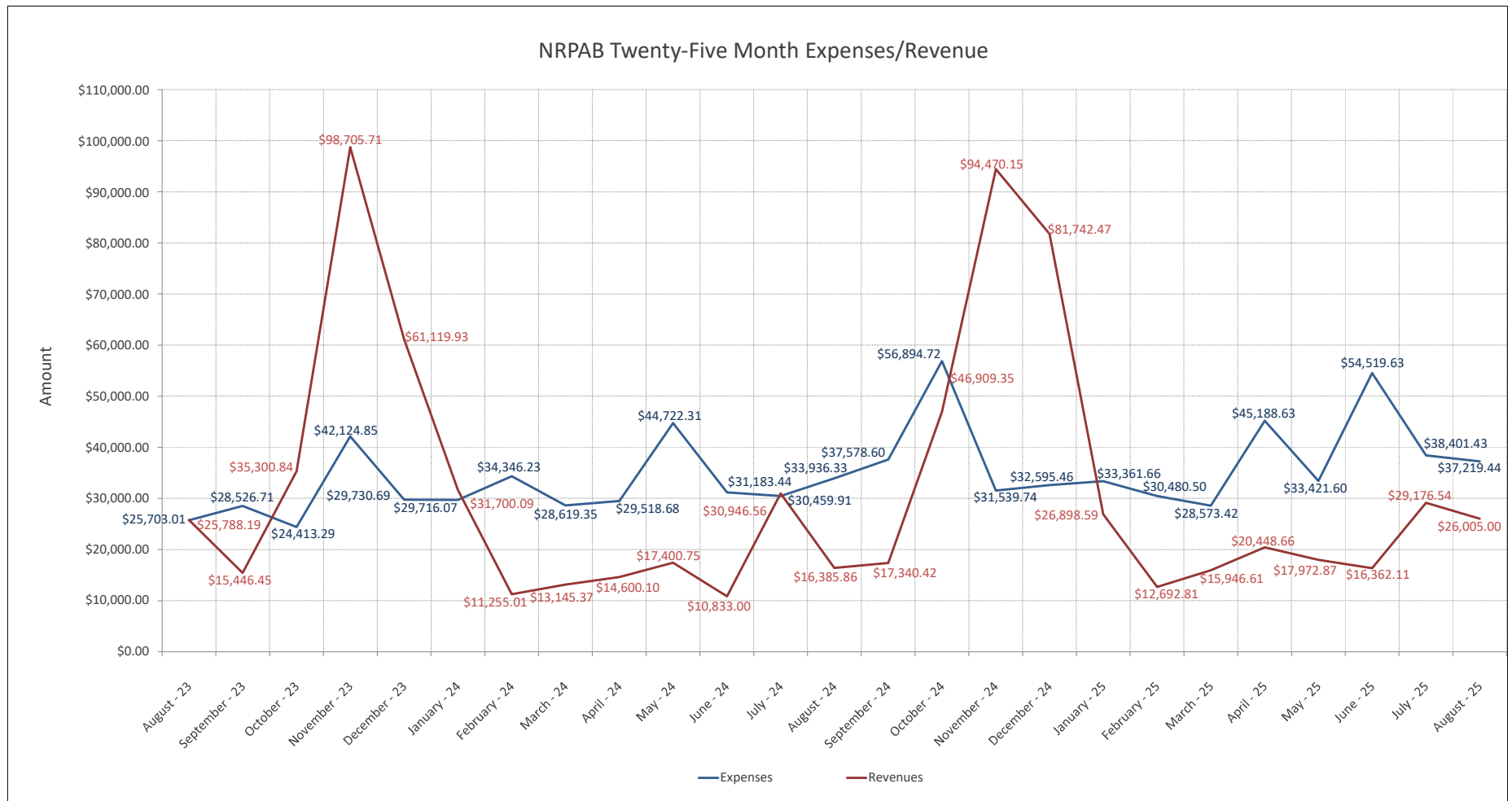
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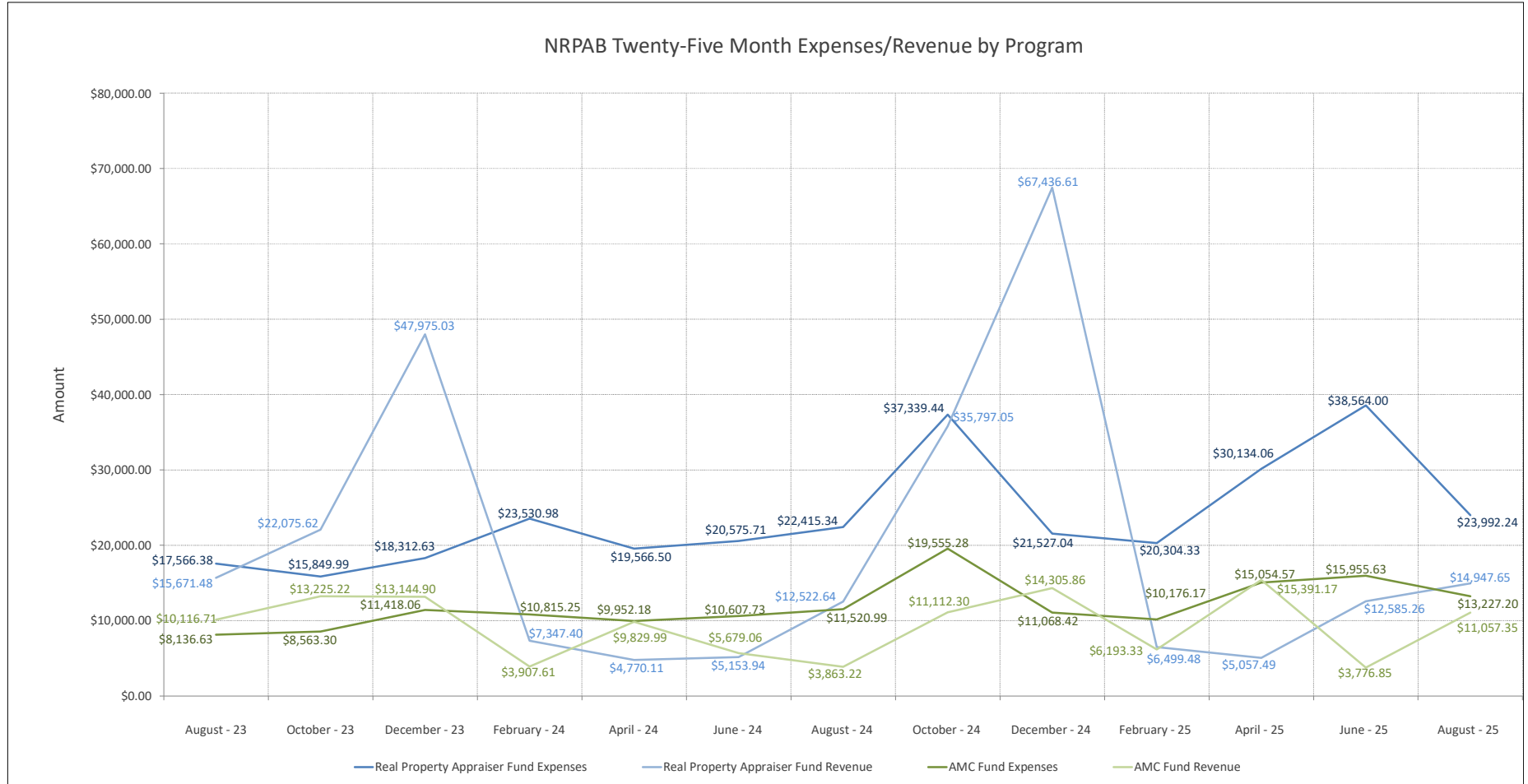
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Total for Object			515100	RETIREMENT PLANS EXPENSE								490.92
25320	079	000	53105200.515200.		3191002	08/06/25	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7927140		229.60
25320	079	000	53105200.515200.		3191263	08/20/25	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7942073		218.93
Total for Object			515200	FICA EXPENSE								448.53
25320	079	000	53105200.515500.		3191002	08/06/25	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7927140		1,143.34
25320	079	000	53105200.515500.		3191263	08/20/25	T3	7	ACTUAL BURDEN JOURNAL ENTRIES	7942073		1,143.56
Total for Object			515500	HEALTH INSURANCE EXPENSE								2,286.90
25320	079	000	53105200.516500.		58408263	08/01/25	PV	V	AS - RISK MANAGEMENT DIVISION	7929523		478.10
Total for Object			516500	WORKERS COMP PREMIUMS								478.10
25320	079	000	53105200.521400.		58343093	08/01/25	PV	V	AS - OCIO - COMMUNICATIONS	7922428		77.73
Total for Object			521400	CIO CHARGES								77.73
25320	079	000	53105200.521500.		26337436	08/13/25	J9	G	NRPAB COPY SERV APR-JUN 2025	7943878		219.83
Total for Object			521500	PUBLICATION & PRINT EXP								219.83
25320	079	000	53105200.524600.		26257037	08/01/25	JE	G	NRPAB RENT JULY 2025	7927427		389.39
25320	079	000	53105200.524600.		26329810	08/12/25	JE	G	NRPAB RENT AUGUST 2025	7942796		389.39
Total for Object			524600	RENT EXPENSE-BUILDINGS								778.78
25320	079	000	53105200.524900.		26257037	08/01/25	JE	G	NRPAB RENT JULY 2025	7927427		136.02
25320	079	000	53105200.524900.		26329810	08/12/25	JE	G	NRPAB RENT AUGUST 2025	7942796		136.02
Total for Object			524900	RENT EXP-DEPR SURCHARGE								272.04
25320	079	000	53105200.531100.		26337437	08/13/25	J9	G	NRPAB ODP BUS SOL 6/2025	7943885		36.26
Total for Object			531100	OFFICE SUPPLIES EXPENSE								36.26
25320	079	000	53105200.541100.		58397113	08/01/25	PV	V	AS - ACCOUNTING DIVISION	7926071		1,045.10
Total for Object			541100	ACCTG & AUDITING SERVICES								1,045.10
25320	079	000	53105200.541200.		58397111	08/01/25	PV	V	AS - MATERIEL DIVISION	7926070		14.70
Total for Object			541200	PURCHASING ASSESSMENT								14.70
25320	079	000	53105200.554900.		58457376	08/13/25	PV	V	NEBRASKA STATE PATROL	7944406		45.25
Total for Object			554900	OTHER CONTRACTUAL SERVICES								45.25

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	53105200.571100.		58402455	08/01/25	PV	V	HOLIDAY INN EXPRESS LINCOLN DO	7927447		38.50
25320	079	000	53105200.571100.		58408189	08/01/25	PV	V	MINSHULL, DEREK	7929482		38.50
Total for Object			571100 LODGING									77.00
25320	079	000	53105200.571800.		58346244	08/01/25	PV	V	BATIE, ADAM	7922866		24.99
25320	079	000	53105200.571800.		58408189	08/01/25	PV	V	MINSHULL, DEREK	7929482		24.99
Total for Object			571800 MEALS - TRAVEL STATUS									49.98
25320	079	000	53105200.574500.		58346235	08/01/25	PV	V	HERMSEN, KEVIN P	7922856		21.07
25320	079	000	53105200.574500.		58346244	08/01/25	PV	V	BATIE, ADAM	7922866		63.70
25320	079	000	53105200.574500.		58408189	08/01/25	PV	V	MINSHULL, DEREK	7929482		110.74
Total for Object			574500 PERSONAL VEHICLE MILEAGE									195.51
25320	079	000	53105200.575100.		58346235	08/01/25	PV	V	HERMSEN, KEVIN P	7922856		2.14
25320	079	000	53105200.575100.		58346244	08/01/25	PV	V	BATIE, ADAM	7922866		7.71
25320	079	000	53105200.575100.		58408189	08/01/25	PV	V	MINSHULL, DEREK	7929482		4.72
Total for Object			575100 MISC TRAVEL EXPENSE									14.57
Total for Business Unit			53105200 AMC LICENSING									2,169.85
Total for Division			000									11,214.44
Total for Agency			053 REAL PROPERTY APPRAISER BD									11,214.44

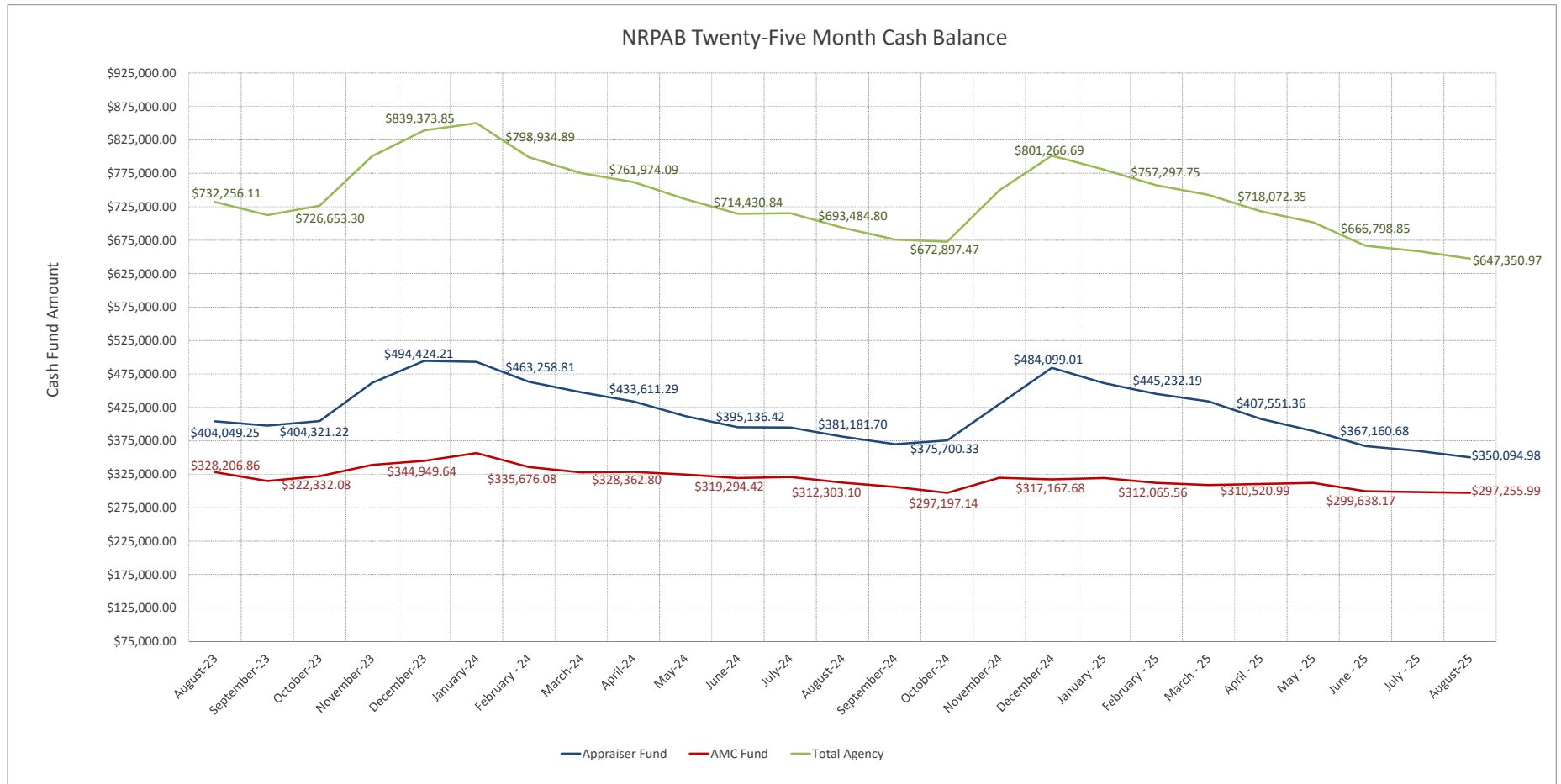
# Financial Report and Considerations - Financial Charts



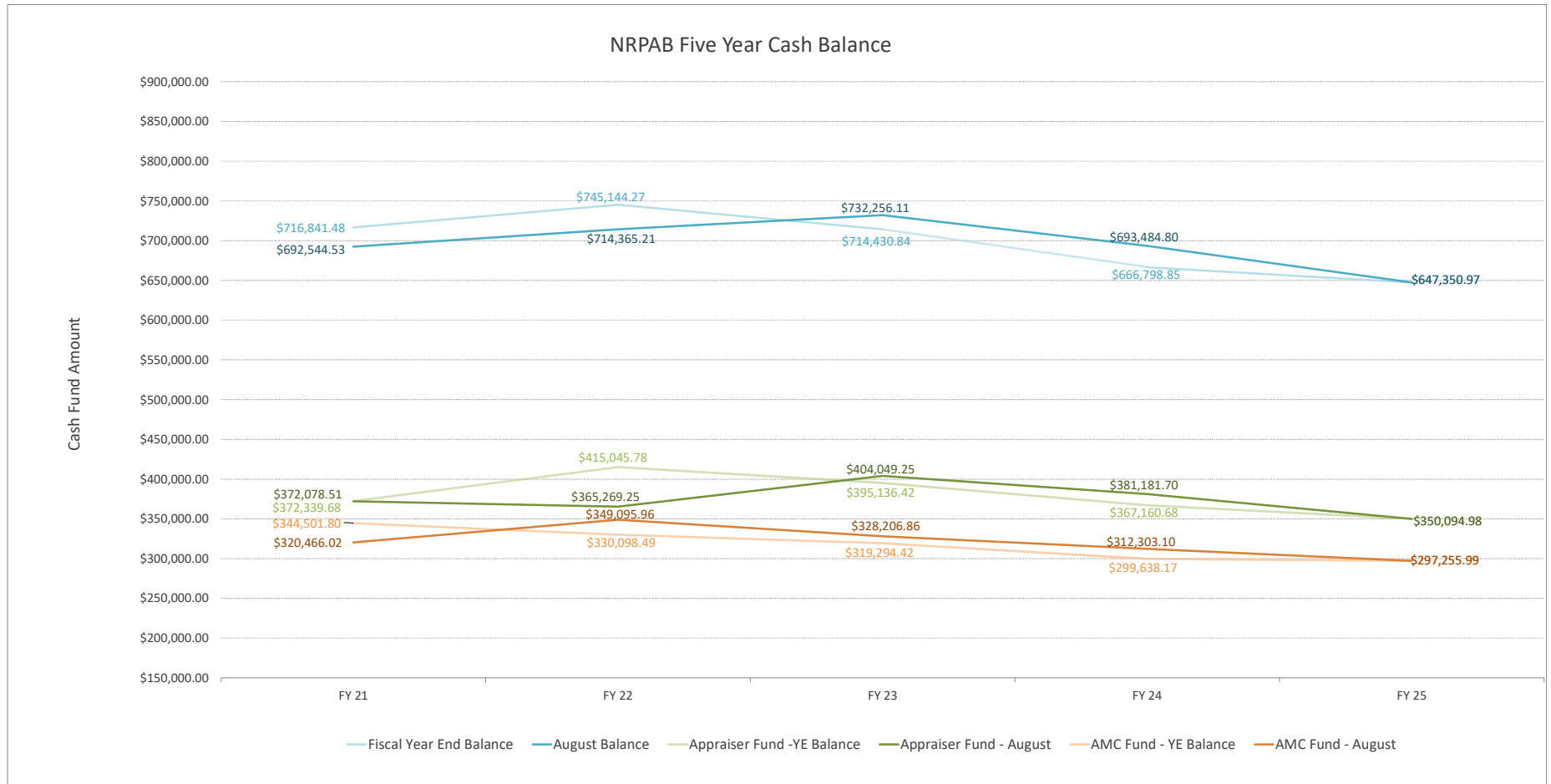
# Financial Report and Considerations - Financial Charts



# Financial Report and Considerations - Financial Charts



# Financial Report and Considerations - Financial Charts



R5509297  
NIS0005

STATE OF NEBRASKA  
Department of Administrative Services  
Accounting Division  
Budget Status Report  
As of 08/31/25

09/08/25 8:48:49  
Page - 1  
- Indicates Credit

Agency 053 REAL PROPERTY APPRAISER BD  
Division  
Program 079 APPRAISER LICENSING

Percent of Time Elapsed = 16.99

ACCOUNT CODE DESCRIPTION		BUDGETED AMOUNT	CURRENT MONTH ACTIVITY	YEAR-TO-DATE ACTUALS	PERCENT OF BUDGET	ENCUMBERANCES	VARIANCE
<b>BUDGETED FUND TYPES - EXPENDITURES</b>							
<b>520000 OPERATING EXPENSES</b>							
521400	CIO CHARGES	113,517.00		3,260.25	2.87		110,256.75
522200	CONFERENCE REGISTRATION	1,300.00	650.00	650.00	50.00		650.00
<b>Major Account 520000 Total</b>		114,817.00	650.00	3,910.25	3.41	0.00	110,906.75
<b>570000 TRAVEL EXPENSES</b>							
571100	LODGING	2,538.00					2,538.00
571800	MEALS - TRAVEL STATUS	510.00					510.00
574500	PERSONAL VEHICLE MILEAGE	1,377.00					1,377.00
<b>Major Account 570000 Total</b>		4,425.00	0.00	0.00	0.00	0.00	4,425.00
<b>BUDGETED EXPENDITURES TOTAL</b>		119,242.00	650.00	3,910.25	3.28	0.00	115,331.75
<b>SUMMARY BY FUND TYPE - EXPENDITURES</b>							
4	FEDERAL FUNDS	119,242.00	650.00	3,910.25	3.28		115,331.75
<b>BUDGETED EXPENDITURES TOTAL</b>		119,242.00	650.00	3,910.25	3.28	0.00	115,331.75

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
40000	079	000	53105400.522200.		26280397	08/04/25	J1	G	NRPAB ASC GRANT PCARD TRANSFER	7932812		650.00
Total for Object			522200	CONFERENCE REGISTRATION								650.00
Total for Business Unit			53105400	ASC GRANT								650.00
Total for Division			000									650.00
Total for Agency			053	REAL PROPERTY APPRAISER BD								650.00

**Mid-Biennium Issue Detail Report**  
**Agency: 053 - REAL PROPERTY APPRAISER BOARD**  
**Budget Cycle: 2026 Mid-Biennium                      Version: A1 - AGENCY REQUEST**

**Issue: Agency Health Insurance Cost Increase**

Description:

Program	FY26 Request	FY27 Request
079 - APPRAISER LICENSING	12,263	12,876
<b>Total Issue Request</b>	<b>12,263</b>	<b>12,876</b>

**Mid-Biennium Issue Detail Report**  
**Agency: 053 - REAL PROPERTY APPRAISER BOARD**  
**Budget Cycle: 2026 Mid-Biennium**      **Version: A1 - AGENCY REQUEST**

**Issue: Agency Health Insurance Cost Increase**

**Program: 079 - APPRAISER LICENSING**

<b>Operations Request</b>	<b>FY26 Request</b>	<b>FY27 Request</b>
<b>SALARIES</b>		
511100 PERMANENT SALARIES-WAGES	0	0
<b>Subtotal SALARIES</b>	<b>0</b>	<b>0</b>
<b>BENEFITS</b>		
515100 RETIREMENT PLANS EXPENSE	0	0
515200 FICA EXPENSE	0	0
515400 LIFE & ACCIDENT INS EXP	0	0
515500 HEALTH INSURANCE EXPENSE	12,263	12,876
516300 EMPLOYEE ASSISTANCE PRO	0	0
<b>Subtotal BENEFITS</b>	<b>12,263</b>	<b>12,876</b>
<b>Total Operations Request</b>	<b>12,263</b>	<b>12,876</b>

# Mid-Biennium Issue Detail Report

## Agency: 053 - REAL PROPERTY APPRAISER BOARD

Budget Cycle: 2026 Mid-Biennium      Version: A1 - AGENCY REQUEST

### Issue: Agency Health Insurance Cost Increase

#### Program: 079 - APPRAISER LICENSING

Funding	FY26 Request	FY27 Request
<b>Operations Funding</b>		
General Fund	0	0
Cash Fund	12,263	12,876
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
<b>Total Operations Funding</b>	12,263	12,876
<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>	0	0
<b>Total Funding</b>		
General Fund	0	0
Cash Fund	12,263	12,876
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
<b>Total Funding</b>	12,263	12,876
<b>Personal Service Limit</b>	0	0
<b>FTE</b>	0.00	0.00
<b>Variance</b>		
Total Request	12,263	12,876
Total Funding	12,263	12,876
Total Variance	0	0

# Mid-Biennium Issue Detail Report

**Agency: 053 - REAL PROPERTY APPRAISER BOARD**  
**Budget Cycle: 2026 Mid-Biennium**                      **Version: A1 - AGENCY REQUEST**

## Issue: Agency Health Insurance Cost Increase

<b>Issue Total Funding</b>	<b>FY26 Request</b>	<b>FY27 Request</b>
<b>Operations Funding</b>		
General Fund	0	0
Cash Fund	12,263	12,876
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
<b>Total Operations Funding</b>	<b>12,263</b>	<b>12,876</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	12,263	12,876
Federal Fund	0	0
Revolving Fund	0	0
Other Fund	0	0
<b>Total Funding</b>	<b>12,263</b>	<b>12,876</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	12,263	12,876
Total Funding	12,263	12,876
Total Variance	0	0

**Mid-Biennium Issue Detail Report**  
**Agency: 053 - REAL PROPERTY APPRAISER BOARD**  
**Budget Cycle: 2026 Mid-Biennium**                      **Version: A1 - AGENCY REQUEST**

**ISSUE: AGENCY HEALTH INSURANCE COST INCREASE**

**GENERAL DESCRIPTION:**

The Board is requesting funding for the health insurance cost increase to the agency in the amount of \$12,263.00 for FY2025-26 and \$12,876.00 in FY2026-27 due to the 18.5% increase to the agency expense for health insurance.

The Board was notified in a June 13, 2025 letter from Lee Will, Director of the Department of Administrative Services, that the agency expense for health insurance will increase by 18.5% above the amount identified by the Department of Administrative Services for the employee open enrollment period for FY2025-26, and that was identified during preparations for the 2025-2027 Biennium Budget. The Board's director contacted Director Will on June 16, 2025 to inquire about the effect of this increase on the agency expense for health insurance for FY2026-27. According to Director Will, the increase will likely be applied to FY2026-27 as well. This health insurance costs increase to the Board results in a deficit of \$12,263.00 for FY2025-26 and \$12,876.15 for FY2026-27. The Board is requesting funding for the health insurance cost increase to the agency for both FY2025-67 and FY2026-27.

**Attachments:**

DAS Personnel Wellness and Benefits 2025-2026 Open Enrollment Quick Reference Guide Rates\_5-14-2025.pdf

DAS State Health Plan Update Letter\_June 13, 2025.pdf

Kohtz-Will Email Chain\_June13-16, 2025.pdf

**RESEARCH, ANALYSIS, AND JUSTIFICATION:**

During budget planning for the 2025-2027 biennium, the Board was unaware that such of a change would be made to the agency's share of health insurance costs; 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. In addition, it is anticipated that this increase will become a part of the standard health insurance costs to agencies moving forward. As such, the Board is requesting funding for the health insurance deficit in the amount of \$12,263.00 for FY2025-26 \$12,876.00 for FY2026-27.

**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. If this request is not approved, the Board must prioritize its needs and address this health insurance deficiency through a reduction in the number of services or in the quality of services provided.

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. Maximum operation efficiency and effectiveness is achieved when the Board' programs are highly functioning, and utilizing all available resources to ensure that the Real Property Appraiser Qualifications Criteria, ASC Policy Statements, AMC Rule, AQB CAP Program

**Mid-Biennium Issue Detail Report**  
**Agency: 053 - REAL PROPERTY APPRAISER BOARD**  
**Budget Cycle: 2026 Mid-Biennium**                      **Version: A1 - AGENCY REQUEST**

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, 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. 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 and performance 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.

## SARAS Grant Outline – Increase Number of Nebraska Resident Real Property Appraisers

### Purpose:

- Current trends show a decline in the number of certified general real property appraisers residing in the State of Nebraska over the past fifteen years. The decline has accelerated during the past five years from a steady decline over the previous ten years. The fifteen-year decline has resulted in the limited availability of certified general real property appraisers with specific market knowledge and has resulted in an influx of appraisals being completed without an expert understanding of the market.
- Grant program focus is to utilize SARAS Grant funding to encourage certified general real property appraiser participation as supervisory real property appraisers and encourage growth in the number of new certified general real property appraisers credentialed through education, experience, and examination who currently reside in the State of Nebraska.

### Qualifications:

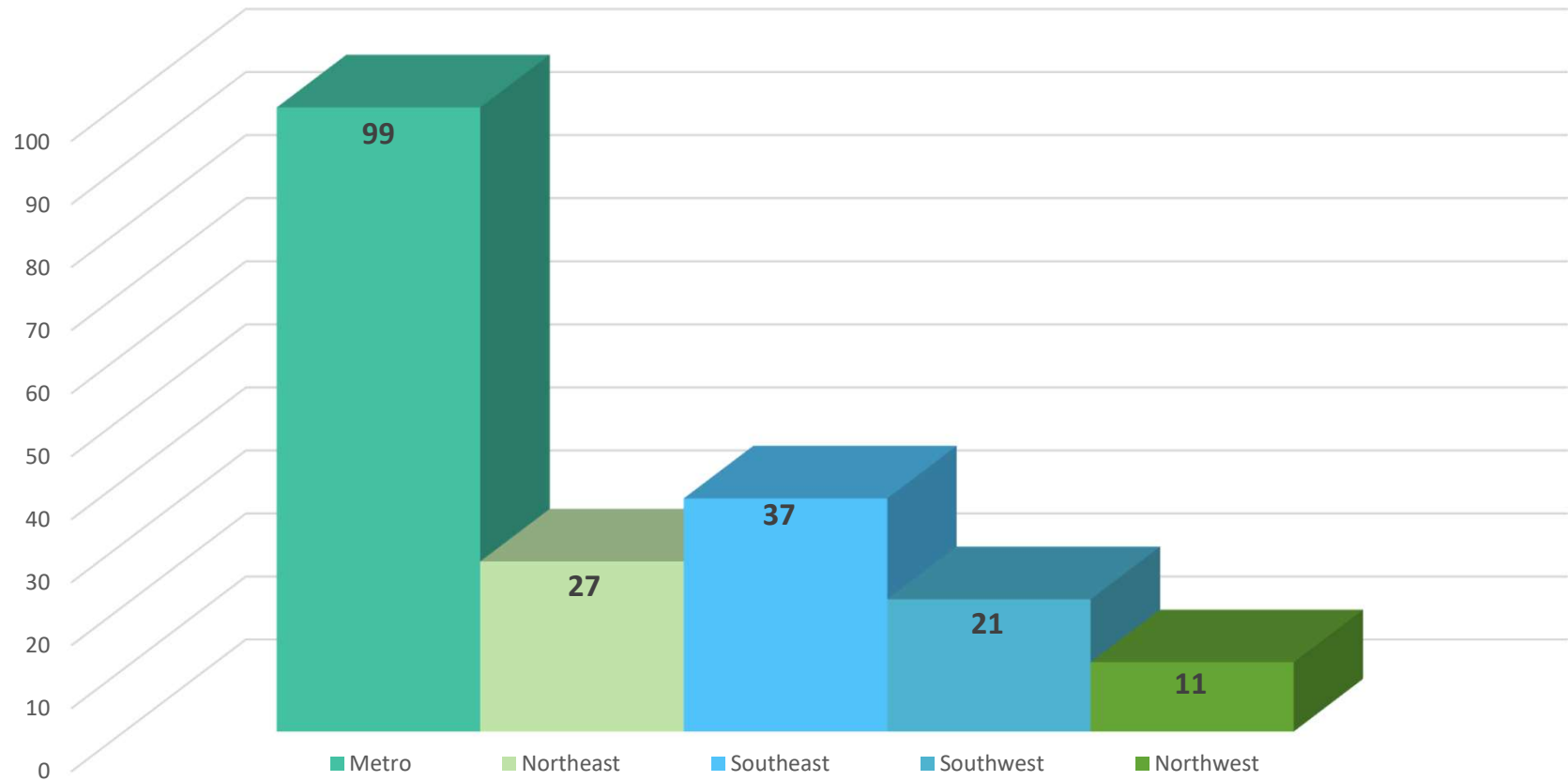
- Program disbursement would be made on a first come first serve basis, and the program would be effective for the length of the SARAS Grant award period, or whenever the SARAS Grant fund is depleted. Each recipient would be limited to a maximum disbursement amount.
- A supervisory real property appraiser may qualify as a program funds recipient upon completing an application approved by the Board if a trainee real property appraiser under his or her responsible charge has successfully upgraded to the certified general classification during the SARAS Grant award period. Program disbursements may be made for the following:
  - For time engaged in real property appraisal practice with a trainee real property appraiser on a per hour basis not to exceed a total amount determined by the Board evidenced by providing one or more real property appraisal practice experience logs showing the hours engaged in real property appraisal practice. All qualified hours must pertain to the appraisal of property located in the State of Nebraska.
  - Reimbursement of renewal credentialing fee for year in which trainee real property appraiser successfully upgrades to the certified general classification.

- A trainee real property appraiser may qualify as a program funds recipient upon completing an application approved by the Board if trainee real property appraiser has successfully upgraded to the certified general classification during the SARAS Grant award period. Program disbursements may be made for the following:
  - Reimbursement of costs of qualifying education paid by trainee real property appraiser upon receipt of evidence of payment for education.

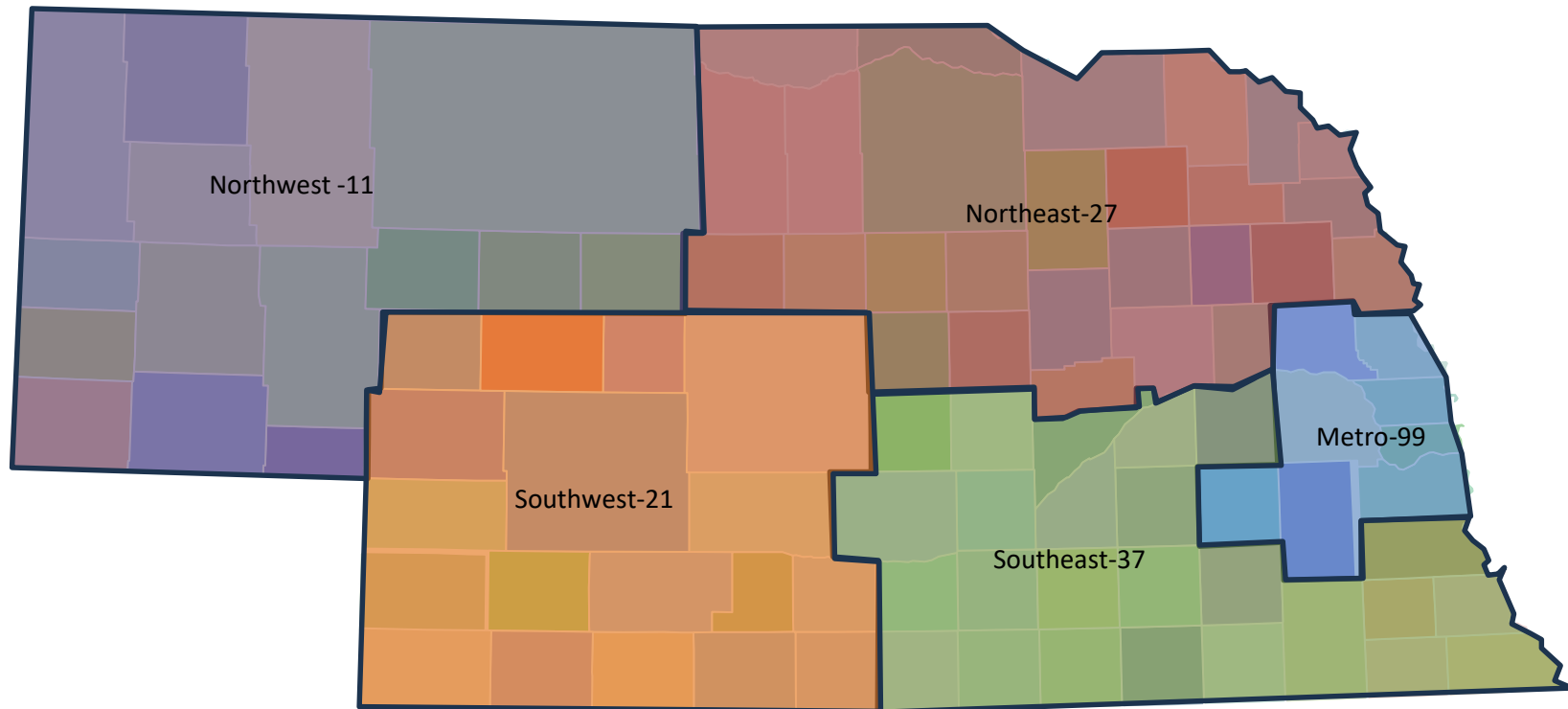
Questions:

- What is the minimum number of hours for qualification for a supervisory real property appraiser?
- What is the maximum number of hours for supervisory real property appraiser for program disbursement?
- What is the dollar award amount per hour reported by the supervisory real property appraiser?
- What is the target area for the program (see zone map)?
- What is the maximum program disbursement amount for a trainee real property appraiser?

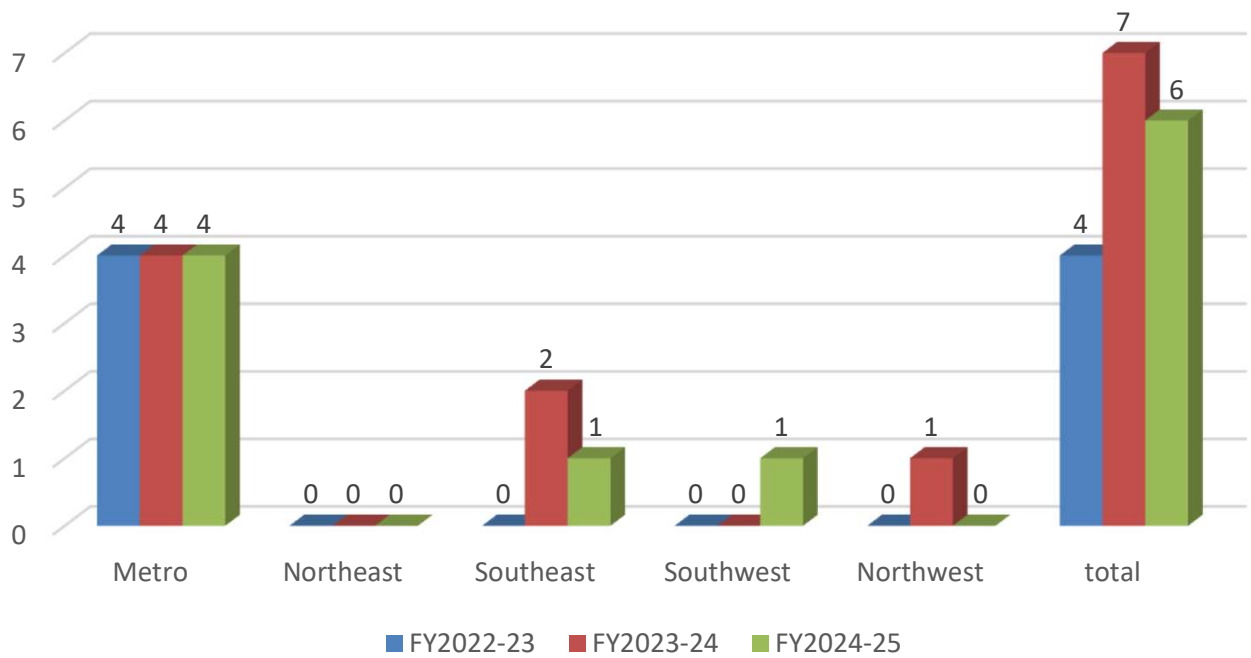
**Total Nebraska Resident CG Appraisers**



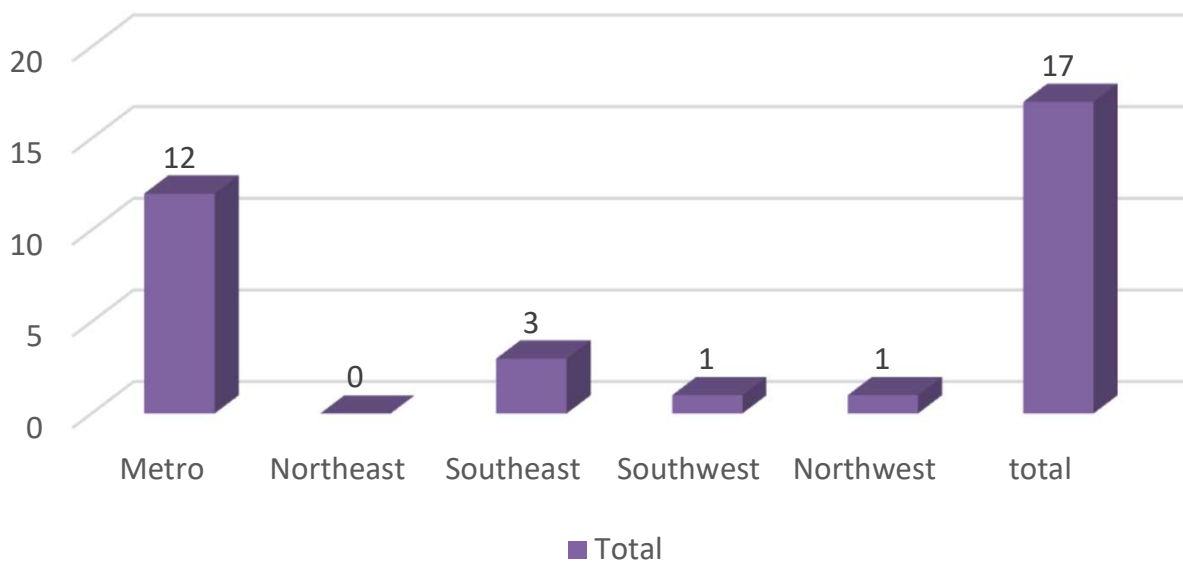
## Nebraska Resident Certified General Appraisers by Zone FY2022-25



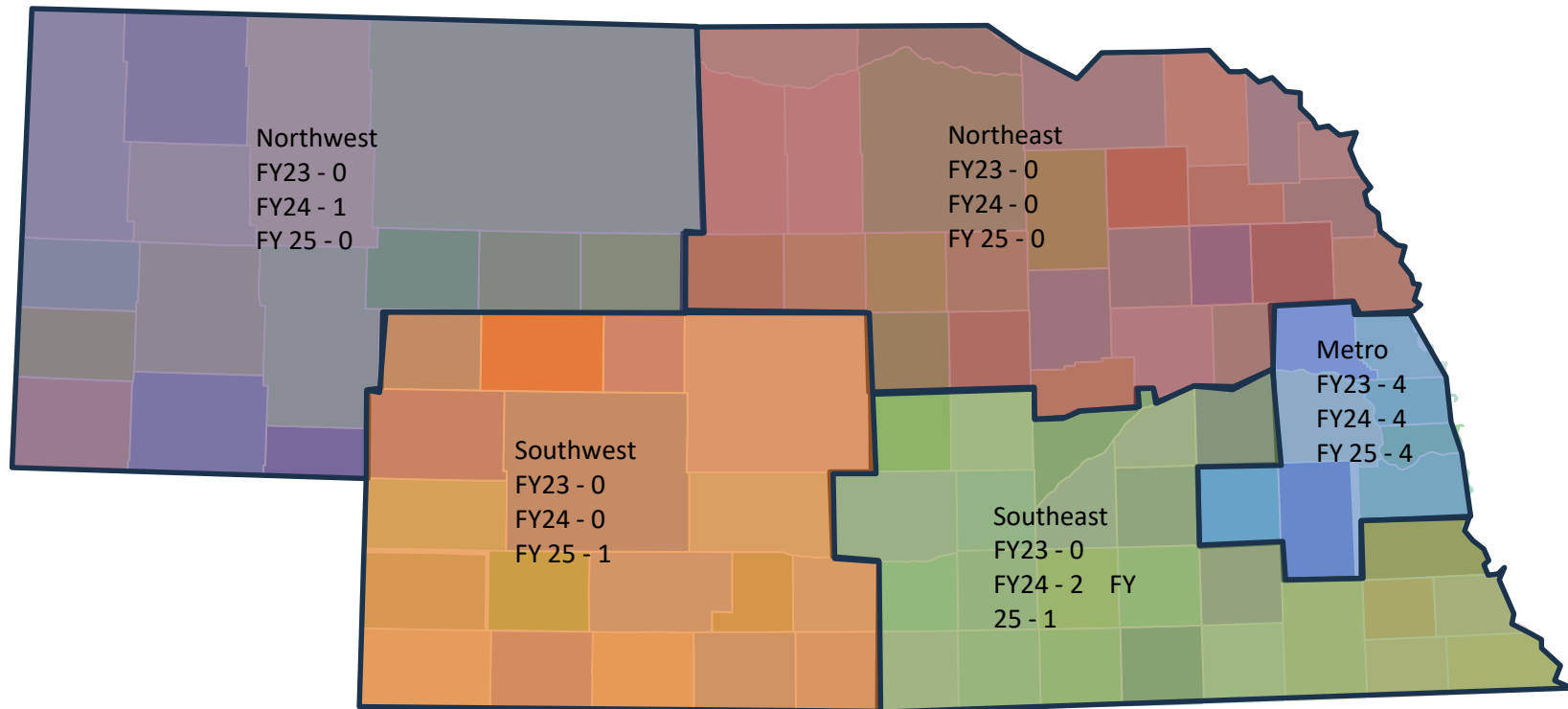
**In-State EEE CG Applicants by Zone and Fiscal Year**



Total EEE CG Applicants by Zone FY 2022-2025



## Nebraska Resident Certified General Applicants by Zone



2023 APPLICANT NUMBER	2023 APPLICATION DATE	2023 HOURS	2024 APPLICANT NUMBER	2024 APPLICATION DATE	2024 HOURS	2025 APPLICANT NUMBER	2025 APPLICATION DATE	2025 HOURS	TOTAL HOURS	APPRAISER AVERAGE
CG23006	2/22/2023	2718							2718	2718
CG23009	3/14/2023	833							833	833
CG23011	3/28/2023	461							461	461
CG23022	5/24/2023	797							797	797
CG23025	8/4/2023	940							940	940
CG23033	9/29/2023	444							444	444
CG23034	10/12/2023	195							195	195
CG23036	10/30/2023	305				CG25011	6/17/2025	253	558	279
CG23038	11/8/2023	4762							4762	4762
CG23039	11/13/2023	236.5							236.5	236.5
			CG24001	2/13/2024	288.5				288.5	288.5
			CG24002	2/20/2024	1130				1130	1130
			CG24014	8/2/2024	236				236	236
			CG24020	10/22/2024	250				250	250
			CG24021	10/30/2024	3553				3553	3553
			CG24022	12/20/2024	298				298	298
						CG25007	3/26/2025	397.5	397.5	397.5

YEAR AVERAGE	1169.15			959.25			325.25
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3 YEAR AVERAGE
817.88





# MEMO FROM THE NEBRASKA REAL PROPERTY APPRAISER BOARD

September 18, 2025

## State of Nebraska Accepting Applications for Open 1st Congressional District Certified Real Property Appraiser Member on NRPAB

By Tyler Kohtz, Director

Board Member Cody Gerdes' term as the 1st congressional district certified real property appraiser representative expires on December 31, 2025. The State of Nebraska is currently accepting applications to fill this opening on the Nebraska Real Property Appraiser Board.

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

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

Anyone interested in being appointed as the 1st congressional district certified real property appraiser representative must hold a certified real property appraiser credential and must currently reside in the 1st congressional district (green area of map). The term for this board member will run for five years, beginning on January 1, 2026. If you would like more information about this appointment, or what the Board does, please visit the NRPAB website at <https://appraiser.ne.gov> or contact the Board's office at 402-471-9015.

## Board Members

*Chairperson of the Board*

**Cody Gerdes**, Lincoln

Certified General Appraiser

1<sup>st</sup> District Representative

Term Expires: January 1, 2026

*Board Member*

**Kevin P. Hermesen**, Gretna

Certified General Appraiser

2<sup>nd</sup> District Representative

Term Expires: January 1, 2027

*Board Member*

**Rodney Johnson**, Norfolk

Certified General Appraiser

Licensed Real Estate Broker Rep

Term Expires: January 1, 2028

*Board Member*

**Derek Minshull**, North Platte

Financial Institutions Rep

Term Expires: January 1, 2029

*Board Member*

**Adam Batie**, Kearney

Certified General Appraiser

3<sup>rd</sup> District Representative

Term Expires: January 1, 2030



**Tyler N. Kohtz, Director**

301 Centennial Mall South, First Floor

PO Box 94963

Lincoln, NE 68509-4963

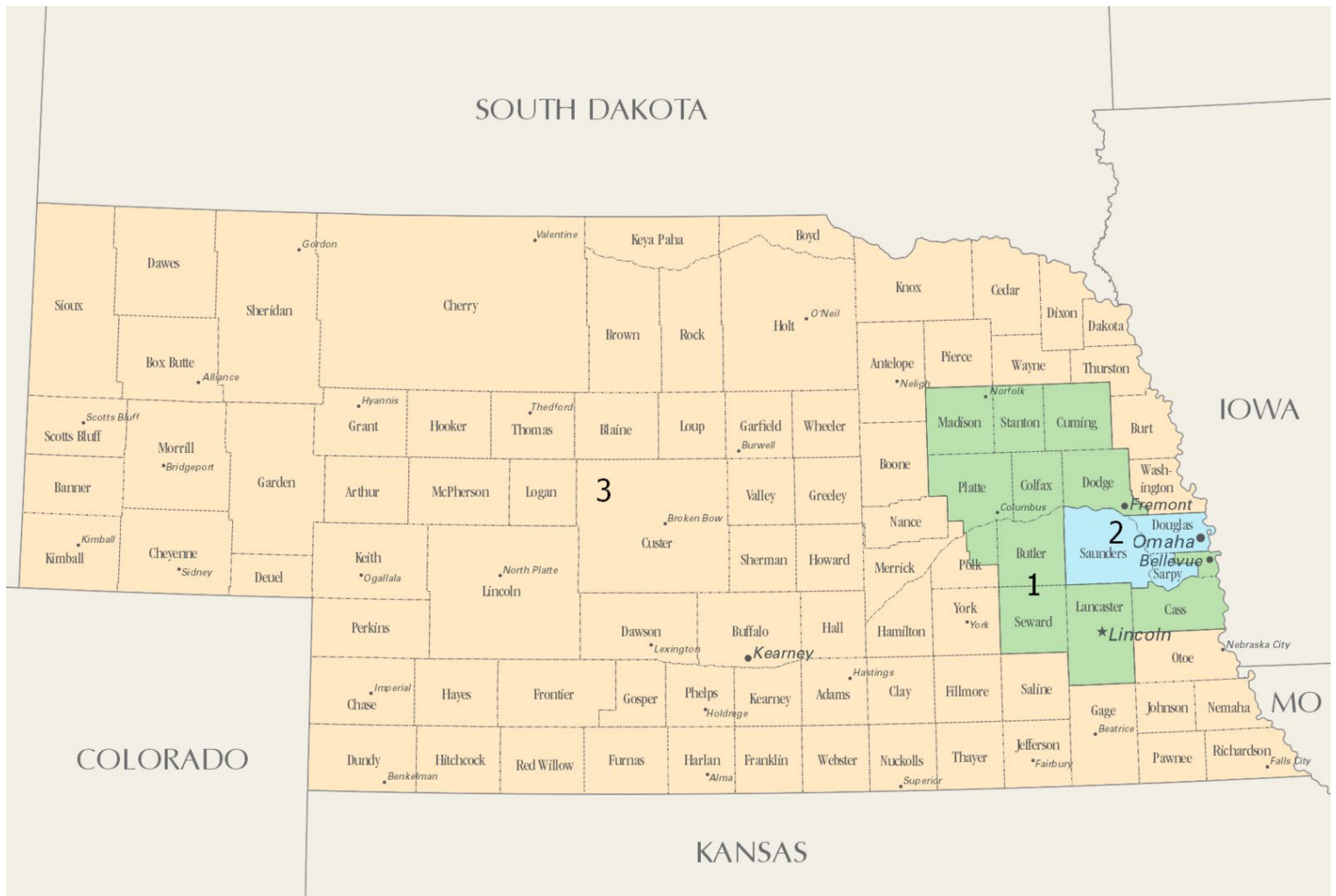
Phone: 402-471-9015

Fax: 402-471-9017

Website: <https://appraiser.ne.gov>



Visit NRPAB on Facebook



The Application for Executive Appointment can be found on the Governor’s website located at <https://governor.nebraska.gov>. Select the dropdown titled “Constituent Services” at the top of the page, then select “Boards and Commissions: Open Positions.” The Board hopes to have a new member appointed by the Governor prior to its January 2026 meeting, so if interested, please complete the application before December 1, 2025. The application will remain open until an appointment is made.

**From:** [Latimer, Grant](#)  
**To:** [Kohtz, Tyler](#)  
**Cc:** [Zoeller, Kenny](#)  
**Subject:** RE: Nebraska Real Property Appraiser Board Proposed Changes to Title 298  
**Date:** Monday, August 25, 2025 1:43:07 PM  
**Attachments:** [image001.png](#)

---

Director Kohtz,

Thank you for sharing the preliminary review with us. I have reviewed the attached and you are okay to move forward with the hearing process.

Thanks again,

---

**From:** Kohtz, Tyler <[tyler.kohtz@nebraska.gov](mailto:tyler.kohtz@nebraska.gov)>  
**Sent:** Thursday, August 21, 2025 2:37 PM  
**To:** Latimer, Grant <[Grant.Latimer@nebraska.gov](mailto:Grant.Latimer@nebraska.gov)>  
**Cc:** Zoeller, Kenny <[Kenny.Zoeller@nebraska.gov](mailto:Kenny.Zoeller@nebraska.gov)>  
**Subject:** Nebraska Real Property Appraiser Board Proposed Changes to Title 298

Grant,

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

If you have any questions, please contact me.

Regards,

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



**From:** [Kohtz, Tyler](#)  
**To:** [Kinnison, Benedict](#)  
**Subject:** RE: Nebraska Real Property Appraiser Board Proposed Changes to Title 298  
**Date:** Friday, August 29, 2025 1:10:00 PM  
**Attachments:** [image003.png](#)

---

Thank you very much, Ben. I really appreciate your preliminary review.

Regards,

Tyler Kohtz  
Executive Director  
Nebraska Real Property Appraiser Board



---

**From:** Kinnison, Benedict <Benedict.Kinnison@nebraska.gov>  
**Sent:** Friday, August 29, 2025 12:30 PM  
**To:** Kohtz, Tyler <tyler.kohtz@nebraska.gov>  
**Subject:** Re: Nebraska Real Property Appraiser Board Proposed Changes to Title 298

Tyler,

After a preliminary review, the proposed regulations appear consistent with the Board's grants of statutory authority and do not violate any constitutional provision. Assuming there are no issues with the adoption process or substantial changes between this and the final draft, we anticipate quickly approving the proposed regulations.

This language is clear and consistent with other sections of title 298. At this time, we have no concerns.

Please let me know if you have any questions.

Thank you,

*Ben Kinnison*  
Assistant Attorney General  
Legal Services  
Nebraska Department of Justice  
1445 K Street, Room 2115  
Lincoln NE 68508  
402-471-6607

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**From:** Kohtz, Tyler <[tyler.kohtz@nebraska.gov](mailto:tyler.kohtz@nebraska.gov)>

**Sent:** Thursday, August 21, 2025 2:39 PM

**To:** Kinnison, Benedict <[Benedict.Kinnison@nebraska.gov](mailto:Benedict.Kinnison@nebraska.gov)>

**Subject:** Nebraska Real Property Appraiser Board Proposed Changes to Title 298

Ben,

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

If you have any questions, please contact me.

Regards,

**Tyler N. Kohtz**

**Executive Director**

**Nebraska Real Property Appraiser Board**

[301 Centennial Mall South, First Floor](#)

[Lincoln, NE 68509-4963](#)

Phone: (402) 471-9015

Email: [tyler.kohtz@nebraska.gov](mailto:tyler.kohtz@nebraska.gov)

Website: [appraiser.ne.gov](http://appraiser.ne.gov)

 [Visit NRPAB on Facebook](#)



**From:** [Kohtz, Tyler](#)  
**To:** [Jonathan Stewart](#)  
**Subject:** RE: Nebraska Real Property Appraiser Board Proposed Changes to Title 298  
**Date:** Thursday, August 28, 2025 2:09:00 PM  
**Attachments:** [image002.png](#)  
[image003.png](#)  
[image004.png](#)  
[image005.png](#)  
[image006.png](#)  
[image007.png](#)

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Thank you very much for the information, Jonny. Since this is a Criteria specific continuing education course, the Board is treating it the same as the 7-hour USPAP Continuing Education Course. The Board requires that both the Valuation Bias and Fair Housing Laws and Regulations Course and the 7-Hour USPAP Continuing Education Course continuing education courses be AQB approved to ensure that the content requirements are adequately met.

Regards,

[Tyler Kohtz](#)  
Executive Director  
Nebraska Real Property Appraiser Board



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**From:** Jonathan Stewart <[Jonathan@asc.gov](mailto:Jonathan@asc.gov)>  
**Sent:** Thursday, August 28, 2025 1:47 PM  
**To:** Kohtz, Tyler <[tyler.kohtz@nebraska.gov](mailto:tyler.kohtz@nebraska.gov)>  
**Subject:** Re: Nebraska Real Property Appraiser Board Proposed Changes to Title 298

Good afternoon, Tyler.

Our attorney has completed her review of your rule amendment. She also said she does not have any concerns about the rule amendment.

She did make the observation that NE is exceeding the Criteria by requiring education providers of the seven-hour valuation, bias, and fair housing course to be approved through the CAP program. NE could approve this course. I think this was part of the previous rule amendment, not the current one, but I thought I should bring it to your attention.

Thanks,

[Jonny Stewart](#)  
Program Manager  
O 202.792.1197  
C 202.961.7293

1325 G St NW #500

Washington DC 20005



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**From:** Kohtz, Tyler <[tyler.kohtz@nebraska.gov](mailto:tyler.kohtz@nebraska.gov)>

**Sent:** Tuesday, August 26, 2025 1:58 PM

**To:** Jonathan Stewart <[Jonathan@asc.gov](mailto:Jonathan@asc.gov)>

**Subject:** RE: Nebraska Real Property Appraiser Board Proposed Changes to Title 298

Thank you very much, Jonny.

Regards,

Tyler Kohtz

Executive Director

Nebraska Real Property Appraiser Board



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**From:** Jonathan Stewart <[Jonathan@asc.gov](mailto:Jonathan@asc.gov)>

**Sent:** Tuesday, August 26, 2025 2:57 PM

**To:** Kohtz, Tyler <[tyler.kohtz@nebraska.gov](mailto:tyler.kohtz@nebraska.gov)>

**Subject:** Re: Nebraska Real Property Appraiser Board Proposed Changes to Title 298

Good afternoon, Tyler.

I have reviewed the rule amendment and do not have any concerns or feedback. I have shared it with our attorneys who are also going to review it. I will make sure any feedback from our attorneys is sent to you before your Board meeting on September 18th.

Thanks,

Jonny Stewart

Program Manager

O 202.792.1197

C 202.961.7293

1325 G St NW #500

Washington DC 20005



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**From:** Kohtz, Tyler <[tyler.kohtz@nebraska.gov](mailto:tyler.kohtz@nebraska.gov)>

**Sent:** Tuesday, August 26, 2025 6:03 AM

**To:** Jonathan Stewart <[Jonathan@asc.gov](mailto:Jonathan@asc.gov)>

**Subject:** RE: Nebraska Real Property Appraiser Board Proposed Changes to Title 298

Hi Jonny,

There is no rush on this. I would like to get any comments that you might have to the Board at its September 18, 2025 meeting.

Thanks,

Tyler Kohtz

Executive Director

Nebraska Real Property Appraiser Board



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**From:** Jonathan Stewart <[Jonathan@asc.gov](mailto:Jonathan@asc.gov)>

**Sent:** Monday, August 25, 2025 12:00 PM

**To:** Kohtz, Tyler <[tyler.kohtz@nebraska.gov](mailto:tyler.kohtz@nebraska.gov)>

**Subject:** Re: Nebraska Real Property Appraiser Board Proposed Changes to Title 298

Thanks, Tyler. I will take a look and let you know if I have any feedback. Is there a deadline for when you would like a response?

Thanks,

Jonny Stewart

Program Manager

O 202.792.1197

C 202.961.7293

1325 G St NW #500

Washington DC 20005



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**From:** Kohtz, Tyler <[tyler.kohtz@nebraska.gov](mailto:tyler.kohtz@nebraska.gov)>

**Sent:** Thursday, August 21, 2025 1:40 PM

**To:** Jonathan Stewart <[Jonathan@asc.gov](mailto:Jonathan@asc.gov)>

**Subject:** Nebraska Real Property Appraiser Board Proposed Changes to Title 298

Jonny,

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

If you have any questions, please contact me.

Regards,

**Tyler N. Kohtz**

**Executive Director**

**Nebraska Real Property Appraiser Board**

[301 Centennial Mall South, First Floor](#)

[Lincoln, NE 68509-4963](#)

Phone: (402) 471-9015

Email: [tyler.kohtz@nebraska.gov](mailto:tyler.kohtz@nebraska.gov)

Website: [appraiser.ne.gov](http://appraiser.ne.gov)

 [Visit NRPAB on Facebook](#)





## **Summary of Proposed Changes to Title 298 of the Nebraska Administrative Code\_August 7, 2025 Draft**

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

- LB992 was passed by the Nebraska Legislature on March 7, 2024 and signed by Governor Pillen on March 12, 2024. This bill updated the Nebraska Real Property Appraiser Act (“Act”) to implement the Real Property Appraiser Qualifications Criteria adopted by The Appraisal Foundation’s Appraiser Qualifications Board, effective on January 1, 2026 (“2026 Criteria”). The proposed changes to Title 298 clarify the application of the 2026 Criteria for real property appraisers credentialed prior to January 1, 2026 that upgrade to a higher classification on or after January 1, 2026. This potential area of non-compliance with Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 in Title 298 was identified by the Appraisal Subcommittee of the Federal Financial Institutions Examination Council (“ASC”) on December 26, 2024.
- Effective August 1, 2025, the Nebraska State Patrol increased the fee to complete a national fingerprint-based criminal history background check from \$45.25 to \$55.00. The proposed changes to Title 298 implement this fee change applicable to applicants for credentialing as a real property appraiser.
- During the past thirteen years, the Board has identified cost savings through the increased use of technology, program evaluation, and utilization of SARAS Grants, while the number of registered AMCs has declined significantly. The Board has exercised great financial discipline (expenditures are regularly 10% below budget) and will continue to do so into the future. The changes to Title 298 that became effective on June 23, 2025, implemented a fee schedule for incremental increases to the AMC registration renewal fee through FY2027-28. Due to the decline in registered AMCs; a spike in employee benefit costs; and the pending cash fund transfer approved by the Nebraska State Legislature of \$100,000.00 from the AMC Fund to the State’s General Fund, the AMC registration renewal fee is increased to \$2,000.00 beginning July 1, 2026 as authorized under Neb. Rev. Stat. 76-3206(1)(c). The proposed fee changes will have no impact on other political subdivisions.

- During the drafting of the proposed changes, emphasis was placed on the effectiveness of regulations in place, and the clarity and applicability of the language in Title 298. A non-substantial change is made to 298 NAC Chapter 6, § 003.02A.6 to correct "qualifying" to "continuing" in six places to reflect that this section applies to continuing education, not qualifying education.

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

#### CHAPTER 2 - REAL PROPERTY APPRAISER CREDENTIAL

- 001.02B.2; 001.03D.2b; 001.03E.2b; 001.04B.2b; 001.04C.2b; 001.04D.3 – The qualifying education requirements are amended to include eight hours of valuation bias and fair housing laws and regulations qualifying education for real property appraisers credentialed prior to January 1, 2026 who apply for upgrade to the licensed residential, certified residential, or certified general classification on or after January 1, 2026.
- 004.01A.3; 004.02A.3 – The non-refundable criminal history record check fee is changed from \$45.25 to \$55.00 to implement the Nebraska State Patrol fee increase.

#### CHAPTER 3 - RECIPROCITY AND TEMPORARY REAL PROPERTY APPRAISER CREDENTIAL

- 001.01C - The non-refundable criminal history record check fee is changed from \$45.25 to \$55.00 to implement the Nebraska State Patrol fee increase.

#### CHAPTER 6 - EDUCATION PROVIDER ACTIVITY REQUIREMENTS

- 003.02A.6b; 003.02A.6c – “Qualifying” is stricken and “continuing” is added after “for” and before “education” as this section applies to continuing education, not qualifying education.

#### CHAPTER 7 - APPRAISAL MANAGEMENT COMPANY REGISTRATION

- 002.01B - The fee schedule for renewal of an AMC registration is amended to remove the \$1,850.00 fee for applications received on July 1, 2026 through June 30, 2027 and set the \$2,000.00 fee to applications received on or after July 1, 2026. The language pertaining to the fee in effect before or on June 30, 2025 is stricken as it is no longer applicable.

# **TITLE 298 - NEBRASKA REAL PROPERTY APPRAISER BOARD**

## **CHAPTER 2 - REAL PROPERTY APPRAISER CREDENTIAL**

### **001 EDUCATION**

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

#### **001.01 Trainee real property appraiser/supervisory real property appraiser**

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

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

- (1) The 15-hour National Uniform Standards of Professional Appraisal Practice Course,
- (2) 30 hours of basic appraisal principles, and
- (3) 30 hours of basic appraisal procedures; or

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

- (1) The 15-hour National Uniform Standards of Professional Appraisal Practice Course,
- (2) 30 hours of basic appraisal principles,
- (3) 30 hours of basic appraisal procedures, and
- (4) 8 hours of valuation bias and fair housing laws and regulations; or

**001.01A.2** Hold a degree in real estate from an accredited degree-awarding college or university that has had all or part of

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

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

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

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

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

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

001.01D.1b Meets or exceeds the requirements for approval as a supervisory real property appraiser and

trainee course as established in the Real Property Appraiser Qualifications Criteria adopted and promulgated by the Appraiser Qualifications Board of The Appraisal Foundation.

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

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

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

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

## 001.02 Licensed Residential Real Property Appraiser

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

001.02A.1a If submitting an application on or before December 31, 2025, successfully complete a minimum of 150 hours in Board-approved courses of study, which includes at least:

- (1) The 15-hour National Uniform Standards of Professional Appraisal Practice Course,
- (2) 30 hours of basic appraisal principles,
- (3) 30 hours of basic appraisal procedures,
- (4) 15 hours of market analysis and highest and best use,
- (5) 15 hours of appraiser site valuation and cost approach,
- (6) 30 hours of sales comparison and income approaches, and
- (7) 15 hours of report writing and case studies; or

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

- (1) The 15-hour National Uniform Standards of Professional Appraisal Practice Course,
- (2) 30 hours of basic appraisal principles,
- (3) 30 hours of basic appraisal procedures,
- (4) 15 hours of market analysis and highest and best use,
- (5) 15 hours of appraiser site valuation and cost approach,
- (6) 30 hours of sales comparison and income approaches,
- (7) 15 hours of report writing and case studies, and
- (8) 8 hours of valuation bias and fair housing laws and regulations; or

001.02A.2 Hold a degree in real estate from an accredited degree-awarding college or university that has had all or part of its curriculum approved by the Appraiser Qualifications Board as meeting qualifying education requirements, or the equivalent as determined by the Appraiser Qualifications Board. If said degree or equivalent does not satisfy all required qualifying education for credentialing, the remaining hours shall

be completed in Board-approved qualifying education.

001.02B A trainee real property appraiser may upgrade to the licensed residential real property appraiser credential by:

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

- (1) 15 hours of market analysis and highest and best use,
- (2) 15 hours of appraiser site valuation and cost approach,
- (3) 30 hours of sales comparison and income approaches, and
- (4) 15 hours of report writing and case studies; and

001.02B.2 If submitting an application after December 31, 2025, and 8 hours of valuation bias and fair housing laws and regulations was not included in the qualifying education requirements for issuance of the trainee real property appraiser credential, successfully complete 8 hours of valuation bias and fair housing laws and regulations in a Board-approved course of study.

### 001.03 Certified Residential Real Property Appraiser

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

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

- (1) The 15-hour National Uniform Standards of

Professional Appraisal Practice Course,

(2) 30 hours of basic appraisal principles,

(3) 30 hours of basic appraisal procedures,

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

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

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

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

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

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

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

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

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

(2) 30 hours of basic appraisal principles,

(3) 30 hours of basic appraisal procedures,

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

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

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

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

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

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

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

regulations, and

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

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

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

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

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

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

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

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

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

use,

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

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

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

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

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

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

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

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

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

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

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

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

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

(7) 12 hours of appraisal subject matter electives; and

(8) 8 hours of valuation bias and fair housing laws and regulations if 8 hours of valuation bias and fair housing laws and regulations was not included in the qualifying education requirements for issuance of the trainee real property appraiser credential.

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

001.03E.1 Satisfying one of the following:

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

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

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

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

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

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

(3) 20 hours of appraisal subject matter electives, or

001.03E.2b If submitting an application after December 31, 2025, successfully complete a minimum of 42 hours in the following Board-approved courses of study, or holding a degree in real estate from an accredited degree-awarding college or university that has had all or part of its curriculum approved as meeting qualifying education requirements or the equivalent as determined by the Appraiser Qualifications Board. If said degree or equivalent does not satisfy all required qualifying education for credentialing, the remaining hours shall be completed in Board-approved qualifying education:

- (1) 15 hours of statistics, modeling, and finance,
- (2) 15 hours of advanced applications and case studies, and
- (3) 12 hours of appraisal subject matter electives; and
- (4) 8 hours of valuation bias and fair housing laws and regulations if 8 hours of valuation bias and fair housing laws and regulations was not included in the qualifying education requirements for issuance of the licensed residential real property appraiser credential.

#### 001.04 Certified General Real Property Appraiser

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

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

- (1) The 15-hour National Uniform Standards of Professional Appraisal Practice Course,
- (2) 30 hours of basic appraisal principles,
- (3) 30 hours of basic appraisal procedures,
- (4) 30 hours of general appraiser market analysis and highest and best use,

- (5) 30 hours of general appraiser site valuation and cost approach,
- (6) 30 hours of general appraiser sales comparison approach,
- (7) 60 hours of general appraiser income approach,
- (8) 30 hours of general appraiser report writing and case studies,
- (9) 15 hours of statistics, modeling, and finance, and
- (10) 30 hours of appraisal subject matter electives; or

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

- (1) The 15-hour National Uniform Standards of Professional Appraisal Practice Course,
- (2) 30 hours of basic appraisal principles,
- (3) 30 hours of basic appraisal procedures,
- (4) 30 hours of general appraiser market analysis and highest and best use,
- (5) 30 hours of general appraiser site valuation and cost approach,
- (6) 30 hours of general appraiser sales comparison approach,
- (7) 60 hours of general appraiser income approach,
- (8) 30 hours of general appraiser report writing and case studies,
- (9) 15 hours of statistics, modeling, and finance,
- (10) 8 hours of valuation bias and fair housing laws and regulations, and

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

001.04A.2 Hold a degree in real estate from an accredited degree-awarding college or university that has had all or part of its curriculum approved by the Appraiser Qualifications Board as meeting qualifying education requirements, or the equivalent as determined by the Appraiser Qualifications Board. If said degree or equivalent does not satisfy all required qualifying education for credentialing, the remaining hours shall be completed in Board-approved qualifying education.

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

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

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

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

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

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

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

(4) 60 hours of general appraiser income approach,

(5) 30 hours of general appraiser report writing and

case studies,

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

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

001.04B.2b If submitting an application after December 31, 2025, successfully completing a minimum of 217 hours in the following Board-approved courses of study, or hold a degree in real estate from an accredited degree-awarding college or university that has had all or part of its curriculum approved as meeting qualifying education requirements or the equivalent as determined by the Appraiser Qualifications Board. If said degree or equivalent does not satisfy all required qualifying education for credentialing, the remaining hours shall be completed in Board-approved qualifying education:

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

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

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

(4) 60 hours of general appraiser income approach,

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

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

(7) 22 hours of appraisal subject matter electives; and

(8) 8 hours of valuation bias and fair housing laws and regulations if 8 hours of valuation bias and fair housing laws and regulations was not included in the qualifying education requirements for issuance of the trainee real property appraiser credential.

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

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

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

001.04C.2a If submitting an application on or before December 31, 2025, successfully completing a minimum of 150 hours in the following Board-approved courses of study, or hold a degree in real estate from an accredited degree-awarding college or university that has had all or part of its curriculum approved as meeting qualifying education requirements or the equivalent as determined by the Appraiser Qualifications Board. If said degree or equivalent does not satisfy all required qualifying education for credentialing, the remaining hours shall be completed in Board-approved qualifying education:

- (1) 15 hours of general appraiser market analysis and highest and best use,
- (2) 15 hours of general appraiser site valuation and cost approach,
- (3) 15 hours of general appraiser sales comparison approach,
- (4) 45 hours of general appraiser income approach,
- (5) 15 hours of general appraiser report writing and case studies,
- (6) 15 hours of statistics, modeling, and finance, and
- (7) 30 hours of appraisal subject matter electives; or

001.04C.2b If submitting an application after December 31, 2025, successfully completing a minimum of 142 hours in the following Board-approved courses of study, or hold a degree in real estate from an accredited degree-awarding college or university that has had all or part of its curriculum approved as meeting qualifying education requirements or the equivalent as determined by the Appraiser Qualifications Board. If said degree or equivalent

does not satisfy all required qualifying education for credentialing, the remaining hours shall be completed in Board-approved qualifying education:

- (1) 15 hours of general appraiser market analysis and highest and best use,
- (2) 15 hours of general appraiser site valuation and cost approach,
- (3) 15 hours of general appraiser sales comparison approach,
- (4) 45 hours of general appraiser income approach,
- (5) 15 hours of general appraiser report writing and case studies,
- (6) 15 hours of statistics, modeling, and finance, and
- (7) 22 hours of appraisal subject matter electives; and
- (8) 8 hours of valuation bias and fair housing laws and regulations if 8 hours of valuation bias and fair housing laws and regulations was not included in the qualifying education requirements for issuance of the licensed residential real property appraiser credential.

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

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

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

completed in Board-approved qualifying education:

- (1) 15 hours of general appraiser market analysis and highest and best use,
- (2) 15 hours of general appraiser site valuation and cost approach,
- (3) 15 hours of general appraiser sales comparison approach,
- (4) 45 hours of general appraiser income approach, and
- (5) 10 hours of general appraiser report writing and case studies; and

001.04D.3 If submitting an application after December 31, 2025, and 8 hours of valuation bias and fair housing laws and regulations was not included in the qualifying education requirements for issuance of the certified residential real property appraiser credential, successfully complete 8 hours of valuation bias and fair housing laws and regulations in a Board-approved course of study.

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

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

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

001.06 Qualifying Education Completed in Another Jurisdiction

001.06A The Board may accept a classroom education qualifying

education activity completed in another jurisdiction if, at the time the activity was completed, the qualifying education activity:

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

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

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

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

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

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

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

## **002 EXPERIENCE**

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

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

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

002.03A Demonstrate the applicant's progressive responsibility in the development and reporting of assignment results, which includes analyzing factors that affect value, defining the problem, gathering and analyzing data, applying the appropriate analysis and methodology, arriving at an opinion, and correctly reporting the opinion; and

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

002.04 An applicant must provide significant real property appraisal practice assistance for real property appraisal practice experience credit to be awarded. An applicant may apply his or her signature, along with the signature of the supervisory real property appraiser in the case that the applicant is a trainee real property appraiser, or the real property appraiser-in-charge in the case that the applicant is a licensed residential real property appraiser or a certified residential real property appraiser if applicable, to the appraisal certification; or the applicant

must be given attribution in the assignment results report, which includes a description of the applicant's significant real property appraisal practice assistance. This Section does not apply to real property appraisal practice experience obtained through participation in a PAREA program.

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

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

002.06A A practicum course approved by The Appraisal Foundation's Appraiser Qualifications Board's Course Approval Program. Experience credit shall be granted for the actual classroom hours of instruction and hours of documented research and analysis as awarded from the practicum course approval process.

002.06B Participation in a PAREA program.

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

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

- (1) mass appraisal,
- (2) appraisal review,

(3) appraisal consulting, or

(4) restricted appraisal reports.

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

002.08A A document evidencing the successful completion of a PAREA program must include the name of PAREA program provider, evidence that PAREA program is approved by the Appraiser Qualifications Board, indicate that the type of PAREA program completed is either the licensed residential or the certified residential program, the name of the applicant, and a statement that the applicant successfully completed the PAREA program.

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

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

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

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

## PAREA program.

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

- (1) The date the assignment results report was signed,
- (2) Name of client and property identification, which includes a legal description or address,
- (3) Description of real property appraisal practice as performed by the applicant,
- (4) For real property appraisal practice experience not obtained through participation in a PAREA program, description of the scope of supervisory real property appraiser review and direct supervision in the case that the applicant is a trainee real property appraiser, or description of the scope of review and direct supervision of the real property appraiser-in-charge in the case that the applicant is a licensed residential real property appraiser or certified residential real property appraiser if applicable,
- (5) Type of property,
- (6) Type of report,
- (7) Approaches to value utilized,
- (8) Verification that assignment results are compliant with the Uniform Standards of Professional Appraisal Practice,
- (9) Verification that the assignment results report was for a traditional client or non-traditional client, and

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

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

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

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

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

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

002.12A A minimum of three reports will be selected from the real property appraisal practice experience log for review to qualify the real property appraisal practice experience. The following additional criteria are applied to the report selection for each classification:

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

002.12A.2 To qualify the real property appraisal practice experience of an applicant for the certified residential real property appraiser credential, a minimum of one report related to a two-to-four unit residential property, one report related to a residential property 0 to 20 years old, and one report related to a residential property 20 years or older will be selected. Two selected reports will include at least two approaches to value. If one or more of the report selection criteria in this section cannot be met for real property appraisal practice experience obtained through participation in a PAREA program, the Board may substitute the deficient report criteria with a report criterion met, or require applicant to complete one or more reports for a non-traditional client that rectifies the report criteria deficiencies.

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

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

002.12C At least one of the three requested reports will be, at a

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

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

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

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

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

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

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

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

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

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

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

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

002.14A.3b Each additional report requested by the Board will be, at a minimum, reviewed for conformity with the Uniform Standards of Professional Appraisal Practice. At the Board's discretion, the Board may enter into a contract

with a qualified disinterested third party certified real property appraiser for completion of an appraisal review assignment on any of the requested reports to assist the Board with its review. The applicant is responsible for any costs incurred by the Board for such review.

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

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

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

### **003 EXAMINATION**

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

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

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

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

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

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

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

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

## **004 APPLICATION**

## 004.01 Trainee Real Property Appraiser and Supervisory Real Property Appraiser Requirements

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

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

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

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

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

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

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

004.01A.3 Pay a non-refundable criminal history record check fee of \$455.2500.

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

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

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

- (1) A letter notifying him or her of his or her status as a Nebraska trainee real property appraiser,
- (2) A wall certificate on a form approved by the Board, and
- (3) Instructions to access his or her credentialing card.

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

004.01E.1 Complete additional education; and/or

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

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

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

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

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

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

004.01G.2 If the applicant provides evidence acceptable to the Board that the fingerprint-based national criminal history record

check result that was the basis for denial is incorrect, the Board may reconsider the application.

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

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

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

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

004.01L Upon approval of a supervisory real property appraiser, the supervisory real property appraiser and the trainee real

property appraiser will each be issued a letter notifying them of the supervisory real property appraiser's approval.

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

004.01M.1 Complete additional education; and/or

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

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

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

004.01P Any certified real property appraiser that has been approved by the Board as a supervisory real property appraiser, and is currently acting in a supervisory capacity for one or more trainee real property appraisers, may use the title supervisory real property appraiser or designation S.A. in conjunction with his or her name.

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

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

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

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

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

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

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

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

004.02A.3 Pay a non-refundable criminal history record check fee of \$455.2500.

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

004.02C If the Board's director finds that the applicant meets the general, education, and experience requirements in the Act and this Title, the applicant may be approved to sit for the National Uniform Licensing and Certification Examination. If the Board's director finds that the applicant may not meet one or more of the requirements in the Act and this Title, the application shall be placed before the Board for consideration. If the Board finds that the applicant meets the requirements in the Act and this Title, the applicant may be approved to sit for the National Uniform Licensing and Certification Examination.

004.02D If an official copy of the National Uniform Licensing and

Certification Examination results is provided within twenty-four months from the date the applicant passed the examination, evidencing that the examination was successfully completed within twenty-four months from the date the applicant was approved to sit for examination, the application will be considered a completed application and the applicant is approved for issuance of a credential as a licensed residential, certified residential, or certified general real property appraiser.

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

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

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

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

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

004.02F Within thirty days of approval that the applicant may be issued a credential as a licensed residential, certified residential, or certified general real property appraiser, an applicant that does not hold a current licensed residential, certified residential, or certified general real property appraiser credential issued by the Board shall pay an annual Appraiser Registry fee of \$40.00 before the applicant is authorized to act as a real property appraiser in this State.

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

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

(1) A letter notifying him or her of his or her status as a

Nebraska real property appraiser and that his or her credential will be entered into the Appraisal Subcommittee's Appraiser Registry,

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

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

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

004.02I.1 Complete additional education;

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

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

004.02J If the Board denies an application for any reason excluding the national criminal history record check, the applicant may file a new application, and if so, meet the requirements in place at the time a new application is submitted to the Board. If a new application for credentialing in the same classification is received within one year of the Board's denial of a previous application by the applicant, and one or more reports were reviewed for conformity with the Uniform Standards of Professional Appraisal Practice by a qualified disinterested third party certified real property appraiser to assist the Board with evaluation of the applicant's experience for that previous application, the applicant shall pay any cost(s) associated with any report(s) reviewed in accordance with Section 002 of this Chapter.

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

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

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

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

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

# **TITLE 298 - NEBRASKA REAL PROPERTY APPRAISER BOARD**

## **CHAPTER 3 - RECIPROCITY AND TEMPORARY REAL PROPERTY APPRAISER CREDENTIAL**

### **001 RECIPROCITY**

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

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

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

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

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

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

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

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

001.01C Pay a non-refundable criminal history record check fee of \$45.2500.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- (1) A letter notifying him or her of his or her status as a Nebraska real property appraiser, and that his or her credential will be entered into the Appraisal Subcommittee's Appraiser Registry,
- (2) A wall certificate on a form approved by the Board, and
- (3) Instructions to access his or her credentialing card.

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

001.09A Complete additional education;

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

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

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

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

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

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

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

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

## **002 TEMPORARY CREDENTIAL**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

# **TITLE 298 NAC - NEBRASKA REAL PROPERTY APPRAISER BOARD**

## **CHAPTER 6 - EDUCATION PROVIDER ACTIVITY REQUIREMENTS**

### **001 GENERAL**

001.01 The Board may at any time conduct an audit of any approved education activity to verify that the activity is being conducted in accordance with the Act and this Title as approved.

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

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

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

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

001.06 Nothing in this Chapter may be construed to preclude education providers from surrendering approval of education activities.

001.07 All activities shall contain current material, theory, methodologies, and Uniform Standards of Professional Appraisal Practice requirements. Activities that include Uniform Standards of Professional Appraisal Practice citations and references must be updated as necessary to reflect changes in the Uniform Standards of Professional Appraisal Practice.

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

001.09 No activity may rely upon a textbook as the primary instructional

material. Textbooks are permitted to be used as a background reference for an activity; however, textbooks will not be reviewed as the activity. All activities must contain sufficient stand-alone instructional materials supporting the specific activity learning objectives.

001.10 The prescribed number of activity hours includes time for examinations. Education activity hours are determined as follows:

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

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

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

001.12 A document certifying completion will be issued to each attendee upon completion of any activity. The document may be transmitted to the attendee in person, by mail, by email, or by any other electronic means that are secure. The document is required to include the name of education provider, signature of education provider and/or instructor, name of activity as approved, location at which activity was conducted or presentation method, date(s) activity was conducted, number of hours, pass or fail statement, and name of attendee, or be an official transcript from a university or college that includes the name of activity as approved, the number of credit hours awarded, and the name of the attendee.

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

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

education provider that owns rights to activity materials.

## 001.15 Distance Education Activities

001.15A A distance education activity approved as qualifying education must include a written, closed-book final examination. The examination must be proctored in person or remotely proctored by an official approved by the education provider. Bio-metric proctoring is acceptable. The examination may be written on paper or administered electronically on a computer workstation or other device. Oral exams are not acceptable.

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

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

001.15B.2 Successful completion of prescribed activity mechanisms required to demonstrate knowledge of the subject matter.

001.15C During evaluation, and at any time a distance education activity is offered to the public, electronic access is required to be provided to the Board at the Board's request. The electronic access must provide administrative rights that allow for access to the activity, quizzes, and examinations without having to take the distance education activity in sequential order and without having to take quizzes or examinations to proceed with the activity.

001.15D All website links must be valid and active for a distance education activity at the time such activity is offered to the public.

001.15E At the Board's request, a transcript of the distance education activity must be provided to the Board.

001.15F Sections 001.15G through 001.15I of this Chapter are not applicable to a synchronous distance education activity, or a hybrid

distance education activity in which the learning environment includes synchronous interaction but not asynchronous interaction, as these distance education activities provide for instruction and interaction substantially the same as classroom education.

001.15G Delivery mechanism approval must be obtained from one of the following sources for an asynchronous distance education activity or a hybrid distance education activity in which the learning environment includes asynchronous interaction:

001.15G.1 The Appraiser Qualifications Board of The Appraisal Foundation;

001.15G.2 An organization approved by the Appraiser Qualifications Board of The Appraisal Foundation that provides approval of activity design and delivery; or

001.15G.3 An accredited degree-awarding community college, college, or university that:

001.15G.3a Offers distance education programs and is approved or accredited by the Commission on Colleges, a regional or national accreditation association, or by an accrediting agency that is recognized by the U.S. Secretary of Education, that awards academic credit for the distance education courses; or

001.15G.3b Maintains an education delivery program that approves activity design and delivery that incorporate interactivity.

001.15H Each asynchronous distance education activity, or hybrid distance education activity in which the learning environment includes asynchronous interaction, must provide interaction in a reciprocal environment where the student has verbal or written communication with the instructor.

001.15I For an asynchronous distance education activity or a hybrid distance education activity in which the learning environment includes asynchronous interaction, an education provider must provide documentation evidencing delivery mechanism approval by the Appraiser Qualifications Board of The Appraisal Foundation; an organization approved by the Appraiser Qualifications Board of The Appraisal Foundation that provides approval of activity design and

delivery; or an accredited degree-awarding community college, college, or university. Acceptable documentation includes the official standard documentation issued to the education provider by the entity that approves the delivery mechanism, or in the case of an accredited degree-awarding community college, college, or university that offers distance education programs and awards academic credit for the distance education courses, a written description evidencing that the delivery mechanism provides interaction in a reciprocal environment where the student has verbal or written communication with the instructor.

## **002 QUALIFYING EDUCATION**

### **002.01 Requirements**

**002.01A** All core curriculum courses shall be approved as qualifying education by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program, or be included as curriculum in a degree program of an accredited college or university that has had all or part of its curriculum approved by the Appraiser Qualifications Board of The Appraisal Foundation.

**002.01B** Any appraisal subject matter elective qualifying education activity must contribute to an attendee s development of real property appraiser related competency in any one or more of the following subjects:

- (1) Real property appraisal practice,
- (2) Valuation methodology and/or techniques,
- (3) Market fundamentals, characteristics, conditions, and analysis,
- (4) Real property concepts, characteristics, and analysis,
- (5) Real property appraiser and client communication,
- (6) Computation, and/or
- (7) Legal considerations.

**002.01C** Except for the valuation bias and fair housing laws and regulations course, each qualifying education activity shall be at least 15 hours in length. No qualifying education activity is to

exceed eight hours of instruction in any day. At least a one-half hour break shall be given to attendee(s) by no later than the end of four hours of instruction in any day.

## 002.02 Initial Application

002.02A Any education provider applying for approval of a qualifying education activity must:

002.02A.1 Submit an application for the activity on forms approved by the Board showing compliance by the education provider and the activity with all requirements established by the Act or by this Title;

002.02A.2 For an activity not approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying education, submit the following:

002.02A.2a An activity description that clearly describes the content of the activity;

002.02A.2b An activity matrix reflecting hours of credit per topic;

002.02A.2c A timed outline that accounts for the general flow and recommended time spent on topics contained within the activity;

002.02A.2d Learning objectives that:

- (1) Are appropriate for a qualifying education activity,
- (2) Clearly state the specific knowledge and/or skills students are expected to acquire by completing the activity,
- (3) Are consistent with the activity description,
- (4) Are consistent with the textbook and other instructional materials,
- (5) Are reasonably achievable within the number of hours allotted for the activity, and

(6) Include material to adequately cover the depth and breadth of the required topic area;

002.02A.2e Student and instructor materials used for the activity that:

- (1) Cover the subject matter in sufficient depth to achieve the stated learning objectives,
- (2) Provide appropriately balanced coverage of the subject matter in view of the stated learning objectives,
- (3) Reflect current theory, methods, and techniques, and
- (4) Not contain significant errors and/or deficiencies;

002.02A.2f A proctored closed-book final examination that complies with the following:

- (1) The examination contains a sufficient number of questions to adequately test the subject matter covered,
- (2) The amount of time devoted to examination must be appropriate for the activity,
- (3) Examination questions must, individually and collectively, test at a difficulty level appropriate to measure student achievement of the stated learning objectives,
- (4) Successful completion of the examination requires the student to answer a minimum of 70% of the examination questions correctly, and
- (5) Examination questions must be written in a clear and unambiguous manner;

002.02A.2g A written instructor qualifications policy that requires the use of instructors who meet the requirements of the Act and Section 005 of this Chapter;

002.02A.2h An attendance policy that complies with the following:

(1) For a classroom education activity, a written attendance policy that requires student attendance to be verified in accordance with the Real Property Appraiser Qualifications Criteria as adopted and promulgated by the Appraiser Qualifications Board of The Appraisal Foundation, or

(2) For a distance education activity, a written attendance policy that ensures that student achievement of the class hour requirement is met in accordance with the Real Property Appraiser Qualifications Criteria as adopted and promulgated by the Appraiser Qualifications Board of The Appraisal Foundation; and

002.02A.2i A written record retention policy;

002.02A.3 Pay a non-refundable qualifying education activity application fee as follows:

002.02A.3a \$50.00 for applications received on or before June 30, 2025;

002.02A.3b For applications received on July 1, 2025 through June 30, 2026:

(1) \$200.00 for activities not approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying education, or

(2) \$70.00 for activities approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying education;

002.02A.3c For applications received on July 1, 2026 through June 30, 2027:

(1) \$350.00 for activities not approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying education, or

(2) \$90.00 for activities approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying education;

002.02A.3d For applications received on or after July 1, 2027:

(1) \$500.00 for activities not approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying education, or

(2) \$100.00 for activities approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying education;

002.02A.4 Submit a copy of the document certifying completion;

002.02A.5 If applicable, submit evidence that distance education activity meets the requirements of Section 001.15 of this Chapter; and

002.02A.6 If applicable, submit written evidence that the rights to the activity have been purchased or lawfully acquired from the education provider that owns rights to activity materials.

002.02B An application received at the Board's office considered to be incomplete will not be processed and may be returned to the education provider as incomplete. Any application not considered to be incomplete will be processed.

002.02B.1 An activity identified by the education provider as approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying education will be verified as such through The Appraisal Foundation's AQB Approved Courses list found on its website.

002.02B.2 Certification of an AQB Certified USPAP Instructor by the Appraiser Qualifications Board of The Appraisal Foundation will be verified through The Appraisal Foundation's

Find an AQB Certified USPAP Instructor found on its website for the qualifying education fifteen-hour National Uniform Standards of Professional Appraisal Practice Course.

002.02C If the Board's director finds that the education provider and submitted activity meet the requirements in the Act and this Title, the application will be considered a completed application and the qualifying education activity may be approved by the director. If the Board's director finds that the education provider and submitted activity may not meet one or more of the requirements in the Act and this Title, the application shall be placed before the Board for consideration. If the Board finds that the education provider and submitted activity meet the requirements in the Act and this Title, the application will be considered a completed application and the qualifying education activity may be approved. The education provider will receive a written notification of approval that outlines the details, including the number of hours for which the activity is approved.

002.02D The application may be denied by the Board at any time during the process if the education provider, submitted activity, or instructor(s) for the submitted activity fail to meet the requirements in the Act and this Title. If an application is denied, the Board will provide written notice of denial to the education provider that includes a description of the deficiencies found by the Board. The education provider has 60 days from the date of denial to rectify the deficiencies. If the deficiencies are not rectified within 60 days, the education provider may file a new application for approval of qualifying education activity, and if so, meet the requirements in place at the time a new application is submitted to the Board.

### 002.03 Resubmission of Approved Activity

002.03A An education provider shall resubmit a qualifying education activity for approval if:

- (1) There is a change in the status of approval by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program,
- (2) There is a change in the status of qualifications specified in Section 001.15 of this Chapter under which a distance education activity was approved,

- (3) There is a substantial change to the materials, presentation, or policies,
- (4) There is a change in the qualifications specified in Section 005 of this Chapter for any instructor,
- (5) One or more instructors are added or removed by the education provider,
- (6) The materials, theories, and/or methodologies are no longer current,
- (7) The activity content and/or policies are no longer communicated or administered as approved, or
- (8) There is a change to a secondary provider's rights to the activity.

002.03B The process and requirements for resubmission of a qualifying education activity are the same as specified in Section 002.02 of this Chapter. If a qualifying education activity is not approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program, only the requirements under Section 002.02A.2 of this Chapter that have changed since approval was granted must be included for resubmission.

002.03C Any education provider resubmitting a qualifying education activity must provide a written explanation detailing what changes have been made to the activity since approval was granted.

#### 002.04 Rescinding Approval

002.04A The Board may rescind approval of any qualifying education activity if the Board finds:

- (1) Falsification of information submitted for activity approval,
- (2) A change in approval by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program,
- (3) A change in the status of the qualifications specified in Section 001.15 of this Chapter under which a distance education activity was approved,

- (4) Substantial errors and/or deficiencies in the materials or presentation,
- (5) The materials, theories, and/or methodologies are not current and/or practical,
- (6) The activity has not been offered for a period of at least five years from the last date of completion or the approval date if activity has not been offered,
- (7) The instructor(s) responsible for the activity content and presentation do not meet the qualifications specified in Section 005 of this Chapter,
- (8) The activity content and/or policies are not communicated or administered as approved,
- (9) A material violation of the Act or this Title by the education provider or instructor for the activity, or
- (10) A change to a secondary provider s rights to the activity.

**002.04B** If reason to rescind approval of an activity is found, a written notice shall be made to the education provider that includes a description of the reason(s) for rescinding approval. The education provider has 60 days from the date of notice to provide a written response. If the response is satisfactory to the Board, the Board will not rescind its approval. If the response is not satisfactory to the Board, or no response is received, the Board may rescind approval of the activity. If approval is rescinded, the education provider may file a new application for approval of the qualifying education activity, and if so, meet the requirements in place at the time a new application is submitted to the Board.

## **003 CONTINUING EDUCATION**

### **003.01** Requirements

**003.01A** Any continuing education activity must contribute to a credential holder s development of real property appraiser related skill, knowledge, and competency in any one or more of the following subjects:

- (1) Real property appraisal practice,

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

003.01B Each continuing education activity shall be at least two hours in length, not to exceed eight hours of instruction in any day. At least a one-half hour break shall be given to credential holder(s) by no later than the end of four hours of instruction in any day.

003.01C The seven-hour Uniform Standards of Professional Practice Continuing Education course, the four-hour valuation bias and fair housing laws and regulations course, and the seven-hour valuation bias and fair housing laws and regulations course shall be approved by the Appraiser Qualifications Board of The Appraisal

Foundation through its Course Approval Program.

003.01D An activity in which the primary purpose is training in the use of a specific software, and not utilization of a software to improve competency in real property appraisal practice does not meet the requirements for approval as a continuing education activity.

## 003.02 Initial Application

003.02A Any education provider applying for approval of a continuing education activity must:

003.02A.1 Submit an application for the activity on forms approved by the Board showing compliance by the education provider and the activity with all requirements established by the Act or by this Title;

003.02A.2 For an activity not approved by The Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for continuing education, submit the following:

003.02A.2a An activity description, which clearly describes the content of the activity;

003.02A.2b An activity matrix reflecting hours of credit per topic;

003.02A.2c A timed outline that accounts for the general flow and recommended time spent on topics contained within the activity;

003.02A.2d Learning objectives that:

- (1) Are appropriate for a continuing education activity,
- (2) Clearly state the specific knowledge and/or skills students are expected to acquire by completing the activity,
- (3) Are consistent with the activity description,
- (4) Are consistent with the textbook and other instructional materials,

(5) Are reasonably achievable within the number of hours allotted for the activity, and

(6) Include material to adequately cover the depth and breadth of the required topic area;

003.02A.2e Student and instructor materials used for the activity that:

(1) Cover the subject matter in sufficient depth to achieve the stated learning objectives,

(2) Provide appropriately balanced coverage of the subject matter in view of the stated learning objectives,

(3) Reflect current theory, methods, and techniques, and

(4) Not contain significant errors and/or deficiencies;

003.02A.2f If applicable, an examination that complies with the following:

(1) The examination contains a sufficient number of questions to adequately test the subject matter covered,

(2) The amount of time devoted to examination must be appropriate for the activity,

(3) Examination questions must, individually and collectively, test at a difficulty level appropriate to measure student achievement of the stated learning objectives,

(4) Successful completion of the examination requires the student to answer a minimum of 70% of the examination questions correctly, and

(5) Examination questions must be written in a clear and unambiguous manner;

003.02A.2g A written instructor qualifications policy that requires the use of instructors who meet the requirements of the Act and Section 005 of the Chapter;

003.02A.2h An attendance policy that complies with the following:

(1) For a classroom education activity, a written attendance policy that requires student attendance to be verified in accordance with the Real Property Appraiser Qualifications Criteria as adopted and promulgated by the Appraiser Qualifications Board of The Appraisal Foundation, or

(2) For a distance education activity, a written attendance policy that ensures that student achievement of the class hour requirement is met in accordance with the Real Property Appraiser Qualifications Criteria as adopted and promulgated by the Appraiser Qualifications Board of The Appraisal Foundation; ;

003.02A.2i A written record retention policy; and

003.02A.3 Submit a copy of the document certifying completion;

003.02A.4 If applicable, submit written evidence that the rights to the activity have been purchased or lawfully acquired from the education provider that owns rights to activity materials;

003.02A.5 If applicable, submit evidence that distance education activity meets the requirements of Section 001.15 of this Chapter; and

003.02A.6 Pay a non-refundable continuing education activity application fee as follows:

003.02A.6a \$25.00 for applications received on or before June 30, 2025;

003.02A.6b For applications received on July 1, 2025 through June 30, 2026:

(1) \$100.00 for activities not approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying continuing education, or

(2) \$35.00 for activities approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying continuing education;

003.02A.6c For applications received on July 1, 2026 through June 30, 2027:

(1) \$175.00 for activities not approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying continuing education, or

(2) \$45.00 for activities approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying continuing education;

003.02A.6d For applications received on or after July 1, 2027:

(1) \$250.00 for activities not approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying continuing education, or

(2) \$50.00 for activities approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for qualifying continuing education.

003.02B An application received at the Board's office considered to be incomplete will not be processed and may be returned to the education provider as incomplete. Any application not considered to be incomplete will be processed.

003.02B.1 An activity identified by the education provider as approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program for continuing education will be verified as such through The Appraisal Foundation's AQB Approved Courses list found on its website.

003.02B.2 Certification of an AQB Certified USPAP Instructor

by the Appraiser Qualifications Board of The Appraisal Foundation will be verified through The Appraisal Foundation's Find an AQB Certified USPAP Instructor found on its website for the continuing education seven-hour National Uniform Standards of Professional Appraisal Practice Continuing Education course.

003.02C If the Board's director finds that the education provider and submitted activity meet the requirements in the Act and this Title, the application will be considered a completed application and the continuing education activity may be approved by the director. If the Board's director finds that the education provider and submitted activity may not meet one or more of the requirements in the Act and this Title, the application shall be placed before the Board for consideration. If the Board finds that the education provider and submitted activity meet the requirements in the Act and this Title, the application will be considered a completed application and the continuing education activity may be approved. The education provider will receive a written notification of approval, which outlines the details, including the number of hours for which the activity is approved.

003.02D The application may be denied by the Board at any time during the process if the education provider, submitted activity, or instructor(s) for the submitted activity fail to meet the requirements in the Act and this Title. If an application is denied, the Board will provide written notice of denial to the education provider that includes a description of the deficiencies found by the Board. The education provider has 60 days from the date of denial to rectify the deficiencies. If the deficiencies are not rectified within 60 days, the education provider may file a new application for approval of continuing education activity, and if so, meet the requirements in place at the time a new application is submitted to the Board.

### 003.03 Resubmission of Approved Activity

003.03A An education provider shall resubmit a continuing education activity for approval if:

- (1) There is a change in the status of approval by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program,
- (2) There is a change in the status of qualifications specified in

Section 001.15 of this Chapter under which a distance education activity was approved,

(3) There is a substantial change to the materials, presentation, or policies,

(4) There is a change in the qualifications specified in Section 005 of this Chapter for any instructor,

(5) One or more instructors are added or removed by the education provider,

(6) The materials, theories, and/or methodologies are no longer current,

(7) The activity content and/or policies are no longer communicated or administered as approved, or

(8) There is a change to a secondary provider's rights to the activity.

003.03B The process and requirements for resubmission of a continuing education activity are the same as specified in Section 003.02 of this Chapter. If a continuing education activity is not approved by the Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program, only the requirements under Section 003.02A.2 of this Chapter that have changed since approval was granted must be included for resubmission.

003.03C Any education provider resubmitting a continuing education activity will provide a written explanation detailing what changes have been made to the activity since approval was granted.

#### 003.04 Expiration and Rescinding Approval

003.04A Except for the seven-hour Uniform Standards of Professional Practice Continuing Education course, and the four-hour valuation bias and fair housing laws and regulations course, which expire on the date on which the approval by the Appraiser Qualifications Board expires, a continuing education activity expires on the date five years after the date of approval. An education provider may renew a continuing education activity not required to

be resubmitted as specified in Section 003.03A of this Chapter by:

003.04A.1 Submitting an application for the activity on forms approved by the Board showing compliance by the education provider and the activity with all requirements established by the Act or by this Title; and

003.04A.2 Paying a non-refundable continuing education activity renewal application fee as follows:

003.04A.2a \$10.00 for applications received on or before June 30, 2025,

003.04A.2b \$15.00 for applications received on July 1, 2025 through June 30, 2026,

003.04A.2c \$20.00 for applications received on July 1, 2026 through June 30, 2027,

003.04A.2d \$25.00 for applications received on or after July 1, 2027.

003.04B The Board may rescind approval of a continuing education activity if the Board finds:

- (1) Falsification of information submitted for activity approval,
- (2) A change in approval by Appraiser Qualifications Board of The Appraisal Foundation through its Course Approval Program,
- (3) A change in status of the qualifications specified in Section 001.15 of this Chapter under which a distance education activity was approved,
- (4) Substantial errors and/or deficiencies in the materials or presentation,
- (5) The materials, theories, and/or methodologies are not current and/or practical,
- (6) The instructor(s) responsible for the activity content and presentation do not meet the qualifications specified in Section 005 of this Chapter,

(7) The activity content and/or policies are not communicated or administered as approved,

(8) A material violation of the Act or this Title by the education provider or instructor for the activity, or

(9) A change in the secondary provider's rights to the activity.

003.04C If reason to rescind approval of an activity is found, a written notice shall be made to the education provider that includes a description of the reasons for rescinding approval. The education provider has 60 days from the date of notice to provide a written response. If the response is satisfactory to the Board, the Board will not rescind its approval. If the response is not satisfactory to the Board, or no response is received, the Board may rescind approval of the activity. If approval is rescinded, the education provider may file a new application for approval of the continuing education activity, and if so, meet the requirements in place at the time a new application is submitted to the Board.

## **004 SUPERVISORY REAL PROPERTY APPRAISER AND TRAINEE COURSE**

### **004.01 Requirements**

004.01A Each supervisory real property appraiser and trainee course shall be at least two hours in length, not to exceed eight hours of instruction in any day. At least a one-half hour break shall be given to attendee(s) by no later than the end of four hours of instruction in any day.

### **004.02 Course Objectives**

004.02A The course must provide adequate information to ensure the supervisory real property appraiser understands the qualifications and responsibilities of that role. Specifically, that the attendee(s) understand:

(1) Minimum qualifications for becoming and remaining a supervisory real property appraiser,

(2) Jurisdictional credentialing requirements for both supervisory real property appraisers and trainee real property appraisers,

- (3) Expectations and responsibilities of being a supervisory real property appraiser,
- (4) Basics of the Uniform Standards of Professional Appraisal Practice,
- (5) Responsibilities and requirements of a supervisory real property appraiser in maintaining and signing all appropriate trainee real property appraiser experience logs, and
- (6) Expectations and responsibilities of the trainee real property appraiser.

004.02B The course must provide adequate information to ensure that a trainee real property appraiser understands the qualifications and responsibilities of that role. Specifically, that the attendee(s) understand:

- (1) Minimum qualifications for becoming and remaining a trainee real property appraiser,
- (2) Jurisdictional credentialing requirements for trainee real property appraisers,
- (3) Minimum qualifications for becoming and remaining a supervisory real property appraiser,
- (4) Processes and roles of the entities involved in establishing qualifications for real property appraisers,
- (5) Expectations and responsibilities of the trainee real property appraiser,
- (6) Qualifications to become a real property appraiser,
- (7) Basics of the Uniform Standards of Professional Appraisal Practice, and
- (8) Responsibilities and requirements of a trainee real property appraiser s role in maintaining and signing all appropriate trainee real property appraiser experience logs.

#### 004.03 Course Content

004.03A The course must provide adequate information pertaining

to qualification and credentialing entities. Specifically, the following shall be included:

- (1) The role of The Appraisal Foundation,
- (2) The role of the Appraiser Qualifications Board in establishing qualifications for real property appraisers,
- (3) The jurisdiction's role in issuing real property appraiser credentials and disciplining real property appraisers,
- (4) The typical structure of real property appraiser regulating bodies, and overview of the role of professional real property appraiser organizations.

004.03B The course must provide adequate information pertaining to qualifications for real property appraiser credentials. Specifically, the following shall be included:

- (1) Minimum qualifications for each real property appraiser classification,
- (2) Education, experience, and examination requirements for trainee, licensed residential, certified residential, and certified general real property appraiser credential, and
- (3) Supervisory real property appraiser qualifications.

004.03C The course must provide an overview of the Uniform Standards of Professional Appraisal Practice relevant to trainee real property appraisers, which shall include the following topics:

- (1) Ethics Rule,
- (2) Competency Rule,
- (3) Scope of Work Rule,
- (4) Record Keeping Rule, and
- (5) Standard 1 (Development) and Standard 2 (Reporting).

004.03D The course must provide adequate information pertaining to the requirements, expectations, and responsibilities of a supervisory real property appraiser, and at a minimum, include and

discuss the following topics:

- (1) The expectations and responsibilities of the supervisory real property appraiser to provide the trainee real property appraiser with a basic understanding of the Uniform Standards of Professional Appraisal Practice,
- (2) The expectations and responsibilities of the supervisory real property appraiser to understand the minimum requirements of both the supervisory real property appraiser and trainee real property appraiser,
- (3) The expectations and responsibilities of the supervisory real property appraiser to provide proper guidance to the trainee real property appraiser when he or she selects a specific credentialing path (i.e., licensed residential, certified residential, or certified general),
- (4) The expectations and responsibilities of the supervisory real property appraiser to monitor the trainee real property appraiser's progress in satisfying both the education and experience requirements necessary to achieve his or her selected credentialing path,
- (5) The expectations and responsibilities of the supervisory real property appraiser to verify that the supervisory real property appraiser and trainee real property appraiser are properly documenting all appropriate real property appraisal practice experience logs,
- (6) The expectations and responsibilities of the supervisory real property appraiser to accompany the trainee real property appraiser on all inspections until the trainee real property appraiser is competent to conduct inspections independently,
- (7) The expectations and responsibilities of the supervisory real property appraiser to monitor and provide assignments and duties that ensure the trainee real property appraiser is developing an understanding and progression of knowledge and experience of valuation methodologies and approaches to value applicable to the level of credential to be obtained,
- (8) The expectations and responsibilities of the supervisory real property appraiser to verify that the trainee real property

appraiser is properly identified and acknowledged in the report in compliance with the Uniform Standards of Professional Appraisal Practice, and

(9) The expectations and responsibilities of the supervisory real property appraiser to immediately notify the trainee real property appraiser if the supervisory real property appraiser is no longer qualified to supervise and/or sign the trainee real property appraiser's experience log.

004.03E The course must provide adequate information pertaining to the requirements, expectations, and responsibilities of a trainee real property appraiser, and at a minimum, include and discuss the following topics:

(1) The expectations and responsibilities of the trainee real property appraiser to have a basic understanding of the minimum requirements to become a trainee real property appraiser,

(2) The expectations and responsibilities of the trainee real property appraiser to have an understanding about the importance of selecting an appropriate supervisory real property appraiser. Points covered shall include:

a) Description of the supervisory real property appraiser-trainee real property appraiser relationship as a long-term commitment by both parties,

b) Information indicating that the supervisory real property appraiser-trainee real property appraiser relationship is inherently connected to the good standing of the supervisory real property appraiser,

c) Information regarding the importance of selecting a supervisory real property appraiser with the experience and competency that best matches the trainee real property appraiser's selected credentialing path, and

d) Options for a trainee real property appraiser if a supervisory real property appraiser is no longer qualified to serve as a supervisory real property appraiser.

(3) The expectations and responsibilities of the trainee real

property appraiser to have an understanding of how to determine if a real property appraiser is qualified and in good standing to be a supervisory real property appraiser by searching the Appraiser Registry of the Appraisal Subcommittee of the Federal Financial Institutions Examination Council and/or jurisdictional websites,

(4) The expectations and responsibilities of the trainee real property appraiser to understand it is the supervisory real property appraiser's responsibility to monitor the progression of the trainee real property appraiser's education and experience necessary to achieve the trainee real property appraiser's selected credentialing path,

(5) The expectations and responsibilities of the trainee real property appraiser to understand it is the supervisory real property appraiser's responsibility to provide assignments and duties that ensure the trainee real property appraiser is developing an understanding and progression of knowledge and experience of valuation methodologies and approaches to value applicable to the level of credential to be obtained,

(6) The expectations and responsibilities of the trainee real property appraiser to understand the responsibilities of both the trainee real property appraiser and the supervisory real property appraiser in properly documenting all appropriate trainee real property appraiser's real property appraisal practice experience logs, and

(7) The expectations and responsibilities of the trainee real property appraiser to understand the supervisory real property appraiser must accompany the trainee real property appraiser on all inspections until he or she is competent to conduct inspections independently.

004.03F The course shall include elective real property appraiser education as determined by the education provider. Education providers are strongly encouraged to address State law and regulations, and the effect of those laws and regulations on supervisory real property appraisers and trainee real property appraisers. This section may include the following topics:

(1) Overview of state laws, regulations, and policies pertaining to real property appraisal practice,

(2) Overview of the investigation process, including how it pertains to the following:

- a) A grievance against a trainee real property appraiser,
- b) A grievance against a supervisory real property appraiser,
- c) Acts or omissions considered grounds for disciplinary action or denial of an application, and
- d) Formal complaints, formal hearings, and administrative law.

#### 004.04 Initial Application

004.04A Any education provider applying for approval of a supervisory real property appraiser and trainee course must:

004.04A.1 Submit an application for the course on forms approved by the Board showing compliance by the education provider and the course with all requirements established by the Act or by this Title;

004.04A.2 Submit the following:

004.04A.2a A course description that clearly describes the content of the course, and meets the requirements specified in Section 004.03 of this Chapter;

004.04A.2b A course matrix reflecting hours of credit per topic;

004.04A.2c A timed outline that accounts for the general flow and recommended time spent on topics contained within the course;

004.04A.2d Learning objectives that meet the requirements specified in Section 004.02 of this Chapter, and that:

- (1) Clearly state the specific knowledge and/or skills students are expected to acquire by completing the activity,

- (2) Are consistent with the activity description,
- (3) Are consistent with the textbook and other instructional materials,
- (4) Are reasonably achievable within the number of hours allotted for the activity, and
- (5) Include material to adequately cover the depth and breadth of the required topic area;

004.04A.2e Student and instructor materials used for the course that:

- (1) Cover the subject matter in sufficient depth to achieve the stated learning objectives,
- (2) Provide appropriately balanced coverage of the subject matter in view of the stated learning objectives,
- (3) Reflect current theory, methods, and techniques, and
- (4) Not contain significant errors and/or deficiencies;

004.04A.2f A closed-book final examination that complies with the following:

- (1) The examination contains a sufficient number of questions to adequately test the subject matter covered,
- (2) The amount of time devoted to examination must be appropriate for the activity,
- (3) Examination questions must, individually and collectively, test at a difficulty level appropriate to measure student achievement of the stated learning objectives, and
- (4) Successful completion of the examination requires the student to answer a minimum of 70% of the examination questions correctly,
- (5) Examination questions must be written in a clear

and unambiguous manner;

004.04A.2g A written instructor qualifications policy that requires the use of instructors who meet the requirements of the Act and Section 005 of this Chapter;

004.04A.2h An attendance policy that complies with the following:

(1) For a classroom education course, a written attendance policy that requires student attendance to be verified in accordance with the Real Property Appraiser Qualifications Criteria as adopted and promulgated by the Appraiser Qualifications Board of The Appraisal Foundation, or

(2) For a distance education course, a written attendance policy that ensures that student achievement of the class hour requirement is met in accordance with the Real Property Appraiser Qualifications Criteria as adopted and promulgated by the Appraiser Qualifications Board of The Appraisal Foundation; and

004.04A.2i A written record retention policy;

004.04A.3 Pay a non-refundable new supervisory real property appraiser and trainee course application fee as follows:

004.04A.3a \$25.00 for applications received on or before June 30, 2025,

004.04A.3b \$100.00 for applications received on July 1, 2025 through June 30, 2026,

004.04A.3c \$175.00 for applications received on July 1, 2026 through June 30, 2027,

004.04A.3d \$250.00 for applications received on or after July 1, 2027;

004.04A.4 Submit a copy of the document of completion;

004.04A.5 If applicable, submit evidence that distance education activity meets the requirements of Section 001.15 of

this Chapter; and

004.04A.6 If applicable, submit written evidence that the rights to the activity have been purchased or lawfully acquired from the education provider that owns rights to activity materials.

004.04B An application received at the Board's office considered to be incomplete will not be processed and may be returned to the education provider as incomplete. Any application not considered to be incomplete will be processed.

004.04B.1 Certification of an AQB Certified USPAP Instructor by the Appraiser Qualifications Board of The Appraisal Foundation will be verified through The Appraisal Foundation's Find an AQB Certified USPAP Instructor found on its website for a supervisory real property appraiser and trainee course.

004.04C If the Board's director finds that the education provider and submitted course meet the requirements in the Act and this Title, the application will be considered a completed application and the supervisory real property appraiser and trainee course may be approved by the director. If the Board's director finds that the education provider and submitted course may not meet one or more of the requirements in the Act and this Title, the application shall be placed before the Board for consideration. If the Board finds that the education provider and submitted course meet the requirements in the Act and this Title, the application will be considered a completed application and the supervisory real property appraiser and trainee course may be approved. The education provider will receive a written notification of approval, which outlines the details, including the number of hours for which the course is approved.

004.04D The application may be denied by the Board at any time during the process if the education provider, submitted course, or instructor(s) for the submitted course fail to meet the requirements in the Act and this Title. If an application is denied, the Board will provide written notice of denial to the education provider that includes a description of the deficiencies found by the Board. The education provider has 60 days from the date of denial to rectify the deficiencies. If the deficiencies are not rectified within 60 days, the education provider may file a new application for approval of a supervisory real property appraiser and trainee course, and if so, meet the requirements in place at the time a new application is

submitted to the Board.

#### 004.05 Resubmission of Approved Supervisory Real Property Appraiser and Trainee Course

004.05A An education provider shall resubmit a supervisory real property appraiser and trainee course for approval if:

- (1) There is a substantial change to the materials, presentation, or policies,
- (2) There is a change in the qualifications as specified in Section 005 of this Chapter for any instructor,
- (3) One or more instructors are added or removed by the education provider,
- (4) The materials, theories, and/or methodologies are no longer current,
- (5) The course content and/or policies are no longer communicated or administered as approved,
- (6) There is a change in the status of qualifications specified in Section 001.15 of this Chapter under which a distance education activity was approved, or
- (7) There is a change to a secondary provider's rights to the activity.

004.05B The process and requirements for resubmission of a supervisory real property appraiser and trainee course are the same as specified in Section 004.04 of this Chapter. Only the requirements under Section 004.04A.2 of this Chapter that have changed since approval was granted must be included for resubmission.

004.05C Any education provider resubmitting a supervisory real property appraiser and trainee course will provide a written explanation detailing what changes have been made to the course since approval was granted.

#### 004.06 Rescinding of Approval

004.06A The Board may rescind approval of a supervisory real

property appraiser and trainee course if the Board finds:

- (1) Falsification of information submitted for activity approval,
- (2) Substantial errors and/or deficiencies in the materials or presentation,
- (3) The materials, theories, and/or methodologies are not current and/or practical,
- (4) The instructor(s) responsible for the activity content and presentation do not meet the qualifications specified in Section 005 of this Chapter,
- (5) The activity has not been offered for a period of at least five years from the last date of completion submitted to the Board or the approval date if activity has not been offered,
- (6) The course content and/or policies are not communicated to the attendee(s) as approved,
- (7) A material violation of the Act or this Title by the education provider or instructor for the activity,
- (8) A change in the status of qualifications specified in Section 001.15 of this Chapter under which a distance education activity was approved, or
- (9) A change to a secondary provider s rights to the activity.

**004.06B** If reason to rescind approval of a course is found, a written notice shall be made to the education provider that includes a description of the reasons for rescinding approval. The education provider has 60 days from the date of notice to provide a written response. If the response is satisfactory to the Board, the Board will not rescind its approval. If the response is not satisfactory to the Board, or no response is received, the Board may rescind approval of the supervisory real property appraiser and trainee course. If approval is rescinded, the education provider may file a new application for approval of a supervisory real property appraiser and trainee course, and if so, meet the requirements in place at the time a new application is submitted to the Board.

## **005 INSTRUCTORS**

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

005.01 An instructor for any qualifying education activity, continuing education activity, or supervisory real property appraiser and trainee course, must satisfy at least one of the following qualifications:

005.01A Hold a bachelor's degree in any field and have at least three years of experience directly related to the subject matter to be taught;

005.01B Hold a master's degree or higher in any field and have at least one year of experience directly related to the subject matter to be taught;

005.01C Hold a master's degree or higher in a field that is directly related to the subject matter to be taught;

005.01D Have five years of real property appraisal practice teaching experience directly related to the subject matter to be taught; or

005.01E Have seven years of real property appraisal practice experience directly related to the subject matter to be taught.

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

005.03 An instructor for any qualifying education activity, continuing education activity, or supervisory real property appraiser and trainee course, who holds a credential as a real property appraiser in Nebraska or an appraiser credential in any other jurisdiction shall:

005.03A Maintain each credential in good standing in accordance with the laws of the jurisdiction in which each credential is held;

005.03B Not have had a credential revoked, suspended, or have

surrendered a credential in lieu of disciplinary action within five years; and

005.03C Not have had disciplinary action taken against his or her credential that may constitute a violation of NEB. REV. STAT. § 76-2238 within five years.

005.04 An instructor for the qualifying education fifteen-hour National Uniform Standards of Professional Appraisal Practice Course, the continuing education seven-hour National Uniform Standards of Professional Appraisal Practice Continuing Education Course, and/or the supervisory real property appraiser and trainee course, must be an AQB Certified USPAP Instructor, certified by the Appraiser Qualifications Board of The Appraisal Foundation.

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

# **TITLE 298 NAC - NEBRASKA REAL PROPERTY APPRAISER BOARD**

## **CHAPTER 7 - APPRAISAL MANAGEMENT COMPANY REGISTRATION**

### **001 APPLICATION**

To qualify for registration as an appraisal management company, an applicant must comply with all of the provisions of the AMC Act and this Title relating to registration.

001.01 Any applicant for registration as an appraisal management company must:

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

001.01B Pay a non-refundable application fee of \$350.00.

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

001.03 If the Board's director finds that the applicant meets the general requirements in the AMC Act and this Title, the application will be considered a completed application, and the applicant may be issued a registration as an appraisal management company. If the Board's director finds that the applicant may not meet one or more of the requirements in the AMC Act and this Title, the application shall be placed before the Board for consideration. If the Board finds that the applicant meets the general requirements in the AMC Act and this Title, the application will be considered a completed application and registration as an appraisal management company may be issued to the applicant.

001.04 Within sixty days of approval, the applicant may be issued registration as an appraisal management company, and before the applicant is authorized to conduct business as an appraisal management company in this State, the applicant shall:

001.04A Pay a non-refundable initial registration fee of \$2000.00;

001.04B On a form approved by the Board, submit the following information for any AMC appraiser who has performed an appraisal of real property or real estate for the applicant in connection with a covered transaction in the State of Nebraska during the twelve-month period ending ninety days prior to the date on which issuance of a registration to the applicant was approved. This requirement does not apply to appraisal management services provided by the applicant exempt under NEB. REV. STAT. § 76-3204:

- (1) First and last name,
- (2) Credential number,
- (3) Number of appraisals performed,
- (4) Earliest appraisal submission date, and
- (5) Latest appraisal submission date; and

001.04C Pay an annual AMC Registry fee in the amount of \$25.00 for each AMC Appraiser reported pursuant to Section 004.01B of this Chapter.

001.05 If an applicant fails to provide the required fees as specified in Section 001.04 of this Chapter, the application will be placed before the Board for reconsideration.

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

001.06A A letter notifying the organization of their status as a Nebraska registered appraisal management company; and

001.06B A wall certificate on a form approved by the Board.

001.07 The Board may deny an application at any time during the process if the Board finds that the applicant fails to meet the requirements in the AMC Act and/or this Title that pertain to registration. If the Board denies an application for any reason excluding the criminal history record check, the applicant may file a new application, and if so, meet the requirements in place at the time a new application is submitted to the Board.

001.08 If the fingerprint-based national criminal history record check

result is the basis for denial, the individual is entitled to a copy of his or her national criminal history record, and an opportunity to dispute the result.

001.08A In order to receive a copy of such record, the individual shall:

001.08A.1 In person, complete a form approved by the Board that relieves the Board from any liability related to the release of the national criminal history record; and

001.08A.2 Present a passport, driver s license, or other government-issued identification card with a photograph to be copied by the Board.

001.08B If the individual provides evidence acceptable to the Board that the fingerprint-based national criminal history record check result that was the basis for denial is incorrect, the Board may reconsider the application.

001.09 Every Appraisal Management Company registered in the State of Nebraska shall keep the Board informed of the organization s principal place of doing business and notify the Board in writing within ten (10) calendar days of any change of such address or telephone number.

## **002 RENEWAL**

An applicant for renewal of an appraisal management company registration must comply with all of the provisions of the AMC Act and this Title relating to registration.

002.01 Any applicant for renewal of a registration as an appraisal management company must, no later than sixty days prior to the expiration of the current registration:

002.01A Submit an application and required documentation on forms approved by the Board showing compliance by the applicant with all registration and renewal requirements established by the AMC Act and by this Title, which includes the following information for any AMC appraiser who has performed an appraisal of real property or real estate for the applicant in connection with a covered transaction in the State of Nebraska during the twelve-month period ending ninety days prior to the expiration date of the

current registration:

- (1) First and last name,
- (2) Credential number,
- (3) Number of appraisals performed,
- (4) Earliest appraisal submission date, and
- (5) Latest appraisal submission date;

002.01B Pay a non-refundable renewal registration fee as follows:

~~002.01B.1~~ \$1500.00 for applications received on or before June 30, 2025,

002.01B.21 \$1700.00 for applications received on July 1, 2025 through or before June 30, 2026,

~~002.01B.3~~ \$1850.00 for applications received on July 1, 2026 through June 30, 2027,

002.01B.42 \$2000.00 for applications received on or after July 1, 2027~~6~~; and

002.01C Pay an annual AMC Registry fee in the amount of \$25.00 for each AMC Appraiser reported pursuant to Section 002.01A of this Chapter.

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

002.03 If the applicant meets the general requirements in the AMC Act and this Title, the application will be considered a completed application, and the registration may be renewed by board staff. If the Board's director finds that the applicant may not meet one or more of the requirements in the AMC Act and this Title, the application shall be placed before the Board for consideration. If the Board finds that the applicant meets the general requirements in the AMC Act and this Title, the application will be considered a completed application and the registration may be renewed. Upon approval, the appraisal management company will receive a letter notifying the organization of

their status as a Nebraska registered appraisal management company.

002.04 The Board may deny an application at any time during the process if the Board finds that the applicant fails to meet the requirements in the AMC Act and/or this Title that pertain to registration or renewal. If the Board denies renewal of a registration for any basis excluding the criminal history record check, the applicant may file a new application, and if so, meet the requirements in place at the time a new application is submitted to the Board.

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

002.05A In order to receive a copy of such record, the individual shall:

002.05A.1 In person, complete a form approved by the Board that relieves the Board from any liability related to the release of the national criminal history record, and

002.05A.2 Present a passport, driver s license, or other government-issued identification card with a photograph to be copied by the Board.

002.05B If the individual provides evidence acceptable to the Board that the fingerprint-based national criminal history record check result that was the basis for denial is incorrect, the Board may reconsider the application.

002.06 Any appraisal management company who fails to meet the renewal application requirements specified in Section 002.01 of this Chapter may be eligible for renewal of a registration if, within six months of the registration expiration date, the requirements specified in Section 002.01A through Section 002.01C of this Chapter are met and a late processing fee of \$25.00 for each month or portion of a month the renewal application requirements are not met is received at the Board s office.

002.07 Any appraisal management company who fails to meet the requirements in the AMC Act and this Title pertaining to the renewal of a registration is not eligible for renewal and may submit an application for a new registration.

002.08 Any person who continues to perform as an appraisal management company or related activities subject to the AMC Act following the date of expiration of a registration is in violation of the AMC Act and of this Title. Such person will be subject to any restrictions and penalties provided by the AMC Act or by this Title, and any application by such person for a registration shall be subject to all requirements for issuance of a new registration.

### **003 FEDERALLY REGULATED APPRAISAL MANAGEMENT COMPANIES**

A federally regulated appraisal management company must report all information required to be submitted to the Appraisal Subcommittee pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, the AMC rule, and any policy or rule established by the Appraisal Subcommittee related to its operation in this state, including, but not limited to, the collection of information related to ownership.

003.01 Any federally regulated appraisal management company that does not hold a registration as an appraisal management company issued by the Board must submit the information required for the AMC Registry on a form approved by the Board.

003.02 Pay an annual AMC Registry fee in the amount of \$25.00 for each AMC Appraiser reported pursuant to Section 003.01 of this Chapter; and

003.03 Pay a non-refundable reporting form processing fee of \$350.00.

**ASC BOARD SELECTS FREDERICK GRIEFER AS ACTING EXECUTIVE DIRECTOR**

The Board of Member Agencies of the Appraisal Subcommittee (ASC) is pleased to announce that it unanimously approved the selection of Frederick Grier to serve as the ASC Acting Executive Director, effective August 10, 2025.

Mr. Grier has 18 years of experience in the financial services industry, including supervising and regulating appraisers, as well as expertise in the areas of policy development and grantmaking. Mr. Grier most recently served at the U.S. Department of Housing and Urban Development (HUD) as the Director of the Santa Ana Homeownership Center, overseeing Federal Housing Administration Single Family Housing Operations for the Western United States. In that role, he led an office of more than 100 employees, including appraisers, mortgage credit staff, and quality assurance specialists.

The Board is committed to ensuring the ASC successfully achieves its important statutory mission of overseeing the real estate appraisal regulatory framework for federally related transactions. The Board would like to thank ASC staff for their continued hard work and dedication to the ASC and its mission.

Sincerely,

The ASC Board

**From:** [The Appraisal Foundation](#)  
**To:** [Kohtz, Tyler](#)  
**Subject:** SEPTEMBER NEWSLETTER: Kicking off an impactful fall  
**Date:** Tuesday, September 2, 2025 11:36:55 AM



Greetings!

As summer fades in the rearview mirror, The Appraisal Foundation team is eager to begin what promises to be a busy and impactful fall season. I want to use today's newsletter to give you a preview of what's happening in the coming months and all the ways you can get involved!

First, the Appraisal Standards Board kicks things off with a virtual public meeting later this week. They met in Washington, DC last week, so this is a great opportunity to hear more about their work session and share your feedback directly with the board on the call. Their focus this year has been on topics ranging from artificial intelligence to reconsideration of value, all of which have been major items in appraisal news this year.

Next, the Foundation podcast Appraiser Talk returns from its summer hiatus. Lisa and Amy will debut a brand new series on Appraiser Talk called USPAP Talk where they break down the Uniform Standards of Professional Appraisal Practice each week. This will be such a wonderful resource for appraisers. I hope you'll take the time to tune in to these weekly bite sized episodes.

Then on September 17th and 18th the Council to Advance Residential Equity (CARE) and Industry Advisory Council (IAC) will hold their final meetings of the year. They each have full days of conversation lined up, but will be pausing the evening of September 17th to host an outreach event for students at the Historically Black Colleges and Universities in Atlanta to share more about the appraisal profession and connect directly with potential future appraisers. If you're in the area, we hope you'll join us. We will have more information on the website very soon!

October brings us to the Board of Trustees meeting where we will interview candidates for open seats on the Appraisal Standards Board and Appraiser Qualifications Board and honor this year's SAVVY Award winner. Both of these events will have a virtual livestream option, so if you cannot join us in San Antonio, be sure to register to join us from home. At the conclusion of this meeting, the Board of Trustees will also have a

## In This Newsletter

**From the President's Desk:**  
**Kicking off an impactful fall**

**ASB Updates**

**AQB Updates**

**Partner Spotlight**

**Appraiser Talk**

## Upcoming Events

**September 4:** [ASB Public Meeting](#)

**September 17:** [CARE Meeting](#)

**September 18:** [IAC Meeting](#)

**October 14-16:** [Board of Trustees Meeting](#)

## Contact Us

T 202-347-7722

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

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

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workshop about the Foundation's strategic plan.

In November and December, the Appraiser Qualifications Board hopes to really end the year on a high note. They are currently hard at work on the Criteria Reassessment Project and hope to release an exposure draft before the end of the year. Learn more in our AQB Updates section below and be sure to keep an eye out for their upcoming public meetings and public comment periods so you can be sure your voice is heard.

There is so much going on this fall across all of the Foundation's groups and so many ways for you to get involved. I hope each of you will make it a goal to participate in at least one Foundation event before the end of the year.

Let's Make it a Great Month!  
Kelly Davids  
President

## ASB Updates

The ASB held an in-person work session in late August to discuss a wide range of issues in the appraisal profession from artificial intelligence to reconsideration of value. Be sure to check out the Upcoming Events box to register for their upcoming virtual public meeting on September 4th to learn more.

## AQB Updates

The AQB is now in its decision-making phase of the Criteria Reassessment Project. After several years of research and public input, the Board is moving into systematic, scheduled decision-making in conjunction with the outside expertise provided by The Decision Lab and The Regulatory Group. Key efforts underway include:

- Drafting a new, plain-language format for the *Real Property Appraiser Qualification Criteria*,
- Reviewing results from the national Job Analysis Survey, which will guide upcoming decisions, and
- Preparing an Exposure Draft of proposed *Criteria* changes, targeted for release by the end of this year.

Ahead of their next public meeting in December, the AQB is in a period of heavy work behind the scenes to ensure proposed changes are ready for public comment before year-end. Stay tuned!

## Partner Spotlight

### American Society of Appraisers (ASA)

Explore highlighted American Society of Appraiser Personal Property courses this August and September, including:  
[PP204 Personal Property Valuation: The Legal and Commercial Environments](#)

Don't miss the opportunity to update your USPAP — new

offerings aren't available until 2026! [2024-2025 15-Hour and 7-Hour Personal Property USPAP Update Courses](#) are available for Personal Property, Gems & Jewelry, and Machinery & Technical Specialties. October is coming soon! Secure spot in-person or VIRTUAL at the [2025 ASA International Conference on October 19-21 in San Juan, Puerto Rico](#)! Interested in learning more about the Personal Property sessions being presented at ASAIC25? Read more [here](#).

#### **Appraisal Institute (AI)**

Announcing our new URAR Companion Courses - [Reporting Market Analysis & Better Understanding the New URAR](#) and [Supporting Adjustments & Reporting the Sales Comparison Approach](#) - built to turn the UAD & Forms Redesign into clear, repeatable practice. Available chapter-hosted (in person) and on-demand, each course uses real examples, checklists, and copy-ready report language you can use on your next assignment. CE applications are underway (availability varies by state)—save your seat and strengthen your market analysis and sales comparison reporting.

#### **Appraisers Association of America (AAA)**

Join the Appraisers Association for the [Of Value 2025 National Conference on November 5-6, 2025](#), at the New York Athletic Club, where two days of cutting-edge theory, methodology, and connoisseurship sessions. Network with industry leaders while celebrating excellence through awards presentations during our sit-down luncheons and an exclusive reception at Phillips Auction House.

#### **International Society of Appraisers (ISA)**

ISA's Assets 2026 Conference opens registration on September 15th. For nearly four decades, ISA members have come together to exchange ideas, forge new connections, and be inspired by leading experts from around the world. Assets 2026 runs from April 30 to May 3rd and includes sessions, tours and a specialty course. You can register here <https://www.isa-appraisers.org/annual-conference/register/1023>.

ISA's signature Specialty Courses Antiques, Furnishings & Decorative Arts course is live online and begins Monday, September 6th. Registration is open now: <https://www.isa-appraisers.org/courses/course/2730>

#### **North Carolina Professional Appraisers Coalition (NCPAC)**

Join us in Asheville for the [NCPAC Annual Conference](#)!

Day 1 (Oct. 1): Full day of education and CE.

Day 2 (Oct. 2): Travel through Asheville to see the damage from Hurricane Helen.

Day 3 (Oct. 3): NCPAC Annual Business Meeting.

Don't miss this unique mix of education, real-world field experience, and professional networking.

## National Society of Real Estate Appraisers (NSREA)

### The 2025 Real Estate Appraisal Conference

Fayetteville State University

Save the Date: October 15–17, 2025

Join us for a three-day conference on the campus of Fayetteville State University designed to engage, educate, and inspire the next generation of real estate valuation professionals. With outreach to FSU students, Fort Bragg service members, and the broader Fayetteville community, this event will spotlight career pathways in **real property, personal property, business valuation, and art valuation**.

#### Highlights include:

- Professional workshops and expert-led presentations
- Student engagement sessions with real-world valuation exposure
- Career panels featuring industry leaders and educators

We invite **valuation firms, regulatory agencies, trade organizations, and educators** to participate—host a booth, lead a workshop, or sponsor a session to showcase your impact and connect with aspiring professionals.

**Help shape a more inclusive and dynamic future for the valuation industry. More information to follow:**

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

## Appraiser Talk

Stay up to date on Appraiser Talk!

You can check out all episodes [here](#).

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

## About The Appraisal Foundation

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

[Manage Your Subscription](#)

**From:** [The Appraisal Foundation](#)  
**To:** [Kohtz, Tyler](#)  
**Subject:** STATE REGULATOR NEWSLETTER: The work of the State Harmonization Task Force  
**Date:** Wednesday, September 3, 2025 11:49:10 AM



Good morning,

As summer fades into fall, the Foundation is gearing up for a busy end to the year. As part of that work, I wanted to take some time today to share a quick update on the work of the State Harmonization Task Force.

The goal of the State Harmonization Task Force is to work with states to review any overlays they may have to the *Real Property Appraiser Qualification Criteria (Criteria)* and encourage states to match their requirements to the AQB minimums.

Throughout this year, the task force has met with nine states to discuss their work and encourage the removal of overlays. They had particular success in the state of Alabama which voted to accept mass appraisal experience in accordance with the *Criteria*.

This summer, the task force met with their sister task force at the International Association of Assessing Officers. During this meeting, both groups discussed joint communication and outreach opportunities at speaking events and with specific states. They also heard from the ASC about how different states review and approve mass appraisal experience and developed resources to leave behind with any state boards they meet with.

This group has several more meetings lined up this fall, and they hope to continue this important work into 2026. The Foundation is so appreciative of what they have accomplished so far and of all the states who have invited them to come speak and discuss opportunities to match their state qualifications to the *Criteria*.

If you have any questions at all about this work or would like to speak directly with the task force, please contact Aida Dedajic at [aida@appraisalfoundation.org](mailto:aida@appraisalfoundation.org).

Finally, I just wanted to make a quick reminder about the upcoming State Regulator Advisory Group meeting on September 15th at 1pm ET. We hope you will join us. If you haven't received the invite or would like someone else from your

### In This Newsletter

**From Lisa's Desk: The work of the State Harmonization Task Force**

**An Update from the ASB**

**An Update from the AQB**

**Appraiser Talk**

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department added to this event, please email Akirah Ray at [akirah@appraisalfoundation.org](mailto:akirah@appraisalfoundation.org).

Sincerely,

Lisa Desmarais  
Vice President of Appraisal Issues

## An Update from the ASB

The ASB held their fall work session in Washington, DC last week and will hold their next public meeting on September 4th at 1pm ET. Click [here](#) to register.

## An Update from the AQB

The Appraiser Qualifications Board is hard at work on an innovative new platform for the Course Approval Program (CAP). The goal of this transition is to streamline the process and make it easier for education providers and state regulators to utilize this important resource. Stay tuned for more information and a launch this fall!

## Appraiser Talk

Stay up to date on Appraiser Talk!

You can check out all episodes [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).

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



# Selling Guide Announcement (SEL-2025-07)

Sept. 3, 2025

The *Selling Guide* has been updated to include changes to the following:

- [Retirement of “appraisal waiver”](#): removing the term “appraisal waiver” from use alongside “value acceptance” in the *Selling Guide*
- [Rescission of reconsideration of value components](#): revises two requirements of the framework for a borrower-initiated reconsideration of value
- [Expansion of MH Advantage®](#): expanding eligibility requirements for manufactured homes
- [Establishing borrower ownership interest – life estates](#): clarifying borrower ownership interest in life estates

View the list of [impacted topics](#).

## Retirement of “Appraisal Waiver”

To more accurately reflect the evolving role of our valuation solutions, the term “appraisal waiver” will no longer be used in conjunction with “value acceptance” in the *Selling Guide*. The legacy terminology no longer aligns with the product’s current function within the valuation spectrum. Furthermore, the continued use of dual terms creates confusion, undermines product promotion, and delays industry alignment around a unified term. As a result, the following updates were implemented:

- instances where “appraisal waiver” appeared independently were revised to “value acceptance.”
- where the term “value acceptance (appraisal waiver)” was used, the parenthetical reference was removed.

These changes promote a more consistent and accurate message across the industry and reinforce our commitment to modernizing the valuation process.

**Effective:** These changes will be implemented immediately.

## Rescission of reconsideration of value components

We revised reconsideration of value (ROV) policy as follows:

- We removed the requirement to provide an initial ROV disclosure at the time of loan application. The disclosure must be provided to the borrower along with delivery of the appraisal report.
- We simplified documentation requirements to require only documentation related to the outcome (not initiation) of the ROV to be retained in the loan file.

[Selling Guide Supplement UAD 3.6](#) has also been updated to reflect these changes.

**Effective:** Lenders may take advantage of these policy changes immediately.



## Expansion of MH Advantage

This policy update includes expanded eligibility to include single-width MH Advantage® homes. It also includes the recognition of Freddie Mac CHOICEHome® as an MH Advantage manufacturing and design equivalent as evidenced by the CHOICEHome® label. The lender remains responsible for ensuring all MH Advantage site improvement requirements in the *Selling Guide* are met.

**Effective:** Lenders may take advantage of these policy changes immediately.

CHOICEHome® is a registered trademark of the Federal National Home Mortgage Corporation.

## Establishing borrower ownership interest – life estates

We updated our requirements to clarify fee simple ownership of a security property held in a life estate under property law as an eligible form of property ownership. Additionally, we clarified characteristics of similar arrangements, such as “lady bird deeds” and “transfer on death deeds”, that do not qualify as life estates.

When the security property is held in a life estate,

- the life tenant must be a borrower,
- one or more of the remaindermen may also be co-borrowers, and
- both the life tenant and all remaindermen must sign the security instrument to convey their respective interests in the property.

**Effective:** These changes will be implemented immediately.

Lenders may contact their Fannie Mae Account Team if they have questions about this Announcement. Have guide questions? Get answers to all your policy questions, straight from the source. [Ask Poli](#).



## Impacted Topics

Section of the Announcement	Updated <i>Selling Guide</i> Topics (Dated Sept. 03, 2025)
Retirement of “appraisal waiver”	<ul style="list-style-type: none"><li>▪ <a href="#">A2-2-06, Representations and Warranties on Property Value</a></li><li>▪ <a href="#">B2-3-05, Properties Affected by a Disaster</a></li><li>▪ <a href="#">B4-1.4-10, Value Acceptance</a></li><li>▪ <a href="#">B5-4.1-03, Texas Section 50(a)(6) Loan Underwriting, Collateral, and Closing Considerations</a></li><li>▪ <a href="#">B5-7-02, High LTV Refinance Underwriting, Documentation, and Collateral Requirements for the New Loan</a></li><li>▪ <a href="#">E-3-01, Acronyms and Glossary of Defined Terms: A</a></li><li>▪ <a href="#">E-3-22, Acronyms and Glossary of Defined Terms: V</a></li></ul>
Rescission of reconsideration of value components	<ul style="list-style-type: none"><li>▪ <a href="#">B4-1.3-12, Appraisal Quality Matters</a></li></ul>
Expansion of MH Advantage	<ul style="list-style-type: none"><li>▪ <a href="#">B2-3-02, Special Property Eligibility and Underwriting Considerations: Factory-Built Housing</a></li><li>▪ <a href="#">B4-1.2-01, Appraisal Report Forms and Exhibits</a></li><li>▪ <a href="#">B4-1.4-01, Factory-Built Housing: Manufactured Housing</a></li><li>▪ <a href="#">B5-2-04, Manufactured Housing Pricing, Mortgage Insurance, and Loan Delivery Requirements</a></li><li>▪ <a href="#">E-3-06, Acronyms and Glossary of Defined Terms: F</a></li></ul>
Borrower eligibility – life estate	<ul style="list-style-type: none"><li>▪ <a href="#">B2-2-01, General Borrower Eligibility Requirements</a></li><li>▪ <a href="#">B2-3-01, General Property Eligibility</a></li></ul>

SEPTEMBER 3, 2025

# Reconsideration of Value (ROV)

On May 1, 2024, Fannie Mae in collaboration with Freddie Mac and HUD, published requirements related to a borrower-initiated reconsideration of value (ROV) that promote consistency when a perceived appraisal issue and/or appraisal deficiency exists. These requirements also recognize the importance of the Borrower having the knowledge and opportunity to request an ROV.

These frequently asked questions (FAQs) provide additional information about the borrower-initiated ROV requirements. Lenders should refer to *Selling Guide* section [B4-1.3-12](#), Appraisal Quality Matters for the comprehensive

 [Selling Guide](#)

 [Servicing Guide](#)

 [Mortgage Products](#)

 [Learning Center](#)

 [Apps & Technology](#)

## FAQs

**Q1. Why did Fannie Mae implement these requirements?**

Historically, lenders have maintained their own ROV policies and procedures; Fannie Mae is implementing ROV requirements to promote consistency throughout the borrower-initiated ROV process.

**Q2. Will standardized order or disclosure forms be provided by Fannie Mae to lenders?**

No, lenders are responsible for creating and providing forms that include the information required by the Fannie Mae *Selling Guide* in [B4-1.3-12](#), Appraisal Quality Matters.

**Q3. How will Fannie Mae evaluate compliance with the ROV requirements?**

Compliance with these requirements will be part of the lender’s operational review.

**Q4. What if the borrower-initiated ROV request submitted to the lender does not meet the minimum Fannie Mae requirements?**

If the borrower-initiated ROV does not meet the minimum Fannie Mae requirements, the lender should work with their borrower(s) to obtain any missing information and ensure the ROV request meets Fannie Mae requirements before sending the request to the appraiser.

**Q5. Can the borrower initiate more than one ROV?**

The borrower may request a maximum of one ROV for each appraisal report.

**Q6. Will a borrower-initiated ROV replace a lender’s ability to request an ROV?**

No, Fannie Mae’s borrower-initiated ROV requirements do not replace the lender’s underwriting practices, which may provide for an ROV to be requested by someone other than the borrower.

**Q7. Can the borrower cancel a borrower-initiated ROV request?**

Yes, the borrower may cancel a borrower-initiated ROV request. The lender should communicate the cancellation process to the borrower.

**Q8. Once the ROV conclusion is made and there is no value change, may the borrower request a new appraisal?**

No, the decision whether to accept the appraiser’s conclusions is the responsibility of the lender (Seller).

**Q9. As part of a borrower-initiated ROV, if the borrower identifies a minor error in the appraisal report and the appraiser determines the error does not impact the value of the property, is the appraiser required to update the appraisal report?**

Yes, for each borrower-initiated ROV, the appraiser must update the appraisal report to correct any errors and provide comments on the change(s).

**Q10. What if the borrower-initiated ROV identifies material deficiencies in the appraisal report?**

The lender must work with the appraiser to have all material deficiencies corrected.

**Q11. Must a borrower-initiated ROV adhere to Appraiser Independence Requirements (AIR)?**

Yes, all appraisals and ROVs submitted to Fannie Mae must comply with AIR.

**Q12. How do these requirements apply to third party-originated loans?**

For each loan sold to Fannie Mae, the lender is responsible for ensuring compliance with the borrower-initiated ROV requirements, even if the lender did not originate the loan.



# Ask Poli<sup>®</sup>

## Have questions?

Get answers to your policy and guide questions, straight from the source.

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