

THE NEBRASKA APPRAISER

News from the Nebraska Real Property Appraiser Board

Fall 2025

Director's Comments



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

Director Tyler Kohtz

Thanksgiving.

Fall is a very busy time for the Board's staff. The Board is accepting and processing real property appraiser credential renewal applications; working through various technology upgrades; and implementing changes to Title 298 of the Nebraska Administrative Code. In October, I also attended the Association of Appraiser Regulatory Officials Fall Conference in Atlanta, Georgia; I have included a conference recap for you. Board Member Gerdes is nearing the end of his term, and the Board is actively advertising for the open 1st Congressional District Certified Real Property Appraiser position. They say an organization is only as good as its people. I am grateful to be surrounded by people who want the very best for this Board and the appraisal industry. I would like to thank Chairperson Gerdes for his leadership during the past year. I would also like to thank the Board for its thoughtful discussions and sound decision-making, and staff for its hard work. As we move into the season of thanksgiving, celebration, and reflection, I hope that you can all take time to acknowledge those who positively impact your lives. Please remember, the Board is here for you, so feel free to call the Board's office with any questions, concerns, or comments that you may have. I hope that you enjoy this edition of The Nebraska Appraiser.

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Upcoming NRPAB Meetings:

- ◆ December 18, 2025 @ NRPAB Office (Conference Room)
- ♦ January 15, 2026 @ NRPAB Office (Conference Room)
- ♦ February 19, 2026 @ NRPAB Office (Conference Room)

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

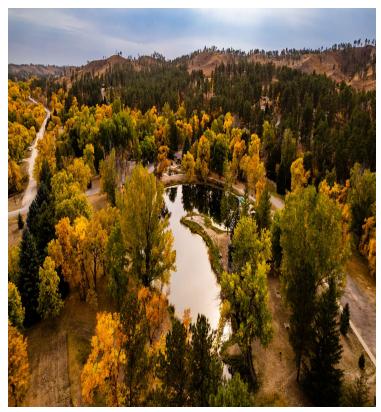
2025 Fall AARO Conference Summary

By Tyler N. Kohtz, Director

I attended the 2025 Fall AARO Conference in Atlanta, Georgia from October 6th through October 8th, 2025. Primary topics of discussion included the forthcoming Real Property Appraiser Qualifications Criteria update, the implementation and functionality of the UAD 3.6, technological advancements in the appraisal industry, the acceptance of mass appraisal experience, and the enforcement of USPAP. The TAF, Fannie Mae, and Freddie Mac also provided their regular updates. I noted the following highlights:

- Kelly Davids of The Appraisal Foundation provided a summary of the Real Property Appraiser Regulatory System and introduced "Big Bold Ideas," such as an AI to help BOT on Criteria; standardized practicum models; a portal for submitting education materials to states; a website for those interested in becoming appraisers; a toolkit for booths at career fairs; state harmonization of criteria; stipends for supervisors/trainees and practicum participants; and re-establishing the investigator training program. Davids also provided an update on the Pathways to Success Scholarship, noting that \$1.22 million has been invested, with sixty-eight scholarships awarded by the end of May to PAREA applicants. Davids brought attention to new collaborations for TAF, including the Rural Appraiser Practicum Model (RAPM), a collaboration with Farm Credit Services and the Home Appraisal Help, as well as a collaboration with Progressive Insurance.
- Nick Pilz with The Appraisal Foundation's Appraisal Standards Board provided an update on the ASB's activities during the past year, which included new Q&A and reference materials, a concept paper concerning artificial intelligence and USPAP, and potential new guidance. The ASB has nearly finished drafting a new Advisory Opinion addressing technological changes in the industry, which will be released as an exposure draft; AO-18 and AO-37 will be combined into the new AO. Pilz finished by reporting that potential new guidance may include new assignments, ROVs, and workfile requirements.
- Jerry Yurek with The Appraisal Foundation's Appraiser Qualifications Board provided an update on the AQB's activities during the past year. Specifically, the AQB has been busy with the Qualifications Reassessment Project and developing a new platform to streamline the Course Approval Program process. Yurek also provided a brief update on the Degree Approval Program, PAREA, and practicum courses.

- AARO Director Peter Fontana and ValuSight Consultant John Russell, provided an overview and walkthrough of UAD 3.6, announced that boilerplate forms are being retired, and noted that the drivers in UAD 3.6 are property characteristics.
- Gabriela Nicolau and Laurie Murphy from the Illinois
 Department of Financial and Professional Regulation
 gave a presentation on the regulatory impact of
 technological advancements in the appraisal industry.
- The Executive Directors and Administrators Breakout Session included a general discussion on PAREA, Practicum Course Programs, Fair Housing and Valuation Bias Rules and Regulations Courses, USPAP compliance for the UAD 3.6, and the acceptance of mass appraisal experience.
- A panel discussion titled "From Red Tape to Results" included discussion on the purpose and activities of the Harmonization Task Force, the AQB's Qualifications Reassessment Project, state engagement, and TAF's partnership with IAAO.



Fall Colors at Chadron State Park in the Pine Ridge of Dawes County. Photo credit: Nebraskaland Magazine/Nebraska Game and Parks Commission.



Forested bluffs painted in fall color rise above the Missouri River Valley dotted with fog at Indian Cave State Park in Nemaha and Richardson counties. Photo credit: Nebraskaland Magazine/Nebraska Game and Parks Commission.

- A presentation titled "Perspective on Appraiser Enforcement" was given by the Managing Counsel and Vice President of Compliance for Clear Capital Dave Cherner, Team Leader of Valuation Oversight for Rocket Mortgage, Donna Chabot, Brandy March of North Carolina, and Dave Campbell of North Dakota.
- Scott Reuter, Chief Appraiser for Freddie Mac, summarized appraiser capacity and volume, along with the Appraiser Quality Monitoring Program. According to Reuter, with the exception of the 2020-2021 period, appraiser capacity and volume have remained steady over the past ten years.
- Lyle Radke, Senior Director of Collateral Policy for Fannie Mae, detailed the USPAP enforceability of Fannie Mae Policy; provided a timeline for UAD 3.6 implementation; summarized the new features of UAD 3.6; announced that Fannie Mae will introduce a new Selling Guide Policy for UAD 3.6; and noted that UAD 3.6 will include updated ANSI terminology that will replace legacy terms. While conformance with ANSI is required, Fannie Mae's policy will continue to allow the use of an alternate measuring standard when mandated by state law or regulatory requirements.

- Kevin Smith, Senior Manager in Appraiser Engagement for Fannie Mae, provided a summary on State Tips. According to Smith, 4,222 State Tips were sent; 304 State Referrals were made; thirty-three State formal actions were taken; and fifty-two licenses were revoked or suspended. A State Tip averages eighteen months from Fannie Mae acquisition to State Tip. The top five State Tip defects include inadequate comparable adjustments, inappropriate comparable sales, failure to adjust comparable sales, inappropriate comparable sales selections, and use of physically dissimilar comparable sales. Smith finished by indicating that Fannie Mae is expanding letters to AMCs.
- In the presentation titled, "Reassessing the Criteria: Insights and Directions," Donald Markwardt of The Regulatory Group provided a summary of TRG. According to Markwardt, TRG has expertise in regulatory drafting and rulemaking support, and provided comprehensive support to TAF throughout the entire process. Jerry Yurek with the AQB also provided insight into the navigation and organization of the Criteria. According to Yurek, interviews with states indicated that the Criteria is fragmented. With this information, the Criteria is being reorganized by credential type, which will include plain language, a glossary, as well as charts and graphs. Yurek also declared that the AQB is reviewing the requirements sequence, possibly allowing an applicant to sit for exam before the experience review is completed.

If you have questions regarding the 2025 Fall AARO Conference, please contact me by email at tyler.kohtz@nebraska.gov, or by phone at 402-471-9015.



2026-27 Credential Renewal Reminder and Information

By Karen Loll, Licensing Programs Manager

Real property appraiser credential renewal applications ("renewal applications") are due November 30, 2025, which is fast approaching. If your Nebraska credential expires December 31, 2025, and you have not renewed your credential, please take note.

Yellow postcards and emails were sent in early July to all real property appraisers whose credentials expire December 31, 2025, with directions for downloading the paper renewal application form from the Board's website at appraiser.ne.gov (see yellow highlights in picture at bottom of this page), and how to access the online renewal application through Appraiser Login via Centurion (see yellow highlights in picture at bottom of this page and in picture on the next page). Additional information related to updating contact information and completing the online renewal application in Appraiser Login can be found in the Winter 2021 edition of The Nebraska Appraiser feature article "NRPAB Appraiser Login Expanded to Include Online Real Property Appraiser Renewal Application and Contact Information Self-Service Interface," found on the Board's website at https://appraiser.ne.gov/newsletters and memos/2021/ braskaAppraiserWinter2021.pdf.

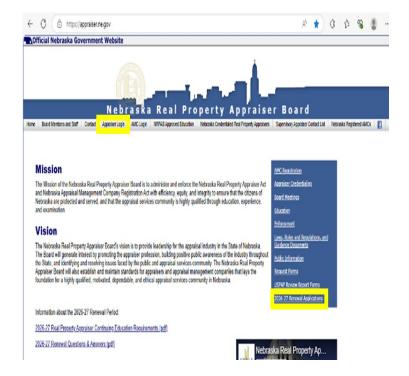
Centurion was recently updated to the third-generation platform to add additional security and functionality. If you have an existing Appraiser Login account, Centurion 3 requires a conversion to the new platform. Additional information related to the Centurion 3 upgrade can be found in the Quick Hits section of this newsletter. If you have any questions regarding Appraiser Login, the online renewal application, or the contact information interface, please feel free to contact the Board's office by phone at 402-471-9015, or by email at nrpab.AppraiserLogin@nebraska.gov.

All online renewal applications must be submitted with a date stamp prior to December 1, 2025. All required continuing education completion certificates and supporting documentation must be submitted to the NRPAB through the Education Submission Portal found in Appraiser Login, or by email prior to submission of the online renewal application. All paper renewal applications, along with all required documents, must be mailed to the Board's office and postmarked prior to December 1, 2025, to be considered timely. Paper renewal applications must include:

- A completed 2026-27 Application for Renewal of Nebraska Real Property Appraiser Credential;
- Explanations and copies of documents for all "YES" answers to disciplinary questions;
- All fees (Note: the renewal fee has increased by \$25.00 per year—\$50.00 for a two-year renewal application); and
- All required continuing education completion certificates and supporting documentation (if not already submitted to and approved by the NRPAB through the Education Submission Portal found in Appraiser Login or by email).

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

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



2026-27 Credential Renewal Reminder and Information (continued)

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

If a complete online renewal application is not submitted with a date stamp prior to December 1, 2025, or a paper real property appraiser renewal application, along with all required documents, is not received at the Board's office postmarked prior to December 1, 2025, a credential holder will have until July 1, 2026 to meet the requirements for renewal. A late processing fee of \$25.00 will be assessed for each month or portion of a month the credential is not renewed beginning on December 1, 2025. (The late processing fee does not apply until January 1, 2026 for new or upgraded credentials issued on or after November 1, 2025.) Also, for an online renewal application, if an incorrect routing or account number is entered for an EFW payment, a \$20.00 fee will be assessed for ACH return expenses charged to the Board by the Nebraska State Treasurer's Office. The same \$20.00 fee applies to checks returned for insufficient funds.

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

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

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

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

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

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

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NRPAB Quick Hits

- Board Member Cody Gerdes' term as the First Congressional District certified real property appraiser representative expires on December 31, 2025. The State of Nebraska is currently accepting applications to fill this position on the Board.
 - * Anyone interested in the position as the 1st congressional district certified real property appraiser representative must hold a current certified real property appraiser credential and must reside in the 1st congressional district. The term for this position will run for five years, beginning on January 1, 2026.
 - * If you would like more information about this position, or what the Board does, please visit the NRPAB website at: appraiser.ne.gov or contact the Board's office at 402-471-9015.
 - * The Application for Executive Appointment can be found on the Governor's website located at governor.nebraska.gov/. Select the dropdown titled "Constituent Services" at the top of the page, then select "Boards and Commissions: Open Positions."
- ◆ The Board thanks the University of Nebraska-Lincoln and Assistant Professor of Agricultural Banking and Finance, Felipe Avileis, for the opportunity to discuss the Board's purpose, what real property appraisal practice is, and the requirements to become a real property appraiser with students who represent the future of the industry. Director Kohtz gave a presentation to approximately twenty Agricultural Property Appraisal students at the University of Nebraska in September.
- ◆ The Appraiser Development Initiative ("ADI") is a collaboration between the Appraisal Institute, Fannie Mae, Freddie Mac, and the National Urban League. ADI is designed to attract new entrants to the real estate appraisal field. More information can be found on Fannie Mae's website at: <a href="https://singlefamily.fanniemae.com/appraiser-development-initiative-adi#:~:text=The%20ADI%20scholarship%20is%20designed,community%20support%20activities%20and%20more. The Pathways to Success Scholarship covers enrollment costs for a PAREA® Program. Administered by the ADI through the Appraisal Institute, this scholarship is open to all aspiring appraisers. Applications are rolling and processed on a quarterly basis. Aspiring appraisers can apply at: https://www.appraisalinstitute.org/advocacy/appraiser-development-initiative.



Board Members

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

Vice-Chairperson of the Board Kevin P. Hermsen, Gretna Certified General Appraiser 2nd District Representative Term Expires: January 1, 2027

Board Member

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

Board Member

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

Board Member
Adam Batie, Kearney
Certified General Appraiser
3rd District Representative
Term Expires: January 1, 2030

♦ Compliance Update

- * Between the months of July and September, one grievance was filed against one Nebraska credentialed real property appraiser. During this time, two grievances were dismissed with prejudice and one grievance was dismissed without prejudice.
- * Between the months of July and September, no grievances were filed against any appraisal management companies and no disciplinary action was taken against any appraisal management companies.
- ♦ The Nebraska Real Property Appraiser Board retired no guidance documents, and adopted no new guidance documents, between July and September. All Guidance Documents are available for viewing on the Board's website at: https://appraiser.ne.gov/guidance_documents.html.



NRPAB Quick Hits

Centurion was recently updated to the third-generation platform to add additional security and functionality. If you have an existing Appraiser Login account, Centurion 3 requires a conversion to the new platform. There are two guidance videos located on the Appraiser Login landing page: one for existing Appraiser Login users with a Centurion profile, and one for creating a new Centurion profile to create a new Appraiser Login account. If you have an existing Appraiser Login account, Centurion will recognize the email address in Appraiser Login and convert to the new platform automatically (the email address entered when logging in must match the email address currently in Appraiser Login). It is important to note, if you have logged into Appraiser Login previously, do not create a new Centurion profile. This results in additional work for staff to remove the existing Centurion profile and link your new Centurion profile with your existing Appraiser Login account. If your email address has changed from that existing in Appraiser Login, please log in under the old email address and then change the email address to the new address in your Centurion profile and in Appraiser Login. Please contact the Board's office by phone 402-471-9015 or by email at nrpab.appraiserlogin@nebraska.gov for auestions



assistance. The Centurion 3 update for the AMC Login is expected to take place at a future time during this current fiscal year.

On June 22, 2023, the Appraiser Qualifications Board of The Appraisal Foundation adopted modifications to the Real Property Appraiser Qualification Criteria ("Criteria") that require all applicants for credentialing as a real property appraiser and all active real property appraisers complete valuation bias and fair housing laws and regula-

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> Phone: 402-471-9015 Fax: 402-471-9017

Website: appraiser.ne.gov



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tions courses. LB992 updated the Nebraska Real Property Appraiser Act to implement the Criteria effective on January 1, 2026. The Board is currently accepting applications from education providers for the qualifying education eight-hour valuation bias and fair housing laws and regulations course, the continuing education seven-hour valuation bias and fair housing laws and regulations course, and the continuing education four-hour valuation bias and fair housing laws and regulations course. The qualifying education courses will be made available for public consumption as soon as approved by the Board. The continuing education courses will be made available for public consumption on January 1, 2026.

Any application for credentialing as a real property appraiser in Nebraska, regardless of if the application is for an initial credential or an upgrade to a higher classification, must include eight hours of valuation bias and fair housing laws and regulations qualifying education after December 31, 2025. The Board will utilize the postmark date to determine if eight hours of valuation bias and fair housing laws and regulations qualifying education is required for the application. All other requirements for approval as qualifying education apply.

(Continued on next page)

NRPAB Quick Hits

Beginning January 1, 2026, the continuing education requirements for all Nebraska real property appraisers are amended to include that the valuation bias and fair housing laws and regulations course be completed once every two years. The seven-hour valuation bias and fair housing laws and regulations course is required for any credential holder who has not successfully completed the eight-hour valuation bias and fair housing laws and regulations course required to qualify for a credential as a real property appraiser, and the four-hour valuation bias and fair housing laws and regulations course is required for any credential holder who has successfully completed the seven-hour valuation bias and fair housing laws and regulations course. If you hold an active credential on January 1, 2026, you must successfully complete the eight-hour valuation bias and fair housing laws and regulations course on before December 31, 2027. All other requirements for continuing education approval apply.

If you have any questions about the valuation bias and fair housing laws and regulations courses, please contact Education Program Manager Kashinda Sims by phone at 402-471-9022 or by email at nrpab.education@nebraska.gov.

Who's New?

The Nebraska Real Property Appraiser Board congratulates the following individuals who received real property appraiser credentials between July and September of 2025.

Trainee Real Property Appraisers

Staashelm, Adam, Omaha, NE – T2025008

McManigal, Mikaela, Kearney, NE – T2025009

Jefferis, Christopher, Sioux Falls, SD – T2025010

Leutzinger, Nathan, Council Bluffs, IA – T2025011

Jensen, Wyatt, Lincoln, NE – T2025012

Roberts, Jeremy, Lexington, NE – T2025013

Ingalls, Reece, Columbus, NE – T2025014

Licensed Residential Real Property Appraisers
Patrick, Steve, Bellevue, NE – L2025003R

Certified Residential Real Property Appraisers

Cota, Clinton, Cedar Falls, IA – CG2025009R

Certified General Real Property Appraisers Maughan, James, Centennial, CO – CG2025010R Schwarzlose, Reagan, Colleyville, TX – CG2025011R Case, Scott, Reading, KS – CG2025012R **Unruh, Mark**, Garden City, KS – CG2025013R Bitter, Jason, Kansas City, MO – CG2025014R **Legotti, Anthony, Ridge, NY – CG2025015R** Yantis, Clayton, Houston, TX – CG2025016R Piehl, Jeffrey, Denver, CO – CG2025017R Kub, Chelsey, Fargo, ND – CG2025018R Druin, Wade, Volin, SD - CG2025019R Theis, Kevin, Casper, WY – CG2025020R Walsh, Tyler, Fargo, ND – CG2025021R Winner, Ryan, Sheridan, WY – CG2025022R Mertz, Brent, Kansas City, MO – CG2025023R Linke, Morea, Scottsbluff, NE - CG2025024

Have questions? We have answers!

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

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

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

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

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

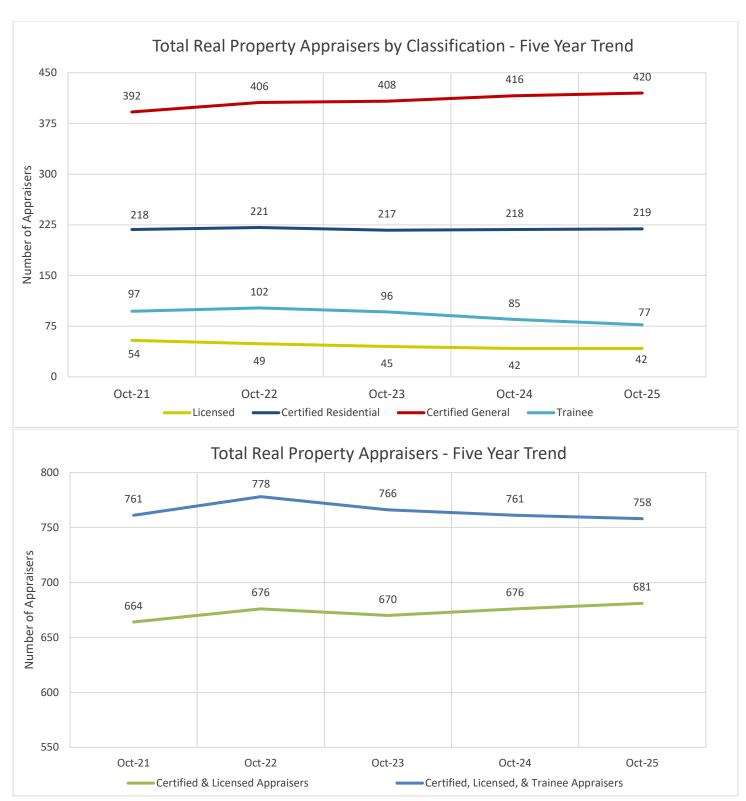
Questions related to investigations, or how to file a grievance: nrpab.compliance@nebraska.gov

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

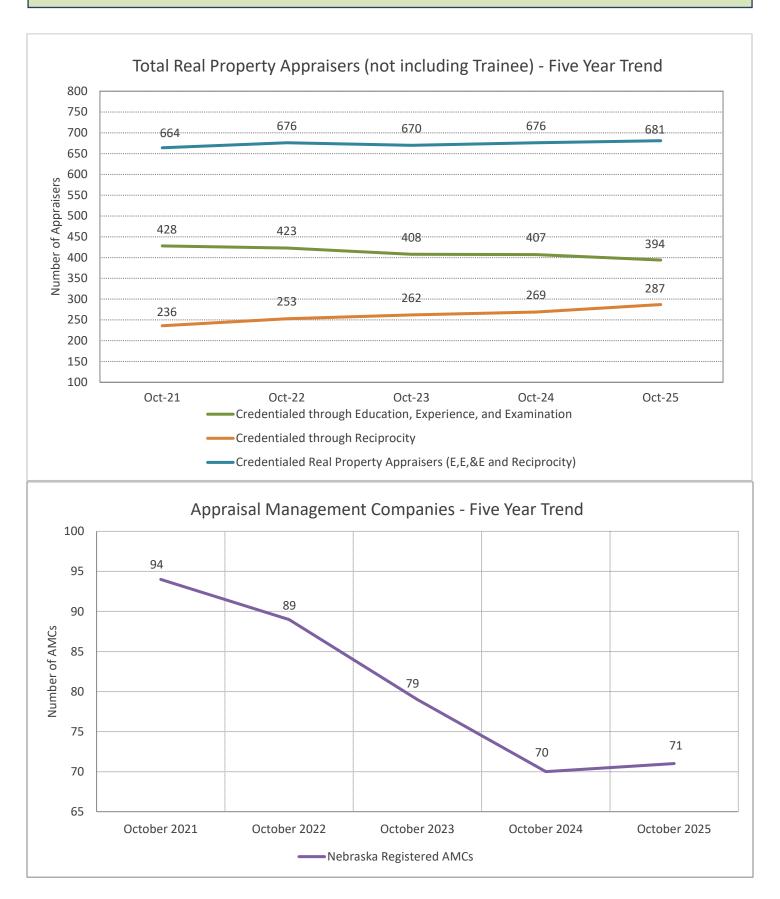
General Questions: nrpab.questions@nebraska.gov

Real Property Appraiser and AMC Numbers and Trends as of October 1, 2025

The charts below outline the five-year trend for the number of Nebraska credentialed real property appraisers and Nebraska registered appraisal management companies as of October 1, 2025. There are currently 681 licensed residential, certified residential, and certified general real property appraisers in Nebraska, and 77 credentialed trainee real property appraisers. In addition, there are currently 71 appraisal management companies registered in Nebraska.

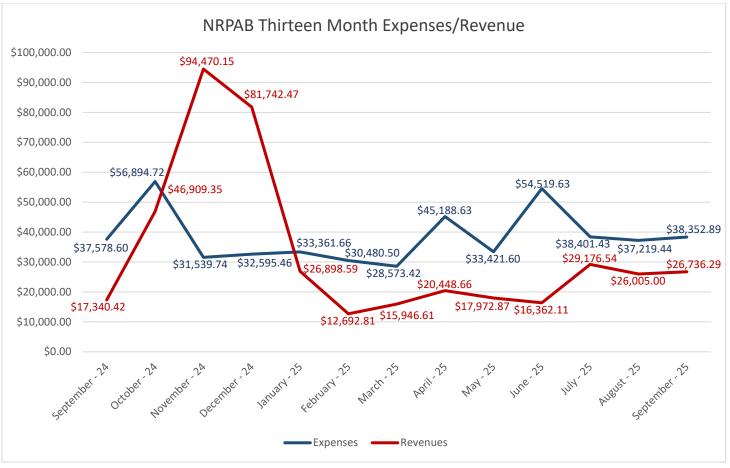


Real Property Appraiser and AMC Numbers and Trends as of October 1, 2025 (Continued)



NRPAB Financial Snapshot as of September 30, 2025

For the Real Property Appraiser Program, which includes both the appraiser fund and the AMC fund, a total of \$113,973.76 in expenditures and \$81,917.83 in revenues were recorded as of September 30, 2025. Actual expenses registered at 23.41 percent of the budgeted expenditures for the fiscal year; 25.21 percent of the fiscal year has passed.





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