

**REAL ESTATE APPRAISER LICENSURE
AND CERTIFICATION BOARD
May 31, 2018**

MINUTES

I. CALL TO ORDER & ESTABLISH QUORUM

Dennis Kruse called the meeting to order at 9:04 a.m. in Room W064, South Government Center, 402 West Washington Street, Indianapolis, Indiana, and declared a quorum, in accordance with Ind. Code § 25-34.1-8-4.

Members Present:

Mark Ratterman
Dennis "Matthew" Kruse II, Chairman
Wayne Johnson
Terry Watson
Gina Stuart, Vice Chairman

Members Absent:

John Newlin
Ron Kohart

State Officials Present:

Deanna Alexander, Board Director
Toby Davis, Assistant Director
Nate Black, Compliance Office
Jim Schmidt, Deputy Attorney General

Transcriptionist:

Sherri Rutledge, Rutledge Court Reporting

II. REPORT FROM THE INDIANA ATTORNEY GENERAL'S OFFICE

Attorney General's Report presented by Sam Dayton

III. ADOPTION OF THE MINUTES FROM THE APRIL 5, 2018 MEETING OF THE BOARD

Motion was first and seconded to **Approve.**

Ratterman/Watson
5/0

| The following Board Members Voted | “Aye” | “Nay” |
|-----------------------------------|-------|-------|
| Dennis “Matthew” Kruse | ✓ | |
| Wayne Johnson | ✓ | |
| Gina Stuart | ✓ | |
| Terry Watson | ✓ | |
| Mark Ratterman | ✓ | |

IV. APPRAISER QUALIFICATION BOARD CHANGES

1. The Appraisal Foundation 2018 Updates

9:00 a.m.

A. Real Property Appraiser Qualification Criteria

Janet Riggs with Riggs Appraisals – No lenders will allow trainees to sign the reports. In hopes that the Licensed Residential Appraiser be an option for Indiana again. Do steps of Trainee, Licensed Residential License and then be able to get a Certified License.

Maggie McShane with Indiana Association of Realtors – Recommends to lower the requirements.

Richard L. Borges Represents the Appraisal Institute – Endorses the shortage of experience but not the education requirements.

Jason Tillema with Hoosier State Chapter – To bring back the LR license and request the LR to be allowed with no college education and the rest of the certified license to remain with the college education. CR they are behind lowering the time frame by 6 months experience hours should not change.

Josh Spoonamore – Submitted a letter indicating his comments regarding the ASC Changes.

Jim Hawkins with Old National Bank – Feels that we have a great need for appraisers. They feel the current educational requirements brings more quality work from Appraisers.

Jim Sisman with Old National Bank – In favor of bring back the LR license. The education should remain the same for LR, CR.

Greg Archer -

V. PERSONAL APPEARANCES

1. Lara M Arroyo

Re: Positive Response

Motion first and seconded to **Approve to sit for the exam.**

Ratterman/Watson

5/0

| The following Board Members Voted | "Aye" | "Nay" |
|-----------------------------------|-------|-------|
| Dennis "Matthew" Kruse | ✓ | |
| Wayne Johnson | ✓ | |
| Gina Stuart | ✓ | |
| Terry Watson | ✓ | |
| Mark Ratterman | ✓ | |

VI. ADMINISTRATIVE HEARINGS

- 1. In the Matter of the License of: Christopher Michaels** ****CONTINUED****
2018 REAB 0007
Re: Disciplinary Hearing

- 2. In the Matter of the License of: Mark McCallum**
2017 REAB 0008
Re: Deliberations

Motion was made and seconded to extend the time frame to August 3, 2018 due to not enough Board members present to make a decision. As well as having enough time to issue an Order.

Watson/Johnson
4/0

| The following Board Members Voted | "Aye" | "Nay" |
|-----------------------------------|-------|-------|
| Dennis "Matthew" Kruse | ✓ | |
| Wayne Johnson | ✓ | |
| Gina Stuart | ✓ | |
| Terry Watson | ✓ | |
| Mark Ratterman | ✓ | |

Mark Ratterman recused himself from the hearing as he was the Liaison on the Case. The following members continued to take part in the hearing: Wayne Johnson, Matthew Kruse and John Newlin.

3. In the Matter of the License of: Eric Gray
2017 REAB 0008
Re: Notice of Proposed Default

Samuel Dayton, Office of the Attorney General
Witness: Jaclyn Meza
Respondent: Not Present
Attorney: No Attorney Present for Respondent

State request that the Respondent be held in Default

Ratterman/Stuart
5/0

| The following Board Members Voted | "Aye" | "Nay" |
|-----------------------------------|-------|-------|
| Dennis "Matthew" Kruse | ✓ | |
| Wayne Johnson | ✓ | |
| Gina Stuart | ✓ | |
| Terry Watson | ✓ | |
| Mark Ratterman | ✓ | |

State Exhibits admitted into evidence – A, B, C, D, E, and F

Count I Guilty
Count II Guilty

Motion was first and seconded to find the responded in violation.

Ratterman/Johnson
5/0

Sanctions imposed are a fine of \$500.00. Fine must be paid within 30 days of the issuance of the Final order. \$5.00 health records fee.

| The following Board Members Voted | "Aye" | "Nay" |
|-----------------------------------|-------|-------|
| Dennis "Matthew" Kruse | ✓ | |
| Wayne Johnson | ✓ | |
| Gina Stuart | ✓ | |
| Terry Watson | ✓ | |
| Mark Ratterman | ✓ | |

VII. REVIEW OF PROBATION

- 1. Nothing for review

VIII. DELIBERATIONS AND POSSIBLE ISSUANCE OF FINAL ORDERS

- 1. **In the Matter of the License of: Christopher Michaels**
2018 REAB 0007
Re: Proposed Findings of Fact

Motion was first and seconded to Approve the Settlement

Stuart/Ratterman
5/0

| The following Board Members Voted | “Aye” | “Nay” |
|-----------------------------------|-------|-------|
| Dennis “Matthew” Kruse | ✓ | |
| Wayne Johnson | ✓ | |
| Gina Stuart | ✓ | |
| Terry Watson | ✓ | |
| Mark Ratterman | ✓ | |

IX. APPLICATION FOR REVIEW

- 1. **Leon Yap Li Yang**
Re: Waive the 90 Classroom Hours

Motion was first and seconded to Accept them as meeting the college courses to meet the 90 hour qualifying education for the Trainee exam.

Stuart/Johnson
5/0

| The following Board Members Voted | “Aye” | “Nay” |
|-----------------------------------|-------|-------|
| Dennis “Matthew” Kruse | ✓ | |
| Wayne Johnson | ✓ | |
| Gina Stuart | ✓ | |
| Terry Watson | ✓ | |
| Mark Ratterman | ✓ | |

2. Fredrick Corbett

Re: Did not disclose Criminal History on Application

Motion was first and seconded to **Approve the Reciprocal Application.**

Ratterman/Johnson

5/0

| The following Board Members Voted | “Aye” | “Nay” |
|-----------------------------------|-------|-------|
| Dennis “Matthew” Kruse | ✓ | |
| Wayne Johnson | ✓ | |
| Gina Stuart | ✓ | |
| Terry Watson | ✓ | |
| Mark Ratterman | ✓ | |

3. David Vanderstel

Re: Review of logs

Motion was first and seconded to **Deny Application for entrance into the exam for reasons that the following do not qualify,**

1. **Construction inspection are not appraisals**
2. **Appraisal reviews not permitted to be done by trainees**
3. **Commercial appraisals are not in substantial compliance with USPAP**
4. **Can’t count appraisals that are considered confidential**

Ratterman/Stuart

5/0

| The following Board Members Voted | “Aye” | “Nay” |
|-----------------------------------|-------|-------|
| Dennis “Matthew” Kruse | ✓ | |
| Wayne Johnson | ✓ | |
| Gina Stuart | ✓ | |
| Terry Watson | ✓ | |
| Mark Ratterman | ✓ | |

X. REINSTATEMENT APPLICATIONS

1. Nothing for review

XI. APPRAISER CE COURSE

1. The Columbia Institute (CE21100051)

- | | |
|--|---------|
| A. 2018 Appraisal Summit & Expo. No. 218 Day 1 | 7 Hours |
| B. 2018 Appraisal Summit & Expo. No. 218 Day 2 | 7 Hours |

Motion was first and seconded to **Approval**

Johnson/Watson
5/0

| The following Board Members Voted | "Aye" | "Nay" |
|-----------------------------------|-------|-------|
| Dennis "Matthew" Kruse | ✓ | |
| Wayne Johnson | ✓ | |
| Gina Stuart | ✓ | |
| Terry Watson | ✓ | |
| Mark Ratterman | ✓ | |

2. The Columbia Institute (CE21100051)

- A. Desktop Appraisals: Next Generation Valuations, No. 028 5 Hours

Motion was first and seconded to **Approval**

Johnson/Ratterman
5/0

| The following Board Members Voted | "Aye" | "Nay" |
|-----------------------------------|-------|-------|
| Dennis "Matthew" Kruse | ✓ | |
| Wayne Johnson | ✓ | |
| Gina Stuart | ✓ | |
| Terry Watson | ✓ | |
| Mark Ratterman | ✓ | |

3. Northern Michigan University (CE21100012)

- A. Common Questions asked by residential appraisers part II 7 Hours
- B. Persistent Problems with Residential Appraisal Reports 7 Hours

Motion was first and seconded to **Approval**

Johnson/Ratterman
5/0

| The following Board Members Voted | "Aye" | "Nay" |
|-----------------------------------|-------|-------|
| Dennis "Matthew" Kruse | ✓ | |
| Wayne Johnson | ✓ | |
| Gina Stuart | ✓ | |
| Terry Watson | ✓ | |

Mark Ratterman ✓

4. Allterra (CE10800883)

- A. 2018 Keynote Vegas 7 Hours
- B. 2018 Regulatory Update Vegas 7 Hours

Motion was first and seconded to **Approval**

Johnson/Ratterman
5/0

| The following Board Members Voted | “Aye” | “Nay” |
|-----------------------------------|-------|-------|
| Dennis “Matthew” Kruse | ✓ | |
| Wayne Johnson | ✓ | |
| Gina Stuart | ✓ | |
| Terry Watson | ✓ | |
| Mark Ratterman | ✓ | |

XII. OLD/NEW BUSINES

1. Recommendation to the Real Estate Commission for LSA#18-65

- A. Need signature on recommendation letter by Chair

Motion was first and seconded to **Approval the recommendation for the Real Estate Commission to adopt LSA#18-65.**

Johnson/Ratterman
5/0

| The following Board Members Voted | “Aye” | “Nay” |
|-----------------------------------|-------|-------|
| Dennis “Matthew” Kruse | ✓ | |
| Wayne Johnson | ✓ | |
| Gina Stuart | ✓ | |
| Terry Watson | ✓ | |
| Mark Ratterman | ✓ | |

2. Paul Watkins - LR60600348 (Suspended)

- A. Should OTSC be issued for not paying Civil Penalty?

Motion was first and seconded to **take no action.**

Ratterman/Stuart
5/0

| The following Board Members Voted | "Aye" | "Nay" |
|-----------------------------------|-------|-------|
| Dennis "Matthew" Kruse | ✓ | |
| Wayne Johnson | ✓ | |
| Gina Stuart | ✓ | |
| Terry Watson | ✓ | |
| Mark Ratterman | ✓ | |

XIII. ADJOURNMENT

There being no further business, and having completed its duties, the meeting of the Indiana Real Estate Appraiser Licensure and Certification Board adjourned at 12:35 p.m.

Dennis Kruse, Chairman

Next Scheduled Meeting
July 19, 2018
9:00 a.m.
W064