



**REAL ESTATE APPRAISER COMMISSION  
500 JAMES ROBERTSON PARKWAY  
NASHVILLE, TENNESSEE 37243  
615-741-1831**

**Meeting Minutes for September 16, 2024  
First Floor Conference Room 1B  
Davy Crockett Tower**

The Tennessee Real Estate Appraiser Commission met on September 16, 2024, and the following business was transacted:

**BOARD MEMBERS PRESENT:** Brett Mansfield, Nelson Pratt, Dr. Mark Sunderman, William Haisten, Taylor Vandever, Eric Robinson, Francie Mello, Sandra Tuck

**BOARD MEMBERS ABSENT:** None

**STAFF MEMBERS PRESENT:** Glenn Kopchak, Anna Matlock, William Best, Taylor Hilton, Alexandria Griffey

**CALL TO ORDER / ROLL CALL / NOTICE OF MEETING**

Brett Mansfield called the meeting to order at 9:00 am and Director Glenn Kopchak took roll call.

**AGENDA**

William Haisten made a motion to adopt the agenda. This was seconded by Eric Robinson. The motion passed by unanimous voice vote.

**JUNE MINUTES**

Taylor Vandever made a motion to adopt the June minutes. This was seconded by Nelson Pratt. The motion passed by unanimous voice vote.

## EXPERIENCE INTERVIEWS

### Mr. Will Haisten

Name	Upgrade Type	Recommend	Board Vote
William Fox	CR	Yes	Yes

### Mr. Brett Mansfield

Name	Upgrade Type	Recommend	Board Vote
Hunter Holland	CG	Yes	Yes
Dustin Pendel	CG	Yes	Yes
Bradford Harden	CR	Yes	Yes

### Ms. Francie Mello

Name	Upgrade Type	Recommend	Board Vote
Bronson Bell	CG	Yes	Yes
Stacey Latham	Licensed	Yes	Yes

### Mr. Nelson Pratt

Name	Upgrade Type	Recommend	Board Vote
Christopher Latch	CR	Yes	Yes
Matthew Puckett	CG	Yes	Yes

### Ms. Sandra Tuck

Name	Upgrade Type	Recommend	Board Vote
Tosan Cunningham	CR	Yes	Yes
Nicholas Powell	CR	Yes	Yes

### Mr. Taylor Vandever

Name	Upgrade Type	Recommend	Board Vote
Rosemary Anderson	CG	Yes	Yes

Nelson Pratt made a motion to approve the above interview recommendations. This was seconded by Taylor Vandever. The motion passed by unanimous voice vote.

### EDUCATION REPORT

Course Provider	Course Number	Course Name	Instructor(s)	Type	Hours	Recommendation
Appraiser eLearning LLC	2799	Scan to Sketch – Practical Application of Mobile Appraising	Joel Baker, Thomas Humphreys	CE	7	Approve
Appraiser eLearning LLC	2801	Fostering Diversity in the Appraiser Profession	Loren Cooke	CE	3	Approve
Appraiser eLearning LLC	2802	2024 Val Expo – Day 1	Multiple	CE	7	Approve
Appraiser eLearning LLC	2803	2024 Val Expo – Day 2	Multiple	CE	7	Approve
Melissa Bond	2805	VA and USPAP Appraising	Melissa Bond	CE	7	Approve
American Society of Farm Mgrs & Rural App	2806	Practical Applications of the Equivalency Ratio	Randall Kyles	CE	8	Approve
Melissa Bond	2809	Critical Thinking	Tim Andersen, Melissa Bond	CE	7	Approve
American Society of Farm Mgrs & Rural App	2810	Data Analytics for Appraisers	Ray Wagester	CE	8	Approve
Appraiser eLearning LLC	2812	2024 Appraisal Summit – Day 1	Multiple	CE	7	Approve
Appraiser eLearning LLC	2813	2024 Appraisal Summit – Day 1	Multiple	CE	7	Approve
Appraiser eLearning LLC	2814	2024 ASA Internation Conference	Multiple	CE	15	Approve
Appraiser eLearning LLC	2815	Appraising Pre-Foreclosures, Short Sales & Reos	Pamela K. Teel	CE	7	Approve
Appraiser eLearning LLC	2817	Appraiser's Guide to Short Term Rentals	Bryan Reynolds	CE	4	Approve
American Society of Farm Mgrs & Rural App	2818	AgWare Back to Basics for Datlog and ClickForms	Christine Lepoer	CE	7	Approve

American Society of Farm Mgrs & Rural App	2819	Rapid Fire Case Studies 2024	Multiple	CE	6	Approve
American Society of Farm Mgrs & Rural App	2820	ASFMRA Annual Meeting 2024	Multiple	CE	5	Approve
American Society of Farm Mgrs & Rural App	2821	2024 F&W Annual Company Meeting	Multiple	CE	9	Approve
Green Mountain eLearning, LLC	2825	Cultural Competency and Elimination of Bias	David Thomas	CE	3	Approve
Green Mountain eLearning, LLC	2826	Big Data- Big Trouble, Public Records, Square Footage, and Big Data Myths	David Hampton Thomas	CE	5	Approve
OREP Education Network	2827	Applying Appraisal Standards for Competent Valuations	Timothy Anderson	CE	7	Approve
Appraiser eLearning	2829	Objectivity: Market Change and GLA	Multiple	CE	4	Approve

### Individual Course Approvals

Licensee	Course Provider	Course Name	Hours	Type	Recommendation
David Baker	IAAO	402 Tax Policy	30	CE	Yes
Jonathan Webber	IRWA	413 – Uniform Appraisal Standards for Federal Land Aquisitions (Yellow Book)	24	CE	Yes
Neil Niles	Farm Credit Mid-America	Supporting Your Appraisal	7	CE	Yes

Dr. Mark Sunderman made a motion to approve the education committee's recommendations. This was seconded by Eric Robinson. The motion passed by unanimous voice vote.

### DIRECTOR'S REPORT

#### Budget Report

Director Kopchak briefed the budget report summarizing recent months of record, noting items under expenditures. Director Kopchak noted the increase in legal expenses in May due to rulemaking and the large deficit in June resulting from March and April ASC registry expenses being debited in June. Director Kopchak further noted that the board is tracking towards surplus and adding to the overall reserve.

## **PUBLIC COMMENT PERIOD RELATED TO ITEMS ON THE AGENDA**

There were no comments from the public.

### **LEGAL**

(Presented by Taylor Hilton)

#### **Legal Report**

##### **1. 2024042541**

**Opened: 9/3/2024**

**First Licensed: 11/25/2002**

**Expires: 10/31/2025**

**License Type: Certified Residential Real Estate Appraiser**

**History: None**

Complainant alleges that Respondent did not respond to inquiry requests after inspecting the subject property. Complainant asserts that Respondent completed the appraisal on July 8, 2024, and never submitted a report.

Respondent states their main issue with the completing the appraisal report was that the subject property's dwelling is on a parcel with another dwelling attached to the subject property. Respondent states they asked their client for clarification on the land ownership. Respondent explains they were in the process of finding out more information on the land ownership when their client canceled the order. Respondent advises they were busy doing their due diligence on the property and apologizes for any delay in response this caused. Counsel recommends closure.

**Recommendation: Close.**

**Commission Decision: The Commission voted to accept Counsel's recommendation.**

##### **2. 2024036771**

**Opened: 8/5/2024**

**First Licensed: 7/2/2015**

**Expires: 7/1/2025**

**License Type: Appraisal Management Company**

**History: 2000 Letter of Warning**

The Commission administratively opened this complaint after Respondent failed to submit their annual AMC National Registry Panel Report for their 2023 calendar year transactions.

Respondent explains they inadvertently overlooked the matter after they parted ways with their compliance manager. However, Respondent has now complied with the National

Registry requirements and submitted their report on August 2, 2024. As such, Counsel recommends closure.

**Recommendation: Close.**

**Commission Decision: The Commission voted to accept counsel's recommendation.**

**3. 2024036791**

**Opened: 8/5/2024**

**First Licensed: 7/20/2011**

**Expires: 7/19/2025**

**Type of License: Appraisal Management Company**

**History: None**

The Commission administratively opened this complaint after Respondent failed to submit their annual AMC National Registry Panel Report for their 2023 calendar year transactions.

Respondent apologizes for failing to file the 2023 Panel Report on time. Respondent explains that their email spam filter inadvertently caught the Commission's communications. Respondent advises that they have since fixed this issue and filed their 2023 AMC National Registry Panel Report. As such, Counsel recommends closure.

**Recommendation: Close.**

**Commission Decision: The Commission voted to accept counsel's recommendation.**

**4. 2024036751**

**Opened: 8/12/2024**

**First Licensed: 8/20/2020**

**Expires: 8/19/2026**

**Type of License: Appraisal Management Company**

**History: None**

The Commission administratively opened this complaint after Respondent failed to submit their annual AMC National Registry Panel Report for their 2023 calendar year transactions.

Respondent apologizes for the delay in completing their 2023 Panel Report and explains that they did not receive the initial emails regarding the matter. However, Respondent has since submitted their 2023 AMC National Registry Panel Report. As such, Counsel recommends closure.

**Recommendation: Close.**

**Commission Decision: The Commission voted to accept counsel's recommendation.**

**5. 2024036721**

**Opened: 7/22/2024**

**First Licensed: 10/31/2022**

**Expires: 10/30/2024**

**Type of License: Appraisal Management Company**

**History: None**

The Commission administratively opened this complaint after Respondent failed to submit their annual AMC National Registry Panel Report for their 2023 calendar year transactions.

Respondent apologizes for the delay in filing their National Registry Panel Report. Respondent advises they had elected not to renew their Tennessee License and no longer operate within Tennessee. Respondent explains that since they no longer prepare appraisal reports in Tennessee and no Tennessee-licensed appraisers are currently on their panel, they mistakenly believed they did not need to submit a National Registry Panel Report for 2023. However, Respondent has since filed their 2023 National Registry Panel Report. As such, Counsel recommends closure.

**Recommendation: Close.**

**Commission Decision: The Commission voted to accept counsel's recommendation.**

**6.2024036801**

**Opened: 8/12/2024**

**First Licensed: 8/21/2012**

**Expires: 8/20/2024 (Expired – Grace)**

**Type of License: Appraisal Management Company**

**History: None**

The Commission administratively opened this complaint after Respondent failed to submit their annual AMC National Registry Panel Report for their 2023 calendar year transactions.

Respondent advised that their business closed in 2022 and was not open during the 2023 calendar year. As such, Counsel recommends closing and flagging this matter. If Respondent later reopens their business, they will need to re-address the complaint and 2023 National Registry Panel Report.

**Recommendation: Close and flag.**

**Commission Decision: The Commission voted to accept Counsel's recommendation.**

**7. 2024037261**

**Opened: 8/12/2024**

**First Licensed: 5/16/2022**

**Expires: 5/15/2024 (Expired)**

**Type of License: Appraisal Management Company**

**History: None**

Complainant alleges Respondent, an Appraisal Management Company, owes Complainant for unpaid invoices. Complainant advises; however, Respondent has since closed. Complainant explains they could not contact Respondent to obtain the outstanding payments.

Respondent failed to answer the complaint.

This complaint appears to fall under the purview of civil law and, as such, is outside the Commission's jurisdiction. Accordingly, Counsel recommends closing this complaint with a Letter of Instruction reminding Respondent to answer the Commission's requests.

**Recommendation: Letter of Instruction.**

**Commission Decision: The Commission voted to issue Respondent a Letter of Warning pertaining to Respondent's failure to answer the Commission's requests.**

**8. 2024016931**

**Opened: 4/29/2024**

**First Licensed: 10/25/1994**

**Expires: 12/19/2024**

**Type of License: Licensed Real Estate Appraiser**

**History: 2002 Agreed Order for Alleged Constituted Fraud and Forgery**

Complainant states they contacted Respondent on July 18, 2023, at the advice of their real estate agent. Complainant alleges they agreed on a price for the appraisal of Complainant's family farm and met with Respondent on July 26, 2023. Complainant states that Respondent was at the farm for several hours and took "many pictures" of the property. Complainant explains that Respondent expressed the appraisal would be a fourteen (14) day turnaround. Complaint advises; however, as of the date of the complaint (April 29, 2024), Complainant has not received the appraisal and has had only sporadic contact with the Respondent. Complainant alleges that Respondent is avoiding calls, emails, and texts.



Respondent failed to answer the complaint.

Counsel sent the matter out on an investigation. Both Respondent and Complainant failed to comply with the investigation. Accordingly, Counsel recommends closing this matter with a Letter of Instruction reminding Respondent to answer the Commission's requests.

**Recommendation: Letter of Instruction.**

**Commission Decision: The Commission voted to accept Counsel's recommendation.**

**9. 2024030961**

**Opened: 6/17/2024**

**First Licensed: 4/3/2019**

**Expires: 2/7/2025**

**Type of License: Certified Residential Real Estate Appraiser**

**History: None**

On May 19, 2024, Respondent submitted a Residential Appraisal Report for the subject property. Complainant alleges that Respondent failed to utilize proper comparables, affecting the credibility of the appraisal. Complainant requested that Respondent consider additional comparable properties and re-evaluate the property. However, Complainant alleges that Respondent denied this request.

Respondent states that the available comparable sales that have sold within three (3) months were limited. Respondent explains that the relevant search parameter was extended to a one (1) year time frame in the subject property's market. Respondent advises that the market has remained stable throughout the year.

Counsel requested an expert review. The expert found the only violation in the report was under the Highest and Best Use Section. The expert notes that while Respondent reported their opinion of the Highest and Best use, they failed to provide the necessary summary of the support and rationale for that opinion as required by USPAP SR 2-2(a)(xii). However, the expert explains that this example of noncompliance with USPAP is not considered egregious and did not undermine the credibility of the value estimate. There were no complaints relating to this section of the appraisal.

Accordingly, Counsel recommends closing this complaint with a Letter of Instruction pertaining to USPAP SR 2-2(a)(xii).

**Recommendation: Letter of Instruction pertaining to USPAP SR 2-2(a)(xii).**

**Commission Decision: The Commission voted to close the complaint with no action.**

**10. 2024036831**

**Opened: 7/15/2024**

**First Licensed: 12/12/2012**

**Expires: 12/11/2024**

**Type of License: Appraisal Management Company**

**History: None**

The Commission administratively opened this complaint after Respondent failed to submit their annual AMC National Registry Panel Report for their 2023 calendar year transactions.

Respondent explains, as background, that another company acquired Respondent (hereinafter "purchaser") on June 30, 2023. Respondent clarifies that the purchaser was supposed to notify all relevant bodies about the acquisition, handle all dissolution requirements, and file the annual National Registry report. Respondent states that they were unaware until this complaint that the purchaser had not filed the report.

Respondent expresses remorse for the mistake and regret for their non-compliance. Respondent advises that they have been powerless since recently experiencing a hurricane and are gathering the necessary information to file the report by the business sale date of June 30, 2023.

Counsel recommends authorizing issuing a Letter of Caution, allowing Respondent thirty (30) days to complete their Tennessee AMC National Registry Panel Report. However, if Respondent does not comply within thirty (30) days, Counsel recommends authorizing the issuing of a Consent Order for a Two Hundred Fifty Dollar (\$250.00) civil penalty and requiring Respondent to provide proof of registration within thirty (30) days.

**Recommendation: Authorize issuing a Letter of Caution, allowing Respondent thirty (30) days to complete their Tennessee AMC National Registry Panel Report. However, if Respondent does not comply within thirty (30) days, Counsel recommends authorizing the issuing of a Consent Order for a Two Hundred Fifty Dollar (\$250.00) civil penalty and requiring Respondent to provide proof of registration within thirty (30) days.**

**Commission Decision: The Commission voted to accept Counsel's recommendation.**

**11. 2024036781**

**Opened: 7/22/2024**

**First Licensed: 5/5/2016**

**Expires: 5/4/2024 (Expired)**

**Type of License: Appraisal Management Company**

**History: None**

The Commission administratively opened this complaint after Respondent failed to submit their annual AMC National Registry Panel Report for their 2023 calendar year transactions.

Respondent informed us that they are no longer in operation. However, Respondent provided no information to establish that they were closed for the entire calendar year of 2023. If opened for any portion of a previous calendar year, an AMC is required to report any covered transactions.

Therefore, Counsel recommends authorizing issuing a Letter of Caution, allowing Respondent thirty (30) days to complete their Tennessee AMC National Registry Panel Report. However, if Respondent does not comply within thirty (30) days, Counsel recommends authorizing the issuing of a Consent Order for a Two Hundred Fifty Dollar (\$250.00) civil penalty and requiring Respondent to provide proof of registration within thirty (30) days.

**Recommendation: Authorize issuing a Letter of Caution, allowing Respondent thirty (30) days to complete their Tennessee AMC National Registry Panel Report. However, if Respondent does not comply within thirty (30) days, Counsel recommends authorizing the issuing of a Consent Order for a Two Hundred Fifty Dollar (\$250.00) civil penalty and requiring Respondent to provide proof of registration within thirty (30) days.**

**Commission Decision: The Commission voted to accept Counsel's recommendation.**

**12. 2024036731**

**Opened: 8/12/2024**

**First Licensed: 5/16/2022**

**Expires: 5/15/2024 (Expired)**

**Type of License: Appraisal Management Company**

**History: None**

The Commission administratively opened this complaint after Respondent failed to submit their annual AMC National Registry Panel Report for their 2023 calendar year transactions.

Respondent informed us that they are no longer in operation. However, Respondent provided no information to establish that they were closed for the entire calendar year of 2023. If opened for any portion of a previous calendar year, an AMC is required to report any covered transactions.

Therefore, Counsel recommends authorizing issuing a Letter of Caution, allowing

Respondent thirty (30) days to complete their Tennessee AMC National Registry Panel Report. However, if Respondent does not comply within thirty (30) days, Counsel recommends authorizing the issuing of a Consent Order for a Two Hundred Fifty Dollar (\$250.00) civil penalty and requiring Respondent to provide proof of registration within thirty (30) days.

**Recommendation: Authorize issuing a Letter of Caution, allowing Respondent thirty (30) days to complete their Tennessee AMC National Registry Panel Report. However, if Respondent does not comply within thirty (30) days, Counsel recommends authorizing the issuing of a Consent Order for a Two Hundred Fifty Dollar (\$250.00) civil penalty and requiring Respondent to provide proof of registration within thirty (30) days.**

**Commission Decision: The Commission voted to accept Counsel's recommendation.**

**13. 2024036741**

**Opened: 8/12/2024**

**First Licensed: 3/22/2021**

**Expires: 3/21/2025**

**Type of License: Appraisal Management Company**

**History: None**

The Commission administratively opened this complaint after Respondent failed to submit their annual AMC National Registry Panel Report for their 2023 calendar year transactions.

Respondent failed to answer the complaint.

Counsel recommends authorizing issuing a Letter of Caution, allowing Respondent thirty (30) days to complete their Tennessee AMC National Registry Panel Report. However, if Respondent does not comply within thirty (30) days, Counsel recommends authorizing the issuing of a Consent Order for a Two Hundred Fifty Dollar (\$250.00) civil penalty and requiring Respondent to provide proof of registration within thirty (30) days.

**Recommendation: Authorize issuing a Letter of Caution, allowing Respondent thirty (30) days to complete their Tennessee AMC National Registry Panel Report. However, if Respondent does not comply within thirty (30) days, Counsel recommends authorizing the issuing of a Consent Order for a Two Hundred Fifty Dollar (\$250.00) civil penalty and requiring Respondent to provide proof of registration within thirty (30) days.**

**Commission Decision: The Commission voted to accept Counsel's recommendation.**

**14. 2024036811**

**Opened: 8/12/2024**

**First Licensed: 2/23/2015**

**Expires: 2/22/2025**

**Type of License: Appraisal Management Company**

**History: None**

The Commission administratively opened this complaint after Respondent failed to submit their annual AMC National Registry Panel Report for their 2023 calendar year transactions.

Respondent failed to answer the complaint.

Counsel recommends authorizing issuing a Letter of Caution, allowing Respondent thirty (30) days to complete their Tennessee AMC National Registry Panel Report. However, if Respondent does not comply within thirty (30) days, Counsel recommends authorizing the issuing of a Consent Order for a Two Hundred Fifty Dollar (\$250.00) civil penalty and requiring Respondent to provide proof of registration within thirty (30) days.

**Recommendation: Authorize issuing a Letter of Caution, allowing Respondent thirty (30) days to complete their Tennessee AMC National Registry Panel Report. However, if Respondent does not comply within thirty (30) days, Counsel recommends authorizing the issuing of a Consent Order for a Two Hundred Fifty Dollar (\$250.00) civil penalty and requiring Respondent to provide proof of registration within thirty (30) days.**

**Commission Decision: The Commission voted to accept Counsel's recommendation.**

**15. 2024036821**

**Opened: 8/12/2024**

**First Licensed: 8/4/2014**

**Expires: 8/3/2024 (Expired- Grace)**

**Type of License: Appraisal Management Company**

**History: None**

The Commission administratively opened this complaint after Respondent failed to submit their annual AMC National Registry Panel Report for their 2023 calendar year transactions.

Respondent failed to answer the complaint.

Counsel recommends authorizing issuing a Letter of Caution, allowing Respondent thirty (30) days to complete their Tennessee AMC National Registry Panel Report. However, if Respondent does not comply within thirty (30) days, Counsel recommends authorizing the issuing of a Consent Order for a Two Hundred Fifty Dollar (\$250.00) civil penalty and requiring Respondent to provide proof of registration within thirty (30) days.

**Recommendation: Authorize issuing a Letter of Caution, allowing Respondent thirty (30) days to complete their Tennessee AMC National Registry Panel Report. However, if Respondent does not comply within thirty (30) days, Counsel recommends authorizing the issuing of a Consent Order for a Two Hundred Fifty Dollar (\$250.00) civil penalty and requiring Respondent to provide proof of registration within thirty (30) days.**

**Commission Decision: The Commission voted to accept Counsel's recommendation.**

#### **NEW BUSINESS**

Taylor Vandever initiated discussion regarding process improvements for education course submissions and the complaints process. Director Kopchak stated that the education courses can now be submitted online which has made the process more efficient. As for any modifications to the complaints process, there are currently no industry proposals that are within the four parameters previously outlined.

#### **ADJOURNMENT**

The meeting adjourned at 9:35 a.m.