



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

**Meeting Minutes for October 20, 2025
First Floor Conference Room 1B
Davy Crockett Tower**

The Tennessee Real Estate Appraiser Commission met on October 20, 2025, and the following business was transacted:

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

BOARD MEMBERS ABSENT: Taylor Vandever

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

BOARD MEETING

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 Nelson Pratt. The motion passed by unanimous voice vote.

JULY MINUTES

William Haisten made a motion to adopt the July minutes. This was seconded by Sandra Tuck. The motion passed by unanimous voice.

EXPERIENCE INTERVIEWS

Mr. Brett Mansfield

Name	Upgrade Type	Recommend	Board Vote
Parker Gray	Certified Residential	Yes	Yes

Ms. Francie Mello

Name	Upgrade Type	Recommend	Board Vote
Gerron Scissum	Certified General	Yes	Yes

Mr. Nelson Pratt

Name	Upgrade Type	Recommend	Board Vote
Jack Hatcher	Certified General	Yes	Yes

Ms. Sandra Tuck

Name	Upgrade Type	Recommend	Board Vote
Kierra Alley	Licensed	Yes	Yes

Mr. Taylor Vandever

Name	Upgrade Type	Recommend	Board Vote
Cade Thatcher	Licensed	Yes	Yes

Mr. Will Haisten

Name	Upgrade Type	Recommend	Board Vote
Drew Myers	Certified Residential	Yes	Yes

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

EDUCATION REPORT

Course Provider	Course Number	Course Name	Instructor(s)	Type	Hours	Recommendation
Appraiser eLearning	2937	2025 Summit – Day 1	Multiple	CE	7	Approve
Appraiser eLearning	2938	2025 Summit – Day 2	Multiple	CE	7	Approve
TN Chapter of Appraisal Institute	2940	Conservation Easements: 2025 Updates on Legal, Appraisal, Accounting, & Ethical Iss	Multiple	CE	5	Approve
Appraiser eLearning	2941	“Cents & Sensibility”: Bringing Clarity and Confidence to the Cost Approach	Cathy Putegnat	CE	4	Approve
Appraiser eLearning	2942	Into the Arena – Expert Roles in Litigation Support	Multiple	CE	3	Approve
American Soc of Farm Mgrs & Rural App	2946	Rapid Fire Case Studies 2025	Multiple	CE	6	Approve
American Soc of Farm Mgrs & Rural App	2947	ASFMRA Annual Meeting 2025	Multiple	CE	4	Approve
Appraisal Institute	2949	Online Valuation Bias and Fair Housing Laws and Regulations	Mark Freitag	CE	8	Approve
Appraisal Institute	2950	Online Valuation Bias and Fair Housing Laws and Regulations	Mark Freitag	CE	7	Approve
Appraisal Institute	2956	Analyzing Defects, Damages, and Deficiencies in the New URAR	Sandra Adomatis, Sean Sargeant	CE	3	Approve
Melissa Bond	2957	New UAD 3.6	Lisa Meinczinger	CE	7	Approve
TN Chapter of Appraisal Institute	2959	Fall Real Estate Symposium	Multiple	CE	7	Approve
Melissa Bond	2961	New UAD 3.6	Lisa Meinczinger, Melissa Bond	CE	7	Approve
Calypso	2965	The New URAR/UAD Appraiser's Guide	Francis Finigan	CE	7	Approve
American Soc of Farm Mgrs & Rural App	2968	Appraising Ag Facilities Equine Seminar	Paul Herrington, Cara Penley	CE	8	Approve

Individual Course Approvals

Licensee	Course Provider	Course Name	Hours	Type	Recommendation
Brandi Goodman	IAAO	311- Real Property Modeling Concepts	30	CE	Approve

Dr. Mark Sunderman made a motion to approve the education report. This was seconded by William Haisten. The motion passed by unanimous voice vote.

DIRECTOR'S REPORT

Budget Report

Director Kopchak provided the budget report, noting a spike in expenditure for the month of June. This was determined to be the result of STS charges due to various project enhancements. Director Kopchak stated that the final reserve balance for FY25 and current trending analysis for FY26 will not be released till later in the month, leaving more to cover at the next meeting.

AARO Fall Conference Update and Travel

Sandra Tuck provided a detailed summary of the AARO Fall Conference held October 6–8, 2025, in Atlanta, Georgia. Highlights included updates from the Appraiser Qualifications Board (AQB) regarding the “Qualifications Reassessment Project”, ongoing evaluation of practicum pathways, and widespread adoption of Practical Applications of Real Estate Appraisal (PAREA) programs nationwide. The new Uniform Appraisal Dataset (UAD) 3.6 program was discussed extensively, emphasizing its dynamic data-driven structure and significant changes to residential appraisal reporting. Commissioners discussed implications for regulatory review, education, and training of appraisers in Tennessee.

Will Haisten made a motion to approve travel to the 2026 AARO Fall Conference. This was seconded by Eric Robinson. The motion passed by unanimous voice vote.

LEGAL

(Presented by Taylor Hilton)

Legal Report

1. 2025033261

Opened: 6/23/2025

First Licensed: 7/13/1995

Exploration: 10/31/2025

Type of License: Certified Residential Real Estate Appraiser

History: 2018 Consent Order for USPAP violations

Complainant alleges that Respondent's appraisal report contained inaccurate information, specifically asserting that Respondent failed to account for "many of the key elements of the home."

Respondent denies the allegations, stating that they have reviewed the complaint and determined that the Complainant is not affiliated with the property owner, buyer, lender, or the Department of Veterans Affairs in connection with the subject property.

Counsel referred this matter to an expert reviewer for further evaluation. The expert reviewer found the report to be overall credible and did not observe any USPAP violations. However, the complaint alleged that Comparable No. One (1) was inferior in condition and warranted a condition adjustment. While the reviewer did not find any USPAP violations based on their 2 of 10 analysis, they acknowledged that an argument could be made in support of a condition adjustment for Comparable No. One (1).

Based on the expert reviewer's findings Counsel recommends closure.

Recommendation: Close.

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

2. 2025034561

Opened: 6/30/2025

First Licensed: 6/9/2025

Expires: 6/8/2027

Type of License: AMC Appraisal Management Company

History: None

This complaint was opened internally after the Respondent (the applicant) marked "no" on question No. Three (3) on the Notarized Declaration of Owner(s) and Controlling Person Character information form which reads: "Have you ever been convicted of, pled guilty, or pled no contest to any criminal offense, or is there any criminal (felony or misdemeanor) charge now pending against you?" However, a background report received indicated that the applicant was previously convicted of Driving Under the Influence.

Respondent clarifies that this incident was already discussed during the license approval process for the AMC License. Respondent explains they provided a written explanation regarding the incident in question along with the background and resolution of the matter. Respondent states that after reviewing this information, the Commission

approved the AMC license.

Based on the aforementioned information, this complaint appears to have been open as a procedural matter after the initial review of the application. Accordingly, Counsel recommends closure.

Recommendation: Close.

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

3. 2025039071

Opened: 7/28/2025

First Licensed: 12/31/1991

Expires: 12/31/2025

Type of License: Certified General Real Estate Appraiser

History: None

Complainant alleges that Respondent abused their position as a member of the County Board of Equalization. Complainant further contends that Respondent's conduct during the meeting was unprofessional and dishonest. 3 of 10 The complaint was answered by legal counsel for Respondent, who denied all allegations. The response asserts that no portion of the complaint raised concerns pertaining to Respondent's position as a licensed Tennessee appraiser. Likewise, the response notes that Complainant did not make any allegations of Respondent violating USPAP regulations or regulations of the Commission. Further, the response explains Respondent has retired from their appraisal business.

As the dispute appears to fall outside the jurisdiction of the Commission, Counsel recommends closure.

Recommendation: Close.

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

4. 2025041271

Opened: 8/18/2025

First Licensed: 9/2/1998

Expires: 9/30/2026

Type of License: Certified Residential Real Estate Appraiser

History: 2007 Consent Order for appraising property which exceeded transaction limits; 2012 Final Order for allegations of overvaluing a property; 2014 Consent Order

for allegations of overvaluing a property

Complainant is the homeowner of the property appraised by Respondent. Complainant filed their complaint requesting a refund from Respondent. Complainant alleged Respondent was extremely delayed in providing the appraisal report. However, Complainant has since requested to withdraw their complaint citing that all issues have been resolved with Respondent. Accordingly, Counsel recommends closure.

Recommendation: Close.

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

5. 2025048841

Opened: 9/2/2025

First Licensed: 9/26/2000

Expires: 9/30/2027

Type of License: Certified Residential Real Estate Appraiser

History: None

Complainant is the homeowner of the property appraised by Respondent. The complaint alleges that Respondent's appraisal report contained multiple errors regarding the characteristics of the subject property.

Respondent denies the allegations and believes the report is truthful and compliant with USPAP.

Counsel referred this matter to an expert reviewer for further evaluation. The expert reviewer found the report to be overall credible and did not observe any USPAP violations. Accordingly, Counsel recommends closure.

Recommendation: Close.

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

6. 2025053441

Opened: 9/22/2025

First Licensed: 12/13/2006

Expires: 2/28/2027

Type of License: Certified Residential Real Estate Appraiser

History: None

Complainant is the homeowner of the subject property and alleges that Respondent engaged in unprofessional business practices. Specifically, Complainant claims that Respondent failed to timely complete an appraisal and brought a "potential buyer" to view the subject property.

Respondent advises that they were initially contacted by Complainant's mother regarding an appraisal assignment. Respondent explains that although they initially indicated willingness to complete the appraisal, they later learned the intended use was for a "contentious divorce proceeding." Respondent states that they do not perform appraisals for such purposes and, accordingly, declined the assignment. Respondent further clarifies that at a later date, the property was listed for sale, and in their capacity as a real estate agent, they brought a client to view the property. However, Respondent states that client ultimately declined to purchase the property. Respondent sustains that no appraisal was completed on the property and asserts that they complied fully with USPAP and the Commission's regulations.

Based on the information provided, this matter appears to fall outside the jurisdiction of the Commission. Accordingly, Counsel recommends closure.

Recommendation: Close.

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

7. 2025033101

Opened: 6/30/2025

First Licensed: 9/1/2006

Expires: 9/30/2026

Type of License: Certified Residential Real Estate Appraiser

History: 2014 Consent Order for USPAP violations

The Complainant, a financial institution, alleges that Respondent improperly permitted a trainee appraiser to conduct the appraisal of the subject property.

In response, Respondent acknowledges that upon arriving at the property, they were not "feeling [their] best." Respondent states, to avoid causing inconvenience to the homeowner, they instructed their trainee to assist in gathering photographs and necessary information for the appraisal. Respondent states that the trainee, who is licensed in Alabama, was present with Respondent and acted under Respondent's direct supervision and oversight. Respondent states upon further review, they realized that because the trainee is not licensed in Tennessee, they were required to return to the property and conduct the full inspection personally. Respondent states they take full responsibility for the oversight, and express regret for any confusion caused.

Counsel recommends the Commission authorize a Consent Order requiring Respondent to complete a Four (4) Hour Supervisor Trainee continuing education course within one hundred and eighty (180) days of the execution of the Consent Order. Counsel also recommends for this class to be completed in addition to the minimum continuing education requirements for license renewal.

Recommendation: Authorize a Consent Order requiring Respondent to complete a four (4) hour Supervisor Trainee Continuing Education Course within one hundred and eighty (180) days of the execution of the Consent Order. Counsel also recommends for this class to be completed in addition to the minimum continuing education requirements for license renewal.

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

8. 2025027641

Opened: 6/23/2025

First Licensed: 8/5/2016

Expires: 10/31/2026

Type of License: Certified Residential Real Estate Appraiser

History: None

Complainant, a financial company, alleges that upon reviewing the Respondent's report, Complainant determined there was a reasonable belief that the report contained material deficiencies which may have impacted the valuation.

Respondent acknowledges that the appraisal report contained errors and attributes the mistake to personal circumstances at the time of completion. Respondent explains that their father had recently passed away and that they had just learned of their mother's illness while preparing the report. Respondent explains that the assignment was completed over an extended period, during which Respondent believes the condition adjustments were inadvertently overlooked. Respondent asserts that the error was unintentional and affirms their commitment to implementing additional review procedures to prevent similar mistakes in the future.

Counsel referred this matter to an expert reviewer for further evaluation. The complaint contained allegations of a substantial error within the appraisal report, specifically concerning the mischaracterization of the subject property's condition and misrepresentations in the selection and analysis of comparable properties. The expert determined these inaccuracies 6 of 10 rendered the appraisal report misleading and to have had a material effect on the final assignment results. In their response, Respondent acknowledged the error and attributed it to an unintentional mistake. The review

appraiser concluded that the errors constituted violations of USPAP. The reviewer further found that the comparables utilized in the report appeared to be in superior condition to the subject property, contrary to the report's representation that they were of equal condition. In the opinion of the review appraiser, these misrepresentations and omissions materially impacted the credibility and reliability of the appraisal, resulting in a report that is misleading and affecting the overall reliability. The review appraiser notes the following USPAP violations: Standard 1, Standard Rule 1-1(b); Standard 2, Standard Rule 2- 1(a); and Standard 2, Standard Rule 2-1(b).

Based on the expert reviewer's findings, Counsel recommends the Commission authorize a Consent Order requiring continuing education to be completed within one hundred and eighty (180) days of the execution of the Consent Order and for these classes to be completed in addition to the continuing education minimum requirements for license renewal. Counsel also recommends that the Commission discuss and decide on the appropriate continuing education classes in the Consent Order.

Recommendation: Authorize a Consent Order requiring Continuing Education to be completed within one hundred and eighty (180) days of the execution Consent Order and for these classes to be completed in addition to the continuing education minimum requirements for license renewal.

Commission Decision: The Commission voted to authorize the issuance of a Consent Order that includes a civil penalty of five hundred dollars (\$500.00) and requires the completion of the four (4) hour Corrective Education Course "Sales Comparison Approach Reconciliation." This course is to be completed within one hundred and eighty (180) days of the execution of the Consent Order, and in addition to the continuing education requirements for licensure renewal.

9. 2025029021

Opened: 5/28/2025

First Licensed: 9/24/1991

Expires: 9/30/2025

Type of License: Certified Residential Real Estate Appraiser

History: 2015 Letter of Caution

Complainant appears to be the owner of the subject property. Complainant alleges Respondent's report contained discrepancies about the subject property. Complainant further states Respondent was unwilling to revise the report after the alleged discrepancies were brought to the Respondent's attention.

Recommendation: Letter of Instruction.

Counsel referred this matter to an expert reviewer for further evaluation. The expert

found the following:

Zoning Description:

- The report misidentified the zoning classification of the subject property.
- Per the county tax card and city/county records, the correct zoning is A-2, not "Residential" as stated in the report.
 - This misclassification directly impacts the Highest and Best Use analysis.
- The improvements do not conform to the existing zoning, and this is not noted or discussed in Respondent's report.
- The expert determined this reflected non-compliance with USPAP Standard Rule: 1- 3(a).

Hypothetical Condition:

- No hypothetical condition was included; however, one was warranted as a 2-4 family use is non-conforming per local authorities.
- The expert determined this reflected non-compliance with USPAP Standard Rule: 2-2 (a) (xi).

Site Characteristics:

- The report failed to properly identify the subject property's parcel configuration.
- The state tax map identifies two (2) parcels, while Courthouse Retrieval shows one (1).
 - The property was subsequently re-plated after the appraisal report was completed.
- Lack of access drive across part of the parcel was not addressed in Respondent's report.
- The expert determined this reflected non-compliance with USPAP Standard Rules: 1- 1(b) and 1-2(e)(i).

Highest and Best Use (HBU) Analysis:

- There was not a meaningful HBU analysis relevant to subject characteristics.
- Both the "as if vacant" and "as improved" HBU conclusions rely on incorrect zoning information.
- No proper analysis or reconciliation of zoning implications was provided.
- The expert determined this reflected non-compliance with USPAP Standard Rules: 1- 3(b) and 2-2(a)(x).

Sales Comparison Approach:

- Respondent stated that sales one (1) and two (2) were not part of a multiple property transaction.
- However, both were transferred under the same deed.
- Two different instrument numbers were provided, but they cross-reference the same transaction.
- Respondent did provide an explanation for the pricing discrepancy, citing a contract clause for "highest and best offer" in a competitive market.
- The expert determined this reflected non-compliance with USPAP Standard Rule: 1- 4(a).

Land Valuation Method:

- No land sales were provided to support the land value estimate.
- No explanation was included. 8 of 10
- The expert determined this reflected non-compliance with USPAP Standard Rule: 1- 4(b).

The reviewer recommends that Respondent complete a refresher course on Highest and Best Use analysis. Accordingly, Counsel recommends that the Commission authorize a Consent Order requiring Respondent to complete a fifteen (15) hour continuing education course on Highest and Best Use. Counsel further recommends that this course be completed within one hundred eighty (180) days of the execution of the Consent Order and that it be completed in addition to the continuing education requirements for license renewal.

Recommendation: Authorize a Consent Order Respondent to complete a fifteen (15) hour continuing education course on Highest and Best Use to be completed within one hundred and eighty (180) days of the execution of the Consent Order and for these classes to be completed in addition to the continuing education minimum requirements for license renewal.

Commission Decision: The Commission voted to authorize the issuance of a Consent Order that includes a civil penalty of five hundred dollars (\$500.00) and requires the completion of the following courses: a fifteen (15) hour continuing education course on Highest and Best Use; the four (4) hour Corrective Education Course "Residential Report Writing vs. Form Filling"; the four (4) hour Corrective Education Course "Missing Explanations"; and the four (4) hour Corrective Education Course "Assignment Conditions, Elements, and Results." These courses are to be completed within one hundred and eighty (180) days of the execution of the Consent Order, and in addition to the continuing education requirements for licensure renewal.

10. 2025029441

Opened: 2025029441

First Licensed: 9/6/2000

Expires: 12/31/2025

Type of License: Certified Residential Real Estate Appraiser

History: None

Complainant is the homeowner of the property appraised by Respondent. Complainant alleges Respondent's appraisal included "numerous oversights, errors, omissions and inaccurate information."

Respondent states the report has been revised to correct some of the errors. Respondent explains subsequent to the submission of the report to Respondent's client, the bank, Complainant left Respondent a detailed voicemail with complaints. Respondent states, however, did not think it would be appropriate to speak directly with the homeowner as that was not Respondent's client.

Counsel referred this matter to an expert reviewer for further evaluation. The expert found the following:

Site/Highest and Best Use:

- Respondent failed to report and analyze the subject property being located in a county with a lower tax rate.
- The expert determined this reflected non-compliance with USPAP Standard Rules 1- 2(i), 1-3(i), 2-1(a), and 2-1(b).

Sales Comparison Approach:

- The complaint stated four (4) of the five (5) comparables included in the appraisal are in another county with lower land prices and less proximate community amenities.
- The expert found since no locational analysis was summarized in the appraisal addressing the need (or lack thereof) for any location adjustments, that there was noncompliance with USPAP Standard Rules 1-1(a), 1-4(a), 1-6(a), 2-1(b), and 2-2(a)(x)(S)

The expert made the following comments:

- The appraiser provided a revised report reflecting a One Hundred Thousand Dollar (\$100,000) increase in value (citing the addition of two additional sales.)
- However, no explanation was provided addressing why a revision to value (or replacement of sales data) was merited.
- The revised appraisal report appears to have been submitted several weeks after the original report was completed and transmitted to the client.
- The submission of a materially higher value in a revised appraisal report, particularly in the absence of significant market changes or new compelling evidence, raises concerns regarding compliance with the USPAP.

- The significant upward revision in value, without clear evidence of why the new data is more comparable than the data in the original report creates the appearance that the revised report may have violated Standard Rule 1-I (a)-(c).

Based on the expert reviewer's findings, Counsel recommends the Commission authorize a Consent Order requiring continuing education to be completed within 180 days of the execution of the Consent Order and for these classes to be completed in addition to the continuing education minimum requirements for license renewal. Counsel also recommends that the Commission discuss and decide on the appropriate continuing education classes in the Consent Order.

Recommendation: Authorize a Consent Order requiring continuing education to be completed within one hundred and eighty (180) days of the execution of the Consent Order and for these classes to be completed in addition to the continuing education minimum requirements for license renewal.

Commission Decision: The Commission voted to defer this matter to the next meeting and to have the report reviewed by a designated Commission member prior to that meeting.

REPRESENTATIONS:

11. 2025020241

Opened: 5/12/2025

First Licensed: 7/30/2013

Exploration: 7/29/2025

Type of License: Appraisal Management Company

History: None

This complaint was opened internally after Respondent failed to file their 2024 Annual Transaction Report for the National Registry. Accordingly, Counsel recommends 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 the Commission authorize issuing a Consent Order assessing a Two Hundred and 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 a Consent Order with a Two Hundred and 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 Information: Counsel was unable to successfully contact Respondent, and it appears Respondent is no longer operating in Tennessee. As such, Counsel recommends closing and flagging this complaint

New Recommendation: Close and flag.

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

The board broke for a ten-minute recess.

Open Meetings and Public Records

Staff Attorney Anna Matlock reviewed the details and requirements of the "Sunshine Law" with the Commission.

NEW BUSINESS

Director Kopchak announced that the Committee on Expert Reviews will meet on January 26, 2026, at 9:00am, with full board meeting to follow.

Director Kopchak, on behalf of Taylor Vandever, congratulated Jack Hatcher and Gerron Scissum on earning their Certified General certification.

PUBLIC COMMENT PERIOD RELATED TO ITEMS ON THE AGENDA

None

ADJOURNMENT

The meeting adjourned at 11:30 a.m.