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

Meeting Minutes for April 20, 2026

First Floor Conference Room 1B
Davy Crockett Tower

The Tennessee Real Estate Appraiser Commission met on April 20, 2026, and the following business was transacted:

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

BOARD MEMBERS ABSENT: None

STAFF MEMBERS PRESENT: Glenn Kopchak, Anna Matlock, Taylor Hilton William Best, Alexandria Griffey, Melanie Holcomb, Tammy Roehrich

COMMITTEE ON EXPERT REVIEWS MEETING

CALL TO ORDER/ROLL CALL

Taylor Vandever called the meeting to order at 9:00 am, and Director Glenn Kopchak took roll call.

Expert Review Process

The committee discussed fee structure, advertising, and outreach to generate interest and further requested to compare expert review forms in current use with the review form template previously provided by Kevin McGuigan and Randy Button.

BOARD MEETING

CALL TO ORDER / ROLL CALL / NOTICE OF MEETING

Brett Mansfield called the meeting to order at 10:05 am and Director Glenn Kopchak took roll call.

AGENDA

Brett Mansfield made a motion to adopt the agenda. This was seconded by Taylor Vandever. The motion passed by unanimous roll call vote.

APPRAISAL FOUNDATION PRESENTATION

State Harmonization Task Force

Peter Fontana, John Russell, and Scott DiBiasio stated that the mission of the task force is to work alongside state regulators to align qualifying experience pathways with AQB standards—promoting clarity, consistency, and broader inclusion for aspiring appraisers. They further emphasized the acceptance of mass appraisal experience for aspiring appraisers, highlighted potential overlays that exceed AQB criteria, introduced potential changes that may soon be coming to the AQB criteria, and encouraged feedback to the current AQB exposure draft.

APPROVAL OF MEETING MINUTES

William Haisten made a motion to adopt the February minutes. This was seconded by Eric Robinson. The motion passed by unanimous roll call vote.

EXPERIENCE INTERVIEWS
Mr. Will Haisten

Name	Upgrade Type	Recommend	Board Vote
Matthew Rhoton	CR	**Yes**	**Yes**

Ms. Francie Mello

Name	Upgrade Type	Recommend	Board Vote
Laura Schaut	CR	**Yes**	**Yes**

Mr. Nelson Pratt

Name	Upgrade Type	Recommend	Board Vote
Corey McPherson	CR	**Yes**	**Yes**

Taylor Vandever made a motion to approve the above interview recommendations. This was seconded by William Haisten. The motion passed by unanimous roll call vote.

EDUCATION REPORT

Course Provider	Course Number	Course Name	Instructor(s)	Type	Hours	Recommendation
Appraiser eLearning	2990	The Other Appraisal Reports	Bryan Reynolds	CE	7	Yes
TN Chapter of Appraisal Institute	2991	ChatGPT for Real Estate Appraisers: Beginner’s Edition	Jason Tilema	CE	7	Yes
TN Chapter of Appraisal Institute	2992	Make It Make Sense: A Reviewer’s Perspective on Reconciliation	Multiple	CE	7	Yes

Appraiser eLearning	2993	2026 ACTS Day 1	Multiple	CE	7	Yes
Appraiser eLearning	2994	2026 ACTS Day 2	Multiple	CE	7	Yes
TN Chapter of Appraisal Institute	3003	Current Issues & Misconceptions in Appraisal	Ted Whitmer	CE	4	Yes
Melissa Bond	3004	Appraisal Reporting 3.6	Multiple	CE	7	Yes
Appraiser eLearning	3007	Grey Matters: Judgement in Residential Appraising	Steve Kahane	CE	4	Yes
American Society of Farm Mangers and Rural Appraisers	3011	Working as an Expert Witness	Sean Minahan	CE	8	Yes
American Society of Farm Mangers and Rural Appraisers	3012	Legal Descriptions for Rural Professionals	Multiple	CE	6	Yes
American Society of Farm Mangers and Rural Appraisers	3015	Mastering the Consultant and Expert Witness Role Multiple	Multiple	CE	8	Yes

Dr. Mark Sunderman made a motion to approve the education report. This was seconded by Taylor Vandever. The motion passed by unanimous roll call vote.

DIRECTOR'S REPORT

Budget Report

Director Kopchak provided the budget report, noting a spike in expenditure for the month of February. This was determined to be the result of AMC panel reporting and costs associated with CORE cloud hosting services.

LEGAL

Legal Report (Presented by Taylor Hilton)
1. 2025070511
Opened: 1/6/2026
First Licensed: 8/2/2021
Expires: 8/13/2027
Type of License: Certified General Real Estate Appraiser
History: None
The Complainant is the Principal Broker representing the seller of the property appraised by the Respondent. The complaint alleges that the Respondent produced a "misleading" appraisal report and made "false" statements.
The Respondent provided their appraisal report and workfile. Counsel referred the matter to an expert reviewer for evaluation. The expert determined that the requirements of USPAP were met and did not observe any violations. Accordingly, Counsel recommends closure.
Recommendation: Close.
Commission Decision: The Commission voted to accept Counsel's recommendation.
2. 2025076421

Opened: 1/20/2026
First Licensed: 5/17/2023
Expires: 5/16/2027
Type of License: Certified Residential Real Estate Appraiser
History: None
The Complainant is the homeowner of the property appraised by the Respondent. The complaint alleges the Respondent was negligent in completing the appraisal report. Furthermore, the Complainant contends that the Respondent's report contained inaccurate estimates.
The Respondent denied the allegations made in the complaint.
Counsel referred the matter to an expert reviewer for evaluation. The expert determined that based on the totality of the information reviewed, there was no evidence of bias, lack of competency, or failure to comply with USPAP. Accordingly, Counsel recommends closure.
Recommendation: Close.
Commission Decision: The Commission voted to accept counsel's recommendation.
3. 2025071431
Opened: 1/6/2026
First Licensed: 10/4/1991
Expires: 10/31/2027
Type of License: Certified General Real Estate Appraiser
History: 2007 Letter of Warning; 2013 Letter of Warning; 2023 Consent Order for USPAP violations
The Complainant is the co-owner of the land appraised by the Respondent. The complaint alleges the Respondent violated USPAP by using improper comparables. Furthermore, the Complainant contends that the Respondent fraudulently prepared the appraisal to undervalue the property. The Complainant alleges the Respondent was biased against the Complainant due to their age.
The Respondent denies the allegations and states they used comparables supported by the market information. Moreover, the Respondent contends they were not informed of any of the Complainant's demographics at the time of the appraisal. The Respondent explains that the Complainant was not their client and did not directly order the appraisal with the Respondent.
Counsel referred the matter to an expert reviewer for evaluation. The expert determined that there was no basis to sustain any USPAP violations on behalf of the Respondent. In their review, the expert concluded that the Respondent's appraisal "complies with USPAP, reflects accepted appraisal methodology, and does not demonstrate bias, conflict of interest, or fraud." Furthermore, the expert review established the following:
A. The report clearly identifies the intended user and intended use, the effective date, the property rights appraised (fee simple), and the scope of work performed.
B. The report includes market analysis, highest and best use analysis, and development of the sales comparison approach.
C. The exclusion of the cost and income approaches is appropriate for vacant land and is

explicitly explained. a. USPAP requires only those approaches necessary to produce credible assignment results.
D. There is no scope deficiency or methodological omission that would constitute a Standards Rule violation.
E. The existence of a higher subsequent appraisal does not invalidate an earlier appraisal and does not establish misconduct.
Based on the expert reviewers' conclusions, Counsel recommends closure.
Recommendation: Close.
Commission Decision: The Commission voted to accept counsel's recommendation.
4. 2026006081
Opened: 3/16/2026
First Licensed: 12/12/1991
Expires: 12/12/2027
Type of License: Certified Residential Real Estate Appraiser
History: None
The Complainant is the owner of the property appraised by the Respondent. The complaint is based on allegations of the Respondent "materially" undervaluing the property. The Complainant asserts that the Respondent failed to properly inspect, analyze, and/or reconsider the appraisal. The complaint explains that after the Respondent completed their appraisal, the Complainant hired a second appraiser to re-evaluate the property. The Complainant asserts that the second appraiser concluded a higher valuation of the property.
The Respondent denies the allegations, and states that the Complainant was "very upset" with them throughout the appraisal process. In response to the complaint, the Respondent provided their appraisal report and workfile. An expert reviewed the Respondent's report. The reviewer noted that the second appraisal completed on the property was a drive-by appraisal as opposed to the Respondent's FHA assignment. The expert determined the main difference between the two appraisals came down a condition rating provided to one of the comparables. Based on the information provided, the expert reviewer did not determine that the Respondent violated USPAP. However, the reviewer addressed the following USPAP Standards in relation to the differing condition ratings reflected in the two appraisals:
A. Standard Rule 1-l(a): An appraiser must correctly employ recognized methods and techniques necessary to produce a credible appraisal.
B. Standard Rule 1-4(a): An appraiser must collect and analyze all information necessary for credible assignment results.
C. Standard Rule 2-2(a)(x)(S): Requires an appraiser to summarize the information analyzed and the reasoning supporting the analyses, opinions, and conclusions, including reconciliation.
Based on the experts' conclusions and given that the complaint relates to valuation, which is an issue outside the Commission's jurisdiction, Counsel recommends closure**.**
Recommendation: Letter of Instruction.
Commission Decision: The Commission voted to accept Counsel's recommendation.

5. 2026010351
Opened: 3/9/2026
First Licensed: 1/21/2025
Expires: 1/20/2027
Type of License: Certified Residential Real Estate Appraiser
History: None 2025062821

The complaint alleges that the Respondent has been fraudulently advertising the Complainant's appraiser training program practicum as the Respondent's work product. The Respondent explains they previously had a professional relationship with the Complainant and had "actively" collaborated on practicum development and expansion efforts. The response states, during that period, their communications included discussions regarding "marketing outreach, approvals, and coordination efforts." The Respondent contends that they have never intentionally engaged in "dishonest conduct, fraud, misrepresentation, or misuse of proprietary materials." The Respondent advises that following a dispute regarding compensation the parties ended their working relationship. Further, the response explains that "immediately" upon receipt of the complaint, the Respondent reviewed all marketing materials and online content to remove any content that may have caused confusion.

Based on the information provided, this dispute is outside the jurisdiction of the Commission. Accordingly, Counsel recommends closure.

Recommendation: Close.

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

6. 2025050571
Opened: 9/22/2025
First Licensed: 11/15/1991
License Expires: 11/30/2025
Type of License: Certified Residential Real Estate Appraiser
History: 2015 Consent Order for allegedly undervaluing a property

The Complainant is the owner of the property appraised by the Respondent. The complaint alleges that the Respondent relied on improper comparables during their appraisal. Specifically, the Complainant states that despite the condition rating being changed from C3 to C2 after a Reconsideration of Value was submitted, the comparables utilized were not reconsidered.

The response clarifies that the lender, rather than the Complainant, was the Respondent's client for the assignment. The Respondent provided their appraisal report and workfile for review. Counsel referred the matter to an expert reviewer for evaluation. The reviewer determined that there were no material USPAP errors in the Respondent's report that would affect the outcome of the assignment. Further, upon review of all materials provided, the expert identified no issues rising to the level of a clear USPAP violation warranting disciplinary action.

Accordingly, Counsel recommends closure.

Recommendation: Close.

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

7. 2026004831
Opened: 3/9/2026
First Licensed: 2/8/2017
Expires: 2/7/2027
Type of License: Certified Residential Real Estate Appraiser
History: None
Complaint No. 2026004831 is related to Complaint No. 2025060501, which was presented during the February 23, 2026, Commission meeting. Complaint No. 2025060501 involved allegations that the Respondent signed the certification section of a report without physically inspecting the property. This complaint regards the same allegations and Respondent.
The Commission voted at the February 23, 2026, meeting to offer the Respondent the opportunity to settle Complaint No. 2026004831 with a Consent Order requiring the completion of the four (4) hour Corrective Education Course "Scope of Work: Appraisals and Inspections," and the four (4) hour Corrective Education Course "Ethics, Competency, and Negligence." The Respondent has signed the Consent Order and agreed to complete the required courses. Accordingly, Counsel is recommending closure of this complaint.
Recommendation: Close.
Commission Decision: The Commission voted to accept Counsel's recommendation.
8. 2026004841
Opened: 2/9/2026
First Licensed: 11/21/2017
Expires: 1/29/2027
Type of License: Certified Residential Real Estate Appraiser
History: None
Complaint No. 2026004841 is related to Complaint No. 2025060501, which was presented during the February 23, 2026, Commission meeting. Complaint No. 2025060501 involved allegations that an appraiser signed the certification section of a report without having physically inspected the property. While Complaint No. 2026004841 concerns the appraiser who performed the inspection and assisted with comparables. The Complainant filed this complaint subsequent to Complaint No. 2025060501.
An expert reviewer explained that there is no USPAP violation for the Respondent merely performing inspections or providing assistance with appraisals. Rather, the expert indicated that if the Respondent knowingly allowed reports containing false certifications to be transmitted, they could be in violation of USPAP's Ethics Rule. The determining factor is whether an appraiser knows that another appraiser is falsifying certifications. Based on the experts' conclusions, Counsel recommends closing this complaint with a Letter of Instruction regarding the requirements of USPAP's Ethics Rule.
Recommendation: Letter of Instruction.
Commission Decision: The Commission voted to accept Counsel's recommendation.
9. 2025074121
Opened: 1/26/2026
First Licensed: 10/25/1994

Expires: 12/19/2026
Type of License: Licensed Real Estate Appraiser
History: 2002 Agreed Order; 2024 Letter of Instruction regarding failure to respond
The Complainant "verbally hired" the Respondent to perform an appraisal on a piece of land owned by the Complainant on September 3, 2025. The complaint alleges that the Respondent failed to fulfill their agreement nor provide follow-up, despite the Complainant providing payment to the Respondent on October 8, 2025.
The Respondent's son answered the complaint, informing Counsel that the Respondent was unable to provide a response, as the Respondent was recently admitted to the hospital unexpectedly for health concerns.
The purpose of USPAP is to promote and maintain public trust in the appraisal practice. In accordance, the USPAP Ethics Rule sets forth requirements for integrity and ethical conduct. Therefore, Counsel recommends issuing a Letter of Warning to the Respondent regarding the USPAP Ethics Rule, as the Respondent did not provide the Complainant with a complete appraisal report despite receiving payment.
Recommendation: Letter of Warning.
Commission Decision: The Commission voted to defer this matter to the July 20, 2026, Commission meeting.
10. 2025073931
Opened: 1/12/2026
First Licensed: 6/26/2025
Expires: 6/25/2027
Type of License: Certified General Real Estate Appraiser
History: None
The Complainant was the prospective purchaser of the property that was to be appraised by the Respondent. However, the complaint alleges that although the Complainant provided payment, the Respondent failed to complete the appraisal.
The Respondent failed to provide an answer to the Complainant or submit the corresponding appraisal report and/or workfile. Tennessee Code Annotated § 62-39-332(c) requires that all records required to be maintained under this chapter shall be made available by the state licensed or certified real estate appraiser for inspection and copying by the commission on reasonable notice to the appraiser.
The Respondent did not provide the Complainant with an appraisal despite receiving payment. The purpose of USPAP is to promote and maintain public trust in the appraisal practice. Likewise, the USPAP Ethics Rule sets forth requirements for integrity and ethical conduct.
Based on the abovementioned facts, Counsel recommends issuing a Letter of Warning to the Respondent regarding the USPAP Ethics Rule and Tennessee Code Annotated § 62-39-332(c).
Recommendation: Letter of Warning.
Commission Decision: The Commission voted to defer this matter to the July 20, 2026, Commission meeting.
11. 2026008421

Opened: 3/9/2026
First Licensed: 1/12/2007
Expires: 12/31/2027
Type of License: Certified Residential Real Estate Appraiser
History: 2013 Letter of Warning
The complaint explains that the Respondent was contracted by the Complainant's lender and company to perform an appraisal. The Complainant advises that appraisal included comparables which were purchased as a "portfolio or as a package purchase for multiple properties." According to the complaint, the issue alleged is that the report did not adequately explain how individual sale prices were allocated.
The Respondent provided their appraisal report and workfile. Counsel referred the matter to an expert reviewer for evaluation. The expert reviewer determined the following:
The complaint raised concern regarding the disclosure of comparable sales that were part of a portfolio transaction. The Respondent's explanation included an analysis of the transactions; however, it did not fully address whether a thorough evaluation was developed and presented. Accordingly, the available information may reflect a potential deficiency in the level of analysis.
The expert review cited the following USPAP Standard Rules:
A. Standard Rule 1-4(a) which requires an appraiser analyze comparable sales data that are relevant to the subject property and market.
B. Standard Rule 2-l(b) which requires the appraisal report to contain sufficient information to enable the intended users of the appraisal to understand the report properly.
C. Standard Rule 2-2(a)(x)(S) which requires an appraiser to summarize the information analyzed and the reasoning supporting the analyses, opinions, and conclusions, including reconciliation.
D. Scope of Work Rule.
Based on the findings in the expert review, Counsel recommends issuing a Letter of Warning regarding the aforementioned USPAP regulations.
Recommendation: Letter of Warning.
Commission Decision: The Commission voted to issue a Consent Order requiring the Respondent to complete the four (4) hour Corrective Education Course "Missing Explanations."
Anna Matlock announced that a legislative update and additional ADA accessibility training will be provided at the next commission meeting.

COMMITTEE REPORT

Please see summary provided above.

NEW BUSINESS

None

PUBLIC COMMENT PERIOD RELATED TO ITEMS ON THE AGENDA

None

ADJOURNMENT

The meeting adjourned at 12:05 p.m.