



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

**Meeting Minutes for July 20, 2026
First Floor Conference Room 1B
Davy Crockett Tower**

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

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

BOARD MEMBERS ABSENT: Eric Robinson

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

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 made a motion to recommend a \$1,000 base fee for residential and a \$2,000 floor for commercial appraisal reviews, allowing flexibility for higher fees based on complexity. This was seconded by Dr. Mark Sunderman. The motion passed by unanimous roll call vote.

The committee made a motion to recommend two review form templates for potential expert reviewers and to update the review template previously provided by Randy Button to reflect current USPAP standards, including a disclaimer outlining reviewer responsibilities. This was seconded by Dr. Mark Sunderman. The motion passed by unanimous roll call vote.

NEW BUSINESS

The committee will schedule an annual meeting at the first meeting of each year to review and reassess the expert review process, fees, and forms.

BOARD MEETING

CALL TO ORDER / ROLL CALL / NOTICE OF MEETING

Brett Mansfield called the meeting to order at 10:00 am and Director Glenn Kopchak took roll call.

AGENDA

William Haisten made a motion to adopt the agenda. This was seconded by Alexander Bynum. The motion passed by unanimous roll call vote.

APPROVAL OF MEETING MINUTES

Alexander Bynum made a motion to adopt the April minutes. This was seconded by William Haisten. The motion passed by unanimous roll call vote.

APPLICATION REVIEW

Alexander Bynum made a motion to request an in-person or virtual interview with Amy Coons to clarify duties and past convictions. This was seconded by Nelson Pratt. The motion passed by unanimous voice vote.

Taylor Vandever made a motion to approve James White's application. This was seconded by William Haisten. The motion passed by unanimous voice vote.

EXPERIENCE INTERVIEWS

Mr. Brett Mansfield

Name	Upgrade Type	Recommend	Board Vote
Zachary Shelton	CG	Yes	Yes

Mr. Nelson Pratt

Name	Upgrade Type	Recommend	Board Vote
Josh McPherson	CG	Yes	Yes

Mr. Taylor Vandever

Name	Upgrade Type	Recommend	Board Vote
Brian Thompson	CR	Yes	Yes

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

EDUCATION REPORT

Course Provider	Course Number	Course Name	Instructor(s)	Type	Hours	Recommendation
Appraisal Institute	3022	Valuing Solar PV: Methods, Market Support	Bryan Reynolds	CE	4	Yes
Wallace Stegner Center SJ Quinney College of Law	3023	Mastering Conservation Easement Appraisals: Think Like the IRS	Multiple	CE	7	Yes
Appraiser eLearning	3024	2026 Val Expo Day 1	Multiple	CE	7	Yes
Appraiser eLearning	3025	2026 Val Expo Day 2	Multiple	CE	7	Yes
Appraisal Institute	3026	Appraising Senior Housing and Nursing Homes	James Tellatin	CE	7	Yes
AL/MS Chapter of Appraisal Institute	3029	Attacking & Defending an Appraisal in Litigation	Ted Whitmer	CE	15	Yes
Green Mountain eLearning, LLC	3033	Online Appraisal Review Essentials: Developing Competency with Standards 3 and 4	Bill Caudell	CE	7	Yes
Appraiser eLearning	3034	UAD 3.6 Deep Dive: What Have We Learned So Far?	Joshua Walitt	CE	3	Yes
AL/MS Chapter of Appraisal Institute	3037	Conservation Easements: 2026 Updates on Legal, Appraisal, Accounting, & Ethical	Multiple	CE	5	Yes

Dr. Mark Sunderman made a motion to approve the education report. This was seconded by Nelson Pratt. 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 months of March and April. This was determined to be the result of payments made to the ASC for AMC panel report fees collected during this year's reporting period. Director Kopchak also mentioned a reallocation represented under "Technology" in April, that is the result of an overcharge that was identified and credited back to the program.

2026 AARO Fall Conference

William Haisten made a motion to send Sandra Tuck and Francie Mello to the 2026 AARO Fall Conference, in Clearwater Beach, FL. This was seconded by Nelson Pratt. The motion passed by unanimous voice vote.

LEGAL

Legal Report (Presented by Taylor Hilton)

1. 2026033361

Opened: 6/1/2026

First Licensed: 1/4/2006

Expires: 1/31/2028

Type of License: Certified Residential Real Estate Appraiser

History: 2019 Letter of Warning regarding USPAP violations; 2021 Letter of Caution regarding completing Sponsor Affidavits for Registered Trainees

The Complainant states they were in the process of potentially purchasing the subject property; however, "shortly after the inspection started" the Complainant explains they requested for the appraisal to be cancelled. The Complainant clarifies, although, the Respondent appeared at the property on the day of inspection. The complaint alleges when the Complainant inquired about the cancellation that the Respondent expressed a refund would be issued minus a service fee. The Complainant states, nevertheless, that a full appraisal was submitted.

The Respondent advises they did not receive a cancellation request from their client, the AMC. The Respondent states they advised the Complainant that a refund could be possible minus a "fee trip" adjustment but that they could not "make promises" on behalf of the AMC. The response explains that since there was no official cancellation request from their client, the report was required to be completed and submitted.

However, on May 19, 2026, the Complainant requested to withdraw their complaint. Furthermore, no report was provided to be reviewed. Accordingly, Counsel recommends closure.

Recommendation: Close.

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

2. 2026039861

Opened: 6/29/2026

First Licensed: 10/25/1994

Expires: 12/19/2026

Type of License: Licensed Real Estate Appraiser

History: 2003 Agreed Order; 2024 Letter of Instruction regarding duty to respond to all complaints

The Complainant states they ordered an appraisal from the Respondent and paid in advance. The complaint explains, however, that the report was never submitted. The Respondent advises they were having health issue which caused them to be delayed in submitting appraisals. Furthermore, the Respondent confirmed that they refunded the Complainant on June 20, 2026. Accordingly, Counsel recommends closure.

Recommendation: Close.

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

3. 2026034251

Opened: 5/26/2026

First Licensed: 3/13/2023

Expires: 3/12/2027

Type of License: Certified Residential Real Estate Appraiser

History: None

The Complainant is the homeowner of the property appraised by the Respondent. The complaint includes allegations of the Respondent violating USPAP by not physically measuring the property. The Complainant alleges that the Respondent "spent fewer than 5 minutes walking the exterior" and did not have a measuring tool at the time of the appraisal. The Complainant states that the Respondent's Supplemental Addendum states that the primary date measurement of 2,922 square feet was gathered through personal inspection but that the addendum "contradicts this claim" by citing tax records (2,940 square feet) and a prior listing (2,937 square feet). The complaint alleges that these statements confirmed the Respondent relied on secondary sources and violated USPAP Standards Rule 1-1 and Ethics Rule requirements.

The Respondent denies the allegations. The Respondent states they did complete measurements of the exterior of the home and asserts that they would not have been able to complete the appraisal without a measuring device. The response includes a

receipt of the measurement device the Respondent uses and states that the device is “relatively small” and fits in a pocket. The Respondent provided a “drive log” stating that they were at the Complainant’s property for approximately half an hour. The Respondent states in that time frame they “measured the outside and interior and gathered photo evidence.” The response explains that the measurements of the exterior were “less than 5 minutes as per sketch provided walls were simple with many points to use to measure off such as gutters. The Respondent alleges that the majority of the measurements were gathered upstairs, without the Complainant present.

On June 4, 2026, staff requested from the Complainant the video referenced in the complaint; however, no response was received.

Counsel referred this matter to an expert reviewer. The review appraiser determined the minimum requirements of USPAP were generally met in the Respondent’s report with the exception below.

1. Violation: a. The Workfile for this report was incomplete.

However, it was the opinion of the review appraiser that the aforementioned items did not cause the overall report to be misleading or not meaningful. Accordingly, Counsel recommends closing this matter with a Letter of Instruction.

Recommendation: Letter of Instruction.

Commission Decision: The Commission voted to dismiss this complaint.

4. 2026013361

Opened: 4/6/2026

First Licensed: 6/6/2003

Expires: 4/30/2028

Type of License: Certified Residential Real Estate Appraiser

History: 2012 Letter of Warning; 2014 Consent Order for USPAP violations; 2017

Consent Order for unethical/unprofessional conduct; 2018 Letter of Warning regarding USPAP and USPAP violations

The Complainant submitted three (3) appraisal reports and in their complaint allege that the USPAP errors made by the Respondent established a pattern of “similar deficiencies and methodological concerns.” However, the Respondent asserted, that as evident by the “prepared by” section on the submitted reports that the Respondent only completed one (1) of the appraisals provided by the Complainant. Likewise, the expert reviewer advised their analysis is limited to the one appraisal prepared by the Respondent and that the other two (2) reports cited by the complainant were prepared and signed by a different

appraiser. The expert determined the two (2) additional reports should not be used to establish a pattern of deficient practice by the Respondent.

However, in review of the relevant report completed by the Respondent, the expert determined the following USPAP violations:

1. The report identifies the relevant recent transfers and contains a plausible general explanation that renovation occurred.
 - a. However, it does not appear to provide sufficient report-level analysis of the recent \$68,000 and \$72,000 transactions, the claimed rehabilitation and additions, and the resulting \$260,000 as-is conclusion for the intended user to understand the appraisal's rationale.
 - b. This is an example of non-compliance with USPAP 1-5(b); 2-1(b); and 2-2(a)(x)(5).
2. Similarly, the report does not appear to adequately explain the basis for certain material comparable-sale adjustments.
 - a. Particularly the \$30,000 location adjustment or resolve apparent inconsistencies in the adjustment narrative and market-condition reporting.
 - b. This is an example of non-compliance with USPAP SR 1-1(b), 2-1(b) and 2-2(a)(x)(5).
3. USPAP Standard Rule 2-2(a)(xi) require that when an opinion of highest and best use was developed by the appraiser, the appraiser's rationale and support for that opinion must be summarized.
 - a. Such summary analysis was not included in the appraisal.
 - b. While not an egregious example of non-compliance with USPAP in this instance, it is pointed out as it remains an important requirement.

Recommendation: Discuss.

Commission Decision: The Commission voted to issue a Consent Order assessing a Four Thousand Five Hundred Dollar (\$4,500.00) civil penalty and for the Respondent to complete the following Corrective Education Courses: Ethics, Competency, and Negligence (Four (4) Hours); Missing Explanations (Four (4) Hours); and Residential Report Writing vs. Form Filling (Four (4) Hours).

5. 2026033881

Opened: 6/24/2026

First Licensed: 2/8/2017

Expires: 2/7/2027

Type of License: Certified Residential Real Estate Appraiser

History: 2026 Consent Order for USPAP violations regarding certification

During the February 23, 2026, meeting the Commission voted for the Respondent to complete the four (4) hour Corrective Education Course "Scope of Work: Appraisals and Inspections," as well as the four (4) hour Corrective Education Course "Ethics, Competency, and Negligence," after determining that the Respondent signed and certified an appraisal report without personally inspecting the subject property. The Respondent executed the relevant Consent Order on April 17, 2026, and the completion certifications for the aforementioned courses were submitted to Counsel on April 29, 2026. However, Complaint No. 2026033881 was filed with the Commission regarding six (6) appraisals completed by the Respondent between April 1, 2026, and May 14, 2026, with allegations of the Respondent continuing to sign the certification page with a disclaimer that another appraiser, rather than the Respondent, completed the physical inspections.

The Respondent had an attorney file a response to the allegations. The response states following the executed Consent Order, the Respondent "undertook prompt and substantive corrective measures designed to ensure full compliance with USPAP and the Commission's expectations regarding certification accuracy and disclosure of appraisal roles." The response explains under the "revised approach" the appraiser who personally performs the visual inspection of the subject property signs that report's Form 1004/70 on the left as the inspecting appraiser and executes the inspection certification. The response asserts that every assignment on which the Respondent signs as the inspecting appraiser, they have personally conducted the visual inspection of the interior and exterior of the subject property, so that "the pre-printed inspection certification is accurate in every respect."

The response claims when the other appraiser assists in an appraisal that their role is "limited to inspection-related assistance that is expressly disclosed in the report," and if that appraiser performs the inspection, then they sign as the inspecting appraiser on the left side of the certification. The response expresses that the Respondent has taken steps to conform with the guidance provided by the expert review mentioned in the prior Consent Order. The response alleges as of May 14, 2026, that the Respondent has changed the wording they use to describe when the other appraiser provides assistance with an inspection rather than indicating another appraiser performed the appraisal.

The response states that the Respondent recognizes "that disclosure of another appraiser's assistance does not, by itself, cure an inaccurate certification." Furthermore, the response asserts that the date of the submitted reports are an important factor to

consider. Specifically, that three (3) of them were completed prior to the Consent Order execution date of April 17, 2026, and that the remaining three (3) reports were completed during the “transitional phase” between April 17, 2026, and May 14, 2026, in which the Respondent was “actively implementing the structural and reporting changes required by the Consent Order.”

The response advises that the Respondent’s “compliance efforts are further evidenced by [the] completion of additional continuing education directly related to the issues identified[.]” Specifically, the Respondent completed the 7-Hour National USPAP Continuing Education Course on May 8, 2026, as well as the Appraiser’s Guide to the New Uniform Residential Appraisal Report course- “which provides specific instruction on proper completion and certification of Form 1004 reports”- on June 5, 2026.

In rebuttal to the submitted response, the Complainant provided an appraisal dated June 17, 2026, with a June 19, 2026, submission date containing the same allegations.

Recommendation: Discuss.

Commission Decision: The Commission voted to issue a Consent Order assessing a Three Thousand Dollar (\$3,000.00) Civil Penalty based on Five Hundred Dollars (\$500.00) per six (6) appraisals issued after April 17, 2026, including the aforementioned disclaimer.

6. 2026033951

Opened: 6/24/2026

First Licensed: 11/21/2017

License Expires: 1/29/2027

Type of License: Certified Residential Real Estate Appraiser

History: 2026 Letter of Warning

Complaint No. 2026033951 is related to Complaint No. 2026033881 and was filed by the same Complainant. The Respondent is the appraiser referenced in Complaint No. 2026033881 who is alleged to be performing the inspection and assisting with comparables for the six (6) appraisals mentioned in Complaint No. 2026033951. The Complainant alleges that the inconsistency creates a discrepancy regarding who performed the inspection and indicates that the certification may not accurately reflect the appraiser’s role in the assignment.

The Respondent had an attorney file a response to the allegations. The response asserts that the Respondent undertook immediate and substantive changes to their appraisal practices “to ensure full compliance with USPAP reporting requirements.” Specifically, the response states as part of the updated process, that the Respondent now participates in a supporting capacity. The response asserts they now follow “the appraiser who personally

performs the inspection signs the report on the left as the inspecting appraiser and executes the inspection certification.”

Accordingly, the response explains that if the Respondent performs the inspection they sign as the inspecting appraiser and if contribution is limited to non-inspection that is “disclosed on the report.” The response states to “eliminate any potential for confusion” they have “refined” their reporting language to report the Respondent “assisted” with inspection rather than “performed” an inspection.

An expert reviewer advised that there is not an issue with the Respondent performing inspections or providing assistance with appraisals. Rather, the expert explained that the determining factor for a USPAP Ethics Rule violation is if the Respondent knowingly allowed reports containing false certifications to be transmitted.

Recommendation: Discuss.

Commission Decision: The Commission voted to issue a Consent Order assessing a Three Thousand Dollar (\$3,000.00) Civil Penalty based on Five Hundred Dollars (\$500.00) per six (6) appraisals issued after April 17, 2026, including the aforementioned disclaimer.

Represents:

7. 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.

New Information: Counsel spoke with the Respondent. The Respondent requested for Counsel to inquire if the Complainant would prefer a completed appraisal or a refund. The Complainant requested a refund and that information was provided to the Respondent. The Respondent emailed asking for the amount being requested for refund. On July 15, 2026, the Respondent informed Counsel they would be issuing a refund to the Complainant and stated that they are "trying to turn things around." Counsel recommends closure.

New Recommendation: Close.

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

8. 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 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.

Recommendation: Letter of Warning.

Commission Decision: The Commission voted to defer this matter to the July 20, 2026, Commission meeting.

New Information: The Respondent has confirmed that the Complainant was fully refunded on December 16, 2025, and believed the issue was resolved. The Respondent explains that due to personal issues on December 16, 2025, there had been approximately a one-week delay in providing the appraisal the Complainant. Accordingly, on the 16th, the Respondent states the Complainant requested to cancel the appraisal and requested a refund. The Respondent explains the refund was issued on that same day to the primary point of contact. Accordingly, Counsel recommends closure.

New Recommendation: Close.

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

Legislative Update

Anna Matlock provided legislative updates, including the Military Licensing Recognition Act and the eligibility requirements for U.S. citizens and qualified aliens, noting that foreign nationals have been removed.

COMMITTEE REPORT

Please see summary provided above.

NEW BUSINESS

Taylor Vandever encouraged access to current and past board members as mentors for appraisers at all experience levels.

Sandra Tuck discussed the transition to UAD 3.6 for residential appraisals, effective September, with full implementation in November.

PUBLIC COMMENT PERIOD RELATED TO ITEMS ON THE AGENDA

Barry Shea introduced himself as the new liaison from the Appraisal Foundation State Harmonization Task Force.

ADJOURNMENT

The meeting adjourned at 12:15 p.m.