

Island Appraisal, Inc.

Telephone 305-852-9099

Fax 305-852-9819

88888 Overseas Hwy
Tavernier, FL 33070

E-Mail: KeyApprs@Reefnet.com

23

November 16, 1998

Appraisal
Subcommittee
2000 K Street, NW
Suite 310
Washington, DC 20006

Ms. Kathryn Gearheard,
Senior Appraisal Policy
Manager

Re: Florida Case#[Deletion]

Dear Ms.
Gearheard:

On October 20, 1997, [Deletion] filed a complaint with the Division of Real Estate Complaint Department in Orlando, Florida. On November 3, 1997, [Deletion], the Complaint Analyst, sent a letter stating that the complaint was "legally sufficient." On March 2, 1998, the Chief Attorney for the Division of Business & Professional Regulation sent a letter saying that the case was closed without "formal administrative action."

I do not believe this case was investigated by the Florida Real Estate Appraisal Board, because all of the supporting documentation for the complaint is in our office and we were never contacted by a state investigator. The cosigner on this appraisal did not include his state certification number below his name; a violation that is routinely prosecuted with a \$300 fine. The cosigning appraiser is an MAI, the same designation that is held by at least three of the board members.

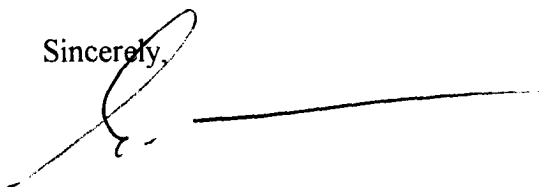
The signing appraiser is a state volunteer review appraiser. This is the third complaint against this appraiser that the board has neglected to investigate and I believe it's because of his volunteer status with the Florida State Appraisal Board.

An earlier complaint was filed by Patricia [Deletion], against the same appraiser. That complaint was for a fraudulent review appraisal. The review appraisal had implied that the reviewer verified certain data with a city official and a homeowner. After we interviewed these people, we found that the review appraiser had never spoken to the city official or the homeowner. The false information was inserted in his review appraisal in an attempt to impair the professional reputation of [Deletion] with a certain client. Letters from the city official and the homeowner, confirming the information in [Deletion] appraisal report and denying the information in the review appraisal, were included with the complaint. No action was taken. This lack of action is not consistent with the standard prosecutorial actions taken in other cases where fraudulent statements in appraisal reports were looked at very seriously by the board.

In another complaint I pointed out a total of eighty-one mistakes in factual data in a review appraisal that this appraiser completed for the Florida Real Estate Appraisal Board in their action against me. The board did not respond to that complaint, even after I sent personal letters to two of the board members. The appraiser also used the local multiple listing service to obtain his data even though he was not a member of that service and did not have a right to the information. The multiple listing service did take action and made him pay the dues that other appraisers have been paying all along. The use of illegitimate data is a breach of the public trust. The use of a review with eighty-one documented errors, and data wrongfully obtained, for the prosecution of an appraiser is a dangerous breach of the public trust by a government agency created to serve the public interest.

The appraiser is a disgruntled ex-employee who has spent many hours attempting to injure our appraisal practice. He once made a complaint against [Deletion] for an appraisal of a duplex, but that complaint was without merit and dismissed. His employer made one of the two complaints against me and coached the homeowners in the second complaint. The cost for legal counsel in defending ourselves from this onslaught, and the exorbitant fine imposed on me, has placed a financial burden on our family. Relief from this appraiser through the legal process of the Florida Appraisal Board has been hopeless. The standards of prosecution by a government agency must be equitable and without the obvious favoritism this board has shown in handling these cases.

Sincerely,

A handwritten signature in black ink, appearing to be 'George Rosendale', written over a horizontal line.

George Rosendale
St. Cert. Gen. REA #0000479