

**[NAME AND ADDRESS
DELETED]**

December 13, 2003

Appraisal Subcommittee (AS C)
Suite 310
2000 K Street, N.W.
Washington, DC 20006

Dear Appraisal Subcommittee,

On the advise of Governor Robert Ehrlich, I am forwarding these letters to your office.

I am writing concerning the revised final exam for an "Appraisal Standards and Ethics" class. This class and exam was revised by The Appraisal Foundation for the calendar year 2003. This class is the last in a series of three that are required to obtain an Appraiser Trainee License. I have taken and failed this final exam twice. In April, 2002 I took and passed the old "Appraisal Standards and Ethics" class to obtain my Appraiser Trainee License. Then, in November, 2002 I was told that because the Appraisal Foundation revised this class and developed their own final exam for 2003, I had to retake the "Appraisal Standards and Ethics" class.

Considering that I have passed the Real Estate Principles and Practices class (Catonsville Community College 60 Hours), the Maryland Real Estate License exam, Principles of Appraising CRN71558 (37.5 Hours), Practices of Appraising CRN71561 (37.5 Hours), Appraisal Standards and Ethics CRN83888 (15 hours), and the Maryland Appraiser Licensed Appraiser exam, I believe that I have the credentials to register a valid complaint.

To obtain an Appraisers Trainee License is a three step process. A person must complete (attendance is mandatory as well as pass the final exam) for each of the following classes:

1. REA275A Principles of Appraising CRN71558 (37.5 Hours) = 1/3 of the requirement
2. REA277A Practices of Appraising CRN71561 (37.5 Hours) = 1/3 of the requirement
3. REA173B Appraisal Standards and Ethics CRN83888 (15 hours) = 1/3 of the requirement

These are Continuing Education classes given at The Community College of Baltimore County (Essex Campus). After the first two classes, a student has completed two thirds (or 662/3 %) of the requirements. The last class, "Appraisal Standards and Ethics" class, can be further broken down by:

1. Day 1(8 hours) = 1/3
2. Day2 (7 hours) = 1/3
3. Final Exam = 1/3

By the time a student is going to take the final exam for the "Appraisal Standards and Ethics" class they have completed 88.22% of the full requirements. This is a passing grade at any

institution. Which means that the final exam for this class should be a formality and not an attempt to disqualify.

Once the classes have been successfully complete and an appraiser trainee license has been issued, a person must work 2000 hours (a documented work log must be kept) before they are qualified to sit for the Maryland Appraiser Licensed Appraiser exam. (Thirteen of the 100 questions are based on ethics.) I took and passed this exam on October 23, 2003.

After attending the second "Appraisal Standards and Ethics" class and taking final exam I knew there was something wrong. So I decided to challenge the Appraisal Foundation. Please see "**Attachment 1**". A reply, "Attachment 2" was received from Mr. David Bunton, Executive Vice President of The Appraisal Foundation. I feel that this reply was an intentional attempt to be vague and misleading (this is against the code of ethics for an appraiser) in an effort to cover up the fact that The Appraisal Foundation was not qualified to develop a final exam for a class that impacts the nation. "Attachment 3" requests that Mr. Bunton list the qualifications for the individuals that created the test and also asks for him to validate the procedure that he went through to ensure that the instructors across the nation who had to teach the class had input on the development of the exam. I am being ignored. It has been two months since that request was mailed. Based on this fact **and "Attachment 3"** The Appraisal Foundation has lost all credibility. "**Attachment 4**" contains my interpretation of Mr. Bunton's silence.

I am requesting that the final exam for this class be removed immediately and the task be turned back to the instructors that teach the class. Furthermore, I am asking that a certificate of completion along with a letter of apology to each student who attended the "Appraisal Standards and Ethics" class be issued. This will not make up for the time and money that has been lost (to say nothing about the mental anguish) but it will show that a human effort is being made to right a wrong.

Could you please use your office to persuade The Appraisal Foundation to correct their direction.

[Signature Block DELETED]

Copy to: The Appraisal Foundation
Governor Robert Ehrlich
Senator Barbara A. Mikulski
Commission of Real Estate Appraisers and Home Inspectors
Real Estate Appraisers Board