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Appraisal Subcommittee

Federal Financial Institutions Examination Council

March 22, 2001

[DELETION]

Dear [DELETION]:

This letter responds to your February 2 and March 13, 2001 letters concerning your complaint with the Missouri Real Estate Appraisers Commission (“Commission”). In our correspondence to you last year (August 28, 2000, and October 18, 2000), we informed you that we do not intervene in ongoing complaint investigations by State appraiser regulatory agencies. Based on information furnished with your two most recent letters, we understand that the Administrative Hearing Commission (“AHC”) issued its ruling, and the Appraisers Commission concluded its hearing. You raised several issues in your letters; our responses follow.

Both the AHC and the Commission determined that the appraisal report(s) in question contained violations of the Uniform Standards of Professional Appraisal Practice (“USPAP”). You contend that the violations were minor and did not warrant the severity of discipline imposed by the Commission. Except in very unusual circumstances, we do not second-guess a State’s decision regarding an individual complaint case. As part of our normal oversight procedures, when we perform our on-site review of the State’s program, we evaluate a sampling of complaint cases to ensure that the State’s actions appear fair, unbiased, and equitable. We will include your case in our next on-site review of Missouri.

Also as a standard part of our on-site review, we review all complaints against State appraiser regulatory officials. Accordingly, we will review your complaint against the Commission member during our next regularly scheduled review.

In several of your letters, you stated that one or more members of the Commission were biased and using their positions to prevent some appraisers from upgrading. You stated that you could prove this allegation. If you have any proof, please provide it to us. We cannot act on allegations. We will review and, if warranted, investigate documented evidence.

If you have any questions, please contact us.

Sincerely,

Ben Henson
Executive Director