



**Mississippi Real Estate Appraiser
Licensing and Certification Board**

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STATE OF MISSISSIPPI

July 8, 2005

Appraisal Subcommittee
ATTN: Ms. Virginia M. Gibbs
2000 K Street, NW; Suite 310
Washington, D! 20006

Dear Chairman Gibbs:

Please accept this letter as the response from the Mississippi Real Estate Appraiser Licensing and Certification Board- (MAB) to your letter concerning the field review of Mississippi's appraiser regulatory program. Following is the response the concerns and a synopsis of the programs that have been initialized to correct those two concerns.

***Mississippi did not retain record on all allegations of appraiser misconduct.**

The MAB has adopted a policy that the receipt of every allegation of appraiser misconduct will be thoroughly documented by having the Deputy Director of the MAB create a "log-in register" that will clearly document and indicate the following, to wit:

- *The date of the receipt of any/all complaints.
- *Name of the appraiser(s) against whom the complaint has been filed.
- *Name, address and phone number of Complainant (if known).
- *Nature of the complaint (as expressed by the complainant).
- *Verification that sufficient documentation is available to adequately review the complaint.
- *Review of the allegations and documentation by the Deputy Director (a Certified General Appraiser).
- *Review of the allegations and the documentation by the Administrator (a Certified General Appraiser).

*Presentation of preliminary findings to one of five MAB Board Members for consultation.

*Decision and reasoning for dismissal or continuance of the formal complaint.

At this point in the process the recommendation will be rendered (in writing) by the reviewing Board Member, the Administrator, and the Deputy Director concerning the allegation of appraiser misconduct. If a dismissal is warranted, all parties will receive a detailed notification of the findings and the reasons for the dismissal. If, in the opinion of the three reviewers, the documents indicate that there may have been misconduct on the part of the appraiser, a formal in-depth investigation will be conducted by the staff of MAB.

It is the opinion of the MAB that a "log-in register" and a fully documented (step-by-step) procedure such as the one outlined above will prevent any further concerns about the integrity of the process of investigating complaints against appraisers in the state and will allow the MAB to have complete documentation available (on-site) pertaining to all complaints that are filed against appraiser licensees.

***Mississippi did not resolve all complaints in a timely manner.**

While acknowledging that there have been some problems associated with the timeliness of resolving complaints against appraisers, the MAB has taken several steps to insure that the problem has been corrected and will not be an issue during any future reviews by the Appraisal Subcommittee.

As indicated in the review, staffing could become a major roadblock to the efficient and judicious handling of the timeliness issue. As of July 1, 2005, the MAB has hired a new Deputy Director, Mr. Mike McGee. Mr. McGee has been a Certified General Real Estate Appraiser since August, 1994, has taught real estate appraisal classes at a local Community College for twelve (12) years and has been a licensed real estate broker since June, 1976. For the past twenty (20) years Mr. McGee has been the Director of Real Property Acquisition and Leasing for the State of Mississippi and has been charged with ordering and reviewing appraisals for every parcel of real estate that

is owned by the state. The MAB feels that Mr. McGee is uniquely qualified to handle the duties of the day-to-day operation of the Appraisal Board staff and will bring a more than adequate working knowledge of the appraisal industry.

Even though the MAB has not filled the Investigator position, an individual is being hired as an investigator with the Real Estate Commission who is an active Certified Residential Appraiser and has agreed to assume the duties of the appraisal investigative position until a full time MAB investigator is hired. He will be an invaluable asset to the MAB and will continue MAB investigations after a new investigator is hired. This is crucial to MAB because it appears that whoever is hired as the investigator is going to be lacking in technical appraisal experience.

The MAB believes the ASC Review Team that visited with Us rightly concluded that there was a major communication problem between several MAB Board Members and the previous investigator. We would be less than candid if we did not admit that additional problems pertaining to the failure to post disciplinary actions to the ASC website, a general failure to communicate recommendations of Board Members concerning complaints to the Deputy Director, and a general lack of consistency with the previous investigator have been found by former Deputy Director Rick Moon and Administrator Robert Praytor. As a result of these findings, Mr. Rick Moon (former Deputy Director) has been hired on a part-time basis to spend as much time as needed to rectify the problems that were found to exist within the investigative framework.


Mr. Moon and Mr. McGee have formulated new time cycles and the MAB has instituted new policies and procedures that directly address timeliness in reviewing complaints, giving detailed written communications to the investigator and Deputy Director, and establishing a timetable in which all ongoing investigations will be brought to fruition.

AS usual, the findings of the Appraisal Subcommittee Review Team were extremely helpful and revealed several issues that the MAB have taken steps to correct. We are most appreciative of the courteous manner in which the review was conducted and still marvel at the knowledge and expertise of the reviewers. We look forward to hearing from the Appraisal Subcommittee in the near future and, to

be truthful, are looking forward to the next review as a means of vindication of recent misstep.

Again, thanks for everything and please do not hesitate to contact us if you have find that you need any further information or documentation.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Robert E. Praytor", written over a horizontal line.

Robert E. Praytor
Administrator