

**Holly Benson**  
Secretary

**Charlie Crist**  
Governor

## FLORIDA REAL ESTATE APPRAISAL BOARD MINUTES

Orlando, Florida  
December 3 & 4, 2007

Chair Frank Gregoire called the meeting of the Florida Real Estate Appraisal Board to order at 9:40 a.m., Monday, December 3, 2007.

Member Cynthia Wright offered the Invocation and Member Mike Rogers led the Pledge of Allegiance. The Chair introduced the Members present: Vice-Chair Joni Herndon; Cynthia Wright, Jay Small, Susan Dailey and Michael Rogers. Reginald Dixon, Assistant Attorney General, appeared as counsel for the Board. The Chair declared a quorum present.

Division staff present at the meeting: Thomas O'Bryant, Jr., Division Director and Executive Director for the Board; Elizabeth Hickman, Deputy Director; Kathleen Koeberich, Chief for Bureau of Enforcement; James Harwood, Chief Attorney; Racquel White, Senior Attorney; JoEllen Peacock, Education Coordinator; Beverly Ridenauer, Government Analyst II; Lori Crawford, Regulatory Supervisor/Consultant; Sheila Hall, Government Analyst I, Janice Taylor, Government Analyst I, and Margaret Hanna, Regulatory Specialist II. Denise Graves, Appraisal Subcommittee Policy Manager was also present. American Court Reporting (407.896.1813) provided court reporter services.

### **Approval of Minutes**

Upon motion by Member Small, seconded by Vice Chair Herndon, the Board approved the minutes of the October 8 & 9, 2007 meeting as amended.

### **Summary of Applicants:**

#### **Informal Hearing**

SOA 04-12-07 Walter Coven – Registered Trainee – Upon motion by Member Small, with second by Member Wright, the Board voted to rescind the previous order and approve the application.

#### **Formal Hearings**

SOA 01-12-07 Eddy Gorrin – Registered Trainee – Upon motion by Member Small, with second by Member Wright, the Board voted that the response to the Notice of Intent to Deny is in compliance and directed that this matter be referred to the Division of Administrative Hearing for a formal hearing.

SOA 02-12-07 – Alain J. L. Bedard – Registered Trainee – Upon motion by Member Small, with second by Member Wright, the Board voted that the Petition is not timely filed and to deny the Petition to refer this matter to DOAH. Upon motion by Vice Chair Herndon, with second by Member Wright, the Board voted to uphold its previous decision and deny the application.

SOA 03-12-07 – Sidney Dartell Conyers – Registered Trainee – Upon motion by Member Small, with second by Vice-Chair Herndon, the Board voted that the Petition is not timely filed and to deny the Petition to refer this matter to DOAH. Upon motion by Member Dailey, with second by Member Wright, the Board voted to uphold its previous decision and deny the application.

### New Applicants

Ms. Ridenauer presented the Summary of Applicants and the Board decisions are as follows:

05-12-07	Guy Patrick McGraw – Registered Trainee – Approved
06-12-07	Dachel Guzman Miqueli – Registered Trainee – Approved
07-12-07	Carlos Enrique Morales – Registered Trainee – Denied
08-12-07	Heber Luis Ojeda – Certified Residential – Approved
09-12-07	Alberto Javier Oviedo – Registered Trainee – Denied
10-12-07	Evelyn Rey – Registered Trainee – Approved
11-08-07	Dale Travis – Registered Trainee – Denied
12-08-07	Jose Ramon Hernandez – Registered Trainee – Denied
13-08-07	John Zachary Walkonis – Certified Residential – Denied

### Board Business

#### 2008 Meeting Calendar

Director O'Bryant advised the Board that the December meeting will be held on the 1<sup>st</sup> and 2<sup>nd</sup> of 2008. Upon motion by Vice-Chair Herndon, with second by Member Wright, the Board voted to approve the scheduled meeting dates as corrected. The motion carried.

#### Petition for Variance or Waiver of Thomas Charpentier

A Petition for Variance or Waiver by Thomas Charpentier was discussed. The petition requested a variance or waver of Rule 61J1-4.001 Education Requirements (1)(a), (b), and (c); and Rule 61J1-5.001 Appraisal Examination Areas of Competency (1)(a), (b), (c), (d) and (e), FAC.

Board Counsel Dixon recommended the Board deny the request because the request does not comply with Chapter 120.542, F.S. and the Petitioner failed to demonstrate proof of meeting the educational requirement statutorily required under Chapter 475.617(1), Florida Statutes.

Upon motion by Member Rogers, with second by Member Wright, the Board voted to deny Mr. Charpentier's Petition for Variance or Waiver of the education requirement.

Rules Report - FREAB Counsel Dixon addressed the Rules Report. The following have been adopted:

- 61J1-2.001 Fees - effective 12-04-07
- 61J1-3.004 Issuance of Certification – effective 12-11-07
- 61J1-4.010 Supervision and Training of Registered Trainee Appraisers – effective 11-25-07
- 61J1-6.001 Experience Requirement – effective 11-25-07
- 61J1-8.001 Citation Authority – effective 11-25-07
- 61J1-8.002 Disciplinary Guidelines – effective 11-25-07

The Chair thanked the Division and Counsel Dixon for all the hard work they completed after the October meeting to meet the goal of completing these rules prior to the end of the year.

Member Rogers moved that the Division post a prominent announcement on its website advising appraisers of the change to Rule 61J1-4.010, which as of November 25, 2007 permits no more than three trainees per supervising appraiser. With second by Vice-Chair Herndon, the motion carried.

At the request of Director O'Bryant, the Board discussed Rule 61J1-4.001(14), FAC as it pertains to the education requirements. He asked the Board to clarify its intent in reviewing the education for proof of completion of the 15-hour National USPAP course and the use of distance education for pre-licensing education when Florida Statute requires "classroom hours".

Discussion of the rule provided the following information:

- Counsel Dixon suggested the Board review this rule at its next meeting and remove outdated language to ensure clarification of the rule and ensure it is in compliance with AQB criteria in effect after January 1, 2008.
- Chair Gregoire explained his interpretation of the rule as:
  - ♦ This rule permits compliance with the AQB's Guide Note 5.
  - ♦ It does not place an undue burden on Florida residents who are seeking credentials because they have not taken an examination for certification in Florida.
  - ♦ Out of state individuals who are seeking credentials by use of this rule will have already successfully completed an AQB approved exam in another state.
  - ♦ The use of distance education for pre-licensing education is of no consequence as long as the applicant is AQB compliant.
  - ♦ The AQB does not require a credential holder to complete the 15-hour National USPAP if they have completed the required 7-hour USPAP update course every two years.
  - ♦ Florida will still require an applicant to provide a response to background questions, complete the finger printing process, provide a certified letter of license history and complete the Florida Supplemental Exam.
  - ♦ Florida will determine if the credential in their state of residency was issued by means of examination, reciprocity, or mutual recognition.
  - ♦ A certified letter of licensure history should be issued by the state where the applicant completed the AQB approved examination.
  - ♦ Suggestions for the letter of licensure history include the following:
    - Applicant must be Current / Active and in good standing in their state of residency
    - The date of successful completion of the exam
    - The number of hours of education required to take the exam
    - Date of completion of the 15-hour National USPAP course, if taken
    - Quantity of hours of experience completed
    - Applicant must currently be AQB compliant

### **Administrative Matters**

Ratification of Reinstated Licenses: Upon motion by Member Small, with second by Member Rogers, the Board voted unanimously to approve the reinstatement of licenses to Natalie Marie Casteneda, RD 4154 and Mike Gomez, RZ 2795.

### Ratification of Course Approvals

Chair Gregoire recused himself from this vote and Vice Chair Herndon called for a motion. Upon motion by Member Wright with second by Member Small, the Board voted to ratify the course approvals submitted for the weeks of September 28, 2007 and October 5, 2007.

### Correspondence

Member Small wrote a letter in response to House of Representatives Bill 3012 at the Board's request during the October meeting. The discussion established the following:

- Member Small wrote the letter and sent it to the Division of Real Estate on October 26, 2007.
- Member Small received no response from the Division.
- Director O'Bryant followed protocol and forwarded the letter to the Secretary's communications office to be reviewed by the Secretary and Chief of Staff.
- He was contacted by the Governor's office in Washington and a bill analysis was done based upon Member Small's letter.
- H.R. 3012 was voted upon and passed by the House of Representatives on November 15, 2007.
- Member Small expressed his concern over the length of time it took the Department to act upon the letter because there was no evidence the letter had been forwarded to the recipient prior to the bill passing through the House.
- He asked that at a minimum, Secretary Benson be made aware of the delay caused by the protocol Director O'Bryant was required to follow.
- In response to Chair Gregoire's inquiry, Counsel Dixon stated he is unaware of anything to prevent the Board from sending a letter directly to Congress.
- Following discussion the Chair cited the mandatory acceptance by states of the AQB course approval program as a key issue in the original bill.
- He also reported on an amendment to the bill which includes the taxing of appraisers within this state to support the licensing of appraisers in another state as an item that needs to be commented upon and sent to the U.S. Senate and Congress.
- Member Small will revise his letter and forward to Board Counsel Dixon for review before sending the letter directly to the U. S. Senate.
- The Chair thanked Member Small for his time and efforts drafting the letter.

Member Small then presented a copy of a complaint filed in Civil Court (redacted) that demonstrates the liability of an appraiser to a party to a transaction even when the appraiser does not have a contract with the parties to the transaction.

Chair Gregoire reported that H.R. 3012 was amended by its sponsors between the October and December meetings of the Board. Significantly, the New York State Attorney General filed suit against an appraisal management company and its subsidiaries. It is also actively investigating other appraisal management companies for allegedly succumbing to pressure by a federal savings bank, and also for in-turn colluding with and pressuring appraisers to alter appraisal reports or to reach pre-determined values.

As a result of that suit there was an amendment sponsored by professional associations to HR 3012 to add appraisal management companies and employees of appraisal management companies that are prohibited from applying pressure on real estate appraisers to the bill. Appraisal management companies largely operate outside of Florida statutes because we regulate individuals not companies. This situation means that as regulators, this is a provision in HR 3012 which we may find useful. There are other organizations in Florida that are studying the issue and may make recommendations

to the Legislature on how to effectively regulate third party providers of services and brokers of services.

### **Director's Comments**

The Director provided comments and responses as follows:

- A copy of House Resolution 3915 and a letter to the House Financial Services Committee regarding the resolution were provided as information to the Board members.
- We have been preparing for ASC field review, which is not an easy task. The legislature allocated monies for a document imaging system, which went online just two weeks before the start of the Field Review. We were able to use it to review applications and files on the computer rather than having them sent to Orlando.
- October 30 through November 1, 2007, 30 DRE staff members went through USPAP training. Next, in March 2008 we will be taking the same course the registered trainees take.
- The FAQs and Checklists have been updated with the help of Chair Gregoire. The Central Intake Unit (CIU) and the Office of General Counsel (OGC) helped in the development of a new application. We would like to see it broken down into the required components. The FAQs and Checklists will be online by the end of the week.
- We had to wait for the promulgation and adoption of the rules to move forward with this project.
- Several staff members will be going to Tallahassee next week to train the processors on the upcoming changes with the 2008 Criteria.
- Believes the issue of applicants with "out of state" education has been fixed or is in the process of being fixed by January 1, 2008. He has addressed the topic with the Bureau Chief of Central Intake and we will be training staff in Tallahassee to process those types of grade reports.

Chair Gregoire asked Director O'Bryant to comment on the following:

- Website - Chair Gregoire commented that the FREAB website sure looks prettier than the last one, but it still only shows only two years of discipline. The Board would like to see indefinite records. Vice Chair Herndon asked to see at least three years plus the current year.
- Newsletter - Mr. Gregoire also asked that the newsletters be archived and available indefinitely via the Board's website.
- Central Intake Unit (CIU) - The Chair asked if CIU will have some staff dedicated just to appraisal applications. Director O'Bryant reported that the processors have been reorganized and will have staff assigned to real estate corporations and appraisal applications only.
- Portal Access - The Chair asked about the DBPR Licensing Portal access. It has been changed to require a first name in addition to the last name of the licensee you are researching. He thinks it is a hindrance in finding the licensee they are researching.
- Deputy Secretary - Chair Gregoire asked who has replaced former Deputy Secretary Andy Edwards. The Director stated the acting Deputy Secretary is the Inspector General, Ron Russo.
- Testing Contract - The Chair asked if the Department has negotiated a contract with Promissor and will the fees pass through to the applicant. He would like to see a link to the Promissor website to provide the public with this type of information would be most helpful. He also encouraged Director O'Bryant to include contact information for the Appraisal Foundation and the Appraiser Qualifications Board for public use when they have questions about the National Exam.

**Chair's Comments:**

The Chair provided comments as follows:

- Congressional Contact - Making Congress aware of the State's position on upcoming Congressional actions that touch the appraisal profession is very important. Unlike the Appraisal Subcommittee, whose obligation is to protect financial institutions, our obligation is to protect the public.
- The vacant Consumer Member position on the Board needs to be filled so our consumers will have representation.
- The Chair stated his term on this board ended October 31, 2007. This may be his last meeting with the Board although he plans to continue sitting until his replacement is announced. Chair Gregoire took this opportunity to comment that although this was not his first endeavor at public service, it is his first time to serve at state level. He said he learned an awful lot about state government and the kind of people who work with state government. He learned that his prejudicial impressions of what state employees were like were entirely wrong. It has been a joy to know and work with everyone. And, the same is true of the Board's members. It has been "a blast" to work with such high quality and exemplary group of individuals. Mr. Gregoire concluded his comments by saying he has "had a ball" over the past eight years, which he has really enjoyed and he appreciates the opportunity he has had.

Vice-Chair Herndon asked the Board to consider a rule governing conduct, dress codes and cell phone use by those who attend these Board meetings, similar to Chapter 61J2-24.006 of the Florida Real Estate Commission. Board Counsel Dixon said he will draft language for such a rule.

Ms. Herndon made a motion for the Department to retain on the Board's website, a minimum of three years of disciplinary actions prior to the current year and archive newsletters for a minimum of 4 years. Upon second by Member Dailey, the motion carried.

Chair Gregoire asked that rule language be clarified to state that to earn appraisal experience an individual must have obtained status as a registered trainee appraiser and be supervised. To be AQB compliant, the rule should include language that the trainee must be supervised by a certified appraiser. Florida law currently allows a Licensed appraiser to supervise a trainee, but the language for the rule must be very clear that in order to gain qualifying experience, a trainee must be supervised by a certified residential or general appraiser, not a licensed appraiser.

Director O'Bryant asked the Board to clarify language in Chapter 475.612, F.S. pertaining to work performed by an unlicensed person. The consensus of the Board was that an individual cannot gain qualifying experience without holding a current, active credential as at least a registered trainee appraiser. Chair Gregoire identified specific guidelines in the 2008 AQB Criteria that limits supervision of trainees to only certified appraisers. The guidelines also indicate the supervising appraiser should be certified for a minimum of 24 months and without discipline against their license.

The Chair commented that if the Board wants to implement these changes they may want to start the process by letting the licensees and public know about the planned changes, invite private companies and others to participate and provide insight to the impact of the changes and provide comments. Then, once the Board has decided on the track it will follow, implement the changes in stages so there are no adverse effects to the business of the licensees.

Following additional discussion, the Board asked Board Counsel to provide proposed language for clarification of rules at the February 2008 FREAB meeting and to advertise for a Rules Workshop.

### **Public Comment**

Steve Marshall, Certified General appraiser stated he was attending on behalf of several groups who wished to recognize the efforts of the Chair over the past eight years. Mr. Marshall acknowledged many of Chair Gregoire's accomplishments and affiliations before presenting him with a whimsical plaque of recognition and appreciation that represented the many agencies Mr. Gregoire has worked with over his eight years in service to the State and his profession. Mr. Gregoire thanked Mr. Marshall for the recognition.

Joel Greenberg, Certified General appraiser addressed the following:

- Asked for clarification on the exam after 2008. If an individual took, but failed the existing test, they must take the new, National exam after January 1, 2008. The Board confirmed his understanding as accurate. The only exam available after January 1, 2008 will be the AQB's National Exam.
- The e-appraisal management companies discussed earlier. His opinion is any regulation of these companies will need to be at the federal level because the practices of these companies cross state lines with no controls and no appraisers who know USPAP. He hopes the letter from the Board will ask for some type of licensing for these companies so they can be held responsible.
- Asked who regulates Certified Florida Evaluators (CFE), working for the various county property appraisers across the state. Does the FREAB have any control over these appraisers? Member Wright responded that the International Association of Assessing Officers (IAAO) provides the courses. The designation of CFE is conferred by the Florida Department of Revue (DOR), which is oversees property tax administration. She said she believes these individuals cannot take the designation with them when they leave the DOR.

Jack Crahan, Certified General appraiser appeared to represent Region 10 of the Appraisal Institute. He discussed the following:

- One purpose of the Chapter 475 Statutes rewrite was to give the Board the ability to draft rules to implement changes as required to regulate appraisers.
- There are two bills in the Senate, 674 and 678 pertaining primarily to ad valorem property appraisers and how they do an evaluation. The bills propose the removal of the Highest and Best use from consideration when a property appraiser does a property evaluation. If this language is removed, it will create a problem for certified appraisers who are required to determine market value. The Board asked Member Small to write a letter addressing the issues.
- The Appraisal Institute membership has been reporting extensive complaints about the application process, handling of calls and other issues. He has been asked to head a project team to look at the issues and report to the Board what is happening from the members' perspective. Director O'Bryant has today reported improvements he is working on. He is asking for support to see if these complaint issues can be resolved.

Dennis Black, Certified General appraiser addressed the following:

- Provided comment on the definition of value and the fact that if the bills are adopted, the problem will be a policy issue. Discussion followed on impact the appraisal industry.
- Advised Director O'Bryant the Customer Contact Center provided incorrect information about continuing education.
- Advised the Department to clarify the language in the rule regarding the use of a work log of individuals upgrading from certified residential to certified general appraiser. Counsel Dixon referred him to Rule 61J1-6.001(5), which requires a work log for all experience claimed.
- Asked the Board for a clarification of what constitutes a training program as defined in 475.611(p), F.S. between supervisor and trainee appraisers. He suggested a "market based" program might be one solution to the problem of a training program.

Timothy Anderson, Certified General appraiser commented on the following:

- Cautioned the Board that if they determine a market based program is a viable solution to the training issue, they be cautious and provide educators and instructors with a matrix to complete to ensure all educators are providing the same information.
- The Chair suggested this is an issue the Board will want to address during their rules workshop.

Lynn Hileman, Certified Residential appraiser commented on the following:

- Suggested the Board to try to find someone to continue supporting the web cast of the meetings because they are very informational.
- Asked Member Small to explain further on the demonstration case he discussed under the Correspondence section of the agenda.

The meeting convened at approximately 3:50 p.m.

### **Tuesday, December 4, 2007**

Chair Frank Gregoire reconvened the meeting of the Florida Real Estate Appraisal Board at approximately 8:40 a.m. on Tuesday December 4, 2007. Vice Chair Herndon offered the Invocation and Member Susan Dailey led the Pledge of Allegiance.

The Chair introduced the Members present: Vice-Chair Joni Herndon; Susan Dailey; Jay Small, Cynthia Wright and Michael Rogers. Reginald Dixon appeared as Counsel for the Board. The Chair declared a quorum present.

Division staff present at the meeting: Thomas W. O'Bryant, Jr., Director; Elizabeth Hickman, Deputy Director, James Harwood, Chief Attorney; Racquel white, Chris Lindamood, Frank Roche, Robert Minarcin, Patrick Cunningham, Senior Attorneys; Kathleen Koeberich, Chief for Bureau of Enforcement; JoEllen Peacock, Education Coordinator; Beverly Ridenauer, Government Analyst II; Lori Crawford, Regulatory Supervisor/Consultant; Janice Taylor, Government Analyst I, and Margaret Hanna, Regulatory Specialist II. Denise Graves, Appraisal Subcommittee Policy Manager was also present. American Court Reporting (407.896.1813) provided court reporter services.

### **Legal Docket:**

The Legal Staff presented the Legal Agenda. The Board heard 44 cases, continued one case and withdrew two cases. The Board's decisions on these matters are maintained at its headquarters in Orlando, Florida.

The next general meeting of the Florida Real Estate Appraisal Board is scheduled for February 5 and 6, 2008 in Orlando, Florida.

### **Appraisal Subcommittee Exit Report - Denise Graves, Policy Manager:**

Denise Graves, Florida Policy Manager from the Appraisal Subcommittee (ASC) addressed the Board and provided a brief description of the ASC and the field review process.

She provided the Board with her findings from the 2007 Field Review. She stated her findings would be presented to the ASC Board and the final results would follow in writing.

Ms. Graves reported that the review of Florida's program was completed by Policy Manager Jenny Tidwell and herself. This review was completed in its entirety from Orlando due to changes within the Department's processes that made it possible. Having everything in one location enabled a much

smoother review and reduced travel time. She thanked Staff for providing electronic versions of the materials she requested, this also made her job much easier.

Ms. Graves commended the Board on conducting meetings that are very interesting, fun, and in reality, very educational. She commented on the Board's habit of taking time to explain various aspects of the meeting and discussions to the audience as an educational tool.

Ms. Graves explained that when she leaves, she will complete a report that will be forwarded to the Appraisal Subcommittee (ASC). The ASC will review the report and that Board will then follow up with a letter to the FREAB Chair.

Ms. Graves reported the areas of concern from the 2006 Field Review and compared them to her findings for the 2007 Field Review as follows:

- Regulations: Florida had regulations that conflicted with AQB criteria – that has been remedied by changing the rules.
- Education: In 2006 there were two courses that did not conform to AQB criteria – they were discontinued.
- Enforcement: During the 2006 Field Review, the ASC found a backlog in enforcement. Policy Statement 10 allows one year for enforcement action. Ms. Graves recognized that although the initial complaint numbers have increased, many cases have been closed since the 2006 field review. Only 17% of the open complaints are over 1 year old. Ms. Graves congratulated the Department and Staff for the significant improvement. Cases awaiting final orders due to pending DOAH hearings, appeals, continuances and external agencies are not included in this number. She reported the closed case files are well documented, fair and justifiable.
- Training: Ms. Graves reported to the Board that the Department's three-year training plan is already in place and the first step has been taken, with the second step to come next spring.
- Experience: The verification of the experience in Florida has traditionally taken place after the credentials have been received by the applicant. Florida will be implementing a new program after January 1, 2008 to verify experience prior to the credentials being issued.
- Education: Ms. Graves recognized the effort that went into the implementation of the 100% continuing education monitoring. The system is efficient and works well and Florida should be very proud because it is very exciting technology.
- Mutual Recognition – with 3 states – going well
- 2008 Criteria implementation: The program is right on track with the rules are in place, information is available on the website, and updates are taking place in a timely manner.
- Mortgage Fraud – Ms. Graves reported the files she reviewed show an increase in mortgage fraud. She asked the Board to comment so can take information back to the ASC. User Member Dailey provided a report on the increase of mortgage fraud and foreclosures taking place in Fla. Builder bailouts, condominium issues, and alterations to the MLS data are becoming of greater concern and may add to the number of foreclosures here.

Chair Gregoire added that the problem of the alteration of appraisal reports between the time it is delivered to an intermediary and the client. It is fueled by a false sense of security the regulated institutions have by using an intermediary to fulfill their requirement to adhere to appraiser independence. These appraiser management companies add to the problem because they influence appraisers and there is no one to police them because they are not regulated by any agency. Ms. Graves said she appreciated this information and will forward it on the Board's behalf.

Ms. Graves reported Florida has many bragging rights which include the 100% monitoring of education, document scanning, implementing the three-year training program for staff, leadership over the past year has developed a teamwork effort and it shows in the improvements that have taken place over the past four years, and as a Board doing whatever it takes to meet a challenge and taking the extra step to make the meetings educational.

- She will request Florida be moved from a one year review to a two year review. The ASC will come back once a year, but t only for a priority contact meeting only. Florida is among the ten or eleven states identified by the ASC as having over 40% of the total appraiser population. These states are at a higher risk and more susceptible when things go wrong.
- A meeting once a year will be held just to determine if Florida is still on the “right path” for a two year review.
- Changes are coming to the ASC. Ben Henson has retired and Marc Weinberg is Acting Director. A new position is being developed as Deputy Executive Director, who will oversee Policy Managers.
- Marc Weinberg will be retiring as well, in February 2008.
- This is her last time as Policy Manager for at least four years. Vicki Ledbetter will be Florida’s new Policy Manager as of January 1, 2008.

Ms. Graves concluded by saying she anticipates only two things that will be addressed by the ASC in their final letter, which are the Complaint Resolution process needs to be within one year and Vice-Chair Herndon asked if there is any leniency from the ASC regarding the one year timeframe. Ms. Graves said that although states are saying it can’t be met, they are in fact coming around to meet the one year requirement. Chair Gregoire reported that Florida has asked the ASC for eighteen months to resolve cases.

Ms. Graves thanked the Board and Department staff for their diligent work and assistance. Mr. Gregoire expressed his gratitude to Ms. Graves for her efforts over the past four years because the yearly visits have helped the Department gain the resources needed to support the appraiser program.

There being no further business the meeting adjourned at approximately 6:30 p.m.

ATTEST:

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Frank Gregoire, Chair  
Florida Real Estate Appraisal Board

\_\_\_\_\_  
Thomas W. O’Bryant, Jr., Executive Director  
Florida Real Estate Appraisal Board

Date \_\_\_\_\_

Date \_\_\_\_\_

Prepared by: \_\_\_\_\_  
Beverly Ridenauer  
Government Analyst II

Date \_\_\_\_\_