

**Chuck Drago**, Interim Secretary

**Charlie Crist**, Governor

The Minutes of  
THE FLORIDA REAL ESTATE APPRAISAL BOARD  
General Meeting  
February 4 and 5, 2008

Chair Frank Gregoire called the meeting of the Florida Real Estate Appraisal Board to order at 9:05 a.m., Monday, February 4, 2008.

Chair Gregoire offered the Invocation and Member Jay Small led the Pledge of Allegiance. The Chair introduced the Members present: Cynthia Wright, Jay Small, Susan Dailey and Michael Rogers. Ann Cocheu, Assistant Attorney General, appeared as counsel for the Board. Vice-Chair Joni Herndon had an excused absence. The Chair declared a quorum present.

Division staff present at the meeting: Thomas O'Bryant, Jr., Division Director and Executive Director for the Board; Kathleen Koeberich, Chief for Bureau of Enforcement; James Harwood, Chief Attorney; Fred Clanton, Investigations Supervisor; JoEllen Peacock, Education Coordinator; Beverly Ridenauer, Government Analyst II; Sheila Hall, Government Analyst I, Janice Taylor, Government Analyst I, and Margaret Hanna, Regulatory Specialist II; and Debbie Smith, Complaint Analyst. American Court Reporting (407.896.1813) provided court reporter services.

**Approval of Minutes**

The Board approved the minutes of the December 3 & 4, 2007, General Meeting, with the correction of Member Dailey's name.

**Election of Chairman and Vice-Chairman**

Member Wright nominated Member Joni Herndon as Chair and upon a second by Member Dailey, the motion carried unanimously.

Member Wright nominated Member Rogers as Vice-Chairman and, with second by Member Dailey, the motion carried unanimously

**Summary of Applicants:**

**New Applicants:**

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

|          |  |
|----------|--|
| 01-02-08 | Jeremy D. Correia – Registered Trainee – Approved          |
| 02-02-08 | Bryan Patrick Friar – Registered Trainee – Approved        |
| 03-02-08 | Aaron Robinson – Registered Trainee – Approved             |
| 04-02-08 | Carlos M. Toledo – Certified Residential – Approved        |
| 05-02-08 | Stephen Anthony Vuillermet – Melbourne – Denied            |
| 06-02-08 | Michael Paul Freedman – Registered Trainee – Approved      |
| 07-02-08 | Aristides Antonio Dot – Registered Trainee – Approved      |
| 08-02-08 | Caroline Russell Parker – Certified Residential – Approved |

## **Board Business**

**Rules Report** - FREAB Counsel Cocheu addressed the Rules Report. The following were adopted in December 2007:

- 61J1- 4.001 Education Requirements – effective 12-06-07
- 61J1- 4.003 Continuing Education - effective 12-06-07
- 61J1- 5.001 Appraisal Examination Areas of Competency – effective 12-11-07
- 61J1-10.001 Definitions – effective 12-27-2007
- 61J1-10.002 Registered Trainee Real Estate Appraiser – effective 12-27-2007
- 61J1-10.003 Certified Residential Appraiser– effective 12-27-2007
- 61J1-10.004 Certified General Appraiser – effective 12-27-2007

## **Rules Discussion:**

- **61J1-3.004(6) – Issuance of Certification and 61J1-4.001(14) Education Requirements:**  
A discussion revealed that much of Rule 61J1-4 will need to be repealed, but the Division will continue to use 3.004(6) to prove 4.001(14) as long as 4.001(14) exists. 61J1-4.001 is slated for a Rules Workshop at the April 2008 meeting.
- **61J1-4.009(1)(b) – Post Licensing Education for Registered Trainee Appraisers:**  
Director O'Bryant asked the Board to consider decreasing the required hours by replacing the 15-Hour National Uniform Standards of Professional Appraisal Practice (USPAP) with the 7-Hour USPAP Update and decreasing the requirement to forty hours. Based upon the statutory authority of 475.6175, FS, the Board will have the ability to change this rule to be more useful in conjunction with the 2008 education criteria.
- **61J1-5.001 – Appraisal Examination Areas of Competency:**  
Currently out-of-state applicants, who are AQB Compliant, coming to Florida are required, under 61J1-3.004, to demonstrate successful completion of the Florida Laws and Rules exam. We would like to discuss the possibility of adding the 3-hr laws & rules course as a requirement to be able to sit for the Florida Supplemental Exam. If required, the new language should be placed into Rule 61J1-3.004(6), which will provide some flexibility on how the course can be taken.
- **61J1-6.001(5)(b) – Experience Requirement for Ad Valorem Experience:**  
Director O'Bryant asked the Board to consider a separate rule or a revision of the language to permit ad valorem tax appraiser experience. Ad valorem assessors are not required to follow the guidelines of Title XI because, generally, they are not involved in federally related transactions and, therefore, are not required to create a written report. As a result, they are not required to follow the guidelines of the ASC's Policy Statement 4 as it pertains to written appraisal reports.

As a result, the majority of the experience being received for audit from ad valorem applicants does not meet the guidelines of this rule and there are concerns about the proper documentation as audits are being conducted for these individuals. The Director asked the Board for guidance because the wording in the AQB criteria is not specific.

Following lengthy discussion, the consensus of the Board, although no vote was taken, was that ad valorem tax assessor experience does not qualify as experience under the USPAP, which is what Chapter 475, Part II, Florida Statutes, and Florida's appraisal program are designed around.

The final recommendation to the Department and Division is to open a dialog with the Appraisal Subcommittee (ASC) and the Chair of the Appraiser Qualifications Board (AQB). Let them know this is what we are experiencing to see whether or not they will work jointly in developing rules language.

Director O'Bryant reported that he recently attended the meeting of the Appraisal Standards Board (ASB) as well as the AQB meeting at the same location. He discussed this very issue with both entities and the ASC and learned that Florida is not alone in this situation. The situation in Florida is compounded by the largeness of the licensee base in our state. He said he will continue to work with these federal agencies to try to resolve the issue.

Member Small stated the Department will need to resolve the problem internally without Board involvement due to the limitations of the AQB Criteria. He questioned the reasoning of opening a dialog with the ASC when we don't know what the outcome of that dialog will be. Chair Gregoire stated that Florida is not the only state with the problem and enlisting the help of the ASC and AQB could lead to better guidelines for the ad valorem experience criteria.

▪ 61J1-7.003 – Advertising:

Member Wright asked for clarification of 7.003(1)(b) telephone book advertising and use of business names only for white and yellow page advertisements. Following some discussion the Board asked that the rule be published for a rules workshop for the April meeting at which time discussion of Internet advertisements could also be addressed.

▪ Chapter 475.629 – Retention of Records:

Member Wright S. 475.629 says records must be retained for at least 2 years after "a trial." But, USPAP says 2 years after "final disposition...". Director O'Bryant reported that the Department has already filed its Legislative Agenda, but this statute will be placed on a list for review for follow up.

▪ 9.001 – Standards of Appraisal Practice:

Chair Gregoire asked that the rule be updated to reference the "2008 USPAP". It will be published for a rules workshop in April.

Newsletter:

Director O'Bryant reported the publication schedule for the FREAB Newsletter to the Board. He stated there will be an edition in March and one in September each year. The draft must be submitted to the Office of the Secretary for review fifteen days prior to publication.

Discipline Reports:

Chair Gregoire thanked Staff for finalizing the update of the Disciplinary Action Reports that are posted to the Department's website. He asked if the Department will, in the future, post more than one year of discipline reports. Director O'Bryant responded that there are now seven years available for review on the website. He then explained to the Board that there is a legal timeline the Division must follow before any final order for discipline against a licensee can be posted to the website. The timeline prevents publication of such information before the licensee has been granted due legal process.

Chair Gregoire asked about the manner in which discipline is posted on the MyFloridaLicense.com website. He indicated there is one specific individual that has been revoked, but the online information does not reflect the most recent case that resulted in the revocation. Director O'Bryant will review the matter.

The Chair had a final comment on reporting of discipline to the Appraisal Subcommittee (ASC). He reported that he had contacted the legal counsel of the ASC regarding the manner that the information

should be reported. The response he received back from the ASC was that it can be reported in any format and they will accept it.

#### Appraisal Subcommittee Field Review Report Letter:

Chair Gregoire reported on the Field Review Report letter, which was issued by the ASC on January 16, 2008. He stated it is the shortest field review letter he has seen in the eight years he has been on the Board as it contains only one item. The only area of concern identified is the Complaint Resolution Program. Noting that the State has been cited for this deficiency for the years of 2004, 2005, 2006, the letter acknowledges the significant progress the Board, the Department and the Division of Real Estate have made in reducing the number of complaints awaiting resolution and closure.

The Chair thanked Division Staff for the hard work and exceptional effort for the accomplishment. He acknowledged Chief Attorney James Harwood and the Legal Section and Kathleen Koeberich of the Bureau of Enforcement and the Division's investigators who, under Director O'Bryant's management, have managed to gain control over the complaint resolution process. He also thanked the Board for the dedication they have shown by addressing as many as fifty cases in a meeting to help with the task.

#### Proposal for Registered Trainee Experience Requirements

Member Rogers addressed the need to re-evaluate the method currently used to train registered trainee appraisers. He explained that the legal prosecution cases he has reviewed demonstrates that citizens and business of the State of Florida are recognizing certification proof of a level of experience and expertise that trainees and the newly certified haven't demonstrated they possess. The general consensus of seasoned appraisers who have actually trained people, is regardless of the field of appraisal work, whether it is residential or general, two years is not sufficient time to learn the job.

Mr. Rogers asked the Board to consider the plan and discuss it even though it will need to be refined. The outline of the proposed plan as follows:

- Extend the period of time where trainees gain experience from the existing two years to five years.
- Use exam modules to test experience.
- Test trainees periodically during that time to evaluate the level of experience they have gained.
- Advancement to certification will require successful completion of each level of experience evaluation.

Director O'Bryant stated the following points:

- Department has operational questions.
- It will be easier to plan if the periodic testing is attached to the issuance of the credential.
- Each level could be recorded as they are completed.
- The renewal cycle is for a two-year period so it would be easier for the Department if the experience requirement were of even year increments, rather than odd year increments.
- The Department has a concern about the experience requirements just adopted as of December 2007 as they will once again be changed if this plan moves forward.
- The Department would ask that none of these changes go into effect in the year 2008 to enable full implementation of the 2008 criteria changes and conclude the segmented approach that is now in place.

Member Rogers acknowledged that this plan may require a year of work to implement. Director O'Bryant pointed out that this change will require a strategic plan because this will require legislative changes in addition to input from the Board and the Department.

As alternatives to Legislative changes, Chair Gregoire suggested the following:

- Develop rules that further define the existing statutes for supervision of trainee appraisers.

- Further define or add to the continuing education rules, which permit the Board to require up to 100 hours of continuing education.
- Develop rules for practicum courses as proof of experience.
- The Board must be mindful of the rule regulating the number of trainees being supervised.
- Create a means of evaluation for trainees who have completed one year of experience to determine if the work they are doing is compliant.
- Change the image that being a trainee is a “job”, but that it is in fact a “training position” where they are to learn a profession.
- Plan should be performance based - using skill based, aptitude based or application based performance standards rather than just number of years in training.

Member Small stated five years to be a trainee appraiser is a long period of time, which will have a considerable impact on the profession. Member Rogers responded that it will have an impact of limiting the number of licensees who do not know what they are doing. Hopefully, it will also change the image of appraising from being a business to a profession, which is what it should be. Member Small stated he agrees with the proposal and Member Wright agreed with some type of performance based testing rather than a number of years.

Director O’Bryant suggested this be added to the next agenda for further discussion. Chair Gregoire asked that the meeting discussion be noticed so there is ample time for the educators and public to plan their comments.

### **Administrative Matters**

#### **Ratification of Reinstated Licenses:**

Upon motion by Member Wright, with second by Member Dailey, the Board voted unanimously to approve the reinstatement of Registered Trainee license of David LeRoy Davis.

Upon motion by Member Dailey, with second by Member Rogers, the Board voted unanimously to the ratification of reinstatement of the certified residential license of Jack Harold Summers, Jr.

#### **Ratification of Course Approvals**

Upon motion by Member Wright with second by Member Rogers, the Board voted to ratify the course approvals for November 30, 2007 and December 31, 2007

#### **Correspondence**

- Susan Baker, Certified General Appraiser, RZ 1329 addressed the Board regarding her correspondence to Member Wright. Ms. Baker asked the Board when revisions will be made to replace reference to USPAP Advisory Opinion 5 (AO-5) with reference to Advisory Opinion 31. The Board asked that these revisions be discussed at the Rules Workshop to be held at the April FREAB meeting.
- Laurie Boynton, Brooksville, Florida sent a letter to Director O’Bryant about the differences between the Record Keeping Section of the Ethics Rule under the Uniform Standards of Professional Appraisal Practice (USPAP) and Florida’s record keeping requirements under Chapter 475.629, F.S. The Chair stated the difference is that USPAP only requires an appraiser to have access to the files for five years, while Florida Statute requires the appraiser to retain the files, which is much more specific and stringent.
- E-mail sent to Vice-Chair Herndon from David I. Herczeg regarding appraisal management companies was discussed. The perceived problem with the “AIReady Plugin” product is that it

sends files to a client in the "AIReady Plugin" file format, which alters the original appraisal report to a text file and limits the number of images that can be forwarded with the text file.

Your client does not receive the report you created. In addition, a requirement of the program is that the digital signature is removed and sent to the client as a separate JPG image file, which disables the security of the digital signature. The product includes a statement advising the user to exit the program and contact their appraisal board if they have concerns regarding USPAP compliance.

Director O'Bryant stated this product is outside Florida's established guidelines because Florida requires an appraiser to always maintain control of their signature and no one other than the appraiser may unlock the report. He states Florida will take appropriate action.

Chair Gregoire commented that this plug-in report only the data to the client, who might require only the most basic information to be provided, do not need it to be in a "form" format. However, the fact the report has been altered when the client receives it removes the responsibility for a reliable report from the appraiser and takes away the ability of the client to file a complaint.

Member Rogers noted that if the client does not receive what the appraiser created, there is records retention issue. Unless the appraiser has a copy of what was received by the client, the appraiser does not know what went to the client.

The Chair asked the Department to inform the licensees that the provisions of the "AIReady Plugin" do present issues, not only with Florida appraisal law, but also with USPAP.

Member Rogers also asked the Department to notify the product provider that this product should not be made available in Florida until the Board has determined they are comfortable with it.

### **Director's Comments**

The Director provided comments and responses as follows:

- A copy of U.S. House of Representatives Resolution 3915 titled "Mortgage Reform and Anti-Predatory Lending Act of 2007" and a letter to the House Financial Services Committee regarding the resolution were provided as information to the Board members. The Resolution has passed the House and is now in the U.S. Senate as Senate Bill 5452 titled "Home Ownership and Preservation Act of 2007. This bill is expected to pass with some amendments and it will mirror HR 3915 and will increase the regulatory authority of the ASC.
- The Director reported he had the opportunity to express his views on Florida House of Representatives Bill 643 relating to mortgage foreclosures and mortgage fraud, which was provided to the Board to review.
- HB 743 will implement a Statewide Mortgage Fraud Council with regional offices around the state, of which a member of the Board will be a participant. This will allow collaborative efforts with law enforcement agencies to fully prosecute individuals who are involved in mortgage fraud.
- Chair Gregoire stated for the record that the FREAB has addressed the issue of mortgage fraud at nearly every meeting since 2002. The Board has made efforts to meet with the Office of Financial Regulation for nearly four years for the purpose of working together on mortgage fraud matters, but was unable to gain the attention or support of that office. Despite repeated, very forceful requests, it took eighteen months to set up the meeting that finally took place in 2007. The Chair expressed his concerns that this bill may be too late to benefit the citizens of the State of Florida.
- The live web cam video feed that was in place was provided by a private entity who could not continue to support it. It will not be replaced due to budget cuts.

- The next FREAB meeting will be held in Tallahassee on April 7<sup>th</sup> and 8<sup>th</sup>, 2008. The meeting will include a tour of the Department.
- The Director was in San Antonio in January where he addressed the AQB regarding the National Exam and the difficulties imposed upon our State and other states by that board. The National Exam has been very difficult for the State to implement. We began offering the exam on January 1, 2008, but we still do not have scores nor has a pass score been determined. We have been advised most likely that we will not be able to issue licenses until early April and the process has had an economic impact on Florida.
- Director O'Bryant outlined the 2008-2009 Legislative Budget Request process. He informed the Board of Governor Crist's priority recommendations, which include four additional positions for the Division of Real Estate to help us comply with federal real estate appraiser guidelines.
- The Director reported on changes made to the operations within the Division which will help manage the workload for the Board. When complete, these changes and the addition of the four new positions will create a complete Appraisal Section within the Division.

In response to the Director's comments, Chair noted the following:

- Fee Holiday – The Board held a rare teleconference meeting in September 2007 to discuss only one topic; a fee holiday. Due to the concern that in this time of restricted budget, the Legislature might sweep the trust fund that holds appraiser licensing fees into the General Fund, the Board declared a fee holiday. Those who have licenses will pay only the unlicensed activity fee and the national registry fee for a total of fifty-five dollars. Registered trainees will pay only the unlicensed activity fee of five dollars. Unfortunately, the Board cannot just spend the money on enforcement, but must make budget requests and wait on the Legislature to appropriate funds for Board use. The Chair asked the audience to contact the Governor and their legislators to encourage their support of the Division of Real Estate's budget requests.
- Thanked Director O'Bryant for his hard work on the budget request and attention to detail in managing the Division of Real Estate. The success of which is evident in the 2007 Field Review letter from the ASC.

### **Chair's Comments**

Chair Gregoire commented on the following:

- Association of Appraiser Regulatory Officials (AARO) – The meeting will be held in San Francisco in April. The Director asked the Chair to appoint members to attend. The Chair appointed newly elected Chair Herndon and Member Wright be able to attend; with Member Rogers as an alternate.
- The Governor Washington Office – The Chair urged the Department to become involved, to contact the Governor's Washington Office to urge that group to become involved and talk about some of the proposals that are in Congress right now. For instance, it is not reasonable to consider taxing appraisers solely to send money to states that are not meeting their obligations under Title XI. Florida appraisers should not be expected to pay additional ASC National Registry fees when those fees would not go to benefit them. It will be filtered and distributed as grants to support non-compliant states who have not worked hard to put their program into place and Florida should not be complacent about this proposal because the State does not need more federal regulation of appraisers.
- Director O'Bryant responded that he has been working diligently with the Governor's Washington Office on both the House Bill and the Senate Bill that make this proposal.

- Mortgage and evaluation related fraud – Chair Gregoire stated Florida went on record years ago about the problems with mortgage and valuation related fraud. Now, everyone in Congress is voicing an opinion. He suggested that if Congress wants to become involved, they should propose legislation to regulate appraisal management companies; the disinterested third parties. He believes many of these companies are pressuring appraisers and encouraging illegal, unethical, and non-compliant behavior. The Legislature needs to regulate appraisal management companies as they are a completely unregulated segment of the mortgage funding business. The Chair encourages the Board to become involved in legislation that addresses signatures and alteration of appraisal reports.
- Mr. Gregoire suggested the Board has a chance now, while this is a “hot” topic to use the media and take advantage of this opportunity to improve the appraisal profession.
- Chair Gregoire stated this is his fourth year to sit as Chairman of the Florida Real Estate Appraisal Board. Sitting as Chair for two years in a row has given him the opportunity to “get the hang of it”. Year Eight has been the most fulfilling and gratifying, and most enjoyable. He said he really appreciates the opportunity to serve the public, to serve with the Division of Real Estate and the Department of Business and Professional Regulation. He appreciates the job that Secretary Holly Benson has done with the Department, and the previous Secretary, Simone Marsteller.

The Chair thanked Director O’Bryant for the “fine job” he has done since he has been with the Division. He explained that no matter what task was asked of Director O’Bryant during a meeting, he managed get it done.

### **Public Comments**

Members of the audience commented as follows:

- Raymond Krasinski – Certified General Appraiser and AQB Certified Instructor commented on the AIReady Plugin product. He stated the product retains a copy of a PDF as a record. The product uses technology which tags segments of a document and permits a user to search a database by using key search information. The user is then able to strip the information from the file to verify the appraiser’s information, but can then create values and remove the need for appraisers. Ultimately, the use of a portal by an appraiser opens the door for an appraisal management company to manipulate the data provided by the appraiser and possibly remove the need to hire an appraiser.
- Jack Crahan – Certified General Appraiser, attending on behalf of the Appraisal Institute Region 10, Government Affairs Project Team Leader provided the following comments:
  - ✧ Received a phone call saying the “AIReady Plugin” is no longer available through the national office of the Appraisal Institute.
  - ✧ Regarding HB 743 and FREAB members appointed to that council –will the appointed member be compensated? With the exception of the FREAB member all positions named are state employees.
  - ✧ Updated a report given at the December 2007 meeting about complaints filed with the Institute against the Department. He met with Director O’Bryant and Staff the previous week at which he learned some changes have already been identified and changed. This is a two-sided project and he will continue to monitor the issues.
  - ✧ Providers need to ensure they use the correct approval number on course completion information.
  - ✧ His organization will ask for support of the funding of additional staff and education
  - ✧ Asked Board members to forward any complaints to Institute members to be monitored. Chair Gregoire noted that a board member cannot forward email to someone other than Division personnel because email falls under public records and must be requested through the Division.

In response to Mr. Crahan's comments, Director O'Bryant explained the training and process changes that have been conducted in Tallahassee since December 1, 2007. He also explained the document imaging process that is now in place. The Chair thanked Mr. Crahan for his efforts.

- Russell Cheezum, Registered Trainee Appraiser told the Board that delays in processing his application and the lack of valid information from the Customer Contact Center created a delay that prevented him from taking the state exam before the end of 2007. His questions about his experience compliance were answered by the Chair. Mr. Cheezum thanked Ms. Ridenauer for her assistance with his questions.
- Susan Baker - Certified General Appraiser addressed the Board with the following:
  - ✧ Would like to see application deficiencies listed on the Portal.
  - ✧ Trainees who did not take USPAP during the "correct" renewal cycle were not given credit toward post licensing education and they lost their licenses.
  - ✧ New licensees are not prepared to take the USPAP course.
  - ✧ Registering a business name form needs to say this cannot be done online.
  - ✧ Mass appraisal experience – USPAP has a new statement regarding ad valorem tax assessment experience.

The Chair responded to Ms. Baker's comments stating:

- ✧ Appraisal Subcommittee Policy Statement 10 requires experience to be USPAP compliant.
- ✧ USPAP Standard 6 requires compliance with specific elements of mass appraisal as experience.
- ✧ Most examples of mass appraisal experience submitted are not Standard 6 compliant.
- ✧ Finally, failure to comply with Policy Statement 10 could lead to issues for Florida's appraiser program as we have already learned.

The Chair adjourned at approximately 3:40 p.m.

### **Tuesday, February 5, 2008**

Chair Frank Gregoire reconvened the meeting of the Florida Real Estate Appraisal Board at approximately 8:40 a.m. on Tuesday February 5, 2008. Member Joni Herndon offered the Invocation and Member Jay Small led the Pledge of Allegiance.

Chair Gregoire offered the Invocation and Member Mike Rogers led the Pledge of Allegiance. The Chair introduced the Members present: Jay Small, Joni Herndon, Susan Dailey, Cynthia Wright, and Mike Rogers. Ann Cocheu, 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; James Harwood, Chief Attorney, Chris Lindamood, Robert Minarcin, Senior Attorneys; Kathleen Koeberich, Chief for Bureau of Enforcement; Fred Clanton, Investigations Supervisor; Angela Francis, Investigations Specialist II; JoEllen Peacock, Education Coordinator; Beverly Ridenauer, Government Analyst II; Janice Taylor, Government Analyst I, and Margaret Hanna, Regulatory Specialist II. American Court Reporting (407.896.1813) provided court reporter services.

### **Legal Docket:**

The Legal Staff presented the Legal Agenda. The Board heard 35 cases and continued one case. The Board's decisions on these matters are maintained at its headquarters in Orlando, Florida.

**Farewell**

Mr. Gregoire read into the record a letter sent to Governor Crist announcing his resignation from the Florida Real Estate Appraisal Board after eight years of service. He thanked those present for the opportunity to serve.

Newly elected Chair Joni Herndon accepted the gavel from Mr. Gregoire. Chair Herndon, in her first act as the Chair of the Board, read into the record a Resolution from the Members of the Florida Real Estate Appraisal Board recognizing Mr. Gregoire's many years of service to the State of Florida and the appraisal industry. A copy of that resolution is attached to and a part of these minutes.

The next general meeting of the Florida Real Estate Appraisal Board is scheduled for April 7 and 8, 2008 in Tallahassee, Florida.

There being no further business the meeting adjourned at approximately 6:00 p.m.

ATTEST:

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Joni L. Herndon, 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 \_\_\_\_\_