



Board of Real Estate Appraisers Meeting

Alaska Division of Corporations, Business and
Professional Licensing

Tuesday, March 3, 2026, at 10:00 AM AKST

Join Zoom Meeting

<https://us02web.zoom.us/j/85726944384>

After registering, you will receive a confirmation email containing information about joining the meeting.



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Approved Agenda *All times are approximate*

1. **Call to Order / Roll Call** 10:00 AM
 - A. Review / Approve Agenda
 - B. Disclosure of Potential Ethics Act Conflicts
 - C. Continuing Education Statement - Motion
 - D. Online Board Resources-Yearly Board Review
www.commerce.alaska.gov/web/cbpl/ProfessionalLicensing/BoardMemberResources

Breaks to be taken as needed / Roll call taken after breaks

2. **Public Comment** 10:05 AM
3. **Division Update** 10:15 AM
Presenter: Melissa Dumas
4. **Investigations Section Report** 10:30 AM
Presenter: Chace Evans
 - A. Schedule Date for November 2026 Annual Training (decided at last board meeting)
5. **AO 360 Reform Spreadsheet Review** 10:40 AM
 - A. Discussion
 - B. Motion
6. **Statutory Proposals Review / Update** 12:00 PM
 - A. 2026 Legislative Guidance Document
 - i. Legislative Sessions Opens January 20, 2026, and Ends May 20, 2026
 - B. Review Statutes to Present to Representative Jubilee Underwood
 - ii. Identify Date Representative Underwood Needs Statutes/Information
 - C. Review Legislative Spokesperson for Legislative Matters
 - iii. Mae Hayes Initial Spokesperson - Motion
 - iv. Leon McKean Second/Backup Spokesperson – Motion

- 7. **Review Board Appointments – Division Statute 08.01.20** 12:15 PM
 - A. Motion for Chair Appointment (re-up or change)
 - B. Motion for Secretary Appointment (re-up or change)
 - C. Motion for Representative for National Organizations (re-up or change)
 - D. Motion for Representative of Standing Committees (re-up or change)

- 8. **2026 Annual Report** 12:25 PM
 - A. 2025 Annual Report
 - B. Distribute Sections to Members
 - C. Must be reviewed and discussed by all Board members (next board meeting-May 19, 2026)
 - D. 2026 Annual Report due June 30, 2026

- 9. **Board Business** 12:35 PM
 - A. Appraiser Request Regarding CE
 - B. Waiver Request Update
 - C. Staff Attending AARO Conference April 27-30, 2026
 - D. Board Member Attendance / Communication

- 10. **Adjournment**

Call to Order

Ethics Report

CONFIDENTIAL

ETHICS SUPERVISOR DETERMINATION FORM

(Board or Commission Member)

Board or Commission: _____

Member Disclosing Potential Ethics Violation: _____

I have determined that the situation described on the attached ethics disclosure form

does or would violate AS 39.52.110 - .190. Identify applicable statute below.

does not or would not violate AS 39.52.110 - .190.

Signature of Designated Ethics Supervisor (Chair)

Printed Name of Designated Ethics Supervisor

Date: _____

COMMENTS (Please attach a separate sheet for additional space):

Note: Disclosure Form must be attached. Under AS 39.52.220, if the chair or a majority of the board or commission, not including the disclosing member, determines that a violation of AS 39.52.110-39.52.190 will exist if the member participates, the member shall refrain from voting, deliberating, or participating in the matter. A member will not be liable under the Ethics Act for action in accordance with such a determination so long as the member has fully disclosed all facts reasonably necessary to the determination and the attorney general has not advised the member, chair, or board or commission that the action is a violation. Forward disclosures with determinations to the State Ethics Attorney as part of your quarterly report. Quarterly reports are submitted to Litigation Assistant, Opinions, Appeals & Ethics, Department of Law, 1031 W. 4th Avenue, Suite 200, Anchorage, AK 99501.

Revised 2012

Continuing Education Statement



THE STATE
of **ALASKA**

Department of Commerce, Community and Economic Development
Division of Corporations, Business and Professional Licensing

APR

<p>APR 1 2019 10:58 AM</p>

Real Estate Appraisers Program
 PO Box 110806, Juneau, AK 99811-0806
 Phone: (907) 465-2550
 Email: RealEstateAppraisers@Alaska.Gov
 Website: ProfessionalLicense.Alaska.Gov/RealEstateAppraisers

Continuing Education Credit for Participation

This form certifies attendance at a meeting of the Alaska Board of Certified Real Estate Appraisers for continuing education credit. 12 AAC 70.210(g)(1-5)

Full Legal Name:	First	Middle	Last
	Alaska Certification #:		

Board Meeting Date:	mm/dd/yyyy	<input type="checkbox"/> In Person	<input type="checkbox"/> Teleconference
Attendance Hours:		Hours Claimed: (7 Hours Max)	

I certify the information reported above is true and correct and that I maintained attendance for the duration of the hours claimed.

Signature:		Date:	mm/dd/yyyy
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BELOW IS FOR DEPARTMENTAL AND BOARD USE ONLY

Verified Hours of Attendance
(From Board Meeting Minutes) _____

Via Electronic or Mail Ballot: Approved Denied

OR

Via in Person Board Meeting: Approved Denied

Board Member Signature:		Date:	mm/dd/yyyy
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If denied, reason for denial:

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Online Board Resources for Yearly Board Review

www.commerce.alaska.gov/web/cbpl/Professionallicensing/boardmemberresources

Public Comment

Division Update

Department of Commerce, Community, and
Economic Development

Division of Corporations, Business &
Professional Licensing

**Schedule of Revenues and
Expenditures 1st Quarter - Fiscal Year 2026**



Department of Commerce, Community, and Economic Development
Division of Corporations, Business & Professional Licensing
P.O. Box 110806
Juneau, Alaska 99811-0806
E-mail: License@Alaska.Gov

Department of Commerce Community, and Economic Development
Corporations, Business and Professional Licensing

Summary of All Professional Licensing
Schedule of Revenues and Expenditures

Board of Certified Real Estate Appraisers	FY 20	FY 21	Biennium	FY 22	FY 23	Biennium	FY 24	FY 25	Biennium	FY 26 1st QTR
	Revenue									
Revenue from License Fees	\$ 80,550	\$ 207,770	\$ 288,320	\$ 62,165	\$ 224,750	\$ 286,915	\$ 75,640	\$ 180,565	\$ 256,205	\$ 18,880
General Fund Received				\$ 9,845	\$ 1,594	11,439	\$ 111		111	
Allowable Third Party Reimbursements	\$ 2,559		2,559	\$ 3,600		3,600				
TOTAL REVENUE	\$ 83,109	\$ 207,770	\$ 290,879	\$ 75,610	\$ 226,344	\$ 301,954	\$ 75,751	\$ 180,565	\$ 256,316	\$ 18,880
Expenditures										
Non Investigation Expenditures										
1000 - Personal Services	98,414	54,866	153,280	97,525	68,101	165,626	59,614	115,313	174,927	38,129
2000 - Travel	1,933		1,933	4,067	11,445	15,512	5,255	4,007	9,262	
3000 - Services	30,418	13,957	44,375	2,247	5,763	8,010	4,560	5,898	10,458	1,270
4000 - Commodities	602		602		10	10				
5000 - Capital Outlay										
Total Non-Investigation Expenditures	131,367	68,823	200,190	103,839	85,319	189,158	69,429	125,218	194,647	39,399
Investigation Expenditures										
1000-Personal Services	38,249	18,727	56,976	23,942	28,242	52,184	30,980	26,017	56,997	9,394
2000 - Travel	2,547		2,547	452	2,325	2,777	2,876		2,876	
3023 - Expert Witness	4,050	2,850	6,900							
3088 - Inter-Agency Legal	2,453	14,131	16,584	2,998	1,552	4,550				
3094 - Inter-Agency Hearing/Mediation		65	65							
3000 - Services other	111	22	133	880	725	1,605	850	248	1,098	
4000 - Commodities										
Total Investigation Expenditures	47,410	35,795	83,205	28,272	32,844	61,116	34,706	26,265	60,971	9,394
Total Direct Expenditures	178,777	104,618	283,395	132,111	118,163	250,274	104,135	151,483	255,618	48,793
Indirect Expenditures										
Internal Administrative Costs	21,754	15,657	37,411	18,655	20,712	39,367	16,948	20,796	37,744	5,199
Departmental Costs	17,090	10,445	27,535	16,760	12,571	29,331	13,589	19,873	33,462	4,968
Statewide Costs	18,005	10,101	28,106	15,268	10,477	25,745	8,766	12,057	20,823	3,014
Total Indirect Expenditures	56,849	36,203	93,052	50,683	43,760	94,443	39,303	52,726	92,029	13,181
TOTAL EXPENDITURES	\$ 235,626	\$ 140,821	\$ 376,447	\$ 182,794	\$ 161,923	\$ 344,717	\$ 143,438	\$ 204,209	\$ 347,647	\$ 61,974
Cumulative Surplus (Deficit)										
Beginning Cumulative Surplus (Deficit)	\$ 323,608	\$ 171,091		\$ 238,040	\$ 130,856		\$ 195,277	\$ 127,590		\$ 103,946
Annual Increase/(Decrease)	(152,517)	66,949		(107,184)	64,421		(67,687)	(23,644)		(43,094)
Ending Cumulative Surplus (Deficit)	\$ 171,091	\$ 238,040		\$ 130,856	\$ 195,277		\$ 127,590	\$ 103,946		\$ 60,852
Statistical Information										
Number of Licenses for indirect calculation	345	370		390	468		409	422		
Additional Information:	<ul style="list-style-type: none"> • General Fund dollars were received in FY21-FY24 to offset increases in personal services and help prevent programs from going into • Most recent fee change: Fee change FY19 • Annual license fee analysis will include consideration of other factors such as board and licensee input, potential investigation load, court cases, multiple license and fee types under one progra 									

Investigations



THE STATE
of **ALASKA**

Department of Commerce, Community,
and Economic Development

DIVISION OF CORPORATIONS, BUSINESS AND
PROFESSIONAL LICENSING

550 West Seventh Avenue, Suite 1500
Anchorage, AK 99501-3567
Main: 907.269.8160
Fax: 907.269.8156

MEMORANDUM

DATE: January 29, 2026
TO: Board of Certified Real Estate Appraisers
THRU: Erika Prieksat, Chief Investigator *EP*
FROM: Chace Evans, Investigator *CE*
RE: Investigative Report for the February 17, 2026 Meeting

The following information was compiled as an investigative report to the Board for the period of October 31, 2025 thru January 29, 2026; this report includes cases, complaints, and intake matters handled since the last report.

Matters opened by the Paralegals in Anchorage and Juneau, regarding continuing education audits and license action resulting from those matters are covered in this report.

OPEN - 4

<u>Case Number</u>	<u>Violation Type</u>	<u>Case Status</u>	<u>Status Date</u>
REAL ESTATE APPRAISER			
2025-001054	Unprofessional conduct	Intake	11/05/2025
2025-001104	Unethical conduct	Intake	11/19/2025
2025-001120	Unprofessional conduct	Intake	11/24/2025
2024-000953	Violation of License Regulation	Complaint	01/07/2026

Closed -

<u>Case #</u>	<u>Violation Type</u>	<u>Case Status</u>	<u>Closed</u>	<u>Closure</u>
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END OF REPORT

Confirmation of Investigative Training
for November 2026 Board Meeting

A0 360 Reform Spreadsheet Review

- Progress Update – Chair Hayes

Statutory Proposals Review / Update

- 2026 Legislative Guidance Document
- Review Statutes to Present to Representative Underwood
 - identify date Representative Underwood needs statutes to present
- Review Legislative Spokesperson for Legislative Matters
 - Mae Hayes Initial Spokesperson: Motion
 - Leon McKean Backup Spokesperson: Motion

2026 Legislative Guidance Document

-Legislative session opened January 20,
2026 and ends May 20, 2026



THE STATE
of **ALASKA**
GOVERNOR MIKE DUNLEAVY

Department of Commerce, Community, and Economic Development

DIVISION OF CORPORATIONS, BUSINESS
AND PROFESSIONAL LICENSING
Juneau Office

P.O. Box 110806
Juneau, Alaska 99811-0806
Main: 907.465.2550
Fax: 907.465.2974

2026 Legislative Guidance for CBPL Board & Commission Members

The primary guidance for board and commission members during legislative session is in the CBPL Guide to Excellence in Regulation – Section IX: Legislation and Legislative Audit (pages 63-70), available on the CBPL Board Resources webpage: www.commerce.alaska.gov/web/cbpl/ProfessionalLicensing/BoardMemberResources.

Section IX of the guide includes information on the following:

- Initiating legislation
- The Open Meetings Act (it always applies)
- Legislative session
- The need to be informed about legislation (and how to do that)
- Guidelines for board member testimony
- Legislative testimony call-in dos and don'ts
- Legislative audit

It's important to remember that division staff cannot represent a board or its positions in meetings with legislators or at legislative hearings, except by pointing to a letter of support or opposition if the board has submitted one for a specific bill. Otherwise, the division only speaks to the Administration's position on legislative matters. This means it's essential for board and commission members to carefully review Section IX of the CBPL Guide to Excellence in Regulation to be aware of how the process works and what their responsibilities include.

If a bill is introduced that actively impacts a board's statutes, the division will notify the board/board chair. However, the division will not always recognize any bills outside of the board's statutes that the board may be interested in, so board members are encouraged to watch bills being introduced themselves. If a board wants to track the progress of a bill, one or more of its members should utilize the Bill Tracking Management Facility (BTMF) on AKLeg.gov, which sends emails anytime a bill on the tracking list is scheduled for a meeting or has a status change. Alternatively (or additionally), a board member can sign up to receive text notifications when a bill is scheduled or its status changes by texting the bill number (*Example: HB1*) to 559-245-2529. Though we will do our best to notify the board if a bill we know they are interested in is scheduled for a hearing, things sometimes move fast in the legislative process, so it's important that the board is tracking those bills' progress, as well.

If a board or commission member has questions on how the legislative process works, please refer to the helpful information linked below. Boards and commissions are encouraged to schedule a walkthrough or training with the DCCED Boards and Regulations Advisor on the process as soon as they begin contemplating seeking legislation; and are always welcome to ask the Advisor or division management to attend a meeting where they are discussing potential statute change to seek sponsorship of. Division management and the department's Boards and Regulations Advisor are also happy to answer any specific questions from board and commission members, but please be aware that we tend to be very busy during legislative session so, at times, it may take a couple of days to receive a response or call back.

HELPFUL INFORMATION

Additional resources on [BASIS](#) that will be helpful in understanding how to navigate BASIS, understand what you're seeing, and become more familiar with the legislative process:

- Track bills in BTMF: https://www.akleg.gov/basis/btmf_login.asp?session=34
- Tips for Using Basis: <https://akleg.gov/docs/pdf/basis.pdf>
- Frequently Asked Questions: <https://akleg.gov/faq.php>
- Legislative Abbreviations & Acronyms: <https://akleg.gov/docs/pdf/abbracro.pdf>
- Glossary of Legislative Terms: <https://akleg.gov/docs/pdf/glossary.pdf>
- Current Senators: <https://akleg.gov/senate.php>
- Current Representatives: <https://akleg.gov/house.php>
- Current Committees: <https://www.akleg.gov/basis/Committee/List/34>
- Steps in Passage of a Bill: <https://akleg.gov/docs/pdf/passbill.pdf>
- Legislative Process: <https://akleg.gov/docs/pdf/legprocess.pdf>
- How to Read a Bill History: <https://akleg.gov/docs/pdf/readbill.pdf>
- Layman's Guide to the Budget Process: <https://akleg.gov/docs/pdf/budgproc.pdf>

How to Watch or Listen in on a Bill Hearing:

- If the bill is currently being heard in a committee:
 - Identify what committee it's being heard in.
 - Go to akleg.gov, select the "Live Now" tab, and select the appropriate committee; **OR**
 - Go to Gavel Alaska (ktoo.org/gavel) and select the appropriate committee.
- If the bill was already heard and the hearing has since concluded:
 - Go to akleg.gov and search for the bill. Once on the bill's page, go to the "Meetings" tab and click on the link for the hearing you want; **OR**
 - Go to Gavel Alaska and look for the hearing in the "Archives".

DEPARTMENT CONTACTS:

- DCCED Boards and Regulations Advisor – Sara Chambers: sara.chambers@alaska.gov, W: (907) 465-2144
- CBPL Director – Sylvan Robb: sylvan.robb@alaska.gov, W: (907) 465-2524, C: (907) 419-7678
- CBPL Deputy Director – Glenn Saviers: glenn.saviers@alaska.gov, W: (907) 465-2691, C: (907) 321-1423

Division management is often in meetings or hearings throughout the day during legislative session, so email may sometimes be the quickest way to get a response. If you opt to call, make sure to leave a voicemail and consider following up with an email. Please do understand that while management will get back to you as quickly as possible, they may not always be able to get back to you the same day.

Additionally, even when you opt to reach out to one of the contacts above, please be sure to also loop in your board staff before or at the latest, immediately after, the conversation so they can remain in the loop.

Review Statutes to Present to Representative Underwood

- Identify date Representative Underwood needs statute information

Items identified by the ASC (Appraisal Subcommittee) during their 2022 Off-Site Assessment and 2024 Compliance Review

- *Requirement: AMC Rule § 34.214(2)(b)*

Good moral character of owners. An AMC shall not be registered by a State if any person that owns *more than 10* percent of the AMC— (1) Is determined by the State appraiser certifying and licensing agency not to have good moral character; or (2) Fails to submit to a background investigation carried out by the State appraiser certifying and licensing agency.

ASC Findings:

AS 08.87.135. Requirements for registration of real estate appraisal management companies. (c) A person who owns *at least 10* percent of a real estate appraisal management company required to be registered under this chapter must be of good moral character as determined by the board and shall submit to a background investigation conducted by the board.

Next Steps:

AS 08.87.135 legislative change to update ownership verbiage in statute and applications. The recommendation is to update verbiage to align with the AMC Rule, which uses “more than 10 percent” whereas Alaska uses “at least 10 percent.”

- *Requirement: AMC Rule*

ASC Findings:

AS 08.87.135. Verbiage is not included for substantive cause, which is determined by Alaska. (7) is not directly or indirectly owned in whole or in part by a person that has had a certificate to act as a real estate appraiser denied, cancelled, suspended, revoked, put on probation, or surrendered in lieu of a pending revocation in any state unless the person has later had a certificate to act as a real estate appraiser granted or reinstated by the same state;

Next Steps:

AS 08.87.135 legislative change to update verbiage to include “wasn’t for substantive cause as determined by the state of Alaska.” It is recommended that this be included after the list of sanctions or after reinstatement.

AS 08.87.135. Requirements for registration of real estate appraisal management companies. (a) The board shall register a real estate appraisal management company operating in the state if the company applies on a form approved by the board, pays the fee required under AS 08.01.065, and presents evidence satisfactory to the board that the company (1) has designated a controlling person who will be the main point of contact between the board and the company and who meets the requirements under (b) of this section; (2) has, if the company is not a corporation that is domiciled in this state, filed with the department a written consent to service of process on a resident of this state for any court action arising from an activity regulated under this chapter or 12 U.S.C. 3331 – 3355 and provided the name and contact information for the company’s agent for service of process in this state; (3) requires a real estate appraiser to comply with the Uniform Standards of Professional Appraisal Practice adopted by the Appraisal Standards Board of the Appraisal Foundation when completing appraisals at the company’s request; (4) engages only appraisers who are certified under this chapter;

- (5) has a process to verify that a person who is assigned to serve on an appraiser panel of the company
- (A) is certified under this chapter and maintains a certification in good standing; and
- (B) is qualified to conduct federally related transactions under federal law; in this subparagraph, “federally related transaction” means a real estate related transaction that involves an insured depository institution regulated by the United States Comptroller of the Currency, the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, or the National Credit Union Administration and requires the services of a real estate appraiser under the interagency appraisal rules;
- (6) conducts appraisals independently and free from inappropriate influence and coercion as required under 12 U.S.C. 3353;
- (7) is not directly or indirectly owned in whole or in part by a person that has had a certificate to act as a real estate appraiser denied, cancelled, suspended, revoked, ~~put on probation~~, or surrendered in lieu of a pending revocation ~~for substantive cause~~ in any state unless the person has later had a certificate to act as a real estate appraiser granted or reinstated by the same state;
- (8) has posted a surety bond in an amount required by the board, not to exceed \$50,000; and
- (9) is owned by persons who meet the requirements under (c) of this section.
- (b) A controlling person designated under (a) of this section
- (1) must be actively certified in a state as a real estate appraiser at all times that the person is designated as a controlling person;
- (2) may not have had a certificate to act as a real estate appraiser denied, cancelled, suspended, revoked, ~~put on probation~~, or surrendered in lieu of a pending revocation in any state unless the person has later had the certificate to act as a real estate appraiser granted or reinstated; and
- (3) must be of good moral character.
- (c) A person who owns ~~at least 10 percent more than 10%~~ of a real estate appraisal management company required to be registered under this chapter must be of good moral character as determined by the board and shall submit to a background investigation conducted by the board.
- (d) The board shall provide a copy of a registration under this section to the Appraisal Subcommittee established under 12 U.S.C. 3310 on a form approved by the subcommittee.
- (e) A registration under this section is valid for two years and may be renewed upon proof of continued compliance with the requirements of (a) – (c) of this section.

• *Requirement: AMC Policy Statement 8.D.1.b*

The AMC Rule includes requirements for participating States to impose requirements on AMCs that are not Federally regulated AMCs to:

ASC Findings:

AS 08.87.155. Reporting requirements for federally regulated real estate appraisal management companies. (a)(2) disclosure of whether the company is directly or indirectly owned in whole or in part by any person that has had a certificate to act as a real estate appraiser denied, cancelled, suspended, revoked, put on probation, or surrendered in lieu of a pending revocation in any state. *This cannot be required of a Federally Regulated AMC.* (b) If a person has had disciplinary action taken against the person under (a)(2) of this section, the board shall collect information related to whether the certificate to act as a real estate appraiser was denied, cancelled, suspended, revoked, put on probation, or surrendered in lieu of a pending revocation for a substantive cause and whether the person has later had the certificate to act as a real estate appraiser reinstated by the same state. *This cannot be required of a Federally Regulated AMC.*

Next Steps: AS 08.87.155 (a)(2) and (b) legislative change to strike statute sections followed by amendment to applications. ASC states this cannot be required of a Federally Regulated AMC.

AS 08.87.155. Reporting requirements for federally regulated real estate appraisal management companies. (a) A real estate appraisal management company that is owned and controlled by an insured depository institution as defined in 12

U.S.C. 1813 and regulated by the United States Comptroller of the Currency, the Board of Governors of the Federal Reserve System, or the Federal Deposit Insurance Corporation, shall annually submit to the board information that the board is required to submit to the Appraisal Subcommittee established under 12 U.S.C. 3310, including a

(1) report of intent to operate in the state; and

~~(2) disclosure of whether the company is directly or indirectly owned in whole or in part by any person that has had a certificate to act as a real estate appraiser denied, cancelled, suspended, revoked, put on probation, or surrendered in lieu of a pending revocation in any state;~~

~~(b) If a person has had disciplinary action taken against the person under (a)(2) of this section, the board shall collect information related to whether the certificate to act as a real estate appraiser was denied, cancelled, suspended, revoked, put on probation, or surrendered in lieu of a pending revocation for a substantive cause and whether the person has later had the certificate to act as a real estate appraiser reinstated by the same state.~~

- **Requirement: AMC Rule**

Federally regulated AMC means an AMC that is owned and controlled by an insured depository institution, as defined in 12 U.S.C. 1813 and regulated by the Office of the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, or the Federal Deposit Insurance Corporation.

ASC Findings:

AS 08.87.160. Exemptions. (B) regulated by the Consumer Financial Protection Bureau, the Federal Housing Finance Agency, the Board of Governors of the Federal Reserve system, the Federal Deposit Insurance Corporation, the United States Comptroller of the Currency, or the National Credit Union Administration;

Next Steps:

AS 08.87.160 legislative change to strike additional license controllers. The recommendation is for the Alaska Legislature to limit this to just the agencies ASC has noted and remove “Consumer Financial Protection Bureau,” “Federal Housing Finance Agency” and “National Credit Union Administration.”

AS 08.87.160. Exemptions. AS 08.87.130 – 08.87.150, 08.87.215, and 08.87.220 do not apply to a

(1) person who is employed by a department or division of an entity that provides appraisal management services only to that entity;

(2) real estate appraisal management company that is

(A) owned and controlled by an insured depository institution; and

(B) regulated by ~~the Consumer Financial Protection Bureau, the Federal Housing Finance Agency,~~ the Board of Governors of the Federal Reserve system, the Federal Deposit Insurance Corporation, the United States Comptroller of the Currency, or the ~~National Credit Union Administration;~~ or

(3) real estate appraiser who enters into an agreement with another real estate appraiser for the performance of an appraisal that upon completion results in a report signed by both the real estate appraiser who completed the appraisal and the real estate appraiser who requested completion of the appraisal.

- **Requirement: AMC Rule: “put on probation” exceeds the AMC Rule.**

Next Steps: Legislative changes to remove “put on probation.”

AS 08.87.215. Prohibited practices; real estate appraisal management companies. (a) A real estate appraisal management company may not, while registered in the state, retain or enter into a business relationship with an employee, contractor, or agent whose certificate to act as a real estate appraiser is denied, cancelled, suspended,

revoked, **put on probation**, or surrendered in lieu of a pending revocation in any state unless the employee, contractor, or agent has later had a certificate to act as a real estate appraiser granted or reinstated by the same state.

(b) A real estate appraisal management company or a controlling person, employee, director, officer, or agent of a real estate appraisal management company may not

- (1) seek to influence a real estate appraiser through intimidation, coercion, extortion, or bribery;
- (2) condition payment of an appraisal fee on a real estate appraiser's opinion, conclusion, or valuation;
- (3) request that a real estate appraiser report a predetermined opinion, conclusion, or valuation;
- (4) alter, amend, or change an appraisal report submitted by a real estate appraiser without the real estate appraiser's written consent;
- (5) require a real estate appraiser to sign an indemnification agreement for a claim that does not arise from a service performed by the real estate appraiser;
- (6) prohibit an appraiser from recording in the body of the report submitted by the appraiser to the appraisal management company the fee that the appraiser was paid by the company for the performance of the appraisal;
- (7) prohibit lawful communication between a real estate appraiser and any other person who the real estate appraiser determines possesses information relevant to the appraisal;
- (8) engage in an act or practice with intent to impair a real estate appraiser's independence, objectivity, and impartiality;
- (9) knowingly make a false statement, submit false information, or fail to provide complete information in response to a question in an application for registration or renewal of a registration; or
- (10) violate this chapter or a regulation adopted under this chapter.

AS 08.87.220. Disciplinary proceedings; real estate appraisal management companies. The board may take disciplinary action under AS 08.01.075 or suspend or revoke a registration of a real estate appraisal management company if it finds that the

- (1) company or a controlling person, employee, director, officer, or agent of a real estate appraisal management company has violated a provision of this chapter or a regulation adopted by the board under this chapter;
- (2) company or a controlling person of the company has had a certificate to act as a real estate appraiser or a registration as a real estate appraisal management company denied, cancelled suspended, revoked, **put on probation**, or surrendered in lieu of a pending revocation in any state;
- (3) company fails to comply with the Uniform Standards of Professional Appraisal Practice under 12 U.S.C.3339;
- (4) company performs appraisal management services in a manner that causes injury or loss to the public;
- (5) company has ceased to operate in the state as a real estate appraisal management company; or
- (6) company used fraud, deception, misrepresentation, or bribery in securing a registration under this chapter

- **Requirement: AMC Rule:**

Appraiser panel means a *network, list or roster* of licensed or certified appraisers approved by an AMC to perform appraisals as independent contractors in connection with covered transactions for the AMC.

ASC Findings:

AS 08.87.900. Definitions. (5) "appraiser panel" means a *group* of licensed or certified real estate appraisers who perform appraisals as independent contractors for a real estate appraisal management company;

Next Steps:

AS 08.87.900 legislative change to align definition with ASC's definition. The recommendation is for the Alaska Legislature to amend the definition of "appraiser panel" to align with the AMC Rule definition.

- **Requirement: AMC Rule:**

Appraisal management services means one or more of the following: (1) Recruiting, selecting, and retaining appraisers; (2) Contracting with State-certified or State-licensed appraisers to perform appraisal assignments; (3) Managing the process of having an appraisal performed, including providing administrative services such as receiving appraisal orders and appraisal reports, submitting completed appraisal reports to creditors and secondary market participants, collecting fees from creditors and secondary market participants for services provided, and paying appraisers for services performed; and (4) Reviewing and verifying the work of appraisers.

ASC Findings:

AS 08.87.900. Definitions. (4) “appraisal management services” includes the performance of any of the following functions on behalf of a lender, financial institution, or other person: (A) administration of an appraiser panel; (B) recruitment, retention, or selection of real estate appraisers for the performance of appraisal services; (C) contracting with real estate appraisers to perform appraisals; (D) review of a completed appraisal before the delivery of the appraisal or review assignment to the person that ordered the appraisal; ***Administration of an appraiser panel may be a way the State captured number 3 of managing the process of...***

Next Steps:

AS 08.87.900 legislative change to strike unnecessary section within the Definitions. It is recommended to remove “administration of an appraiser panel” as this is not a service but a requirement of AMCs. The Board discussed rephrasing this to meet AMC Rule or to strike that section. Mr. Kudryn spoke to meeting the AMC Rule by switching B to A, C to B, leave D as is, and switch A to C (which is their #3) “managing the process of having an appraisal performed.” The Board spoke to the intent of the requirement is the same, it is the current wording that does not align. The Board is in agreement to these revisions.

ASC Findings:

AS 08.87.900. Definitions. (4)(C) contracting with real estate appraisers to perform appraisals;

Next Steps:

Sec 08.87.900 legislative change to add clarification to the definition by stating “certified real estate appraisers...” (8/20/24 board meeting, they do NOT want to include the certified verbiage as they are seeking changes for Licensed appraiser license type)

AS 08.87.900. Definitions. In this chapter

(1) “analysis assignment” means an analysis, opinion, or conclusion prepared by a real estate appraiser that relates to the nature, quality, or utility of certified real estate or real property;

(2) “appraisal” means an analysis, opinion, or conclusion prepared by a real estate appraiser relating to the nature, quality, value, energy efficiency, or utility of specified interests in, or aspects of, identified real estate, and includes a valuation appraisal, an analysis assignment, and a review assignment;

(3) “appraisal assignment” means an engagement for which an appraiser is employed or retained to act, or would be perceived by third parties or the public as acting, as a disinterested person rendering an unbiased analysis, opinion, or conclusion relating to the nature, quality, value, or utility or specified interests in, or aspects of, identified real estate;

(4) “appraisal management services” includes the performance of any of the following functions on behalf of a lender, financial institution, or other person:

~~(A) administration of an appraiser panel;~~

~~(B) (A) recruitment, retention, or selection of real estate appraisers for the performance of appraisal services;~~

~~(C) (B) contracting with real estate appraisers to perform appraisals;~~

~~(D) managing the process of having an appraisal performed;~~

(D) review of a completed appraisal before the delivery of the appraisal or review assignment to the person that ordered the appraisal;

(5) "appraiser panel" means a **group network, list, or roster** of licensed or certified real estate appraisers who perform appraisals as independent contractors for a real estate appraisal management company;

(6) "appraisal report" means any communication, written or oral, of an appraisal;

(7) "board" means the Board of Certified Real Estate Appraisers;

(8) "borrower" means a person who applies for a mortgage loan;

(9) "company" means a real estate appraisal management company required to register under AS 08.87.130 that performs appraisal management services;

(10) "controlling person" means a person who

(A) owns more than 10 percent of a real estate appraisal management company;

(B) is an officer or director of a real estate appraisal management company;

(C) is employed and authorized by a real estate appraisal management company to enter into a contractual relationship with another person for the performance of appraisal management services or with a real estate appraiser to perform an appraisal; or

(D) has the authority to direct the management or policies of a real estate appraisal management company;

(11) "department" means the Department of Commerce, Community, and Economic Development;

(12) "general real estate appraiser" means a real estate appraiser certified to appraise all types of real property;

(13) "institutional real estate appraiser" means a real estate appraiser employed full-time by a financial institution with offices in the state;

(14) "principal dwelling" means a residential structure or mobile home that contains one to four units but does not include a vacation or second home unless the borrower buys or builds a new dwelling that will become the primary location that the borrower inhabits within a year after the purchase or completion of construction;

(15) "real estate" means an identified parcel or tract of land, including improvements, but excluding subsurface natural resource values;

(16) "real property" means one or more defined interests, benefits, and rights inherent in the ownership of real estate;

(17) "residential real estate appraiser" means a real estate appraiser certified to appraise residential real property, subject to the limitations of AS 08.87.100(2);

(18) "review assignment" means an analysis, opinion, or conclusion prepared by a real estate appraiser that forms an opinion as to the adequacy and appropriateness of a valuation appraisal or an analysis assignment;

(19) "valuation appraisal" means an analysis, opinion, or conclusion prepared by a real estate appraiser that estimates the value of an identified parcel of real estate, or identified real property at a particular time

Items initiated by the Board:

- 11/1/22 Board discussion of adding seats to the Board

During the 11/1/22 Board Meeting the Board expressed an interest in adding additional seats to the Board to allow the Board to best serve the profession and licensees as the Board's current configuration requires one person per role and is requiring an extensive workload from each Board member regarding applications and investigative reviews. This adds to the processing time applicants/licensees are having to wait.

During this meeting the Board spoke to concerns of the vacancy currently seen for General as well as the potential upcoming vacancy if Chair Stetson does not extend.

In addition to adding additional seats for Appraiser license types, the Board also spoke to the potential interest of adding other license type seats.

Additionally, Mr. Kudryn stated he is for adding more members to the Board, however he would urge the Board to consider how adding additional seat types might skew any votes if they do not have appraiser understanding. Maybe to consider appraiser licensees holding more seats.

- 12/19/23 Board discussion of adding an Executive Administrator (EA) to the program
Mr. Kudryn stated; I would like to make a motion to move forward with the suggested changes to AS 08.87.20 and new subsections required that we discussed under seeking legislation to create an executive administrator as well as having Chairwoman Mae Hayes and Board Member Leon McKean pursue legislative support in creating this executive administrator position for the Board of Certified Real Estate Appraisers. Second by Mr. McKean

It was stated on the record, after the motion was made, that the motion did not include the intent for this EA position to be at a range 23. The Board stated an amendment to the motion was not required as the Board is in agreement for this EA position to be placed at a range 23, which was discussed and agreed upon on the record.

Additionally, the Board moved to approve Leon McKean to be a second point person for the Board regarding statute projects. Mr. Kudryn stated, I would like to make a motion for Leon to be the additional Board Member providing assistance with finding legislation support for the ongoing regulation project with AQB verbiage, PAREA, and everything that includes what Mae was working on and presented to legislative sponsor. Second by Mr. McKean.

Statutes Seeking Sponsorship / 2026 Session

Identified by the ASC (Appraisal Subcommittee) during their 2022 Off-Site Assessment and 2024 Compliance Review

Statute and Legislative Change Needed	Requirement: AMC Rule: (ASC Findings)
<p>AS 08.87.135 legislative change to update ownership verbiage in statute and applications. The recommendation is to update verbiage to align with the AMC Rule, which uses “more than 10 percent” whereas Alaska uses “at least 10 percent.”</p>	<p>AS 08.87.135 Requirement: AMC Rule § 34.214(2)(b) AMC Rule § 34.214(2)(b) Good moral character of owners. An AMC shall not be registered by a State if any person that owns more than 10 percent of the AMC— (1) Is determined by the State appraiser certifying and licensing agency not to have good moral character; or (2) Fails to submit to a background investigation carried out by the State appraiser certifying and licensing agency.</p>
<p>AS 08.87.135 legislative change to update verbiage to include “wasn’t for substantive cause as determined by the state of Alaska.” It is recommended that this be included after the list of sanctions or after reinstatement.</p>	<p>AS 08.87.135. Verbiage is not included for substantive cause, which is determined by Alaska. (7) is not directly or indirectly owned in whole or in part by a person that has had a certificate to act as a real estate appraiser denied, cancelled, suspended, revoked, put on probation, or surrendered in lieu of a pending revocation in any state unless the person has later had a certificate to act as a real estate appraiser granted or reinstated by the same state;</p>
<p>AS 08.87.155 (a)(2) and (b) legislative change to strike statute sections followed by amendment to applications. ASC states this cannot be required of a Federally Regulated AMC</p>	<p>AS 08.87.155 The AMC Rule includes requirements for participating States to impose requirements on AMCs that are not Federally regulated AMCs to:</p>
<p>AS 08.87.160 legislative change to strike additional license controllers. The recommendation is for the Alaska Legislature to limit this to just the agencies ASC has noted and remove “Consumer Financial Protection Bureau,” “Federal Housing Finance Agency” and “National Credit Union Administration.”</p>	<p>AS 08.87.160 Federally regulated AMC means an AMC that is owned and controlled by an insured depository institution, as defined in 12 U.S.C. 1813 and regulated by the Office of the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, or the Federal Deposit Insurance Corporation.</p>
<p>AS 08.87.215 and AS 08.87.220 Legislative change to remove “put on probation.”</p>	<p>AS 08.87.215 and AS 08.87.220 AMC Rule: “put on probation” exceeds the AMC Rule.</p>
<p>AS 08.87.900 legislative change to align definition with ASC’s definition. The recommendation is for the Alaska Legislature to amend the definition of “appraiser panel” to align with the AMC Rule definition.</p>	<p>AS 08.87.900 Appraiser panel means a network, list or roster of licensed or certified appraisers approved by an AMC to perform appraisals as independent contractors in connection with covered transactions for the AMC.</p>
<p>AS 08.87.900 legislative change to strike unnecessary section within the Definitions. It is recommended to remove “administration of an appraiser panel” as this is not a service but a requirement of AMCs. The Board discussed rephrasing this to meet AMC Rule or to strike that section. Mr. Kudryn spoke to meeting the AMC Rule by switching B to A, C to B, leave D as is, and switch A to C (which is their #3) “managing the process of having an appraisal performed.” The Board spoke to the intent of the requirement is the same, it is the current wording that does not align. The Board is in agreement to these revisions.</p>	<p>AS 08.87.900 Appraisal management services means one or more of the following: (1) Recruiting, selecting, and retaining appraisers; (2) Contracting with State-certified or State-licensed appraisers to perform appraisal assignments; (3) Managing the process of having an appraisal performed, including providing administrative services such as receiving appraisal orders and appraisal reports, submitting completed appraisal reports to creditors and secondary market participants, collecting fees from creditors and secondary market participants for services provided, and paying appraisers for services performed; and (4) Reviewing and verifying the work of appraisers.</p>

<p>Sec 08.87.900 legislative change to add clarification to the definition by stating "certified real estate appraisers..." (8/20/24 board meeting, they do NOT want to include the certified verbiage as they are seeking changes for Licensed appraiser (license type)</p>	<p>Sec 08.87.900 Appraisal management services means one or more of the following: (1) Recruiting, selecting, and retaining appraisers; (2) Contracting with State-certified or State-licensed appraisers to perform appraisal assignments; (3) Managing the process of having an appraisal performed, including providing administrative services such as receiving appraisal orders and appraisal reports, submitting completed appraisal reports to creditors and secondary market participants, collecting fees from creditors and secondary market participants for services provided, and paying appraisers for services performed; and (4) Reviewing and verifying the work of appraisers.</p>
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Items Initiated by the Board

<p>• <i>11/1/22 Board discussion of adding seats to the Board</i> During the 11/1/22 Board Meeting the Board expressed an interest in adding additional seats to the Board to allow the Board to best serve the profession and licensees as the Board's current configuration requires one person per role and is requiring an extensive workload from each Board member regarding applications and investigative reviews. This adds to the processing time applicants/licensees are having to wait. During this meeting the Board spoke to concerns of the vacancy currently seen for General as well as the potential upcoming vacancy if Chair Stetson does not extend. In addition to adding additional seats for Appraiser license types, the Board also spoke to the potential interest of adding other license type seats. Additionally, Mr. Kudryn stated he is for adding more members to the Board, however he would urge the Board to consider how adding additional seat types might skew any votes if they do not have appraiser understanding. Maybe to consider appraiser licensees holding more seats.</p>	<p>• <i>12/19/23 Board discussion of adding an Executive Administrator (EA) to the program</i> Mr. Kudryn stated; I would like to make a motion to move forward with the suggested changes to AS 08.87.20 and new subsections required that we discussed under seeking legislation to create an executive administrator as well as having Chairwoman Mae Hayes and Board Member Leon McKean pursue legislative support in creating this executive administrator position for the Board of Certified Real Estate Appraisers. Second by Mr. McKean . It was stated on the record, after the motion was made, that the motion did not include the intent for this EA position to be at a range 23. The Board stated an amendment to the motion was not required as the Board is in agreement for this EA position to be placed at a range 23, which was discussed and agreed upon on the record. Additionally, the Board moved to approve Leon McKean to be a second point person for the Board regarding statute projects. Mr. Kudryn stated, I would like to make a motion for Leon to be the additional Board Member providing assistance with finding legislation support for the ongoing regulation project with AQB verbiage, PAREA, and everything that includes what Mae was working on and presented to legislative sponsor. Second by Mr. McKean.</p>
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Review Legislative Spokesperson for Legislative Matters

-Motion: Mae Hayes Initial Spokesperson

-Motion: Leon McKean Backup Spokesperson

Review Board Appointments – Division Statute 08.01.20

- Motion for Chair Appointment
- Motion for Secretary Appointment
- Motion for Representative of
National Organizations
- Motion for Representative of
Standing Committees

2026 Annual Report

- 2025 Annual Report
- Must be reviewed and discussed by all Board Members by May 19, 2026 Board meeting
- 2026 Annual Report due June 30, 2026

2025 Annual Report

Department of Commerce, Community
and Economic Development

Division of Corporations, Business
and Professional Licensing

Board of Certified Real Estate Appraisers

Annual Report

Fiscal Year 2025



Department of Commerce, Community and Economic Development
Division of Corporations, Business and Professional Licensing

P.O. Box 110806
Juneau, Alaska 99811-0806
Email: License@Alaska.Gov

This report is required under Alaska Statute 08.01.070(10).

**Board of Certified Real Estate Appraisers
FY 2025 Annual Report**

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Board of Certified Real Estate Appraisers
FY 2025 Annual Report

Board Membership *(as of the Date This Report was Approved)*

Date of Final Board Approval: [Click or tap to enter a date.]

Mae Hayes – Board Chair – Certified Residential Appraiser

Joesph Kudryn – Certified Residential Appraiser

William McKean – Mortgage Industry Executive

Jennifer Buswell - Public Member

Vacant – Certified General

**Board of Certified Real Estate Appraisers
FY 2025 Annual Report**

Accomplishments

This FY 2025 the Board continued its work on statute and regulation changes that have required input from several entities including the Appraisal Subcommittee; State of Alaska Dept. of Law; the Appraisal Foundation and the Appraisal Institute. While none of these discussions have been finalized progress has been made toward enacting changes that are required federally, that can create less barriers of entry to the appraisal profession in Alaska and other issues that benefit Alaskan consumers. We have done our best to limit the costs to the State in having these discussions so as not to overspend while we progress through these changes. These projects are presently paused in response to AO No. 358 however we expect to continue work easily once this order has been lifted.

We are exploring an EA position for our board and we believe there may be federal funding in place that could possibly pay for that position and some other expenses we have as a board.

We are continuing to process complaints however there is a backlog mostly due to board member time constraints and some board member/staff members turn over. We expect this to decrease over the next year. One vacant seat was recently filled however we do have another seat that has been vacant for several years. This is largely due to the few number of professionals who hold the license type this seat requires. One area of the statute changes we seek is to add seats of more residential appraisers in an effort to reduce the work load of the present members and help offset that vacancy.

We are presently discussing legislative sponsorship with a Wasilla area legislator who has a background in real estate and has expressed interest in discussing this further.

Incoming applications and approval of QE and CE courses are being processed in a timely manner.

**Board of Certified Real Estate Appraisers
FY 2025 Annual Report**

Activities

Our activities include quarterly board meetings, subcommittee meetings for regulation and statute changes (and all that involves our participation in those projects) and attendance at the bi-annual AARO conferences. We also continue to seek legislative sponsorship for the statute changes we are working on presently. Many of our activities are also listed under accomplishments. As noted there, while many of our efforts have not yet resulted in final regulation or statutes changes we have well progressed in our endeavor for those changes and expect to continue that work once AO No. 358 is lifted.

**Board of Certified Real Estate Appraisers
FY 2025 Annual Report**

Needs

Our Board's needs include but are not limited to changes to statutes, changes to regulations, training for staff and board members, board seats to be filled, the addition of more seats (by statute) and an executive administrator for the board, travel to AARO conferences, etc.

Budget Recommendations - Membership

AARO is the nationwide group of Regulatory Officials for the profession of Real Estate Appraisers that works closely with the Federal oversight of the profession from the ASC (Appraisal Subcommittee), AQB (Appraisal Qualification Board), ASB (Appraisal Standards Board), and TAF (The Appraisal Foundation). Membership continues to provide information/updates/resources from these organizations throughout the year to allow the State of Alaska to remain current with regulatory practices, as well as receive access to AARO Conference content.

Budget Recommendations - Travel

Real Estate Appraisal is the Division of Corporation, Business, and Professional Licensing's only licensing program that has federal oversight and regular federal audits. To effectively serve the public and licensees, it is imperative to stay up to date with current information, policies, and federal mandates. AARO training will support our role as regulatory officials and ultimately best serve the public.

Attendance of the AARO Conference provides valuable firsthand training with policy makers themselves and collaborative discussion opportunities for regulatory officials regarding both appraisers and appraiser management companies. The appraiser management companies (AMC) are federally mandated, and it can be a very complicated process. As management of AMCs is a newer process, it is important to stay informed with any changes and updates. Additionally, the Appraisal Subcommittee (ASC) members will be presenting at the conference, which provides regulatory officials needed information and updates to remain current with the federally regulated ASC policy statements, compliance with Title XI of Financial Institutions Reform, and the Recovery and Enforcement Act of 1989 regulatory requirements for appraisers and appraiser management companies. Additionally, attending the ARRO conference provides APR staff with access to firsthand training and information regarding any new updates/changes as well as newly produced/updated resources, and provides valuable collaborative discussion opportunities with other jurisdictions that are going through similar mandates/processes which allows for problem solving and establishing new business contacts. The Board has routinely (and will continue to) request to send one board member and one staff member to each conference.

Additionally, it is imperative to continue to support current board members as they continue to work on recurring items such as statute/regulation projects, application review, and incoming appraiser/AMC complaints.

2026 Annual Report must be reviewed
by all Board Members by next Board
meeting, May 19, 2026

2026 Annual Report Due June 30, 2026

Annual Report Instructions and Checklist

This document serves as both the instructions and checklist for the 2026 annual reports. Save a copy to be completed for your program(s) in the specific program folder (within the (I:) drive for Juneau or the (J:) drive for Anchorage).

Purpose: The annual performance report is presented by each board in accordance with AS 08.01.070(10). The purpose is to report the accomplishments, activities, and the past and present needs of the licensing program from the board's perspective.

Timeframe: Annual reports must be reviewed and approved by each board and submitted to the division's publication specialist no later than June 30 each year. Boards and staff should plan to ensure an adequate amount of time to discuss, edit, and approve.

Upcoming Board Meeting Dates: _____

Discussed with Board Date: _____

Draft Completed by Board Date: _____

Ready for Board Review Date: _____

Approval and Finalizing Process: *Do NOT send annual reports to the publication team without obtaining board approval first.* Official board approval should be recorded below in the "Board Approval" section. Once the board has approved the annual report content, the document should be emailed to the publications specialist for finalizing. After the document is finalized, it is posted online. The content is not altered during the finalizing process – a 2nd review and approval from the board is not required.

Personnel: It can be difficult to write a report by committee, so boards may wish to appoint a drafter and set forth a process and timeline for completion. Often, this is the board chair or a long-serving member. Boards may also assign sections to members to help allocate the responsibility.

Guidance: Only the content (i.e., informational board-specific text) should be modified by staff. **Do not add, remove or format the annual report yourself.**

- If additional pages, sections, etc. are needed, **contact the publications specialist** and ask for assistance.
- It is imperative that the changes to formatting (i.e., additional pages, etc.) are completed **ONLY** by the publications team - there are specific formatting aspects that must remain in place.
- If changes to formatting are made by staff, you will be asked to re-do the entire template after the publications team has made the formatting changes for you.

Remember this is a public document. Do not include information that may be confidential or create a liability for the board or its members.

Professional licensing staff may not write the report on behalf of the board. Staff may work with the division's administrative team to fill in staff/board information, statistics and other objective data.

Board Business

- Appraiser Request for Approval of CE from AI-Seattle, Washington
- Waiver Request Update
- Staff Attending AARO Conference- April 27-30, 2026
- Fall AARO Conference Dates
September 28-30, 2026 Clearwater, Florida
- Board Member
Attendance/Communication

Adjournment