



United States
Department of
Agriculture

Farmers
Home
Administration

Washington
D.C.
20250

FmHA AN No. 2539 (1922)
May 9, 1992

SUBJECT: Management of State Office Appraisal Units

TO: State Directors

PURPOSE/INTENDED OUTCOME:

The purpose of this AN is to provide appraisal duty guidelines for use in the development of State Appraisal Units. The intended outcome is to ensure: (1) the processing time for Farmer Program (FP) Insured and Rural Housing (RH) Insured loans will not be delayed; (2) uniform appraisal duty guidelines for your State Appraisal Unit are implemented.

COMPARISON WITH PREVIOUS AN:

There are no previous AN's on this subject.

IMPLEMENTATION RESPONSIBILITIES:

In order to assist with the implementation of State Appraisal Units, we are providing guidelines applicable only when real estate appraisals are not completed by the designated County Supervisor and for States that have GS or GM 1171 Appraisers. We believe that the following duty guidelines will help alleviate future problems relating to the processing of FP and Single Family RH Loans in the County Office and will help implement your State Office Appraisal Unit.

The Contracting Officer Representative (COR) should be the Appraisal Specialist. The County Supervisor shall not be designated as the COR on any appraisal contract. All existing contracts shall be amended which currently have the County Supervisors as the COR. All desk reviews and field reviews should be completed by the Appraisal Specialist in accordance with appropriate FmHA Instructions. We encourage you to have fax machines available in those County Offices experiencing a large number of FP and RH applications and to the Appraisal Specialist, to facilitate quick desk reviews for contract appraisals and field reviews by the designated appraisers.

1. The following guidelines are intended for those areas that may have a delay in the processing of loans because of appraisal reviews:

EXPIRATION DATE: March 31, 1993

**FILING INSTRUCTIONS:
Preceding FmHA
Instruction 1922-A**



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Complaints of discrimination should be sent to:
Secretary of Agriculture, Washington, D.C. 20250

- A. County Supervisors may be designated to do underwriter review of appraisals for FP and Single Family RH Insured real estate loans.
- B. Appraisal Specialists must ascertain which contractors will have their appraisals submitted to the designated County Supervisor. It is expected that the Appraisal Specialists complete several desk reviews of the contractors' appraisals before underwriter authority is given to the County Supervisor. The Appraisal Specialist must be satisfied with the contractor's work before permitting this arrangement.

When appraisal contractors have been authorized to deliver appraisals to County Offices, the County Supervisor may review appraisals as the underwriter and process the loan(s) for approval or disapproval. When this is authorized, a statement must be added to the statement of work identifying this authorization. The detailed review of these appraisals will be completed by the Appraisal Specialist at a later date unless the County Supervisor has a concern on the market value as determined by the contractor. If this happens the County Supervisor will suspend loan processing and immediately send the appraisal to the Appraisal Specialist for a review. The Appraisal Specialist will review the appraisal and notify the County Supervisor if it is acceptable. Processing of the loan will continue once it is determined the value is acceptable.

2. The following general duties should be assigned to your State Appraisal Unit:

- A. The State Senior Appraiser or designated State Office Appraisal Specialist must develop a training plan and provide the necessary training to the selected County Supervisor appraisal underwriters, to assure that they are able to properly review the real property appraisal and continue to process the loan. It is not recommended that the selected County Supervisor complete a detailed technical review of the appraisal as is expected of an appraisal specialist, or attend structured training courses offered by private institutions.

- B. State Office Senior or other designated State Appraisal Specialists will complete field and desk reviews of appraisals completed by FmHA Appraisal Specialists located in the State or District, in accordance with established FmHA Instructions. They will also determine the need for future training of such employees and plan for future field and desk reviews.
- C. State Office Senior or other designated State Appraisal Specialists or the State Training Coordinator are required to monitor all training, continuing education for designated State appraisers and for themselves, as set out in the unnumbered letter dated December 17, 1991. The FmHA State Appraisal Official will also be required to verify the credit hours your State Appraisal Board has authorized for each course taught by private institutions and taken by designated appraisal specialists.
- D. State Office Senior or other designated Appraisal Specialists must understand your State's reciprocity agreements and how they impact bordering States. We encourage you to promote uniform State agreements to assure that there will be a larger pool of licensed/certified appraisers available to meet FmHA's and FmHA Guaranteed Lenders' needs by December 31, 1992.
- E. State Office Senior or other designated Appraisal Specialists must set up a State procedure to report Uniform Standards of Professional Appraisal Practice (USPAP) violations by FmHA contractors and Guaranteed Lender Appraisers to your State Appraisal Board. They should also understand your State Appraisal Board's functions relating to violations, disciplinary actions, and handling appeals.
- F. The State Senior Appraiser or State Office Designated Specialist must obtain a listing of State certified/licensed appraisers from your State Appraisal Board and bordering States where reciprocity agreements are in place, and maintain quarterly updates. Information should include the name, type of certification/licensing, current address, and telephone number. This information can be used when appraisal contracts are being awarded. Prior to award, you should verify that the successful bidder's license/certification has not been suspended or revoked.

- G. State Senior Appraiser or State Office designated Appraisal Specialists are expected to continually monitor State legislation relating to the State Certification/Licensing program and incorporate any new changes in various State Instructions and inform State Appraisers accordingly.

For your information, you will find attached a current list of State Real Estate Appraiser Board contact numbers for you to call should you have questions relating to education and voluntary vs. mandatory State regulations.

Should you have any questions concerning these suggestions, please contact Ronald Thelen on FTS 720-0830.

This AN may not be revised and reissued by State Directors without prior approval by the Assistant Administrators, Farmer Programs and Housing, unless modification is necessary to comply with State law.



LA VERNE AUSMAN
Administrator

Attachment

State Contacts for Appraiser Licensing/Certification

ALABAMA

Bobbie Eddins
Executive Director
Alabama Real Estate Appraisers Board
600 Interstate Park Drive, Suite 628
Montgomery, AL 36109
(205) 242-8747

ALASKA

Carol Whelan
Licensing Examiner
Alaska Board of Certified Real Estate Appraisers
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Juneau, AK 99811-0806
(907) 465-2542

ARIZONA

Adriane Brown-White
Executive Director
Arizona Board of Appraisal
1700 W. Washington
Capitol Towers, Suite 133
Phoenix, AZ 85007
(602) 542-1539

ARKANSAS

James Martin
Executive Director
Arkansas State Appraisal Board
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CALIFORNIA

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COLORADO

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Colorado Board of Real Estate Appraisers
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Denver, CO 80203
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CONNECTICUT

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DELAWARE

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Margaret M. O'Neil Building
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DC Department of Consumer and Regulatory Affairs
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FLORIDA

Darlene Keller
Executive Director
Real Estate Appraisal Subcommittee
Florida Real Estate Commission
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Orlando, FL 32801-1772
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GEORGIA

Charles Clark
Commissioner
Georgia Real Estate Board
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HAWAII

June Kamioka
Executive Secretary
Department of Commerce and Consumer Affairs
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P. O. Box 3469
Honolulu, HI 96801
(808) 586-2704

IDAHO

Duane R. Higer
Chief
Bureau of Occupational Licenses
Idaho State Certified Real Estate Appraisers Board
2417 Bank Street, Room 312
Boise, ID 83705-2598
(208) 334-3233

ILLINOIS

Albert M. Sugitan
Commissioner of Real Estate
Department of Professional Regulations
320 West Washington Street, 3rd Floor
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(217) 782-7531

INDIANA

David Carter
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Indiana Professional Licensing Agency
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IOWA

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KANSAS

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KENTUCKY

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MAINE

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MASSACHUSETTS

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MICHIGAN

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MINNESOTA

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MISSISSIPPI

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MISSOURI

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MONTANA

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NEVADA

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NEW HAMPSHIRE

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NEW JERSEY

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NEW MEXICO

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NEW YORK

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NORTH DAKOTA

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OHIO

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OKLAHOMA

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