

**BEFORE THE REAL ESTATE APPRAISER BOARD  
STATE OF OKLAHOMA**

In the Matter of RACHEL A. SUROVEY    )  
  )  
Respondent.                                    )     Complaint #15-050

**AGREED ORDER FOR RESPONDENT RACHEL A. SUROVEY**

COMES NOW the Oklahoma Real Estate Appraiser Board (“OREAB”), by and through the Prosecuting Attorney, Stephen McCaleb, and the Respondent RACHEL A. SUROVEY, thru her attorney of record Odell Campbell, and enter into this Agreed Order pursuant to Oklahoma Statutes Title 59 §858-700, et seq. and Oklahoma Administrative Code 600:10-1-1, et seq. All sections of this order are incorporated together.

**AGREED RESOLUTION**

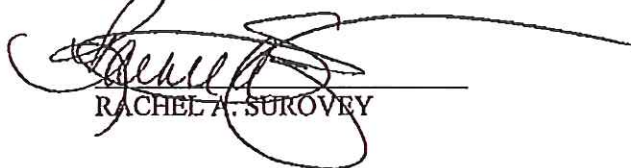
1. Upon information and belief, in September of 2015, Respondent was hired to complete an appraisal (the “appraisal”) for a property located at 10212 Fawn Trace Road, Mustang, Oklahoma (the “subject”). Respondent listed Tinker Federal Credit Union as the lender/client. The report was transmitted the appraisal to the client, with an effective date of September 28, 2015. The appraisal’s intended use was for a refinance transaction.
2. On February 3, 2016, the OREAB adopted a formal complaint against Respondent.
3. On June 27, 2016 a Notice of Disciplinary Proceedings and Appointment of Hearing Panel (“Notice”) was issued.
4. Since the issuance of the Notice, Respondent has met with the OREAB’s Prosecutor and has provided additional information which may establish sufficient defenses to the allegations contained in the Notice.

5. To resolve this matter, the parties agree that Respondent will complete the 612 Residential Site Valuation and Cost Approach: 1804 (15 hours and tested) class and file proof of completion with the OREAB within ninety (90) days of the approval of this agreement. Upon the timely filing of the proof of completion, the parties agree that this matter will be dismissed.

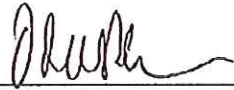
6. Should respondent, for any reason, fail to file proof of completion with the OREAB within ninety (90) days of the approval of this agreement, Respondent agrees that in addition to completing the 612 Residential Site Valuation and Cost Approach: 1804 (15 hours) class, she will also receive a disciplinary letter of warning, and be immediately assessed a \$1,000 fine, with an additional \$1,000 for every additional thirty (30) days it takes for her to file the proof of completion.

7. If Respondent cannot complete the 15 hours within the ninety days, Respondent may by written application to the OREAB, prior to the expiration of said ninety days, request an extension to complete said 15 hours without penalty, and shall appear to present said request no later than the OREAB's December 7, 2016 meeting. Said request shall be for good cause. The OREAB shall have the sole discretion to determine whether good cause exists to allow said extension.

RESPONDENT:

  
RACHEL A. SUROVEY

10-5-2016  
DATE



ODELL CAMPBELL, Counsel for Surovey

05 Oct 2016

DATE

**CERTIFICATE OF BOARD PROSECUTING ATTORNEY**

I believe this Agreed Order to be in the best interests of the Oklahoma Real Estate Appraiser Board, the State of Oklahoma and the Respondent with regard to the violations alleged in the formal Complaint.



STEPHEN MCCALED, OBA #15649  
Board Prosecutor  
3625 NW 56<sup>th</sup> Street, Suite 100  
Oklahoma City, Oklahoma 73112

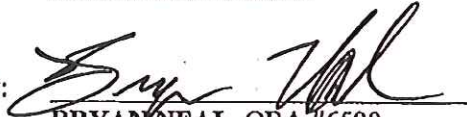
10-5-2016  
DATE

IT IS SO ORDERED on this 21<sup>st</sup> day of November, 2016.



ERIC SCHOEN, Board Secretary  
Oklahoma Real Estate Appraiser Board

**OKLAHOMA REAL ESTATE  
APPRAISER BOARD**

By: 

BRYAN NEAL, OBA #6590  
Assistant Attorney General  
Attorney for the Board  
313 NE 21<sup>st</sup> Street  
Oklahoma City, Oklahoma 73105

**CERTIFICATE OF MAILING**

I, Sherry Ainsworth, hereby certify that on the 22<sup>nd</sup> day of November, 2016 a true and correct copy of the above and foregoing Order was placed in the U.S. Mail, with postage pre-paid, by certified mail, return receipt requested to:

**Odell D. Campbell**  
The Campbell Law Firm, PLLC  
4920 N. Meridian Ave., Suite C  
Oklahoma City, OK 73112  
*Attorney for Respondent*

**7015 1520 0003 4174 4813**

and that copies were forwarded by first class mail to the following:

**Tom Allen, Hearing Panel Officer**  
PO Box 702438  
Tulsa, OK 74170

**Bryan Neal, Assistant Attorney General**  
OFFICE OF THE ATTORNEY GENERAL  
313 N.E. 21<sup>st</sup> Street  
Oklahoma City, OK 73105

**Michael C. Prochaska, Hearing Panel Officer**  
1827 S 29th  
Chickasha, OK 73018-7019

**Stephen L. McCaleb**  
DERRYBERRY & NAIFEH  
4800 N. Lincoln Boulevard  
Oklahoma City, OK 73105

  
\_\_\_\_\_  
Sherry Ainsworth



RECEIVED  
OKLAHOMA INSURANCE DEPT.

NOV 14 2016

Real Estate Appraiser Board

OFFICE OF ATTORNEY GENERAL  
STATE OF OKLAHOMA

ATTORNEY GENERAL OPINION  
2016-648A

Christine McEntire, Director  
Oklahoma Real Estate Appraiser Board  
3625 N.W. 56th St., Ste. 100  
Oklahoma City, OK 73112

November 10, 2016

Dear Director McEntire:

This office has received your request for a written Attorney General Opinion regarding agency action that the Oklahoma Real Estate Appraiser Board intends to take pursuant to a consent agreement with licensee 12725CRA. The proposed action is to require the licensee to complete a course on residential site valuation and costs approach. Failure to complete the course will result in a disciplinary letter of warning and a \$1,000 fine for each month of noncompliance. The action resulted from a homeowner complaint following an appraisal prepared by the licensee as part of a refinance transaction. The appraisal made use of questionable comparable properties and also assigned a site value that was substantially lower than recent lots sales in the neighborhood. The report contained no documentation for the erroneous site value.

The Oklahoma Certified Real Estate Appraisers Act, 59 O.S.2011 & Supp.2015, §§ 858-700–858-732, authorizes the Oklahoma Real Estate Appraiser Board to discipline licensees based on “[v]iolation of any of the standards for the development or communication of real estate appraisals,” “[f]ailure . . . to exercise reasonable diligence in developing an appraisal [or] preparing an appraisal report,” or “[n]egligence or incompetence,” 59 O.S.Supp.2015, § 858-723(C)(6), (7), (8). The Act requires adherence to the “current edition of” the Uniform Standards of Professional Appraisal Practice (“USPAP”), 59 O.S.2011, § 858-726, which is the 2014-2015 edition.

The USPAP contains standards such as Standard 1, which requires the appraiser to “complete research and analyses necessary to produce a credible appraisal.” USPAP-16. Components of Standard 1 clarify that this means the appraiser must employ proper valuation techniques, identify relevant characteristics of the property, analyze relevant factors, and reconcile data and approaches used to arrive at a value conclusion. USPAP-16, 17, 19, 20. Further, Standard 2 requires that appraisal reports clearly communicate all analyses, opinions, and conclusions. USPAP-21.

The action seeks to enforce requirements of professionalism embodied in the Act and in USPAP. The Board may reasonably believe that requiring additional education is necessary to prevent future violations.

It is, therefore, the official opinion of the Attorney General that the Oklahoma Real Estate Appraiser Board has adequate support for the conclusion that this action advances the State of Oklahoma's policy to uphold standards of competency and professionalism among real estate appraisers.

A handwritten signature in black ink, appearing to read "E. Scott Pruitt". The signature is stylized with a large, sweeping initial "E" and a long horizontal line extending to the right.

E. SCOTT PRUITT  
ATTORNEY GENERAL OF OKLAHOMA