OKLAHOMA REAL ESTATE APPRAISER BOARD STATE OF OKLAHOMA

In the Matter of Kathleen P. Crowe,

Order No. 04-004 Complaint No. 03-085

Respondent.

CONSENT ORDER

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This matter comes on for hearing before the Oklahoma Real Estate Appraiser Board (Board) on March5, 2004. The Board appears by and through its attorney, Assistant Attorney General Annette H. Prince, and Respondent, Kathleen P. Crowe, appears not despite notice of hearing.

The Board and Respondent hereby agree to the following Agreed Findings of Fact, Agreed Conclusions of Law, and Final Consent Order. The Respondent has been advised of the right to contest the allegations against Respondent, to cross-examine witnesses, and to present witnesses and evidence in Respondent's defense. The Respondent hereby knowingly and voluntarily waives these rights.

AGREED FINDINGS OF FACT

The Board and Respondent consent to the following Agreed Findings of Fact in settlement of this matter:

1. That Respondent is a Trainee Real Estate Appraiser in the State of Oklahoma, certificate number 90286;

2. That the Board has jurisdiction over this cause, pursuant to the provisions of the Oklahoma Real Estate Appraiser Act (Act), 59 O.S. § 858-700, et seq.;

3. That the proceedings were conducted in accordance with the Act and the Oklahoma Administrative Procedures Act, 75 O.S. 2001, §§ 301-323;

4. That on or about September 2, 2003, Respondent and her supervisory appraiser appraised a parcel of real property located at 1714 Northeast 44th Street, Oklahoma City, Oklahoma, prepared a written report of that appraisal and transmitted that report to a client, Challenge Mortgage Corporation, Oklahoma City, Oklahoma;

5. That in the conduct and report of the above and foregoing appraisal, Respondent went outside the subject market area and selected sales of properties that are considered superior to the subject property when sufficient sales of similar properties were available within the area, thus reporting an inflated value.

AGREED CONCLUSIONS OF LAW

The Board and Respondent consent to the following Agreed Conclusions of Law in settlement of this matter:

1. That the Board has jurisdiction over this matter pursuant to 59 O.S. § 858-700, et seq.;

2. That the Board is the administrative licensing entity for certified real estate appraisers, and that the Board has the authority to deny, revoke, or suspend Respondent's license, or otherwise reprimand Respondent pursuant to the Act and the rules promulgated by the Board;

3. That the above and foregoing conduct by Respondent constitutes a violation of: 59 O.S. § 858-723 (A) (6) due to a violation of Standard 1, Standards Rule (SR) 1-1(a), SR 1-1(b), Standard 2, and SR 2-1(a), Uniform Standards of Professional Appraisal Practice, 2003 Edition.

FINAL CONSENT ORDER

Based on the foregoing, the Board and Respondent consent to the issuance of the following Order in settlement of this matter:

1. That Respondent waives any administrative appeals of this order, which shall constitute a final decision effective upon filing with the Board;

2. That Respondent agrees to successfully complete the 15 hour National USPAP Course and to transmit a copy of the course completion certificate to the Board's administrative office by not later than June 30, 2004; and

3. That Respondent will not complete or sign an appraisal report on a parcel of real property during the period beginning on the date of this order and ending June 30, 2004 unless she and her supervisor have jointly inspected the property.

IT IS SO ORDERED on this 5th day of March, 2004.

APPROVED BY:

KATHLEEN P. CROWE, RESPONDENT

CARROLL FISHER, CHAIRMAN Real Estate Appraiser Board

ANNETTE H. PRINCE, Asst Attorney General

Counsel to the Real Estate Appraiser Board

Date

Date

CERTIFICATE OF MAILING

On this 6th day of April 2004, a true and correct copy of the above and foregoing Order was mailed, by certified mail with return receipt requested, to:

Respondent: Kathleen P. Crowe 8236 NW 114th Oklahoma City, Oklahoma 73162 Certified Receipt Number: 7001 0320 0004 0185 0920

and a true and correct copy off the above and foregoing order was mailed by regular mail to:

Complainant: Dale R. Putnam 4010 NW 62nd Oklahoma City, Oklahoma 73112

GÉORGE R. ŠTIRMAN III, Director Oklahoma Real Estate Appraiser Board