



3. That Respondent, Michael C. Clevenger, is a certified residential appraiser in the State of Oklahoma, holding credential number 12740CRA and was first credentialed by the Oklahoma Real Estate Appraiser Board on February 7, 2003.

### **FINDINGS OF FACT**

The Board adopts in full the findings of fact which were stipulated to by the parties and were proven by clear and convincing evidence:

1. Centerra Mortgage Services (“Centerra”), formerly Pentium Mortgage Services, is licensed as a supervised lender with the Oklahoma Department of Consumer Credit, holding license number SL005256, with an issue date of January 10, 2003.

2. Centerra’s owner is Steven D. Clevenger.

3. As part of its business services, Centerra performs mortgage financing for its customers.

4. In performing its services, Centerra engages licensed real estate appraisers to support loan transactions.

5. Respondent is a male sibling to Centerra owner Steven D. Clevenger.

6. Centerra has engaged Respondent on numerous appraisal assignments dating back to 2003 and continues to do so. Respondent has accepted these assignments and submitted complete appraisal reports to Centerra with Centerra listed as the lender.

7. The reports completed by Respondent are purportedly performed in compliance with the Uniform Standards of Professional Appraisal Practices.

8. Respondent certified in these reports that he has no present or prospective personal interest or bias with respect to the participants in the transaction.

### **CONCLUSIONS OF LAW**

The Board adopts in full the conclusion of the Hearing Panel that said conduct by the Respondent is in violation of:

1. That Respondent has violated 59 O.S. § 858-723(A)(6) through 59 O.S. §858- 726, in that Respondents violated:

A) The Conduct and Management Sections of the Uniform Standards of Professional Appraisal Practice Ethics Rule;

B) Standards Rules 2-3 of the Uniform Standards of Professional Appraisal Practice.

2. That Respondent has violated 59 O.S. § 858-723(C)(6): "Violation of any of the standards for the development or communication of real estate appraisals as provided in the Oklahoma Real Estate Appraisers Act."

3. That Respondent has violated 59 O.S. § 858-723(C)(13), in that Respondent violated 59 O.S. § 858-732(A)(1): "An appraiser must perform ethically and competently and not engage in conduct that is unlawful, unethical or improper. An appraiser who could reasonably be perceived to act as a disinterested third party in rendering an unbiased real property valuation must perform assignments with impartiality, objectivity and independence and without accommodation of personal interests."

### **FINAL ORDER**

The Board, having adopted the Findings of Fact and Conclusions of Law as set forth above, sets forth the following Final Order modifying the recommendation of the Hearing Panel as follows:

1. Respondent successfully completes corrective education as follows:

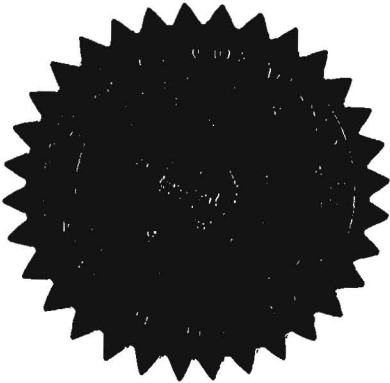
- The **FIFTEEN (15) HOUR** National USPAP Course; and
- **An 8-HOUR** Ethics Course.

All courses must be completed with copies of the certificates of course completion transmitted to the administrative office of the Board within **ONE (1) YEAR** from the date of any Board order accepting this recommendation. The courses must be tested and must be live courses, attended in-person by Respondent (not distance and/or correspondence courses).


B. Respondent shall pay an administrative fine in the amount of two thousand, five hundred dollars (\$2,500).

**THE BOARD WISHES TO ADVISE THE RESPONDENT THAT HE HAS THIRTY (30) DAYS TO APPEAL THIS ORDER WITH THE APPROPRIATE DISTRICT COURT.**

IT IS SO ORDERED this 6 day of March, 2009



  
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**KIM HOLLAND**, Chairperson  
Real Estate Appraiser Board

  
\_\_\_\_\_  
**BRYAN NEAL**  
Assistant Attorney General  
Counsel to the Board

**CERTIFICATE OF MAILING**

I, Christine McEntire, hereby certify that a true and correct copy of the above and foregoing Board's Decision on Disciplinary Hearing Panel Recommendation was mailed postage prepaid by certified mail with return receipt requested on this 10<sup>th</sup> day of April, 2009 to:

**Michael C. Clevenger**  
801 Front Street  
Catoosa, Oklahoma 74015

**CERTIFIED NUMBER**  
7008 3230 0000 8455 0515

and that copies were mailed to:

**Timothy G. Wolzen, Hearing Panel Officer**  
P.O. Box 1143  
Choctaw, Oklahoma 73020

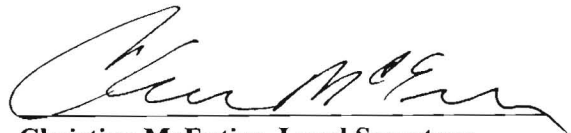
**Mark A. Franklin, Hearing Panel Officer**  
4334 N.W. Expressway, Suite 247  
Oklahoma City, Oklahoma 73116

**David W. Atkinson, Hearing Panel Officer**  
P.O. Box 30156  
Midwest City, Oklahoma 73140

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

**DERRYBERRY & NAIFEH, LLP**  
Attn: Stephen McCaleb  
4800 North Lincoln Blvd.  
Oklahoma City, Oklahoma 73105

**OKLAHOMA DEPARTMENT OF CONSUMER CREDIT**  
4545 North Lincoln Boulevard, Suite 104  
Oklahoma City, Oklahoma 73105



**Christine McEntire, Legal Secretary**  
Real Estate Appraiser Board