BEFORE THE REAL ESTATE APPRAISER BOARD STATE OF OKLAHOMA

In the Matter of MICHAEL	C. CLEVENGER,)	
)	Complaint #08-046
Respondent.)	
	Disciplinary Hearing)	

BOARD'S DECISION ON DISCIPLINARY HEARING PANEL RECOMMENDATION

ON THE 6th day of March, 2009, the above-numbered and entitled cause came on for hearing before the Oklahoma Real Estate Appraiser Board (the "Board"). The Disciplinary Hearing panel (the "Panel") making the recommendation consisted of three members, David W. Atkinson, Mark A. Franklin, and Timothy G. Wolzen. David W. Atkinson was elected and served as Hearing Panel Chairman. Said panel was represented by the Board's attorney, Assistant Attorney General Bryan D. Neal. The case was prosecuted by the Board's prosecutor, Stephen L. McCaleb. The Respondent, Michael C. Clevenger, appeared pro se, after having been mailed a copy of the Notice of Disciplinary Proceedings and Appointment of Hearing Panel by certified mail with return receipt requested pursuant to the Oklahoma Real Estate Appraiser Act, 59 O.S. § 858-718, and the Oklahoma Administrative Procedures Act, 75 O.S. § §250-323

The Board, being fully advised in the matter, makes the following Order adopting the Panel's Recommendation:

JURISDICTION

- 1. That the Oklahoma Real Estate Appraiser Board has jurisdiction of this cause, pursuant to the provisions of the Oklahoma Real Estate Appraiser Act, 59 O.S. § 858-700 et seq.
- 2. That the proceedings were conducted in accordance with the Oklahoma Real Estate Appraiser Act, 59 O.S. § 858-700 et seq., and the Oklahoma Administrative Procedures Act, 75 O.S., § 301-323.

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:

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- 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).

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Respondent shall pay an administrative fine in the amount of two thousand, five hundred B. 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

KIM HOLLAND, Chairperson Real Estate Appraiser Board

Assistant Attorney General

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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 10th day of April, 2009 to:

Michael C. Clevenger

CERTIFIED NUMBER 7008 3230 0000 8455 0515

801 Front Street

Catoosa, Oklahoma 74015

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

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Christine McEntire, Legal Secretary

Real Estate Appraiser Board