

FILED

AUG 07 2026

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

Real Estate Appraiser Board
State of Oklahoma

In the Matter of TARA J. SCHWARZE,)
)
Respondent.) Complaint # 25-034

CONSENT ORDER

COMES NOW the Oklahoma Real Estate Appraiser Board ("OREAB"), by and through the Prosecuting Attorney, D. Ty Mowdy, and Tara J. Schwarze ("Respondent"), and enter this Consent Order, pursuant to Oklahoma Statutes, Title 59, Sections 858-700, *et seq.*, and Oklahoma Administrative Code 600:10-1-1, *et seq.* All sections of this order are incorporated herein.

AGREED FINDINGS OF FACT

1. Respondent, Tara J. Schwarze, is a State Licensed Real Estate Appraiser in the State of Oklahoma, holding certificate number 13091SLA.
2. Respondent was hired to appraise the subject property with the address of 443850 Highway 28, Vinita, Oklahoma 74301 (hereinafter the "subject property").
3. The Respondent submitted an appraisal report with an effective date of August 26, 2021, and a signature date of August 26, 2021.
4. The appraisal report states the borrower is Corey Gregory. It is further stated that the lender/client is Bank of Commerce.
5. That on or about October 17, 2025, the OREAB received a grievance regarding the Respondent. The grievance went to the OREAB's Probable Cause Committee who recommended it be adopted as a complaint to the OREAB and was so adopted by the OREAB.
6. An analysis of the subject appraisal reports was conducted by an appraiser-examiner of the Board. The examiner found numerous issues with the appraisal report.

7. The subject appraisal report contains a series of errors that could affect the credibility of the results.

8. Respondent failed to include land sales in the work file and report to support the site value of \$25,000.00 stated in the appraisal report.

9. Respondent failed to provide information or support for the low, high, and predominate values in the neighborhood section of the appraisal report.

10. Respondent failed to provide adequate data, information, and documentation in the appraisal report or work file to support the adjustments made in the sales grid in the Sales Comparison Approach section of the appraisal report.

11. Respondent failed to provide adequate information in regard to the neighborhood.

12. Respondent failed to include in the subject appraisal report information related to the previous land sale of the subject property.

13. Respondent's appraisal report does not adequately describe the subject property's market area.

14. Respondent does not discuss that the subject property has a Vinita, Oklahoma mailing address but is located in the Langley School District.

15. Respondent inaccurately stated the zoning for the subject property in the appraisal report. There is no zoning in the subject area, but the Respondent incorrectly stated the zoning classification was "RR" with a description of "Rural Residential".

16. Respondent failed to include a functional adjustment for the difference in the cost and contributory value of the shop on the subject property.

17. Respondent failed to provide adequate information and documentation regarding Marshal & Swift and local builder information stated in the appraisal report.

18. Respondent failed to include in the appraisal report and work file any development of a highest and best use opinion. Respondent's appraisal report states that the highest and best use is the present use but provides no analysis of this opinion.

19. Respondent failed to provide any mention or comment that the subject site is located on a highway

20. Respondent's work file contained insufficient data, information and documentation necessary to support the Respondent's opinions and conclusions in the appraisal reports.

21. Respondent failed to complete the assignment and appraisal report competently as there is inaccurate information provided in appraisal report.

22. Respondent did not correctly complete the research and analyses to produce a credible appraisal report.

AGREED CONCLUSIONS OF LAW

23. The Board has jurisdiction over this matter and Respondent, pursuant to the Oklahoma Certified Real Estate Appraisers Act, 59 O.S. § 858-723.

24. The Respondent has violated 59 O.S. § 858-723(C)(6) regarding the development and communication of the real estate appraisals.

25. The Respondent has violated 59 O.S. § 858-723(C)(7) for failure to exercise reasonable diligence in developing the appraisals.

26. The Respondent has violated 59 O.S. § 858-723(C)(8) for negligence and incompetence in developing appraisals and preparing the appraisal reports.

27. The Respondent has violated 59 O.S. § 858-726 for a failure to comply with the Uniform Standards of Professional Appraisal Practice. More Specifically:

- a. The Records Keeping Rule of the Uniform Standards of Professional Appraisals Practice;
- b. The Scope of Work Rule of the Uniform Standards of Professional Appraisals Practice;

- c. The Competency Rule of Uniform Standards of Professional Appraisals Practice; and
 - d. Standard Rules 1-1, 1-2, 1-3, 1-4, 1-5, 1-6, 2-1, and 2-2 of the Uniform Standards of Professional Appraisals Practice. These include subsections of the referenced rules.
28. The Respondent has violated 59 O.S. § 858-732(A)(1) for performing incompetently while developing the appraisal and preparing the appraisal reports.

CONSENT AGREEMENT

The Respondent, by affixing her signature hereto, acknowledges:

29. The Respondent has been advised to seek advice of counsel prior to signing this document.
30. The Respondent possesses the following rights among others:
- A. The right to a formal fact-finding hearing before a disciplinary panel of the Board;
 - B. The right to a reasonable notice of said hearing;
 - C. The right to be represented by counsel;
 - D. The right to compel the testimony of witnesses;
 - E. The right to cross-examine witnesses against her; and
 - F. The right to obtain judicial review of the final decision of the Board.
31. The Respondent stipulates the facts set forth above and specifically waives her rights to contest these findings in any subsequent proceeding before the Board and her rights to appeal this matter to District Court.
32. The Respondent acknowledges that the entry of this Order could affect her professional practice of real estate appraising in Oklahoma.
33. The Respondent agrees and consents that this Consent Order shall not be used by her for purposes of defending any other action initiated by the Board, regardless of the date of the Appraisal.
34. Respondent acknowledges that this Agreement will be placed on the Board's Agenda for its next monthly meeting, after receipt of the executed Order from the Respondent, and notice for the Order's placement on that Agenda is accepted.
35. This Consent Order may be executed in one or more counterparts, but all such counterparts, taken together, shall constitute only one Consent order. When delivered to the other

parties, facsimile and visual digital reproduction of original signatures shall be as effective as if they were the originals.

36. This Consent Order shall be governed by the laws of the State of Oklahoma without regard to the conflict of law principles.

37. This Consent Order contains the entire agreement between the parties hereto, and all provisions of this Consent Order are Contractual and not a mere recital. The parties acknowledge that no presentation or promise not expressly set forth in this Consent Order has been made by any of the parties hereto or any of their agents, employees, representatives or attorneys. No modification of, or amendment to this Consent order shall be valid unless it is in writing and signed by the parties hereto. In the event any portion of this Consent Order shall be declared invalid or unenforceable as a matter of law, the remainder of the Consent Order shall remain in full force and effect.

38. This Consent Order is intended by the parties to be an integrated writing representing the complete, final and exclusive embodiment of their agreement. It supersedes all prior or contemporaneous agreements, understandings, discussions, negotiations and commitments, written or oral. This Consent Order may not be altered, amended, modified, supplemented, or otherwise changed, except by a writing executed by an authored representative of each of the parties.

39. The undersigned Respondent agrees that presentation of this Consent Order to the Board without the undersigned Respondent being present shall not constitute an improper *ex parte* communication between the Board and its attorney.

40. The Parties represent and warrant to one another that each party has authority to enter into this binding Consent Order. The Board represents and warrants the undersigned have full authority to execute this Consent Order on behalf of the Board and bind the Board to the terms set forth herein.

41. The parties acknowledge they understand the provisions of this Consent Order.

ORDER

WHEREFORE, based on the foregoing Agreed Findings of Fact and Agreed Conclusions of Law, it is ordered that:

42. An administrative fine in the amount of One Thousand Five Hundred Dollars (\$1,500.00) is to be paid by the Respondent in accordance with 59 O.S. § 858-723(B)(2). This fine shall be paid within thirty (30) days of the Consent Order being signed by the Board.

43. The Respondent will successfully complete and provide proof of the completion to the Board's office of the following corrective education courses within three (3) months from the date the Consent Order is finalized. The courses to be taken are:

G. Appraisal Institute – *Basic Appraisal Procedures* (30 Hours, Credit)

H. Appraisal Foundation – *Ethics, Competency, and Negligence* (4 Hours, No Credit)

I. Appraisal Foundation – *Residential Report Writing vs. Form Filling* (4 Hours, No Credit)

44. Respondent shall be placed on **Probation** for a period of **Six (6) Months** beginning immediately upon the date she timely completes the required three corrective education courses listed in paragraph 43 of this Consent Order. During the period of probation, Respondent shall provide an appraisal log on REA Form 3 to the administration office of the Board no later than the fifth (5th) working day of each month detailing all her appraisal activity during the preceding month. During the probation period, the submission of an appraisal log that shows no work for a month will not count towards the required months of probation. The Board may select and require samples of work product from these appraisal logs to be sent for review.

45. Failure to comply with the preceding paragraphs in a timely manner will result in an instant suspension of the Respondent's license. For good cause, an extension may be granted by the Board. An application for an Extension of Time should be filed at least five (5) business days in advance of the Board meeting so it can be placed on the meeting agenda in advance of the deadline to comply with this Consent Order.

DISCLOSURE

Pursuant to the Oklahoma Open Records Act, Title 51 Oklahoma Statutes, Sections 24A.1 through 24A.40, the signed original of this Consent Order shall remain in the custody of the Board as a public record and shall be made available for public inspection and copying upon request.

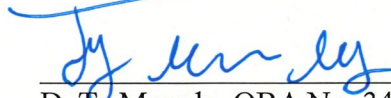
APPROVED:

Tara Schwarze
RESPONDENT:
Tara J. Schwarze

07/29/2026
DATE:

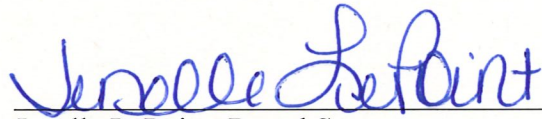
CERTIFICATION OF BOARD PROSECUTING ATTORNEY

I believe this Consent Order to be in the best interest of the Oklahoma Real Estate Appraiser Board and the State of Oklahoma regarding the violations outlined in the foregoing Consent Order.

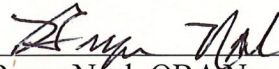


D. Ty Mowdy, OBA No. 34733
Assistant Attorney General
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313 N.E. 21st Street
Oklahoma City, Oklahoma 73105
Email: ty.mowdy@oag.ok.gov
Counsel for the Oklahoma Real Estate Appraiser Board

IT IS SO ORDERED on this 7th day of August, 2026



Jenelle LePoint, Board Secretary
Oklahoma Real Estate Appraiser Board



Bryan Neal, OBA No. 6590
Assistant Attorney General
Oklahoma Office of the Attorney General
313 N.E. 21st Street
Oklahoma City, Oklahoma 73105

CERTIFICATE OF MAILING

I, Kelly Ann Reynolds, hereby certify that on the 14th day of August 2026, a true and correct copy of the above and foregoing Consent Order was placed in the U.S. Mail, with postage pre-paid by Certified Mail to:

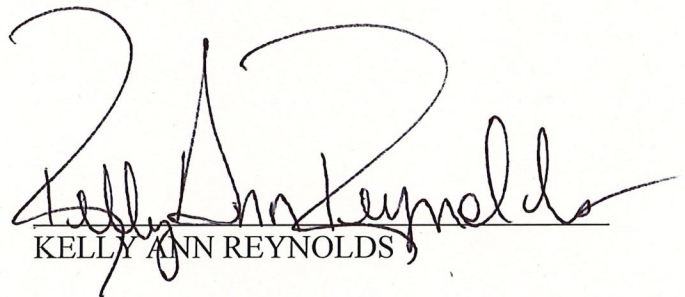
Tara J. Schwarze
PO Box 411
Chelsea, OK 74016

9214 8902 0982 7500 0792 26

by First Class Mail to:

Bryan Neal, Assistant Attorney General
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KELLY ANN REYNOLDS