

TEXAS APPRAISER LICENSING
AND CERTIFICATION BOARD

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vs.

DOCKETED COMPLAINT NO.
14-273

JANET RUTH WILBURN
TX-1326066-R

AGREED FINAL ORDER

On the 20 day of Feb, 2015, the Texas Appraiser Licensing and Certification Board, (the "Board"), considered the matter of the certification of Janet Ruth Wilburn (the "Respondent").

In order to conclude this matter, Respondent neither admits nor denies the truth of the Findings of Fact and Conclusions of Law contained herein and further agrees to the disciplinary action set out in this Agreed Final Order (the "Agreed Final Order"). The Board makes the following findings of fact and conclusions of law and enters this Agreed Final Order in accordance with TEX. OCC. CODE § 1103.458.

FINDINGS OF FACT

1. Respondent is a Texas state certified residential real estate appraiser who holds certification number TX-1326066-R and was certified by the Board during all times material to the above-noted complaint.

2. Respondent appraised real property located at SEC.5 A-341/Sec.7 A-329, McCamey, Texas 79752 (the "Property"), on or about June 29, 2014.

3. Thereafter, the complaint, numbered 14-273, was filed with the Board by StreetLinks Lender Solutions, on or about July 21, 2014. The Board investigated the complaint to ensure compliance with the Uniform Standards of Professional Appraisal Practice (USPAP), TEX. OCC. CODE CHPT. 1103 (the "Act") and 22 TEX. ADMIN. CODE CHPT. 153 and 155 (the "Rules").

4. The Board, in accordance with the mandate of TEX.GOV'T CODE ANN. CHPT. 2001, the Administrative Procedure Act (the "APA"), and the Act, notified Respondent of the nature of the accusations involved, on or about August 5, 2014. Respondent was afforded an opportunity to respond to the accusations in the complaint and was also requested to provide certain documentation to the Board. Thereafter, the Respondent responded with documentation, on or about September 12, 2014.

5. As a result of the Board's investigation, the Board contends that Respondent violated TEX. OCC. CODE § 1103.405, 22 TEX. ADMIN. CODE §§ 153.20(a)(6) and 155.1(a) by the following acts or omissions which did not conform to USPAP in effect at the time of the appraisal of the Property:

- a. USPAP Ethics Rule – Respondent communicated the assignment results in a grossly negligent manner;
- b. USPAP Record Keeping Rule – Respondent failed to create and maintain a workfile containing all data, information, and documentation necessary to support the opinions and conclusions in the appraisal;
- c. USPAP Competency Rule – Respondent was not competent to perform the assignment;
- d. USPAP Scope of Work Rule, USPAP Standards Rules 1-2(h) and 2-2(a)(viii) – Respondent failed to perform the scope of work necessary for credible assignment results;
- e. USPAP Standards Rules 1-2(c) and 2-2(a)(v) – Respondent failed to identify a definition of value and the reasonable exposure time was not supported by the data;
- f. USPAP Standards Rules 1-2(e)(ii) and 2-2(a)(iv) – Respondent failed to state what real property interest was appraised;
- g. USPAP Standards Rules 1-2(f), 2-1(c) and 2-2(a)(x) – Respondent failed to identify and report extraordinary assumptions;
- h. USPAP Standards Rules 1-2(e)(i) and 2-2(a)(iii) – Respondent failed to adequately identify and report the site description;
- i. USPAP Standards Rules 1-2(e) and 2-2(a)(iii) – Respondent failed to adequately identify and report the improvements;
- j. USPAP Standards Rules 1-2(e)(iv) and 2-2(a)(viii) – Respondent failed to consider and report easements, restrictions, encumbrances, leases, reservations, covenants, contracts, declarations, special assessments, ordinances or other items of a similar nature;
- k. USPAP Standards Rules 1-2(e)(v) and 2-2(a)(viii) – Respondent failed to identify whether the subject is a fractional interest, physical segment or partial holding;
- l. USPAP Standards Rules 1-3(a) and 2-2(a)(viii); 1-1(b) – Respondent failed to identify and analyze the effect on use and of existing land use regulations, economic supply and demand, physical adaptability of the real estate and market area trends; or Respondent failed to support the opinions and conclusions in the Neighborhood section of the appraisal report;
- m. USPAP Standards Rules 1-3(b) and 2-2(a)(ix) – Respondent failed to properly develop the opinion of highest and best use;

- n. USPAP Standards Rules 1-4(b) and 2-2(a)(viii) – Respondent failed to explain and support the exclusion of the cost approach;
 - o. USPAP Standards Rules 1-4(a) and 2-2(a)(viii); 1-1(a) and 1-4(a) – Respondent has failed to collect, verify, analyze and reconcile comparable sales data adequately and has not employed recognized methods and techniques in the sales comparison approach; Respondent did not provide appropriate supporting documentation nor reasoning and a summary of analysis of the sales comparison approach; Respondent also failed to make appropriate adjustments or made inappropriate adjustments to the sales used, and did not disclose the analysis and reasoning behind the adjustments made or not made;
 - p. USPAP Standards Rules 1-4(c) and 2-2(a)(viii) – Respondent failed to explain and support the exclusion of the income approach;
 - q. USPAP Standards Rules 1-5(a) and 2-2(a)(viii) – Respondent failed to disclose and analyze information regarding the property's current listing (or contract);
 - r. USPAP Standards Rules 1-5(b) and 2-2(a)(viii) – Respondent failed to analyze all sales of the subject within three (3) years prior to the effective date of the appraisal;
 - s. USPAP Standards Rules 1-1(a), 1-1(b), 1-1(c), 2-1(a), and 2-1(b) – For the reasons detailed above, Respondent produced an appraisal report for the Property that contained several substantial errors of omission or commission by not employing correct methods and techniques. This resulted in an appraisal report that was not credible; and
 - t. USPAP Standards Rule 2-3 – Respondent failed to include a signed certification similar in content to Standards Rule 2-3 in the appraisal of the Property.
6. Respondent made material misrepresentations and material omissions of material fact with respect to the appraisal of the Property as detailed above.
7. In order to reach an expeditious resolution of this matter and avoid the time and expense of litigation, the parties enter into this Agreed Final Order in accordance with TEX. OCC. CODE § 1103.458.

CONCLUSIONS OF LAW

1. The Board has jurisdiction over this matter pursuant to the Act.
2. Respondent violated the above-noted provisions of USPAP as prohibited by TEX. OCC. CODE § 1103.405 and 22 TEX. ADMIN. CODE §§ 155.1(a) and 153.20(a)(6).
3. Respondent violated 22 TEX. ADMIN. CODE § 153.20(a)(12) by making material misrepresentations and material omissions of material fact.

4. The parties are authorized to resolve their dispute by means of a consent order in accordance with TEX. OCC. CODE § 1103.458.

ORDER

Based on the above findings of fact and conclusions of law, the Board **ORDERS** that Respondent's Texas state certification (TX-1326066-R) is hereby suspended for eighteen (18) months, with this suspension being fully probated under the following terms and conditions:

1. **EDUCATION.** On or before November 20, 2015, Respondent shall submit documentation of attendance and successful completion of the classes set out below to the Board. All classes required by this Agreed Final Order must be classes approved by the Board. Unless otherwise noted below, all classes must require in-class attendance. If the class requires an exam, Respondent must receive a passing grade on the exam. None of the required class hours will count toward Respondent's continuing education requirements for licensure. Respondent is solely responsible for locating and scheduling classes to timely satisfy this Agreed Final Order and is urged to do so well in advance of any compliance deadline to ensure adequate time for completion of the course in the event of course cancellation or rescheduling by the course provider.
 - a. A classroom course in USPAP, a minimum of fifteen (15) class hours, on or before November 20, 2015.
2. **MENTORSHIP.** On or before November 20, 2015, Respondent shall complete eight (8) hours of in-person mentorship conducted by a certified USPAP instructor approved by the Board in accordance with the schedule and topics set out below. Respondent shall submit a certification of completion signed by the approved certified USPAP instructor and a signed copy of the Guidelines for Texas Appraiser Licensing and Certification Board Mentors and Mentees on or before the due date listed for each mentorship requirement. Respondent is solely responsible for locating and scheduling an approved mentor to timely satisfy this Agreed Final Order and is urged to do so well in advance of any compliance deadline to ensure adequate time for completion.
 - a. Eight (8) hours of mentorship concerning the above-noted violations in the findings of fact, on or before November 20, 2015.
3. **APPRAISAL EXPERIENCE LOG.** On or before March 5, 2016, Respondent shall submit to the Board an appraisal experience log on a form prescribed by the Board for the three (3) month period from November 20, 2015 to February 20, 2016. The log shall detail all real estate appraisal activities Respondent has conducted during the aforementioned three (3) month period. The log shall be signed by Respondent and contain a notarized affidavit attesting the log is true, complete, and accurate. Within twenty (20) days of receiving Respondent's appraisal experience log, Board staff will notify Respondent and request two (2) appraisal reports from the appraisal experience log. Respondent shall provide

copies of the two (2) selected appraisal reports, and workfiles, within twenty (20) days of receiving the Board's request. Within twenty (20) days of receipt of the two (2) requested appraisal reports, Board staff will investigate the requested appraisal reports to ensure USPAP compliance. Respondent will be promptly notified of the results of the investigation of the selected appraisal reports with a finding and resolution of:

- a. **CONFORM TO USPAP.** If the selected appraisal reports conform to USPAP, Respondent will have completed the experience log term of this Agreed Final Order.
 - b. **FAILURE TO CONFORM TO USPAP.** If the selected appraisals fail to conform to USPAP, Respondent will be notified of the deficiencies in the appraisal report(s) conformance to USPAP and be required to complete the following remedial measures by August 20, 2016:
 - i. **MENTORSHIP.** On or before August 20, 2016, Respondent shall complete eight (8) hours of in-person mentorship conducted by a certified USPAP instructor approved by the Board to discuss and correct all noted deficiencies in the selected appraisal report(s). Respondent shall submit a certification of completion signed by the approved certified USPAP instructor and a signed copy of the Guidelines for Texas Appraiser Licensing and Certification Board Mentors and Mentees on or before the due date listed for each mentorship requirement. Respondent is solely responsible for locating and scheduling an approved mentor to timely satisfy this Agreed Final Order and is urged to do so well in advance of any compliance deadline to ensure adequate time for completion.
 - ii. **CORRECTED APPRAISAL(S).** On or before August 20, 2016, Respondent shall correct all issues noted in the selected appraisal report(s) and resubmit them to the Board along with the certification of completion of mentorship. If the corrected appraisal(s) generally conform to USPAP, Respondent will have completed the experience log term of this Agreed Final Order. If the corrected appraisal(s) fail to generally conform to USPAP, Board staff may pursue a staff-initiated complaint.
 - c. **SERIOUS DEFICIEINCIES AND INTENTIONAL MISCONDUCT.** In the event Board staff discovers any serious deficiencies, as defined in 22 TEX. ADMIN. CODE § 153.24, or intentional misconduct, during the course of investigating the selected appraisal reports as part of this experience log requirement, Board staff may pursue a staff-initiated complaint.
4. **ADMINISTRATIVE PENALTY.** On or before March 12, 2015, Respondent shall pay to the Board an administrative penalty of one thousand five hundred dollars (\$1,500.00), by cashier's check or money order, within twenty (20) days of the effective date of this Agreed Final Order.

5. Respondent shall fully and timely comply with all of the provisions of this Agreed Final Order; and
6. Respondent shall comply with all provisions of the Act, the Rules of the Board, and USPAP in the future or be subjected to further disciplinary action.

ACKNOWLEDGMENT AND WAIVER

Respondent's failure to timely comply with any term in this Agreed Final Order, which has a specific, stated due date shall result in the automatic revocation of probation and the suspension imposed in this Agreed Final Order shall be effective for the full term commencing on the effective date of the revocation of probation. If Respondent fails to timely comply with any terms in this Agreed Final Order, which has a specific, stated due date, the Respondent shall be immediately assessed a \$1,000 administrative penalty.

Any such suspension shall be effective without the need for a hearing or other administrative due process under the Act or the APA, and Respondent specifically waives any such hearing or due process.

Respondent, by signing this Agreed Final Order, waives the Respondent's right to a formal hearing, any motion for rehearing, and any right to seek judicial review of this Agreed Final Order. Information about this Agreed Final Order is subject to public information requests and notice of this Agreed Final Order will be published on the Board's website.

I have read and reviewed this entire Agreed Final Order fully and am entering into it of my own free will to avoid the expense of litigation and to reach an expeditious resolution of the matter. I neither admit nor deny that the findings of fact and conclusions of law contained herein are correct. I understand all of my compliance obligations under this Agreed Final Order and the consequences for failing to comply with those obligations.

I understand that the Board and its staff cannot provide me with legal advice and I am aware of my right to be represented by an attorney of my own choosing. I am aware of my right to a hearing, and hereby waive a hearing and also waive any right to seek judicial review of this Agreed Final Order, including for any subsequent action resulting from my failure to timely comply with an administrative requirement of this Agreed Final Order (e.g. payment of a penalty, completion of remedial education, or failure to provide logs).

DELIVERY OF DOCUMENTS AND PAYMENTS FOR COMPLIANCE

Respondent is solely responsible for timely delivery to the Board of all documents and payments necessary for compliance of this Agreed Final Order. Payment of any administrative penalties due must be in the form of a cashier's check or money order made payable to the "Texas Appraiser Licensing and Certification Board" and delivered via certified mail, return receipt requested. Respondent shall retain documentation

(reply email, fax confirmation, return receipt, etc.) confirming timely receipt by the Board of all the documents necessary for compliance of this Agreed Final Order.

Respondent shall send all documents and payments necessary for compliance by: (1) email to: compliance.talcb@talcb.texas.gov; (2) fax to: (512) 936-3966, attn: Compliance; or (3) certified mail, return receipt requested, to: Standards & Enforcement Services, Texas Appraiser Licensing & Certification Board, Stephen F. Austin Building, 1700 N. Congress Ave., Suite 400, Austin, TX 78701.

EXECUTION

This agreement may be executed in one or more counterparts, in form of electronic mail, facsimile, or other written expression of agreement, each of which shall be deemed an original and together shall comprise evidence of full execution of the agreement.

THE DATE OF THIS AGREED FINAL ORDER shall be the date it is executed by the Chairperson of the Texas Appraiser Licensing and Certification Board. The Chairperson has been delegated the authority to sign this Agreed Final Order by the Texas Appraiser Licensing and Certification Board vote.

RESPONDENT

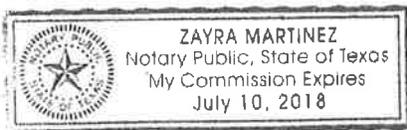
Signed this 9th day of February, 2015.

Janet Ruth Wilburn
Janet Ruth Wilburn

SWORN TO AND SUBSCRIBED BEFORE ME, the undersigned, on the 9th day of February, 2015, by Janet Ruth Wilburn, to certify which witness my hand and official seal.

Zayra Martinez
Notary Public's Signature

Zayra Martinez
Notary Public's Printed Name



STANDARDS AND ENFORCEMENT SERVICES DIVISION

Signed by the Standards and Enforcement Services Division this 9th day of February, 2015.



Kyle Wolfe, Staff Attorney
Texas Appraiser Licensing and Certification Board

COMMISSIONER

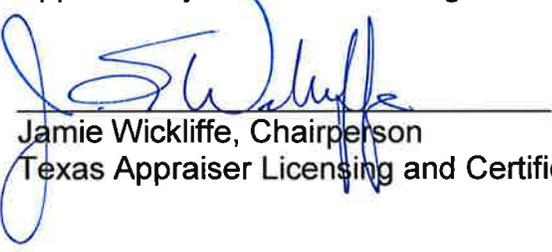
Signed by the Commissioner this 20 day of Feb, 2015.



Douglas Oldmixon, Commissioner
Texas Appraiser Licensing and Certification Board

CHAIRPERSON

Approved by the Board and Signed this 20 day of February, 2015.



Jamie Wickliffe, Chairperson
Texas Appraiser Licensing and Certification Board