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COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF STATE
BUREAU OF PROFESSIONAL AND OCCUPATIONAL AFFAIRS

F I N A L M I N U T E S

MEETING OF:

**STATE BOARD OF CERTIFIED
REAL ESTATE APPRAISERS**

TIME: 10:30 A.M.

Held at

PENNSYLVANIA DEPARTMENT OF STATE

2525 North 7th Street

CoPA HUB, Eaton Conference Room

Harrisburg, Pennsylvania 17110

as well as

VIA MICROSOFT TEAMS

April 30, 2026

State Board of Certified
Real Estate Appraisers
April 30, 2026

BOARD MEMBERS:

Mark V. Smeltzer Sr., Chairman
 William T. Stoerrle Jr., Vice Chairman
 Chandra Mast, Secretary
 John Ausherman, Professional Member
 Jonathan B. Schuck, Professional Member
 Martha H. Brown, Esquire, Secretary of the
 Commonwealth Designee
 Paul Edgar, Esquire, on behalf of Laura Pittini,
 Office of Attorney General Designee
 Paul Wentzel, Secretary of Banking and Securities
 Designee

BUREAU PERSONNEL:

Ronald K. Rouse, Esquire, Board Counsel
 Ray J. Michalowski, Esquire, Board Prosecution
 Liaison
 Kristel Hennessy Hemler, Board Administrator
 Timothy A. Fritsch, Esquire, Board Prosecutor
 Ashley P. Murphy, Board Prosecutor
 Brittany Mellinger, Esquire, Board Prosecutor
 Thomas Leech II, Esquire, Business Licensing Division
 Chief
 Danie Bendesky, Special Assistant for Strategic
 Initiatives
 Jessica Zukoski, Senior Legal Analyst

ALSO PRESENT:

Andy Toy, Director of the Home Appraisal Bias Program
 Scott Dibiasio, Director of Government Affairs, The
 Appraisal Institute
 Parfine Mudacumura, City of Philadelphia
 Francesca Tracy, Compliance Analyst, The CE Shop
 Tracy Matroni, Lancaster County Association of
 Realtors
 Emme Reiser, Pennsylvania Association of Realtors
 Randy Waggoner, Assessors' Association of
 Pennsylvania
 Grace Reiter, Applicant
 Erin Badstuebner, Sargent's Court Reporting Service,
 Inc.

1 ***

2 State Board of Certified
3 Real Estate Appraisers

4 April 30, 2026

5 ***

6 [Pursuant to Section 708(a)(5) of the Sunshine Act,
7 at 9:00 a.m., the Board entered into Executive
8 Session with Ronald K. Rouse, Esquire, Board Counsel,
9 to have attorney-client consultations and for the
10 purpose of conducting quasi-judicial deliberations.
11 The Board returned to open session at 10:30 a.m.]

12 ***

13 [Ronald K. Rouse, Esquire, Board Counsel, informed
14 everyone that the meeting of the State Board of
15 Certified Real Estate Appraisers was being held in a
16 hybrid format, both in person and by livestream
17 teleconference, pursuant to Act 100 of 2021, which
18 requires boards to use a virtual platform to conduct
19 business when a public meeting is held.

20 Mr. Rouse noted the meeting was being recorded
21 and voluntary participation constituted consent to be
22 recorded.

23 Mr. Rouse also noted the Board entered into
24 Executive Session with Board Counsel to have
25 attorney-client consultations and for the purpose of

1 conducting quasi-judicial deliberations.]

2 ***

3 The regularly scheduled meeting of the State
4 Board of Certified Real Estate Appraisers was held on
5 Thursday, April 30, 2026. Mark Smeltzer, Chairman,
6 Professional Member, officially called the meeting to
7 order at 10:30 a.m.

8 ***

9 Roll Call

10 [Mark V. Smeltzer Sr., Chairman, Professional Member,
11 requested a roll call of Board members. A quorum was
12 present.]

13 ***

14 Introduction of Attendees

15 [Kristel Hennessy Hemler, Board Administrator,
16 provided an introduction of attendees.]

17 ***

18 Approval of Minutes - February 19, 2026

19 CHAIR SMELTZER:

20 Has everyone had a chance to look over
21 the minutes and are there any comments
22 or corrections that need to be made?

23 Hearing none, I would entertain a
24 motion to accept the minutes.

25 MR. STORRLE:

1 I'd make that motion.

2 MR. AUSERMAN:

3 I second.

4

5 Mark Smeltzer, aye; William Stoerrle,
6 aye; Chandra Mast, aye; John Auserman,
7 aye; Jonathan Schuck, aye; Paul Edgar,
8 abstain; Martha Brown, aye; Paul
9 Wentzel, aye.

10 [The motion carried. Mr. Edgar abstained on voting
11 for the motion.]

12

13 Report of Prosecutorial Division

14 [Ashley Murphy, Esquire, Board Prosecutor, presented
15 the Consent Agreement and Order at Item No. 2 on the
16 agenda, Case No. 26-70-000619.]

17 MR. ROUSE:

18 Any questions?

19

20 Hearing none, then regarding the
21 Consent Agreement at Item No. 2, Case
22 No. 26-70-000619, after discussion in
23 Executive Session, I believe the Chair
24 would entertain a motion to adopt the
25 Consent Agreement.

CHAIR SMELTZER:

1 The Chair would entertain that motion.

2 MS. BROWN:

3 I'll make that motion.

4 MR. AUSERMAN:

5 I second.

6

7 Mark Smeltzer, aye; William Stoerrle,
8 aye; Chandra Mast, aye; John Auserman,
9 aye; Jonathan Schuck, aye; Paul Edgar,
10 aye; Martha Brown, aye; Paul Wentzel,
11 aye.

12 [The motion carried unanimously. The matter for Case
13 No. 26-70-000619 is BPOA vs. Walt Eby.]

14

15 [Timothy A. Fritsch, Esquire, Board Prosecutor,
16 presented the Consent Agreement and Order at Item No.
17 3 on the Agenda, Case No. 25-70-002290.]

18 MR. ROUSE:

19 Are there any issues for which the
20 Board members would like to return to
21 Executive Session on this matter?

22 CHAIR SMELTZER:

23 I would be in favor of going back into
24 Executive Session at the end of the
25 agenda to go back.

1 MR. ROUSE:

2 Item No. 3 will go back into Executive
3 Session after the other matters have
4 been addressed on the agenda.

5 ***

6 [Timothy A. Fritsch, Esquire, Board Prosecutor,
7 presented Consent Agreement and Order at Agenda Item
8 No. 4, Case No. 25-70-009227.]

9 MR. ROUSE:

10 Hearing no questions regarding the
11 Consent Agreement at Item No. 4 on the
12 agenda, Case No. 25-70-009227, after
13 discussion in Executive Session, I
14 believe the Chair would entertain a
15 motion to adopt the Consent Agreement.

16 CHAIR SMELTZER:

17 The Board Chair would entertain such a
18 motion.

19 MR. STOERRLE:

20 I'd make a motion.

21 MS. MAST:

22 Second.

23

24 Mark Smeltzer, aye; William Stoerrle,
25 aye; Chandra Mast, aye; John Ausherman,

1 aye; Chandra Mast, aye; John Ausherman,
2 aye; Jonathan Schuck, aye; Paul Edgar,
3 aye; Martha Brown, aye; Paul Wentzel,
4 aye.

5 [The motion carried unanimously.]

6 ***

7 MR. ROUSE:

8 Item No. 6 on the agenda regarding BPOA
9 vs. Eben Viens, Case No. 25-70-009970,
10 after discussion in Executive Session,
11 I believe the Chair would entertain a
12 motion to delegate this matter to a
13 hearing examiner to conduct a formal
14 hearing and issue a proposed
15 Adjudication and Order for review by
16 the Board.

17 CHAIR SMELTZER:

18 The Chair would entertain such a
19 motion.

20 MR. STOERRLE:

21 I'd make that motion.

22 MR. ASHERMAN:

23 Second.

24

25 Mark Smeltzer, aye; William Stoerrle,

1 Officials (ARRO) conference and there was discussion
2 with the AQB then. He had not yet prepared his
3 report from the conference and requested the topic be
4 put on the agenda for the next meeting.

5 Mr. Rouse noted Agenda Item No. 9, Association of
6 Appraiser Regulatory Officials, (AARO), information
7 regarding "Promoting Access to Mortgage Credit." He
8 attended the State Regulators Advisory Group (SRAG)
9 meeting on April 7, 2026, where discussion was held
10 regarding this executive order. State regulators
11 were urged to think of this executive order more as a
12 statement of administration policy than a requirement
13 for any new action.

14 Mr. Rouse noted Item No. 10, FYI - Appraisal
15 Standards Board's (ASB) second exposure draft for
16 proposed new Advisory Opinion 41, concerning use of
17 technology in an appraisal or appraisal review
18 assignment. The second exposure draft was released,
19 but the time for public comments had passed. Chair
20 Smeltzer stated this was recently adopted at the ASB
21 meeting.

22 Mr. Rouse noted Item No. 11, FYI - Appraisal
23 Qualifications Board's (AQB) - Follow-up concerning
24 First Exposure Draft of Proposed Changes to the
25 Criteria that were not adopted, and Item No. 12, FYI-

1 Appraisal Qualifications Board's (AQB) - updates to
2 the Course Approval Program Policies and Procedures
3 for the Board's review.]

4

5 Regulations/Statute

6 [Ronald Rouse, Esquire, Board Counsel, reviewed the
7 Regulatory Report noted at Item No. 14. Mr. Rouse
8 stated Regulation 16A-7032, Continuing Education for
9 Certified Pennsylvania Evaluators (CPEs), was still
10 under internal review.

11 For Regulation 16A-7026, General Revisions for
12 Certified Pennsylvania Evaluators (CPEs), Mr. Rouse
13 noted the proposed rulemaking will be published in
14 the May 2, 2026 edition of the *Pennsylvania Bulletin*
15 for a 30-day public comment period.

16 Mr. Rouse stated, for Regulation 16A-7025,
17 Schedule of Fees, the proposed regulatory package was
18 submitted to the Office of General Counsel (OGC),
19 Budget, and Policy offices on April 6th, 2026. OGC
20 approved the package on April 28th of 2026.

21 Mr. Rouse stated Regulation 16A-7024, Licensure
22 by Endorsement for Certified Pennsylvania Evaluators
23 would be published in the May 2nd, 2026 edition of
24 the *Pennsylvania Bulletin* for a 30-day comment.
25 Regulation 16A-1728, Surety Bonds - AMC, needed

1 additional research.

2 Schedule of Civil Penalties, 16A-7016, was under
3 review by Senior Regulatory Counsel.

4 Mr. Rouse discussed Item No. 13 on the agenda,
5 Regulation 16A-7027, Broker Price Opinions. The
6 regulation was presented as an exposure draft and
7 released to the regulated community for at least 30
8 days. The Board received two comments, one from
9 Robert Luciani, Certified Real Estate
10 Appraiser/Assessor and a licensed Real Estate Broker,
11 who stated the exposure draft was simple and straight
12 forward. The second comment from Mark Shiffman, Real
13 Estate Valuation Advocacy Association (REVAA),
14 supported the proposed BPO rule and were grateful for
15 the public policy clarification.

16 Mr. Rouse stated REVAA requested for the State
17 Board of Certified Real Estate Appraisers to
18 acknowledge the Pennsylvania Code section that poses
19 a unique AMC regulatory prohibition. Under 49 PA code
20 § 46.434 (C)), it states that an appraisal management
21 company may not solicit or order nor offer to solicit
22 or order an evaluation. Pennsylvania is the only
23 state within the country that carries this type of
24 explicit prohibition against evaluations. The
25 prohibition itself exceeds the minimum federal

1 requirements outlined in the interagency appraisal
2 and evaluation guidelines. This was negatively
3 impacting Pennsylvania homeowners, lenders, realtors,
4 appraisers, and agencies financially in a way that
5 does not occur in other states. Other statements
6 were made in the letter from REVAA to the Board,
7 ending with a final request that the State Board of
8 Certified Real Estate Appraisers review and rescind
9 this administrative rule.

10 Mr. Rouse discussed the history of the final
11 rulemaking in this matter. Mr. Michalowski stated
12 there was a time when the federal definition of an
13 evaluation was based on specific cases. He opined,
14 if one values a property in a certain way to a
15 certain extent and not subject to the BPO or CMA
16 exceptions for the real estate licensees, they would
17 treat it is as an appraisal because they are a
18 mandatory state.

19 Discussion ensued regarding the subject,
20 including but not limited to, appraisals, mandatory
21 states, evaluations, definition of appraisals by
22 functions, why other states do not have this
23 prohibition, interagency guidelines, and federal
24 definitions of all mentioned above. Chair Smeltzer
25 suggested the Board needed to know the difference

1 between an evaluation and an appraisal. He noted the
2 definition for an evaluation and the definition of an
3 appraisal in the interagency guidelines. Under
4 certain situations, interagency guidelines, they both
5 end with an evaluation as an appraisal of value.

6 Chair Smeltzer stated the Commonwealth of
7 Pennsylvania was not prohibiting appraisers from
8 doing evaluations; they were just held to doing them
9 according to the Board's statutory requirements and
10 the Uniform Standards of Professional Appraisal
11 Practice (USPAP). He noted, by their act's
12 definition of an appraisal and USPAP's definition of
13 an appraisal, evaluations would be considered
14 appraisals under both definitions. He stated there
15 was no reason for a change in the regulations. He
16 noted the distinction between an appraisal and an
17 evaluation. He stated both end in a value
18 conclusion, which in their act is an appraisal; the
19 conclusion of value is an appraisal.

20 Mr. Rouse questioned, with this information,
21 would they keep subsection C as it is? Chair
22 Smeltzer replied that the Board could grant another
23 carve-out. He stated the Board should be holding the
24 AMCs who order these responsible, that they know
25 their law about who can and who cannot put value on

1 property under different situations. BPOs are
2 permitted under certain situations. As long as they
3 adhere to the laws, there was not a problem. He
4 agreed with the suggestion to reconsider the wording.

5 Ms. Brown suggested, though the latter part of
6 that could be explained in the preamble, she noted a
7 concern this would create problems for the Board in
8 getting the regulation through as drafted.

9 The Board discussed the distinctions between
10 appraisers and evaluators and the laws that govern.
11 The Board decided to reword the regulation to permit
12 certified appraisers to do the evaluations as long as
13 they complied the regulations and stayed consistent
14 with the act.

15 Mr. Rouse wanted confirmation that the direction
16 to amend subsection C would go as follows: Allowing
17 an AMC to order an evaluation if from a Pennsylvania
18 certified appraiser who complies with USPAP in the
19 evaluation. He noted this direction and would bring
20 the amendment language back to the Board for the next
21 Board meeting. Chair Smeltzer suggested Counsel
22 draft wording with that intent.]

23 MR. ROUSE:

24 Would the Chair entertain a motion to
25 direct Board Counsel to draft amendment

1 like language to Section 36.434 C of
2 Regulation 16A-7027.

3 MR. STOERRLE:

4 I'd make that motion.

5 MS. BROWN:

6 Second.

7

8 Mark Smeltzer, aye; William Stoerrle,
9 aye; Chandra Mast, aye; John Ausherman,
10 aye; Jonathan Schuck, aye; Paul Edgar,
11 aye; Martha Brown, aye; Paul Wentzel,
12 aye.

13 [The motion carried unanimously.]

14 ***

15 Report of Board Chairman - No Report

16 ***

17 Report of Board Administrator

18 [Kristel Hennessy-Hemler, Board Administrator, noted
19 Item Nos. 15 and 16 on the agenda. She stated the
20 annual renewals for the appraisal management
21 companies for the appraisal subcommittee's national
22 registry were underway. She noted tracking everybody
23 and updating the national registry as funds are
24 received. She would provide updates to the Board on
25 the same.

1 Ms. Hennessy-Hemler, on Item No.16, noted Board
2 Counsel and herself determined that a reminder email
3 blast would be sent to all appraisers reiterating
4 that the Valuation Bias and Fair Housing Laws and
5 Regulation Course was now a requirement from the
6 Appraisal Qualification Board. The course will be
7 due for the 2027 renewal.]

8 ***

9 Public Session

10 [Randy Waggoner, Assessors' Association of
11 Pennsylvania, questioned the regulatory report in
12 which there was a proposal to reduce the continuing
13 education requirement of CPEs from 28 hours to 23
14 hours. Mr. Waggoner wanted to know if this was part
15 of any of the regulatory changes that had been
16 reported. Mr. Rouse replied, no, they were not.]

17 ***

18 [Pursuant to Section 708(a)(5) of the Sunshine Act,
19 at 11:44 a.m., the Board entered into Executive
20 Session with Ronald Rouse, Esquire, Board Counsel,
21 for the purpose of conducting quasi-judicial
22 deliberations and to receive the advice of Board
23 Counsel. The Board returned to open session at
24 11:56 a.m.]

25 ***

1 MR. ROUSE:

2 Regarding Item No. 3 on the agenda for
3 the Consent Agreement at Case No. 25-
4 70-002290 after discussion in Executive
5 Session, I believe the Chair would
6 entertain a motion to adopt the Consent
7 Agreement.

8 CHAIR SMELTZER:

9 Chair would entertain such a motion.

10 MR. AUSERMAN:

11 I make that motion.

12 MS. BROWN:

13 Second.

14

15

16 Mark Smeltzer, aye; William Stoerrle,
17 nay; Chandra Mast, aye; John Ausherman,
18 aye; Jonathan Schuck, aye; Paul Edgar,
19 aye; Martha Brown, aye; Paul Wentzel,
20 aye.

21 [The motion carried. Mr. Stoerrle opposed the
22 motion. The case at Case No. 25-70-002290 is BPOA
23 vs. Nicholas D. Francesco.

24

25 MR. ROUSE:

1 Item No. 7 on the agenda regarding the
2 matter of the Petition for
3 Reinstatement to Non-probationary
4 Unrestricted Status of the Certified
5 General Real Estate Appraiser
6 Certificate and License of Raymond
7 Reile Redner, Case No. 26-70-005941.

8 After discussion in Executive
9 Session and after reviewing the
10 documentation and noting the
11 prosecutor's objection, I believe the
12 Chair would entertain a motion to grant
13 the reinstatement.

14 MS: BROWN:

15 I make that motion.

16 MR. AUSERMAN:

17 Second.

18
19 Mark Smeltzer, aye; William Stoerrle,
20 nay; Chandra Mast, aye; John Auserman,
21 aye; Jonathan Schuck, aye; Paul Edgar,
22 aye; Martha Brown, aye; Paul Wentzel,
23 aye.

24 [The motion carried unanimously. The case at Case
25 No. 26-70-005941 is BPOA vs. Raymond Reile Redner.]

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Adjournment

CHAIR SMELTZER:

If I can get a motion to adjourn

MR STOERRLE:

So moved.

[There being no further business, the State Board of
Certified Real Estate Appraisers Meeting adjourned at
12:04 p.m.]

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CERTIFICATE

I hereby certify that the foregoing summary minutes of the State Board of Certified Real Estate Appraisers meeting, was reduced to writing by me or under my supervision, and the minutes accurately summarize the substance of the State Board of Certified Real Estate Appraisers meeting.



Allison Walker,
Minute Clerk
Sargent's Court Reporting
Service, Inc.

STATE BOARD OF CERTIFIED
REAL ESTATE APPRAISERS
REFERENCE INDEX

April 30, 2026

	TIME	AGENDA
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6		
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8		
9		
10	9:00	Executive Session
11	10:30	Return to Open Session
12		
13	10:30	Official Call to Order
14		
15	10:31	Roll Call
16		
17	10:33	Approval of Minutes
18		
19	10:34	Report of Prosecution
20		
21	10:54	Report of Board Counsel
22		
23	11:03	Regulations/Statute
24		
25	11:37	Report of Board Administrator
26		
27	11:44	Executive Session
28		
29	11:57	Motions
30		
31	11:59	Public Comments
32		
33	12:07	Adjournment
34		
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