

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

Boardroom 330B (3rd Floor)

2525 N.7th St.

Harrisburg, PA 17110

as well as

VIA MICROSOFT TEAMS

June 4, 2026

State Board of Certified
Real Estate Appraisers
June 4, 2026

BOARD MEMBERS:

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

BUREAU PERSONNEL:

Ronald K. Rouse, Esquire, Board Counsel
Ray J. Michalowski, Esquire, Senior Board Prosecutor and Prosecution Liaison
Timothy Fritsch, Esquire, Board Prosecutor
Ashley Murphy, Esquire, Board Prosecutor
Robert Beecher, Policy Director, Office of Policy, Department of State
Kristel Hennessy Hemler, Board Administrator
Jessica Zukoski, Senior Legal Analyst
Alexa Davies
Andrew Boyton, Intern, Secretary of the Commonwealth of Pennsylvania

ALSO PRESENT:

Andy Toy, Director, Home Appraisal Equity Program, Department of Planning and Development, City of Philadelphia
Vonetta Hawkins, Vonetta Hawkins Consulting Firm
Sharilyn Magill, Keller Williams Realty, Inc.
Parfine Mudacumura, Associate Program Manager, Department of Planning and Development, City of Philadelphia
Francesca Tracy, Compliance Analyst, The CE Shop

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ALSO PRESENT: (cont.)

Tracy Matroni, Chapter Executive Director, Keystone
Chapter of the Appraisal Institute
Terry Cochran, Senior Meeting Planner, County
Commissioners Association of Pennsylvania (CCAP);
Executive Director, Assessors' Association of
Pennsylvania (AAP)
Brett Freeman, Appraisal Solutions
Emme Reiser, Political Programs Manager, Pennsylvania
Association of Realtors
Jacob Hill, Sargent's Court Reporting Service, Inc.

1 State Board of Certified

2 Real Estate Appraisers

3 June 4, 2026

4 ***

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

11 ***

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

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

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

The regularly scheduled meeting of the State Board of Certified Real Estate Appraisers was held on Thursday, June 4, 2026. Mark Smeltzer, Chairman, officially called the meeting to order at 10:31 a.m.

Roll Call

[Mark Smeltzer, Chairman, requested a roll call of Board members. A quorum was present.]

Introduction of Attendees

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

Approval of Minutes - April 30, 2026

CHAIR SMELTZER:

Our next order of business is the approval of minutes. If everyone had a chance to look over the minutes and present any corrections or questions about the minutes.

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

MR. AUSERMAN:

John Auserman, I make the motion that

1 the minutes be approved.

2 MR. STOERRIE:

3 Bill Stoerrle, second.

4

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

10 [The motion carried. Ms. Pittini abstained on voting
11 for the motion.]

12 ***

13 Report of Prosecutorial Division - No Report.

14 ***

15 Report of Board Counsel

16 MR. ROUSE:

17 Item No. 2 on the Agenda is a Motion to
18 Deem Facts Admitted in the matter of
19 BPOA v. Rebecca Annells, Case No. 25-
20 70-015961. This was a matter that was
21 discussed in Executive Session.

22 I believe the Chair would
23 entertain a motion to grant the Motion
24 to Deem Facts Admitted and to direct
25 Board Counsel to prepare an

1 Adjudication and Order in accordance
2 with the discussion in executive
3 session.

4 CHAIR SMELTZER:

5 The Chair will entertain such a motion.

6 MR. STOERRLE:

7 Bill Stoerrle, I make the motion.

8 MR. AUSERMAN:

9 John Auserman, second.

10

11 Mark Smeltzer, aye; William Stoerrle,
12 aye; Chandra Mast, aye; John Auserman,
13 aye; Jonathan Schuck, aye; Martha
14 Brown, aye; Laura Pittini, aye; Paul
15 Wentzel, aye.

16 [The motion carried unanimously.]

17

18 Report of Board Counsel - Miscellaneous - 2026 Real
19 Property Appraiser Qualification Criteria Now
20 Available

21 [Ronald K. Rouse, Esquire, Board Counsel, informed
22 the Board changes had been made to The Real Property
23 Appraiser Qualification Criteria. The changes
24 clarify the application of Practical Applications of
25 Real Estate Appraisal (PAREA) experience credit to

1 the minimum time requirements. He stated they also
2 clarified the application of Valuation Bias and Fair
3 Housing Continuing Education course requirements when
4 reactivating a license. Guide note four of the AQB
5 criteria was retired.

6 Chair Smeltzer asked if, since PAREA comes in two
7 parts for certified residential appraisers, they had
8 an applicant who took part one of PAREA but not part
9 two, could the Board give a thousand hours of
10 experience towards a license category. He questioned
11 whether there was any way for someone in PA who takes
12 part one of the AQB portion and then gets experience
13 under a certified supervisor would be able to use
14 that as a pathway to get them certification. Mr.
15 Rouse replied there might be a way to accomplish this
16 and, if it met the criteria requirements, it could
17 work. The applicant would have to be working under a
18 supervisor to complete those hours. Mr. Rouse
19 continued by stating that he had not seen a situation
20 like that happen yet. However, he admitted there
21 should be a way, a pathway forward for someone to
22 obtain the certification, as long as they finished
23 the licensed residential PAREA piece and continued
24 with the additional hours of experience under a
25 supervisor.

1 Chair Smeltzer stated, in other states,
2 certification as a licensed residential appraiser was
3 being awarded based only on the first part of the
4 PAREA completion. There was no requirement for
5 adding work hours experience in these states. He
6 advised the group that Pennsylvania does not have
7 that classification for licensed residential
8 appraiser. He asked if they could allow those
9 pursuing certification to take the license part and
10 then add the additional hours to get a certified
11 residential license.

12 Mr. Rouse responded that this was something that
13 one should be able to do, provided it met the
14 criteria aforementioned. Mr. Rouse advised that
15 anyone taking only a part of the licensed residential
16 PAREA module and worked the required hours under a
17 supervisor could not expect that they would be
18 recognized as a candidate for certification, given
19 that they did not complete the first part of the two-
20 part PAREA module.

21 Chair Smeltzer thanked Mr. Rouse for the
22 clarification and then asked if the PAREA section
23 counted towards their requirement of the interior
24 inspection. Mr. Rouse answered that PAREA did cover
25 that requirement. He advised that everyone should

1 look at the work of the AQB criteria that was
2 reprinted in March of 2026 for the delineation and
3 how that breakdown works.]

4 ***

5 Report of Board Counsel Miscellaneous - Appraiser
6 Qualification Board

7 [Mr. Rouse continued his report with Item No. 4;
8 another FYI regarding the Appraiser Qualifications
9 Board (AQB) White Paper on Experience. He stated, in
10 this White Paper, were a number of different
11 professional occupations, including medicine,
12 nursing, engineering, accounting, psychology, social
13 work, and law; occupations in which researchers found
14 that students, working under the oversight of
15 credentialed professionals prior to obtaining their
16 licensure, was the foundation of all of those
17 licensed professions as well. The legal profession
18 was the only exception.]

19 ***

20 Regulations/Statute

21 [Ronald K. Rouse, Esquire, Board Counsel began his
22 report with Item No. 6, the Regulatory Report. He
23 noted Regulation 16A-7032, Continuing Education for
24 CPE's (Certified Pennsylvania Evaluators) is under
25 internal review.]

1 Next, he announced the General Revisions
2 Regulation at 16A-7026. He informed the Board that
3 the proposed rulemaking was published on May 2, 2026
4 and it had appeared in the Pennsylvania Bulletin for
5 a 30-day comment period which ended on June 1, 2026.

6 It was now with Independent Regulatory Review
7 Commission (IRRC) for a 30-day comment period which
8 ends on July 1, 2026.

9 Mr. Rouse also commented on the Schedule of Fees
10 Regulation, 16A-7025. He advised that the proposed
11 fee package was submitted to the Office of Attorney
12 General for approval on May 13, 2026.

13 Regulation 16A-7024, Licensure by Endorsement,
14 was published on May 2, 2026 in the Pennsylvania
15 Bulletin for a 30-day public comment period. IRRC
16 comments are due July 1, 2026.

17 Mr. Rouse reported to the Board that-16A 7016,
18 the Civil Penalties Regulation, was still being
19 worked on.

20 Regulation number 16A-7027, at Item No. 5, is the
21 Broker Price Opinion. Mr. Rouse addressed the fact
22 that this regulation was brought up at the last
23 meeting because it contained language in subsection,
24 35.434(c), that the Board wanted to discuss further.
25 Mr. Rouse repeated the part of the regulatory

1 language to be discussed; "an appraisal management
2 company may not solicit or order nor offer to solicit
3 or order an evaluation; it must be conducted by a
4 certified real estate appraiser and has to comply
5 with USPAP, (Uniform Standards of Professional
6 Appraisal Practice)." The Board stated there may be
7 some question concerning usage of the word
8 "evaluation" in the regulation at Section 36.434
9 subsection C. Accordingly, they determined that the
10 definition of the word, appraisal, as stated in the
11 statute (Real Estate Appraisers Certification Act)
12 and the USPAP, suggested that an "evaluation" is also
13 an "appraisal" because both words were considered
14 statements of value.

15 Mr. Rouse discussed drafting additional language
16 to the regulation by inserting language that said an
17 appraisal management company may not solicit or order
18 nor offer to solicit or order an evaluation unless
19 the evaluation is performed by a Commonwealth
20 certified real estate appraiser who complies with
21 USPAP when providing the service.

22 Chair Smeltzer asked if the wording in the
23 language of "Commonwealth", would allow certified
24 real estate appraisers from other Commonwealths to
25 act under the misinterpretation that their

1 Commonwealth state was eligible for this practice
2 too. The Board desired that the additional language
3 in the regulation make clear that this was for the
4 Commonwealth of Pennsylvania only. After researching
5 state statutes, it was determined that the term,
6 Commonwealth, whenever used, was always and
7 inherently limited to the Commonwealth of
8 Pennsylvania.

9 Mr. Wentzel asked if the discussed provision
10 could be controversial or not. Mr. Rouse replied, in
11 terms of their statute, this would comply.
12 Additionally, he questioned if the Board would
13 entertain actually submitting this document out as a
14 second exposure draft. He reiterated his belief that
15 when he looked at what the definition of an appraisal
16 is and what the definition of an evaluation is, this
17 to him complied with their statute. He noted whether
18 it was an evaluation or an appraisal one would still
19 have to be a certified real estate appraiser.

20 Mr. Michalowski suggested, since they have the
21 word "Board" defined in their act and their
22 regulations as being their Board that this might be
23 another option. Mr. Rouse noted they could replace
24 the word "Commonwealth" with the word "Board" and
25 still stay within the parameters of compliance.

1 Brett Freeman, Appraisal Solutions, asked if the
2 Board specifically defined what an evaluation was,
3 specifically with regards to technology, automation,
4 and AI. Mr. Rouse explained this has to do with what
5 an AMC can order; it states that an AMC cannot order
6 an evaluation unless the person that they are
7 ordering it from is a board-certified real estate
8 appraiser who complies with USPAP. A motion was
9 requested by Mr. Rouse.]

10 ***

11 MR. ROUSE:

12 Would the Chair entertain a motion to
13 release the amended annex as a second
14 exposure draft with the amendment being
15 replacing "Commonwealth" with "Board",
16 with a capital B?

17 CHAIR SMELTZER:

18 The Chair would entertain such a
19 motion.

20 MS. MAST:

21 Chandra Mast, I move.

22 MS. BROWN:

23 Martha Brown, second.

24

25 Mark Smeltzer, aye; William Stoerrle,

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

5 [The motion carried unanimously.]

6 ***

7 Report of Board Chairman - No Report.

8 ***

9 Conference Reports - AARO Spring 2026 Conference
10 Reports

11 [Mark V. Smeltzer Sr., Chairman, Professional Member
12 described his attendance at the Spring Conference of
13 AARO with Ms. Mast.

14 He reported that there was a report submitted by
15 the Appraisal Foundation, which focused primarily on
16 the changes to the criteria. Chairman Smeltzer
17 informed the Board that they, the Appraisal
18 Foundation, were seeking to change all of the
19 criteria. He noted one area they were exceeding in
20 was their requirement on experience hours. He stated
21 they were exceeding AQB requirements as well and
22 suggested that AQB was pushing to making it the same
23 in other states. The AQB was also exploring other
24 educational alternatives for formal education,
25 appraisal education and reviewing the exam itself.

1 He took a moment to congratulate Ms. Hennessy
2 Hemler and the rest of the team for being considered
3 one of the elite teams on both the appraisal side and
4 the appraisal management company side.

5 Other subject matters discussed included but were
6 not limited to, education, practicum programs, MLS
7 memberships, state harmonization, Pennsylvania being
8 a state without a licensed residential appraiser
9 category which, if they had, could help with the
10 underserved in the more rural areas. There was a
11 session on gray areas, intent, negligence or just a
12 mistake. Chair Smeltzer also mentioned bringing in a
13 practicum integrated within the community college
14 system. Fannie Mae and Freddie Mac were mentioned
15 with their waivers going up.

16 Chair Smeltzer announced that they had finally
17 gotten approval for some people in Pennsylvania to
18 participate in the PAREA program, though the only
19 provider offering it is the Appraisal Institute.

20 Chandra Mast, Secretary for the Board, reported
21 that she had attended the conference and was able to
22 present with Nicholas Pilz for Intersection of USPAP
23 and Artificial Intelligence. She stated they had
24 eight areas that they conversed about with
25 participants. Conversation and discussion included

1 but was not limited to, framing artificial
2 intelligence; augmented intelligence versus having AI
3 do everything; what might credible output with
4 artificial intelligence look like; what AI competency
5 looks like going forward and should there be more
6 education; inherent algorithmic bias that exists in
7 these tools; people and models who do not quite
8 understand what is happening; and AI work tools that
9 are changing quickly.

10 Ms. Mast stated the bottom line of these changes
11 is that if a tool cannot comply with USPAP, the
12 burden is still on the appraiser to evaluate what the
13 tool has done for them.]

14 ***

15 Board Administrator - No Report

16 ***

17 [John Ausherman, Professional Member asked Mr.
18 Smeltzer about going back to his statements on Fannie
19 Mae and Freddie Mac. He wondered if going back to
20 that increase from 12 percent to 25 percent of
21 waivers to 50 percent included both entities. Chair
22 Smeltzer replied that both companies were stating
23 that this could happen but that was the high they hit
24 during COVID. Mr. Ausherman then asked if this was
25 a part of the 3.6 evolving and there not being enough

1 appraisers to perform on the new form. Chair
2 Smeltzer acknowledged that there was going to be a
3 problem with the number of appraisers who were
4 available to do the new program. There was
5 discussion of the new 3.6 software with some concern
6 about the fact that many appraisers may not want to
7 learn it. Also, Mr. Ausherman reminded the others
8 that November 1st was rapidly approaching with a
9 potential backlog to occur within the mortgage
10 industry because of the new 3.6 software.

11 Chair Smeltzer noted appraisals were being done
12 probably the beginning of October. Mr. Ausherman
13 asked if these were for conventional, not the VA and
14 FHA; and if they made a decision yet. Chair Smeltzer
15 replied that the VA had not announced anything yet
16 and the FHA has not come up with any mandatory date
17 for it yet.]

18 ***

19 Report of Committees

20 [Chandra Mast, Secretary, Professional Member,
21 informed the Board the Grant Committee is working on
22 editing two grants at the moment. One for
23 professional awareness and one for the AARO
24 Conferences. She has worked to learn the ASC grant
25 guidelines. She will have two drafts ready for the

1 July meeting.]

2 ***

3 Matters for Discussion

4 [Mark V. Smeltzer Sr., Chairman, Professional Member,
5 announced there was an AARO Meeting Association
6 Regulatory Officials meeting in the fall in
7 Clearwater, Florida. The Board could approve one
8 Board member to attend.]

9 ***

10 MR. AUSERMAN:

11 John Auserman, I make a motion we send
12 Mark Smeltzer to the September 28-30,
13 AARO Conference at Clearwater, Florida.

14 MS. MAST:

15 Chandra Mast, I second sending Mark
16 Smeltzer to Florida.

17
18 Mark Smeltzer, abstain; William
19 Stoerrle, aye; Chandra Mast, aye; John
20 Auserman, aye; Jonathan Schuck, aye;
21 Martha Brown, aye; Laura Pittini, aye;
22 Paul Wentzel, aye.

23 [The motion carried. Chair Smeltzer abstained from
24 voting on the matter.]

25 ***

1 Applications for Review

2 MR. ROUSE:

3 This was an application that was
4 reviewed in Executive Session.

5 Regarding the certified
6 residential appraiser application of
7 Sharilyn Magill at Item No. 9 on the
8 Agenda, I believe the chair would
9 entertain a motion to provisionally
10 deny the application.

11 CHAIR SMELTZER:

12 The Chair would entertain such a
13 motion.

14 MR. STOERRLE:

15 Bill Stoerrle, I make that motion.

16 MR. AUSERMAN:

17 John Auserman, I second.

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

24 [The motion carried unanimously.]

25 ***

1 Review of Requests - No Report

2 ***

3 Public Comments/Discussion -

4 [Sharilyn Magill, Keller Williams Realty, Inc.,
5 commented on a document regarding the classes she
6 took for the finance section of her application. She
7 understood the regulation but found it inconsistent;
8 a 100-level course was required when she took a 200-
9 level course that built on the information learned in
10 a 100-level course.

11 Mr. Rouse explained she would receive a written
12 letter detailing the reason for the provisional
13 denial. In addition to the reason, the letter would
14 include the next steps she needed to take.

15 ***

16 Hearings - None

17 ***

18 Appointment - None

19 ***z

20 Adjournment

21 CHAIR SMELTZER:

22 I'm up for adjournment.

23 MS. BROWN

24 Martha Brown makes the motion to
25 adjourn.

1 MR. AUSERMAN:

2 John Auserman, second.

3 MS. HENNESSY HEMLER:

4 Our next Board meeting will be July 16
5 being held in the Eaton Room downstairs
6 and then also virtually. Thank you
7 everybody for attending.

8 ***

9 [There being no further business, the State Board of
10 Certified Real Estate Appraisers Meeting adjourned at
11 11:39 a.m.]

12 ***

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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.



Jacob Hill,

Minute Clerk

Sargent's Court Reporting
Service, Inc.

STATE BOARD OF CERTIFIED
REAL ESTATE APPRAISERS
REFERENCE INDEX

June 4, 2026

TIME	AGENDA
9:00	Executive Session
10:30	Return to Open Session
10:31	Official Call to Order
10:32	Roll Call
10:34	Approval of Minutes
10:35	Report of Board Counsel
10:49	Regulations/Statute
11:10	Conference Reports
11:32	Report of Committees
11:34	Matters for Discussion
11:35	Applications for Review
11:36	Public Comments
11:39	Adjournment