

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

CoPA HUB, Eaton Boardroom

2525 N.7th St.

Harrisburg, PA 17110

as well as

VIA MICROSOFT TEAMS

August 27, 2026

State Board of Certified
Real Estate Appraisers
August 27, 2026

BOARD MEMBERS:

Mark V. Smeltzer Sr., Chairman, Professional Member
William T. Stoerrle Jr., Vice Chairman, Professional Member
Chandra Mast, Secretary, Professional Member
John Ausherman, Professional Member
Jonathan B. Schuck, Professional Member
Laurence Hirsh, Professional Member
Martha H. Brown, Esquire, Secretary of the Commonwealth Designee - Absent
Seth Miller, Esquire, 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, Senior Board Prosecutor and Prosecution Liaison
Timothy Fritsch, Esquire, Board Prosecutor
Ashley Murphy, Esquire, Board Prosecutor
Timothy Henderson, Esquire, Board Prosecutor
Kristel Hennessy Hemler, Board Administrator
Jacqueline Wolfgang, Esquire, Senior Regulatory Counsel
Jessica Zukoski, Senior Legal Analyst
Shana M. Walter, Esquire, Deputy Chief Counsel, Prosecution Division
Thomas Leech II, Esquire, Business Licensing Division Chief
Danie Bendesky, Special Assistant for Strategic Initiatives
Alexa Davies, Legal Intern
Celine Freetage, Legal Intern

ALSO PRESENT:

Emme Reiser, Pennsylvania Realtors
Scott Dibiasio, Appraisal Institute, Director, Government Affairs

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ALSO PRESENT: (Cont.)

Andy Toy, Director, Home Appraisal Equity Program,
Depart. of Planning and Development, City of
Philadelphia

Parfine Mudacumura, Associate Program Manager,
Department of Planning and Development, City of
Philadelphia

Tracy Matroni, Chapter Executive Director, Keystone
Chapter of the Appraisal Institute

Robert Dale Campbell

Jacob Hill, Sargent's Court Reporting Service, Inc.

State Board of Certified

Real Estate Appraisers

August 27, 2026

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

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

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

Mr. Rouse also noted the Board entered into Executive Session with Board Counsel to have 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, August 27, 2026.

6 Mark Smeltzer, Chairman, officially called the
7 meeting to order at 10:31 a.m.

8 ***

9 Roll Call

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

12 ***

13 Introduction of Attendees

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

16 ***

17 Approval of Minutes - July 16, 2026

18 CHAIR SMELTZER:

19 Thank you. I think our next order of
20 business is the approval of the
21 minutes. Has everyone had a chance to
22 review those?

23 Is there any discussion?

24 This is for the July 16, 2026
25 meeting. Corrections?

1 No. Not hearing any, I would
2 entertain a motion to approve the
3 minutes.

4 MR. STOERRLE:

5 I make that motion.

6 MR. AUSERMAN:

7 Second.

8
9 Mark Smeltzer, aye; William Stoerrle,
10 aye; Chandra Mast, aye; John Auserman,
11 aye; Jonathan Schuck, aye; Laurence
12 Hirsh, abstain; Seth Miller, aye; Paul
13 Wentzel, aye.

14 [The motion passed unanimously.]

15 ***

16 Report of the Prosecution

17 [Ray Michalowski, Esquire, for Item No. 2, presented
18 an overview report for the prosecution division. He
19 focused on the history of the Board and its approach
20 to discipline as it developed.

21 Mr. Michalowski explained the utilization of a
22 warning letter. He discussed the concept of the cost
23 approach on a property and it not affecting the
24 credibility of the appraisal. But if an individual
25 skipped the whole cost approach, despite the lender

1 requiring it, it could result in a warning letter.

2 He reviewed enforceable citations that would
3 circumvent the formal process of attending a hearing.
4 He detailed the numerous and detailed ways to obtain
5 a formal hearing and the ways that could be
6 circumvented by a violator. He clarified the role of
7 experts involved in cases. Formal actions were
8 initiated by an offer to settle first, but it is a
9 slow process in Pennsylvania. Mr. Michalowski
10 stated, between Illinois and Pennsylvania, they were
11 not up to speed with the U.S. Supreme Court's
12 guidelines. He noted Pennsylvania was now well
13 within the purview of the Court's declarations.

14 Mr. Michalowski reported on the Appraisal
15 Management Companies (AMC). AMCs contract with
16 licensed or certified real estate appraisers to
17 perform property valuations. Mr. Michalowski
18 reviewed the obstacles involved when the AMC first
19 became an entity in the U.S.

20 Mr. Michalowski outlined the efforts of the
21 prosecution division to find a set of standards and
22 procedures that would serve as the Board's own
23 version of a conditional dismissal. He presented the
24 current voluntary disciplinary action matrix put out
25 by the Appraisal Foundation. He reviewed levels 1, 2

1 and 3, 4 and 5 of sanctions and described various
2 violations and sanctions for same. The sanctions
3 were specifically meant for corrective action.
4 Closing letters are sent as a final action on the
5 case. Those are all subject to Right to Know
6 requests. Matters that rise above a level 3
7 violation is not eligible for a conditional
8 dismissal.

9 Mr. Michalowski addressed the subject of
10 education, stating sometimes a violation meant that
11 there was a lack of knowledge or competency by the
12 violator. Additionally, there was a list of
13 aggravating and mitigating circumstances that came
14 along with the matrix. He noted getting the case
15 numbers down insofar as a resolution of them.

16 He stated the biggest deterrent to recidivism was
17 the fact that violators had to take the educational
18 remedial courses. He also pointed out other states
19 are adopting non-disciplinary actions for general
20 violations where only a fine was paid. He had not
21 heard any of that happening in Pennsylvania. He
22 stated retaking a test of some sort for a specific
23 portion of the profession or the entirety of the
24 profession was considered truly remedial.

25 Mr. Michalowski commented on reviewing every case

1 to decide if it should move forward for prosecution
2 or not. Experts were used to do triage level review.

3 He stated they either got the appraiser's report or
4 sent the enforcement agents out. He usually sends
5 his enforcement agents out. If he happens to see a
6 case that is a significant problem related to real
7 estate, he advised to skip the triage level process
8 and go right to full appraisal level subject matter
9 expert review.

10 He was asked if the AMCs have had many complaints
11 and replied that since they consolidated, they had
12 not. He commented his biggest concern now with the
13 AMCs was that, in the evolution of the profession,
14 people are being pushed to take more testing outside
15 of their geographic competency areas.

16 Mr. Michalowski noted the remedial education, the
17 remedial agreement, was a drafted sanitized version.

18 Mr. Michalowski was told by Board member, Chandra
19 Mast, that the Reconsideration of Value (ROV) program
20 was now more uniformed in processing. Mr.
21 Michalowski mentioned that everyone does have a
22 program and more things will be happening with the
23 ROV program. Since the program was more common, the
24 UAD 3.6 on the residential side coming up would have
25 a whole section on this. He further announced that

1 he would be presenting that same issue to the Real
2 Estate Commission and will be present at Pittsburgh's
3 Realtor Day in September 2026.]

4 ***

5 Report of Board Counsel

6 Motion to Deem Facts Admitted and Enter Default

7 MR. ROUSE:

8 I believe that the Chair would
9 entertain a motion to grant the Motion
10 to Deem Facts Admitted and to direct
11 Board Counsel to prepare the
12 Adjudication and Order in accordance
13 with the discussion in Executive
14 Session.

15 CHAIR SMELTZER:

16 The Chair entertains such a motion.

17 MR. AUSERMAN:

18 I make that motion.

19 MR. STERLING:

20 Second.

21

22 Mark Smeltzer, aye; William Stoerrle,
23 aye; Chandra Mast, aye; John Auserman,
24 aye; Jonathan Schuck, aye; Laurence
25 Hirsh, aye; Seth Miller, aye; Paul

1 Wentzel, aye.

2 [The motion passed unanimously. The case is BPOA
3 versus Robert Donald Graham, Case No: 25-70-005204.]

4 ***

5 MR. ROUSE:

6 Item No. 4, also a Motion to Deem Facts
7 Admitted and Enter Default, and this
8 matter was discussed in the Executive
9 Session, I believe the Chair would
10 entertain a Motion to grant the Motion
11 to Deem Facts Admitted and to direct
12 Board Counsel to prepare the
13 Adjudication and Order in accordance
14 with the discussion
15 in Executive Session.

16 CHAIR SMELTZER:

17 I would entertain such a motion.

18 MR. STERLING:

19 I'd make that motion.

20 MR. AUSERMAN:

21 Second.

22
23 Mark Smeltzer, aye; William Stoerrle,
24 aye; Chandra Mast, aye; John Ausherman,
25 aye; Jonathan Schuck, aye; Laurence

1 Hirsh, aye; Seth Miller, aye; Paul
2 Wentzel, aye.

3 [The motion passed unanimously. The case is BPOA
4 verses Jonathan Ryan Barbose, Case No. 25-70-006867.]

5 ***

6 Report of Board Counsel

7 Miscellaneous

8 [Mr. Rouse discussed the Appraiser Qualifications
9 Board extending the exposure draft comment period.
10 He stated the comment period was extended to August
11 30, 2026. He asked the Board if it wanted to have
12 any further discussion on this. Chair Smeltzer
13 stated this extension was more in line with other
14 comment periods. He additionally gave the website
15 addresses for those wanting to comment.]

16 ***

17 Regulatory Report

18 [Mr. Rouse noted the Regulatory Report at Item No. 6
19 for the Board's review.

20 Jacqueline Wolfgang, Esquire, Regulatory Counsel,
21 discussed Item No. 7, Regulation 16A- 7016, civil
22 penalties. She noted prosecution did not have
23 available the ability to issue citations. She stated
24 Regulation No. 16A-1716 would create that ability for
25 prosecution to move forward with discipline. The

1 regulation would be promulgated under Chapter 43B of
2 the Pennsylvania Code.]

3 MR. ROUSE:

4 I would ask that the Chair would
5 entertain a motion to adopt the
6 proposed annex and proposed preamble
7 and direct regulatory counsel to
8 continue with the regulatory process.

9 CHAIR SMELTZER:

10 The Chair would entertain such a
11 motion.

12 MR. STERLING:

13 I make that motion.

14 MS. MAST:

15 Second.

16
17 Mark Smeltzer, aye; William Stoerrle,
18 aye; Chandra Mast, aye; John Ausherman,
19 aye; Jonathan Schuck, aye; Laurence
20 Hirsh, aye; Seth Miller, aye; Paul
21 Wentzel, aye.

22 [The motion passed unanimously.]

23 ***

24 [Ms. Wolfgang stated there was a little bit more work
25 to do on the regulatory analysis form before it

1 begins the process of being officially passed.]

2 ***

3 [Mr. Rouse noted Item No. 8, Regulation No. 16A-7024,
4 which was the final annex and final preamble for
5 licensure by endorsement for certified Pennsylvania
6 evaluators. He advised there were no changes needed
7 to the final annex.]

8 MR. ROUSE:

9 Regarding regulation 16A-7024,
10 Licensure by Endorsement at Item No. 8
11 on the agenda, I ask if the Chair would
12 entertain a motion to adopt the final
13 annex and preamble and direct Board
14 Counsel to continue with the regulatory
15 process.

16 CHAIR SMELTZER:

17 The Chair would entertain such a
18 motion.

19 MR. AUSERMAN:

20 I make that motion.

21 MS. MAST:

22 I second.

23

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

1 aye; Jonathan Schuck, aye; Laurence
2 Hirsh, aye; Seth Miller, aye; Paul
3 Wentzel, aye.

4 [The motion passed unanimously.]

5 ***

6 [Mr. Rouse discussed Item No. 9 on the agenda, 16A-
7 7026, General Revisions for Certified Pennsylvania
8 evaluators. IRRC made a comment just to streamline
9 one part of it. It was section 34.204(b).]

10 MR. ROUSE:

11 For this final annex and final
12 preamble, regarding Regulation 16A-
13 7026, General Revisions at Item No. 9
14 on the agenda, would the Chair
15 entertain a motion to adopt the final
16 annex and final preamble and direct
17 Board Counsel to continue with the
18 regulatory process?

19 CHAIR SMELTZER:

20 The Chair would entertain such
21 motion.

22 MR. STERLING:

23 Make that motion.

24 MR. AUSERMAN:

25 Second.

1

2

Mark Smeltzer, aye; William Stoerrle,

3

aye; Chandra Mast, aye; John Ausherman,

4

aye; Jonathan Schuck, aye; Laurence

5

Hirsh, aye; Seth Miller, aye; Paul

6

Wentzel, aye.

7

[The motion passed unanimously.]

8

9

[Mr. Rouse discussed Regulation 16A-7027, Item No. 10

10

on the agenda, which is the Broker Price Opinions. A

11

comment sent from Scott Dibiasio was discussed.

12

Mr. Dibiasio was present and voiced his concerns

13

regarding the regulation, noting specific sections.

14

Mr. Dibiasio disagreed with some of the language in

15

the AMC sections. Viewpoints were exchanged

16

involving subject matter including, but not limited

17

to, appraiser qualifications and certification, state

18

and federal laws, brokerage services, and evaluators.

19

20

One comment suggested the difference between an

21

appraisal and an evaluation according to the

22

interagency guidelines is an appraisal must be done

23

by a certified appraiser. An evaluation does not need

24

to be performed by a licensed or certified appraiser.

25

Appraisals have to be done according to USPAP.

1 Evaluations do not need to be done according to
2 USPAP. Mr. Rouse suggested speaking with the ASC
3 program manager about the Pennsylvania statute. Ms.
4 Wolfgang stated the Board had considered issues of
5 this kind in the past and historically determined
6 that these types of changes would require legislative
7 change. Chair Smeltzer advised the Board could seek
8 some more guidance and insight into the practices of
9 other states.]

10 ***

11 Report of Board Chairman - No Report

12 ***

13 Report of Board Administrator - Proposed 2029 Meeting
14 Dates

15 [Ms. Hemler presented the proposed 2029 meeting dates
16 for the Board. She requested approval from the Board
17 for the proposed dates of January 18, March 1, April
18 12, May 17, June 28, August 9, September 20, November
19 1 and December 13.]

20 MR. ROUSE:

21 Is the Chair entertaining a motion to
22 accept the 2029 Board meeting dates?

23 CHAIR SMELTZER:

24 The Chair would entertain such a
25 motion.

1 MR. AUSERMAN:

2 I make the motion. Dates be approved.

3 MS. MAST:

4 I second.

5

6 Mark Smeltzer, aye; William Stoerrle,
7 aye; Chandra Mast, aye; John Auserman,
8 aye; Jonathan Schuck, aye; Laurence
9 Hirsh, aye; Seth Miller, aye; Paul
10 Wentzel, aye.

11 [The motion was passed unanimously.]

12 ***

13 Report of Committees - Grant Committee

14 [Ms. Mast informed the Board the first grant was
15 reviewed and excellent questions were raised by the
16 reviewer and brought back to the Board.]

17 ***

18 CHAIR SMELTZER:

19 May I have a motion to adjourn. And
20 we'll see

21 everyone at the next meeting on Friday,
22 October 16th.

23 ***

24 [There being no further business, the State Board of
25 Certified Real Estate Appraisers Meeting adjourned at

1 12:18 p.m.]

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4

CERTIFICATE

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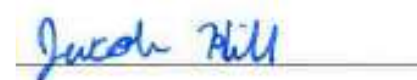
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Jacob Hill,

Minute Clerk

Sargent's Court

Reporting

Service, Inc.

STATE BOARD OF CERTIFIED
REAL ESTATE APPRAISERS
REFERENCE INDEX

August 27, 2026

TIME	AGENDA
9:00	Executive Session
10:30	Return to Open Session
10:31	Official Call to Order
10:31	Roll Call
10:33	Approval of Minutes
10:34	Report of Prosecutorial Division
11:33	Report of Board Counsel
11:38	Report of Regulatory Counsel
12:16	Report of Board Administrator
12:17	Report of Committee
12:18	Adjournment