## State Board of Certified Real Estate Appraisers June 12, 2025

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### BOARD MEMBERS:

8 Mark V. Smeltzer Sr., Chairman, Professional Member -9 10

Absent William T. Stoerrle Jr., Vice Chairman, Professional

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Chandra Mast, Secretary, Professional Member

13 John Ausherman, Professional Member 14

Michael McFarlane, Secretary, Professional Member -Absent

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 H. Wentzel Jr., Senior Legislative Director, Department of Banking and Securities designee

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#### BUREAU PERSONNEL:

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Ronald K. Rouse, Esquire, Board Counsel

Ray J. Michalowski, Esquire, Senior Board Prosecutor and Prosecution Liaison

Ashley P. Murphy, Esquire, Board Prosecutor

Carlton Smith, Esquire, Deputy Chief Counsel, Prosecution Division

Kristel Hennessy Hemler, Board Administrator

Eyram Gbeddy, Legal Intern, Pennsylvania Governor's Office of General Counsel

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#### ALSO PRESENT:

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Peter Fontana, State Harmonization Task Force, The Appraisal Foundation, AARO Board member, Cornerstone Appraisal Service

John Russell, State Harmonization Task Force, The Appraisal Foundation, Home Appraisal Equity Advisory Committee, City of Philadelphia

Scott Dibiasio, Director of Government Affairs, The Appraisal Institute

Michelle Bradley, Certified General Appraiser, Appraiser Qualifications Board Certified, Uniform Standards of Professional Appraiser Practice Educator

# State Board of Certified Real Estate Appraisers June 12, 2025

ALSO PRESENT: (cont.)

Mark Shiffman, Executive Director, Real Estate Valuation Advocacy Association

John Dingeman, Designated Member National Association of Appraisers, Chief Appraiser Class Valuation Jordan Petkovski, Chief Valuations Officer, Mueller Reports

Eric Tsai, Co-founder and Growth Advisor, Asteroom Francesca Tracy, Compliance Analyst, The CE Shop Tracy Matroni, Chapter Executive Director Keystone Chapter of the Appraisal Institute

Teresa Cochran, Executive Director, Assessors' Association of Pennsylvania

Emme Reiser, Political Programs Manager Pennsylvania Association of Realtors

Andy Toy, Pennsylvania Association of Community Development Corporation

Erin Dixson, Certified Residential Appraiser, Analyst Minnesota Department of Commerce

Jesse Hebert, Deputy Director, Division of Real Estate, Florida Department of Business and Professional Regulation

Kevin Hayes, Deputy of Appraisals, Pinellas County Property Appraiser

Grace Reiter

Call-In 1-561-213-0545

Erin Badstuebner, Sargent's Court Reporting Service, Inc.

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2 State Board of Certified 3 Real Estate Appraisers

June 12, 2025

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[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.]

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[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, 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

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   conducting quasi-judicial deliberations.
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        Mr. Rouse noted that William T. Stoerrle Jr.,
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   Vice Chairman, Professional Member, would be chairing
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   the meeting in the absence of Mark V. Smeltzer Sr.,
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   Chairman, Professional Member.]
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        The regularly scheduled meeting of the State
   Board of Certified Real Estate Appraisers was held on
   Thursday, June 12, 2025. William T. Stoerrle Jr.,
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   Vice Chairman, Professional Member, officially called
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   the meeting to order at 10:30 a.m.
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   Roll Call
   [William T. Stoerrle Jr., Vice Chairman, Professional
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   Member requested a roll call of Board members.
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   quorum was present.]
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   Introduction of Attendees
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   [Kristel Hennessy Hemler, Board Administrator,
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   provided an introduction of attendees.]
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   Approval of minutes of the April 24, 2025 meeting
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   VICE-CHAIR STOERRLE:
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                  At this time, everybody had an
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                  opportunity to review the minutes from
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6 1 last meeting. 2 Any discussion, changes, 3 directions? If not, I would entertain 4 a motion to accept the minutes from our 5 last meeting. 6 MR. WENTZEL: 7 So moved. 8 MR. AUSHERMAN: 9 Second. 10 VICE-CHAIR STOERRLE: All in favor? We need a roll call. 11 12 13 William Stoerrle, aye; Chandra Mast, 14 aye; John Ausherman, aye; Jonathan 15 Schuck, aye; Martha Brown, abstain; Laura Pittini, abstain; Paul Wentzel, 16 17 aye. 18 [The motion carried. Martha Brown and Laura Pittini 19 abstained from voting on the motion.] \* \* \* 20 21 Report of Prosecutorial Division - No Report 22 23 Report of Board Counsel - Miscellaneous 24 [Ronald K. Rouse, Esquire, Board Counsel, introduced

Agenda Item No. 2, FYI of the AQB Course Approval

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Program (CAP) Policies and Procedures Concerning
Equivalent Asynchronous USPAP Update Course
Requirements.
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Mr. Rouse stated the FYI particularly pertained to education providers. The Appraiser Qualifications Board (AQB) has retired its Functional Specifications document, which was used in the development of equivalent asynchronous Uniform Standards of Professional Appraisal Practice (USPAP) update courses.

He then stated equivalent USPAP course providers who wish to obtain approval through the AQB's Course Approval Program (CAP) must follow the CAP Polices and Procedures document effective June 1, 2025.

Appendix six was added to the CAP policy document to summarize the core instructional elements that AQB retained from the previous Functional Specifications document. The updated CAP policy document can be found on the Appraisal Foundation's website and the Board has a copy as well.]

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Regulations - Regulation 16A-7029 Distance Education and PAREA

[Ronald K. Rouse, Esquire, Board Counsel, introduced

25 Agenda Item No. 3, the Regulation 16A-7029 Distance

1 Education and PAREA.

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Pennsylvania.

He stated he was happy to report that the final rulemaking was approved by the Independent Regulatory Review Commission (IRRC) on May 15, 2025, and the Office of Attorney General approved for legality on June 5, 2025. Therefore, the final rulemaking will be published in the June 21, 2025 edition of the Pennsylvania Bulletin. The CREA regulations have been officially amended to include revisions concerning distance education and Practical Applications of Real Estate Appraisal (PAREA). PAREA will now be accepted in the Commonwealth of

Ms. Hemler stated for the public that PAREA would be official June 21, 2025. It will be for 100% residential experience and 50% for general.]

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18 Regulations - Regulatory Report

19 | [Ronald K. Rouse, Esquire, Board Counsel, reported on

20 Agenda Item No. 4, Regulatory Report. He stated all

21 Board members have a copy of the report on the status

22 of the other regulations that are ongoing. He is

23 working with the Regulatory Counsel on moving other

24 regulations forward.]

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                 aye; Paul Wentzel, aye.
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   [The motion carried unanimously.]
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   Review of Requests - Renewal Extension Requests for
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   Licensed Appraiser Trainees
   MR. ROUSE:
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                 I believe the Chair would entertain a
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                 motion to grant the licensed appraiser
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                 trainee renewal extension for Diego
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                 Miguel Ferrer at Item No. 10 on the
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                 Agenda.
   VICE CHAIR STOERRLE:
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                 Do we have a motion?
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   MR. AUSHERMAN:
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                 John Ausherman, I so move.
   MS. MAST:
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                 Chandra Mast, second.
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   VICE CHAIR STOERRLE:
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                 Any discussion?
                                  If not.
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                 William Stoerrle, aye; Chandra Mast, aye;
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                 John Ausherman, aye; Jonathan Schuck,
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                 aye; Martha Brown, aye; Laura Pittini,
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                 aye; Paul Wentzel, aye.
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   [The motion carried unanimously.]
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11 \* \* \* 1 2 MR. ROUSE: 3 I believe the Chair would entertain a 4 motion to grant the licensed appraiser 5 trainee renewal extension for Cheryl 6 Bertucci at item no. 11 on the agenda. 7 VICE CHAIR STOERRLE: You have a motion. 8 9 MS. MAST: 10 Chandra Mast, I motion. MR. AUSHERMAN: 11 12 John Ausherman, second. VICE CHAIR STOERRLE: 13 14 And take a vote. 15 16 William Stoerrle, aye; Chandra Mast, aye; 17 John Ausherman, aye; Jonathan Schuck, 18 aye; Martha Brown, aye; Laura Pittini, 19 aye; Paul Wentzel, aye. 20 [The motion carried unanimously.] \* \* \* 21 22 MR. ROUSE: 23 I believe the Chair will entertain a 24 motion to grant the licensed appraiser 25 trainee renewal extension for Elizabeth

12 1 Richardson at item no. 12 on the agenda. 2 VICE CHAIR STOERRLE: 3 Do we have a motion? 4 MR. AUSHERMAN: 5 John Ausherman, so move. 6 MS. MAST: 7 Chandra Mast, I second. 8 VICE CHAIR STOERRLE: 9 And roll call. 10 11 William Stoerrle, aye; Chandra Mast, aye; 12 John Ausherman, aye; Jonathan Schuck, 13 aye; Martha Brown, aye; Laura Pittini, 14 aye; Paul Wentzel, aye. 15 [The motion carried unanimously.] 16 MR. ROUSE: 17 18 I believe the Chair would entertain a 19 motion to grant the licensed appraiser 20 trainee renewal extension for Amanda 21 McClane at item No. 13 on the agenda. 22 VICE CHAIR STOERRLE: 23 Do we have a motion? 24 MS. BROWN; 25 Martha Brown, so moved.

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   MS. PITTINI:
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                 Laura Pittini, second.
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   VICE CHAIR STOERRLE:
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                 And a vote?
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                 William Stoerrle, aye; Chandra Mast, aye;
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                 John Ausherman, aye; Jonathan Schuck,
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                 aye; Martha Brown, aye; Laura Pittini,
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                 aye; Paul Wentzel, aye.
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   [The motion carried unanimously.]
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   MR. ROUSE:
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                 I believe the Chair would entertain a
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                 motion to grant the extension to
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                 reactivate the appraiser trainee license
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                 of Edward Thompson at item no. 14 on the
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                 agenda.
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   VICE CHAIR STOERRLE:
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                 And do we have a motion for Mr. Thompson?
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   MS. MAST:
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                 Chandra Mast, I motion.
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   MS. BROWN:
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                 Martha Brown, second.
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   VICE CHAIR STOERRLE:
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                 And can we have the vote?
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14 1 2 William Stoerrle, aye; Chandra Mast, aye; 3 John Ausherman, aye; Jonathan Schuck, 4 aye; Martha Brown, aye; Laura Pittini, 5 aye; Paul Wentzel, aye. 6 [The motion carried unanimously.] 7 \* \* \* 8 MR. ROUSE: 9 I believe the Chair would entertain a 10 motion to grant the licensed appraiser 11 trainee renewal extension for Brian Layne 12 Greenholt at item no, 15 on the agenda. VICE CHAIR STOERRLE: 13 14 And do we have a motion for Mr. Greenholt? 15 MR. AUSHERMAN: 16 17 John Ausherman. I so move. 18 MS. PITTINI: 19 Laura Pittini, second. 20 VICE CHAIR STOERRLE: 21 And a vote. 22 23 William Stoerrle, aye; Chandra Mast, aye; 24 John Ausherman, aye; Jonathan Schuck, 25 aye; Martha Brown, aye; Laura Pittini,

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1
                 aye; Paul Wentzel, aye.
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   [The motion carried unanimously.]
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   Miscellaneous
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   [Ronald K. Rouse, Esquire, Board Counsel, introduced
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   Agenda Item No. 16, the Association of Appraiser
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   Regulatory Officials (AARO) Fall Conference, October
   5-8, 2025, in Atlanta, Georgia.
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          SECRETARY CHANDRA MAST ASSUMED THE CHAIR.
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   MS. BROWN:
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                 I make a motion that Bill Stoerrle attend
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                 on behalf of the Board.
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   MR. AUSHERMAN:
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   I second, John Ausherman.
                 William Stoerrle, abstain; Chandra Mast,
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                 aye; John Ausherman, aye; Jonathan
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                 Schuck, aye; Martha Brown, aye; Laura
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                 Pittini, aye; Paul Wentzel, aye.
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   [The motion carried. William Stoerrle abstained from
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   voting on the motion.]
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            VICE CHAIR STOERRLE RESUMED AS CHAIR.
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Report of Board Administrator- Proposed 2028 Board
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   Meeting Dates
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   [Kristel Hennessy Hemler, Board Administrator,
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   announced that the Board needed to vote on proposed
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   2028 Board dates.]
   MR. ROUSE:
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                And I believe the Chair would entertain a
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                motion to approve the 2028 Board meeting
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                dates for the State Board of Certified
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                Real Estate Appraisers.
   VICE CHAIR STOERRLE:
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                Do we have a motion?
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   MR. AUSHERMAN:
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                 I'll make a motion that the dates be
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                 approved that were discussed in the
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                Executive Board meeting.
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   VICE CHAIR STOERRLE:
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                And do we have a second?
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   MS. PITTINI:
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                Laura Pittini, second.
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                William Stoerrle, aye; Chandra Mast, aye;
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                 John Ausherman, aye; Jonathan Schuck,
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                 aye; Martha Brown, aye; Laura Pittini,
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                aye; Paul Wentzel, aye.
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   [The motion carried unanimously.
                                      The meeting dates
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   for 2028 are January 20, March 9, April 20, June 1,
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   July 13, August 24, October 5 and November 16.]
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   Report of Board Chairman - No Report
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   Report of Board Administrator - Helpful Suggestions
   for 2025 Renewals/Updates
   [Kristel Hennessy Hemler, Board Administrator,
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   provided an update on the renewals with the
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   Appraisers and Appraisal Management Company.
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        Ms. Hemler stated, as of June 11, 2025, the
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   renewal rates were appraisal management companies 66
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   percent; broker appraisers 54 percent; general
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   appraisers 51 percent; certified Pennsylvania
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   evaluators 52 percent; residential appraisers 59
   percent; and licensed appraiser trainees 23 percent.
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   She reminded the Board that the deadline is June 30,
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   and licensed appraiser trainee numbers would always
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   be low because they aspire to be residential or
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   general appraiser.
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        Ms. Hemler shared her screen for the public to
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   see helpful hints on where to find the renewal
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   information. She directed all to the Department of
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   State website for CREA at www.dos.pa.gov/real.
                                                     There
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is a link under Board pages for renewal information,
and there are two PDFs there that give suggestions on
renewing certification or license for the licensee or
the Appraiser Management Company (AMC) showing the
step-by-step process. If there are any questions,
she stated the public can call the Board office at
833-DOS-BPOA.

Michelle Bradley asked how many broker appraiser renewals remain. Ms. Hemler responded there were 219 left, but they do not offer that type of license any longer. She stated broker appraiser certification was grandfathered in, and there is only the ability to reactivate or renew.

The question about the drop-dead date for renewals was asked. Ms. Hemler responded that there was no longer a grace period. If someone has not renewed by June 30, then they will wake up on July 1 to an expired notification.

Mr. Ausherman inquired as to how this year's renewal rate compared to last year's rate. Ms. Hemler responded that it was very similar and expects a push at the end of the period. She encouraged everyone to get it done as it is easy, online and you pay with a credit card. She stated people will have their license in a matter of days as most of them are

auto renewed with the exception of appraisal management companies which she does manually.

Board members expressed thanks to Ms. Hemler and her staff for the tremendous job done thus far this year. Vice Chair Stoerrle stated he recently spoke with the Governor's Office and their major area of concern was the ability to get the licenses turned around.

Mr. Ausherman added that appraisal management companies were asking for expiration notices four months ago. Ms. Hemler responded she would soon contact people through email that she had not heard from yet as well as those who completed Appraiser Subcommittee (ASC) annual registry but not Pennsylvania AMC renewal. Following that, contact will be made by phone. She stated they were emailed three times before the phone call to make sure they knew the date was June 30, 2025.

Vice Chair Stoerrle requested by the next July meeting to be informed if the Board had gained or lost licenses. Ms. Hemler will provide a report at the July meeting.]

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24 Appointments- The Appraisal Foundation's State
25 Harmonization Task Force

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[Peter Fontana, State Harmonization Task Force, The Appraisal Foundation, AARO Board member, Cornerstone Appraisal Service introduced the presentation topic. He stated the State Harmonization Board at the Appraisal Foundation is visiting states to get them to be more consistent with respect to overlays within the AQB criteria and so that they know that the criteria are open and under examination this year and there will be changes in the criteria moving forward. He then turned the presentation over to Mr. Russell. 

John Russell, State Harmonization Task Force,
The Appraisal Foundation, Home Appraisal Equity
Advisory Committee, City of Philadelphia, introduced
himself and stated the task force came about when the
Appraisal Foundation realized that out of the 55
states and jurisdictions that license appraisers,
only nine accept the AQB criteria as written. He
said this meant that there are 46 other state and
jurisdictions that are adding overlays which are
requirements that exceed AQB minimums as promulgated
by that state or jurisdiction's board.

Mr. Russell explained that because they did not know why the overlays existed, the Appraisal Foundation thought that creating a group that can be a resource to facilitate conversations around the

added burdens would allow ways to reduce, remove or streamline those extra requirements.

He stated the goal of the task force is to be a resource for the Board regarding regulations. He acknowledged that this was the first of many conversations, but he wanted to spend some time talking about assessors and mass appraisal experience.

Mr. Russell explained that they were anticipating a wave of exits from the appraisal profession and thought that the solution to the potential problem lay in the assessor population as it is the most workforce ready population in the United States today. He further explained that a variety of reasons make the workforce of assessors a good option to transition into appraisers. He also stated the International Association of Assessing Officers see the same opportunities that the Appraisal Foundation sees in being able to transition highly qualified, seasoned professionals into the next step of their professional journey. Part of the task force's efforts include ways to make that transition as efficient as possible.

Mr. Russell stated the reason they anticipate losing part of the current workforce sooner rather

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   than later is because of the beta adoption of the
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   Uniform Appraisal Data Set 3.6 as well as associated
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   forms and formats. Currently appraisers can use
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   pencil and paper; however, the new data set 3.6 will
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   compel the use of a mobile device for the process.
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   He gave the example that A La Mode is one of the
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   largest software providers in the country for
   appraisal forms and practitioners, which has a mobile
   application. However, of their users, only 22
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   percent use the application meaning that four out of
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   every five appraisers have opted out of the same
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   technology that they will be forced into using slowly
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   starting this fall. This will soon be the new
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   normal.
            It was conservatively estimated that they
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   will lose at least 15 percent of the appraiser
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   workforce due to the change.
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        Mr. Russell explained that the talent pool
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   existed to be able to backfill the profession so
   there would still be efficient and continued mortgage
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   lending in the Commonwealth, as well as still having
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   a robust pool of licensees that the Board oversees.
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   He stated the good news was that the Board already
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Mr. Russell stated \$36.11(e)(2), in the

has mass appraisal experience listed in their

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appraisal section.

regulation states that at least 75 percent of all experience that is gained must be gained in the completion of a real estate appraisal that includes an interior and exterior inspection. He continued to state that the regulation means that they are capping the accepted experience from assessor professionals at 25 percent, because the assessors at most get exterior photos of property. He used the example of an assessor with ten years of experience is then told that they need 1100 hours or 1150 hours of additional experience to become an appraiser.

Mr. Russell also stated §36.11(e.4)(ii) has language as it pertains to mass appraisal experience where they have to demonstrate the techniques similar to appraisal in order to justify the acceptance of that experience. He explained that many assessor offices are already using techniques similar to or adhering directly to USPAP standards five and six. He further explained that if someone were to use the checklist provided in the information for the meeting and were to compare it to an allegedly non-conforming assessor's assessment report, the Board would still find that the report more or less comports with standards five and six.

Mr. Fontana explained that the task force and

appraisal subcommittee looked at a series of questions to ensure that the minimum requirements of AQB criteria are met. He was concerned about the word technique being in the regulation, because it is difficult to define that even from a standard one and two because there are different techniques in the appraisal process that appraisers can engage in. Mr. Fontana said the general term technique is troublesome when verifying an application.

Mr. Fontana explained that this allows for the Board to be assured that the applicant, though education and experience, understands the process to complete an appraisal compliant with standard one and two. He stated, according to the ASC, it can generally be assumed that the experience log, whether it is all mass appraisal or whether it is a combination of different experience levels, complies with USPAP and Board standards. The Board can then be assured that the applicant has the requisite experience to practice with minimum competency and enter the workforce. He said this is why they are encouraging states to relook at their rules with respect to mass appraisal.

Mr. Fontana explained that he personally started with no experience and has seen that one can gain the

relevant experience needed. He stated standard five and six appraisals come from the same process and workflow as standard one and two but that the results are just coming from a different type of function.

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Mr. Fontana stated the task force is asking boards to consider why they have the rules and regulations that go over and above the AQB minimum criteria and to perhaps have a statement of reasonable necessity as to why they did it such as reduction in complaints or improvement of test scores. He also stated the Board should consider that the pass-fail ratio for a certified residential appraiser coming into the business that went through the traditional mentor training process is 62 percent, meaning that 38 percent of first-time test takers failed the test. He then explained that in contrast PAREA has had all 40 graduates pass the test on the first time and in Colorado they have licensed 16 assessor candidates with all assessment experience who all passed the test. This alludes to those people getting as good or far better training than those using the old mentor supervisor trainee model.

Mr. Fontana emphasized that those examples are why the task force is asking the states to look at their laws, rules and regulations to see if the

barriers to entry are necessary or if they are a 1 2 hindrance to people getting into the industry. 3 stated it is his belief that as Board members their 4 job is to protect the public trust mostly from 5 fielding complaints, making sure that appraisers act 6 accordingly, and appraisers are meeting minimum 7 requirements of USPAP and state laws. He stated they 8 should not be interfering with people getting into 9 the business when there is no information to support 10 why the overlays exist.

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Scott Dibiasio, Director of Government Affairs, The Appraisal Institute spoke about PAREA. He echoed Mr. Fontana regarding PAREA test results. He used the example of a recent call from a state regulator in another state who had just licensed somebody who had gone through the PAREA program. As part of their experience review, the regulator looked at appraisals the person completed as part of the program. regulator stated in all of his years, he had not seen such a well developed, documented and recorded appraisal. Mr. Dibiasio stated with PAREA participants in Pennsylvania will be just as well qualified if not more qualified once they go through the program as the program is far exceeding expectations and producing well qualified appraisers.

Mr. Russell pointed out that the market in connection with mortgage lending work is asking more than ever. Therefore there is a need for appraisers who can understand large amounts of data and make the types of defendable, credible adjustments that are data supported. He stated the assessment world produces professionals that live in that type of data, understand how to use it and how to apply it to their ultimate conclusions.

Mr. Russell explained that the genius of PAREA is that there is broad exposure to a wide swath of property types. He shared that in an assessor's office they assess hundreds of parcels at a time that share similar characteristics but each have their own nuances. He further explained that this gives assessors an advantage in the PAREA program by having experience with a broader selection of properties as opposed to the traditional supervisor trainee experience where you are only exposed to whatever property types the supervisor takes in their regular course of business.

Mr. Wentzel questioned if it was the Government Sponsored Enterprises (GSE) that were driving the electronic approach and how long that had the process been ongoing. Mr. Russell confirmed that the GSEs

1 are driving the electronic approach, and the process 2 had been ongoing for about eight years.

Mr. Wentzel asked for clarification on when the electronic approach will be mandated. Mr. Russell confirmed that the program will be beta this fall so lenders can voluntarily adopt it and then will be mandatory about 12 months later.

Mr. Russell added that the Board should also brace themselves for the change in how layouts on forms such as complaints will look different as everything moves towards being electronic. He emphasized that forms will no longer be a unilateral layout, and while the information will remain consistent, every technology vendor will have different layouts.

Mr. Fontana stated there will be a presentation at the fall AARO conference on how to understand the new form and use it. He also stated there will be a learning curve for everyone.

The question was posed about the education that exists for mortgage underwriters to learn the new form. Mr. Russell responded that Fannie Mae and Freddie Mac are taking the lead on the education, and their website has a shared portal for reference.

Ms. Mast thanked the presenters for the

information that they had shared. She shared her concerns that the technology will limit technophobes as well as the older generation of appraisers so it is a good thing to think of the assessors as a potential pool of appraisers.

Mr. Russell agreed with Ms. Mast and added that he hoped there would be grants made to help retrain the workforce. He acknowledged that the big concern is how to reskill quickly enough and how to identify those who come in with the right skill set. He stated it was one reason why they started looking at assessors since they have been using tablet technology for years. He added that was part of why they were trying to figure out the regulatory barriers that are in place and how to support the states in reducing the barriers to getting a license for appraisal.

Bradley, Certified General Appraiser, Appraiser
Qualifications Board Certified, Uniform Standards of
Professional Appraiser Practice Educator. Ms.
Bradley said that the Uniform Residential Appraisal
Report (URAR) will begin in September and will be
mandatory November 2, 2026. She recognized that the
majority of appraisers are not only older but do not

Ms. Hemler read the comments of Michelle

readily embrace technology and encouraged the Board to listen to the remarks of Mr. Fontana, Mr. Russell and Mr. Dibiasio.

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There was discussion amongst Board members and Mr. Russell about the fees involved with appraisal services. Concern was raised on if the banks would lower or raise the fees due to the new forms being There was also concern that assessors would have to take a pay cut in order to become appraisers because appraiser fees have been basically flat for 20 years; however, upload fees on appraisal software continue to increase. Mr. Russell used an example of a member on a sister task force who is a full-time assessor and a part-time fee appraiser. He explained that, thanks to firewalls to avoid conflicts of interest, it is possible to do both jobs such as being an assessor Monday through Friday and an appraiser on the weekends. He acknowledged that it will depend on regulations from state to state.

Vice Chair Stoerrle asked if people going through the PAREA program tend to go straight through or if they ask for extensions. Mr. Dibiasio replied that while on the outset the program took longer than anticipated, people are going through now in the desired time frame provided they treat it like a

part-time or full-time job. He explained that after some policy adjustments, people now have to sign an agreement when they enter PAREA that limits them to six months to complete the licensed residential (LR) portion and an additional six months to complete the certified residential (CR) portion. He said that the time frames also align with the minimum hours required by the AQB.

Ms. Hemler inquired if the CR program was currently available. Mr. Dibiasio said that it is in the pilot stage with ten people currently enrolled and they expect to be able to open it up to general enrollment in the next month or so.

Vice Chair Stoerrle asked about the cost involved and if there were scholarships, etc. that were available and if so, where could an individual find out about them. Mr. Dibiasio replied that on the Appraisal Foundation's website there is a section dedicated to PAREA that includes a section on grants and scholarships. He added that there was a \$1.2 million grant from the Appraisal Foundation to the Appraiser Development Initiative (ADI) that has significantly expanded the scholarships available. He stated the ADI has broadened their program to diversify the industry across all facets, and the ADI

will pay the full cost for someone to go all the way to CR PAREA.

Vice Chair Stoerrle inquired as to other schools or institutions that offer PAREA. Mr. Dibiasio responded that there are at least one or two entities that are actively developing PAREA programs.]

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8 Appointment - Property Data Collection and Hybrid
9 Appraisals

10 [Mark Shiffman, Executive Director, Real Estate
11 Valuation Advocacy Association, presented on the
12 topic of property data collection and hybrid
13 appraisals.

Prior to beginning his presentation, Mr.

Shiffman remarked on the previous appointment. He pointed out that in regards to the question on available grants and scholarships for PAREA, Senate Bill 1635 was introduced in the U.S. Senate and has a component that broadens the grants available for the Appraisal subcommittee.

Mr. Shiffman began his remarks on property data collection and hybrid appraisals and stated they were not advocating at the meeting but educating. He encouraged the Board to follow up on the information provided with other stakeholders that are involved

such as the Appraisal Institute, Fannie Mae, Freddie Mac and lender organizations. He explained that the idea of property data collection is broader than just AMCs as there are more non-AMC companies involved.

He stated there are 60 companies licensed by or approved by the GSEs including AMCs as well as technology companies. He further stated the idea of property data collection grew out of modernization efforts by the GSEs. Mr. Shiffman continued to state that through those efforts, today Fannie Mae and Freddie Mac offer a suite of options to lenders based on the risk level involved in a transaction. Those options range from appraisal waiver, appraisal waiver plus a property data collection, a hybrid appraisal, a desktop appraisal and a traditional appraisal.

Mr. Shiffman explained that the property data collection is only used for two components of those options. The first is the appraisal waiver plus property data collection. In that case, the GSEs determine that a waiver might be appropriate but they need additional information in which the property data report (PDR) is provided to determine the level of risk.

Mr. Shiffman stated the second option would be in the case of a hybrid appraisal that combines a

desktop appraisal with the information provided by the PDR. In that situation the appraiser does not have to do their own property visit.

Mr. Shiffman explained that the first component of the PDR is the property data collector (PDC) who is a trained person who visits the property and collects the necessary data. The PDC has a smart phone or tablet that prompts the needed photos and measurements at the property. All of the information is collected through an application that was created to be consistent with the GSE Uniform Property Dataset. He stated the PDC just gathers the information which goes into the app, and then the app self generates a PDR. He added that PDCs can be a number of different entities. The entities were identified by the GSEs and have been tested to a variety of degrees.

Mr. Shiffman emphasized that while the PDC is collecting information about the properties, they are not providing any analysis and they are not developing any opinions at all. They are not doing appraisals or home inspections in the scope of being a PDC. He stated the PDC is trained and required to have a background check.

Mr. Shiffman stated the 60 plus property data

collection vendors have specifically met criteria set up by the GSEs. The vendors chosen have the ability to deliver the technology and manage a panel of PDCs to perform the services. He used the examples of Asteroom and Mueller as technology companies that are not AMCs but do provide property data collection. He stated lenders choose the vendor from the approved list, and then the vendor carries out the assignment.

Mr. Shiffman explained that the vendors and collectors are monitored and must follow all of the guidance provided and are managed for ongoing quality control. He stated the final result is the PDR that encapsulates at least 120 standardized attributes, 40 to 60 photos, and then ANSI compliant floor plans are created from the data. The final information is given to the GSEs and the lender for determination. Included on the report is information on who the PDC was as well as information about the person.

John Dingeman, Designated Member National
Association of Appraisers, Chief Appraiser Class
Valuation added that in addition to the appraisal
waivers and hybrid appraisals, property data
collection can be useful for desktop appraisals. He
stated it allows appraisers to gain a floor plan that
meets their criteria that may not be available

1 through public record, MLS providers, or a builder's
2 marketing materials.

Ms. Mast asked for clarification on the 120 data points and what the ratio of quantitative to qualitative data points.

Jordan Petkovski, Chief Valuations Officer,
Mueller Reports, responded that the information being
collected by the PDC is strictly factual and
objective. He stated there is no interpretation or
analysis involved. He further stated he could
confidently say that the objective nature of the data
collection does not look or feel like appraisal
practice in any sense. He explained that the
collector is simply the eyes that capture the
information via photograph, written documentation or
video capture.

Mr. Ausherman inquired as to the training that the PDCs go through. Mr. Shiffman confirmed that the collectors are required to be trained and Mr. Dingeman responded with the example of how his organization trains the collectors. For Class Valuation, they receive three days of training on the technology and on the actual data collection along with customer service training since they interface with the point of contact for entry. He continued

that there is also formal training such as a five-1 2 hour course from McKissick that is specific to 3 property data collection but not related to a 4 particular technology provided. He stated the next 5 step in the training consists of sample properties such as their own, a family member or a neighbor. 6 7 They have to demonstrate that they can deliver the information meeting the requirements. He also stated beyond the training, the PDCs are monitored and agree 10 to a code of conduct. He added that the code of 11 conduct is the same one that appraisers agree to 12 through the selling guides if they serve the GSEs 13 which is why there are service level agreements with 14 the collectors.

The question was asked if the PDCs had any construction experience and if they go into attics and crawl spaces or determine what type of heat is in the house. Mr. Dingeman responded that they are meeting the requirements outlined by the GSEs for which there is no requirement for attic or crawl space observations. He reiterated that the collectors do receive robust training. He stated real estate agents make up 47 percent of their panel of PDCs which is comprised of a variety of professionals.

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Vice Chair Stoerrle commented that to his knowledge there are no states that currently license or certify the PDCs. He asked who is responsible if the information gathered is incorrect and if the Board should be looking into licensing the collectors.

Mr. Shiffman responded that it was a discussion that the Board could have, but the primary workforce being used is already licensed. He stated roughly 90 percent are either an appraiser or a real estate agent. He added that it is also a great opportunity for appraiser trainees who are not yet licensed. He urged the Board to consider that if they call for licensing the collectors, they may be excluding people or workforces. He also encouraged the Board to talk to the GSEs because they have the data that shows the efficiency of the workforces being used.

Ms. Mast questioned the responsibility of errors. She stated if she measures something wrong or takes an incorrect photo, then she is liable for it. She asked if the PDC takes the wrong information would she be liable for the wrong transgression of information.

Mr. Dingeman responded to her question and said that the first certification is in the reports

1 themselves. He stated, in the report that the 2 appraiser is delivering, there is now a disclaimer 3 that states that the appraiser is not responsible for 4 any errors or omissions in the data provided by the 5 PDC. He continued to say that the appraiser can determine if the data is reliable to be used for the 6 7 context of the intended use and scope of work. added that the second certification is that the PDCs are not measuring the property, the technology is 10 doing it. He stated the technology is actually 11 creating the floor plan and measurements. He gave an 12 example of a bungalow style house that was measured 13 differently than the MLS showed because the 14 technology is set up in a particular scope based on averages based on ANSI requirements. 15

Mr. Shiffman said that the bottom line is that using a PDR is no different for an appraiser than using other types of third-party information such as the MLS, flood maps or tax assessment records.

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Ms. Mast asked if CubiCasa was the technology being used for the sketches. Mr. Shiffman said that some are using CubiCasa but that is not the only one being used. Mr. Petkovski added that there are a number of providers in the marketplace that offer floor plan rendering capabilities that are ANSI

compliant. He does not foresee an end to the number of participants entering that space to provide that service. He added that, from his perspective, the technology is far superior to pulling tape or rolling a wheel.

Mr. Rouse asked how notaries had made the list of PDCs. Mr. Shiffman stated it was determined by the GSEs as they were rolling out the pilot programs.

Vice Chair Stoerrle asked how using a PDC speeds up the process of the appraisal being completed. Mr. Shiffman answered that the PDR is auto generated as the collector is going through the property so it does not take days to complete. He also said that it saves time as the appraiser is not driving from place to place.

Mr. Petkovski added that today appraiser capacity constraints are not plaguing the industry therefore property data collection is relatively quick. He continued to say that the PDC is usually at the property the same day or day after being assigned the data collection. He stated given past bouts of appraiser capacity constraints, property data collection adds another opportunity. He added that if there were only two options in the valuation spectrum for consumers, it would be assuming that all

loans and all consumers are relatively the same which is not the case. He shared an example of his mother who is a great candidate for a waiver, and in her case, if there had not been a prior appraisal or one in the last five years, then using property data collection mitigates the risk involved with the waiver and at no point would that need to involve an appraiser. He added that the opportunity exists for appraisers to participate in hybrid and desktops when available however, the consumer of loan originator can always opt for a traditional appraisal.

Mr. Ausherman asked if they try to send the data collection or report to an appraiser in the geographical area. Mr. Petkovski responded that for his company, they do try to use appraisers that have access and are competent to appraise the area. He stated generally speaking, they prefer to have an appraiser close to an area in case they have to upgrade to a traditional appraisal which happens at a rate of 1.4 percent. He added that in his opinion if you have an appraiser that lives for six months in Pennsylvania and six months in Florida, they are competent in both states and could potentially do desktop appraisals simultaneously in both states. He further stated most lenders would not be fond of

1 that.

Mr. Ausherman gave an example of a report he looked at where the appraiser was in New Jersey and not familiar with the area of the property being evaluated. The appraiser put "unknown" under zoning because he did not receive a return phone call from the township. Mr. Ausherman stated there is no zoning in that particular township because of the rural area and the report then becomes misleading.

Mr. Petkovski concurred and said that the appraiser should be aware of their obligations under USPAP and their licensing.]

13 \*\*\*

Report of Board Administrator - Valuation Bias and
Fair Housing Laws and Regulations Courses Information
Sheet

[Kristel Hennessy Hemler, Board Administrator

[Kristel Hennessy Hemler, Board Administrator presented Agenda Item No. 6, information on the Valuation Bias and Fair Housing Laws and Regulations Courses. She reminded the Board that this topic will continue to be on the Agenda because as of January 2026 it will be a new requirement for appraisers. If they are already a certified or licensed, they will have to do the four or seven hour continuing

Sargent's Court Reporting Service, Inc. (814) 536-8908

education (CE) course. If they are getting into

- 1 their certification, they will need to do the
- 2 qualifying education (QE) course. Ms. Hemler shared
- 3 that under Announcements on the website
- 4 (www.dos.pa.gov/real) information can be found
- 5 chronologically where first thing listed is the
- 6 information sheet.
- 7 Ms. Hemler stated as of January 1, 2026 for the
- 8 | June 30, 2027 renewal, current certificate holders
- 9 and current licensed appraiser trainees will have to
- 10 take the seven-hour CE course to renew which will
- 11 | count towards their required 28 CE hours. For new
- 12 licensed appraiser trainee applicants, the QE course
- 13 of seven hours plus a one-hour exam will be added to
- 14 their required QE bringing their hours from 79 to 87.
- 15 For the residential appraiser, the required eight-
- 16 hour course will be included in the required 200 QE
- 17 | hours. For general real estate appraiser, their
- 18 hours will remain at 300 QE hours with the course
- 19 | included in the hours.
- Ms. Hemler stated for renewals, there are
- 21 providers offering the seven-hour course now so if a
- 22 current certificate holder or licensed trainee wanted
- 23 to take the course now, it would count for the next
- 24 | renewal period. She added that once someone takes
- 25 | the seven-hour course, the following renewal period

it will become a required four-hour course from then on in their certification years.

Ms. Hemler stated Lisa Desmarais at The Appraisal Foundation had responded to her regarding the question of what happens if an applicant applies in October 2025, but the Board does not approve the applicant to sit for their exam until January 2026. She continued that they would follow the pre-2026 guidelines because that is when the application was submitted.

Ms. Desmarais did suggest to Ms. Hemler that the Board decide on what to do if someone has their eligibility letter which is for one year. At the current time if a person does not pass their exam and have to reapply, they get a new background check and the office transfers over all of their documents from the old application to the new application. However, if that person failed to pass their exam within the one year and had to reapply, Ms. Hemler questioned what does the person then do concerning the QE for the new course.

Mr. Rouse clarified that the person would be submitting a new application and, if that happened, the easiest thing for the person to do would be to take the eight-hour course.

Ms. Hemler stated the office wanted the process to be less burdensome on the applicant so one of the suggestions in the office was to have the applicant put in the new application but also provide the certificate for the eight-hour course and a new background check. They would not need to resubmit the rest of the prior application; the office would move it all over. It was stated the Board needed to discuss how to deal with the applicants who had an application in 2025.

Ms. Brown stated it seemed like a bright line rule to her. She added that the requirements have changed and basically any application received after January 1, 2026 is required to have the eight-hour course.

Ms. Hemler clarified that if someone applied in fall 2025 and then passed the exam, they would now have to take the seven-hour course upon renewal. However, if they fail the exam, their next application would be within the AQB requirements for the new 8-hour valuation bias and fair housing course for qualifying education.

Vice Chair Stoerrle asked if providers have been approved to teach the course. Ms. Hemler stated there are providers for the seven-hour CE course, and

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   information is on the website under Board Resources
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   and Documents. She was asked what would happen if
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   someone took the CE course in advance right now.
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   Hemler responded that the course would count for the
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   2027 renewal and then the four-hour course would be
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   needed for the 2028 renewal.]
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   MR. ROUSE:
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                   So what I'm hearing is there is the
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                   motion for applicants who have filed
11
                   an application in 2025 and do not pass
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                   in 2026 to file a new application with
13
                   a new criminal history check and
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                   documentation that they've completed
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                   the eight hour Valuation Bias and Fair
16
                   Housing Laws and Regulations.
   MS. HEMLER:
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                   Yes, that is correct. That's what
19
                   we're asking.
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   MS. BROWN:
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                   I'll be happy to make that motion.
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   MS. MAST:
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                   Chandra Mast. Second.
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                   William Stoerrle, aye; Chandra Mast,
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aye; John Ausherman, aye; Jonathan
Schuck, aye; Martha Brown, aye; Laura
Pittini, aye; Paul Wentzel, aye.

[The motion carried unanimously.]

\*

[Mr. Rouse thanked the Board for the vote so that all applications are addressed in the same manner.

Vice Chair Stoerrle asked what would happen if the state does not have an eight-hour course approved. Ms. Hemler responded that they are currently working on it, and many providers are going through the CAP program and AQB approval process.

She stated if for some reason, they decided not to go through with the eight-hour program, the Board can look and see if they meet the AQB qualifications to offer the seven-hour course. She added that she has been told that due to the importance of the eight and seven, they will be receiving a lot more for both CE and QE in the fall. She confirmed that the main difference is the one-hour exam.

Ms. Hemler also added that if there is a residential appraiser that wants to become a general appraiser, they might want to go ahead and take the eight-hour course since it will be a requirement for qualifying education.]

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- 2 | Conference Report
- 3 | [Kristel Hennessy Hemler, Board Administrator
- 4 presented Agenda Item No. 8, the AARO virtual
- 5 conference that occurred April 19- May 1, 2025. She
- 6 stated the spring AARO conference will be held in San
- 7 Diego April 27-29, 2026.
- 8 She stated for Appraisal Foundation updates,
- 9 there were two concept papers, one on artificial
- 10 intelligence due May 31, 2025 and one on additional
- 11 experience options due May 9, 2025. There was a
- 12 question and answer paper on Sofia Learning as well.
- 13 All of that information can be found on The
- 14 Appraisal Foundation's website.
- 15 Ms. Hemler shared that national examination
- 16 rates were gone over. The pass fail rate for
- 17 | residential appraiser's is 62 percent and for general
- 18 appraiser is 54 percent. She added that Pennsylvania
- 19 falls in line with those rates.
- 20 Ms. Hemler conveyed that there was discussion of
- 21 PAREA, and over 4,000 individuals have expressed
- 22 interest in the program. It was also mentioned that
- 23 the farm credit system is in the development of a
- 24 base practicum module for general appraisers
- 25 | concentrating on rural areas.

Ms. Hemler said that there would be no USPAP update for January 1, 2026, just the seven-hour national USPAP update course for the 2026-2027 period.

She also shared that the new URAR software for appraisal modernization was being soft launched in September 2025 and would be available in January 2026. She informed the Board that she has reached out to the software company for an education copy so that staff can start looking at it. She also informed the Board that all staff members for CREA take the 15-hour USPAP course and are updated every year by Chairman Smeltzer.

Vice Chair Stoerrle shared that at AARO Fannie
Mae stated their tips are complaints. Before Fannie
Mae left it up to the states and Pennsylvania did
treat tips as complaints.

He stated a lot of emphasis was put on the 3.6 new form that is coming out and making sure those who do the reviews are educated on the form and how to interpret it. He added that there will be a learning curve for not only appraisers and the Board but also the investigators for the Board.]

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25 Public Discussion

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   [Ray J. Michalowski, Esquire, Senior Board Prosecutor
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   and Prosecution Liaison asked to refer back to Agenda
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   Item No. 16 and wanted to know if, given the
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   information received during the meeting, if it was
5
   possible to vote to send one member of prosecution to
6
   AARO in Georgia. It was decided the budget office
7
   would be contacted on the matter.]
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   Adjournment
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   VICE CHAIR STOERRLE:
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                  Any other members or people of the
12
                  public, etcetera, with any questions?
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                  Comments? If not, I think I have all
14
                  my checkmarks and if I didn't miss
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                  anything we can adjourn.
   MS. BROWN:
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                  Motion to adjourn.
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   MS. MAST:
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                  Second.
                              * * *
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   [There being no further business, the State Board of
22
   Certified Real Estate Appraisers Meeting adjourned at
23
   11:36 a.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.

Erin Badstuebner,

Minute Clerk

Sargent's Court Reporting Service, Inc.

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$\begin{smallmatrix} 1 & 2 & 3 & 4 & 5 & 6 & 7 & 8 & 9 & 0 & 1 & 2 & 2 & 3 & 2 & 4 & 5 & 6 & 7 & 8 & 9 & 0 & 1 & 2 & 2 & 3 & 2 & 4 & 5 & 6 & 7 & 8 & 9 & 0 & 1 & 2 & 3 & 4 & 4 & 5 & 6 & 7 & 8 & 9 & 0 & 1 & 2 & 3 & 4 & 5 & 6 & 7 & 8 & 9 & 0 & 1 & 2 & 3 & 4 & 5 & 6 & 7 & 8 & 9 & 0 & 1 & 2 & 3 & 4 & 5 & 6 & 7 & 8 & 9 & 0 & 1 & 2 & 3 & 4 & 5 & 6 & 7 & 8 & 9 & 0 & 1 & 2 & 3 & 4 & 5 & 6 & 7 & 8 & 9 & 0 & 1 & 2 & 3 & 4 & 5 & 6 & 7 & 8 & 9 & 0 & 1 & 2 & 3 & 4 & 5 & 6 & 7 & 8 & 9 & 0 & 1 & 2 & 3 & 4 & 5 & 6 & 7 & 8 & 9 & 0 & 1 & 2 & 3 & 4 & 5 & 6 & 7 & 8 & 9 & 0 & 1 & 2 & 3 & 4 & 5 & 6 & 7 & 8 & 9 & 0 & 1 & 2 & 3 & 4 & 5 & 6 & 7 & 8 & 9 & 0 & 1 & 2 & 3 & 4 & 4 & 4 & 4 & 4 & 4 & 4 & 4 & 4$		STATE BOARD OF CERTIFIED REAL ESTATE APPRAISERS REFERENCE INDEX	
		June 12, 2025	
	TIME	AGENDA	
	9:00 10:30	Executive Session Return to Open Session	
	10:30	Official Call to Order	
	10:31	Roll Call	
	10:31	Introduction of Attendees	
	10:32	Approval of Minutes	
	10:33	Report of Prosecutorial Division	
	10:33	Report of Board Counsel	
	10:38	Applications for Review	
	10:39	Review of Requests	
	10:43	Miscellaneous	
	10:45	Report of Board Administrator	
	10:46	Report of Chairman	
	10:47	Report of Board Administrator (cont.)	
	10:53	Appointment- The Appraisal Foundation' State Harmonization Task Force	s
	11:30	Appointment- Property Data Collection and Hybrid Proposals	
	12:06	Report of Board Administrator (cont.)	
	12 <b>:</b> 25	Conference Report	
	12:31	Public Session	
	12:34	Adjournment	