

# Abacus Valuation & Appraising, LLC

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#CR00259

***Certified Residential Appraiser \* FHA Approved \* Certified Green Appraiser***

03/30/2013

Regarding: Senate Bill 617

Chair Beyer and  
Members of the Senate Committee on Business and Transportation,

I am Diane Forsberg and a State Certified Residential Appraiser living and working in West Salem. I started in the appraisal business in 1998, licensed in 2004 and certified in 2006. I have ran my own appraisal business the full time. I am an active member of this appraisal community, a member of the National Association of Appraisers (NAA), and a member of the local Portland/Rose City Chapter of the National Association of Independent Fee Appraisers (NAIFA) and serve on that (NAIFA) local board. This letter is my own opinions and concerns and I do not represent NAIFA in any of this letters comments. I am also past president of the Oregon Appraisers' Coalition. As a concerned local appraiser I ask you not to move this bill out of committee.

Reading through this bill there are several glaring points I wish to bring up and they are as follows:

- Creating an additional and separate 3 - member panel to an already well-functioning agency is redundant, unnecessary and costly. This new panel would be the 'front – line' for allegations against appraisers and responsible in determining violations of the Uniform Standards of Professional Appraisal Practice (USPAP). USPAP is the 'bible' for federally recognized regulations and guidance for all real estate appraisers. The Appraisers Certification and Licensure Board (ACLB) already has a 3 - member Enforcement and Oversight Committee. This committee is made up of current board members, 2 are nationally certified USPAP instructors and considered experts in this field. Why would there be a need for an additional panel? Further, this bill appears to supersede the Board's regulatory authority provided by ORS 674, by disallowing disciplinary action unless the panel specifically directs it and only on specific allegations. Is this efficient or fair to all concerned?
- In the bill, line 8 – 9 states '.. three state licensed appraisers..'. This is very general and does not take into consideration that there are 3 levels of licensing in Oregon, State Licensed, State Certified and State General. Each has it's very specific guidelines from Licensed, most restrictive, to General which is least restrictive and each carries their own level of expertise. As a Certified appraiser I object to this. If there is an allegation lodged against me, it is my right to have the most qualified person, with similar or superior expertise, reviewing that allegation. And should a Licensed or Certified appraiser be expected to review a report out of their expertise? I say no, it just isn't fair to anyone concerned. And along that same line, this bill does nothing for the protection of that panel from potential lawsuit from a disgruntled appraiser who finds fault with their decision. Even though this bill would compensate a panelist for their time and travel expenses,

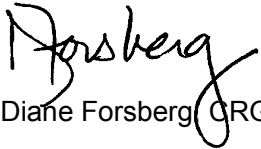
there is no way I, or any other thinking appraiser would agree to such a position because of the liability.

- As a concerned appraiser I have made public requests for information surrounding this bill, including the Agency Fiscal Impact Statement Form and all supporting documentation. (The information provided me was the 03/26/2013 Draft and not yet vetted.) This form goes into detail about the fiscal impact to this agency. Our Board functions solely on fees collected from Oregon appraisers. If this bill were to pass, projected increases to my renewal fee could be about \$96. Now I understand that there is a cost to doing business and willing to pay for it. But I am not ,willing and strongly object to, paying for superfluous additions to an efficient and well run system.

I have been actively engaged with the staff and ACLB board for a number of years on several different matters. I, myself, have had an allegation/complaint lodged against me and have some knowledge of this system. Personally, I did not enjoy this process, but I found the ACLB staff professional, and most importantly, fair, and experienced first hand, from the inside, how well this agency is run.

I ask you to vote no on this bill. It is ambiguous at best and places undo financial burden on appraisers for an unnecessary, bureaucratic layer, and does nothing for the protection of the public in general.

Respectfully Submitted,

A handwritten signature in black ink, appearing to read "Diane Forsberg". The signature is stylized with a large, looped initial "D" and a cursive "Forsberg".

Diane Forsberg (RGA, MAA