#### South Carolina Real Estate Appraisers Board Business Meeting Minutes February 12, 2004

Members Attending: Herbert R. Sass, III, Chairman; Charles Stone, Vice Chairman;

Buddy Hucks; Nancy Johnson and Carlton Segars

Members Absent: Rhonwen Newton and Ralph Edwards

Staff Attending: Robert L. Selman, Administrator; Ed Coleman, Investigator; Ed Farnell, Manager, Regulatory Compliance; Ann Parris, Administrative Assistant; Laura Smith, Investigator; Beau Tiller, Manager, Education and Rick Wilson, Staff Advice Counsel

Visitors: Appraisal Subcommittee of the Federal Financial Institutions Examination Council Representatives: Denise Hoage, Appraisal Policy Manager; Vicki Ledbetter, Appraisal Policy Manager and Jenny Tidwell, Appraisal Policy Manager

#### Call to Order and Freedom of Information Statement

Chairman called the meeting to order at 10:45 A.M. and read into the record the following Freedom of Information statement. Public notice of this meeting was properly posted at the S C Real Estate Appraisers Board office, Synergy Business Park, Kingstree Building, Columbia, South Carolina, and provided to all requesting persons, organizations, and news media in compliance with Section 30-4-80 of the South Carolina Freedom of Information Act. A quorum was present at all times

#### Minutes - August 14, 2003

Motion: Minutes from the August 14, 2003, meeting were approved as written on motion of Mr. Segars and second of Mr. Stone. Motion unanimously carried.

#### Management Update

#### Ed Farnell, Manager, Regulatory Compliance

Mr. Farnell said as a matter of information, the Appraisers Board has seen an increase in the number of complaints received from attorneys regarding disputes over the dollar amount of an appraisal. A lot of these complaints are being made against appraisers who have been in the business for years without any prior complaints against them. This may be a subtle attempt by attorneys to discredit appraisers as expert witnesses. He said there also is an increase in the number of complaints coming in from the highway department. Mr. Farnell stated discrepancies in appraisals may not look quite right on the surface, but there could be legitimate reasons for that happening. Mr. Stone commented that in Greenville County, it is required that this type case must be mediated before it goes to court. Mr. Farnell said that the Board might have to apply that as an unwritten rule with cases such as these.

#### Beau Tiller, Education Manager

Mr. Tiller reported that the education section continues to work on qualification criteria revisions as set out in the Appraiser Qualifications Board's draft on Real Property Appraiser Qualification Criteria. He said Lewis Spearman, an appraisal instructor at The Citadel in Charleston, called and expressed interest in this matter and asked to assist with this project. Once Mr. Spearman finishes with his initial working draft, it is planned that Mr. Sass and Mr. Tiller will sit down over several sessions and attempt to mold some type of workable

education grid system to accommodate the increased educational hours. The goal is to create a flexible, workable product that will take into consideration the present system of L and C level courses (L1, L2...). When completed, a draft of the new education grid scheme will be presented to the Board. Chairman Sass expressed appreciation to Mr. Tiller for the work being done.

#### Robert Selman, Administrator

Universal Licensing System

Mr. Selman stated that the Department of Labor, Licensing and Regulation (LLR) continues to add boards to the electronic universal licensing system. He said that work would begin soon on the appraisers program and that online renewal will be available for the board next year.

#### Kingstree Building

Mr. Selman stated the lease on the Kingstree Building expires in 12 months. LLR has begun the process to renew the lease.

#### **Investigation Review Committee**

Mr. Selman made comments about the Investigation Review Committee (IRC). The group is made up of Ed Farnell, Bob Selman, LLR Attorney, and Harvey Rosen, an appraiser who offers practical marketplace input. The IRC reviews complaints. He said Mr. Farnell does an excellent job in negotiating Consent Orders, which pays off as it lowers the number of board hearings that have to be scheduled. Investigators Ed Coleman and Laura Smith continue to do outstanding jobs and always present well-investigated and thorough cases IRC meets several hours monthly and usually reviews between 10 and 15 complaints, which is a time-consuming process. The IRC does strive to make fair assessments for all parties concerned as well as ensure that the public is always protected.

#### Reminder-March 18, 2004 Hearings

Mr. Farnell stated that the hearing scheduled for today Angela Neal, has been cancelled and rescheduled for March 18, 2004. Also, scheduled on that date are James F. Bowman and James F. Bowman, Jr.

<u>Appraiser Apprentice Training Program – Ed Farnell, Manager, Regulatory Compliance</u> Mr. Farnell reviewed the plan for an Appraiser Apprentice Training Program that he mentioned to the Board last year. Staff members would conduct this training at the Appraisers Board office for all appraiser apprentices and supervisors after the apprentice completes the 75 course hours required and before he/she is licensed.

He distributed a copy of the current Appraiser Apprentice Training Program guidelines with recommended changes (Attached). The proposed plan outlines the duties and responsibilities of the supervisor(s) and the apprentice(s). He said he thought adding or modifying the language in the current guidelines, since they are not in the statute, could accomplish this and avoid having to go through a long legislative process.

The proposed changes were reviewed individually. There was a great deal of discussion as to whether or not an apprentice has to maintain physical copies of appraisals or just has to be able to acquire copies or if copies could be maintained electronically. Section 40-60-110 (B) (4) of the Appraisers License Law states "(4) maintain complete copies of all appraisals." Mr. Wilson pointed out that the law does not state it has to be a separate copy. Chairman Sass suggested that the word *personal* be omitted from #4 in the proposal which states "he/she shall maintain personal copies of all appraisal assignments in which he or she participated." It also was suggested that a statement be added to the Supervisor's Oath and Affidavit that states that the supervisor, upon request, make a copy or copies of appraisal or appraisals available to the person who participated in the assignment. Mr. Segars moved that the proposal be accepted as presented with the recommended changes be made. Motion seconded by Mr. Stone and unanimously carried. The changes are as follows:

#### Appraiser Apprentice Responsibilities

4. He/she shall maintain <del>personal</del> copies of all appraisal assignments in which he or she participated.

#### Supervisor's Oath and Affidavit

b. As Supervisor, I will agree to furnish a copy or copies of appraisal(s) to the person who participated in the assignment(s)

Chairman Sass thanked Mr. Farnell for the hard work he and his staff have done in getting this program ready. He said he believes that participating in this program will certainly make appraisers understand how serious an appraiser's job is.

# <u>Audit Report - Appraisal Subcommittee of the Federal Financial Institutions Examination Council</u>

Jenny Tidwell, Appraisal Policy Manager, introduced herself, Denise Hoage, Appraisal Policy Manager; and Vicki Ledbetter, Appraisal Policy Manager, of the Appraisal Subcommittee of the Federal Financial Institutions Examination Council. Ms. Tidwell gave background information concerning Title XI and outlined the procedures used in conducting the field review and procedures followed upon conclusion of the review. She stated the Subcommittee requests particular information in advance in order to prepare for the audit. Ms. Tidwell said she, Ms. Hoage and Ms. Ledbetter analyzed the entire program for compliance with Title XI. She stated they would prepare and submit a report to the Subcommittee. The Subcommittee decides what areas in the report need to be addressed and will send a letter within 60 days to South Carolina outlining these areas. The Board will have 60 days in which to respond. Ms. Tidwell stated the Appraisers Board staff has been

extremely cooperative. She reviewed the information that would be in the report to the Subcommittee.

- 1) Ms. Tidwell said the enforcement program is outstanding. The Board receives on an average 106 complaints per year and manages to resolve these matters without a backlog of cases with only two investigators, Ed Coleman and Laura Smith. Ms. Tidwell commented that the number of complaints received by the Board has doubled in the past three years. She said the program has quality investigating and quality reporting. Investigative Review Council (IRC) does an excellent job in speeding up the disciplinary process by obtaining consent agreements in a large percentage of complaints.
- 2) National Registry data and fees are submitted in a timely manner.
- 3) Education approval process of courses, course providers and instructors runs very well.

She commented there are a couple of minor items that need attention but can be easily remedied.

- 1) Temporary Practice Permits are issued in a timely manner but sometimes are issued retroactively. If an application has an assignment start date earlier than when the Board receives the documentation, the issue date must reflect the date that the Board issues the Temporary Practice Permit to the appraiser. Staff has been made aware of this and agrees to make the change.
- 2) Appraiser Reclassification Application The federal registry fee is \$25 and should be shown as this amount on the application which currently reads \$35 (includes \$10 processing fee). The staff has been made aware of this and will make appropriate modifications.

Ms. Tidwell also stated there are three greater areas of concern that need attention. She said:

- 1) Regulations are needed to accommodate the required 7-hour National USPAP Update Course as well as the 15-hour National USPAP Course.
- 2) Amend statute to read applicant must become licensed or certified within two years after passing the examination. It now reads five years. In checking records, only two applicants have used an examination that was over two years old.
- 3) The annual carryover of continuing education credit must be eliminated. Ms. Tidwell suggested that the Board may want to look at a two-year renewal cycle as opposed to the current annual renewal. This would allow an appraiser to accrue 28 hours every two years.

She thanked the Board for the courtesy shown to them and stated the group had a pleasant time. She said South Carolina has a very dedicated staff. She complimented Mr. Farnell on his report regarding the proposed Appraiser Apprentice Program and said his ability reflects in the quality program here in South Carolina. She said she would be glad to answer any questions.

Mr. Hucks inquired about the number of names that were on the National Registry. Ms. Ledbetter stated approximately 80,000 entries overall, but that about 70,000 remain constant. She said the registry only contains licensed and certified levels, not apprentices and trainees.

Ms. Johnson asked if it was normal for a Board to have the number of complaints double in a three-year period. Ms. Ledbetter stated that doubling the amount is somewhat unique but that with people now having access to computers, etc, they are more aware of the availability of assistance. Mr. Wilson said most LLR boards have seen increases in the number of complaints they are now receiving. She said with the numbers doubling in South Carolina, she thought it was amazing that staff was able to handle this workload so efficiently. She stated the cases were well documented and administered.

Chairman Sass thanked Ms. Tidwell, Ms. Ledbetter and Ms. Hoage for a very thorough audit and report. He said he agreed with their complimentary comments about the staff and that South Carolina is very fortunate to have them.

There was No Unfinished Business nor New Business.

There being no further business, the meeting adjourned at 12:30 P.M. on motion of Mr. Stone.

#### ATTACHMENTS

# PROPOSED CHANGES TO THE APPRAISER APPRENTICE PROGRAM

- Synopsis Emphasis on the word assist;
- 2. Apprentice Responsibilities (1) following a Board orientation with apprentice and each new supervisor;
  - (2) documentation of supervisors;
  - (3) maintain copies, not just make them;
  - (6) 75 experience points instead of 50 before a supervisor no longer needs to accompany and then only after certification by the supervisor;
  - (8) prohibition against signing supervisor's name or using his digital signature.
- 3. Apprentice Log Instead of initials of supervisor, supervisor must sign each page.
- 4. Responsibilities of the Supervising Appraiser -
  - (1) emphasis on direct supervision;
  - (2) eliminate need for supervisor log;
  - (2) requirement to accompany apprentice through 75 points and certify after that time;
  - (6) prohibition against allowing use of digital signature.
- 5. Supervisor's Oath and Affidavit New required form.
- 6. Supervisor's Oath and Certification of Competency New required form.

# SOUTH CAROLINA DEPARTMENT OF LABOR, LICENSING AND REGULATION REAL ESTATE APPRAISERS BOARD

110 CENTERVIEW DRIVE, COLUMBIA SC 29210 P. O. BOX 11847, COLUMBIA SC 29211-1847 (803) 896-4400 FAX (803) 896-4404 Doc #185

#### SOUTH CAROLINA APPRAISER APPRENTICE PROGRAM

#### **SYNOPSIS**

This appraiser apprentice classification was established as the entry-level position. To obtain an Appraiser Apprentice Permit, the applicant must document 75 classroom hours of approved appraisal qualifying courses.

After issuance of the Permit, an apprentice may <u>assist</u> in the performance of real estate appraisals provided that the apprentice is actively and personally supervised on each assignment by a State certified or licensed appraiser.

The appraiser apprentice may renew his/her permit a maximum of five (5) times. However, before being allowed to elevate to a higher classification, he/she must demonstrate the required number of points of appraisal experience over a minimum of 24 months and have successfully complete an approved appraisal examination.

#### **QUALIFICATIONS**

Appraiser Apprentice Permits may be granted to individuals who meet the following qualifications:

- 1. have attained the age of eighteen years;
- 2. have graduated from high school or hold a certificate of equivalency;
- 3. are residents of South Carolina unless they have fully complied with Section 40-60-120 of the Code of Laws of South Carolina regarding consent to jurisdiction;
- 4. furnish evidence that they have successfully completed not less than 75 classroom hours in appraisal courses approved by this office in the L-1, L-2, and L-3 categories; and

#### **QUALIFYING EDUCATION**

A minimum of seventy-five (75) classroom hours of study in real estate appraisal is required for an applicant to obtain an Appraiser Apprentice Permit. To satisfy the education requirement, applicants must demonstrate that their education included coverage of all three course categories listed below:

- L-1 Category Introductory course(s) pertaining to real estate appraisal (minimum of 30 hours)
- L-2 Category Course(s) pertaining to valuation procedures (minimum of 30 hours)
- L-3 Category Course in the Uniform Standards of Professional Appraisal Practice (USPAP) (minimum of 15 hours)

Please refer to the current approved Qualifying Course Directory. Applicants who have taken appraisal courses in the past that are not included on the current directory should contact this office to determine whether the course(s) had previously been approved and under which category.

Once individuals have successfully completed the approved courses listed above, they must submit the original course certificates of completion or a notarized copy of each course.

#### **EXAMINATION**

The state licensing examination may be taken (but is not required for the apprentice permit) after individuals have completed the classroom hour educational requirement. Examination instructions and application are included in this package. To qualify for the State License exam, an Apprentice must have taken the CR (Applied Residential Property Valuation-Case Study) course.

#### **PERMIT RENEWAL**

Appraiser apprentice permits expire on June 30 of each year. This permit can be renewed only five (5) times. At renewal, the apprentice must submit his/her application, evidence of fourteen (14) hours of Board approved continuing education, and the current permit renewal fee.

#### APPRAISER APPRENTICE RESPONSIBILITIES

The holder of an appraiser apprentice permit issued by the S. C. Real Estate Appraisers Board must comply with the following duties and responsibilities:

He/she shall perform all appraisal assignments under the direct supervision of a State
 Certified General Real Estate Appraiser, State Certified Residential Real Estate Appraiser,
 or State Licensed Real Estate Appraiser following a Board orientation with the apprentice and each new
 supervisory appraiser.

The scope of practice is the appraisal of those properties that the supervising appraiser is permitted to appraise. However, the apprentice shall be subject to the competency provision of the *Uniform Standards of Professional Practice* (USPAP) on all appraisal assignments in which the apprentice participates.

- 2. He/she is responsible to notify the Board upon the addition and/or change of supervisors. No experience credit will be given to an apprentice for assignments completed under a supervisor not listed with the Board.
- 3. He/she shall maintain an experience log showing accurate and complete appraisal assignment information, and experience points shall be recorded and calculated on this log. An approved experience log form will be mailed with the appraiser apprentice permit.
- 4. He/she shall maintain personal copies of all appraisal assignments in which he or she participated.
- In order for the appraisal to count towards qualifying experience, the Apprentice must conduct a physical inspection of all properties and perform at least fifty percent (50%) of the work on the appraisal assignment. <a href="If less than 50% of the work is not performed, do not include on the log.">If less than 50% of the work is not performed, do not include on the log.</a>
- 6. Until an apprentice has accumulated <u>a minimum of seventy-five (75) experience points</u> he/she must be accompanied by the supervising appraiser when conducting inspections of all subject properties and comparable sales. After seventy-five points have been accumulated, each supervising appraiser must certify to the Board that the apprentice is competent to perform inspections without direct supervision. Absent the certification, the supervisor(s) must continue to accompany the apprentice on all on-site inspections.
- 7. When performing appraisal assignments, the apprentice shall have in his/her possession the permit issued by the Board.
- 8. An apprentice appraiser may **NOT**, under any circumstances, sign a supervisor's name or affix a supervisor's digital signature to an appraisal report.

#### **APPRAISER APPRENTICE EXPERIENCE**

- 1. A point system has been adopted to assure fairness and uniformity in evaluating appraisal experience. This system converts hours spent in appraisal activity to points earned for appraisal experience. In order to demonstrate that the requirement of accumulating two thousand (2,000) hours of appraisal experience has been met, an apprentice must earn two hundred and fifty (250) points. To be eligible to upgrade to a higher classification, the Apprentice must demonstrate the required number of points of appraisal experience over a minimum of twenty-four (24) months and successfully complete a State appraisal examination.
- Prior to completing the experience log and summary, please review these instructions carefully to determine what
  experience will count toward your appraisal experience requirement. If you acquire appraisal experience that is not
  listed in the information regarding experience credit, you may want to apply for an individual review of the
  experience.
- 3. Make additional copies of the blank appraiser experience log before you begin. This will allow you to complete as

many sheets as necessary to reach the required number of points.

4. Copies of appraisal reports **should not be submitted with the experience log and summary**. You will be asked for copies of ten (10) appraisals selected at random by the Board staff for desk and/or field review.

#### **HOW TO COMPLETE THE APPRAISER APPRENTICE EXPERIENCE LOG**

# NOTE: EXPERIENCE LOGS MUST BE COMPLETED AS APPRAISAL ASSIGNMENTS ARE COMPLETED AND SUPERVISORS SHOULD SIGN EACH PAGE AS IT IS COMPLETED.

- 1. List your name, social security number, and permit number.
- 2. List the date the appraisal was actually completed, not the date of inspection or value estimate.
- 3. List the name and address of the client who issued the appraisal assignment.
- 4. List the name and certification/license number of the supervising appraiser on each assignment.
- 5. List the actual street address. If no street address, then list tax map number or rural route. The city in which the property is located should be included in the Property Address Section. Other pertinent identification information may be included. The address should be the same as that stated on the appraisal report.
- 6. Identify the appraised property as residential or nonresidential.
- 7. The following are residential and nonresidential property categories with the point values awarded. Identify and list the appropriate property category and point value on the experience log.

	Residential Property Categories	<b>Property Point Values</b>
A.	Single-Family (one unit dwelling)	.75
B.	Multi-Family (two-four units)	1.5
C.	Vacant Residential Lot	.375
D.	Rural Residential/Land (10-50 acres)	1.5
	Nonresidential Property Categories	
A.	Vacant Land [Undeveloped nonresidential tracts, residential multi-family sites, commer sites, industrial sites, lands in transition, etc.]	1.88 cial
B.	Rural/Agricultural (51-250 acres) (251 acres or more)	1.88 3.0
C.	Residential Multi-Family (5-12 units) [Apartments, condominiums, town houses, mobile home parks, etc.] Add 1 point for proposed project projections.	3.75
D.	Residential Multi-Family (13 units or more) [Apartments, condominiums, town houses, mobile home parks, etc.] Add 1 point for proposed project projections.	5.25
E.	Commercial Single-Tenant [Office building, retail store, restaurant, service station, bank, day-care, etc.	3.75 c.]
F.	Commercial Multi-Tenant [Office building, shopping center, hotel/motel, et Add 1 point for proposed project projections.	c.] 6.0

G. Industrial [Warehouse, manufacturing plant, etc.]

(Under 20,000 square feet)	3.75
(20,001 square feet or more)	6.75

- H. Institutional [Nursing home, hospital, school, church, government building, etc.] 5.25
- 1. Have the supervising appraiser(s) sign each page of the log as it is completed.
- 9. Add the point value for each appraisal listed and indicate the total points per page and the total cumulative points. The total cumulative points on the final page should be at least two hundred and fifty (250) if you are upgrading to State Licensed Appraiser.
- 10. Provide a copy of each log page to the supervisor(s) listed on that page.

#### **HOW TO COMPLETE THE APPRAISER APPRENTICE EXPERIENCE SUMMARY**

- 1. The summary is a culmination of the total appraisal experience credit you are claiming on the experience log.
- 2. The co-appraiser point values, which will be awarded, have already been calculated and appear in the middle column.
- 3. Enter the number of appraisals that you performed in the appropriate residential or nonresidential property category. This information is extracted from the experience log you completed.
- 4. To calculate the experience points earned, multiply the number of appraisals by the point values.
- 5. Add points in the vertical column to determine the total residential and/or nonresidential experience.

# APPRAISER APPRENTICE EXPERIENCE SUMMARY

NAME	SOC.SEC.#	 PERMIT NO.	
Appraisal experience period covered on this summary:	Begin Date	End Date	

# RESIDENTIAL APPRAISALS PERFORMED

Property Category	No. Appraisals	Co-Appraiser Point Values	Points
Single-Family	-	x .75	
Multi-Family	M	x 1.5	
Residential Lots		x .375	
Rural Res./Land		x 1.5	
Total Residential Experience Points			

# NONRESIDENTIAL APPRAISALS PERFORMED

Property Category	No. Appraisals	Co-Appraiser Point Values	Points
Vacant Land	***************************************	x 1.88	
Rural/Agricultural (51-250 acres)		x 1.88	
(251 acres +)		x 3	
Residential Multi-Family (5-12 units)		x 3.75	
(13 units +)	**************************************	x 5.25	
Commercial Single- Tenant	***************************************	x 3.75	
Commercial Multi- Tenant		х б	***************************************
Industrial		x 3.75	And the Annual Property of the Annual
(Under 20,000 S.F.)	**************************************	x 5.25	
(20,001 S.F. +)	PROTESTINA DE COMO DE	x 6.75	
Institutional		x 5.25	
Total Nonresidential Experience Points			

(This Blank Form May Be Copied)

# APPRAISER APPRENTICE EXPERIENCE

NAME\_

SOC.SEC.#	(PERIENCE LOG
PERMIT NO.	PageofPages

#### RESPONSIBILITIES OF A SUPERVISING APPRAISER

A supervising appraiser must be a State Certified General Real Estate Appraiser, State Certified Residential Real Estate Appraiser, or State Licensed Real Estate Appraiser and shall have the following duties and responsibilities:

- 1. The supervisor shall at all times be responsible for and provide <u>direct supervision</u> of the work performed by the apprentice. "Direct supervision" means to:
  - A. Personally review an appraisal report prepared by an apprentice;
  - B. Assign work to the apprentice only if the apprentice is competent to perform such work; and
  - C. Accept responsibility for the appraisal report by signing and certifying the report as being independently and impartially prepared and in compliance with the *Uniform Standards of Professional Appraisal Practice*, these regulations, and applicable statutory requirements;
- 2. Until an appraiser apprentice has accumulated a minimum of seventy-five (75) experience points, the supervising appraiser must accompany the apprentice when conducting on-site inspections of appraisal assignments. The personal accompaniment includes inspection of the subject and all comparable sales. Thereafter, the extent of assistance provided in the appraisal process by the supervising appraiser is directly related to the competence of the appraiser apprentice. The supervisory must certify to the Board that the apprentice is competent to perform on-site inspections prior to allowing the apprentice to perform unaccompanied on-site inspections.
- 4. The supervising appraiser shall acknowledge in the appraisal certification the professional contribution of the apprentice in accordance with the *Uniform Standards of Professional Appraisal Practice* and provide the apprentice with a copy of any final appraisal document in which the apprentice participated.
- 5. If the supervising appraiser signs the report alone, the contribution of the apprentice must be acknowledged and the specific tasks performed by the apprentice should be clearly stated. If both the apprentice and supervising appraiser co-sign the report, the supervising appraiser must accept full responsibility for all aspects of the appraisal process.
- 6. The supervising appraiser may <u>NOT</u>, under any circumstances, allow an apprentice appraiser to sign his name or affix his digital signature to an appraisal report.

# SOUTH CAROLINA DEPARTMENT OF LABOR, LICENSING AND REGULATION REAL ESTATE APPRAISERS BOARD 110 CENTERVIEW DRIVE, COLUMBIA SC 29210 P. O. BOX 11847, COLUMBIA SC 29211-1847

(803) 896-4400 FAX (803) 896-4404

# SUPERVISOR'S OATH AND AFFIDAVIT

#### I HEREBY:

1. Affirm that I will	and state that I am a license be a supervisory appraiser for	d or certified real estate app	raiser in the State of Sout	th Carolina and ;
2. Agree a	and understand that I will be premed by the apprentice in a	, at all times, responsible for ecordance with the Code of	and provide <u>direct supe</u> Laws of South Carolina;	ervision of the
3. Agree t	o comply with all rules and	policies regarding superviso	ry appraisers;	
4. Unders	tand <b>direct supervision</b> to n	nean:		
a.	appraised as well as perfor apprentice has completed a	pprentice the interior and ex ming an exterior inspection a minimum of seventy-five ( ith a statement as to the com	of each comparable sale 75) experience points and	until the
b. Personally review each appraisal report prepared by the apprentice: (1) (1) (1) (2) (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4				
d.	Accept full responsibility f	or the report;		
e.	Approve and sign the reports as being independently and impartially prepared and in compliance with the Uniform Standards of Professional Appraisal Practice and applicable statutory requirements.			
5. Acknow Apprentice	ledge and understand that I	must attend the Apprentice	Orientation Program with	the
Supervisor	Signature	Date of Si	gnature	
Supervisor Name (Please Print)		License N	umber	
Address		City	State	Zip
Phone		Fax	Email	METALORIE SALVIES SALV

# SOUTH CAROLINA DEPARTMENT OF LABOR, LICENSING AND REGULATION REAL ESTATE APPRAISERS BOARD 110 CENTERVIEW DRIVE, COLUMBIA SC 29210 P. O. BOX 11847, COLUMBIA SC 29211-1847

(803) 896-4400 FAX (803) 896-4404

# SUPERVISOR'S OATH AND CERTIFICATION OF COMPETENCY

#### I HEREBY:

affirm and state that I am a licensed or certified real estate appraiser in the State of South Carolina and that I am the supervisory appraiser for;						
Affirm that I have personally accompanied the subject properties and comparable sales for a to on the attached copies of the Apprentice L	minimum of seventy-five	Appraiser on all in (75) experience point	spections of nts as attested			
Certify that, in my best judgement, the above named Apprentice Appraiser is now fully competent to inspect and report on subject properties and comparable sales without the accompaniment of a State Licensed or Certified Appraiser.						
Understand that I remain personally and fully named Apprentice Appraiser which bear my	responsible for all appraissignature as supervisory ap	als performed by the	e above			
Supervisor Signature	Date of Signatu	ıre				
Supervisor Name (Please Print)	License Numbe	 XT				
Address	City	State	Zip			