### **Disciplinary Actions:**

The following is a summary of recent disciplinary actions taken by the Appraisal Board. This is only a summary; for brevity, some of the facts and conclusions may not have been included. Because these are summaries only, and because each case is unique, these summaries should not be relied on as precedent as to how similar cases may be handled.

In many cases appraisers are required to complete additional education as part of a consent order. Please check with the Board office if you have questions regarding an individual's current license status.

### **Appraisers:**

## **Andy Morse A7408 (Raleigh)**

By consent, the Board voted that effective February 12, 2025, Andy Morse's certification as a certified residential appraiser is reprimanded. Respondent shall not supervise any trainees for a period of six years, ending on February 12, 2031. After the six-year period set forth above, and before Respondent may apply to supervise a future trainee, he shall successfully complete the supervisor/trainee course and provide a certificate of completion to the Board office. No later than August 12, 2025, Respondent shall complete the 15-hour Uniform Standards of Professional Appraisal Practice (USPAP) course and the exam and shall provide a certificate of completion to the Board office. The hours for the above coursework shall not be used for Respondent's continuing education credit hours and requirements. If Respondent fails to successfully complete the course above and provide a certificate of completion to the Board office by August 12, 2025, the reprimand will be vacated, and an active suspension shall be activated in its place on August 13, 2025. The active suspension shall continue until Respondent provides proof of completion of the above course to the Board office.

Respondent served as a supervisor for three trainee appraisers in North Carolina. Respondent did not notify the Board prior to one of the three trainee appraisers performing appraisals under Respondent's supervision. Respondent failed to: a) maintain an experience log identifying the required elements, as outlined by the Appraiser Qualifications Board (AQB) and Board rules; b) update the log at least once every 30 days; and c) ensure the log contained accurate data such as client information, hours, report dates, and property addresses. Respondent did not maintain records in accordance with minimum standards to accurately track his trainees' experience and level of work. In one instance, Respondent certified that he accompanied his trainee on a property inspection in North Carolina, when evidence contradicts this statement, and Respondent did not disclose the significant assistance provided by one of his trainees within this report.

Respondent's conduct as set forth above, is in violation of the Uniform Standards of Professional Appraisal Practice (USPAP), the North Carolina Appraiser's Act, and Board Rules.

## Jamie Music T6164 (Wake Forest)

By consent, the Board voted that effective February 12, 2025, Jamie Music's registration as a trainee is reprimanded. No later than March 3, 2025, Respondent shall provide written documentation to the Board office that he has shared this consent order with all other states in which he holds a trainee or professional license as an appraiser. At the time that Respondent submits a new application for licensed or certified residential/general status, Respondent shall be credited by the Board with 250 supervised hours toward a licensed residential credential and/or 375 supervised hours toward a certified residential credential. These hours are to be credited as demonstration appraisals completed by Respondent under his former supervisor. All future supervised hours being claimed towards experience as a licensed residential, certified residential, or certified general appraiser, must be completed subsequent to submission of a completed supervisor declaration form to the Board office and it being approved by the Board. In addition, all experience hours claimed must be recorded on the most recent version of the experience log and maintained and updated in accordance with AQB guidelines and Board rules. All experience hours claimed towards a new license credential, including those previously submitted, shall meet the requirements in Rule 57A Section .0600 of the North Carolina Appraisal Board rules and are subject to sampling and review at the time of application. Respondent's current application for licensure and his exam ticket are cancelled. No later than August 12, 2025, Respondent shall complete a continuing education course in ethics and shall provide a certificate of completion to the Board office. The hours for the above coursework shall not be used for Respondent's continuing education credit hours and requirements. If Respondent fails to successfully complete the course above and provide a certificate of completion to the Board office by August 12, 2025, the reprimand will be vacated, and an active suspension shall be activated in its place on August 13, 2025. The active suspension shall continue until Respondent provides proof of completion of the above course to the Board office.

During the application process for licensed residential status, Respondent did not submit to the Board an original copy of the appraisal report as delivered to the client. Respondent claimed hours on his experience log as part of the application process which were not Respondent's work and for which he did not provide significant assistance. Respondent failed to: a) maintain an experience log identifying the required elements, as outlined by the Appraiser Qualifications Board (AQB) and Board rules; b) update the log at least once every 30 days; and c) ensure the log contained accurate data such as client information, hours, report dates, and property addresses.

Respondent's conduct as set forth above, is in violation of the Uniform Standards of Professional Appraisal Practice (USPAP), the North Carolina Appraiser's Act, and Board Rules.

#### Ellen Noffke A7873 (Asheville)

By consent, the Board voted that effective April 23, 2025, Respondent shall not accept any multifamily investment property appraisal assignments. This shall constitute a limitation on her license. Pursuant to the Appraisal Qualifications Board (AQB) criteria, Respondent shall not supervise any appraiser trainees. This prohibition shall remain in effect until three years after any limitation is lifted. Respondent shall submit an affidavit on a yearly basis attesting that she has not accepted any multi-family investment property appraisal assignments over the past year and will continue

not to accept any such appraisal assignments. If Respondent violates this Order, her license shall be actively suspended for a one-year period. If, at any point in the future, Respondent requests that the limitation on her license be lifted by the Board, the Board may impose conditions on her license at that time to ensure her competence in the area of appraising multi-family investment properties. These conditions will include probation with the following coursework: The Appraisal Foundation Corrective Education courses entitled: (1) Scope of Work: Appraisals and Inspections; and (2) Residential Report Writing verses Form Filling, and any other conditions the Board determines to be appropriate at that time. The hours for the above coursework shall not be used for Respondent's continuing education credit hours and requirements.

Respondent performed an appraisal to determine current market value for mortgage lending on a small residential income property located in North Carolina. Respondent committed a series of errors in performing the appraisal on a four-unit apartment building, which detracted from the credibility of the report. Respondent did not perform a highest and best use analysis when it was indicated. Respondent did not adequately research or analyze zoning compliance for the subject. In addition, Respondent did not use sound appraisal methodology when reporting rental data for comparable sale number 2 and the final reconciliation was not adequately performed and explained.

Respondent's conduct as set forth above, is in violation of the Uniform Standards of Professional Appraisal Practice (USPAP), the North Carolina Appraiser's Act, and Board Rules.

# Thomas Norris T6618 (Hampsted)

By consent, the Board voted that effective February 12, 2025, Thomas Norris' registration as a trainee, which is currently lapsed, is reprimanded. Prior to reinstatement of Respondent's trainee registration, Respondent shall meet all requirements in Board rule to reinstate his registration. In addition, prior to reinstating his trainee registration or applying for licensure in North Carolina, including via reciprocity, Respondent shall successfully complete the North Carolina supervisor/trainee course, and an ethics continuing education course, and provide certificates of completion for both courses to the Board office. The ethics course may be used for continuing education credit hours, the supervisor/trainee course shall not be used for continuing education credit hours. No later than March 3, 2025, Respondent shall provide written documentation to the Board that he has shared this consent order with all other states in which he holds a trainee or professional license as an appraiser. Once Respondent's trainee registration is reinstated in North Carolina, he shall be credited by the Board with 250 supervised hours toward a licensed residential credential and/or 375 supervised hours toward a certified residential credential. These hours are credit for the demonstration appraisals completed by Respondent under his former supervisor. All other supervised hours in order to become a licensed residential, certified residential, or certified general appraiser must be completed subsequent to the reinstatement of Respondent's trainee registration and subsequent to him submitting a completed supervisor declaration form to the Board office and it being approved by the Board. All experience hours claimed towards a new license credential shall meet the requirements in Rule 57A Section .0600 of the North Carolina Appraisal Board rules. In addition, subsequent to the reinstatement of Respondent's trainee registration and his submission and approval by the Board of the supervisor declaration form, Respondent must maintain a log of all appraisals completed as a trainee on the most recent version of the experience log and maintained and updated in accordance with AQB guidelines and Board rules.

During the application process for licensed residential status, Respondent claimed appraisal experience hours in his application that were completed prior to having a supervisory appraiser declared and approved by the Board. Respondent claimed hours on his experience log as part of the application process which were not Respondent's work and for which he did not provide significant assistance. Respondent failed to: a) maintain an experience log identifying the required elements, as outlined by the Appraiser Qualifications Board (AQB) and Board rules; b) update the log at least once every 30 days; and c) ensure the log contained accurate data such as client information, hours, report dates, and property addresses.

Respondent's conduct as set forth above, is in violation of the Uniform Standards of Professional Appraisal Practice (USPAP), the North Carolina Appraiser's Act, and Board Rules.