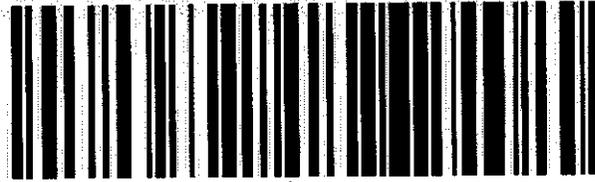


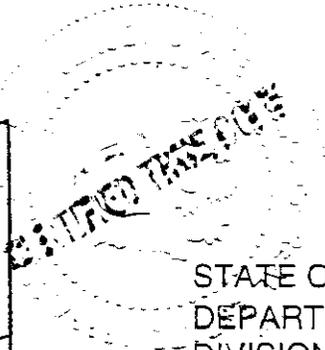
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BOARD OF  
REAL ESTATE APPRAISERS  
*James Hsu*  
DR. JAMES S. HSU 9/27/05  
Executive Director



STATE OF NEW JERSEY  
DEPARTMENT OF LAW & PUBLIC SAFETY  
DIVISION OF CONSUMER AFFAIRS  
BOARD OF REAL ESTATE APPRAISERS

COPY

IN THE MATTER OF THE  
LICENSE OF  
  
MARK M. CALLAZZO  
LICENSE #RC001171  
  
TO PRACTICE REAL ESTATE  
APPRAISING IN THE STATE  
OF NEW JERSEY

Administrative Action

FINAL ORDER  
OF DISCIPLINE

This matter was opened to the New Jersey State Board of Real Estate Appraisers ("the Board") upon receipt of information which the Board has reviewed and on which the following findings of fact and conclusions of law are made:

FINDINGS OF FACT

1. Respondent is a Certified Residential real estate appraiser in the State of New Jersey, and has been a licensee of the Board at all times relevant hereto.
2. On May 20, 2005, the U.S. Department of Housing and Urban Development (HUD) informed the Board that respondent had been removed from the FHA Appraiser Roster for a period of three months, from April 22, 2005 to July 22, 2005.
3. HUD cited as a basis for its action, inter alia, the failure to report an appraisal clearly and accurately as required by Standards Rule 2 of the Uniform Standards of Professional Appraisal Practice (the USPAP). Specifically:
  - a) In an appraisal of 66 Carlisle Road, Toms River, the comparables