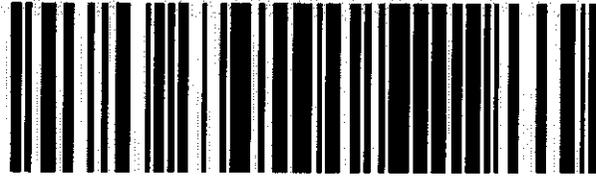


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author Tracy Steel  
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**FILED**

**BOARD OF  
REAL ESTATE APPRAISERS**

*James Hsu*  
**DR. JAMES S. HSU**  
Executive Director *6/24/06*

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

COPY

IN THE MATTER OF THE  
TRAINEE PERMIT APPLICATION OF

CYNTHIA DOTTOLI

TO ENGAGE IN REAL ESTATE  
APPRAISING IN THE STATE  
OF NEW JERSEY

FINAL ORDER  
OF DENIAL OF  
TRAINEE PERMIT  
APPLICATION

STATE BOARD OF REAL ESTATE APPRAISERS

This matter was opened to the New Jersey State Board of Real Estate Appraisers ("the Board") upon receipt of an application for a trainee permit by Cynthia Dottoli ("the Applicant") which was received by the Board on December 6, 2005. On that application form, the Applicant indicated that she had received 15 classroom hours of qualifying education instruction at the United Business School, consisting of a course in the Uniform Standards of Professional Appraisal Practice ("the USPAP"); as well as 15 hours of instruction in Appraising a Small Business, also at the United Business School. Pursuant to N.J.A.C. 13:40A-4.3, applicants for a trainee permit must have completed the educational requirements for trainees established by "The Real

Property Appraiser Qualification Criteria and Interpretation of the Criteria" as promulgated by the Appraisal Qualification Board of the Appraisal Foundation, i.e., a total of 75 hours of qualifying education. The Applicant's application form indicated a total of 82 hours of qualifying education, including the 30 hours from United Business School.

The Applicant was subpoenaed to appear before the Board on February 14, 2006. On that date, a committee of the Board reviewed the two certificates that had been issued to the Applicant by United Business School. One certificate indicated that the Applicant had completed a 18-hour USPAP course and passed an examination on December 31, 2004 at 17 Robert Street, Wharton, NJ. A second certificate indicated that the Applicant had completed the course in Appraising a Small Business and passed an examination on December 3, 2004 at 17 Robert Street, Wharton, NJ. Both certificates were signed by Robert Young, as Director.

The Applicant was asked who had taught her classes, as well as other details relating to the courses. The Applicant was unable to remember either who had taught the classes, or where the instruction occurred. The Applicant was advised that Robert Young had died in June of 2004, and that no other instructor of the United Business School had been approved by the Board, as required by N.J.A.C. 13:40A-7.4.

The Applicant was further advised that David Mullen, an appraiser that the Board was aware of in relation to activities at the United Business School, may have conducted her classes. Mullen had never been approved by the Board, although the Board was aware pursuant to a previous investigation that he had conducted classes at United Business School. David Mullen had surrendered his appraiser license in November of 2005 for professional misconduct relating to the provision of qualifying and continuing education at United Business School. The nature of the misconduct was that the Board had reason to believe that David Mullen had taken payment for the furnishing of qualifying education and continuing education certificates, without any instruction being provided to the purchasers. Finally, the Applicant was advised that the 15-hour USPAP course could only be taught by an AQB-Certified USPAP instructor as of January 1, 2004. Neither Robert Young nor David Mullen were AQB certified instructors.

The Applicant was asked whether she could document payment to the United Business School for the courses listed in her application. The Applicant indicated that her father, an appraiser, may have paid for the courses, and that she would obtain and forward payment documentation to the Board.

On February 17, 2006, the Board wrote to the Applicant, reminding her of the Board's request that she forward receipts,

cancelled checks or other proof of payment for her qualifying education, as well as for a 7-hour USPAP update course from the Business Learning Center, also listed in her application. The letter was sent by certified and regular mail to the Applicant's address of record. Certified mail was returned unclaimed. Regular mail was not returned. No response was received. On March 8, 2006, a second letter issued, reminding the Applicant of the Board's request. Certified mail was signed for. Regular mail was not returned. No response was received.

Based on the foregoing findings of fact and conclusions of law, a Provisional Order was entered on April 28, 2006, denying the Applicant's application for a trainee permit, and a copy of the Order was forwarded by certified and regular mail to the Applicant's address of record. The Provisional Order was subject to finalization by the Board at 5:00 p.m. on the 30<sup>th</sup> business day following entry unless the Applicant requested a modification or dismissal of the stated findings of fact or conclusions of law by submitting a written request for modification or dismissal setting forth in writing any and all reasons why said findings and conclusions should be modified or dismissed and submitting any and all documents or other written evidence supporting the Applicant's request for consideration and reasons therefor.

Although the Provisional Order sent by means of certified mail was returned as unclaimed, the regular mail was not

returned. Because the Order was forwarded to the Applicant's address of record at 108 New Brook Lane, Springfield, New Jersey 07081, the Board deems service to have been effected.

Accordingly, inasmuch as no response to the Order has been received, it determined that further proceedings were not necessary, and that the Provisional Order should be made final.

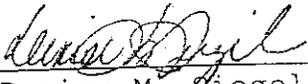
Accordingly, inasmuch as the Applicant has not satisfied the educational requirements for the granting of a trainee permit, and moreover has not cooperated with the Board by furnishing requested documentation,

IT IS ON THIS 26th DAY OF June, 2006

HEREBY ORDERED THAT:

1. The Applicant's application for a trainee permit is hereby denied.

NEW JERSEY STATE BOARD  
OF REAL ESTATE APPRAISERS

By:   
Denise M. Biegel  
Board President