

CERTIFIED TRUE COPY

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

ORIGINAL

IN THE MATTER OF THE
SUSPENSION OR REVOCATION OF
THE LICENSE OR CERTIFICATION
OF

CHRISTINA SAVINO
RA00364200

TO PRACTICE AS A REAL ESTATE
APPRAISER IN THE STATE
OF NEW JERSEY

Administrative Action

FINAL ORDER
OF DISCIPLINE

FILED
BOARD OF
REAL ESTATE APPRAISERS
James Hsu
DR. JAMES S. HSU 10/30/06
Executive Director

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 real estate appraiser in the State of New Jersey, and has been a licensee at all times relevant hereto.
2. On or about March 24, 2006, pursuant to N.J.S.A. 45:1-18, the Board conducted a random audit of a group of its licensees, asking them to submit proof with regard to the satisfaction of continuing education requirements for the 2004-2005 renewal period, i.e., twenty eight (28) approved credit hours; or for those licensed or

certified in the first six months of 2005, fourteen (14) credit hours.

3. Respondent was among those appraisers asked to submit proof of satisfaction of continuing education requirements.

4. A letter dated March 24, 2006 was issued to respondent, asking for proof of satisfaction of continuing education requirements. The letter was sent by regular mail to respondent's address of record at 88 E. Summit Avenue, Sewaren, NJ 07077. No response was received. The mailing was not returned.

5. A second communication was sent on or about June 16, 2006 to respondent at her address of record by certified mail. Certified mail was signed for. No response has been received to date.

CONCLUSIONS OF LAW

1. Respondent's failure to respond to the Board's request for information constitutes a failure to cooperate with a Board investigation pursuant to N.J.A.C. 13:45C-1.2, -1.3, subjecting respondent to sanctions pursuant to N.J.S.A. 45:1-21(e).

Based on the foregoing findings and conclusions, a Provisional Order of Discipline was entered on September 12, 2006, provisionally suspending respondent's license until she replied to the Board's previous request for information, and imposing a civil penalty in the amount of \$1,0000.00 for respondent's violation of N.J.A.C. 13:45C-1.2, -1.3. A copy of the Order was forward to respondent by certified and regular mail at respondent's address of record on September 15, 2006. The Provisional Order was subject to finalization by the Board at 5:00 p.m. on the 30th business day following entry unless respondent 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 respondent's request for consideration and reasons therefor.

Respondent replied to the Provisional Order, indicating that she had not satisfied her continuing education obligation for the 2004-2005 licensing period because she had been injured in an accident. Apparently this was the reason that respondent did not reply to the Board's prior request for information. The Board determined that inasmuch as respondent had complied with the Board's request for information, the penalty of suspension, as it related to respondent's failure to cooperate with a Board investigation, was no longer applicable. However, inasmuch as respondent did not contest the Board's findings of fact and conclusions of law with regard to respondent's failure to cooperate, the Board determined that further proceedings with regard to the subject of the Provisional Order were not necessary, that the monetary penalty was still applicable and appropriate, and that the Provisional Order should be made final.

ACCORDINGLY, IT IS on this *30th* day of *October*, 2006,

ORDERED that:

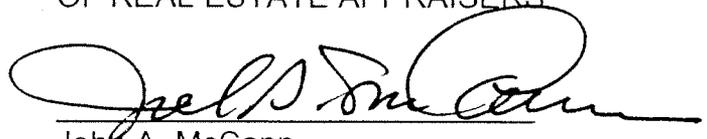
1. Inasmuch as respondent has furnished a response to the Board's request for information with regard to the continuing education obligation, no suspension is to be imposed for respondent's failure to cooperate with a Board investigation.

2. A civil penalty in the amount of \$1000 is hereby imposed upon respondent for the violation of N.J.S.A. 45:1-21(e). Payment shall be in the form of a certified check, money order or attorney trust account check, made payable to the State of New Jersey, and forwarded to the attention of Dr. James S. Hsu, Executive Director,

Board of Real Estate Appraisers, P.O. Box 45032, 124 Halsey Street, Third Floor,
Newark, New Jersey 07101.

3. Any disciplinary action taken with respect to the within Order shall be considered to apply only to the issue of respondent's failure to cooperate with the Board, and is separate and apart from the issue of whether respondent has complied with her continuing education obligation.

NEW JERSEY STATE BOARD
OF REAL ESTATE APPRAISERS

A handwritten signature in black ink, appearing to read "John A. McCann", written over a horizontal line.

John A. McCann
President