

COPY

COPY

GURBIR S. GREWAL  
ATTORNEY GENERAL OF NEW JERSEY  
Division of Law  
124 Halsey Street, 5<sup>th</sup> Floor  
P.O. Box 45029  
Newark, New Jersey 07101  
Attorney for the State  
Real Estate Appraiser Board

By: Barbara J.K. Lopez  
Deputy Attorney General  
(973) 648-3696

FILED 7-31-18  
BOARD OF  
REAL ESTATE APPRAISERS  
CHARLES F. KIRK  
Acting Executive Director

FILED 8/16/18  
BOARD OF  
REAL ESTATE APPRAISERS  
CHARLES F. KIRK  
Acting Executive Director

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

IN THE MATTER OF THE LICENSE OR	:	Administrative Action
CERTIFICATION OF	:	
	:	<input checked="" type="checkbox"/> PROVISIONAL ORDER
	:	OF DISCIPLINE
SONJA C. CHARTOWICH	:	
License # 42RC00242500	:	<input checked="" type="checkbox"/> FINAL ORDER
	:	OF DISCIPLINE
	:	(Finalized by default
TO PRACTICE REAL ESTATE	:	on August 16, 2018)
APPRAISING IN THE	:	
STATE OF NEW JERSEY	:	

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

FINDINGS OF FACT

1. Sonja C. Chartowich ("Respondent") is a State Certified Residential Real Estate Appraiser in the State of New Jersey and has been a licensee at all times relevant hereto.

(Exhibit A).

2. Respondent's certification was set to expire on December 31, 2017. On or about December 1, 2017, Respondent completed and submitted an online biennial license renewal application. (Exhibit B).

3. Respondent was asked on the biennial renewal application whether Respondent "completed the continuing education requirement during the past two years," referring to the biennial renewal period of January 1, 2016 through December 31, 2017. The renewal application included specific instructions regarding this question, which read:

As a condition of renewal, licensees are required to obtain at least 28 credit hours of approved continuing education for each biennial renewal period subsequent to licensure/certification or 14 hours of continuing education if initially licensed or certified in the first six months of the second year. If initially licensed or certified during the last six months of the second year, no continuing education is required. If you are exempt from this requirement for this renewal period only, please answer "yes" to this question. Credits may not be carried over to another renewal period.

Respondent answered "yes" to the question and certified that answer to be true and complete by submitting the online

application. (Exhibit B).

4. Respondent was asked on the biennial renewal form whether Respondent "successfully completed the seven hour National USPAP [Uniform Standards of Professional Appraisal Practice] Update Course or its equivalent during the past two years," referring to the biennial period of January 1, 2016 through December 31, 2017. The renewal application included specific instructions regarding this question, which read:

As a condition of renewal, licensees must successfully complete the seven-hour National USPAP Update Course, or its equivalent, at a minimum of every two years. Equivalency shall be determined through the AQB Course Approval Program or by an alternate method established by the AQB.

Respondent answered "yes" to this question and certified that answer to be true and complete by submitting the online application. (Exhibit B).

5. The Board commenced a continuing education audit, asking a random sampling of its licensees to submit documentation to verify completion of required continuing education. Respondent was selected for inclusion within the continuing education audit. On or about April 5, 2018, all licensees selected for inclusion in the audit were sent a notice by regular mail advising them to supply documentation of continuing education completed within the January 1, 2016 -

December 31, 2017 biennial period. (Exhibit C).

6. In response to the audit, Respondent supplied documentation verifying Respondent's completion of the seven hour USPAP Update Course within the January 1, 2016 - December 31, 2017 biennial period. Respondent acknowledged that she did not timely complete twenty-eight hours of continuing education and that she was twenty-one hours short. She submitted proof of completion of twenty-one hours of continuing education completed in February and April 2018 which she would apply to cure the deficiency and enrolled in other courses to satisfy the requirements of the current biennial period of January 1, 2018 - December 31, 2019. (Exhibit D).

#### CONCLUSIONS OF LAW

Pursuant to N.J.S.A. 45:14F-18 and N.J.A.C. 13:40A-5.3, all licensed and certified real estate appraisers are required to complete all continuing education requirements established by "The Real Property Appraiser Qualification Criteria and Interpretations of the Criteria" promulgated by the Appraisal Qualifications Board ("AQB") of the Appraisal Foundation. The AQB requirements are incorporated by reference in the Board's regulations. For the two year period of January 1, 2016 - December 31, 2017, the AQB Qualification Criteria mandated that appraisers complete a minimum of twenty-eight class hours of

approved continuing education.

Pursuant to N.J.A.C. 13:40A-5.4(a), all licensed and certified appraisers are required to complete a seven hour National USPAP Update Course, or its equivalent, at least once every twenty-four months. The AQB Qualification Criteria similarly mandate that appraisers must successfully complete the seven hour USPAP Update Course, or its equivalent, every two calendar years.

Pursuant to N.J.A.C. 13:40A-5.8, licensees or certificate holders are required to maintain documentation of completion of continuing education for at least four years and to submit such documentation to the Board upon request.

Respondent failed to demonstrate, to the satisfaction of the Board, completion of twenty-one hours of required continuing education during the January 1, 2016 - December 31, 2017 biennial period. The Board therefore finds Respondent in violation of N.J.A.C. 13:40A-5.3, which in turn subjects Respondent to sanctions pursuant to N.J.S.A. 45:1-21(e) and 45:1-21(h).

Based on the above findings and conclusions, the Board further finds that Respondent's aforementioned answer on the renewal application constitutes misrepresentation which subjects Respondent to sanctions pursuant to N.J.S.A. 45:1-21(b).

ACCORDINGLY, IT IS on this 3<sup>rd</sup> day of July, 2018,

ORDERED that upon the filing of a FINAL ORDER OF DISCIPLINE in this matter, the Findings of Fact and Conclusions of Law above shall be deemed final, and the following sanctions shall be imposed:

1. Respondent is assessed a civil penalty in the amount of twelve hundred fifty dollars (\$1250). Said penalty is an aggregate penalty, which includes a penalty in the amount of five hundred dollars (\$500) for having provided a false answer to one question on the biennial renewal application (that is, falsely claiming completion of twenty-eight (28) hours of continuing education credit) and seven hundred fifty dollars (\$750) for failing to have timely completed twenty-one hours of required continuing education. Payment shall be made by certified check, bank cashier check, or money order payable to "State of New Jersey," or by wire transfer, direct deposit, or credit card payment delivered or mailed to Charles Kirk, Executive Director, State Board of Real Estate Appraisers, P.O. Box 45032, Newark, New Jersey 07101. Any other form of payment will be rejected and will be returned to the party making the payment. Payment shall be made no later than fifteen (15) days after the date of filing of a Final Order of Discipline. In the event Respondent fails to make a timely payment, a certificate

of debt shall be filed in accordance with N.J.S.A. 45:1-24 and the Board may bring such other proceedings as authorized by law.

2. Continuing education completed on or after January 1, 2018 and applied to cure the deficiency of a previous biennial period shall not also be used to satisfy the requirements of the current biennial period. In addition to the twenty-one hours completed in February and April 2018, Respondent shall complete an additional twenty-eight hours of continuing education prior to December 31, 2019 to satisfy the requirements of the current period.

3. The within Order shall be subject to finalization by the Board at 5:00 p.m. on the thirtieth (30) day following entry hereof unless Respondent requests a modification or dismissal of the above stated Findings of Fact or Conclusions of Law by:

a) Submitting a written request for modification or dismissal to Charles Kirk, Executive Director, 124 Halsey Street, Third Floor, P.O. Box 45032, Newark, New Jersey 07101.

b) Setting forth in writing any and all reasons why said findings and conclusions should be modified or dismissed.

c) Submitting any and all documents or other written evidence supporting Respondent's request for consideration and reasons therefor or offered in mitigation of penalty.

4. Any submissions will be reviewed by the Board and the Board will thereafter determine whether further proceedings are necessary. If no material discrepancies are raised through a supplemental submission during the thirty day period, or if the Board is not persuaded that the submitted materials merit further consideration, a Final Order of Discipline will be entered.

5. In the event that Respondent's submissions establish a need for further proceedings, including, but not limited to an evidentiary hearing, Respondent shall be notified with regard thereto. In the event that an evidentiary hearing is ordered, the preliminary findings of fact and conclusions of law contained herein may serve as notice of the factual and legal allegations in such proceeding. Further, in the event a hearing is held and upon review of the record, the Board shall not be limited to the findings, conclusions and sanctions stated herein.

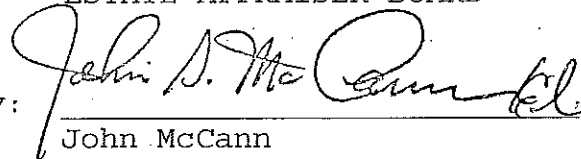
6. In the event that the Board receives no written submission from Respondent within 30 days following filing of this Provisional Order of Discipline, without further Board review, the Provisional Order of Discipline shall automatically become the Final Order of Discipline. The box for Final Order of Discipline shall be checked, the Final Order of Discipline



shall be filed, and copies shall be mailed to Respondent. Thereafter, Respondent's failure to comply with any sanction or penalty imposed by this Order shall be considered a violation of a Board Order in contravention of N.J.S.A. 45:1-21 (e) and (h) and N.J.A.C. 13:45C-1.4 and may subject Respondent to additional sanction and/or penalty.

NEW JERSEY STATE REAL  
ESTATE APPRAISER BOARD

By:



John McCann  
Board President

# **EXHIBIT A**

# SONJA C CHARTOWICH

Date of birth: ██████████

Date of death:

License No.: **42RC00242500**

Profession: Real Estate Appraisers

License type: Cert Residential Appraiser

License status: **Active**

Last renewal date: 12/01/2017

Date this status: 04/30/2010

Expiration date: 12/31/2019

Issue date: 04/30/2010

## Address of Record

10 Deer Run Drive  
Bridgewater, NJ 08807

## Education

Not provided

## Prerequisite License(s)

None

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Report generated on 5/23/18 11:27:47 AM

# **EXHIBIT B**

# New Jersey Division of Consumer Affairs

## Person Info

Name: Sonja C Chartowich  
 License Number: 42RC00242500

## Address Info

Street Address: 10 Deer Run Drive

Email: sonja.chartowich@wellsfargo.com

Phone: 6099707198

Fax:

Bridgewater, NJ 08807

County: Somerset

## Question Response Summary

1) Have you completed the continuing education requirement during the past two years? HELP	Y
2) Have you successfully completed the seven hour National USPAP Update Course or its equivalent, during the past two years? HELP	Y
3) Have you successfully completed the two-hour course on New Jersey law and rules governing the practice of real estate appraising?	Y
4) Are you a citizen or permanent resident of the United States? If you are not a citizen or permanent resident, you must submit documentation of your immigration status to the Board Office within 30 days.HELP	Y
5) Since your last renewal have you been arrested, charged or convicted of any crime or offense that you have not already reported to your board/committee? (Minor traffic offenses, such as speeding or parking need not be provided but Motor Vehicle offenses such as driving while impaired or intoxicated must be disclosed.)	N
6) Since your last renewal has any action been taken or is any action now pending against your professional license or have you been permitted to surrender or otherwise relinquish your license to avoid inquiry, investigation or action by any other licensing authority that you have not already reported to your board/committee?	N

Select to place my license in the status shown below

Status changing to:  Active

Original Status: Active

# EXHIBIT C



PHILIP D. MURPHY  
Governor

SHEILA Y. OLIVER  
Lt. Governor

## New Jersey Office of the Attorney General

Division of Consumer Affairs  
State Real Estate Appraisers Board  
124 Halsey Street, 3<sup>rd</sup> Floor, Newark NJ 07102



GURBIR S. GREWAL  
Attorney General

SHARON M. JOYCE  
Acting Director

April 5, 2018

SONJA C CHARTOWICH  
10 Deer Run Drive  
Bridgewater NJ 08807

Mailing Address:  
P.O. Box 45032  
Newark, NJ 07101  
(973) 504-6480

### Request for Submission of Continuing Education Documentation

Dear Licensee:

You have been selected pursuant to N.J.S.A 45:14F-1 et.seq. to provide documentation to determine compliance with the continuing education requirements for the renewal of your appraiser license or certification for the biennial period January 1, 2018 to December 31, 2019.

The equivalent of fourteen classroom hours of instruction in courses or seminars approved by the Board for each year during the period preceding the renewal is required. Therefore, twenty - eight hours of continuing education are required for the period January 1, 2016 to December 31, 2017.

In order to fulfill the *Special course requirement; Uniform Standards of Professional Appraisal Practice (USPAP)*, all licensed and certified real estate appraisers in the State of New Jersey must attend the 7-Hour National USPAP update course every two years. The Board will grant seven hours of continuing education credit once every two years for attendance at this course. As such, you are being asked to demonstrate completion of a 7 hour USPAP update course and 21 hours of continuing education including a two hour course on New Jersey law and rules governing the practice of real estate appraising taken during the period of January 1, 2016 to December 31, 2017.

Please complete and sign the attached Continuing Education Listing and submit it to the Board along with copies of the course completion documentation from the continuing education provider. Please provide the requested documentation to the Board office no later than April 30, 2018.

If you failed to take the requisite 28 hours of continuing education during the preceding biennial period, your license may be suspended until you satisfy the deficiency. Therefore, it is in your best interest to reconcile any deficiency by taking classes as soon as possible and or submitting documentation indicating classes that you wish to apply to any deficiency. Any classes applied to satisfy a deficiency may not be applied to satisfy the requirements of the current biennial renewal cycle. Although reconciling a deficiency may avert a suspension of your license, you may still be subject to other discipline such as a civil monetary penalty, and or a reprimand. Lastly, failure to respond may result in disciplinary action to include civil penalties and the suspension of your license.

Very truly yours,  
New Jersey State Board of Real Estate Appraisers

Charles Kirk  
Acting Executive Director

w/enc.

# **EXHIBIT D**



**STATE OF NEW JERSEY  
DIVISION OF CONSUMER AFFAIRS  
STATE REAL ESTATE APPRAISERS BOARD**

REAL ESTATE APPRAISER  
2018 APR 30 A 10:58

CONTINUING EDUCATION LISTING


Name of Licensee: SONJA C CHARTOWICH  
License/Certification Number: 42RC00242500

**Submit only those courses/seminars with completion dates from  
January 1, 2016 to December 31, 2017**

<u>Date of Course/seminar</u>	<u>Course/Seminar Sponsor</u>	<u>Title</u>	<u>Number of hours</u>
4/29/18	McKissock	Res Property Inspection for Appra	7
2/16/18	McKissock	NJ Appraisal Laws & Regs	2
12/31/17	McKissock	2014-2017 Fmr Usap Update	7
4/29/18	McKissock	Essential Elements of Disclosures & Disclaimers	5
4/30/18	McKissock	FNMA Appraisal Guidelines <sup>Debanking myths</sup>	4
4/27/2018	McKissock	Supporting Your Adjustments	3

Please print your name Sonja Chartowich

" I certify that the information entered on this form is true and complete to the best of my knowledge, and further acknowledge that if the above information is willfully false, I am subject to punishment and/or disciplinary sanction including license suspension/revocation or the imposition of civil penalties as may be provided by law."

 4/30/2018  
Signature of Licensee Date

(Do not write below this line)

Date received: \_\_\_\_\_ Reviewed by: \_\_\_\_\_

Remarks: \_\_\_\_\_

April 30, 2018

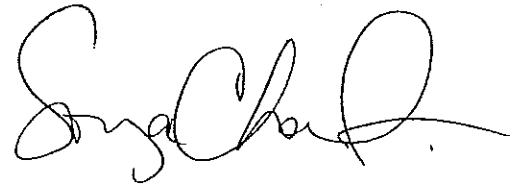
Charles Kirk  
Acting Executive Director  
NJ State Board of Real Estate Appraisers

Dear Mr. Kirk,

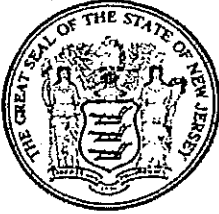
I am including the attached documentation per your written request. Please find the attached transcripts and individual course completion certificates. I wanted to deeply apologize for not completing the courses in a timely manner. At this time, I have reconciled this deficiency by completing all the necessary hours for the prior biennial period. I honestly have no excuse as to why I did not complete them in the timeframe allotted. Time just somehow got away from me. I had every intention on completing them on time as my enrollment in the courses was within the required timeframe. Again I sincerely apologize for this. It has never happened before and I will ensure it will never happen again. I have already enrolled in classes to begin completing the requirements for the 2018-2019 biennial period.

Please accept this documentation as sufficient compliance to fulfill the aforementioned continuing education requirements. If you need to contact me with further questions or concerns, I am available at 201-874-3548 or via email at [Sonja.Chartowich@wellsfargo.com](mailto:Sonja.Chartowich@wellsfargo.com). Thank you for your consideration in this matter.

Sincerely,

A handwritten signature in black ink, appearing to read "Sonja Chartowich". The signature is fluid and cursive, with a long horizontal stroke at the end.

Sonja Chartowich



NEW JERSEY OFFICE OF ATTORNEY GENERAL  
 DIVISION OF CONSUMER AFFAIRS  
 STATE REAL ESTATE APPRAISERS BOARD  
 124 HALSEY STREET,  
 P.O. BOX 45032, NEWARK, NJ 07101



UNIFORM REQUEST FOR CONTINUING EDUCATION CREDIT

NAME OF LICENSEE: Sonja C Chartowich

LICENSE/CERTIFICATION NUMBER: 42RC00242500

MAILING ADDRESS: 10 Deer Run Dr

CITY: Bridgewater STATE: NJ ZIP: 08807

**COURSE/SEMINAR INFORMATION**

TITLE: 2016-2017 7-hour National USPAP Update Course NO. OF HOURS: 7

SPONSOR: McKissock, PO Box 1673, Warren, PA 16365

DATE: 12/31/2017 LOCATION: www.mckissock.com

DESCRIPTION OF COURSE/  
 SEMINAR: AQB Certified USPAP Instructor: Dan Bradley, #44725

(You may attach information about the course/seminar that may help in description.)

EVIDENCE OF COMPLETION: Richard J. McKissock  
 (Signature of instructor/sponsor representative.)

I certify that I have completed the above course/seminar and request continuing education credit. I am aware that any misrepresentation by me may result in disciplinary action by the state board.

SIGNATURE OF LICENSEE: Sonja C Chartowich

DATE: 1/28/2018

SUBMIT TO:  
 DIVISION OF CONSUMER AFFAIRS  
 STATE REAL ESTATE APPRAISERS BOARD  
 P.O. BOX 45032, NEWARK, NJ 07101



NEW JERSEY OFFICE OF ATTORNEY GENERAL  
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 P.O. BOX 45032, NEWARK, NJ 07101



UNIFORM REQUEST FOR CONTINUING EDUCATION CREDIT

NAME OF LICENSEE: Sonja C Chartowich

LICENSE/CERTIFICATION NUMBER: 42RC00242500

MAILING ADDRESS: 10 Deer Run Drive

CITY: Bridgewater STATE: NJ ZIP: 08807

**COURSE/SEMINAR INFORMATION**

TITLE: New Jersey Appraisal Laws and Regulations NO. OF HOURS: 2.000

SPONSOR: McKissock, PO Box 1673, Warren, PA 16365

DATE: 02/16/2018 LOCATION: www.mckissock.com

DESCRIPTION OF COURSE/  
SEMINAR: \_\_\_\_\_

(You may attach information about the course/seminar that may help in description.)

EVIDENCE OF COMPLETION: Richard J. McKissock  
(Signature of instructor/sponsor representative.)

I certify that I have completed the above course/seminar and request continuing education credit. I am aware that any misrepresentation by me may result in disciplinary action by the state board.

SIGNATURE OF LICENSEE: [Signature] DATE: 4/28/2018

SUBMIT TO:  
 DIVISION OF CONSUMER AFFAIRS  
 STATE REAL ESTATE APPRAISERS BOARD  
 P.O. BOX 45032, NEWARK, NJ 07101



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UNIFORM REQUEST FOR CONTINUING EDUCATION CREDIT

**NAME OF LICENSEE:** Sonja C Chartowich

**LICENSE/CERTIFICATION NUMBER:** 42RC00242500

**MAILING ADDRESS:** 10 Deer Run Drive

**CITY:** Bridgewater **STATE:** NJ **ZIP:** 08807

**COURSE/SEMINAR INFORMATION**

**TITLE:** Supporting Your Adjustments: Methods for Residential Appraisers **N O .**            **O F**             
**HOURS:**            3.000

**SPONSOR:** McKissock, PO Box 1673, Warren, PA 16365

**DATE:** 04/27/2018 **LOCATION:** www.mckissock.com

**DESCRIPTION OF COURSE/ SEMINAR:** \_\_\_\_\_

(You may attach information about the course/seminar that may help in description.)

**EVIDENCE OF COMPLETION:** \_\_\_\_\_  
 (Signature of instructor/sponsor representative.)

*Richard J. McKissock*

I certify that I have completed the above course/seminar and request continuing education credit. I am aware that any misrepresentation by me may result in disciplinary action by the state board.

**SIGNATURE OF LICENSEE:** \_\_\_\_\_  
*Sonja C Chartowich*

**DATE:** 4/27/18

SUBMIT TO:  
 DIVISION OF CONSUMER AFFAIRS  
 STATE REAL ESTATE APPRAISERS BOARD  
 P.O. BOX 45032, NEWARK, NJ 07101



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UNIFORM REQUEST FOR CONTINUING EDUCATION CREDIT

NAME OF LICENSEE: Sonja C Chartowich

LICENSE/CERTIFICATION NUMBER: 42RC00242500

MAILING ADDRESS: 10 Deer Run Drive

CITY: Bridgewater STATE: NJ ZIP: 08807

**COURSE/SEMINAR INFORMATION**

TITLE: Fannie Mae Appraisal Guidelines: Debunking the Myths NO. OF HOURS: 4.000

SPONSOR: McKissock, PO Box 1673, Warren, PA 16365

DATE: 04/30/2018 LOCATION: www.mckissock.com

DESCRIPTION OF COURSE/  
SEMINAR: \_\_\_\_\_

(You may attach information about the course/seminar that may help in description.)

EVIDENCE OF COMPLETION: Richard J. McKissock  
(Signature of instructor/sponsor representative.)

I certify that I have completed the above course/seminar and request continuing education credit. I am aware that any misrepresentation by me may result in disciplinary action by the state board.

SIGNATURE OF LICENSEE: Sonja C Chartowich

DATE: 4/30/18

SUBMIT TO:  
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UNIFORM REQUEST FOR CONTINUING EDUCATION CREDIT

NAME OF LICENSEE: Sonja C Chartowich

LICENSE/CERTIFICATION NUMBER: 42RC00242500

MAILING ADDRESS: 10 Deer Run Drive

CITY: Bridgewater STATE: NJ ZIP: 08807

**COURSE/SEMINAR INFORMATION**

TITLE: Residential Property Inspection for Appraisers NO. OF HOURS: 7.000

SPONSOR: McKissock, PO Box 1673, Warren, PA 16365

DATE: 04/29/2018 LOCATION: www.mckissock.com

DESCRIPTION OF COURSE/  
SEMINAR: \_\_\_\_\_

(You may attach information about the course/seminar that may help in description.)

EVIDENCE OF COMPLETION:  
(Signature of instructor/sponsor representative.)

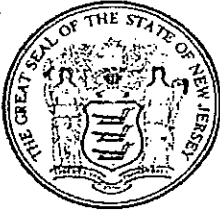
Richard J. McKissock

I certify that I have completed the above course/seminar and request continuing education credit. I am aware that any misrepresentation by me may result in disciplinary action by the state board.

SIGNATURE OF LICENSEE: Sonja C Chartowich

DATE: 4/29/2018

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UNIFORM REQUEST FOR CONTINUING EDUCATION CREDIT

NAME OF LICENSEE: Sonja C Chartowich

LICENSE/CERTIFICATION NUMBER: 42RC00242500

MAILING ADDRESS: 10 Deer Run Drive

CITY: Bridgewater STATE: NJ ZIP: 08807

**COURSE/SEMINAR INFORMATION**

TITLE: Essential Elements of Disclosures and Disclaimers NO. OF HOURS: 5.000

SPONSOR: McKissock, PO Box 1673, Warren, PA 16365

DATE: 04/29/2018 LOCATION: www.mckissock.com

DESCRIPTION OF COURSE/  
SEMINAR: \_\_\_\_\_

(You may attach information about the course/seminar that may help in description.)

EVIDENCE OF COMPLETION:  
(Signature of instructor/sponsor representative.)

Richard J. McKissock

I certify that I have completed the above course/seminar and request continuing education credit. I am aware that any misrepresentation by me may result in disciplinary action by the state board.

SIGNATURE OF LICENSEE: Sonja C Chartowich

DATE: 4/29/2018

SUBMIT TO:  
 DIVISION OF CONSUMER AFFAIRS  
 STATE REAL ESTATE APPRAISERS BOARD  
 P.O. BOX 45032, NEWARK, NJ 07101



# McKissock Learning

218 Liberty Street P.O. Box 1673 Warren, PA 16365

## - Transcript -

Sonja Chartowich  
10 Deer Run Drive  
Bridgewater, NJ 08807

PROGRAM NAME	CLOCK HOURS	DATE ENROLLED	DATE COMPLETED	PASS/FAIL	LICENSE TYPE
Fannie Mae Appraisal Guidelines: Debunking the Myths	4	10/24/17	04/30/18	P	Appraisal Continuing Education
Essential Elements of Disclosures and Disclaimers	5	10/24/17	04/30/18	P	Appraisal Continuing Education
Residential Property Inspection for Appraisers	7	10/24/17	04/29/18	P	Appraisal Continuing Education
Supporting Your Adjustments: Methods for Residential Appraisers	3	10/24/17	04/27/18	P	Appraisal Continuing Education
New Jersey Appraisal Laws and Regulations	2	10/24/17	02/16/18	P	Appraisal Continuing Education
2016-2017 7-hour National USPAP Update Course	7	10/24/17	01/01/18	P	Appraisal Continuing Education