

1                                   **BEFORE THE COMMISSION OF APPRAISERS OF REAL ESTATE**

2                                   **STATE OF NEVADA**

**FILED**

**APR 06 2015**

**NEVADA COMMISSION OF APPRAISERS**

**Case No. AP14.012.N**

4 JOSEPH (JD) DECKER, Administrator, )  
5 REAL ESTATE DIVISION, DEPARTMENT )  
6 OF BUSINESS AND INDUSTRY, )  
7 STATE OF NEVADA, )

Petitioner,

vs.

8 I. CLAIRE MORROW,  
9 License No. A.0000585-CG,

Respondent.

**VOLUNTARY SURRENDER IN LIEU OF  
OTHER DISCIPLINARY ACTION**

**RECEIVED**

**MAR 30 2015**

**Nevada Attorney General's Office  
Bureau of Government Affairs**

11           I, I. CLAIRE MORROW, wish to voluntarily surrender my Residential Appraiser License  
12 No. A.0000585-CG, in lieu of other disciplinary action by the Real Estate Division. I voluntarily  
13 and knowingly admit the following:

14                                   **FACTUAL ALLEGATIONS**

- 15           1.     I completed an appraisal of a single-family home located at 202 Arrowhead
- 16 Circle, Ely, Nevada 89301 ("subject property").
- 17           2.     The appraisal had an effective date of August 18, 2013, and a signature date of
- 18 August 21, 2013. The appraised value was \$120,000.
- 19           3.     The subject property is a leasehold on Tribal Trust Land.
- 20           4.     I corrected the appraisal report and signed the second appraisal that had an
- 21 effective date of August 18, 2013, and a signature date of September 12, 2013. (See Exhibit
- 22 2, BS 191-220)
- 23           5.     I used comparable sales that were all fee simple properties.
- 24           6.     I made a \$25,000 adjustment to those comparable sales without having data to
- 25 support those adjustments.
- 26           7.     I reported that the subject property had an existing area of 840 square feet
- 27 which was built in 1983.

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Carson City, Nevada 89701-4717

1 8. The subject property's actual area consists of 1,750 square feet which includes  
2 a new addition which was to be completed after the sale.

3 9. Using the sales comparison approach, I reported the actual age of the subject  
4 property as 0.

5 10. I failed to support her opinion that the actual age of the property  
6 was 0.

7 11. I included age adjustments for the comparable sales that were inconsistent and  
8 not supported.

9 12. I failed to support her opinion that the subject property's site value was \$20,000  
10 in the cost approach.

11 13. I reported exposure time in an inconsistent manner and her work-file does not  
12 support her opinion of exposure time.

13 14. I failed to accurately report the scope of work and failed to include the results of  
14 her research regarding fee simple and leasehold properties.

15 15. I failed to support the gross adjustments that were made.

16 **VIOLATIONS OF LAW**

17 **First Claim for Relief**

18 I engaged in unprofessional conduct by failing to prepare the appraisal in compliance  
19 with the standards of the Appraisal Foundation, a violation of NRS 645C.460(1)(a), including  
20 the act found at NAC 645C.405(1). These standards are published in the Uniform Standards  
21 of Professional Appraisal Practice (USPAP) adopted by the Appraisal Standards Board of the  
22 Appraisal Foundation as authorized by Congress and adopted in Nevada by NAC 645C.400.

23 **Second Claim for Relief**

24 I engaged in unprofessional conduct by failing to protect the public by issuing an  
25 appraisal with numerous errors, a violation of NRS 645C.460(1)(a), including the act found at  
26 NAC 645C.405(2).

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28 ///

1 **Third Claim for Relief**

2 By failing to understand and correctly employ those recognized methods and  
3 techniques that are necessary to produce a credible appraisal report, I am in violation of  
4 USPAP Standards Rule 1-1(a) which is unprofessional conduct pursuant to  
5 NRS 645C.460(1)(a), including the act found at NAC 645C.405(1).

6 **Fourth Claim for Relief**

7 By committing a substantial error of omission and/or commission that significantly  
8 affects the appraisal, I am in violation of USPAP Standards Rule 1-1(b) which is  
9 unprofessional conduct pursuant to NRS 645C.460(1)(a), including the act found at  
10 NAC 645C.405(1).

11 **Fifth Claim for Relief**

12 By rendering appraisal services in a careless or negligent manner, such as by making a  
13 series of errors that, although individually might not significantly affect the results of an  
14 appraisal, in the aggregate affect the credibility of those results, I am in violation of USPAP  
15 Standards Rule 1-1(c) which is unprofessional conduct pursuant to  
16 NRS 645C.460(1)(a), including the act found at NAC 645C.405(1).

17 **Sixth Claim for Relief**

18 By failing to analyze the comparable sales data that was available to indicate a value  
19 conclusion in a sales comparison approach, I am in violation of USPAP Standards Rule 1-4(a)  
20 which is unprofessional conduct pursuant to NRS 645C.460(1)(a), including the act found at  
21 NAC 645C.405(1).

22 **Seventh Claim for Relief**

23 By failing to develop an opinion of site value by an appropriate appraisal method or  
24 technique when using the cost approach, I am in violation of USPAP Standards Rule 1-4(b)(i)  
25 which is unprofessional conduct pursuant to NRS 645C.460(1)(a), including the act found at  
26 NAC 645C.405(1).

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1 **Eighth Claim for Relief**

2 By failing to reconcile the quality and quantity of data available and analyzed by the  
3 Respondent within the approaches used, I am in violation of USPAP Standards Rule 1-6(a)  
4 which is unprofessional conduct pursuant to NRS 645C.460(1)(a), including the act found at  
5 NAC 645C.405(1).

6 **Ninth Claim for Relief**

7 By failing to reconcile the applicability and relevance of the approaches, methods and  
8 techniques used to arrive at the value conclusion, I am in violation of USPAP Standards Rule  
9 1-6(b) which is unprofessional conduct pursuant to NRS 645C.460(1)(a), including the act  
10 found at NAC 645C.405(1).

11 **Tenth Claim for Relief**

12 By failing to clearly and/or accurately set forth the appraisal in a manner that was not  
13 misleading, I am in violation of USPAP Standards Rule 2-1(a) which is unprofessional conduct  
14 pursuant to NRS 645C.460(1)(a), including the act found at  
15 NAC 645C.405(1).

16 **Eleventh Claim for Relief**

17 By failing to include in the appraisal report sufficient information to enable the intended  
18 users of the appraisal report to understand the report properly, I am in violation of USPAP  
19 Standards Rule 2-1(b) which is unprofessional conduct pursuant to  
20 NRS 645C.460(1)(a), including the act found at NAC 645C.405(1).

21 **Twelfth Claim for Relief**

22 By completing an appraisal that the Respondent did not have the knowledge or  
23 experience to complete competently, I am in violation of the Competency Rule of USPAP  
24 which is unprofessional conduct pursuant to NRS 645C.460(1)(a), including the act found at  
25 NAC 645C.405(1).

26 **Thirteenth Claim for Relief**

27 By failing to identify the problem to be solved and/or determine and perform the scope  
28 of work necessary to develop credible assignment results and/or disclose the scope of work in

1 the report, I am in violation of the Scope of Work Rule of USPAP which is unprofessional  
2 conduct pursuant to NRS 645C.460(1)(a), including the act found at  
3 NAC 645C.405(1).

4 I am aware of, understand, and have been advised of the effect of this Agreement,  
5 which I have carefully read and fully acknowledge. No coercion has been exerted on me to  
6 enter into this Agreement. I acknowledge my right to an attorney at my own expense. I have  
7 had the benefit at all times of advice from competent counsel of my choice.

8 I am aware of my rights including the right to a hearing on any charges and/or  
9 allegations, the right to examine witnesses who would testify against me, the right to present  
10 evidence in my favor and call witnesses on my behalf, or to testify myself, the right to contest  
11 the charges and allegations, the right to reconsideration, appeal, or any other type of formal  
12 judicial review of this matter, and any other rights which may be accorded to me pursuant to  
13 the Nevada Administrative Procedures Act, the provision of Chapter 645C of the Nevada  
14 Revised Statutes, the Nevada Administrative Code and the requirements of the Open Meeting  
15 Law, including but not limited to NRS 241.033 and NRS 241.034. I voluntarily, knowingly, and  
16 intelligently waive the foregoing rights in return for the Commission's acceptance of this  
17 Agreement and my voluntary surrender of my Residential Appraiser license in lieu of other  
18 disciplinary action.

19 While the Division is prepared to put on a case and to file a Complaint with the  
20 Commission of Appraisers of Real Estate ("Commission") alleging the above offenses and I  
21 am prepared to vigorously defend these allegations, I have instead chosen to surrender my  
22 license to resolve these matters.

23 I understand this Agreement is considered a disciplinary action and as such will become part  
24 of my licensee file. I understand that this action is subject to the public records law and that  
25 the Commission may be required to make this Agreement and related documents available for  
26 inspection. I understand this Agreement is considered a disciplinary action and will be  
27 reported to any national repository, which records disciplinary action taken against licensees,  
28

1 or any agency or another state, which regulates the practice of appraisers of real estate. I  
2 understand that this surrender will be effective on **March 24, 2015**.

3 I, I. CLAIRE MORROW by my signature affixed below, agree with the foregoing facts  
4 and representations and therefore choose to voluntarily surrender my Certified Residential  
5 Appraiser license.

6 Dated: 3/27/2015

I. Claire Morrow  
I. CLAIRE MORROW, Respondent

8 COMMISSION OF APPRAISERS OF  
9 REAL ESTATE, State of Nevada

10 Dated: \_\_\_\_\_

By: \_\_\_\_\_  
COMMISSIONER

12 REAL ESTATE DIVISION  
13 Department of Business and Industry  
14 State of Nevada

15 Dated: 04/06/15

By: [Signature]  
JOSEPH (JD) DECKER, Administrator

16 Approved as to form:

17 ADAM PAUL LAXALT  
18 Attorney General

19 By: [Signature]

20 COLLEEN L. PLATT  
21 Deputy Attorney General  
22 100 N. Carson St.  
23 Carson City, NV 89701  
24 (775) 684-1231  
25 Attorneys for State of Nevada,  
26 Department of Business and Industry,  
27 Real Estate Division  
28

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I. Claire Morrow  
I. CLAIRE MORROW, Respondent

8 COMMISSION OF APPRAISERS OF  
9 REAL ESTATE, State of Nevada

10 Dated: 4-3-14

By: [Signature]  
COMMISSIONER

12 REAL ESTATE DIVISION  
13 Department of Business and Industry  
14 State of Nevada

15 Dated: \_\_\_\_\_

By: \_\_\_\_\_  
JOSEPH (JD) DECKER, Administrator

16 Approved as to form:

17 ADAM PAUL LAXALT  
Attorney General

18 By: [Signature]

19 COLLEEN L. PLATT  
20 Deputy Attorney General  
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22 Carson City, NV 89701  
23 (775) 684-1231  
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