

1 **BEFORE THE COMMISSION OF APPRAISERS OF REAL ESTATE**
2 **STATE OF NEVADA**

3 **SHARATH CHANDRA, Administrator,**
4 **REAL ESTATE DIVISION,**
5 **DEPARTMENT OF BUSINESS AND**
6 **INDUSTRY,**
7 **STATE OF NEVADA,**

8 **Petitioner,**

9 **vs.**

10 **SUSAN A. KABLER**
11 **(License No. A.0000162-CR),**

12 **Respondent.**

Case No. 2019-1177, AP20.013.N

STIPULATION FOR SETTLEMENT OF
DISCIPLINARY ACTION

FILED

JAN 15 2021

NEVADA COMMISSION OF APPRAISERS

Kelly Valadez

13 This Stipulation for Settlement of Disciplinary Action (“Agreement”) is entered into by
14 and between the REAL ESTATE DIVISION, DEPARTMENT OF BUSINESS AND
15 INDUSTRY, STATE OF NEVADA (“Division”), by and through its Administrator, SHARATH
16 CHANDRA, and the NEVADA COMMISSION OF APPRAISERS OF REAL ESTATE
17 (“Commission”), by and through its President (collectively “Petitioner”); and SUSAN A.
18 KABLER (“Respondent”).

19 **JURISDICTION**

20 The Respondent is a Certified Residential Appraiser licensed by the Division, and
21 therefore, is subject to the Jurisdiction of the Division and the provisions of NRS and NAC
22 Chapter 645C. By availing herself of the benefits and protections of the laws of the State
23 of Nevada, the Respondent has submitted to the jurisdiction of the Division.

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1 **FACTUAL ALLEGATIONS**

2 1. The Respondent has been licensed by the Division as a Certified Residential
3 Appraiser, License No. A.0000162-CR since May 1999.

4 2. On or about October 23, 2019, the Division received an anonymous
5 complaint/statement of fact asserting that the Respondent completed a uniform residential
6 appraisal report ("Appraisal Report").

7 3. The Appraisal Report was for the residential property located at 842 Lander
8 Street, Reno, Nevada 89509, APN011-264-10, built in 1926 ("Property").

9 4. On October 23, 2019, the Division sent an investigation opening letter to the
10 Respondent via certified mail.

11 5. On or about November 1, 2019, the Respondent submitted her response to the
12 October 23, 2019 complaint, along with a copy of her work file for the Property.

13 6. On or about April 21, 2020, a Standard 3 review was contracted for by the
14 Division and completed on the Respondent's Appraisal.

15 7. The Standard 3 review determined that Respondent's Appraisal Report
16 contained violations of the USPAP Ethics Rule, Record Keeping Rule, Competency Rule,
17 Scope of Work Rule, as well as USPAP Standards Rule 1-1(a), Standards Rule 1-2(h);
18 Standards Rule 1-4(a), Standards Rule 1-4(b), Standards Rule 1-5(a), Standards Rule 1-
19 6(a), Standards Rule 1-6(b), Standards Rule 2-1(a)(iii), Standards Rule 2-1(b), and
20 Standards Rule 2-2(a)(vii).

21 8. On August 11, 2020, the Division sent the Respondent, via certified mail, an
22 NRS Chapter 233B Letter, as required by NRS 233B.237(3) indicating that the Division's
23 investigation had uncovered sufficient evidence to recommend the filing of a formal
24 complaint by the Division with the Nevada Appraisal Commission.

25 9. In September of 2020, the Respondent contacted the Division's counsel and
26 requested this matter be resolved without the filing of a formal complaint and a hearing
27 before the Nevada Commission on Appraisers of Real Estate.

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1 meeting.

2 9. Respondent agrees and understands that by entering into this Agreement,
3 Respondent is waiving her right to a hearing at which Respondent may present evidence
4 in defense, waiving her right to a written decision on the merits of the complaint, waiving
5 her rights to reconsideration and/or rehearing, appeal and/or judicial review, and all other
6 rights which may be accorded by the Nevada Administrative Procedure Act (NRS 233B),
7 the Nevada Appraisers of Real Estate And Appraisal Management Companies laws (NRS
8 645C & NAC 645C), as well as the federal and state Constitutions. Respondent agrees and
9 understands that the Commission members who review this matter for approval of this
10 Agreement may be the same members, who ultimately hear, consider, and decide the
11 Complaint if this Agreement is either not approved by the Commission or is not timely
12 performed by Respondent. Respondent fully understands that she has the right to be
13 represented by legal counsel in this matter at her own expense.

14 10. Each party shall bear its own attorney's fees and costs.

15 **RELEASE**

16 In consideration of execution of this Agreement, the Respondent, or her heirs,
17 executors, administrators, successors, and assigns, hereby release, remise, and forever
18 discharge the State of Nevada, the Department of Business and Industry of the State of
19 Nevada, the Division, and each of their members, agents, and employees in their individual
20 and representative capacities, from any and all manner of actions, causes of action, suits,
21 debts, judgments, executions, claims, and demands whatsoever, known and unknown, in
22 law or equity, that the Respondent ever had, now has, may have, or claim to have against
23 any or all of the persons or entities named in this section, arising out of or by reason of the
24 Division's investigation, disciplinary action, and all other matters relating thereto.

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1 **INDEMNIFICATION**

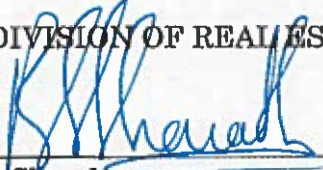
2 The Respondent hereby indemnifies and holds harmless the State of Nevada, the
3 Department of Business and Industry, and the Division, and each of their members, agents,
4 and employees in their representative capacities against any and all claims, suits and
5 actions brought against said persons and/or entities by reason of the Division's prosecution,
6 and against any and all expenses, damages, and costs, including court costs and attorney
7 fees, which may be sustained by the persons and/or entities named in this section as a
8 result of said claims, suits, and actions incurred subsequent to the entry of the Agreement.

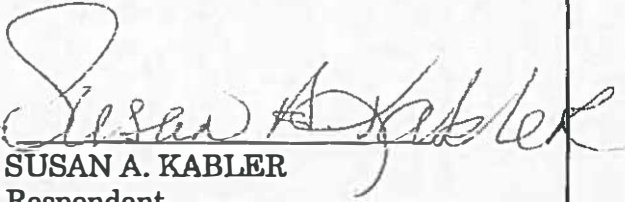
9 **IT IS SO STIPULATED.**

10 DATED this 11 day of January 2021.

10 DATED this 7th day of January 2021.

11 NEVADA DIVISION OF REAL ESTATE

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13
14 By: 
15 Sharath Chandra
Administrator

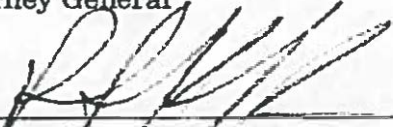
12
13
14 By: 
15 SUSAN A. KABLER
Respondent

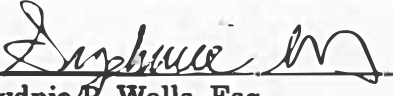
16 Approved as to form:

17 AARON D. FORD
18 Attorney General

16 Approved as to form:

17 THE BARBER LAW GROUP

19 By: 
20 Peter K. Keegan, Bar No.12237
21 Deputy Attorney General
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23 Carson City, Nevada 89701
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Attorneys for the State of Nevada

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Attorneys for the Respondent

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10 SUSAN A. KABLER
(License No. A.0000162-CR),

11 Respondent.

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**ORDER APPROVING STIPULATION
FOR SETTLEMENT OF
DISCIPLINARY ACTION**

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JAN 15 2021

NEVADA COMMISSION OF APPRAISERS

Kelly Valadez

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13 The Stipulation for Settlement of Disciplinary Action having come before the Nevada
14 Commission on Appraisers of Real Estate, Department of Business and Industry, State of
15 Nevada, during its regular agenda on January 12, 2021, and the Commission being
16 fully apprised of terms and good cause appearing,

17 IT IS HEREBY ORDERED, that the Stipulation for Settlement of Disciplinary
18 Action in this matter is approved in full.

19 This Order shall become effective on the 15th day of February 2021.

20 NEVADA COMMISSION ON APPRAISERS OF
21 REAL ESTATE

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23
24 By: 

[Print Name] Larry Michael Gardner
Commission President