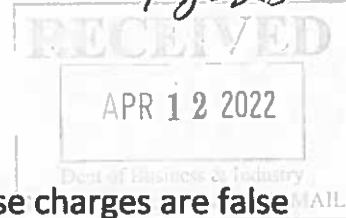


4-8-22



Additional Statement for the hearing on 4/27/2022

I am not guilty of the charges you have accused me of. These charges are false and represent unproven allegations which are intentionally used to further the Appraisal Board's agenda. The state of Nevada does not have and never will have a legitimate case against me – they only have an Agenda.

The State's allegations are intentionally wordy and vague. This is done to suffocate and camouflage the truth of what the Board is really attempting to punish me for. These statements of supposed failure on my part do not represent the truth about what the central issue is. The central issue, the real reason the complaint was initiated and the real reason the State has tried to censure me, is that I refused to artificially raise an appraised value. These multiple charges against me are the States attempt to cover this up because they know that they are not ethically or legally allowed to apply undue pressure on an appraiser for a value dispute. This is law per the Dodd-Frank Act. The State would have to prove that the appraiser deliberately committed fraud in order to give an unsupported value. They can't do that here. So, they try to dissect the appraiser with other things that are nothing more than smoke and mirrors.

The borrowers, Swenson and McBride, closed their loan. They wanted a larger amount of cash out and had disputed my report's appraised value. The comparables they had asked me to use were all superior in terms of physical characteristics, and among other things, all had vastly superior views. The appraised property has no view. After their loan closed, they retaliated by filing this complaint against me with the State of Nevada back in March of 2020.

In order for me to have complied with their request, I would have needed to commit fraud, which I respectfully declined to do. To do so would have resulted in an artificially inflated appraised value.

The practices that we are witnessing are carefully crafted and employed against appraisers on a daily basis by the State Board of Appraisal. Sadly, the result is that appraisers are bullied into compliance because they know they will endure the type of harassment that I have been victimized by for the past 2 years.

Equally disturbing is that, by damaging any appraiser's ability to give a supported opinion of value without undue influence, results in dangerously inflated appraised values. The State Board of Appraisal is responsible for contributing to the dangerously inflated real estate market we now have. It is most assuredly NOT the only factor, but it is a contributory factor.

Years ago, when the state government placed the Board of Appraisal under the oversight of the RE Commission, they made a terrible mistake. Some other states did this as well, and some did not. By putting any Board of Appraisal under the control of any real estate commission invites corruption and abuses. The Fox is in charge of the Hen's house. That is what we are witnessing today – the Nevada Board of Appraisal is corrupt and abuse is rampant. They must be held accountable.

For starters, Sharath Chandra, Jaye Lindsay, Jay Silva and other reviewers are not appraisers. These people are in charge of disciplinary actions against appraisers. They have never taken an appraisal class, they are not licensed to practice appraisal and have never performed an appraisal. Most are not licensed or have experience in the practice of real estate either. They are incompetent and unqualified.

I have asked repeatedly for the State to identify the person who performed the review used against me. Lindsay insists that this review was a Level 3 review – it was not. Since Lindsay and the reviewers have taken no appraisal classes and have no experience, how would they even know the difference between the levels of review? This means that the State's reviewer would have been practicing appraisal without a license if he is responsible. If out of state reviewer Wally Czekalski did the review, that is another problem altogether. If someone else did this, why is it such a "Big Secret"? Even rapists and murderers are allowed to know who their accusers are.

The above mentioned practices render the "case" against me, or any other appraiser, absolutely invalid. So, what is the State's agenda? Please read the response that I was required to send to the State and to the Attorney General's office earlier.

The state's appraisers present during the Aug 17th "hearing", Stoddard, Snow and Kimmel, hammered me with their comparables, all of which have superior views. This demonstrated that the real issue is, and was, a value dispute. The state failed to support or prove their case.

The real motive for the State to continue to harass me is that I refused to sign their Hold Harmless Stipulation Agreement. This is their Agenda.

My position on this has not changed. I will not sign any such agreement. The pressure to sign Hold Harmless stipulation is egregious. This clause manipulates and forces appraisers to sign away their Constitutional rights. The State does not want to be held legally liable for their actions or pay any compensation to an appraiser for the damage already done to a professional reputation and finances.

The State of Nevada needs to be reminded that our US Constitution clearly states that those who govern, govern by the consent of the people. The obvious intent of our Founding Fathers is that the government should be held accountable for their actions by its citizens.

Thank you.

Adrienne Wagner 4-8-22

Adrienne Wagner, former appraiser.