

**BEFORE THE IOWA REAL ESTATE APPRAISER EXAMINING BOARD  
OF THE STATE OF IOWA**

**IN THE MATTER OF:**

**Julie Owen  
CR01617**

**Rally Appraisal, LLC  
2328 Vine Street  
West Des Moines, IA 50265**

**RESPONDENT**

**CASE NO. 06-41**

**COMBINED STATEMENT OF CHARGES  
AND CONSENT ORDER**

**A. Statement of Charges**

1. The Iowa Real Estate Appraiser Examining Board ("Board") has jurisdiction of this disciplinary matter pursuant to Iowa Code chapters 17A, 272C, and 543D (2007).
2. Respondent is a certified residential real estate appraiser in Iowa. She was issued Certificate No. CR01617 on January 26, 1993.
3. Certificate No. CR01617 is currently valid and in good standing, and is scheduled to expire on June 30, 2009.
4. The Board received a complaint on May 25, 2006, alleging that an appraisal report completed by Respondent failed to comply with applicable appraisal standards. The Board submitted the appraisal to a Standard Three USPAP review that revealed significant violations of USPAP standards. The Board requested a log and selected two additional appraisals for review. The Standard Three reviews of the additional appraisals also revealed USPAP violations, particularly of reporting standards.
5. Following investigation, the Board charges Respondent with failing to adhere to appraisal standards, including but not limited to the ethics and competence rules of the Uniform Standards of Professional Appraisal Practice, in the development, preparation, and communication of multiple appraisals; failure to exercise reasonable diligence in the development, preparation, and communication of multiple appraisals; and negligence or incompetence in the development, preparation, and communication of multiple appraisals; improper advocacy, in violation of Iowa Code sections 543D.17(1)(d), (e), and (f) (2007).
6. The Board and Respondent have agreed to fully resolve these charges through the following Consent Order, rather than proceed to contested case hearing.

## B. Settlement Agreement and Consent Order

7. Respondent has a right to a hearing on the charges, but waives her right to hearing and all attendant rights, including the right to seek judicial review, by freely and voluntarily entering into this Order. This Consent Order constitutes discipline against the Respondent, and is the final agency order in the contested case, pursuant to Iowa Code section 17A.10 and 193 Iowa Administrative Code 7.4.

8. Respondent agrees the State's counsel may present this Order to the Board and may have ex parte communications with the Board while presenting it.

9. This Order shall be part of the permanent record of Respondent and shall be considered by the Board in determining the nature and severity of any future disciplinary action to be imposed in the event of any future violations.

10. This Combined Statement of Charges and Consent Order is a public record available for inspection and copying in accordance with the requirements of Iowa Code chapter 22 (2005).

11. Failure to comply with the provisions of this Order shall be grounds for further disciplinary action pursuant to Iowa Code section 272C.3(2)(a) (2005). However, no action may be taken against Respondent for violations of these provisions without a hearing, or waiver of hearing.

12. This Order is subject to approval of the Board:

(a) If the Board fails to approve this Order, it shall be of no force or effect on either party, and it shall not be admissible for any purpose in further proceedings in this matter.

(b) If the Board approves this Order, it shall fully dispose of all issues in this case.

### IT IS THEREFORE ORDERED:

**A. Education.** Respondent shall complete the following pre-approved, classroom courses no later than January 1, 2008, providing verification of compliance by January 15, 2008. Both courses must be listed as approved education under the Appraisal Qualification Board's Course Approval Program (AQB CAP). Courses may be applied to the continuing education Respondent is required to complete as a condition of certificate renewal on or prior to June 30, 2008.

1. 15-hour course on advanced residential applications and case studies
2. 30-hour course on advanced residential report writing

**B. Release from Order.** Sixty days after completion of the required education, Respondent will submit a log to the Board office of all appraisal reports done after the courses are completed. The Board will then select one or more reports for review by the Disciplinary Committee. Respondent shall provide the Committee with her complete work files for all appraisals selected for review. The Board shall determine whether to release Respondent from

this order at the next Board meeting scheduled after the Board's receipt of all information required under this Consent Order. If the reports are in substantial compliance with USPAP, the Board shall issue an order releasing Respondent from this Order. If the reports reveal multiple or significant deviations from USPAP, the Board may order additional education or a desk review process. No such order shall be final absent Respondent's consent without advance notice and an opportunity for hearing.

**AGREED AND ACCEPTED:**

**The Respondent**



Julie A. Owen

10-8-07

Date

**The Iowa Real Estate Appraiser  
Examining Board**



Michael Lara, Chair

10/25/07

Date

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**CR01617**

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**ORDER RELEASING RESPONDENT FROM  
PROBATION AND CLOSING CASE**

**RESPONDENT**

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Now on this 16<sup>th</sup> day of May, 2008, the Iowa Real Estate Appraiser Examining Board ("Board") having reviewed the Consent Order and Respondent's compliance with the terms thereof, FINDS that Julie Owen has fully and satisfactorily complied with the terms of the Consent Order, and should be released from probation.

IT IS THEREFORE ORDERED Respondent is released from probation.

  
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Michael Lara, Board Chair

Copies to:

Assistant Attorney General Pam Griebel  
Julie Owen