

# WISCONSIN DEPARTMENT OF REGULATION & LICENSING



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STATE OF WISCONSIN  
BEFORE THE REAL ESTATE APPRAISERS BOARD

IN THE MATTER OF THE DISCIPLINARY :  
PROCEEDINGS AGAINST :  
 : FINAL DECISION AND ORDER  
RAYMOND A. CHRIST, :  
RESPONDENT. : LS0405131APP

Division of Enforcement Case No. 03 APP 003

The parties to this action for the purpose of Wis. Stats. sec. 227.53 are:

Raymond A. Christ  
W4100 Pheasant Run  
Fond Du Lac, WI 54935

Division of Business Licensure and Regulation  
Wisconsin Real Estate Appraisers Board  
P.O. Box 8935  
Madison, WI 53708-8935

Department of Regulation and Licensing  
Division of Enforcement  
P.O. Box 8935  
Madison, WI 53708-8935

The parties in this matter agree to the terms and conditions of the attached Stipulation as the final decision of this matter, subject to the approval of the Wisconsin Real Estate Appraisers Board (“Board”). The Board has reviewed the Stipulation Agreement annexed to this Final Decision and Order, and considers it acceptable. Accordingly, the Board adopts the attached Stipulation and makes the following:

FINDINGS OF FACT

1. **Raymond A. Christ** ("Respondent"), date of birth 1/12/42, was issued a Certificate of Licensure, and Certificate of Certification as a Licensed Residential Appraiser (#9-682), which was first granted to him on 06/24/93. Christ's most recent address on file with the Department of Regulation and Licensing is W4100 Pheasant Run, Fond Du Lac, WI 54935.

2. Respondent completed appraisals for Associated Bank in Fond Du Lac on the following commercial properties:

	Estimated Market Values
a. 245 N Peters Ave., Fond Du Lac, WI	\$1,205,000.00
b. 1200 Main St., St. Cloud, WI	\$345,000.00

The purpose of the appraisals was to estimate market value as defined by the office of the controller of the currency under 12 CFR, Part #34, sub. Par. C. The intended use of the report was to assist the client in determining valuation for loan purposes.

3. The complaint against Respondent alleges that Respondent exceeded the scope of his certification as set forth in RL 81.05 (2). That section provides that a certified residential appraiser may conduct appraisals of residential real estate without regard to transaction value and of commercial real estate having a transaction value of not more than \$250,000.00.

## CONCLUSIONS OF LAW

1. The Wisconsin Real Estate Appraisers Board has jurisdiction to act in this matter pursuant to sec. 458.26, Wis. Stats.
2. The Wisconsin Real Estate Appraisers Board is authorized to enter into the attached Stipulation pursuant to sec. 227.44(5), Wis. Stats.
3. Respondent **Raymond A. Christ** has violated:
  - a. Wis. Stats. sec. 458.01(13),(14), 458.16(1), and 458.26 (3)(b)(c) , and Wis. Adm. Code secs. RL 81.05 (2) and RL 86.01(1) by conducting appraisals of commercial real estate having a transaction value of more than \$250,000.00.

## ORDER

NOW, THEREFORE, IT IS ORDERED THAT: Respondent **Raymond A. Christ** is hereby **REPRIMANDED**.

IT IS FURTHER ORDERED THAT: Respondent **Raymond A. Christ** pay partial cost of **\$500.00**, within 30 days of the date of this Order. Payment shall be made by **cashier's check or money order**, payable to the Wisconsin Department of Regulation and Licensing and sent to: **Department Monitor, Division of Enforcement, Department of Regulation and Licensing, PO Box 8935, Madison, WI 53708-8935**.

IT IS FURTHER ORDERED, that in the event Respondent **Raymond A. Christ** fails to pay the \$500.00 partial cost within the time and in the manner as set forth above, then and in that event, and without further notice to the Respondent, that his real estate appraiser's Certificate of Licensure and Certificate of Certification shall be suspended without further hearing and without further Order of the Board, and said suspension shall continue until the full amount of said costs have been paid to the Department of Regulation and Licensing, and his failure to pay the costs shall be considered a violation of this Order by the Board, and Respondent may be subjected to further discipline.

The Department of Regulation and Licensing, pursuant to sec. 458.26(5) Stats., reserves the right to appeal the Board's Final Decision and Order.

Dated this 13<sup>th</sup> day of May, 2004.

## WISCONSIN REAL ESTATE APPRAISERS BOARD

LaMarr Franklin  
A member of the Board