

WISCONSIN DEPARTMENT OF REGULATION & LICENSING



Wisconsin Department of Regulation & Licensing Access to the Public Records of the Reports of Decisions

This Reports of Decisions document was retrieved from the Wisconsin Department of Regulation & Licensing website. These records are open to public view under Wisconsin's Open Records law, sections 19.31-19.39 Wisconsin Statutes.

Please read this agreement prior to viewing the Decision:

- The Reports of Decisions is designed to contain copies of all orders issued by credentialing authorities within the Department of Regulation and Licensing from November, 1998 to the present. In addition, many but not all orders for the time period between 1977 and November, 1998 are posted. Not all orders issued by a credentialing authority constitute a formal disciplinary action.
- Reports of Decisions contains information as it exists at a specific point in time in the Department of Regulation and Licensing data base. Because this data base changes constantly, the Department is not responsible for subsequent entries that update, correct or delete data. The Department is not responsible for notifying prior requesters of updates, modifications, corrections or deletions. All users have the responsibility to determine whether information obtained from this site is still accurate, current and complete.
- There may be discrepancies between the online copies and the original document. Original documents should be consulted as the definitive representation of the order's content. Copies of original orders may be obtained by mailing requests to the Department of Regulation and Licensing, PO Box 8935, Madison, WI 53708-8935. The Department charges copying fees. *All requests must cite the case number, the date of the order, and respondent's name as it appears on the order.*
- Reported decisions may have an appeal pending, and discipline may be stayed during the appeal. Information about the current status of a credential issued by the Department of Regulation and Licensing is shown on the Department's Web Site under "License Lookup." The status of an appeal may be found on court access websites at: <http://ccap.courts.state.wi.us/InternetCourtAccess> and <http://www.courts.state.wi.us/wscqa>.
- Records not open to public inspection by statute are not contained on this website.

By viewing this document, you have read the above and agree to the use of the Reports of Decisions subject to the above terms, and that you understand the limitations of this on-line database.

Correcting information on the DRL website: An individual who believes that information on the website is inaccurate may contact the webmaster at web@drl.state.wi.gov

STATE OF WISCONSIN
BEFORE THE DEPARTMENT OF REGULATION AND LICENSING

IN THE MATTER OF UNLICENSED :
PRACTICE BY : FINAL DECISION AND SPECIAL
 : ORDER OF INJUNCTION
CRAIG D. SCHICK, : WIS. STAT. SEC. 440.21
RESPONDENT. :

[Case No. 06UNL024]

The parties to this action for the purposes of §227.53, Wis. Stats., are:

Craig D. Schick
1317 Dale Ave
Madison, WI 53705

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

Wisconsin 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 Department. The Department has reviewed this Stipulation and considers it acceptable. Accordingly, the Department in this matter adopts the attached Stipulation and makes the following:

FINDINGS OF FACT

1. Craig D. Schick has never been licensed as a real estate appraiser in the State of Wisconsin pursuant to Chapter 458 of the Wisconsin Statutes.
2. In the summer of 2005 Gregory Moriva supervised Mr. Schick in preparing appraisals.
3. On or about August 1, 2005, Mr. Moriva notified Mr. Schick that he did not have time to supervise him any longer and severed their relationship. Mr. Moriva signed off as Mr. Schick's supervisor for approximately five appraisals. The last appraisal that Mr. Moriva supervised and signed off on for Mr. Schick was dated August 1, 2005.
4. On or about March 20, 2006, Mr. Moriva was contacted by Community One Mortgage regarding a question they had on an appraisal submitted by Mr. Schick which contained Mr. Moriva's name as supervisor. It was at that time that Mr. Moriva realized that Mr. Schick had continued to use Mr. Moriva's electronic signature even after he told Mr. Schick he could no longer supervise him.
5. Appraisal reports filed by Mr. Schick containing Mr. Moriva's signature as supervisor after August 1, 2005, include the following:

Appraisal for Richard Parsons, 440 S. Pleasant St., Whitewater, invoice number 12282005, date of invoice 12/28/05;

Appraisal for Linda Santos, 216 N. Morris St., Stoughton, invoice number 5371111032005, date of invoice 11/03/05;

Appraisal for Brandon and Michelle Green, W5404 Drake Rd., Rio, invoice number 11082005, date of invoice 11/08/05;

Appraisal for Katey Chronister, 682 E. Countryside Dr. Evansville, invoice number 10312005, date of invoice 10/31/05;

Appraisal for Christine A. Anderson, 8604 W. Lynx Ave., Milwaukee, no invoice number, date of invoice 2/10/06; and

Appraisal for Timothy Waldron, 1300 E. South St., Stoughton, invoice date 012006, invoice date 01/20/06.

6. As part of the appraisal report Mr. Schick filed for property at 924 Prairie Garden Drive in Kewaskum, he included a photocopy of Mr. Moriva's license. When issued, the license contained an expiration date of 12/31/2005. The copy filed by Mr. Schick contained the expiration date of 12/31/2006.

7. Mr. Moriva alleges that Mr. Schick forged his original signature in red ink which he never uses, on an appraisal on at least one occasion.

8. Mr. Schick stated that the appraisals were "practice appraisals", meaning that they were not done for a client. An employee at Community One Mortgage stated that they were ordered from Mr. Schick for mortgage loan applications, and that one or more of the appraisals that Mr. Schick completed without a supervising appraiser were completed for federally funded transactions, which is a violation of 12 USC 3349, for which the financial institution can be held responsible.

9. On or about January 19, 2006, Mr. Schick completed an appraisal for property located at 1300 E South St., Stoughton, WI. Mr. Schick signed this appraisal as appraiser and included a Wisconsin License number of 1901-004 under his name. Mr. Schick included a photocopy of a license containing license number 1901-004, expiring 12/31/2006, in the name of Craig D. Schick. This license number is not assigned to Mr. Schick or Mr. Moriva but assigned to another real estate appraiser. Mr. Schick was not authorized to use this number. The signature line for "Supervisory Appraiser" is blank.

CONCLUSIONS OF LAW

1. The Wisconsin Department of Regulation and Licensing has jurisdiction over this matter pursuant to Wis. Stat. § 440.21(1) and (2).

2. The Wisconsin Department of Regulation and Licensing is authorized to enter into this stipulated resolution of this matter pursuant to Wis. Stat. § 227.44(5).

3. Pursuant to Wis. Stat. § 458.055(4) "no person may describe or refer to an appraisal of real estate located in this state by the term "Wisconsin Licensed" or any similar term unless the person is a certified appraiser or licensed appraiser."

4. Respondent, Craig D Schick, has engaged in activities that constitute the practice of real estate appraisal in the State of Wisconsin in violation of Wis. Stat. Chapter 458.

ORDER

NOW, THEREFORE, IT IS HEREBY ORDERED that Respondent, Craig D Schick, is enjoined administratively

from the practicing real estate appraisal or using a protected title without a license in the State of Wisconsin.

IT IS FURTHER ORDERED that Respondent, Craig D Schick, be, and hereby is, notified that any person who violates a special order such as this, after it is issued under §440.21, Wis. Stats., may be required to forfeit not more than \$10,000.00 for each offense, and that each day of continued violation constitutes a separate offense.

Dated at Madison, Wisconsin this 12th day of July, 2006.

Celia M. Jackson
Secretary
Department of Regulation and Licensing