

# WISCONSIN DEPARTMENT OF REGULATION & LICENSING



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IN THE MATTER OF THE DISCIPLINARY :  
PROCEEDINGS AGAINST :  
: FINAL DECISION AND ORDER  
LISA R. DORSCHNER, :  
RESPONDENT. : LS0710176APP

Division of Enforcement Case No. 06 APP 112

The parties to this action for the purpose of Wis. Stat. § 227.53 are:

Lisa R. Dorschner  
1040 East Florida Avenue  
Appleton, WI 54911

Wisconsin Real Estate Appraisers Board  
P.O. Box 8935  
Madison, WI 53708

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 disposition of this matter, subject to the approval of the Real Estate Appraisers Board (Board). The Board has reviewed this Stipulation and considers it acceptable.

Accordingly, the Board in this matter adopts the attached Stipulation and makes the following Findings of Fact and Conclusions of Law and Order:

FINDINGS OF FACT

1. **Lisa R. Dorschner** holds a certificate of licensure as a licensed appraiser in the state of Wisconsin (# 4-1328), which was first granted on 10/05/2000.
2. Ms. Dorschner's most recent address on file with the Wisconsin Department of Regulation and Licensing is 1040 East Florida Avenue, Appleton, WI 54911.
3. Ms. Dorschner submitted an application to the Department for a determination of AQB compliance. As part of the application process, Ms. Dorschner submitted three appraisals that were reviewed by the Department. Review of those three appraisals demonstrated that Ms. Dorschner's appraisals failed to be in compliance with the Uniform Standards of Professional Appraisal Practice in effect at the time the appraisals were completed, and the Department denied Ms. Dorschner's application.
4. The matter was referred to the Division of Enforcement for disciplinary action against her appraiser license in light of Ms. Dorschner's appraisals failing to comply with USPAP.
5. Ms. Dorschner's appraisals were reviewed by the Department and Real Estate Appraiser Board Member, and were found to be in violation of USPAP as detailed below.

COUNT I—Appraisal of Property at N6898 CTH H, Onoda, WI

6. On or about February 27, 2006, Ms. Dorschner completed an appraisal for property located at N6898 CTH H, Onoda, WI 54155. The appraisal showed a market value of \$ 165,000.
7. This appraisal was reviewed by the Department and it was determined that the appraisal violated the 2005 Uniform Standards of Professional Appraisal Practice (USPAP) in the following respects:
  - a. Standards Rule 1-1(c) by rendering services in a careless or negligent manner, such as by making a series of errors identified below that in the aggregate affects the credibility of the results of the appraisal. Adequate reasoning is not provided for adjustments, analysis, opinions and conclusions.
  - b. Standards Rule 1-2(a) by failing to identify the client and other intended users;
  - c. Standards Rule 1-2(a) by failing to adequately identify the characteristics of the property that are relevant to the type and definition of value and intended use of the appraisal. The site is not adequately identified or defined.
  - d. Standards Rule 1-2(d) by failing to fully determine the scope of work necessary to complete the assignment;
  - e. Standards Rule 1-2(d) by failing to identify and analyze the effect on use and value of existing land use regulations.
  - f. Standards Rule 1-4(a) by identifying 38 "comparable" properties in the subject neighborhood within 12 months that range in sale price from \$42,900 to \$579,000. All 38 sales are not comparable properties given the range of values indicated and the subject's appraised value of \$165,000. Also, none of the comparable sales have private well, septic and heating fuel like the subject, and none have a similar GLA to the subject.
  - g. Standards Rule 1-4(b) by failing to adequately develop an opinion of site value by an appropriate appraisal method or technique. The appraisal does not indicate how the site value is derived.
  - h. Standards Rule 1-4(b)(i) by failing to analyze such comparable cost data as are available to estimate the cost new of the improvements. Data is missing and conflicting in the cost approach.

COUNT II—Appraisal of Property at 1026-1022 E. Northwood Drive, Appleton, WI

8. On or about June 14, 2006, Ms. Dorschner completed an appraisal for property located at 1020-1022 E. Northwood Drive, Appleton, WI 54911. The appraisal showed a market value of \$ 134,000.
9. This appraisal was reviewed by the Department and it was determined that the appraisal violated the 2005 Uniform Standards of Professional Appraisal Practice (USPAP) in the following respects:
  - a. Standards Rule 1-1(c) by rendering services in a careless or negligent manner, such as by making a series of errors identified below that in the aggregate affects the credibility of the results of the appraisal. Adequate reasoning is not provided for adjustments, analysis, opinions and conclusions.
  - b. Standards Rule 1-2(a) by failing to identify the client and other intended users;
  - c. Standards Rule 1-2(a) by failing to adequately identify the characteristics of the property that are relevant to the type and definition of value and intended use of the appraisal. The site is not adequately identified or defined.
  - d. Standards Rule 1-2(d) by failing to fully determine the scope of work necessary to complete the assignment;
  - e. Standards Rule 1-3(a) by failing to identify and analyze the effect on use and value of existing land use regulations.
  - f. Standards Rule 1-4(a) by identifying 56 "comparable" properties in the subject neighborhood within 12 months that range in sale price from \$68,000 to \$247,500. All 56 sales are not comparable properties given the range of values indicated and the subject's appraised value of \$134,000.
  - g. Standards Rule 1-4(b) by failing to adequately develop an opinion of site value by an appropriate appraisal method or technique. The appraisal does not indicate how the site value is derived.
  - h. Standards Rule 1-4(b)(i) by failing to analyze such comparable cost data as are available to estimate the cost new of the improvements. Data is missing and conflicting in the cost approach.
  - i. Standards Rule 1-5(a)(b) by failing to fully analyze all agreements of sale, options or listings of subject property current as of the effective date of the appraisal and failing to analyze all sales of the subject property that occurred within the three years prior to the effective date of the appraisal. The subject is indicated as being listed for sale, but no further information is provided in the appraisal.

COUNT III—Appraisal of Property at 1738 Arizona Street, Oshkosh, WI

10. On or about April 26, 2006, Ms. Dorschner completed an appraisal for property located at 1738 Arizona Street, Oshkosh, WI 54901. The appraisal showed a market value of \$105,000.
11. This appraisal was reviewed by the Department and it was determined that the appraisal violated the 2005 Uniform Standards of Professional Appraisal Practice (USPAP) in the following respects:
  - a. Standards Rule 1-1(c) by rendering services in a careless or negligent manner, such as by making a series of errors identified below that in the aggregate affects the credibility of the results of the appraisal. Also, adequate reasoning is not provided for adjustments, analysis, opinions and conclusions. Some data in the sales grid conflicts with assessment data found on the City of Oshkosh website.
  - b. Standards Rule 1-2(a) by failing to identify the client and other intended users;
  - c. Standards Rule 1-2(a) by identifying 97 "comparable" properties in the subject neighborhood within 12 months that range in sale price from \$52,500 to \$150,000. All 97 sales are not comparable properties given the range of values indicated and the subject's appraised value of \$105,000. Sales comparison comments appear to be boilerplate text and do not adequately explain the reasoning behind the appraiser's value conclusion. Why is a \$5,000.00 adjustment made for two sites when one is double the size of the subject and one is triple the size of the subject?
  - d. Standards Rule 1-4(b)(i) by failing to adequately develop an opinion of site value by an appropriate appraisal method or technique. The appraisal does not indicate how the site value is derived.
  - e. Standards Rule 1-4(b)(i) by failing to provide cost estimates that are market oriented and supported. Data is missing and conflicting in the cost approach. The appraisal fails to explain why reproduction cost is used for an 80-year old home.
  - f. Standards Rule 1-5(a)(b) by failing to fully analyze all agreements of sale, options or listings of subject property current as of the effective date of the appraisal and failing to analyze all sales of the subject property that occurred within the three years prior to the effective date of the appraisal. The Respondent's appraisal did not report or explain previous transfers of the subject within the previous three years.

CONCLUSIONS OF LAW

1. The Wisconsin Real Estate Appraisers Board has jurisdiction to act in this matter pursuant to Wis. Stat. § 458.26, and is authorized to enter in the attached Stipulation pursuant to Wis. Stat. § 227.44(5).
2. The conduct described above in paragraphs 6-11 constitutes a violation of:
  - a. 2005 USPAP Standards Rule 1-1(c), developing an appraisal;
  - b. 2005 USPAP Standards Rule 1-2(a), intended users;
  - c. 2005 USPAP Standards Rule 1-2(a), property characteristics;
  - d. 2005 USPAP Standards Rule 1-2(d), scope;
  - e. 2005 USPAP Standards Rule 1-3(a), land use regulations;
  - f. 2005 USPAP 1-4(a), sales comparison approach;
  - g. 2005 USPAP Standards Rule 1-4(b), cost approach; and
  - h. 2005 USPAP Standards Rule 1-5(a) and (b), agreements of sale and all sales within previous three years.
3. As a result of the above USPAP violations, Ms. Dorschner is deemed to have also violated Wis. Admin. Code § 86.01(2), thereby subjecting herself to discipline pursuant to Wis. Admin. Code § 86.01(1) and Wis. Stat. § 458.26(3)(b) and (c).

NOW, THEREFORE, IT IS HEREBY ORDERED that:

1. The certificate of licensure of Respondent **Lisa R. Dorschner**, license # 4-1328, is hereby **REPRIMANDED**.
2. The certificate of licensure of Respondent **Lisa R. Dorschner**, license # 4-1328, is hereby **LIMITED** as follows:
  - a. Respondent **Lisa R. Dorschner** shall, within one year of the date of this Order, successfully complete the courses entitled "Basic Appraisal Principles" and "Basic Appraisal Procedures" offered by the Appraisal Institute, at her own expense, including taking and passing the exam offered for the course.
  - b. Ms. Dorschner shall submit proof of the same in the form of verification from the institution providing the education to the address stated below. None of the education completed pursuant to this requirement may be used to satisfy any continuing education requirements that are or may be instituted by the Board or the Department of Regulation and Licensing.
  - c. Six months after the successful completion of the education required in paragraph a., Ms. Dorschner shall submit a roster of all appraisals completed in the previous six months. The Department Monitor will select three appraisals at random to be reviewed by the Department. A finding of USPAP violation(s) in these appraisals may result in further discipline. These appraisals, and all future appraisals, shall contain a complete work file that includes a hard copy of the assignment from the lender or client, adequately document the listing and/or sales history for the subject property, contain copies of MLS data or notes in regard to comparable sales, include sources of zoning information, include a zoning map or plat map with dimensions of the subject property, and any documentation with respect to the characteristics of the subject property.
  - d. Ms. Dorschner shall not rely on any trainee, clerical staff and/or office assistant to provide any research assistance. This limitation shall remain in place for two years from the date of this Order.
3. **Lisa R. Dorschner** shall, within 60 days of the date of this Order, pay **COSTS** of this matter in the amount of \$ 575.00.
4. Proof of successful seminar/course completion, submission of three additional appraisals, and payment of costs (made payable to the Wisconsin Department of Regulation and Licensing) shall be mailed, faxed or delivered to the Department Monitor at this address:

Department Monitor

Division of Enforcement  
Department of Regulation and Licensing  
P.O. Box 8935, Madison, WI 53708-8935  
Telephone (608) 261-7964, Fax (608) 266-2264

5. Violation of any of the terms of this Order may be construed as conduct impeding public health, safety and welfare and may result in a summary suspension of Respondent's license. The Board in its discretion may in the alternative impose additional conditions and limitations or other additional discipline for a violation of any of the terms of this Order. In the event Respondent fails to timely submit any payment of the costs as set forth above or fails to complete the education as ordered, or is otherwise in violation of this order, Ms. Dorschner's license # 4-1328 SHALL BE SUSPENDED, without further notice or hearing, until Respondent has complied with the terms of this Order.

6. This Order is effective on the date of its signing.

WISCONSIN REAL ESTATE APPRAISERS BOARD

by: Mark P. Kowbel 10/17/2007  
A Member of the Board Date