

# WISCONSIN DEPARTMENT OF REGULATION & LICENSING



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**STATE OF WISCONSIN  
BEFORE THE REAL ESTATE APPRAISERS BOARD**

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**IN RE DISCIPLINARY PROCEEDINGS  
AGAINST**

**RUBEN FIELDS,**

**RESPONDENT.**

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**FINAL DECISION AND ORDER**

**LS0811198APP**

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Division of Enforcement Case No. 07 APP 131 and 08 APP 065

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

Ruben Fields  
4907 North Cumberland Blvd  
Milwaukee, WI 53217

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

**PROCEDURAL HISTORY**

The parties in these matters agree to the terms and conditions of the attached Stipulation as the final decision of the matter(s), subject to the approval of the Real Estate Appraisers 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. Respondent Ruben Fields ("Fields"), whose last known address of record with the Department of Regulation and Licensing ("Department") is 4907 North Cumberland Blvd., Milwaukee, WI 53217, and whose date of birth is March 25, 1977, holds a certificate of licensure and license as a licensed appraiser in the state of Wisconsin (#4-1496). The certificate was first granted on November 26, 2002, and expired on December 14, 2007.

2. On April 14, 2008, Mr. Fields entered a plea of guilty to one count of wire fraud, contrary to 18 U.S.C. §§ 1342 and 1343. Specifically, Mr. Fields admitted that,

"At the request and direction of other scheme participants, Fields completed property appraisals which falsely inflated the condition and value of subject properties, including property located at 3374 North 25<sup>th</sup> Street... Fields' appraisal... falsely showed the residence to be in average condition with no major repairs needed. In fact the property was in poor condition..."

3. Per the sentencing agreement, Mr. Fields agreed that three other appraisals, which were charged in the criminal indictment, could also be considered against him for the purposes of sentencing.

4. Mr. Fields' sentencing, originally scheduled for October 2, 2008, has been delayed to a date to be determined.

5. Per Wis. Admin. Code § RL 86.01 (5), "Certified and licensed appraisers shall not knowingly omit, understate, misrepresent, or conceal material facts in their appraisals."

6. Per Wis. Stat. § 458.26 (3), "...the board may limit, suspend or revoke any certificate under this chapter... if the department or board finds that the... holder of the certificate has done any of the following: (b) Engaged in unprofessional or unethical conduct in violation of rules promulgated under s. 458.24. (c) Engaged in conduct while practicing as an appraiser which evidences a lack of knowledge or inability to apply professional principles or skills."

### CONCLUSIONS OF LAW

1. The Wisconsin Real Estate Appraisers Board has jurisdiction to act in these matters pursuant to Wis. Stat. § 458.26.

2. The Wisconsin Real Estate Appraisers Board has authority to enter into this stipulated resolution of this matter pursuant to Wis. Stat. § 227.44 (5).

3. By participating in a scheme to defraud lending institutions by preparing appraisal reports containing materially false information, as described more fully above in paragraphs 2 and 3 of the Findings of Fact, **RUBEN FIELDS** has knowingly omitted, understated, misrepresented, or concealed material facts in appraisals in violation of Wis. Admin. Code § RL 86.01 (5), and thereby engaged in unprofessional and unethical conduct in violation of a rule promulgated under Wis. Stat. § 458.24, and engaged in conduct while practicing as an appraiser which evidences a lack of ability to apply professional principles, thereby subjecting himself to discipline per Wis. Stat. § 458.26(3)(b) and (c).

## ORDER

NOW, THEREFORE, IT IS HEREBY ORDERED that:

1. The certificate of licensure and license of Respondent **RUBEN FIELDS** (#4-1496) shall be, and hereby is **REVOKE** including the right to renew his license. Mr. Fields shall not be granted a new license for a period of no less than FOUR YEAR. Fields shall submit evidence of rehabilitation with any application for licensure.

IT IS FURTHER ORDERED that:

2. **Reuben Fields** is further ordered to pay the costs of these investigations in the amount of FIVE HUNDRED DOLLAR (\$500.00). Costs shall be immediately due and owing upon submitting any application for any license administered by the Department of Regulation and Licensing.

3. All indicia of certification and licensure shall be submitted to the Department Monitor within 15 days of the date of signing this order by mailing or delivering the same to:

Department Monitor  
Division of Enforcement  
Department of Regulation and Licensing  
P.O. Box 8935, Madison, WI 53708-8935  
Telephone (608) 261-7904, Fax (608) 266-2264

4. Case numbers 07 APP 131 and 08 APP 065 are hereby closed. Respondent may petition the Board to consider modification of the Order (including re-instatement of the right to seek renewal of his license) upon resolution of all current criminal charges against him, and after submitting to a full investigation of these matters by the Department of Regulation and Licensing, Division of Enforcement.

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

REAL ESTATE APPRAISERS BOARD

By: Marla Britton  
A Member of the Board

11/19/08  
Date

STATE OF WISCONSIN  
BEFORE THE REAL ESTATE APPRAISERS BOARD

IN RE DISCIPLINARY PROCEEDINGS	:	
AGAINST	:	
	:	STIPULATION
RUBEN FIELDS,	:	
	:	LS _____
	:	
RESPONDENT.	:	

Division of Enforcement Case No. 07 APP 131 and 08 APP 065

It is hereby stipulated and agreed, by and between Ruben Fields, Respondent; Michael Steinle, attorney for Respondent; and Mark A. Herman, attorney for Complainant, State of Wisconsin, Department of Regulation and Licensing, Division of Enforcement, as follows:

1. This Stipulation resolves pending investigations of Respondent’s licensure by the Division of Enforcement (07 APP 131 and 08 APP 065). Respondent consents to the resolution of this investigation by stipulation and without the issuance of a formal complaint.
2. Respondent understands that by signing this Stipulation he voluntarily and knowingly waives his rights, including: the right to a hearing on the allegations against him, at which time the state has the burden of proving those allegations by a preponderance of the evidence; the right to confront and cross-examine the witnesses against him; the right to call witnesses on his behalf and to compel their attendance by subpoena; the right to testify himself; the right to file objections to any proposed decision and to present briefs or oral arguments to the officials who are to render the final decision; the right to petition for rehearing; and all other applicable rights afforded to him under the United States Constitution, the Wisconsin Constitution, the Wisconsin Statutes, the Wisconsin Administrative Code, and any other provisions of state or federal law. Respondent neither admits nor denies the allegations contained in the attached Final Decision and Order, but admits that there is evidence from which the Board can make the Findings of Fact and reach the Conclusions of Law found therein.
3. Respondent has been provided with the opportunity to obtain the advice of legal counsel prior to signing this Stipulation.
4. Respondent agrees to the adoption of the attached Final Decision and Order by the Real Estate Appraisers Board (Board). The parties to the Stipulation consent to the entry of the attached Final Decision and Order without further notice, pleading, appearance or consent of the parties. Respondent waives all rights to any appeal of the Board’s order, if adopted in the form as attached.
5. If the terms of this Stipulation are not acceptable to the Board, the parties shall not be bound by the contents of this Stipulation, and the matter shall then be returned to the Division of Enforcement for further proceedings. In the event that this Stipulation is not accepted by the Board, the parties agree not to contend that the Board has been prejudiced or biased in any manner by the consideration of this attempted resolution.
6. The parties to this Stipulation agree that the attorney or other agent for the Division of Enforcement and any member of the Real Estate Appraisers Board ever assigned as an advisor in this investigation may appear before the Board, without the presence of Respondent or his attorney, for purposes of speaking in support of this agreement and answering questions that any person may have in connection with the Board’s deliberations on the Stipulation. Additionally, any such Board advisor may vote on whether the Board should accept this Stipulation and issue the attached Final Decision and Order.
7. Respondent is informed that should the Board adopt this Stipulation, the Board’s Final Decision and Order is a public record and will be published in accordance with standard Department procedure.
8. The Division of Enforcement joins Respondent in recommending the Board adopt this Stipulation and issue the

attached Final Decision and Order.

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**RUBEN FIELDS**  
Respondent  
4907 North Cumberland Blvd  
Milwaukee, WI 53217

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Date

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**MICHAEL STEINLE**  
Attorney for Respondent  
309 North Water Street, Suite 215  
Milwaukee, WI 53202

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Date

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**MARK A. HERMAN**  
Attorney, Division of Enforcement  
1400 East Washington Avenue  
Madison, WI 53708-8935

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Date