

## WISCONSIN DEPARTMENT OF SAFETY AND PROFESSIONAL SERVICES



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STATE OF WISCONSIN  
BEFORE THE REAL ESTATE APPRAISERS BOARD

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IN THE MATTER OF DISCIPLINARY  
PROCEEDINGS AGAINST

LYNETTE C. KETCHAM,  
RESPONDENT.

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:  
: FINAL DECISION AND ORDER  
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:

0004533

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Division of Legal Services and Compliance Case Nos. 13 APP 091 and 13 APP 095

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

Lynette C. Ketcham  
3027 Old Orchard Road  
Eau Claire, WI 54703

Wisconsin Real Estate Appraisers Board  
P.O. Box 8366  
Madison, WI 53708-8366

Division of Legal Services and Compliance  
Department of Safety and Professional Services  
P.O. Box 7190  
Madison, WI 53707-7190

PROCEDURAL HISTORY

A disciplinary proceeding was commenced in this matter by the filing of a Notice of Hearing and Complaint with the Wisconsin Department of Hearings and Appeals on August 6, 2015. Prior to the hearing on the Complaint, the parties in this matter agreed 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, Conclusions of Law and Order.

FINDINGS OF FACT

1. Respondent Lynette C. Ketcham (dob September 4, 1970) is certified in the State of Wisconsin as a Certified Residential Appraiser, having certificate of licensure and certification number 1223-9, first issued on May 25, 2001, and current through December 14, 2015. Lynette C. Ketcham's most recent address on file with the Wisconsin Department of

Safety and Professional Services (Department) is 3027 Old Orchard Road, Eau Claire, WI 54703.

2. On June 11, 2013, Respondent performed an appraisal of property located at 1342 Birch Park Ridge, Houlton, WI 54082.

3. On or about October 2, 2013, the Department received a complaint alleging Respondent's appraisal of the Houlton property violated the Uniform Standards of Professional Appraisal Practice (USPAP). Division of Legal Services and Compliance (DLSC) Case Number 13 APP 091 was subsequently opened for investigation.

4. On October 11, 2013, Respondent performed an appraisal of property located at 1919 Wildflower Drive, Marshfield, WI 54449.

5. On or about October 17, 2013, the Department received a complaint alleging Respondent's appraisal of the Marshfield property violated USPAP. DLSC Case Number 13 APP 095 was subsequently opened for investigation.

6. Respondent's appraisals were reviewed by DLSC, and it concluded that the appraisals and appraisal reports violated USPAP Rules and/or Standards Rules (SR).

7. On August 6, 2015, DLSC filed a formal complaint against Respondent alleging that she failed to cooperate in a timely manner with the Board's investigation of the complaints filed against her and failed to make available to the Department, Board or agents of the Department or Board the records required to be maintained under s. 458.18, Stats., upon request, for purposes of investigation, review or audit.

8. Respondent does not admit to any violations alleged in DLSC Case Numbers 13 APP 091 and 13 APP 095 or any violations alleged in the August 6, 2015 formal complaint, but she does not wish to contest them.

9. Respondent does not intend to renew her certificate of licensure and certification to practice as a Certified Residential Appraiser when her certificate of licensure and certification expires on December 14, 2015 and, in the interest of resolving this matter, consents to entry of this Final Decision and Order.

#### 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 into the attached Stipulation pursuant to Wis. Stat. § 227.44(5).

2. As a result of the USPAP violations referenced above, Lynette C. Ketcham is subject to discipline pursuant to Wis. Stat. § 458.26(3)(b), (c) and (i).

#### ORDER

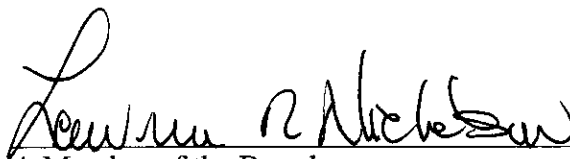
1. The attached Stipulation is accepted.

2. The VOLUNTARY SURRENDER of Respondent Lynette C. Ketcham's right to renew her Certified Residential Appraiser certificate of licensure and certification (number 1223-9) is ACCEPTED.

3. This surrender constitutes Respondent's permanent relinquishment of her right to renew her Certified Residential Appraiser certificate of licensure and certification, and once her certificate expires, her right to use any titles set forth in Wis. Stat. § 458.055. The Board will not, at any time in the future, process or otherwise consider an application for or attempt at renewal by Respondent of any credentials necessary to practice as a real estate appraiser in the State of Wisconsin.

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

WISCONSIN REAL ESTATE APPRAISERS BOARD

by:   
A Member of the Board

2/10/2016  
Date

STATE OF WISCONSIN  
BEFORE THE REAL ESTATE APPRAISERS BOARD

IN THE MATTER OF DISCIPLINARY  
PROCEEDINGS AGAINST

LYNETTE C. KETCHAM,  
RESPONDENT.

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STIPULATION

0004533

Division of Legal Services and Compliance Case Nos. 13 APP 091 and 13 APP 095

Respondent Lynette C. Ketcham and the Division of Legal Services and Compliance,  
Department of Safety and Professional Services, stipulate as follows:

1. This Stipulation is entered into as a result of a pending proceeding by the Division of Legal Services and Compliance. Respondent consents to the resolution of this proceeding by Stipulation.

2. Respondent understands that by signing this Stipulation, Respondent voluntarily and knowingly waives the following rights:

- the right to a hearing on the allegations against Respondent, 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 Respondent;
- the right to call witnesses on Respondent's behalf and to compel their attendance by subpoena;
- the right to testify on Respondent's own behalf;
- 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 Respondent under the United States Constitution, the Wisconsin Constitution, the Wisconsin Statutes, the Wisconsin Administrative Code, and other provisions of state or federal law.

3. Respondent is aware of Respondent's right to seek legal representation and has been provided an opportunity to obtain legal counsel before signing this Stipulation.

4. Respondent agrees to the adoption of the attached Final Decision and Order by the Wisconsin 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.

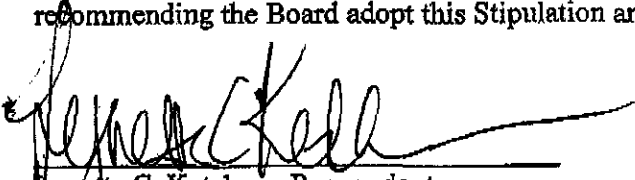
5. If the terms of this Stipulation are not acceptable to the Board, the parties shall not be bound by the contents of this Stipulation, and the matter shall then be returned to the Division

of Legal Services and Compliance for further proceedings. In the event that the 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.

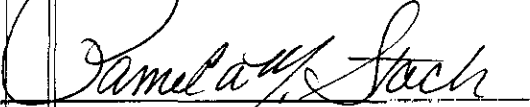
6. The parties to this Stipulation agree that the attorney or other agent for the Division of Legal Services and Compliance and any member of the Board ever assigned as an advisor in this investigation may appear before the Board in open or closed session, without the presence of Respondent, for purposes of speaking in support of this agreement and answering questions that any member of the Board may have in connection with deliberations on the Stipulation. Additionally, any such 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 Legal Services and Compliance joins Respondent in recommending the Board adopt this Stipulation and issue the attached Final Decision and Order.

  
Lynette C. Ketcham, Respondent  
3027 Old Orchard Rd.  
Eau Claire, WI 54703  
Credential no. 1223-9

11/19/15  
Date

  
Pamela M. Stach, Attorney  
Division of Legal Services and Compliance  
P.O. Box 7190  
Madison, WI 53707-7190

11/19/15  
Date