

## WISCONSIN DEPARTMENT OF SAFETY AND PROFESSIONAL SERVICES



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The status of an appeal may be found on court access websites at:

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STATE OF WISCONSIN  
BEFORE THE REAL ESTATE APPRAISERS BOARD

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IN THE MATTER OF THE CERTIFICATE OF :  
MICHAEL J. LOCKE, : FINAL DECISION AND ORDER  
LICENSEE. : FOR REMEDIAL EDUCATION  
: **ORDER 0006542**

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Division of Legal Services and Compliance Case No. 18 APP 028

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

Michael J. Locke  
1230 E. Wisconsin Ave.  
Appleton, WI 54911

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 Real Estate Appraisers Board (Board) on June 6, 2019. 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 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, Conclusion of Law and Order.

FINDINGS OF FACT

1. Licensee Michael J. Locke (DOB July 21, 1969) is licensed by the State of Wisconsin as a Certified Residential Appraiser, having certificate of licensure and certification number 1043-9, first issued on December 13, 1996 and current through December 14, 2019. Licensee's most recent address on file with the Wisconsin Department of Safety and Professional Services (Department) is 1230 East Wisconsin Avenue, Appleton, Wisconsin 54911.

2. On or about May 11, 2018, the Department received a complaint alleging that Licensee signed an appraisal report dated July 21, 2017, for an appraisal of property located at 519 North Sampson Street, Appleton, Wisconsin 54911 that Licensee did not actually perform. Division of Legal Services and Compliance Case Number 18 APP 028 was subsequently opened for investigation.

3. Licensee's appraisal company, Locke Appraisal Associates, Inc., submitted an appraisal report dated July 21, 2017, for an appraisal of property located at 519 North Sampson Street, Appleton, Wisconsin 54911 signed by Michael J. Locke to its lender client.

4. The appraisal of property located at 519 North Sampson Street, Appleton, Wisconsin 54911 was performed by Licensee's certified staff appraiser, T.P.B., not Licensee.

5. Licensee did not authorize the use of his signature for the appraisal of property located at 519 North Sampson Street, Appleton, Wisconsin 54911.

6. Licensee failed to exercise due care to prevent the unauthorized use of his signature. [Wis. Admin. Code § SPS 86.01(1).]

7. Licensee agrees that failure to submit proof of successful completion of the ordered education as set forth below shall constitute conduct which reflects adversely on his fitness to practice as a real estate appraiser as set forth in Wis. Admin. Code § SPS 86.01(13).

8. In resolution of this matter, Licensee consents to the entry of the following Conclusions of Law and Order.

#### CONCLUSION 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).

#### ORDER

1. The attached Stipulation is accepted.
2. Within 90 days of the date of this Order, Michael J. Locke shall, at his own expense, take and successfully complete 19 hours of education as follows:
  - a. USPAP (15 hours) (must be taken online), and
  - b. Business Practices and Ethics (4 hours) (may be taken in person in a classroom setting or online).
  - c. Each course attended in satisfaction of this Order must be offered by a provider pre-approved by the Board or its designee. Licensee shall be responsible for locating course(s) satisfactory to the Board and for obtaining the required

approval of the course(s) from the Board or its designee. Licensee must take and pass any exam(s) offered for the course(s).

d. Licensee shall submit proof of successful completion of the education in the form of verification from the institution providing the education to the Department Monitor at the address stated below. None of the education completed pursuant to this requirement may be used to satisfy any continuing education requirements that have been or may be instituted by the Board or Department and may not be used in any future attempt to upgrade a credential.

3. Requests for course approval and proof of successful course completion shall be sent by Licensee to the Department Monitor at the address below:

Department Monitor  
Division of Legal Services and Compliance  
Department of Safety and Professional Services  
P.O. Box 7190, Madison, WI 53707-7190  
Telephone (608) 267-3817; Fax (608) 266-2264  
DSPSMonitoring@wisconsin.gov

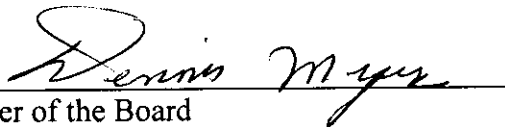
You may also submit this information online via DSPS' Monitoring Case Management System at <https://app.wi.gov/DSPSMonitoring>.

4. This Order does not constitute discipline.
5. This Order is effective on the date of its signing.

WISCONSIN REAL ESTATE APPRAISERS BOARD

by:

A Member of the Board



Date

11-15-19

STATE OF WISCONSIN  
BEFORE THE REAL ESTATE APPRAISERS BOARD

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IN THE MATTER OF THE CERTIFICATE OF :  
MICHAEL J. LOCKE, : STIPULATION  
LICENSEE. :  
ORDER 0006542

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Division of Legal Services and Compliance Case No. 18 APP 028

Licensee Michael J. Locke 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. Licensee consents to the resolution of this proceeding by Stipulation.

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

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

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

4. Licensee 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. Licensee waives all rights to any appeal of the Board's order, if adopted in the form as attached.

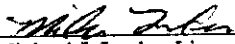
5. If the terms of this Stipulation are not acceptable to the Board, the parties shall not be bound by the contents of this Stipulation, and the matter shall then be returned to the Division of Legal Services and Compliance for further proceedings. In the event that the Stipulation is

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.

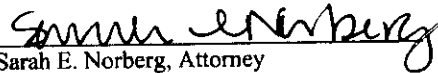
6. The parties to this Stipulation agree that the attorney or other agent for the Division of Legal Services and Compliance and any member of the Board ever assigned as an advisor in this proceeding may appear before the Board in open or closed session, without the presence of Licensee, for purposes 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. Licensee 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 Licensee in recommending the Board adopt this Stipulation and issue the attached Final Decision and Order.

  
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Michael J. Locke, Licensee  
1230 E. Wisconsin Ave.  
Appleton, WI 54911  
Credential no. 1043-9

11/14/2019  
Date

  
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Sarah E. Norberg, Attorney  
Division of Legal Services and Compliance  
P.O. Box 7190  
Madison, WI 53707-7190

11.12.19  
Date