

## 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

RAYMOND A. CHRIST,  
RESPONDENT.

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FINAL DECISION AND ORDER

**ORDER 0007498**

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Division of Legal Services and Compliance Case No. 20 APP 009

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

Raymond A. Christ  
Fond Du Lac, WI 54937-7796

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

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 Wisconsin 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 Raymond A. Christ (Birth Year 1942) is certified by the State of Wisconsin as a certified residential appraiser, having certificate of licensure and certification number 682-9, first issued on June 24, 1993 and current through December 14, 2021. Respondent's most recent address on file with the Wisconsin Department of Safety and Professional Services (Department) is in Fond Du Lac, Wisconsin 54937-7796.

2. On October 17, 2007, the Board reprimanded Respondent and ordered him to complete two courses of remedial education, given a one-year limitation of his credential to prohibit the supervision of other appraisers, and assessed a forfeiture of \$1,000 (Final Decision and Order #LS0710174APP) in Case Number 06 APP 120 for violating the Uniform Standard of Professional Appraisal Practice Competency Rule, and Standards Rules (SR) 1-1(a), (b), and (c), SR 1-2(e), and SR 1-5(a).

3. On November 11, 2009, the Board ordered Respondent to complete 15 hours of education (Final Decision and Order #LS09111110APP) in Case Number 08 APP 081 for violating the USPAP Competency Rule, and SR 1-1(a), (b), (c), SR 1-2 (e)(i), SR 1-3(a), SR 1-4(a), SR 2-1(a),(b), SR 2-2(b)(iii), SR 1-2(f), (g), SR 2-2 (b)(x), SR 2-1 (c), and SR 2-2.

4. On March 24, 2020, the Department received a complaint alleging that Respondent had performed an inadequate appraisal. The Division of Legal Services and Compliance (DLSC) subsequently opened Case Number 20 APP 009 for investigation.

5. On October 19, 2019, Respondent submitted an appraisal of a property located at W10613 State Road 49, Town of Waupun, Wisconsin 53963.

6. Respondent's appraisal was reviewed by the DLSC and was found to be deficient in the following ways:

- a. Respondent did not label the report as an Appraisal Report or Restricted Appraisal Report. Respondent reported the effective date of the appraisal as October 19, 2019 but failed to report the date of the report or signature date. Respondent did not provide his opinion of a reasonable exposure time linked to his value opinion. [SR 1-2(c), SR 2-2, SR 2-2(a)(vi)].
- b. Respondent did not report any information on the legal characteristics of the subject property or zoning. Respondent's workfile did not include research of the subject's location or zoning. [Scope of Work Rule, Record Keeping Rule, SR 1-2(e)(i)].
- c. Respondent failed to report the Highest and Best Use for all four parcels of land in the subject property. Respondent's workfile did not contain any support that an opinion of Highest and Best Use was developed. [SR 1-3(b), SR 2-2(a)(x)].
- d. Respondent did not include the necessary similar certification with a signature, "I have performed no services, as an appraiser or in any other capacity regarding the property that is the subject of this report within the three year period immediately preceding acceptance of this assignment." [SR 2-3].
- e. In the Sales Comparison Approach section, Respondent incorrectly reported the sale price for Comparable Sale #3 and did not adequately research and verify the sale. [Scope of Work Rule, SR 1-4(a), SR 2-1(a)].

7. In resolution of this matter, Respondent consents to the entry of the following Conclusions of Law 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. By the conduct described in the Findings of Fact, Respondent violated the Record Keeping Rule by failing to include in Respondent's workfile all other data, information, and documentation necessary to support Respondent's opinions and conclusions and to show compliance with USPAP.

3. By the conduct described in the Findings of Fact, Respondent violated the Scope of Work Rule by failing to gather and analyze information about the assignment elements that are necessary to properly identify the appraisal problem to be solved.

4. By the conduct described in the Findings of Fact, Respondent violated SR 1-1(a) by failing to be aware of, understand, and correctly employ those recognized methods and techniques that are necessary to produce a credible appraisal.

5. By the conduct described in the Findings of Fact, Respondent violated SR 1-2(c), (e)(i) by:

- a. failing to identify the type and definition of value, and, if the value opinion to be developed is market value, ascertain whether the value is to be the most probable price.
- b. failing to identify the characteristics of the property that are relevant to the type and definition of value and intended use of the appraisal, including its location and physical, legal, and economic attributes.

6. By the conduct described in the Findings of Fact, Respondent violated SR 1-3(b) by failing to develop an opinion of the highest and best use of the real estate when it was necessary for credible assignment results in developing a market value opinion.

7. By the conduct described in the Findings of Fact, Respondent violated SR 1-4(a) by failing to analyze such comparable sales data as are available to indicate a value conclusion when a sales comparison approach was necessary for credible assignment results.

8. By the conduct described in the Findings of Fact, Respondent violated SR 2-1(a), (b) by:

- a. failing to clearly and accurately set forth the appraisal in a manner that will not be misleading.
- b. failing to include in Respondent's appraisal report sufficient information to enable the intended users of the appraisal to understand the report properly.

9. By the conduct described in the Findings of Fact, Respondent violated SR 2-2 by failing to prepare the appraisal report as either an Appraisal Report or a Restricted Appraisal Report and prominently state whether the report he prepared was an Appraisal Report or a Restricted Appraisal Report.

10. By the conduct described in the Findings of Fact, Respondent violated SR 2-2(a)(vi), (a)(x) by:

- a. failing to state the effective date of the appraisal and the date of the report.
- b. failing to summarize the support and rationale for the opinion of highest and best use.

11. By the conduct described in the Findings of Fact, Respondent violated SR 2-3 by failing to include in the appraisal report a signed certification that is similar in content to the form provided in SR 2-3.

12. As a result of the above violations, Respondent has violated Wis. Admin. Code § SPS 86.01(1) and (2), and is therefore subject to discipline pursuant to Wis. Stat. § 458.26(3)(c) and (i).

### ORDER

1. The attached Stipulation is accepted.
2. Respondent Raymond A. Christ is REPRIMANDED.
3. Respondent Raymond A. Christ's certified residential appraiser certificate of licensure and certification (no. 682-9) is LIMITED as follows:
  - a. Within sixty (60) days of the date of this Order, Respondent shall successfully complete thirty-seven (37) hours of education consisting of the following courses offered by a provider pre-approved by the Board's monitoring liaison, including taking and passing any exam offered for the courses.
    - i. National USPAP course (15 hours) (must be taken online).
    - ii. Appraiser Self-Protection: Documentation and Record Keeping (4 hours).
    - iii. Rural Valuation Basics (7 hours).
    - iv. Complex Properties: The Odd Side of Appraisal (7 hours).
    - v. Scope of Work: Appraisals and Inspections (4 hours).
  - b. With the exception of the National USPAP Course which must be taken online, the courses listed above may be taken in person in a classroom setting or online.
  - c. Respondent shall submit proof of successful completion of the ordered education in the form of verification from the institution providing the education to the Department Monitor at the address stated below.
  - d. The education completed pursuant to this Order may not be used to satisfy any other continuing education requirements with the Board.

4. Within ninety (90) days from the date of this Order, Respondent Raymond A. Christ shall pay the COSTS of this matter in the amount of \$1,509.

5. Requests for pre-approval, proof of successful course completion, and payment of costs (made payable to the Wisconsin Department of Safety and Professional Services) shall be sent by Respondent 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://dspsmonitoring.wi.gov/>

6. In the event Respondent violates any term of this Order, Respondent's certificate of licensure and certification (number 682-9), or Respondent's right to renew his certificate of licensure and certification, may, in the discretion of the Board or its designee, be SUSPENDED, without further notice or hearing, until Respondent has complied with the terms of the Order. The Board may, in addition and/or in the alternative, refer any violation of this Order to the Division of Legal Services and Compliance for further investigation and action.

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

WISCONSIN REAL ESTATE APPRAISERS BOARD

by:   
A Member of the Board

08/03/2021  
Date

STATE OF WISCONSIN  
BEFORE THE REAL ESTATE APPRAISERS BOARD

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IN THE MATTER OF DISCIPLINARY  
PROCEEDINGS AGAINST

RAYMOND A. CHRIST,  
RESPONDENT.

STIPULATION

**ORDER 0007498**

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Division of Legal Services and Compliance Case No. 20 APP 009

Respondent Raymond A. Christ 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 investigation by the Division of Legal Services and Compliance. Respondent consents to the resolution of this investigation 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. Respondent is represented by Attorney Daniel Mullin.

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.

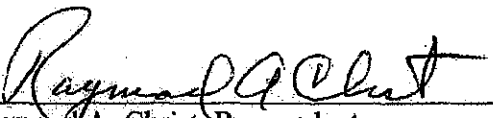
5. If the terms of this Stipulation are not acceptable to the Board, the parties shall not be bound by the contents of this Stipulation, and the matter shall then be returned to the Division

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.

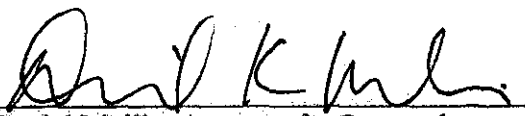
6. The parties to this Stipulation agree that the attorney or other agent for the Division of Legal Services and Compliance and any member of the Board ever assigned as an advisor in this investigation may appear before the Board in open or closed session, without the presence of Respondent, for purposes 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.

  
Raymond A. Christ, Respondent  
Fond Du Lac, WI 54937-7796  
Credential No. 682-9

7-27-21  
Date

  
Daniel Mullin, Attorney for Respondent  
710 N. Plankinton Ave, Suite 500  
Milwaukee, WI 53203

7.27.2021  
Date

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

7/27/2021  
Date