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**Rules of**  
**Department of Insurance,**  
**Financial Institutions and**  
**Professional Registration**  
**Division 2245—Real Estate Appraisers**  
**Chapter 3—Applications for Certification and**  
**Licensure**

<b>Title</b>	<b>Page</b>
<b>20 CSR 2245-3.001</b> Implementation of 2015 AQB Criteria .....	3
<b>20 CSR 2245-3.005</b> Trainee Real Estate Appraiser Registration .....	3
<b>20 CSR 2245-3.010</b> Applications for Certification and Licensure .....	4
<b>20 CSR 2245-3.020</b> Certification and Licensure Examinations.....	6



**Title 20—DEPARTMENT OF  
INSURANCE, FINANCIAL  
INSTITUTIONS AND  
PROFESSIONAL REGISTRATION**  
Division 2245—Real Estate Appraisers  
Chapter 3—Applications for  
Certification and Licensure

**20 CSR 2245-3.001 Implementation of 2015  
AQB Criteria**

*PURPOSE: This rule defines the licensure/certification requirements to implement 2015 Appraiser Qualifications Board (AQB) Criteria which go into effect January 1, 2015.*

(1) Applicants who successfully complete all requirements for licensure/certification and are approved by the commission on or before December 31, 2014, shall be bound by requirements found in 20 CSR 2245-3.005, 20 CSR 2245-3.010, 20 CSR 2245-3.020, and 20 CSR 2245-6.015.

(2) Applicants who have not successfully completed all requirements for licensure/certification and have not been approved by the commission on or before December 31, 2014, shall be bound by the requirements found in 20 CSR 2245-3.005, 20 CSR 2245-3.010, 20 CSR 2245-3.020, and 20 CSR 2245-6.016.

*AUTHORITY: sections 339.509, 339.511, and 339.515, RSMo Supp. 2012, and section 339.544, RSMo 2000.\* Original rule filed Nov. 13, 2012, effective June 30, 2013.*

*\*Original authority: 339.509, RSMo 1990, amended 1998, 2012; 339.511, RSMo 1990, amended 1998, 2012; 339.515, RSMo 1990, amended 1998, 2005, 2012; and 339.544, RSMo 1998.*

**20 CSR 2245-3.005 Trainee Real Estate  
Appraiser Registration**

*PURPOSE: This rule prescribes the process for an individual to register as a trainee real estate appraiser and the rules governing the practice of real estate appraising by a trainee real estate appraiser.*

*PUBLISHER'S NOTE: The secretary of state has determined that the publication of the entire text of the material which is incorporated by reference as a portion of this rule would be unduly cumbersome or expensive. This material as incorporated by reference in this rule shall be maintained by the agency at its headquarters and shall be made available to the public for inspection and copying at no more than the actual cost of reproduction. This note applies only to the reference material. The entire text of the rule is printed here.*

(1) For purposes of this rule, “registrant” shall mean a “trainee real estate appraiser” and “registration” shall mean the registration with the commission of a “trainee real estate appraiser” who is at least eighteen (18) years of age and has a high school diploma or the equivalent at the time of registration.

(2) An applicant for licensure or certification shall only receive credit for appraisal experience earned after July 1, 2008, if the applicant has registered as a trainee real estate appraiser with the commission prior to accruing the experience.

(3) A person may register as a trainee real estate appraiser by submitting the following to the commission:

(A) An application on a form prescribed by the commission, including, but not limited to, the name and license number of each certified appraiser under which the registrant will provide appraisal services;

(B) An affidavit signed by each supervising appraiser acknowledging the supervisory relationship on a form prescribed by the commission; and

(C) The prescribed fee.

(4) On or after July 1, 2013, trainee applicants in addition to the requirements outlined in section (3) of this rule will also be required to submit—

(A) Proof that supervisor and trainee have successfully completed an approved course related to the requirements and responsibilities of the supervisory appraiser and expectations for trainee appraisers;

(B) Proof of successfully completing the following approved courses taken within the five- (5-) year period prior to date of application submission:

1. National Uniform Standards of Professional Appraisal Practice (USPAP) Course	15 hours
2. Basic Appraisal Principles	30 hours
3. Basic Appraisal Procedures	30 hours
	Total 75 Hours; and

(C) Proof of submission of fingerprints to the Missouri State Highway Patrol’s approved vendor for both a Missouri State Highway Patrol and Federal Bureau of Investigation fingerprint background check. Any fees due for fingerprint background checks shall be paid by the applicant directly to the Missouri State Highway Patrol or its approved vendor;

(D) All applications shall include the appropriate fees as established pursuant to 20 CSR 2245-5.020 and physical work and home addresses for the applicant. The commission

will not consider an application which is incomplete or with which the correct fees have not been submitted;

(E) Licenses or certificates issued to trainees will be valid for a period of four (4) years from the date of issuance. The holder of a license or certificate as a trainee may request an extension in writing and for just cause at least thirty (30) days prior to the expiration date. The commission may grant one (1) extension for one (1) additional year; and

(F) The commission may refuse to issue a license or certificate for any one (1) or any combination of causes set forth in section 339.532, RSMo.

(5) No real estate appraisal experience is required as a prerequisite for registration.

(6) Training.

(A) The registrant shall be subject to direct supervision by a Missouri certified appraiser in good standing with the commission for the prior three (3) years. If the trainee is currently licensed or certified, supervision shall only be required if the trainee is completing experience outside their current scope of practice.

(B) The supervising appraiser(s) shall be responsible for the training, guidance, and direct supervision of the registrant by—

1. Accepting responsibility for the appraisal report by signing and certifying that the report complies with the *Uniform Standards of Professional Appraisal Practice (USPAP)*, 2016 Edition. The USPAP, 2016 Edition, is incorporated herein by reference and can be obtained from The Appraisal Foundation, 1155 15th Street NW, Suite 1111, Washington, DC 20005, by calling (202) 347-7722, or at [www.appraisalfoundation.org](http://www.appraisalfoundation.org). This rule does not incorporate any subsequent amendments or additions to the USPAP;

2. Reviewing and signing the appraisal report(s) for which the registrant has provided appraisal services; and

3. Personally inspecting each appraised property with the registrant until the supervising appraiser determines the registrant trainee is competent, in accordance with the competency rule of USPAP. If applying for a residential certification, the supervising appraiser shall personally inspect fifty (50) properties with the registrant, unless otherwise waived by the commission for good cause. If applying for certified general, the supervising appraiser shall personally inspect twenty (20) nonresidential properties with the registrant, unless otherwise waived by the commission for good cause.



(C) The registrant is permitted to have more than one (1) supervising appraiser, but a supervising appraiser may not supervise more than three (3) registrants at one (1) time. The supervisor shall not be employed by the trainee.

(D) The registrant and a supervising appraiser shall notify the commission of a newly created supervisory relationship and submit an affidavit from the supervising appraiser acknowledging the supervisory relationship prior to the registrant performing appraisal services under the supervising appraiser. A registrant shall not receive credit for appraisal experience under a certified appraiser unless the registrant has first notified the commission of the certified appraiser's name and license number. Within ten (10) days of the termination of a supervisory relationship, the registrant and the supervising appraiser shall notify the commission that the supervisory relationship has been terminated.

(E) The registrant and each supervising appraiser shall maintain an appraisal log. This appraisal log may be maintained jointly, but each shall be individually responsible to assure the completion and availability of the appraisal log regardless of the agreement or practice of the registrant and the supervising appraiser regarding its maintenance. Separate appraisal logs shall be maintained for each supervising appraiser. The registrant and the supervising appraiser shall provide a copy of the appraisal log to the commission upon request. At a minimum, the appraisal log shall include the information required by 20 CSR 2245-2.050 and the following:

1. Description of work performed by the trainee and scope of the review and supervision of the supervising appraiser;
2. Number of actual work hours by the trainee on the assignment; and
3. The name and state certification number of the supervising appraiser.

(F) Registrants who are submitting experience hours associated with mass appraising shall submit a log that shall include at a minimum the following:

1. Date(s): month and year;
2. Subject or project (location, description, or address);
3. Appraisal task(s);
4. Property type(s);
5. Client;
6. Number of properties;
7. Actual number of hours to complete the assignment;
8. Appraiser(s); and
9. Description of work performed by trainee and scope of supervision of the supervising appraiser.

(G) The Missouri certification of the super-

vising appraiser shall be in good standing and not subject to revocation, suspension, or probation within the last three (3) years. Subject to revocation or suspension within the last three (3) years shall mean that any term of revocation or suspension shall be terminated more than three (3) years prior to a licensee serving as supervising appraiser. Anyone subject to probation cannot supervise trainees during the probationary period, unless otherwise ordered by the commission.

(H) A certified appraiser may not serve as the supervising appraiser for an individual trainee for more than five (5) years, unless otherwise approved by the commission for good cause. The "trainee real estate appraiser" registration is not intended as a long-term method of performing appraisal services in the absence of progress toward licensure or certification as an appraiser. A supervising appraiser shall not serve as supervising appraiser for any trainee if the supervisor has knowledge that the trainee does not intend to progress toward licensure or certification or with the intent to evade the appraiser licensing or certification requirements of Chapter 339, RSMo.

(7) A person may register as a trainee under a supervising appraiser certified in another state if—

(A) The supervising appraiser is certified in another state that has requirements that are substantially similar to the requirements in Missouri for certification as a state-certified general or state-certified residential real estate appraiser;

(B) The supervising appraiser's certification from the other state authorizes the supervisor, at a minimum, to perform the same scope of appraisal services that either a Missouri-certified general or certified residential appraiser is authorized to perform;

(C) The supervising appraiser's certification from the other state is active and has been in good standing and not subject to discipline for the prior three (3) years. The trainee real estate appraiser application shall be accompanied by verification from the supervising appraiser's certification authority verifying that the supervising appraiser's certification is active, in good standing, and has not been disciplined as provided in this subsection; and

(D) Upon application for certification, trainees that are supervised by an appraiser certified in another state shall be required to comply with all certification requirements established by Missouri law. Trainees are also reminded that pursuant to 20 CSR 2245-3.010, applicants for a general certification must have accumulated a total of three thousand (3,000) hours of appraisal experience of

which at least fifty percent (50%) (one thousand five hundred (1,500) hours) shall be in nonresidential appraisal work and under the supervision of a Missouri certified general real estate appraiser or a certified general appraiser certified in another state and who is authorized to perform the same scope of appraisal services as a Missouri-certified general appraiser.

(8) As used in this section, "direct supervision" shall mean, the degree of supervision required of a supervisory appraiser overseeing the work of a registrant by which the supervisory appraiser has control over and detailed professional knowledge of the work being done. Direct supervision is achieved when a registrant has regular direction, guidance, and support from a supervisory appraiser. The supervisor shall determine the level of supervision that is appropriate for the appraisal project and the skill level of the registrant as assessed by the supervisor. Direct supervision shall include but is not limited to the following:

(A) Reviewing the registrant's appraisal report(s) to ensure research of general and specific data has been adequately conducted and properly reported, application of appraisal principles and methodologies has been properly applied, that any analysis is sound and adequately reported, and that any analysis, opinions, or conclusions are adequately developed and reported so that the appraisal report is not misleading; and

(B) Reviewing the registrant's work product and discussing with the registrant any edits, corrections, or modifications that need to be made.

*AUTHORITY: section 339.509(8), RSMo Supp. 2013.\* Original rule filed Nov. 21, 2006, effective July 30, 2007. Amended: Filed Nov. 15, 2007, effective May 30, 2008. Amended: Filed June 27, 2008, effective Dec. 30, 2008. Rescinded and readopted: Filed April 24, 2009, effective Oct. 30, 2009. Amended: Filed Aug. 27, 2009, effective Feb. 28, 2010. Amended: Filed Nov. 13, 2012, effective June 30, 2013. Amended: Filed July 15, 2013, effective Jan. 30, 2014. Amended: Filed June 30, 2015, effective Dec. 30, 2015.*

*\*Original authority: 339.509, RSMo 1990, amended 1998, 2012.*

#### **20 CSR 2245-3.010 Applications for Certification and Licensure**

*PURPOSE: This rule informs applicants of the requirements, procedures, and qualifications necessary for obtaining a certificate or*



license.

**PUBLISHER'S NOTE:** *The secretary of state has determined that the publication of the entire text of the material which is incorporated by reference as a portion of this rule would be unduly cumbersome or expensive. This material as incorporated by reference in this rule shall be maintained by the agency at its headquarters and shall be made available to the public for inspection and copying at no more than the actual cost of reproduction. This note applies only to the reference material. The entire text of the rule is printed here.*

(1) The commission shall pass upon the granting of all certificates and licenses with due regard to the paramount interest of the public as to the honesty, integrity, fair dealing, and competency of applicants.

(2) All applications for certification, licensure, renewal, and examination shall be made on forms provided by the commission and completed and signed by the applicant, with the signature acknowledged before a notary public. All original applications shall include proof of submission of fingerprints to the Missouri State Highway Patrol's approved vendor for both a Missouri State Highway Patrol and Federal Bureau of Investigation fingerprint background check. Any fees due for fingerprint background checks shall be paid by the applicant directly to the Missouri State Highway Patrol or its approved vendor. All applications shall include the appropriate fees as established pursuant to 20 CSR 2245-5.020 and physical work and home addresses for the applicant. The commission will not consider an application which is incomplete or with which the correct fees have not been submitted.

(3) The commission may require each applicant for a certificate or license to furnish, at his/her expense, any information deemed necessary by the commission to determine the applicant's qualifications for a certificate or license. All applicants shall be at least eighteen (18) years of age and have a high school diploma or the equivalent at the time of application.

(4) The commission reserves the right, at its discretion, to hold, for a reasonable length of time for investigation, the application of any applicant who has not been previously certified or licensed, before issuing a certificate or license to that applicant.

(5) Prerequisite for Certification.

(A) State-Certified General Real Estate Appraiser.

1. As a prerequisite for certification as a state-certified general real estate appraiser, an applicant shall present satisfactory evidence to the commission that the applicant possesses three thousand (3,000) hours of appraisal experience obtained continuously over a period of not less than thirty (30) months. Hours may be treated as cumulative in order to achieve the necessary three thousand (3,000) hours of appraisal experience, and there are no limitations on the number of hours which may be awarded in any year. The applicant, for experience credit, shall have accumulated a total of three thousand (3,000) hours of appraisal experience of which at least fifty percent (50%) (one thousand five hundred (1,500) hours) shall be in non-residential appraisal work and under the supervision of a state-certified general real estate appraiser.

(B) State-Certified Residential Appraiser.

1. The prerequisite for certification as a state-certified residential appraiser shall be two thousand five hundred (2,500) hours of appraisal experience obtained continuously over a period of not less than twenty-four (24) months under the supervision of a state-certified real estate appraiser. Hours may be treated as cumulative in order to achieve the necessary two thousand five hundred (2,500) hours of appraisal experience, and there is no limitation on the number of hours which may be awarded in any year. Each applicant for certification shall furnish, under oath, a detailed listing of the real estate appraisal reports or file memoranda for each year for which experience is claimed by the applicant. Upon request, the applicant shall make available to the commission a sample of appraisal reports which the applicant has prepared in the course of the applicant's appraisal practice. For the purposes of this section, "prepared" means the participation in any function of the real estate appraisal report. Education may not be substituted for experience except as allowed in section (8) of this rule. All experience shall have been obtained after January 30, 1989, and shall be *Uniform Standards of Professional Appraisal Practice* (USPAP) compliant. The USPAP, 2016 Edition, is incorporated herein by reference and can be obtained from The Appraisal Foundation, 1155 15th Street NW, Suite 1111, Washington, DC 20005, by calling (202) 347-7722, or at [www.appraisalfoundation.org](http://www.appraisalfoundation.org). This rule does not incorporate any subsequent amendments or additions to the USPAP. Acceptable appraisal experience as defined by the Appraiser Qualifications Board (AQB) includes, but is not limited to, the following (this should not be construed as

limiting credit to only those individuals who are state-certified or state-licensed):

- A. Fee and staff appraisal;
- B. *Ad valorem* tax appraisal;
- C. Technical review appraisal;
- D. Appraisal analysis;
- E. Real estate consulting;
- F. Highest and best use analysis;
- G. Feasibility analysis/study; and
- H. Condemnation appraisal.

(C) State-Licensed Real Estate Appraiser.

1. As a prerequisite for licensure as a state-licensed real estate appraiser, an applicant shall present satisfactory evidence to the commission that the applicant possesses the equivalent of two thousand (2,000) hours of appraisal experience obtained over a period of not less than twelve (12) months under the supervision of a state-certified real estate appraiser and supported by adequate written reports or file memoranda. Hours may be treated as cumulative in order to achieve the necessary two thousand (2,000) hours of appraisal experience.

(D) Applicants.

1. Each applicant for licensure shall furnish, under oath, a summarized listing of the real estate appraisal reports or file memoranda for each year for which experience is claimed by the applicant. Upon request, the applicant shall make available to the commission a sample of the appraisal reports that the applicant has prepared in the course of the applicant's appraisal practice. For the purposes of this section, "prepared" means the participation in any functions of the real estate appraisal report.

2. Education may not be substituted for experience except as allowed in section (8) of this rule. All experience shall have been obtained after January 30, 1989, and shall be USPAP compliant. Acceptable appraisal experience as defined by the AQB includes, but is not limited to, the following (this should not be construed as limiting credit to only those individuals who are state-certified or state-licensed):

- A. Fee and staff appraisal;
- B. *Ad valorem* tax appraisal;
- C. Technical review appraisal;
- D. Appraisal analysis;
- E. Real estate consulting;
- F. Highest and best use analysis;
- G. Feasibility analysis/study; and
- H. Condemnation appraisal.

(6) Maximum number of hours that shall be awarded for various types of appraisal and other experience is as follows with exceptions noted in subsection (6)(M):

- (A) R1 = single family, condo., or similar\* 10 hrs



- (B) R2=2, 3, or 4 unit family dwellings 15 hrs
- (C) R3=vacant residential sites (up to 40 acres) 5 hrs
- (D) G1=apartments 5-12 units 20 hrs
- (E) G2=apartments 13 and more units 35 hrs
- (F) G3=vacant land (other than single family)\*\* 10 hrs
- (G) G4=industrial 35 hrs
- (H) G5=office space 35 hrs
- (I) G6=retail space 35 hrs
- (J) G7=special use property (provide explanation) 35 hrs
- (K) G8=operating or special use agriculture\*\*\* 35 hrs
- (L) G9=other (provide detailed explanation)

\*1. Includes homes on acreage, hobby farms, etc.

\*\*2. Includes non-crop acreage, commercial land, etc.

\*\*\*3. If operating, primary income shall come from property. Some explanation relating to type of use should be provided.

(M) Additional Hours May be Credited for Appraisals. Experience hours listed in subsections (6)(A) through (L) are considered typical. If an applicant feels more hours should be awarded for an appraisal, s/he shall list the hours requested and attach a written justification to the appraisal log. The commission will consider the additional hours based upon the applicant justification statement and may request a copy of the appraisal(s) to assist in the decision. Experience credit will be awarded on time spent in the development of the appraisal and preparation of the report. Travel and clerical time will not be considered.

(7) Include the signature of the individual responsible for the analysis, opinions, and conclusions contained in the report. The applicant seeking experience credit shall have signed the report or shall be listed in the report as an individual who provided a significant contribution. An affidavit of significant contribution shall be considered by the commission if it is signed by the appraiser who signed the report or by an official of the organization, government, firm, or other entity who was responsible for causing the appraisal to be prepared.

(8) Effective January 1, 2008, there need not be a client in order for an appraisal to qualify for experience, but experience gained for work without a client cannot exceed fifty percent (50%) of the total experience requirement. Case study or practicum courses that are approved by the AQB course approval program, or by an alternate method estab-

lished by the AQB, can satisfy the non-client experience requirement. A case study or practicum course shall include the generally applicable methods of appraisal practice for the credential category. A real estate appraisal assignment from a case study or practicum course shall require actual problem solving skills for a variety of property types for the credential category. Credit shall be granted for a maximum of thirty (30) classroom hours of instruction and a maximum of ninety (90) hours of experience credit per course. Content of case study or practicum courses shall include, but not be limited to:

(A) Requiring the student to produce credible appraisals that utilize an actual subject property;

(B) Performing actual market research containing actual sales analysis; and

(C) Applying and reporting the applicable appraisal approaches in conformity with USPAP.

*AUTHORITY: sections 339.509, 339.515, and 339.517, RSMo Supp. 2013. \* This rule originally filed as 4 CSR 245-3.010. Emergency rule filed Dec. 6, 1990, effective Dec. 16, 1990, expired April 14, 1991. Emergency rule filed April 4, 1991, effective April 14, 1991, expired Aug. 11, 1991. Original rule filed Jan. 3, 1991, effective April 29, 1991. Amended: Filed Aug. 14, 1991, effective Jan. 13, 1992. Amended: Filed July 21, 1992, effective April 8, 1993. Amended: Filed March 14, 1996, effective Sept. 30, 1996. Emergency amendment filed Sept. 1, 1998, effective Sept. 11, 1998, expired March 9, 1999. Amended: Filed Sept. 1, 1998, effective Feb. 28, 1999. Moved to 20 CSR 2245-3.010, effective Aug. 28, 2006. Amended: Filed Nov. 21, 2006, effective July 30, 2007. Amended: Filed March 31, 2008, effective Sept. 30, 2008. Amended: Filed Aug. 27, 2009, effective March 30, 2010. Amended: Filed June 15, 2011, effective Dec. 30, 2011. Amended: Filed Nov. 13, 2012, effective June 30, 2013. Amended: Filed July 15, 2013, effective Jan. 30, 2014. Amended: Filed June 30, 2015, effective Dec. 30, 2015.*

*\*Original authority: 339.509, RSMo 1990, amended 1998, 2012; 339.515, RSMo 1990, amended 1998, 2005, 2012; and 339.517, RSMo 1990, amended 1990, 1993, 1998, 2003, 2012.*

**20 CSR 2245-3.020 Certification and Licensure Examinations**

*PURPOSE: This rule establishes how and by whom the appraiser examinations shall be given. The requirements, fees and prohibitions are included in this rule.*

(1) The form, content, method of administration, passing standards and schedule of written certification and licensure examinations shall be determined by the commission and the date and place of examinations shall be announced as far in advance as is practicable. In conducting examinations, the commission may utilize professional computerized testing services.

(2) Oral examinations will be administered only in exceptional cases involving blindness, extreme physical impairment or other unusual and extenuating circumstances as may be approved by the commission.

(3) Fees payable by applicants for certification and licensure examinations shall be those established from time-to-time by the agency or testing service administering the examination. The amounts of those fees shall be subject to the approval of the commission but shall be separate and apart from any other fee required to be paid under the provisions of these rules and the license law. Payment of an examination fee will allow an applicant to be scheduled for only one (1) examination. Any applicant who fails to appear after being notified to take an examination shall forfeit the fee paid for the examination.

(4) Every certification and licensure application shall be accompanied by proof acceptable to the commission that the applicant successfully has completed the prescribed courses in a school approved by the commission.

(5) No applicant shall be permitted to take any memoranda, pamphlet, book or paper into an examination room and otherwise shall be subject to the rules imposed by the administrator of the examination. If any applicant gives or receives any assistance while taking an examination or copies any part of any examination paper, this act shall be reason to deny issuance of a certificate or license to the applicant(s) involved.

(6) Any applicant for certification and licensure who fails an examination for the third time shall wait at least six (6) months prior to taking an examination for the fourth time and an additional six (6) months for each subsequently failed examination unless otherwise authorized by the commission.

(7) Any applicant for certification and licensure who fails to take an examination within one (1) year from the original date the application was submitted shall reapply to the commission and pay all appropriate fees. The



commission may waive these requirements as deemed necessary.

(8) After failing an examination, any applicant for certification and licensure who does not reapply to take the examination and pay the applicable examination fee within ninety (90) days shall be required to apply for the certificate or license from the beginning, including the application fee.

*AUTHORITY: sections 339.509, RSMo 2000 and 339.515 and 339.517, RSMo Supp. 2006.\* This rule originally filed as 4 CSR 245-3.020. Emergency rule filed Dec. 6, 1990, effective Dec. 16, 1990, expired April 14, 1991. Emergency rule filed April 4, 1991, effective April 14, 1991, expired Aug. 11, 1991. Original rule filed Jan. 3, 1991, effective April 29, 1991. Amended: Filed July 21, 1992, effective April 8, 1993. Moved to 20 CSR 2245-3.020, effective Aug. 28, 2006. Amended: Filed Nov. 21, 2006, effective July 30, 2007.*

*\*Original authority: 339.509, RSMo 1990, amended 1998; 339.515, RSMo 1990, amended 1998, 2005; and 339.517, RSMo 1990, amended 1990, 1993, 1998, 2003.*