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**Rules of**  
**Department of Insurance,**  
**Financial Institutions and**  
**Professional Registration**  
**Division 2245—Real Estate Appraisers**  
**Chapter 7—Prelicense Course Approval**

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**Title 20—DEPARTMENT OF  
INSURANCE, FINANCIAL  
INSTITUTIONS AND  
PROFESSIONAL REGISTRATION  
Division 2245—Real Estate Appraisers  
Chapter 7—Prelicensure Course Approval**

**20 CSR 2245-7.010 Standards for  
Prelicensure Course Approval**

*PURPOSE: This rule regulates the standards for approval of a prelicense real estate appraisal course including the subjects, curriculum and the minimal requirements of instructors.*

(1) Providers of prelicense real estate appraisal courses, shall obtain approval of each course from the commission, that will be granted upon proof of compliance with the following requirements:

(A) The prelicense courses of study offered by the course provider shall include the subjects set forth in the three hundred (300) classroom hours for state-certified general real estate appraisers, the two hundred (200) classroom hours for state-certified residential real estate appraisers, the one hundred fifty (150) classroom hours for state-licensed real estate appraisers, or any combination of;

(B) Each area of study shall be conducted and supervised by an instructor who shall be present in the classroom at all times. Each instructor shall be qualified by specialized preparation, training and experience to ensure competent instruction. The qualifications of each instructor shall be approved by the commission prior to participation in a course of study. As a minimum requirement, each instructor shall—

1. Be a certified or licensed Missouri real estate appraiser with at least two (2) years of real estate appraisal experience acquired within a period of five (5) years immediately preceding the filing for approval. The commission may waive the certification or licensure requirements for good cause; and

2. Have verifiable practical experience in an area of study to be taught which, in the opinion and discretion of the commission, is substantially equivalent to the foregoing requirements. The commission may request documentation be provided to them; and

(C) All audio or visual teaching aids employed by a course provider shall be used under the personal supervision of the instructor approved to conduct the prelicense course and may not exceed twenty percent (20%) of the total prelicense course presentation. Guest speakers may not be used for more than ten percent (10%) of a prelicense course

presentation and they do not have to possess instructor credentials.

(2) Providers of prelicense real estate appraisal courses shall attain approval for each course from the Appraisal Qualifications Board (AQB) Course Approval Program or an AQB approved course approval program prior to submitting for commission review as outlined in section (1) of this rule. Approval by the commission will be automatically withdrawn if the course is no longer an approved course by the AQB.

*AUTHORITY: sections 339.509, RSMo 2000 and 339.517, RSMo Supp. 2006.\* This rule originally filed as 4 CSR 245-7.010. 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. Emergency amendment filed Dec. 16, 1993, effective Jan. 1, 1994, expired April 30, 1994. Amended: Filed Sept. 2, 1993, effective April 9, 1994. 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 2245-7.010, effective Aug. 28, 2006. Amended: Nov. 21, 2006, effective July 30, 2007. Amended: Filed July 11, 2007, effective Jan. 30, 2008.*

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

**20 CSR 2245-7.020 Application for Prelicensure Course Approval**

*PURPOSE: This rule states the documents necessary for prelicense course approval. It includes requiring supportive documentation of the educational qualifications of instructors.*

(1) Until July 1, 2007, any person or entity seeking initial approval from the commission for a real estate appraisal course of study for certification or licensure examination in Missouri shall submit the following:

(A) Completed application on a form provided by the commission and accompanied by supporting documents specified in the application;

(B) A complete curriculum showing all courses offered and the times allocated to each course;

(C) Application for approval of each instructor on a form provided by the commission and accompanied by a resume' showing the qualifications of the applicant; and

(D) A copy of the course provider's final examination and the correct answers. No course provider may provide a certificate of completion to a student who has not satisfactorily completed an appropriate in-class final examination.

(2) Instructors shall teach all courses in close adherence to the outline on file with the commission. In the event a substantive change is proposed, the sponsor shall file a revised course outline at least thirty (30) days in advance of the scheduled course offering. Approval in writing from the commission shall be received prior to implementation of any substantive course change.

(3) Effective July 1, 2007, providers of prelicense real estate appraisal courses shall attain approval for each course from the Appraisal Qualifications Board (AQB) Course Approval Program or an AQB approved course approval program.

*AUTHORITY: sections 339.509, RSMo 2000 and 339.517, RSMo Supp. 2006.\* This rule originally filed as 4 CSR 245-7.020. 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 Aug. 14, 1991, effective Jan. 13, 1992. Moved to 20 CSR 2245-7.020, effective Aug. 28, 2006. Amended: Filed Nov. 21, 2006, effective July 30, 2007.*

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

**20 CSR 2245-7.030 Prelicensure Correspondence Courses**

(Rescinded July 30, 2007)

*AUTHORITY: sections 339.509, RSMo Supp. 1990 and 339.517, RSMo Supp. 1993. This rule originally filed as 4 CSR 245-7.030. 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. Moved to 20 CSR 2245-7.030, effective Aug. 28, 2006.*



*Rescinded: Filed Nov. 21, 2006, effective July 30, 2007.*

**20 CSR 2245-7.040 Approval and Renewal for Prelicense Courses**  
(Rescinded July 30, 2007)

*AUTHORITY: sections 339.509, 339.513, and 339.517, RSMo Supp. 1990. This rule originally filed as 4 CSR 245-7.040. 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. Moved to 20 CSR 2245-7.040, effective Aug. 28, 2006. Rescinded: Filed Nov. 21, 2006, effective July 30, 2007.*

place on probation the approval of an instructor or course, if not in compliance with the license law or these rules or if the level of performance or credentials are not in the public interest, or that the application or supporting material contains any false statement or substantial misrepresentation.

*AUTHORITY: sections 339.509, RSMo 2000 and 339.517, RSMo Supp. 2006.\* This rule originally filed as 4 CSR 245-7.060. Original rule filed Aug. 14, 1991, effective Jan. 13, 1992. Moved to 20 CSR 2245-7.060, effective Aug. 28, 2006. Amended: Filed Nov. 21, 2006, effective July 30, 2007.*

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

**20 CSR 2245-7.050 Records**  
(Rescinded July 30, 2007)

*AUTHORITY: sections 339.509, RSMo Supp. 1990 and 339.517, RSMo Supp. 1993. This rule originally filed as 4 CSR 245-7.050. Original rule filed Aug. 14, 1991, effective Jan. 13, 1992. Moved to 20 CSR 2245-7.050, effective Aug. 28, 2006. Rescinded: Filed Nov. 21, 2006, effective July 30, 2007.*

**20 CSR 2245-7.060 Investigation and Review**

*PURPOSE: This rule establishes the policies of the investigation and review of prelicense courses.*

(1) The commission may investigate approved or proposed course offerings by conferring with a representative(s) of the Appraisal Qualifications Board (AQB) Course Approval Program or by the representative of an alternate method established by the AQB, the course providers or instructors, visitation with or without prior notice, or by surveys to participants, instructors or course providers.

(2) If the commission determines that a course provider, instructor or course is in violation of any of these rules or otherwise fails to maintain reasonable standards, notice in writing specifying the defect will be transmitted promptly to the course provider, the instructor, or both. Failure of the provider, the instructor, or both, to correct the defects within thirty (30) days shall be grounds for suspension or revocation of approval. The commission may deny, revoke, suspend or