



RULES OF
**Department of Commerce and
Insurance**
Division 2245—Real Estate Appraisers
Chapter 8—Continuing Education

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**TITLE 20 – DEPARTMENT OF COMMERCE AND
INSURANCE**
Division 2245 – Real Estate Appraisers
Chapter 8 – Continuing Education

20 CSR 2245-8.010 Requirements

PURPOSE: This rule implements the continuing education mandates.

PUBLISHER'S NOTE: The secretary of state has determined that publication of the entire text of the material that 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) Each licensee who holds a certificate or license shall complete, during the two- (2-) year license period prior to renewal, as a condition precedent to certification or license renewal, the required number of hours of real estate appraisal instruction approved for continuing education credit by the Missouri Real Estate Appraisers Commission as specified in section (2) of this rule. Licensees shall maintain their evidence of course participation or course completion certificates for the period set for appraisal file retention. Such evidence shall be submitted upon request by the commission.

(2) Licensees are required to complete twenty-eight (28) hours of continuing education during the two- (2-) year renewal cycle. The commission may require specific courses of continuing education. A licensee shall provide verification of completion of continuing education by affidavit at the time of renewal. The affidavit shall contain a truthful statement of approved courses by the commission of continuing education taken by the licensee.

(3) Individual licensees may receive continuing education credit for courses taken in Missouri or another state with which Missouri has a reciprocal agreement which have not been submitted previously by the course provider for approval, provided course content, instructor qualifications, and course administration are acceptable to the commission. Applications for nonpreapproved course credit must be received by the commission on or before December 31 in the year preceding license expiration and must be on a form prescribed by the commission.

(4) The following offerings will not be considered by the commission to meet Missouri continuing education requirements even though the offerings may be approved by states with which Missouri enters into continuing education reciprocity:

(A) Training or education not directly related to real estate appraisal or real estate appraisal practice;

(B) Training or education in office and business skills, such as typing, speedreading, memory improvement, report writing, personal motivation, salesmanship, sales psychology, and time management;

(C) Sales promotions or other meetings held in conjunction with general real estate brokerage activity;

(D) Meetings which are a normal part of in-house training;

(E) That portion of any offering devoted to meals or refresh-

ments;

(F) Sales or brokerage precicensure education; and

(G) Any course or program that is less than two (2) hours in duration.

(5) Hours obtained in excess of the requirement for continuing education shall not be carried forward to satisfy the requirements for any subsequent renewal period.

(6) A licensee shall be physically present in the classroom during at least ninety percent (90%) of the actual classroom instruction.

(7) Credit will be given to a licensee for attending a specific or substantially similar course offering only once during a certificate or license renewal period.

(8) Time spent as an instructor may be counted as classroom attendance for an approved instructor who is also a licensee. This credit may be gained by an instructor only once for each course or substantially similar course offered during any renewal period. Continuing education credit may also be granted for participation, other than as a student, in appraisal educational processes and programs. Examples of activities for which credit may be granted are teaching, program development, authorship of textbooks, or similar activities which are determined to be equivalent to obtaining continuing education. The number of credit hours granted will be equivalent to the number of hours allowed by the current Appraiser Qualifications Board (AQB) criteria.

(9) Passing an examination shall not be required for credit under this chapter even when an examination is required by the provider of the course. Time devoted to examinations, other than brief periods for review and self-graded quizzes, may not be credited toward the required minimum hours of continuing education.

(10) No part of any course for continuing education shall be used to solicit memberships in organizations, recruit licensees for affiliation with any organization, or advertise the merits of any organization.

(11) All licensees of the state of Missouri shall complete, for continuing education credit, the 7-Hour National USPAP Continuing Education Course or its equivalent during each renewal cycle in addition to any additional continuing education course(s) required by the AQB of the Appraisal Foundation. The USPAP, 2024 Edition, is incorporated 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. This rule does not incorporate any subsequent amendments or additions to the USPAP.

AUTHORITY: sections 339.509 and 339.530, RSMo 2016. This rule originally filed as 4 CSR 245-8.010. 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 Sept. 30, 1994, effective March 30, 1995. Amended: Filed Sept. 1, 1998, effective Feb. 28, 1999. Amended: Filed June 22, 1999, effective Dec. 30, 1999. Moved to 20 CSR 2245-8.010, 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 Feb. 28, 2010. Amended: Filed June 15, 2011, effective Dec. 30, 2011. Amended: Filed July 15, 2013, effective Jan. 30, 2014. Amended: Filed June 30, 2015, effective Dec. 30, 2015. Emergency amendment filed Aug. 7, 2018, effective Aug. 17, 2018, expired Feb. 28, 2019. Amended: Filed Aug. 7, 2018, effective Feb. 28, 2019. Amended: Filed June 12, 2019, effective Jan. 1, 2020. ** Amended: Filed Oct. 10, 2025, effective April 30, 2026.

*Original authority: 339.509, RSMo 1990, amended 1998, 2012, and 339.530, RSMo 1990, amended 1998.

**Pursuant to Executive Order 21-07, 20 CSR 2245-8.010 was suspended from April 22, 2020 through April 12, 2021.

20 CSR 2245-8.020 Course Approval

PURPOSE: This rule sets the criteria for course approval.

- (1) No course or program for continuing education credit shall be announced or advertised until it is approved by the commission for credit.
(2) All applications for course approval shall be submitted by the course provider at least ninety (90) days prior to the date the course is expected to be offered. Applications shall be submitted on a form prescribed by the Missouri Real Estate Appraisers Commission and shall be accompanied by the required fee for course approval. The commission will respond in writing to all requests for course approval within sixty (60) days of receipt of a properly completed application. The commission will either assign a course number or other identification to a course when it is approved or will notify the course provider of the grounds for the course not being approved, as provided in section (4) of this rule.
(3) Course approval will be for the duration of the certificate or license period for which approval is sought.
(4) If the commission determines that a proposed course does not meet prescribed standards or if the proposed course does not adequately reflect and present current real estate appraisal knowledge toward the goal of public protection and service, notice in writing specifying the deficiencies will be provided to the course provider.
(5) 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 course provider 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.

AUTHORITY: sections 339.509 and 339.530, RSMo 2016.* This rule originally filed as 4 CSR 245-8.020. 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 2245-8.020, effective Aug. 28, 2006. Amended: Filed Nov. 21, 2006, effective July 30, 2007. Amended: Filed Aug. 17, 2022, effective Feb. 28, 2023.

*Original authority: 339.509, RSMo 1990, amended 1998, 2012, and 339.530, RSMo 1990, amended 1998.

20 CSR 2245-8.030 Instructor Approval

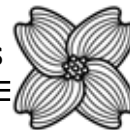
PURPOSE: This rule sets the criteria for instructor approval.

PUBLISHER'S NOTE: The secretary of state has determined that publication of the entire text of the material that 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) All continuing education course offerings shall be conducted by an approved instructor.
(2) A course provider of a continuing education course shall submit an application for approval of each instructor on a form prescribed by the commission at least ninety (90) days prior to the date the course is scheduled to be offered.
(3) The commission will notify the course provider within sixty (60) days that the instructor has been approved or the grounds upon which approval is being denied.
(4) All instructors of the national Uniform Standards of Professional Appraisal Practice (USPAP) course, the 7-hour National USPAP Continuing Education Course, or their equivalents shall be approved through the instructor certification program of the Appraisal Qualifications Board (AQB) or by an alternate method established by the AQB. The USPAP, 2024 Edition, is incorporated 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. This rule does not incorporate any subsequent amendments or additions to the USPAP. At least one (1) instructor of the national USPAP course and the 7-hour National USPAP Continuing Education Course shall be a state-certified appraiser and shall be approved through the AQB instructor certification program.

AUTHORITY: sections 339.509 and 339.530, RSMo 2016.* This rule originally filed as 4 CSR 245-8.030. 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 2245-8.030, 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 Feb. 28, 2010. Amended: Filed June 15, 2011, effective Dec. 30, 2011. Amended: Filed July 15, 2013, effective Jan. 30, 2014. Amended: Filed June 30, 2015, effective Dec. 30, 2015. Emergency amendment filed Aug. 7, 2018, effective Aug. 17, 2018, expired Feb. 28, 2019. Amended: Filed Aug. 7, 2018, effective Feb. 28, 2019. Amended: Filed June 12, 2019, effective Jan. 1, 2020. Amended: Filed Aug. 28, 2023, effective Feb. 29, 2024. Amended: Filed Oct. 10, 2025, effective April 30, 2026.

*Original authority: 339.509, RSMo 1990, amended 1998, 2012, and 339.530, RSMo 1990, amended 1998.



20 CSR 2245-8.040 Records

PURPOSE: This rule establishes the criteria for maintaining continuing education course records.

(1) Licensees shall maintain evidence of course participation or course completion certificates for the period set for appraisal file retention. Such evidence or certificate shall be submitted upon request by the commission.

(2) The course provider shall within thirty (30) days of the end date of any continuing education course provide to each individual licensee who has satisfactorily completed the course a certificate of course completion in duplicate in a form prescribed by the commission.

AUTHORITY: sections 339.509 and 339.530, RSMo 2000. This rule originally filed as 4 CSR 245-8.040. 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. Amended: Filed June 22, 1999, effective Dec. 30, 1999. Moved to 20 CSR 2245-8.040, effective Aug. 28, 2006. Amended: Filed Nov. 21, 2006, effective July 30, 2007.*

**Original authority: 339.509, RSMo 1990, amended 1998 and 339.530, RSMo 1990, amended 1998.*

20 CSR 2245-8.050 Investigation and Review

PURPOSE: This rule establishes the policies of the investigation and review of continuing education courses.

(1) The commission may investigate approved or proposed course offerings by conferring with 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's 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 course provider, the instructor, or both to correct the defects within thirty (30) days shall void the commission's prior approval.

AUTHORITY: sections 339.509 and 339.530, RSMo 2016. This rule originally filed as 4 CSR 245-8.050. 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 2245-8.050, effective Aug. 28, 2006. Amended: Filed Nov. 21, 2006, effective July 30, 2007. Amended: Filed Aug. 17, 2022, effective Feb. 28, 2023.*

**Original authority: 339.509, RSMo 1990, amended 1998, 2012, and 339.530, RSMo 1990, amended 1998.*