Rules of
Department of Insurance, Financial Institutions and Professional Registration
Division 2245—Real Estate Appraisers
Chapter 4—Certificates and Licenses

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Chapter 4—Certificates and Licenses

Title 20—DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
Division 2245—Real Estate Appraisers
Chapter 4—Certificates and Licenses

20 CSR 2245-4.010 Form and Contents

PURPOSE: This rule declares the form and contents to be identified on the certificate or license.

(1) The commission shall issue to each licensee a certificate or license, as applicable, in a form as shall be prescribed by the commission. The certificate, license, or both, shall show the name of the licensee and a certificate or license number assigned by the commission. Each certificate, license, or both, shall have imprinted on it the state seal and, in addition, shall contain other matters as shall be prescribed by the commission.

(2) Certificate and license documents, application and renewal materials and pocket cards shall remain the property of the state and upon any suspension, revocation or denial of a certificate or license, the individual holding the related certificate or license document and pocket card shall return them to the commission within ten (10) days of notification by the commission.


20 CSR 2245-4.030 Fictitious Name

PURPOSE: This rule requires that a licensee doing business under any other name must register the name(s) with the commission.

(1) Any licensee doing business under any name other than the exact name shown on his/her certificate or license shall first register the name(s) with the commission.


20 CSR 2245-4.040 Individual License; Business Name; Pocket Card

PURPOSE: This rule assures that the commission may fulfill its regulatory authority over licensees. In order to fulfill its authority, it must be in a position to communicate with and identify all licensees. The license pocket card is a consumer protection measure where the licensee may offer proof of his/her professional status.

(1) A licensee shall not conduct his/her business under any other name or at any other address than the one for which his/her individual certificate or license is issued unless s/he first complies with 4 CSR 245-4.020. If a licensee changes his/her name or business address, s/he shall notify the commission in writing within thirty (30) days after the change becomes effective.

(2) In addition to the individual certificate or license to be issued to each licensee, the commission shall furnish a pocket card to each individual licensee, which shall certify that the person whose name appears on the pocket card is a state-certified general real estate appraiser, a state-certified residential real estate appraiser or a state-licensed real estate appraiser as the case may be.

(3) Each licensee shall carry his/her pocket card upon his/her person at all times when conducting any real estate appraisal-related activity and shall exhibit it upon demand.


20 CSR 2245-4.050 Nonresident Certification or Licensure; Reciprocity

PURPOSE: This rule clarifies and qualifies who may obtain a nonresident certificate or license and the condition for renewal.

(1) A nonresident person seeking a certificate or license to engage in the real estate appraisal business in Missouri first shall apply for an appropriate certificate or license on a form provided by the commission and shall sign the application before a notary public and submit the same with the required fee to the commission.

(2) The commission may issue a certificate or license to an individual who is certified or licensed in his/her state of domicile, provided the commission is furnished verification that the appraiser is in good standing with his/her state of domicile and any other state that he/she has held licensure or certification. An individual applicant for a certificate or license who is not certified or licensed in his/her state of domicile may be granted a certificate or license upon meeting all requirements of a resident for that certificate or license.

(3) After certification or licensure, a nonresident licensee shall be subject to and shall comply with all provisions of the license law and these regulations.

(4) The commission may exempt the examination, application process, application and/or fees, as prescribed by the certification or licensure law a nonresident individual duly certified or licensed in any other state under the laws of which a similar exemption is extended to licensees of Missouri, provided a written agreement for reciprocal certification or licensure exists between the licensing authorities of the states involved. A nonresident applicant may petition the commission to waive the examination when a written agreement for reciprocal certification or licensure does not exist between Missouri and the nonresident’s state of domicile. A nonresident applicant must provide the commission with a letter from the licensing authority of his/her state of domicile indicating that the nonresident applicant successfully passed an examination approved by the Appraisal Qualifications Board of the Appraisal Foundation.


20 CSR 2245-4.060 Temporary Nonresident Certificate or License

PURPOSE: This rule sets forth the administrative procedures, terms and conditions under which a nonresident applicant may obtain a temporary real estate appraiser certification or licensure.

(1) A nonresident applicant, who is certified or licensed and in good standing under the laws of another state, may obtain a Missouri temporary appraiser certification or license for a maximum of six (6) months for the purpose of completing a particular appraisal assignment. To obtain a temporary certification or license, the applicant shall make application on a form prescribed by the commission requesting the specific term of the certificate up to six (6) months, setting forth the particular assignment for which the temporary certificate or license is requested, and paying the prescribed fees as outlined in 4 CSR 245-5.020. The commission may grant an extension if made in writing and for just cause.

(2) The commission may refuse to issue a certificate or license for one or any combination of causes set forth in section 339.532, RSMo. The scope of the temporary appraiser certification or license shall be limited to the particular appraisal assignment described in the application.
