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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**

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

**20 CSR 2245-3.005 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."

(2) An applicant for licensure or certification shall only receive credit for appraisal experience earned after the applicant has registered as a trainee real estate appraiser with the commission.

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

(5) Training.

(A) The registrant shall be subject to direct supervision by a supervising appraiser(s) in good standing, who shall be state-certified.

(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) 2006 Edition. The USPAP, 2006 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.appraisal-foundation.org](http://www.appraisal-foundation.org).

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.

(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.

(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) The Missouri certification of the supervising appraiser shall be in good standing and not subject to revocation or suspension within the last two (2) years. "Subject to revocation or suspension within the last two (2) years" shall mean that any term of revocation or suspension shall be terminated more than two (2) 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.

(G) A non-licensure will be given credit for appraisal experience accrued prior to July 1, 2008, and which was accrued without the non-licensure having been registered as a trainee real estate appraiser until June 30, 2010. After June 30, 2010, all appraisal experience credit earned by a non-licensure prior to being registered as a trainee real estate appraiser shall be forfeited. For the purpose of this rule, "non-licensure" shall mean any person who is not state licensed or certified.

(6) Continuing Education. An appraiser trainee who remains in this classification in excess of two (2) years shall be required in the third and successive years to obtain:

(A) The equivalent of fourteen (14) classroom hours of instruction in continuing education courses or seminars approved by the commission for each year during the period preceding the renewal; and

(B) Appraiser trainees shall successfully complete the seven (7) hours National USPAP Update Course, or its equivalent, at a minimum of every two (2) years. Equivalency shall be determined through the Appraisers Qualifications Board (AQB) Course Approval Program or by an alternate method established by the AQB.

*AUTHORITY: section 339.509(8), RSMo 2000.\* Original rule filed Nov. 21, 2006, effective July 30, 2007.*

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

**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.

(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. The applicant must have at least fifty percent (50%) of the required experience hours in the state of Missouri. 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. The applicant must have at least fifty percent (50%) of the required experience hours in the state of Missouri. 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, 2006 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. The applicant must have at least fifty percent (50%) of the required experience hours in the state of Missouri. Hours may be treated as cumulative in order to achieve the necessary two thousand (2,000) hours of appraisal experience.

(D) All 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 subsection (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 require-

ment. Case study or practicum courses that are approved by the AQB course approval program or by an alternate method established 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, RSMo 2000, and 339.515 and 339.517, RSMo Supp. 2006.\* 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.*

*\*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.*

### 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.*