

SENATE MEMBERS

Robert Stivers

President, LRC Co-Chair

David Givens

President Pro Tempore

Max Wise

Majority Floor Leader

Gerald A. Neal

Minority Floor Leader

Robby Mills

Majority Caucus Chair

Reginald Thomas

Minority Caucus Chair

Mike Wilson

Majority Whip

Cassie Chambers Armstrong

Minority Whip



LEGISLATIVE RESEARCH COMMISSION

State Capitol 700 Capital Avenue Frankfort KY 40601

502-564-8100

Capitol Fax 502-564-2922

Annex Fax 502-564-6543

legislature.ky.gov

Jay D. Hartz

Director

HOUSE MEMBERS

David W. Osborne

Speaker, LRC Co-Chair

David Meade

Speaker Pro Tempore

Steven Rudy

Majority Floor Leader

Pamela Stevenson

Minority Floor Leader

Suzanne Miles

Majority Caucus Chair

Lindsey Burke

Minority Caucus Chair

Jason Nemes

Majority Whip

Joshua Watkins

Minority Whip

MEMORANDUM

TO: Lilly Coiner, General Counsel, Public Protection Cabinet for Real Property Appraisers Board

FROM: Ange Darnell, Regulations Compiler, Legislative Research Commission

RE: Acknowledgement of Proposed Ordinary & Emergency Regulations – 201 KAR 050:001; 201 KAR 050:010 E & O; 201 KAR 050:020E & O; 201 KAR 050:030; 201 KAR 050:040; 201 KAR 050:050E & O; 201 KAR 050:060E & O; 201 KAR 050:070E & O; 201 KAR 050:080; 201 KAR 050:090; 201 KAR 050:100; 201 KAR 050:110E & O; 201 KAR 050:120E & O; 201 KAR 050:130; 201 KAR 050:140E & O; 201 KAR 050:150; 201 KAR 050:160; 201 050:170E & O; 201 050:180E & O; 201 KAR 050:190; 201 KAR 050:200E & O; 201 KAR 050:210E & O.

DATE: July 15, 2026

Copies of the ordinary and emergency administrative regulations listed above are enclosed for your files. The information below provides an overview of the standard KRS Chapter 13A timeline. Please note that effective dates or expiration dates may be impacted by legislation or other statutes.

Emergency regulations

Pursuant to KRS 13A.190, an emergency administrative regulation becomes effective upon filing with our office on and, unless an extension on an accompanying ordinary is requested, is set to expire either in 270 days (for these regulations on **April 11, 2027**) or when replaced by its corresponding ordinary regulation, whichever occurs first. These emergency regulations are tentatively scheduled for full review by the Administrative Regulation Review Subcommittee at its **SEPTEMBER 2026** meeting. We will notify you of the date and time of this meeting once it has been scheduled. Pursuant to KRS 13A.280, **if** comments are received during the public comment period, a Statement of Consideration for these emergency regulations would be due **by noon on September 15, 2026**.

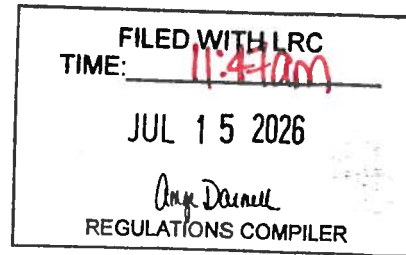
Ordinary regulations

These ordinary regulations are tentatively scheduled for full review by the Administrative Regulation Review Subcommittee at its **OCTOBER 2026** meeting. We will notify you of the date and time of this meeting once it has been scheduled. Pursuant to KRS 13A.280, **if** comments are received during the public comment period, a Statement of Consideration for these ordinary regulations or a one-month extension request would be due **by noon on October 15, 2026**.

Please reference KRS 13A.270 and 13A.280 for other requirements relating to the public hearing and public comment periods and Statements of Consideration.

If you have questions, please contact us at RegsCompiler@LRC.ky.gov or (502) 564-8100.

Enclosures



PUBLIC PROTECTION CABINET

Kentucky Real Property Appraisers Board

(New Administrative Regulation)

201 KAR 050:160. Complaints and disciplinary proceedings.

RELATES TO: KRS Chapter 324A, 12 U.S.C. § 3350

STATUTORY AUTHORITY: KRS 324A.035, KRS 324A.050, KRS 324A.052, KRS 324A.162,
KRS Chapter 13B.

NECESSITY, FUNCTION, AND CONFORMITY: KRS 324A.020 and 324A.035 require the Real Property Appraisers Board to promulgate administrative regulations necessary to carry out the provisions of KRS Chapter 324A. This administrative regulation is necessary to comply with Title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989 (12 U.S.C. § 3331 through 12 U.S.C. § 3351), and KRS Chapter 324A. KRS 324A.050 establishes grounds for disciplinary action for the board. KRS 324A.052 provides for the investigation of complaints, sanctions, hearings, and appeals. KRS 324A.162 provides for disciplinary action against Appraisal Management Companies. This administrative regulation establishes disciplinary proceedings of the board consistent with these authorities.

Section 1. Filing a Complaint.

(1) A complaint may be submitted against a credential holder or an Appraisal Management Company within one (1) year after the date of the transmittal of the appraisal report or appraisal review assignment.

(2) A complaint shall:

- 1 (a) Be submitted in writing;
- 2 (b) Identify the person or organization submitting the complaint, unless submitted
- 3 anonymously;
- 4 (c) Contain a concise statement of the facts, transaction, or occurrence upon which it is based;
- 5 and
- 6 (d) Include exhibits or other documents, if applicable.
- 7 (3) If the board receives an anonymous complaint, it shall conduct an initial investigation to
- 8 determine whether a formal investigation is warranted.

9 Section 2. Answer by Respondent.

10 (1) The credential holder or Appraisal Management Company listed by the complainant on the

11 complaint shall be the Respondent. If more than one credential holder or Appraisal Management

12 Company is listed on the complaint, each credential holder and Appraisal Management

13 Company shall be a Respondent.

14 (2) The board shall serve a complaint on each Respondent at the last known address of the

15 Respondent by certified mail, return receipt requested.

16 (3) A Respondent shall submit to the board an answer to the complaint within twenty (20) days

17 after the complaint is certified mailed to the Respondent.

18 (4) The Respondent shall serve a copy of the answer on the complainant, by certified mail, return

19 receipt requested, to the address listed by the complainant on the complaint, unless the

20 complainant is anonymous.

21 (5) A Respondent may submit to the board a written request for an extension of time to answer a

22 complaint for good cause which shall include extenuating circumstances outside the control of the

23 Respondent.

(a) For requests of extensions of time up to twenty (20) days, staff may grant an extension of time to answer a complaint up to twenty (20) days for good cause shown; or,

(b) For requests of extensions of time longer than twenty (20) days, the request shall be reviewed by the chair of the board whereby the chair of the board shall approve the request, deny the request, or refer the request to the full board at its next meeting for a decision whether to approve or deny the request.

Section 3. Formal Investigation.

(1) The board shall retain an investigator, in accordance with KRS 324A.015(7)(a), to commence an investigation of the facts alleged in a complaint:

(a) Upon receipt of a complaint and an answer; or

(b) Upon expiration of the period established in Section 2(3) of this administrative regulation if an extension is not requested by the Respondent.

(3) The investigator shall prepare a written investigative report for the board.

Section 4. Complaint Review by the Board.

(1) The board shall dismiss a complaint if the facts stated in the complaint fail to establish a violation of KRS Chapter 324A or 201 KAR Chapter 050.

(2) The board shall dismiss a complaint if after review of the complaint, answer, and investigative report, the board finds no grounds for discipline under KRS 324A.050 or KRS 324A.162.

(3) The board shall notify the complainant and the Respondent in writing if it dismisses the complaint.

Section 4. Disciplinary Proceedings.

(1) To commence disciplinary action against the Respondent, the board shall issue a notice of administrative hearing to the Respondent in accordance with KRS Chapter 13B.

(2) An administrative hearing shall be conducted in accordance with KRS Chapter 13B by a hearing officer.

(3) The hearing officer shall issue a recommended order in accordance with KRS Chapter 13B.

(4) In accordance with KRS Chapter 13B, the board shall review the recommended order of the hearing officer and shall issue a recommended order of the board.

Section 5. Settlement by Informal Proceedings. The board, through counsel, as described by in KRS 324A.020(2), may, at any time during this process, enter into informal proceedings with the Respondent for the purpose of appropriately dispensing with the matter. Any agreed order or settlement reached through this process shall be approved by the board and signed by the Respondent and the chairman of the board.

Section 6. Investigation Appeal. Within thirty (30) days of notification of final disciplinary action, the Respondent may challenge the qualifications of the investigator as stated in KRS 324A.015(7)(a) in writing. The written challenge shall identify the deficient statutory qualifications and include any supporting documentation. The board will review the written challenge at its next regularly scheduled board meeting.

Section 5. Incorporation by Reference.

(1) The following material is incorporated by reference:

(a) "Complaint Form-Appraiser," KRPAB Form 014, July 2026; and

(b) "Complaint Form-Appraisal Management Company," KRPAB Form 015, July 2026.

(2) This material may be inspected, copied, or obtained, subject to applicable copyright law, at the Kentucky Real Property Appraisers Board, 500 Mero Street, Frankfort, Kentucky 40601, (502) 564-4000, Monday through Friday, 8 a.m. to 4:30 p.m. Eastern Time, and is available on the board website, krpab.ky.gov.

201 KAR 050:160

APPROVED BY AGENCY:



Tom Veit

Executive Director, Kentucky Real Property Appraisers Board

Date: July 15, 2026

PUBLIC HEARING AND PUBLIC COMMENT PERIOD

A public hearing on this administrative regulation shall be held on September 30, 2026, at 1:00 P.M. Eastern Time at the Mayo-Underwood Building, Room 133CE, 500 Mero Street, Frankfort, Kentucky 40601. Individuals interested in being heard at this hearing shall notify this agency in writing by five workdays prior to the hearing, of their intent to attend. If no notification of intent to attend the hearing was received by that date, the hearing may be canceled. A transcript of the public hearing will not be made unless a written request for a transcript is made. If you do not wish to be heard at the public hearing, you may submit written comments on the proposed administrative regulation. Written comments shall be accepted through September 30, 2026. Send written notification of intent to be heard at the public hearing or written comments on the proposed administrative regulation to the contact person.

CONTACT PERSON:

Name: Tom Veit

Title: Executive Director

Agency: Kentucky Real Property Appraisers Board

Address: 500 Mero Street

Phone Number: (502) 564-4000 (office)

Fax: (502) 564-4818

Email: Tom.Veit@ky.gov

Link to PPC public comment portal: https://ppc.ky.gov/reg_comment.aspx

REGULATORY IMPACT ANALYSIS AND TIERING STATEMENT

201 KAR 050:160. Complaints and disciplinary proceedings.

Contact Person: Tom Veit, Executive Director, Kentucky Real Property Appraisers Board

Phone: (502) 564-4000

Email: Tom.Veit@ky.gov

Subject Headings: Boards and Commissions, Real Estate, Licensing, Fees

(1) Provide a brief summary of:

(a) What this administrative regulation does:

This regulation establishes processes for disciplinary proceedings against individuals or entities certified or licensed by the Kentucky Real Property Appraisers Board ("Board").

(b) The necessity of this administrative regulation:

This regulation is necessary to establish disciplinary processes in accordance with KRS Chapters 324A and 13B and federal requirements for state boards that regulate appraisers and appraisal management companies.

(c) How this administrative regulation conforms to the content of the authorizing statutes:

KRS 324A.035 authorizes and requires the Board to promulgate administrative regulations for certification or licensure of appraisers who perform appraisals of real property in federally related transactions, for certification or licensure of appraisers of real property in nonfederally related transactions, classifications of appraisers; certification and licensure; renewal, suspension, or revocation of certification or licensure; standards of professional appraisal practice, including experience, education, and ethics; examination of applicants for certification or licensure; continuing education of appraisers; and disciplinary actions for appraisers who fail to meet these requirements. KRS 324A.050 establishes grounds for disciplinary action for the board. KRS 324A.052 provides for the investigation of complaints, sanctions, hearings, and appeals. KRS 324A.162 provides for disciplinary action against Appraisal Management Companies.

(d) How this administrative regulation currently assists or will assist in the effective administration of the statutes:

The Board is charged with licensing and regulating the practice of appraisal in Kentucky. This administrative regulation will assist the Board in effective oversight of appraisers and appraisal management companies by establishing processes for discipline.

(2) If this is an amendment to an existing administrative regulation, provide a brief summary of:

(a) How the amendment will change this existing administrative regulation:

Not applicable.

(b) The necessity of the amendment to this administrative regulation:

Not applicable.

(c) How the amendment conforms to the content of the authorizing statutes:
Not applicable.

(d) How the amendment will assist in the effective administration of the statutes:
Not applicable.

(3) Does this administrative regulation or amendment implement legislation from the previous five years?

Yes, this administrative regulation implements the following legislation enacted within the previous five years: H.B. 172, 2021 Ky. Acts ch. 21 (eff. June 29, 2021); H.B. 403, 2024 Ky. Acts ch. 182 (eff. July 15, 2024); and H.B. 355, 2026 Ky. Acts ch. 172 (eff. July 15, 2026).

(4) List the type and number of individuals, businesses, organizations, or state and local governments affected by this administrative regulation:

This administrative regulation will affect the 1,281 appraisers, 145 associate appraisers, 2 nonfederal appraisers, and the 99 appraisal management companies ("AMCs") currently licensed by the Board, as well as all new applicants for licensure.

(5) Provide an analysis of how the entities identified in question (4) will be impacted by either the implementation of this administrative regulation, if new, or by the change, if it is an amendment, including:

(a) List the actions that each of the regulated entities identified in question (4) will have to take to comply with this administrative regulation or amendment:

Current licensees will not need to take any new steps to comply with this regulation. This regulation is a new regulation and recodification of prior 201 KAR Chapter 30. Current licensees and appraisal management companies will need to be aware of the processes and procedures for complaints and disciplinary proceedings.

(b) In complying with this administrative regulation or amendment, how much will it cost each of the entities identified in question (4):

This regulation will impose no new costs on licensees.

(c) As a result of compliance, what benefits will accrue to the entities identified in question (4):

Current licensees and prospective applicants for certification and licensure will be able to identify processes and procedures for complaints and disciplinary proceedings.

(6) Provide an estimate of how much it will cost the administrative body to implement this administrative regulation:

(a) Initially:

The initial costs associated with administering this administrative regulation are currently indeterminable because the staffing needs and timing of personnel hires for the newly created Kentucky Real Property Appraisers Board, H.B. 355, 2026 Ky. Acts ch. 172 (eff. July 15, 2026), have not yet been determined.

(b) On a continuing basis:

The continuing costs associated with administering this administrative regulation are currently indeterminable because the staffing needs and timing of personnel hires for the newly created Kentucky Real Property Appraisers Board, established H.B. 355, 2026 Ky. Acts ch. 172 (eff. July 15, 2026), have not yet been determined.

(7) What is the source of the funding to be used for the implementation and enforcement of this administrative regulation:

The Kentucky Real Property Appraisers Board was created by H.B. 355, 2026 Ky. Acts ch. 172 (eff. July 15, 2026) and has a provisional budget approved by the Board. This budget includes three employees who will implement and enforce this administrative regulation.

(8) Provide an assessment of whether an increase in fees or funding will be necessary to implement this administrative regulation, if new, or by the change if it is an amendment:

It is currently indeterminable whether an increase in fees or funding will be necessary to implement this administrative regulation because the staffing needs and timing of personnel hires for the newly created Kentucky Real Property Appraisers Board, established H.B. 355, 2026 Ky. Acts ch. 172 (eff. July 15, 2026), have not yet been determined.

(9) State whether or not this administrative regulation establishes any fees or directly or indirectly increases any fees:

This administrative regulation does not establish any fees and neither directly nor indirectly increases any fees.

(10) TIERING: Is tiering applied? (Explain why or why not):

No, tiering is not applied because this administrative regulation applies equally to all individuals licensed or certified by the Board.

FISCAL IMPACT STATEMENT

201 KAR 050:160. Complaints and disciplinary proceedings.

Contact Person: Tom Veit, Executive Director, Kentucky Real Property Appraisers Board

Phone: (502) 564-4000

Email: Tom.Veit@ky.gov

(1) Identify each state statute, federal statute, or federal regulation that requires or authorizes the action taken by the administrative regulation.

KRS 324A.020, KRS 324A.035, KRS 324A.050, KRS 324A.052, KRS 324A.162, KRS Chapter 324A, KRS Ch. 13B, 12 U.S.C. § 3350

(2) State whether this administrative regulation is expressly authorized by an act of the General Assembly, and if so, identify the act:

This administrative regulation is expressly authorized by the following acts of the Kentucky General Assembly: created by 1990 Ky. Acts ch. 383, secs. 2, 3, 6, and 9, effective July 13, 1990; 1992 Ky. Acts ch. 247, secs. 2, 4, and 7, effective April 7, 1992; 1994 Ky. Acts ch. 188, sec. 1, effective July 15, 1994; 1996 Ky. Acts ch. 318, sec. 293, effective July 15, 1996; 1998 Ky. Acts ch. 377, secs. 4 and 5, effective July 15, 1998; 2011 Ky. Acts ch. 58, sec. 7, effective June 8, 2011; 2013 Ky. Acts ch. 46, secs. 8, 10, and 13, effective June 25, 2013; 2017 Ky. Acts ch. 158, sec. 74, effective June 29, 2017; 2017 Ky. Acts ch. 178, secs. 27, 29, and 39, effective April 11, 2017; 2021 Ky. Acts ch. 21, secs. 1, 2, 4, and 5, effective June 29, 2021; 2024 Ky. Acts ch. 182, secs. 10, 11, and 12, effective July 15, 2024; and 2026 Ky. Acts ch. 172, secs. 4, 9, 17, 18, and 24, effective July 15, 2026.

(3)(a) Identify the promulgating agency and any other affected state units, parts, or divisions: The Kentucky Real Property Appraisers Board ("Board") is the agency responsible for implementing this regulation. No other divisions of state or local government entities should be affected.

(b) Estimate the following for each affected state unit, part, or division identified in (3)(a):

1. Expenditures:

For the first year: The costs associated with administering this administrative regulation for the first year are currently indeterminable because the staffing needs and timing of personnel hires for the newly created Kentucky Real Property Appraisers Board, established H.B. 355, 2026 Ky. Acts ch. 172 (eff. July 15, 2026), have not yet been determined.

For subsequent years: The costs associated with administering this administrative regulation for subsequent years are currently indeterminable because the staffing needs and timing of personnel hires for the newly created Kentucky Real Property Appraisers Board, established H.B. 355, 2026 Ky. Acts ch. 172 (eff. July 15, 2026), have not yet been determined.

2. Revenues:

For the first year: This administrative regulation is not intended to generate revenue for any state or local government agency for the first year.

For subsequent years: This administrative regulation is not intended to generate revenue for any state or local government agency for subsequent years.

3. Cost Savings:

For the first year: There are no cost savings to administer this administrative regulation for the first year.

For subsequent years: There are no cost savings to administer this administrative regulation for subsequent years.

(4)(a) Identify affected local entities (for example: cities, counties, fire departments, school districts): None

(b) Estimate the following for each affected local entity identified in (4)(a):

1. Expenditures:

For the first year: N/A

For subsequent years: N/A

2. Revenues:

For the first year: N/A

For subsequent years: N/A

3. Cost Savings:

For the first year: N/A

For subsequent years: N/A

(5)(a) Identify any affected regulated entities not listed in (3)(a) or (4)(a): N/A

(b) Estimate the following for each regulated entity identified in (5)(a):

1. Expenditures:

For the first year: N/A

For subsequent years: N/A

2. Revenues:

For the first year: N/A

For subsequent years: N/A

3. Cost Savings:

For the first year: N/A

For subsequent years: N/A

(6) Provide a narrative to explain the following for each entity identified in (3)(a), (4)(a), and (5)(a):

(a) Fiscal impact of this administrative regulation: None.

(b) Methodology and resources used to reach this conclusion: Methodology and resources used are the fiscal department within the Public Protection Cabinet.

(7) Explain, as it relates to the entities identified in (3)(a), (4)(a), and (5)(a):

(a) Whether this administrative regulation will have a "major economic impact", as defined by KRS 13A.010(14): This administrative regulation is not intended or anticipated to have a major economic impact as defined by KRS 13A.010(14).

(b) The methodology and resources used to reach this conclusion: Methodology and resources used are the fiscal department within the Public Protection Cabinet.

FEDERAL MANDATE ANALYSIS COMPARISON

201 KAR 050:160. Complaints and disciplinary proceedings.

Contact Person: Tom Veit, Executive Director, Kentucky Real Property Appraisers Board

Phone: (502) 564-4000

Email: Tom.Veit@ky.gov

- (1) Federal statute or regulation constituting the federal mandate.
12 U.S.C. 3345, 12 U.S.C. 3347
- (2) State compliance standards.
KRS 324A.020, KRS 324A.035, KRS 324A.050, KRS 324A.052, KRS 324A.162, KRS Chapter 13B
- (3) Minimum or uniform standards contained in the federal mandate.
12 U.S.C. 3345, 12 U.S.C. 3347
- (4) Will this administrative regulation impose stricter requirements, or additional or different responsibilities or requirements, than those required by the federal mandate?
This administrative regulation does not impose stricter requirements, or additional or different responsibilities or requirements, than those required by the federal mandate.
- (5) Justification for the imposition of the stricter standard, or additional or different responsibilities or requirements.
This administrative regulation does not impose a stricter standard, or additional or different responsibilities or requirements.

STATEMENT OF MATERIAL INCORPORATED BY REFERENCE
201 KAR 050:160

“Complaint Form-Appraiser,” KRPAB Form 014, July 2026, is a 2-page form for individuals or companies seeking to file a complaint against an appraiser with the board.
“Complaint Form-Appraisal Management Company,” KRPAB Form 015, July 2026, is a 2-page form for individuals or companies seeking to file a complaint against an Appraisal Management Company with the board.



KENTUCKY REAL PROPERTY APPRAISERS BOARD

500 Mero Street, 2NE09
Frankfort, KY 40601
(502) 564-4000
ppc.krpab@ky.gov

KRPAB Form 014 - COMPLAINT FORM - APPRAISER

FILING INFORMATION

The Kentucky Real Property Appraisers Board (hereafter, "the Board") investigates complaints against registered Associate, Licensed Residential, Certified Residential, and Certified General Real Property appraisers (hereafter, "appraiser") accused of violating laws, rules, or standards of practice. Pursuant to KRS 324A.050, if the Board finds that a licensee or credential holder has violated the minimum standard of conduct and performance as defined in the Uniform Standards of Professional Appraisal Practice (USPAP), the Board can only dismiss the case, issue a letter of reprimand, order continuing education, fine, or suspend the licensee or credential holder's license.

The Board cannot:

- Pay damages.
- Order appraisers to amend appraisals OR reimburse appraisal fees.
- Provide you with a new value for your property OR tell you if the appraisal value is correct.
- Act as your attorney or arbitrator.

COMPLAINANT INFORMATION

Your Full Name: _____

Email Address: _____ Phone Number: _____

Address (Street, City, State, Zip): _____

APPRAISER INFORMATION

Physical Address of Appraised Property: _____

Appraiser #1:

License Number: _____ Name: _____

Company Name: _____

Company Address: _____

Appraiser #2:

License Number: _____ Name: _____

Company Name: _____

Company Address: _____

Have you consulted an attorney regarding your complaint? **YES** **NO**

If yes, provide your attorney's name: _____

Is a lawsuit filed or pending in court regarding your complaint? **YES** **NO**

EXPLANATION FOR COMPLAINT

In the form of a brief statement, explain why you are filing this complaint. Be factual. Provide copies of all documents pertaining to your complaint (appraisal reports, contracts, letters, etc.), but retain the originals for your files. Include the name, address, and phone number of any witness(es) to the transaction in question. Attach additional sheets to this form if necessary.



KENTUCKY REAL PROPERTY APPRAISERS BOARD

500 Mero Street, 2NE09
Frankfort, KY 40601
(502) 564-4000
ppc.krpab@ky.gov

KRPAB Form 015 - COMPLAINT FORM – APPRAISAL MANAGEMENT COMPANY

FILING INFORMATION

The Kentucky Real Property Appraisers Board (hereafter, "the Board") investigates complaints against registered Appraisal Management Companies (hereafter, "AMC") accused of violating Kentucky laws, rules, or standards of practice. If the Board finds that an AMC has violated any part of KRS 324A or 201 KAR Chapter 50, the Board can only dismiss the case, issue a letter of reprimand, revoke, or suspend the AMC's license.

The Board cannot:

- Pay damages.
- Order the AMC to pay damages.
- Act as your attorney or arbitrator.

COMPLAINANT INFORMATION

Your Full Name: _____

Email Address: _____ Phone Number: _____

Address (Street, City, State, Zip): _____

AMC INFORMATION

AMC Kentucky License Number: _____

Company Name: _____

Contact Person Name (if known): _____

Company Address: _____

Company Phone Number: _____ Company Email Address: _____

Have you consulted an attorney regarding your complaint? **YES** **NO**

If yes, provide your attorney's name: _____

Is a lawsuit filed or pending in court regarding your complaint? **YES** **NO**

EXPLANATION FOR COMPLAINT

In the form of a brief statement, explain why you are filing this complaint. Be factual. Provide copies of **all** documents pertaining to your complaint (appraisal reports, contracts, letters, etc.), but retain the originals for your files. Include the name, address, and phone number of any witness(es) to the transaction in question. Attach additional sheets to this form if necessary.