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LEGISLATIVE RESEARCH COMMISSION

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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**.

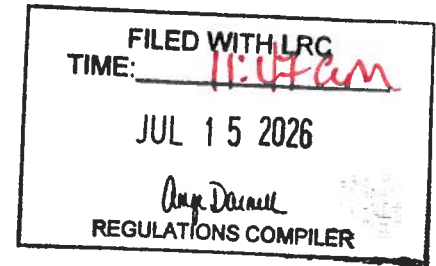
Ordinary regulations

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



1 PUBLIC PROTECTION CABINET

2 Kentucky Real Property Appraisers Board

3 (New Administrative Regulation)

4 201 KAR 050:060. Reciprocity.

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

6 STATUTORY AUTHORITY: KRS 324A.075

7 NECESSITY, FUNCTION, AND CONFORMITY: KRS 324A.020 and 324A.035 require the
8 Real Property Appraisers Board to promulgate administrative regulations necessary to carry out
9 the provisions of KRS Chapter 324A. This administrative regulation is necessary to comply with
10 Title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989 (12 U.S.C.
11 § 3331 through 12 U.S.C. § 3351), and KRS Chapter 324A. Under KRS 324A.075, “If, in the
12 determination by the board, another state is deemed to have substantially equivalent or greater
13 certification or licensure requirements for real property appraisers, an applicant who is certified or
14 licensed under the laws of another state seeking to practice in this state shall apply to obtain a
15 certificate as a state certified or licensed real property appraiser in this state upon terms and
16 conditions determined by the board.” This administrative regulation describes terms and
17 conditions for reciprocity of certification and licensure.

18 Section 1. Reciprocal Licensing Requirements for Applicants Licensed or Certified in Another
19 State.

20 (1) An individual licensed or certified in another state to practice real property appraising,
21 including certified residential, certified general, or licensed residential real property appraiser,

1 may apply and obtain a Kentucky credential that is the same as the credential held by that
2 individual in the other state through reciprocity if the appraiser licensing program of the other
3 state:

4 (a) Complies with the provisions of the Financial Institutions Reform, Recovery, and Enforcement
5 Act (FIRREA) of Title XI Real Estate Appraisal Reform Amendments (12 U.S.C. §§ 3331-3351)
6 as administered by the Appraisal Subcommittee (ASC) of the Federal Financial Institutions
7 Examination Council (FFIEC); and

8 (b) Meets or exceeds the board's credentialing requirements that exist at the time the Application
9 for Reciprocity is submitted to the board.

10 (2) An individual holding a credential as a licensed residential, certified residential, or certified
11 general appraiser in good standing in any jurisdiction shall be considered in compliance with
12 current AQB Criteria if the individual has passed an AQB-approved examination for that
13 credential.

14 (3) To obtain a Kentucky certification issued by the board, an out-of-state applicant shall:

15 (a) Complete the notarized Application for Reciprocity;

16 (b) Pay the fees set forth in 201 KAR 050:010 Section 1(1)(a) and (b).

17 (b) Be identified on the National Registry of the Appraisal Subcommittee as an active licensed or
18 certified real property appraiser that currently conforms to the AQB Criteria;

19 (c) Not have received disciplinary action that limits or prohibits the applicant from the practice of
20 real property appraising; and

21 (d) Not have lost a license to practice any profession by revocation, suspension, or voluntary
22 surrender.

23 (4) The applicant for reciprocity shall indicate whether the applicant:

1 (a) Has had an application for certification or licensure as an appraiser denied by any agency within
2 the Commonwealth or any other state, and if so, explain and submit with the application a copy of
3 the denial notice;

4 (b) Has been reprimanded, fined, or had a license, certificate, or registration suspended, revoked,
5 restricted, denied, or surrendered in the Commonwealth or in any other state, and if so, submit
6 with the application:

7 1. A written explanation; and

8 2. A copy of any documentation describing the charges and action taken by the agency;

9 (c) Is the subject of any pending investigation, administrative sanction proceeding, hearing, trial,
10 or similar action by any agency that granted or denied the license, certificate, or registration, and
11 if so, submit with the application:

12 1. A written explanation; and

13 2. A copy of any documentation describing the charges;

14 (d) Has ever entered a plea of nolo contendere, been found guilty of, or been convicted of a felony,
15 or within the last ten (10) years convicted of a misdemeanor, and if so, submit with the application:

16 1. An explanation of the offense;

17 2. The location of the proceedings; and

18 3. A copy of all final court documents identifying the charges and assessing the penalties;

19 (e) Is awaiting trial or sentencing in any criminal proceeding, and if so, submit with the application:

20 1. An explanation of the facts of the alleged offense; and

21 2. The location of the proceedings; and

22 (f) Has had any disciplinary action brought against him or her as a member of any professional
23 organization or trade association, and if so, submit with the application:

1 1. An explanation of the action;

2 2. A copy of any document reflecting the allegations; and

3 3. The final action or decision if rendered.

4 (5) No provision of this administrative regulation shall be construed to prohibit the professional
5 appraisal practice activities of any out-of-state certified appraiser who is performing the duties and
6 responsibilities for, and while a direct full-time employee of, any entity of the United States
7 government.

8 Section 3. Material incorporated by reference.

9 (1) "Application for Reciprocity," KRPAB Form 006, July 2026, is incorporated by reference.

10 (2) This material may be inspected, copied, or obtained, subject to applicable copyright law, at the
11 Kentucky Real Property Appraisers Board, 500 Mero Street, Frankfort, Kentucky 40601, (502)
12 564-4000, Monday through Friday, 8 a.m. to 4:30 p.m. Eastern Time, and is available on the board
13 website, krpab.ky.gov.

201 KAR 050:060

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 050:060. Reciprocity.

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 reciprocity requirements for applicants duly licensed in other states for reciprocal certification and licensure by the Kentucky Real Property Appraisers Board ("Board").

(b) The necessity of this administrative regulation:

This regulation is necessary to establish requirements for reciprocal certification and licensure.

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

KRS 324A.075 provides, "If, in the determination by the board, another state is deemed to have substantially equivalent or greater certification or licensure requirements for real property appraisers, an applicant who is certified or licensed under the laws of another state seeking to practice in this state shall apply to obtain a certificate as a state certified or licensed real property appraiser in this state upon terms and conditions determined by the board." KRS 324A.035 authorizes and requires the Board to promulgate administrative regulations for certification or licensure of appraisers who perform appraisals of real property.

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

This administrative regulation describes terms and conditions for reciprocity of certification and licensure.

(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:

Prospective applicants for reciprocal certification and licensure will need to follow the requirements set forth in this administrative regulation.

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

Prospective applicants for reciprocal certification and licensure will be required to pay the fees associated with their application and licensure.

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

Prospective applicants for reciprocal certification and licensure will be able to identify reciprocal requirements.

(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 interested in applying for reciprocal certification or licensure.

FISCAL IMPACT STATEMENT

201 KAR 050:060. Reciprocity.

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.015, KRS 324A.020, KRS 324A.035, KRS 324A.075, KRS Chapter 324A, 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 regulation is expressly authorized by the following acts of the Kentucky General Assembly: 1990 Ky. Acts ch. 383, sec. 2, effective July 13, 1990, as amended by 1992 Ky. Acts ch. 247, sec. 2, effective April 7, 1992, 2013 Ky. Acts ch. 46, sec. 8, effective June 25, 2013, 2017 Ky. Acts ch. 178, sec. 27, effective April 11, 2017, 2021 Ky. Acts ch. 21, sec. 1, effective June 29, 2021, 2024 Ky. Acts ch. 182, sec. 10, effective July 15, 2024, and 2026 Ky. Acts ch. 172, sec. 3, effective July 15, 2026; 1990 Ky. Acts ch. 383, sec. 3, effective July 13, 1990, as amended by 2017 Ky. Acts ch. 178, sec. 39, effective April 11, 2017, 2024 Ky. Acts ch. 182, sec. 11, effective July 15, 2024, and 2026 Ky. Acts ch. 172, sec. 4, effective July 15, 2026; 1990 Ky. Acts ch. 383, sec. 6, effective July 13, 1990, as amended by 1992 Ky. Acts ch. 247, sec. 4, effective April 7, 1992, 2013 Ky. Acts ch. 46, sec. 10, effective June 25, 2013, 2021 Ky. Acts ch. 21, sec. 2, effective June 29, 2021, and 2026 Ky. Acts ch. 172, sec. 17, effective July 15, 2026; and 1990 Ky. Acts ch. 383, sec. 14, effective July 13, 1990, as amended by 2013 Ky. Acts ch. 46, sec. 15, effective June 25, 2013.

(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: The revenue generated by this administrative regulation for the first year is currently indeterminable because the number of licensees who will seek reciprocal licensure or certification under the Kentucky Real Property Appraisers Board has not yet been determined.

For subsequent years: The revenue generated by this administrative regulation for subsequent years is currently indeterminable because the number of licensees who will seek reciprocal

licensure or certification under the Kentucky Real Property Appraisers Board has not yet been determined.

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: The Board will receive the fees as detailed in this administrative regulation and 201 KAR 050:010.

(b) Methodology and resources used to reach this conclusion: Methodology and resources used are the fiscal department within the Public Protection Cabinet, Division of Real Property Boards.

(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 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, Division of Real Property Boards.

FEDERAL MANDATE ANALYSIS COMPARISON

201 KAR 050:060. Reciprocity.

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, 12 U.S.C. 3351
- (2) State compliance standards.
KRS 324A.020, KRS 324A.035, KRS 324A.075
- (3) Minimum or uniform standards contained in the federal mandate.
12 U.S.C. 3345, 12 U.S.C. 3347, 12 U.S.C. 3351
- (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 050:060

“Application for Reciprocity,” KRPAB Form 006, July 2026, is a 2-page form for individuals seeking board approval to apply for reciprocity licensure in Kentucky.



KENTUCKY REAL PROPERTY APPRAISERS BOARD

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

KRPAB Form 006 - APPLICATION FOR RECIPROCITY

LICENSE TYPE – Check One

- ☐ LICENSED RESIDENTIAL REAL PROPERTY APPRAISER
☐ CERTIFIED RESIDENTIAL REAL PROPERTY APPRAISER
☐ CERTIFIED GENERAL REAL PROPERTY APPRAISER

License Number: _____ Issuing State: _____

APPLICANT DEMOGRAPHICS

First Name: _____ MI: _____ Last Name: _____

Social Security Number: _____ Date of Birth: _____

Email Address: _____ Personal Phone: _____

Residence Address: _____ City: _____ State: _____

Business Name: _____ Business Phone: _____

Business Address: _____ City: _____ State: _____

BACKGROUND QUESTIONS

Have you previously held a license with the KRPAB or another state appraiser agency? **YES** **NO**

Are you currently in good standing with all agencies and commissions with whom you hold a license or certification? **YES** **NO**

Have you EVER had an application for certification or licensure as an appraiser denied by any agency within the state of Kentucky or any other state? **YES** **NO**
If yes, attach a copy of the denial notice and a letter of explanation.

Have you EVER been reprimanded or fined, had a license or certificate or registration suspended, revoked, restricted, denied, or surrendered in Kentucky or any other state by any agency that has granted you a license, certificate, or registration to engage in a regulated occupation, trade, or profession? If yes, attach copies of any documentation describing the charges against you, the action(s) taken, and a letter of explanation. **YES** **NO**

Are you the subject of ANY pending investigation, administrative sanction proceeding, hearing, trial, or similar action by any agency that has granted or denied you a license, certificate, or registration to engage in a regulated occupation, trade, or profession? **YES** **NO**
If yes, attach copies of any relevant documentation and a letter of explanation.

Have you EVER entered a plea of nolo contendere, been found guilty of or convicted of a felony? **YES** **NO**
If yes, attach copies of any documentation describing the charges against you and a letter of explanation.

Have you in the last 10 years entered a plea of nolo contendere, been found guilty of or convicted of a misdemeanor? **YES** **NO**
If yes, attach copies of any documentation describing the charges against you and a letter of explanation.

Are you awaiting trial or sentencing in a criminal proceeding?

YES NO

If yes, attach a letter of explanation.

Have you ever used any name other than the one herein, either initials, surname, maiden name, or alias?

YES NO

If yes, list all other names used: _____

OATH AND AFFIDAVIT

I do hereby acknowledge that I have reached the age of 18; have a High School or High School Equivalency diploma; agree that I have knowledge of and comply with the standards set forth in KRS 324A.050, State of Kentucky rules promulgated thereto, and understand the types of misconduct for which disciplinary proceedings may be initiated against me pursuant to said law; authorize the Kentucky Real Property Appraisers Board or their agents to interview individuals or organizations referenced in my claims for satisfying education requirements and experience requirements, or equivalent experience, and to inspect my appraisal files to verify information given on my application. I further authorize the Kentucky Real Property Appraisers Board or their agents to conduct a criminal records check.

I do further authorize the Kentucky Real Property Appraisers Board to inform those entities selected by the Board of any disciplinary action taken by the Board and the basis for that action for any state in which I have the authority or any state which I may apply for the authority to perform any appraisal activities involving federally related transactions pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989.

I do agree to return the license/certification upon request if issued to me in error or if requested by the Kentucky Real Property Appraisers Board after a hearing pursuant to disciplinary action.

I acknowledge that appraisals made by me after January 1, 1991 and claimed as experience in this application have been completed in compliance with the Uniform Standards of Professional Appraisal Practice (USPAP).

Subscribed and sworn to before me this _____ day of _____, 20_____.

Oath:

The Statements and information contained herein, with attachments, are made under oath, and any material misrepresentation shall be punishable as perjury, in the first degree, a felony crime (KRS 523.020), and shall also be grounds for suspension, revocation or refusal to renew any certificate or license granted pursuant to same.

Affidavit:

State of _____, _____ County

I, _____, being at least eighteen years of age duly sworn, affirm and state that the information provided within the application for Appraiser License or Certification in the State of Kentucky, is true and correct to the best of my knowledge.

Applicant Signature

Date

(Seal)

Notary Public

My Commission Expires: _____