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8 **BEFORE THE**  
**BUREAU OF REAL ESTATE APPRAISERS**  
9 **DEPARTMENT OF CONSUMER AFFAIRS**  
10 **STATE OF CALIFORNIA**

11 In the Matter of the Accusation and Petition to  
Revoke Probation Against:

12 **OWEN A. EZEOKOLI**  
13 **12275 Oakview Way**  
14 **San Diego, CA 92128**

15 **Certified Residential Real Estate Appraiser**  
**License No. AR030220**

16 Respondent.

Case No. C20130816-02

**ACCUSATION AND**

**PETITION TO REVOKE PROBATION**

17 Complainant alleges:

18 **PARTIES**

19 1. Complainant Elizabeth Seaters, acting on behalf of the Bureau of Real Estate  
20 Appraisers (Bureau), Department of Consumer Affairs (DCA) brings this Accusation and Petition  
21 to Revoke Probation solely in her official capacity as Chief of Enforcement.

22 2. On June 21, 2006, the Bureau (formerly Office of Real Estate Appraisers) issued  
23 Certified Residential Real Estate Appraiser License Number AR030220 (license) to Respondent  
24 Owen A. Ezeokoli. The license was in full force and effect at all times relevant to the charges  
25 brought herein and will expire on February 27, 2015, unless renewed.

26 3. In a disciplinary action entitled "In the Matter of the Administrative Findings Against  
27 Owen A. Ezeokoli," Case No. C110322-08, the Bureau issued a Decision and Order effective  
28 June 20, 2012, in which Respondent's license was revoked. However, the revocation was stayed

1 and Respondent's license was placed on probation for two years with certain terms and conditions.  
2 A copy of that Decision and Order is attached as Exhibit A and is incorporated by reference.

3 **JURISDICTION AND STATUTORY PROVISIONS FOR ACCUSATION**

4 4. This Accusation is brought before the Bureau for the DCA, under the authority of the  
5 following laws. All section references are to the Business and Professions Code (Code) unless  
6 otherwise indicated.

7 5. Code section 11301 states:

8 (a) There is hereby created within the Department of Consumer Affairs a  
9 Bureau of Real Estate Appraisers to administer and enforce this part.

10 (b) Whenever the term "Office of Real Estate Appraisers" appears in any  
11 other law, it means the "Bureau of Real Estate Appraisers.

12 6. Code section 11313 states:

13 The bureau is under the supervision and control of the Director of Consumer  
14 Affairs. The duty of enforcing and administering this part is vested in the chief,  
15 and he or she is responsible to the Director of Consumer Affairs therefor. The  
16 chief shall adopt and enforce rules and regulations as are determined reasonably  
17 necessary to carry out the purposes of this part. Those rules and regulations shall  
18 be adopted pursuant to Chapter 3.5 (commencing with Section 11340) of Part 1 of  
19 Division 3 of Title 2 of the Government Code. Regulations adopted by the former  
20 Director of the Office of Real Estate Appraisers shall continue to apply to the  
21 bureau and its licensees.

22 7. Code section 11314 states, in pertinent part:

23 The office is required to include in its regulations requirements for licensure  
24 and discipline of real estate appraisers that ensure protection of the public interest.

25 8. Code section 11315.3 states:

26 The suspension, expiration, or forfeiture by operation of law of a license or  
27 certificate of registration issued by the office, or its suspension, forfeiture, or  
28 cancellation by order of the office or by order of a court of law, or its surrender  
without the written consent of the office, shall not, during any period in which it  
may be renewed, restored, reissued, or reinstated, deprive the office of its authority  
to institute or continue a disciplinary proceeding against the licensee or registrant  
upon any ground provided by law or to enter an order suspending or revoking the  
license or certificate of registration, or otherwise taking disciplinary action against  
the licensee or registrant on any such ground.

1           9. Code section 11316, subdivision (a) states:

2                   (a) The director may assess a fine against a licensee, applicant for licensure,  
3                   person who acts in a capacity that requires a license under this part, course  
4                   provider, applicant for course provider accreditation, or a person who, or entity  
5                   that, acts in a capacity that requires course provider accreditation for violation of  
6                   this part or any regulations adopted to carry out its purposes.

7           10. Code section 11319 provides that the Uniform Standards of Professional Appraisal  
8           Practice (USPAP) constitute the minimum standard of conduct and performance for real estate  
9           appraisers.

10           11. California Code of Regulations, title 10 (Regulations), section 3500(b)(19) states that  
11           USPAP means those standards as adopted by the Appraisal Standards Board of the Appraisal  
12           Foundation.

13           12. Regulations, section 3701 provides that licensees shall conform to and observe  
14           USPAP and any subsequent amendments thereto as promulgated by the Appraisal Standards  
15           Board of The Appraisal Foundation which standards are herein incorporated into BREA's  
16           regulations by reference as if fully set forth herein.

17           13. Regulations, section 3702 states that:

18                   (a) The Director finds and declares as follows:

19                           (1) That the profession of real estate appraisal is vested with a fiduciary  
20                           relationship of trust and confidence as to clients, lending institutions, and both  
21                           public and private guarantors or insurers of funds in federally-related real estate  
22                           transactions and that the qualifications of honesty, candor, integrity, and  
23                           trustworthiness are directly and substantially related to and indispensable to the  
24                           practice of the appraisal profession;

25                           (2) That registered Appraisal Management Companies are vested with a  
26                           relationship of trust and confidence as to their clients, lending institutions, and  
27                           both public and private guarantors or insurers of funds in federally-related real  
28                           estate transactions and that the qualifications of honesty, candor, integrity, and  
29                           trustworthiness are directly and substantially related to and indispensable to their  
30                           business operations; and

31                           (3) Every holder of a license to practice real estate appraisal, Registrant,  
32                           Controlling Person of an Appraisal Management Company, or person or entity  
33                           acting in a capacity requiring a license or Certificate of Registration shall be

1 required to demonstrate by his or her conduct that he or she possesses the  
2 qualifications of honesty, candor, integrity, and trustworthiness.

3 (b) The Director may require such proof as he may deem advisable  
4 concerning the special qualifications of an applicant for or holder of an appraisers'  
5 license or a Certificate of Registration.

6 14. Regulations, section 3705, states:

7 (a) Every appraisal report subject to the Uniform Standards of Professional  
8 Appraisal Practice upon final completion shall bear the signature and license  
9 number of the appraiser and of the supervising appraiser, if appropriate. The  
10 affixing of such signature and number constitute the acceptance by the appraiser  
11 and supervising appraiser of full and personal responsibility for the accuracy,  
12 content, and integrity of the appraisal under Standards Rules 1 and 2 of USPAP.

13 (b) Every review appraisal report, upon final completion shall bear the  
14 signature and license number of the reviewer. The affixing of such signature and  
15 number shall constitute acceptance by the reviewer of responsibility for the review  
16 under Standard Rule 3 of USPAP.

17 (c) The license number of the appraiser, and of the review appraiser if the  
18 report is a review, shall appear with each signature throughout the appraisal or  
19 review document.

20 15. Regulations, title 10, section 3721 states:

21 (a) The Director may issue a citation, order of abatement, assess a fine or  
22 private or public reproof, suspend or revoke any license or Certificate of  
23 Registration, and/or may deny the issuance or renewal of a license or Certificate of  
24 Registration of any person or entity acting in a capacity requiring a license or  
25 Certificate of Registration who has:

26 . . . .

27 (2) Done any act involving dishonesty, fraud or deceit with the intent to  
28 benefit himself or another, or to injure another;

. . . .

(6) Violated any provision of USPAP;

(7) Violated any provision of the Real Estate Appraisers' Licensing and  
Certification Law, Part 3 (commencing with Section 11300) of Division 4 of the  
Business and Professions Code, or regulations promulgated pursuant thereto; or  
any provision of the Business and Professions Code applicable to applicants for or  
holders of licenses authorizing appraisals;

. . . .

1 (b) Before issuing any private or public reproof or denying, suspending, or  
2 revoking any license or Certificate of Registration issued or issuable under the  
3 provisions of the Real Estate Appraisers Licensing and Certification Law or these  
4 regulations, the Office shall proceed as prescribed by Chapter 5 (commencing with  
5 Section 11500) of Part 1 of Division 3 of Title 2 of the Government Code (the  
6 Administrative Procedure Act) and the Office shall have all the powers granted  
7 therein.

8 . . . .

9 **UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE (USPAP)**

10 **EFFECTIVE JANUARY 1, 2012 – DECEMBER 31, 2013<sup>1</sup>**

11 16. USPAP Standards Rule 1, states:

12 In developing a real property appraisal, an appraiser must identify the  
13 problem to be solved, determine the scope of work necessary to solve the problem,  
14 and correctly complete research and analyses necessary to produce a credible  
15 appraisal.

16 17. USPAP Standards Rule 1-1, states:

17 In developing a real property appraisal, an appraiser must:

- 18 (a) be aware of, understand, and correctly employ those recognized  
19 methods and techniques that are necessary to produce a credible appraisal;
- 20 (b) not commit a substantial error of omission or commission that  
21 significantly affects an appraisal.

22 . . . .

23 18. USPAP Standards Rule 1-2, states:

24 In developing a real property appraisal, an appraiser must:

25 . . . .

26 (e) identify the characteristics of the property that are relevant to the  
27 type and definition of value and intended use of the appraisal, including:

- 28 (i) its location and physical, legal, and economic attributes.

. . . .

19. USPAP Standards Rule 1-4, states:

In developing a real property appraisal, an appraiser must collect, verify, and  
analyze all information necessary for credible assignment results.

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<sup>1</sup> USPAP is periodically revised: appraisers are responsible for adherence to the edition of USPAP in effect as of the date of report for an appraisal.

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(a) when a sales comparison approach is necessary for credible assignment results, an appraiser must analyze such comparable sales data as are available to indicate a value conclusion.

....

(c) when an income approach is necessary for credible assignment results, an appraiser must:

(i) analyze such comparable rental data as are available and/or the potential earnings capacity of the property to estimate the gross income potential of the property.

....

20. USPAP Standards Rule 1-6, states:

In developing a real property appraisal, an appraiser must:

(a) reconcile the quality and quantity of data available and analyzed within the approaches used.

....

21. USPAP Standards Rule 2-1, states:

Each written or oral real property appraisal report must:

(a) clearly and accurately set forth the appraisal in a manner that will not be misleading;

(b) contain sufficient information to enable the intended users of the appraisal to understand the report properly...

....

22. USPAP Standards Rule 2-2, states:

....

(b) the content of a Summary Appraisal Report must be consistent with the intended use of the appraisal and, at a minimum:

....

(iii) summarize information sufficient to identify the real estate involved in the appraisal, including the physical and economic property characteristics relevant to the assignment;

....

(viii) summarize the information analyzed, state the appraisal methods and techniques employed, and the reasoning that supports the analyses, opinions, and conclusions; exclusion of the sales comparison approach, cost approach, or income approach must be explained.

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23. USPAP Ethics Rule states:

An appraiser must promote and preserve the public trust inherent in appraisal practice by observing the highest standards of professional ethics.

An appraiser must comply with USPAP when obligated by law or regulation, or by agreement with the client or intended users. In addition to these requirements, an individual should comply any time that individual represents that he or she is performing the service as an appraiser.

Conduct:

An appraiser must perform assignments with impartiality, objectivity, and independence, and without accommodation of personal interests.

An appraiser:

- must not perform an assignment with bias;
- must not advocate the cause or interest of any party or issue;
- must not accept an assignment that includes the reporting of predetermined opinions and conclusions;
- must not misrepresent his or her role when providing valuation services that are outside of appraisal practice;
- must not communicate assignment results with the intent to mislead or to defraud;
- must not use or communicate a report that is known by the appraiser to be misleading or fraudulent;
- must not knowingly permit an employee or other person to communicate a misleading or fraudulent report;
- must not use or rely on unsupported conclusions relating to characteristics such as race, color, religion, national origin, gender, marital status, familial status, age, receipt of public assistance income, handicap, or an unsupported conclusion that homogeneity of such characteristics is necessary to maximize value;
- must not engage in criminal conduct;
- must not willfully or knowingly violate the requirements of the RECORD KEEPING RULE; and
- must not perform an assignment in a grossly negligent manner.

1 If known prior to accepting an assignment, and/or if discovered at any time  
2 during the assignment, an appraiser must disclose to the client, and in the  
subsequent report certification:

3 • any current or prospective interest in the subject property or parties  
4 involved; and

5 • any services regarding the subject property performed by the appraiser  
6 within the three year period immediately preceding acceptance of the assignment,  
as an appraiser or in any other capacity.

7 Management:

8 An appraiser must disclose that he or she paid a fee or commission, or gave a  
9 thing of value in connection with the procurement of an assignment.

10 An appraiser must not accept an assignment, or have a compensation  
arrangement for an assignment, that is contingent on any of the following:

- 11 1. The reporting of a predetermined result (e.g., opinion of value);  
12 2. a direction in assignment results that favors the cause of the client;  
13 3. the amount of a value opinion;  
14 4. the attainment of a stipulated result (e.g., that the loan closes, or  
15 taxes are reduced); or  
16 5. the occurrence of a subsequent event directly related to the  
17 appraiser's opinions and specific to the assignment's purpose.

18 An appraiser must not advertise for or solicit assignments in a manner that is  
19 false, misleading, or exaggerated.

20 An appraiser must affix, or authorize the use of, his or her signature to  
21 certify recognition and acceptance of his or her USPAP responsibilities in an  
22 appraisal, appraisal review, or appraisal consulting assignment (see Standards  
Rules 2-3, 3-6, 5-3, 6-9, 8-3, and 10-3). An appraiser may authorize the use of his  
or her signature only on an assignment-by-assignment basis.

23 An appraiser must not affix the signature of another appraiser without his or  
24 her consent.

25 Confidentiality:

26 An appraiser must protect the confidential nature of the appraiser-client  
27 relationship.  
28

1 An appraiser must act in good faith with regard to the legitimate interests of  
2 the client in the use of confidential information and in the communication of  
assignment results.

3 An appraiser must be aware of, and comply with, all confidentiality and  
4 privacy laws and regulations applicable in an assignment.

5 An appraiser must not disclose: (1) confidential information; or (2)  
assignment results to anyone other than:

- 6 • the client;
- 7 • persons specifically authorized by the client;
- 8 • state appraiser regulatory agencies;
- 9 • third parties as may be authorized by due process of law; or
- 10 • a duly authorized professional peer review committee except when such  
11 disclosure to a committee would violate applicable law or regulation.

12 A member of a duly authorized professional peer review committee must not  
13 disclose confidential information presented to the committee.

#### 14 **COST RECOVERY**

15 24. Business and Professions Code section 11409 provides that any order issued in  
16 resolution of a disciplinary proceeding may direct a licensee, found to have committed a violation  
17 or violations of statutes or regulations relating to real estate appraiser practice to pay a sum not to  
18 exceed the reasonable costs of investigation, enforcement, and prosecution of the case.

#### 19 **FIRST CAUSE FOR DISCIPLINE**

20 **(8372 Entreken Way, San Diego, California)**

21 25. On or about November 28, 2012, Respondent completed an appraisal report with an  
22 effective date of November 12, 2012, for a property located at 8372 Entreken Way, in San Diego,  
23 California. Respondent is subject to disciplinary action under Regulations, section 3721,  
24 subdivisions (a)(2), (a)(6) and (a)(7), for violations of Regulations, section 3701 and 3702,  
25 subdivisions (a)(1) and (a)(3) and the following USPAP violations:

26 a. Respondent failed to accurately report the subject's zoning classification and  
27 the subject's location influences. Respondent reported R-1 as the subject's zoning classification,  
28 when in fact, the subject's zoning classification was RS-1-14. Respondent failed to analyze and

1 report that the subject fronted to Mesa Verde Middle School. In doing so, Respondent violated  
2 S.R. 1-2(e)(i) and S.R. 2-2(b)(iii);

3 b. Respondent failed to accurately develop the Sales Comparison Approach when  
4 he failed to report and analyze relevant information for the comparable sales. Respondent  
5 misrepresented the location of Comparable Sale Three when he mapped it as if it was located  
6 within the neighborhood boundaries, when in fact, it was actually located outside the southern  
7 boundary. Respondent also failed to adequately support adjustments made within the Sales  
8 Comparison Approach. In doing so, Respondent violated S.R. 1-4(a) and S. R. 2-2(b)(viii);

9 c. Respondent failed to reconcile a 12.5 percent range in between the low and high  
10 of the adjusted sales price of the reported comparable sales. In doing so, Respondent violated  
11 S.R. 1-6(a) and S.R. 2-2(b)(viii);

12 d. Based on paragraphs 25 (a), (b), and (c) above, Respondent committed  
13 substantial errors that resulted in an appraisal report that was misleading. Specifically,  
14 Respondent misrepresented the subject's location when he failed to report that the subject fronted  
15 to a middle school and misrepresented the location of Comparable Sale Three when he mapped it  
16 as if it was located within the subject's neighborhood boundaries. In doing so, Respondent  
17 violated S.R. 1-1(a), S.R. 1-1(b), SR 2-1(a), S.R. 2-1(b) and Conduct Section of the Ethics Rules.

18 **SECOND CAUSE FOR DISCIPLINE**

19 **(3405 28<sup>th</sup> Street, San Diego, California)**

20 26. On or about November 8, 2012, Respondent completed an appraisal report with an  
21 effective date of October 22, 2012, on a property located at 3405 28<sup>th</sup> Street, in San Diego,  
22 California. Respondent is subject to disciplinary action under Regulation section 3721,  
23 subdivisions (a)(2), (a)(6) and (a)(7), for violations of Regulations, section 3701 and 3702,  
24 subdivisions (a)(1) and (a)(3) and the following USPAP violations:

25 a. Respondent failed to correctly report the subject's zoning information.  
26 Respondent reported the subject's zoning classification as "1," the zoning description as "multi-  
27 family," and the subject's zoning compliance as "legal." The subject's zoning classification was  
28

1 R-1-7, the zoning description was residential – single unit, and the zoning compliance was  
2 nonconforming. In doing so, Respondent violated S.R. 1-2(e)(i) and S.R. 2-2(b)(iii);

3 b. Respondent failed to accurately develop the Sales Comparison Approach to  
4 value by misrepresenting Comparable Sale One as a sale transaction that transferred for \$810,000,  
5 when Comparable Sale One did not transfer for \$810,000. Respondent also misrepresented  
6 Comparable Sale Two as being in the same condition as the subject (both units built in 1941),  
7 when Comparable Sale Two’s main house was newly constructed. In doing so, Respondent  
8 violated S.R. 1-4(a) and S.R. 2-2(b)(viii);

9 c. Respondent failed to reconcile a 69.8 percent range in between the low and high  
10 of the adjusted sales price of the reported comparable sales. In doing so, Respondent violated  
11 S.R. 1-6(a) and S.R. 2-2(b)(viii);

12 d. Based on paragraphs 26 (a), (b), and (c) above, Respondent completed a  
13 misleading report when he reported the incorrect zoning information, reported a comparable as a  
14 closed sale transaction when it had not transferred, and failed to report that Comparable Sale Two  
15 was not in the same condition as the subject. In doing so, Respondent violated S.R. 1-1(a), S.R.  
16 1-1(b), S.R. 2-1(a), S.R. 2-1(b) and Conduct Section of Ethics Rules.

17 **THIRD CAUSE FOR DISCIPLINE**

18 **(3121-3123 Boston Avenue, San Diego, California)**

19 27. On or about May 9, 2013, Respondent completed an appraisal report with an effective  
20 date of May 8, 2013, on a property located at 3121-3123 Boston Avenue, in San Diego,  
21 California. Respondent is subject to disciplinary action under Regulations, section 3721,  
22 subdivisions (a)(2), (a)(6) and (a)(7), for violations of Regulations, section 3701 and 3702,  
23 subdivisions (a)(1) and (a)(3) and the following USPAP violations:

24 a. Respondent failed to correctly report the subject’s zoning description and failed  
25 to accurately report the subject’s locational information. Respondent reported the subject’s  
26 zoning description as “duplex.” However, the subject’s zoning description was Barrio Logan  
27 Planned District, Subdistrict C. Respondent misrepresented the subject location information  
28 when he failed to analyze and report that the subject fronted to Interstate 5 and backed to an alley

1 that backed to industrial building. In doing so, Respondent violated S.R. 1-2(e)(i) and S.R. 2-  
2 2(b)(iii);

3 b. Respondent failed to accurately develop the Sales Comparison Approach when  
4 he misreported the proximity of Comparable Sale Three as being located .27 miles away from the  
5 subject, but it was .66 miles away from the subject. He also mapped Comparable Sale Three as if  
6 it were located at a different address than the address reported within the sales comparison grid.  
7 In doing so, Respondent violated S.R. 1-4(a) and S.R. 2-2(b)(viii);

8 c. Respondent failed to accurately develop and report the Income Approach to  
9 value when he failed to support the Gross Rent Multiplier. In doing so, Respondent violated S.R.  
10 1-4(c)(i) and S.R. 2-2(b)(viii);

11 d. Respondent failed to reconcile a 21.4 percent range in between the low and high  
12 of the adjusted sales price of the reported comparable sales. In doing so, Respondent violated  
13 S.R. 1-6(a) and S.R. 2-2(b)(viii);

14 e. Respondent failed to submit a complete and accurate copy of the appraisal  
15 report to BREAA. Instead, Respondent submitted a report that had been altered from the report that  
16 was sent to the client. The areas of the report that had been altered, included, but were not limited  
17 to: the subject's zoning description and additional Sales Comparison Approach reconciliation  
18 language.

19 f. Based on paragraphs 27 (a), (b), (c), (d), and (e), Respondent knowingly  
20 communicated a misleading appraisal report in violation of Conduct Section of Ethics Rules.

### 21 **JURISDICTION FOR PETITION TO REVOKE PROBATION**

22 28. This Petition to Revoke Probation is brought for the Bureau before the DCA under  
23 Probation Term and Condition Number 16 of the Decision and Order In the Matter of the  
24 Administrative Findings Against Owen A. Ezeokoli, Case No. C110322-08. That term and  
25 condition states:

#### 26 VIOLATION OF PROBATION

27 If Respondent violates probation in any respect, the Director, after giving  
28 Respondent notice and an opportunity to be heard, may revoke probation and carry

1 out the disciplinary order that was stayed. If an accusation or a petition to revoke  
2 probation is filed against Respondent during probation, the Director shall have  
3 continuing jurisdiction until the matter is final, and the period of probation shall be  
4 extended until the matter is final.

5 **FIRST CAUSE TO REVOKE PROBATION**

6 **(Failure to Obey All Laws)**

7 29. At all times after the effective date of Respondent's probation, Condition 2 stated:

8 **OBEY AL LAWS**

9 Respondent shall comply with all federal, state and local laws, and conform  
10 to the minimum guidelines set forth under the Uniform Standards of Professional  
11 Appraisal Practice (USPAP), and all other laws and regulations pertaining to real  
12 estate appraisers.

13 30. Respondent's probation is subject to revocation because he failed to comply with  
14 Probation Condition 2, referenced above, in that Respondent failed to conform to the minimum  
15 guidelines under USPAP and other laws and regulations pertaining to real estate appraisers as set  
16 forth in paragraphs 25 through 27, incorporated herein.

17 **SECOND CAUSE TO REVOKE PROBATION**

18 **(Failure to Provide Accurate Copy of Appraisal Report)**

19 31. At all times after the effective date of Respondent's probation, Condition 6 stated:

20 **APPRAISAL LOG/WORK SAMPLES**

21 Commencing on the effective date of the Decision and Order and continuing  
22 through the period of probation, Respondent shall maintain a log of all appraisals  
23 Respondent performs or reviews on a Log of Appraisal Experience (REA 3004)  
24 form. Respondent shall submit a complete and accurate copy of the log of all  
25 appraisals completed each six months. Each six month long shall be submitted to  
26 the Office of Real Estate Appraisers within 30 days following the end of each six  
27 month period. Respondent understands that the Office of Real Estate Appraisers  
28 has the option to will select samples for review from each submitted six month  
29 appraisal log, within its discretion.

30 32. Respondent's probation is subject to revocation because he failed to comply with  
31 Probation Condition 6, referenced above, in that Respondent provided an altered copy of an  
32 appraisal report to BREa, as set forth in paragraph 27, incorporated herein, and as follows:

1 a. Pursuant to Probation Condition 6, Respondent submitted an appraisal report as a  
2 work sample for the property located at 3121-3123 Boston Avenue, in San Diego. A BRE  
3 investigator obtained the client copy of the appraisal report for the property located at 3121-2123  
4 Boston Avenue and determined that Respondent altered the version of the report that was  
5 submitted to BRE for work sample review. The following areas of the report were altered:  
6 assignment type, property value trends, zoning description and added reconciliation in the  
7 supplemental addendum.

8 **PRAYER**

9 WHEREFORE, Complainant requests that a hearing be held on the matters alleged in this  
10 Accusation and Petition to Revoke Probation, and that following the hearing, the Bureau of Real  
11 Estate Appraisers issue a decision:

- 12 1. Revoking the probation that was granted by the Bureau of Real Estate Appraisers in  
13 Case No. C110322-08 and imposing the disciplinary order that was stayed thereby revoking  
14 Certified Residential Real Estate Appraiser License No. AR030220 issued to Owen A. Ezeokoli;
- 15 2. Revoking or suspending Certified Residential Real Estate Appraiser License No.  
16 AR030220, issued to Owen A. Ezeokoli;
- 17 3. Ordering Owen A. Ezeokoli to pay the Bureau of Real Estate Appraisers the  
18 reasonable costs of the investigation and enforcement of this case, pursuant to Business and  
19 Professions Code section 11409;
- 20 4. Ordering Owen A. Ezeokoli to pay the Bureau of Real Estate Appraisers a fine  
21 pursuant to Business and Professions Code section 11316; and
- 22 5. Taking such other and further action as deemed necessary and proper.

23  
24 DATED: 12/4/13

***Original Signed***

25 ELIZABETH SEATERS  
26 Chief of Enforcement  
27 Bureau of Real Estate Appraisers  
28 Department of Consumer Affairs  
State of California  
*Complainant*

SD2013705885/70789672.doc

# Exhibit A

Decision and Order

Bureau of Real Estate Appraisers Case No. C110322-08