



1 Bureau of Real Estate Appraisers  
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2 Sacramento, CA 95811

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5 **BEFORE THE**  
6 **CHIEF OF THE BUREAU OF REAL ESTATE APPRAISERS**  
7 **STATE OF CALIFORNIA**

8 In the Matter of the Administrative Allegation of  
9 Violation Against:

Case No. C20160531-01, C20160531-04

10 **Victoria R. Reel-Kersch**  
11 **Real Estate Appraiser License No. 033808**

**STIPULATED SURRENDER AND  
DISCIPLINARY ORDER**

Respondent.

12 In the interest of a prompt and speedy settlement of this matter, consistent with the public  
13 interest and mission of the Bureau of Real Estate Appraisers ("Bureau" or "BREA"), the parties  
14 hereby agree to the following Stipulated Surrender and Disciplinary Order ("Stipulated  
15 Surrender") which will be submitted to the Chief of the Bureau of Real Estate Appraisers  
16 ("Bureau Chief" or "Chief of BREA") for approval and adoption as the final disposition of this  
17 proceeding:

18 PARTIES

- 19 1. Elizabeth Seaters, acting on behalf of the Bureau of Real Estate Appraisers  
20 ("Complainant"), brings this action solely in her official capacity as Chief of Enforcement for  
21 Complainant.
- 22 2. Victoria R. Reel-Kersch ("Respondent") is representing herself and has chosen not to  
23 exercise her right to be represented by counsel.
- 24 3. On or about April 23, 2004, the Bureau issued Real Estate Appraiser License Number  
25 033808 to Respondent. Respondent's License was in full force and effect at all times relevant to  
26 the attached administrative allegation of violation and unless renewed will expire on June 13,  
27 2018.

JURISDICTION

4. The Bureau initiated an investigation resulting in administrative allegation of violation.

5. When deemed by the Bureau Chief to be in the public interest, the Bureau Chief has the authority under Business and Professions Code section 11315.5 to enter into a settlement related to administrative allegation of violation of the Real Estate Appraisers' Licensing and Certification Law or regulations promulgated pursuant thereto, upon any terms and conditions as the Bureau Chief deems appropriate.

6. The administrative allegation of violation against Respondent is attached as Exhibit "A" and incorporated herein by reference.

ADVISEMENT AND WAIVERS

7. Respondent has carefully read and understands the charges and allegations in the administrative allegation of violation. Respondent has also carefully read and understands the effects of this Stipulated Surrender .

8. Respondent is fully aware of his or her legal rights in this matter, including the right to a hearing on the administrative allegation of violation; the right to be represented by counsel at his or her own expense; the right to confront and cross-examine the witnesses against him or her; the right to present evidence and to testify on his or her own behalf; the right to the issuance of subpoenas to compel the attendance of witnesses and the production of documents; the right to reconsideration and court review of an adverse decision; and all other rights accorded by the California Administrative Procedure Act and other applicable laws.

9. Respondent voluntarily, knowingly, and intelligently waives and gives up each and every right set forth above.

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1 CULPABILITY

2 10. Respondent admits the truth of each and every administrative allegation of violation  
3 attached as Exhibit "A", and agrees that cause exists for discipline against his or her Real Estate  
4 Appraiser License.

5 11. Respondent agrees that his or her Real Estate Appraiser License is subject to  
6 discipline and he or she agrees to be bound by the Bureau Chief's imposition of discipline as set  
7 forth in the following Disciplinary Order.

8 CONTINGENCY

9 12. This Stipulated Surrender shall be subject to approval by the Bureau Chief.  
10 Respondent understands and agrees that counsel for Complainant and Complainant's staff may  
11 communicate directly with the Bureau Chief regarding this Stipulated Surrender , without notice  
12 to or participation by Respondent or his or her counsel. By signing this Stipulated Surrender ,  
13 Respondent understands and agrees that he or she may not withdraw his or her agreement or seek  
14 to rescind this Stipulated Surrender prior to the time the Bureau Chief considers and acts upon it.  
15 If the Bureau Chief fails to adopt this Stipulated Surrender , the Stipulated Surrender shall be of  
16 no force or effect, and, except for this paragraph, it shall be inadmissible in any legal action  
17 between the parties, and the Bureau Chief shall not be disqualified from further action by having  
18 considered this matter.

19 13. The parties understand and agree that Portable Document Format ("PDF") or  
20 facsimile copies of this Stipulated Surrender , including PDF or facsimile signatures thereto, shall  
21 have the same force and effect as the originals.

22 14. This Stipulated Surrender is intended by the parties to be an integrated writing  
23 representing the complete, final, and exclusive embodiment of their agreement. It supersedes any  
24 and all prior or contemporaneous agreements, understandings, discussions, negotiations, and  
25 commitments (written or oral). This Stipulated Surrender may not be altered, amended,  
26 modified, supplemented, or otherwise changed except by a writing executed by an authorized  
27 representative of each of the parties.



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ENDORSEMENT

The foregoing Stipulated Surrender is hereby respectfully submitted for the Bureau Chief's consideration.

DATED: 8/8/16

**Original Signed**

Elizabeth Seaters  
Chief of Enforcement

Exhibit A

Administrative Allegation of Violation - Case No. C20160531-01 and C20160531-04

Case No.: C20160531-01

On or about May 10, 2016, Respondent submitted an altered copy of a state issued appraiser license to a client which was intended for lending purposes. The altered license was in violation of the Uniform Standards of Professional Appraisal Practice (USPAP), the California Business and Professions Code Division 4, Part 3, Sections 11300 et seq. and the California Code of Regulations Title 10, Chapter 6.5 Sections 3500 *et seq.* listed as follows:

- a) Respondent altered a state issued license thereby creating the impression of having an active appraiser license when the license had expired. The forged license document contained an altered audit number, as well as altered effective and expiration dates (California Business and Professions Code Section 11321(a) and California Code of Regulations Sections 3702(a)(1)(3) and 3721(a)(2)(7)); and
- b) Respondent violated the Uniform Standards of Professional Appraisal Practice by altering the expiration date in an appraisal report intended for lending purposes, as well as altering a state issued appraiser license (Conduct section of the Ethics Rule).

Case No.: C20160531-04

On or about May 27, 2016, Respondent submitted an altered copy of a state issued appraiser license to a client which was intended for lending purposes. The altered license was in violation of the Uniform Standards of Professional Appraisal Practice (USPAP), the California Business and Professions Code Division 4, Part 3, Sections 11300 et seq. and the California Code of Regulations Title 10, Chapter 6.5 Sections 3500 *et seq.* listed as follows:

- a) Respondent altered a state issued license thereby creating the impression of having an active appraiser license when the license had expired. The forged license document contained an altered audit number, as well as altered effective and expiration dates (California Business and Professions Code Section 11321(a) and California Code of Regulations Sections 3702(a)(1)(3) and 3721(a)(2)(7)); and
- b) Respondent violated the Uniform Standards of Professional Appraisal Practice by altering the expiration date in an appraisal report intended for lending purposes, as well as altering a state issued appraiser license (Conduct section of the Ethics Rule).