

**BEFORE THE
DIRECTOR OF THE BUREAU OF REAL ESTATE APPRAISERS
BUREAU OF REAL ESTATE APPRAISERS
STATE OF CALIFORNIA**

In the Matter of the of the
Real Estate Appraiser License of:

William Champion,

Respondent.

DECISION AND ORDER

The attached Stipulated Surrender of License and Order is hereby adopted by the Director of the Bureau of Real Estate Appraisers, as its Decision in this matter.

This Decision shall become effective on 10-3-14

It is so ORDERED 9-15-14

Original Signed

JAMES MARTIN, BUREAU CHIEF,
BUREAU OF REAL ESTATE APPRAISERS
DEPARTMENT OF CONSUMER AFFAIRS

1 KAMALA D. HARRIS
Attorney General of California
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Attorneys for Complainant
7

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

10
11 In the Matter of the Accusation/Petition to
Revoke Probation Against:

Case No. 20130923-02

12 **WILLIAM G. CHAMPION**
13 **P.O. Box 1855**
Rialto, CA 92377
14 **Residential Appraiser License No. 040739**

OAH No. 2014030918

**STIPULATED SURRENDER OF
LICENSE AND ORDER**

15 Respondent.
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19 **IT IS HEREBY STIPULATED AND AGREED** by and between the parties to the above-
20 entitled proceedings that the following matters are true:

21 **PARTIES**

22 1. Elizabeth Seaters, acting on behalf of the Bureau of Real Estate Appraisers
23 (Complainant), Department of Consumer Affairs, brought this action solely in her capacity as the
24 Chief of Enforcement for Complainant and is represented in this matter by Kamala D. Harris,
25 Attorney General of the State of California, by Morgan Malek, Deputy Attorney General.

26 2. William G. Champion (Respondent) is representing himself in this proceeding and
27 has chosen not to exercise his right to be represented by counsel.

28 ///

1 in any legal action between the parties, and the Bureau shall not be disqualified from further
2 action by having considered this matter.

3 13. The parties understand and agree that Portable Document Format (PDF) and facsimile
4 copies of this Stipulated Surrender of License and Order, including Portable Document Format
5 (PDF) and facsimile signatures thereto, shall have the same force and effect as the originals.

6 14. This Stipulated Surrender of License and Order is intended by the parties to be an
7 integrated writing representing the complete, final, and exclusive embodiment of their agreement.
8 It supersedes any and all prior or contemporaneous agreements, understandings, discussions,
9 negotiations, and commitments (written or oral). This Stipulated Surrender of License and Order
10 may not be altered, amended, modified, supplemented, or otherwise changed except by a writing
11 executed by an authorized representative of each of the parties.

12 15. In consideration of the foregoing admissions and stipulations, the parties agree that
13 the Bureau Chief may, without further notice or formal proceeding, issue and enter the following
14 Order:

15 **ORDER**

16 IT IS HEREBY ORDERED that Residential Appraiser License No. 040739, issued to
17 Respondent William G. Champion, is surrendered and accepted by the Bureau of Real Estate
18 Appraisers.

19 1. The surrender of Respondent's Residential Appraiser License and the acceptance of
20 the surrendered license by the Bureau shall constitute the imposition of discipline against
21 Respondent. This stipulation constitutes a record of the discipline and shall become a part of
22 Respondent's license history with the Bureau of Real Estate Appraisers.

23 2. Respondent shall lose all rights and privileges as a real estate appraiser in California
24 as of the effective date of the Bureau's Decision and Order.

25 3. Respondent shall cause to be delivered to the Bureau his license certificate on or
26 before the effective date of the Decision and Order.

27 4. If Respondent ever files an application for licensure or a petition for reinstatement in
28 the State of California, the Bureau shall treat it as a new application for licensure. Respondent

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must comply with all the laws, regulations and procedures for reinstatement of a revoked license in effect at the time the petition is filed, and all of the charges and allegations contained in Accusation/Petition to Revoke Probation No. 20130923-02 shall be deemed to be true, correct and admitted by Respondent when the Bureau determines whether to grant or deny the petition.

5. Respondent shall not be eligible to apply for a new license or for a certification of registration as an appraisal management company until 3 years from the effective date of this Stipulated Surrender.

6. Respondent shall pay the agency its costs of investigation and enforcement in the amount of \$3,113.20 prior to issuance of a new or reinstated license.

7. Respondent shall pay the Bureau an administrative fine of \$5,000 prior to issuance of a new or reinstated license. However, Respondent shall not be required to pay these charges as long as his license remains surrendered.

ACCEPTANCE

I have carefully read the Stipulated Surrender of License and Order. I understand the stipulation and the effect it will have on my Residential Appraiser License. I enter into this Stipulated Surrender of License and Order voluntarily, knowingly, and intelligently, and agree to be bound by the Decision and Order of the Bureau of Real Estate Appraisers.

DATED: 9-8-1

Original Signed
WILLIAM G. CHAMPION
Respondent

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ENDORSEMENT

The foregoing Stipulated Surrender of License and Order is hereby respectfully submitted for consideration by the Bureau of Real Estate Appraisers.

Dated: 9/10/14

Respectfully submitted,

KAMALA D. HARRIS
Attorney General of California
MARC D. GREENBAUM
Supervising Deputy Attorney General

Original Signed 

MORGAN MALEK
Deputy Attorney General
Attorneys for Complainant

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Exhibit A

Accusation/Petition to Revoke Probation No. 20130923-02

1 Alec Stone
2 Attorney III, SBN 235349
3 Bureau of Real Estate Appraisers
4 1102 Q Street, Suite 4100
5 Sacramento, CA 95811
6 Telephone: (916) 341-6126
7 *Attorney for Complainant*

8 **BEFORE THE**
9 **CHIEF OF THE BUREAU OF REAL ESTATE APPRAISERS**
10 **STATE OF CALIFORNIA**

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

Case No. 20130923-02

13 **WILLIAM G. CHAMPION**
14 506 N. Driftwood Ave.
15 Rialto, CA 92376

**ACCUSATION AND PETITION TO
REVOKE PROBATION**

16 **Appraiser License No. 040739**

17 Respondent

18 Complainant alleges:

19 **PARTIES AND LICENSE HISTORY**

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

23 2. On July 19, 2008 the Chief of BREA issued Residential License No. 040739 (license)
24 to Respondent William G. Champion. The license was in full force and effect at all times
25 relevant to the charges brought herein and, unless renewed, will expire on November 9, 2013.

26 3. On or about October 13, 2011, Complainant and Respondent entered into a Stipulated
27 Settlement and Disciplinary Order (Settlement), Case No. C090602-03, in which Respondent's
28 license was revoked. However, the revocation was stayed and Respondent's license was placed
on probation for two years with certain terms and conditions. The Settlement was adopted by the
Chief of BREA in a Decision and Order effective October 24, 2011. A copy of the Settlement is
attached as Exhibit A and is incorporated by reference herein. A copy of the Decision and Order
is attached as Exhibit B and is incorporated by reference herein.

1 (a) The Director¹ finds and declares as follows:

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

8 * * *

9 (3) Every holder of a license to practice real estate appraisal . . . shall be
10 required to demonstrate by his or her conduct that he or she possesses the
11 qualifications of honesty, candor, integrity, and trustworthiness.

12 (b) The Director may require such proof as he may deem advisable
13 concerning the special qualifications of an applicant for or holder of an
14 appraiser's license

15 13. Regulations section 3721 states:

16 (a) The Director may issue a citation, order of abatement, assess a fine or
17 private or public reproof, suspend or revoke any license or Certificate of
18 Registration, and/or may deny the issuance or renewal of a license or
19 Certificate of Registration of any person or entity acting in a capacity
20 requiring a license or Certificate of Registration who has:

21 * * *

22 (6) Violated any provision of USPAP;

23 * * *

24 USPAP PROVISIONS²

25 14. USPAP Standards Rule 1-1(a) and (b) provide:

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

27 (a) be aware of, understand, and correctly employ those recognized
28 methods and techniques that are necessary to produce a credible
29 appraisal;

30 (b) not commit a substantial error of omission or commission that
31 significantly affects an appraisal;

32 15. USPAP Standards Rule 1-2 provides:

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

34 ¹ “‘Director’ or ‘chief’ means the Chief of the Bureau of Real Estate Appraisers.” (Business and Profession
35 Code section 11302(g), as amended by AB 1317 (2013) Frazier, codifying Governor’s Reorganization Plan No. 2 of
36 2012.)

37 ² All references are to the 2012-2013 edition, effective at all times relevant hereto.

1 * * *

2 (e) identify the characteristics of the property that are relevant to the type
3 and definition of value and intended use of the appraisal, [footnote
4 omitted] including:

4 (i) its location and physical, legal, and economic attributes;

5 * * *

6 16. USPAP Standards Rule 1-4 provides:

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

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

12 (b) When a cost approach is necessary for credible assignment results, an
13 appraiser must:

14 (i) Develop an opinion of site value by an appropriate appraisal
15 method or technique

16 * * *

17 17. USPAP Standards Rule 1-5 provides:

18 When the value opinion to be developed is market value, an appraiser must,
19 if such information is available to the appraiser in the normal course of
20 business: [footnote omitted]

21 (a) analyze all agreements of sale, options, and listings of the subject
22 property current as of the effective date of the appraisal; and

23 (b) analyze all sales of the subject property that occurred within the three (3)
24 years prior to the effective date of the appraisal. [footnote omitted]

25 18. USPAP Standards Rule 1-6 provides:

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

27 (a) reconcile the quality and quantity of data available and analyzed within
28 the approaches used; and

(b) reconcile the applicability and relevance of the approaches, methods and
techniques used to arrive at the value conclusion(s).

19. USPAP Standards Rule 2-1(a) and (b) provide:

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;

20. USPAP Standards Rule 2-2(b) provides:

(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; [footnote omitted]

* * *

(viii) summarize the information analyzed, 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;

* * *

21. The USPAP Ethics Rule provides, in relevant part:

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.

* * *

- [An appraiser] must not communicate assignment results with the intent to mislead or 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

* * *

22. The USPAP Scope of Work Rule provides:

For each appraisal, appraisal review, and appraisal consulting assignment, an appraiser must:

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- (1) identify the problem to be solved;
- (2) determine and perform the scope of work necessary to develop credible assignments; and
- (3) disclose the scope of work in the report.

An appraiser must properly identify the problem to be solved in order to determine the appropriate scope of work. The appraiser must be prepared to demonstrate that the cope of work is sufficient to produce credible assignment results.

Problem Identification

An appraiser must gather and analyze information about those assignment elements that are necessary to properly identify the appraisal, appraisal review or appraisal consulting problem to be solved.

Scope of Work Acceptability

The scope of work must include the research and analyses that are necessary to develop credible assignment results.

An appraiser must not allow assignment conditions to limit the scope of work to such a degree that the assignment results are not credible in the context of the intended use.

An appraiser must not allow the intended use of an assignment or a client's objectives to cause the assignment results to be biased.

Disclosure Obligations

The report must contain sufficient information to allow intended users to understand the scope of work performed.

COST RECOVERY

23. Business and Professions Code section 11409(a) provides:

Except as otherwise provided by law, any order issued in resolution of a disciplinary proceeding may direct a licensee . . . found to have committed a violation or violations of statutes or regulations relating to real estate appraiser practice to pay a sum not to exceed the reasonable costs of investigation, enforcement, and prosecution of the case.

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ACCUSATION

24. **COUNT ONE – Redlands Property:**

On or about January 19, 2013, Respondent completed an appraisal report with an effective date of January 19, 2013, on a property located at 950 E. Lugonia Avenue, Redlands, CA. The report contained errors and/or omissions in violation of USPAP³ as follows:

- (a) Respondent failed to correctly report information about the subject’s real property improvements. Respondent reported that the subject had an attached one-car garage when there was no garage door for vehicle entry. He reported incorrect and/or inconsistent information about the condition and quality of the subject by reporting that the 58 year old single family residence had no updating in the prior 15 years in one portion of the report, but then depicted the subject as if virtually all building components had recently been repaired, refinished, or rehabilitated (UAD C2 rating). He also depicted the subject 58 year old ranch style structure as if its quality was consistent with a unique structure that was individually designed by an architect for a specified user (UAD Q1 rating) (S.R. 1-2(e)(i) and S.R. 2-2(b)(iii));
- (b) Respondent failed to analyze and report that the subject fronted a four lane arterial road with significant traffic (S.R. 1-2(e)(i) and S.R. 2-2(b)(iii));
- (c) Respondent developed and reported a misleading Sales Comparison Approach to value by reporting inaccurate data sources for the comparable sales, representing a trustee’s deed transfer as an arm’s-length transaction (Comparable Sale Three), failing to report that Comparable Sale Three was an active listing as of the effective date, and reporting an expired listing from 2003 as an active listing (Comparable Sale Four) (S.R. 1-4(a) and S.R. 2-2(b)(viii));
- (d) Respondent failed to adequately reconcile the applicability and relevance of the approaches, methods and techniques used to arrive at the value conclusion(s) when he

³ As provided in footnote 2 (p. 3), all references are to the 2012-2013 edition of USPAP, applicable at all times relevant hereto.

1 failed to reconcile the 259% discrepancy between the indicated value as opined by the
2 Sales Comparison Approach and the indicated value as opined by the Cost Approach.
3 He also failed to report why, when weighting the Income Approach to value within his
4 reconciliation comments, he did not develop and report an Income Approach to value
5 (S.R. 1-6(b) and S.R. 2-2(b)(viii));

6 (e) Respondent failed to develop and report a credible Cost Approach to value when he
7 reported an unsupported opinion of site value (S.R. 1-4(b)(i) and S.R. 2-2(b)(viii));

8 (f) Respondent failed to report and analyze a prior sale for the subject property that
9 occurred with in the three years prior to the effective date of the appraisal when he
10 failed to report an analysis for the subject's prior sale which occurred just over 18
11 months prior to the effective date (S.R. 1-5(b) and S.R. 2-2(b)(viii));

12 (g) As a result of findings a, b, c, d, e, and f above, along with Respondent's habitual
13 misreporting and/or reporting of irrelevant information, Respondent failed to correctly
14 employ recognized methods and techniques necessary to produce a credible appraisal,
15 committed substantial errors of omission or commission that significantly affected the
16 appraisal, failed to clearly and accurately set forth the appraisal in a manner that was not
17 misleading, and failed to provide sufficient information to enable the intended user to
18 understand the report properly (S. R. 1-1(a), S.R. 1-1(b), S.R. 2-1(a), and S.R. 2-1(b));

19 (h) As a result of findings a, b, c, d, e and f above, Respondent failed to perform the
20 research necessary to develop credible assignment results (Scope of Work Rule); and

21 (i) As a result of findings a, b, c, d, e, f, g, and h above, Respondent knowingly
22 communicated a misleading and fraudulent appraisal report because Respondent
23 previously admitted to, thus had personal knowledge of, his violations of the same
24 USPAP provisions. ("*Respondent admits the truth of each and every charge and*
25 *allegation* [including violations of S.R. 1-1(a) and (b); S.R. 1-2(e)(i); S.R. 1-4(a) and
26 (b)(i); S.R. 1-6(b); S.R. 2-1(a) and (b); S.R. 2-2(b)(iii) and (b)(viii); the Scope of Work
27 Rule; and the Ethics rule] *in Accusation No. C090602-03.*" Stipulated Settlement and
28 Disciplinary Order, dated October 24, 2011.) (Ethics Rule).

1 **25. COUNT TWO – Chino Property:**

2 On or about January 29, 2013, Respondent completed an appraisal report with an effective
3 date on or about January 31, 2013, on property located at 12696 Ross Avenue, Chino, CA. The
4 report contained errors and/or omissions in violation of USPAP as follows:

- 5 (a) Respondent failed to correctly report information about the subject’s real property
6 improvements. Respondent reported that the subject had a tar and gravel roof when it
7 had a composition roof. He reported inappropriate and/or inconsistent information
8 about the condition and the quality of the subject when he reported that the 56 year old
9 single family residence had no updating in the prior 15 years in one portion of the
10 report, but then depicted the condition of the subject as if virtually all building
11 components were now or had been recently repaired, refinished, or rehabilitated (UAD
12 C2 rating). He also depicted this 56 year old ranch (reported as conventional) style
13 structure as if its quality was consistent with a custom designed structure individually
14 designed for a specific property owner’s site. Or a high-quality tract development
15 featuring residences constructed from individual plans or from highly modified or
16 upgraded plans with design features of high-quality exterior ornamentation, high-quality
17 interior refinements, and detail (UAD Q2 rating)
18 (S.R. 1-2(e)(i) and S.R. 2-2(b)(iii));
- 19 (b) Respondent reported the subject’s specific zoning classification as “R-1” and the zoning
20 description as “single family residential”. The subject’s specific zoning classification
21 was RD2 and the zoning description was residential/agricultural. Additionally, the City
22 of Chino’s Municipal Code did not have any specific R-1 zoning classification. (S.R. 1-
23 2(e)(i) and S.R.2-2(b)(iii));
- 24 (c) Respondent developed and reported a misleading Sales Comparison Approach to value
25 by failing to analyze and report updating for Comparable Sales One, Two and Three,
26 failing to report that Comparable Sale One had an in-ground pool, reported inaccurate
27 data sources for Comparable Sale Two, and representing an expired listing from 2004 as
28 an active listing (Comparable Sale Four) (S.R. 1-4(a) and S.R. 2-2(b)(viii));

- 1 (d) Respondent failed to adequately reconcile the applicability and relevance of the
2 approaches, methods and techniques used to arrive at the value conclusion(s) when he
3 failed to report why, when weighting the Income Approach to value within his
4 reconciliation comments, he did not develop and report an Income Approach to value
5 (S.R. 1-6(b) and S.R. 2-2(b)(viii));
- 6 (e) As a result of findings a, b, c, and d above, along with Respondent's habitual
7 misreporting and/or reporting of irrelevant information, Respondent failed to correctly
8 employ recognized methods and techniques necessary to produce a credible appraisal,
9 committed substantial errors of omission or commission that significantly affected the
10 appraisal, failed to clearly and accurately set for the appraisal in a manner that was not
11 misleading and failed to prove sufficient information to enable the intended user to
12 understand the report properly (S. R. 1-1(a), S.R. 1-1(b), S.R. 2-1(a), and S.R. 2-1(b));
- 13 (f) As a result of findings a, b, c, and d above, Respondent failed to perform the research
14 necessary to develop credible assignment results (Scope of Work Rule); and
- 15 (g) As a result of findings a, b, c, d, e, and f above, Respondent knowingly communicated a
16 misleading and fraudulent appraisal report because Respondent admitted to, thus had
17 personal knowledge of, his previous violations of the same USPAP provisions.
18 (*“Respondent admits the truth of each and every charge and allegation [including S.R.*
19 *1-1(a) and (b); S.R. 1-2(e)(i); S.R. 1-4(a) and (b)(i); S.R. 1-6(b); S.R. 2-1(a) and (b);*
20 *S.R. 2-2(b)(iii) and (b)(viii); the Scope of Work Rule; and the Ethics rule] in Accusation*
21 *No. C090602-03.”* Stipulated Settlement and Disciplinary Order, dated October 24,
22 2011.) (Ethics Rule).

23 **26. COUNT THREE – Norco Property:**

24 On or about February 1, 2013, Respondent completed an appraisal report with an effective
25 date of February 1, 2013, on a property located at 420 8th Street, Norco, CA. The report
26 contained errors and/or omissions in violation of USPAP as follows:

- 27 a) Respondent failed to correctly report information about the subject's real property
28 improvements when he failed to report that the subject had a five stall horse barn with

1 five paddocks/turnouts and an additional outbuilding. Respondent reported
2 inappropriate and/or inconsistent information about the condition and the quality of the
3 subject when he reported that the 49 year old single family residence had no updating in
4 the prior 15 years in one portion of the report, but then depicted the condition of the
5 subject as if virtually all building components were now or recently had been repaired,
6 refinished, or rehabilitated (UAD C2 rating). He also depicted this 49 year old ranch
7 style structure as if its quality was consistent with a custom individually designed
8 structure or a high-quality tract development featuring residences constructed from
9 individual plans or from highly modified or upgraded plans with design features of
10 high-quality exterior ornamentation, high-quality interior refinements, and detail (UAD
11 Q2 rating). (S.R. 1-2(e)(i) and S.R. 2-2(b)(iii));

12 b) Respondent developed and reported a misleading Sales Comparison Approach to value
13 by:

- 14 • failing to analyze and report updating for Comparable Sales One and Three,
- 15 • failing to report that Comparable Sale One had a local valley view,
- 16 • failing to report that Comparable Sale Three had a barn, paddocks, and an
17 outbuilding,
- 18 • failing to report that Comparable Sale Four had an in-ground pool and a shed
19 barn,
- 20 • failing to report that his cited data source for Comparable Sale Two was a
21 canceled listing and failing to report to the intended user how he verified the
22 terms for sale for Comparable Sale Two, and
- 23 • failing to support an adjustment that was over 38% of the list price of
24 Comparable Sale Four

25 (S.R. 1-4(a) and S.R. 2-2(b)(viii));

26 c) Respondent failed to adequately reconcile the applicability and relevance of the
27 approaches, methods and techniques used to arrive at the value conclusion(s) when he
28 failed to report why, when weighting the Income Approach to value within his

1 reconciliation comments, he did not develop and report an Income Approach to value
2 (S.R. 1-6(b) and S.R. 2-2(b)(viii));

3 d) As a result of findings a, b, and c above, along with Respondent's habitual misreporting
4 and/or reporting of irrelevant information, Respondent failed to correctly employ
5 recognized methods and techniques necessary to produce a credible appraisal,
6 committed substantial errors of omission or commission that significantly affected the
7 appraisal, failed to clearly and accurately set for the appraisal in a manner that was not
8 misleading and failed to prove sufficient information to enable the intended user to
9 understand the report properly

10 (S. R. 1-1(a), S.R. 1-1(b), S.R. 2-1(a), and S.R. 2-1(b));

11 e) As a result of findings a, b, and c above, Respondent failed to perform the research
12 necessary to develop credible assignment results (Scope of Work Rule); and

13 f) As a result of findings a, b, c, d, and e above Respondent knowingly communicated a
14 misleading and fraudulent appraisal report because Respondent admitted to, thus had
15 personal knowledge of, his previous violations of the same USPAP provisions.

16 (*“Respondent admits the truth of each and every charge and allegation [including S.R.*
17 *1-1(a) and (b); S.R. 1-2(e)(i); S.R. 1-4(a) and (b)(i); S.R. 1-6(b); S.R. 2-1(a) and (b);*
18 *S.R. 2-2(b)(iii) and (b)(viii); the Scope of Work Rule; and the Ethics rule] in Accusation*
19 *No. C090602-03.”* Stipulated Settlement and Disciplinary Order, dated October 24,
20 2011.) (Ethics Rule).

21
22 **PETITION TO REVOKE PROBATION**

23 27. This Petition to Revoke Probation is brought before the Chief of BREA under
24 Probation Terms and Conditions Numbers 2, 3, 6, 7 and 10 of the Stipulated Settlement and
25 Disciplinary Order (Exhibit A), as adopted in the Decision and Order (Exhibit B) in Case No.
26 C090602-03. Those Terms and Conditions provide:

27 2. **Obey All Laws.** Respondent shall comply with all federal, state and
28 local laws, and conform to the minimum guidelines set forth under the Uniform
Standards of Professional Appraisal Practices (USPAP), and all other laws and

regulations pertaining to real estate appraisers.

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3. **Appraisal Log / Work Samples.** Commencing on the effective date of the Decision and Order and continuing through the period of probation, Respondent shall maintain a log of all appraisals Respondent performs on the Log of Appraisal Experience (REA 3004) form. Respondent will submit a complete and accurate copy of the log of all appraisals completed each six months. Each six-month log shall be submitted to the [Bureau]⁴ of Real Estate Appraisers within 30 days following the end of each six-month period. Respondent understands that the [Bureau] of Real Estate Appraisers has the option to select work samples for review from each submitted six-month appraisal log, within its discretion.

6. **Comply with Probation.** Respondent shall fully comply with the terms and conditions of the probation imposed by the [Chief]⁵ of the [Bureau] of Real Estate Appraisers and shall cooperate fully with representatives of the [Bureau] in its monitoring and investigation of Respondent's compliance with the terms and conditions of probation.

7. **Monitoring.** Respondent shall be subject to, and shall permit, monitoring and investigation of Respondent's professional practice. Such monitoring and investigation shall be conducted by representatives of the [Bureau] of Real Estate Appraisers.

10. **Violation of Probation.** If Respondent violates probation in any respect, the [Chief] of the [Bureau] of Real Estate Appraisers, after giving Respondent notice and an opportunity to be heard, may revoke probation and carry out the disciplinary order that was stayed. In an accusation or a petition to revoke probation is filed against Respondent during probation, the Director shall have continuing jurisdiction until the matter is final, and the period of probation shall be extended until the matter is final.

**FIRST CAUSE TO REVOKE PROBATION –
(Failure to Obey All Laws)**

28. Respondent's probation is subject to revocation pursuant to provision 2 ("Obey All Laws") of the Terms and Conditions of his probation set forth in the Stipulated Settlement and Disciplinary Order (Exhibit A, p. 4; and p. 12 above). Specifically, as provided in the Accusation above (Counts One, Two, and Three), Respondent substantially failed to conform to USPAP minimum guidelines thereby violating express provisions of his probation, as well as Business and Professions Code section 11319; and California Code of Regulations sections 3701; 3702(a)(1) and (3); and 3721(a)(6).

⁴ Effective July 1, 2013, the "Office" of Real Estate Appraisers was renamed the "Bureau" of Real Estate Appraisers pursuant to the Governor's Reorganization Plan No. 2 of 2012. This change had no substantive effect.

⁵ Effective July 1, 2013, the "Director" was renamed the "Chief" pursuant to the Governor's Reorganization Plan No. 2 of 2012 (*Also see*, fn. 1). This change had no substantive effect.

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**SECOND CAUSE TO REVOKE PROBATION –
(Failure to Provide Appraisal Log and Work Samples)**

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29. Respondent's probation is subject to revocation pursuant to provision 3 ("Appraisal Log / Work Samples") of the Terms and Conditions of his probation set forth in the Stipulated Settlement and Disciplinary Order (Exhibit A, p. 4; and p. 12 above). Specifically, Respondent was required to submit to BREa a log of his appraisal work every six months, as provided. Further, when requested by BREa for review purposes, Respondent was required to timely submit work samples, as provided. However, Respondent failed to provide such logs and/or work samples in accordance with these terms. In addition to violating the express terms of probation, such failure is a violation of Business and Professions Code section 11328, and California Code of Regulations section 3702(b).

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**THRID CAUSE TO REVOKE PROBATION –
(Failure to Permit Monitoring and Investigation)**

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30. Respondent's probation is subject to revocation pursuant to provision 7 ("Monitoring") of the Terms and Conditions of his probation set forth in the Stipulated Settlement and Disciplinary Order (Exhibit A, p. 4; and p. 12 above). Respondent's failure to provide his work samples in a timely manner (as set forth in the Second Cause to Revoke Probation immediately above) impeded BREa's monitoring and investigation duties. In addition to violating the express terms of probation, such failure is a violation of Business and Professions Code section 11328, and California Code of Regulations section 3702(b).

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**FOURTH CAUSE TO REVOKE PROBATION –
(Failure to Comply with Probation)**

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31. Respondent's probation is subject to revocation because, in violation of provision 6 ("Comply with Probation") of the Terms and Conditions of his probation set forth in the Stipulated Settlement and Disciplinary Order (Exhibit A, p. 4; and p. 12 above), Respondent failed to comply with provisions 2, 3, and 7 of his probation. Specifically, as set forth above,

1 Respondent committed numerous violations of applicable law and failed to submit required
2 materials for monitoring in accordance with his probation.

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4 **PRAYER**

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

- 8 1. Revoking Residential Real Estate Appraiser License No. 040739, issued to
9 William G. Champion;
- 10 2. Revoking the probation that was granted by BREa in Case No. C090602-03 and
11 imposing the disciplinary order that was stayed thereby revoking Residential Real
12 Estate Appraiser License No. 040739, issued to William G. Champion;
- 13 3. Ordering William G. Champion to pay a fine, pursuant to Business and
14 Professions Code section 11316;
- 15 4. Ordering William G. Champion to pay the Chief of BREa the reasonable costs of
16 the investigation and enforcement of this case, pursuant to Business and
17 Professions Code section 11409; and
- 18 5. Taking such other and further action as deemed necessary and proper.

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21 DATED: 10/21/13

Original Signed *for*

ELIZABETH SEATERS
Chief of Enforcement
Bureau of Real Estate Appraisers
State of California
Complainant