

TITLE 20—DEPARTMENT OF COMMERCE AND INSURANCE
Division 2245—Real Estate Appraisers
Chapter 3—Applications for Certification and Licensure

PROPOSED AMENDMENT

20 CSR 2245-3.005 Trainee Real Estate Appraiser Registration. The commission is amending section (4), adding new section (5), and renumbering as necessary.

PURPOSE: This amendment outlines the licensing criteria changes established by the Appraisal Qualifications Board (AQB) which take effect January 1, 2026.

(4) ~~[On or after July 1, 2013, t]~~Trainee applicants in addition to the requirements outlined in section (3) of this rule will also be required to submit—

(B) Proof of successfully completing the following approved courses taken within the five- (5-) year period prior to date of application submission:

1. National Uniform Standards
of Professional Appraisal
Practice (USPAP)
Course 15 hours
2. Basic Appraisal
Principles 30 hours
3. Basic Appraisal
Procedures 30 hours

Total 75 Hours; *[and]*

(C) Trainees who submit an application postmarked on or after January 1, 2026, shall be required to meet the 2026 Appraisal Qualifications Board (AQB) educational criteria as outlined below:

1. National Uniform Standards
of Professional Appraisal
Practice (USPAP)
Course 15 hours
2. Basic Appraisal
Principles 30 hours
3. Basic Appraisal
Procedures 30 hours
4. Valuation Bias and Fair
Housing Laws and Regulations 8 hours

Total 83 Hours;

~~[(C)](D)~~ Proof of submission of fingerprints to the Missouri State Highway Patrol's approved vendor for both a Missouri State Highway Patrol and Federal Bureau of Investigation fingerprint background check. Any fees due for fingerprint background checks shall be paid by the applicant directly to the Missouri State Highway Patrol or its approved vendor; **and**

~~[(D)](E)~~ All applications shall include the appropriate fees as established pursuant to 20 CSR 2245-5.020 and physical work and home addresses for the applicant. The commission will

not consider an application which is incomplete or with which the correct fees have not been submitted[;].

[(E) Licenses or certificates issued to trainees will be valid for a period of ten (10) years from the date of issuance. Thereafter, the holder of a license or certificate as a trainee may request on an annual basis, a one (1) year extension in writing and for just cause at least thirty (30) days prior to the expiration date; and]

(F) The commission may refuse to issue **or renew** a license or certificate for any one (1) or any combination of causes set forth in section 339.532, RSMo.

(5) Effective January 1, 2026, licenses or certificates issued to all trainees will expire on June 30 of even-numbered years, however, a trainee may only renew their license or certificate for a total of five (5) renewal cycles. Notice of expiration will be sent to the trainee prior to the expiration date notifying the trainee of their eligibility to renew. Trainees holding a certificate or license prior to January 1, 2026, will receive a new license or certificate with a June 30, 2026, expiration date and will have to renew going forward as set forth in this rule.

(A) At the time of renewal the trainee will be required to complete the renewal form, pay the renewal fee as established pursuant to 20 CSR 2245-5.020, and attest whether or not they have completed the required continuing education hours as established by the Appraiser Qualifications Board (AQB) and pursuant to 20 CSR 2245-8.010.

(B) Trainees shall maintain evidence of course completion certificates as outlined in 20 CSR 2245-8.040(1).

(C) Failure to renew the trainee license within ninety (90) days of the license expiring will render the license void and the trainee will be required to reapply for a new trainee license under the current trainee requirements at the time of reapplication as set by the Appraisal Qualifications Board (AQB). Failure to receive the notice to renew from the commission shall not excuse the trainee from the requirements for renewal.

[(5)](6) No real estate appraisal experience is required as a prerequisite for registration.

[(6)](7) Training.

(A) The registrant shall be subject to direct supervision by a Missouri certified appraiser in good standing with the commission for the prior three (3) years. If the trainee is currently licensed or certified, supervision shall only be required if the trainee is completing experience outside their current scope of practice.

(B) The supervising appraiser(s) shall be responsible for the training, guidance, and direct supervision of the registrant by—

1. Accepting responsibility for the appraisal report by signing and certifying that the report complies with the *Uniform Standards of Professional Appraisal Practice* (USPAP), 2024 Edition. The USPAP, 2024 Edition, is incorporated by reference and can be obtained from The Appraisal Foundation, 1155 15th Street NW, Suite 1111, Washington, DC 20005, by calling (202) 347-7722, or at www.appraisalfoundation.org. This rule does not incorporate any subsequent amendments or additions to the USPAP;
2. Reviewing and signing the appraisal report(s) for which the registrant has provided appraisal services; and
3. Personally inspecting each appraised property with the registrant until the supervising

appraiser determines the registrant trainee is competent, in accordance with the competency rule of USPAP. If applying for a residential certification, the supervising appraiser shall personally inspect fifty (50) properties with the registrant, unless otherwise waived by the commission for good cause. If applying for certified general, the supervising appraiser shall personally inspect twenty (20) nonresidential properties with the registrant, unless otherwise waived by the commission for good cause.

- (C) The registrant is permitted to have more than one (1) supervising appraiser, but a supervising appraiser may not supervise more than three (3) registrants at one (1) time. The supervisor shall not be employed by the trainee.
- (D) The registrant and a supervising appraiser shall notify the commission of a newly created supervisory relationship and submit an affidavit from the supervising appraiser acknowledging the supervisory relationship prior to the registrant performing appraisal services under the supervising appraiser. A registrant shall not receive credit for appraisal experience under a certified appraiser unless the registrant has first notified the commission of the certified appraiser's name and license number. Within ten (10) days of the termination of a supervisory relationship, the registrant and the supervising appraiser shall notify the commission that the supervisory relationship has been terminated.
- (E) The registrant and each supervising appraiser shall maintain an appraisal log. This appraisal log may be maintained jointly, but each shall be individually responsible to assure the completion and availability of the appraisal log regardless of the agreement or practice of the registrant and the supervising appraiser regarding its maintenance. Separate appraisal logs shall be maintained for each supervising appraiser. The registrant and the supervising appraiser shall provide a copy of the appraisal log to the commission upon request. At a minimum, the appraisal log shall include the information required by 20 CSR 2245-2.050 and the following:
 - 1. Description of work performed by the trainee and scope of the review and supervision of the supervising appraiser;
 - 2. Number of actual work hours by the trainee on the assignment; and
 - 3. The name and state certification number of the supervising appraiser.
- (F) Registrants who are submitting experience hours associated with mass appraising shall submit a log that shall include at a minimum the following:
 - 1. Date(s): month and year;
 - 2. Subject or project (location, description, or address);
 - 3. Appraisal task(s);
 - 4. Property type(s);
 - 5. Client;
 - 6. Number of properties;
 - 7. Actual number of hours to complete the assignment;
 - 8. Appraiser(s); and
 - 9. Description of work performed by trainee and scope of supervision of the supervising appraiser.
- (G) The Missouri certification of the supervising appraiser shall be in good standing and not subject to revocation, suspension, or probation within the last three (3) years. Subject to revocation or suspension within the last three (3) years shall mean that any term of revocation or suspension shall be terminated more than three (3) years prior to a licensee serving as supervising appraiser. Anyone subject to probation cannot supervise trainees

during the probationary period, unless otherwise ordered by the commission.

~~[(7)]~~(8) A person may register as a trainee under a supervising appraiser certified in another state if—

- (A) The supervising appraiser is certified in another state that has requirements that are substantially similar to the requirements in Missouri for certification as a state-certified general or state-certified residential real estate appraiser;
- (B) The supervising appraiser's certification from the other state authorizes the supervisor, at a minimum, to perform the same scope of appraisal services that either a Missouri-certified general or certified residential appraiser is authorized to perform;
- (C) The supervising appraiser's certification from the other state is active and has been in good standing and not subject to discipline for the prior three (3) years. The trainee real estate appraiser application shall be accompanied by verification from the supervising appraiser's certification authority verifying that the supervising appraiser's certification is active, in good standing, and has not been disciplined as provided in this subsection; and
- (D) Upon application for certification, trainees that are supervised by an appraiser certified in another state shall be required to comply with all certification requirements established by Missouri law. Trainees are also reminded that pursuant to 20 CSR 2245-3.010, applicants for a general certification must have accumulated a total of three thousand (3,000) hours of appraisal experience of which at least fifty percent (50%) (one thousand five hundred (1,500) hours) shall be in nonresidential appraisal work and under the supervision of a Missouri-certified general real estate appraiser or a certified general appraiser certified in another state and who is authorized to perform the same scope of appraisal services as a Missouri-certified general appraiser.

~~[(8)]~~(9) As used in this section, "direct supervision" shall mean the degree of supervision required of a supervisory appraiser overseeing the work of a registrant by which the supervisory appraiser has control over and detailed professional knowledge of the work being done. Direct supervision is achieved when a registrant has regular direction, guidance, and support from a supervisory appraiser. The supervisor shall determine the level of supervision that is appropriate for the appraisal project and the skill level of the registrant as assessed by the supervisor. Direct supervision shall include but is not limited to the following:

- (A) Reviewing the registrant's appraisal report(s) to ensure research of general and specific data has been adequately conducted and properly reported, application of appraisal principles and methodologies has been properly applied, that any analysis is sound and adequately reported, and that any analysis, opinions, or conclusions are adequately developed and reported so that the appraisal report is not misleading; and
- (B) Reviewing the registrant's work product and discussing with the registrant any edits, corrections, or modifications that need to be made.

*AUTHORITY: section 339.509, RSMo 2016. * Original rule filed Nov. 21, 2006, effective July 30, 2007. For intervening history, please consult the **Code of State Regulations**. Amended: Filed May 9, 2024.*

PUBLIC COST: This proposed amendment will not cost state agencies or political subdivisions more than five hundred dollars (\$500) in the aggregate.

PRIVATE COST: This proposed amendment will not cost private entities more than five hundred dollars (\$500) in the aggregate.

*NOTICE TO SUBMIT COMMENTS: Anyone may file a statement in support of or in opposition to this proposed amendment with the Real Estate Appraisers Commission, PO Box 1335, Jefferson City, MO 65102, by facsimile at (573) 526-3489 or via email at reacom@pr.mo.gov. To be considered, comments must be received within thirty (30) days after publication of this notice in the **Missouri Register**. No public hearing is scheduled.*