

**BEFORE THE WEST VIRGINIA REAL ESTATE APPRAISER LICENSING AND
CERTIFICATION BOARD**

Received

APR 01 2025

WV Real Estate Appraiser
Licensing & Certification Board

**WEST VIRGINIA REAL ESTATE APPRAISER
LICENSING AND CERTIFICATION BOARD,**

Complainant,

v.

Complaint No. 24-006

**LAWANTA B. VECCHIO,
License No. LR0691**

Respondent.

CONSENT DECREE

Respondent Lawanta B. Vecchio (“Respondent”) and the West Virginia Real Estate Appraiser Licensing and Certification Board (“Board”) enter the following Consent Decree for the purpose of resolving the above-styled complaint. As reflected in this Consent Decree, the parties have reached an agreement in which Respondent agrees and stipulates to the Findings of Fact, Conclusions of Law, and disposition of this matter. The Board, having approved such agreement, does hereby Find and Order as follows:

FINDINGS OF FACT

1. Respondent previously held an active real estate appraiser license (License No. LR0691). Her license lapsed on October 1, 2024.
2. On or about October 23, 2023, Respondent issued a report for an appraisal performed on a property located at 164 Valley Chapel Road, Weston, West Virginia. The report provided a value conclusion of \$325,000, effective November 8, 2022.

3. The appraisal was performed for Intercoastal Mortgage Company.
4. The report issued was a revised report with additional data having been considered that resulted in no change in the value opinion.
5. On or about March 26, 2024, Fannie Mae submitted an allegation to the Board alleging that Respondent had submitted an appraisal report with substantial errors which led to a non-credible result.
6. Consistent with the Board's Legislative Rule governing Investigative and Hearing Procedures, W. Va. Code R. § 190-4-5.3, the Board forwarded the allegation to its Standards Committee for review.
7. After its review, on May 22, 2024, the Standards Committee recommended that the allegations be further investigated and to notify Respondent of the allegation and request additional information so that the matter can be fully investigated.
8. On or about June 6, 2024, the Board issued a letter notifying Respondent of the allegation that had been filed and requested that Respondent provide workfile documentation. Respondent did not respond to the Notice of Allegation. At its regularly scheduled meeting on May 29, 2024, the Board voted to initiate a complaint.
9. A Board Initiated Complaint was issued on September 13, 2024, based on the following alleged USPAP violations: 1) Standards Rule 2-1(a), 2-1(b), and 2-1(c); General Reporting Requirements; 2) Standards Rule 2-2(a)(iv), Content of a Real Property Appraisal Report; 3) Standards Rule 2-2(a)(x)(1)(3)(5), Content of a Real Property Appraisal Report; 4) Standards Rule 1-1(b)(c), General Development Requirements; and 5) Standards Rule 1-2(e)(i), Problem Identification.

10. Respondent did not submit a response to the Board-Initiated Complaint.

CONCLUSIONS OF LAW

1. Under West Virginia Code § 30-38-12(a)(7), the Board is authorized to deny issuance or renewal of a license or certification or take disciplinary action for a “[v]iolation of any section of [the Real Estate Appraiser Licensing and Certification Act] or any rule of the Board[.]” West Virginia Code section §30-38-17 requires that “[e]ach real estate appraiser licensed or certified under this act shall comply with generally accepted standards of professional appraisal practice and generally accepted ethical rules to be observed by the real estate appraiser.” The practice and ethical standards are memorialized by The Appraisal Foundation in the Uniform Standards of Professional Appraisal Practice (USPAP).

2. Respondent’s conduct as described in Finding of Fact #9 involves potential USPAP violations, and the parties seek to resolve this matter through issuance of this Consent Agreement.

CONSENT

By signing below, Respondent agrees to the following:

1. Respondent has had the opportunity to consult with counsel and executes this Consent Decree voluntarily, freely, without compulsion or duress and mindful that it has legal consequences. No person or entity has made any promise or given any inducement whatsoever to encourage Respondent to make this settlement other than as set forth herein. Respondent acknowledges that she may pursue this matter through appropriate administrative proceedings and is aware of her legal rights regarding this matter, but intelligently and voluntarily waives such rights.

2. Respondent acknowledges the Findings of Fact set forth above, though denying a violation, admits that there is probable cause to conclude that the violations set forth above, in the Conclusions of Law, may have occurred and consents to the following Order:

ORDER

Based on the foregoing, the Board hereby ORDERS as follows: Prior to reinstatement, Respondent must complete ONE of the following: (A) 3 hours of mentorship under the Board's mentorship program or (B) 15 hours of education.

A. Mentorship

Respondent shall agree to three (3) hours of mentorship for a period not to exceed six (6) months as set forth in the Board's Mentorship Program Guidelines and Mentorship Agreement attached herein. Mentorship will consist of monthly meetings with a mentor from the Board's approved list of mentors. Respondent shall cooperate with her mentor in monitoring her compliance with the terms of this Consent Agreement. Respondent shall pay the entire cost of her participation in the mentorship program. The payment of the mentorship shall be administered through an agreement between the chosen mentor and Respondent.

OR

B. Education


Respondent must complete fifteen (15) hours of education including an examination on the topic of the Sales Comparison Approach. Respondent must submit documentation evidencing her completion of the course and proof of a passing grade on the exam prior to the Board's consideration of her application for reinstatement.

Respondent acknowledges that this Consent Agreement and Order is a public document available for inspection by the public in accordance with the provisions set forth in the West Virginia Freedom of Information Act (W. Va. Code § 29B-1-1, et seq.).

CONSENT DECREE AGREED TO BY:



Lawanta B. Vecchio



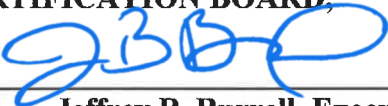
Date

ENTERED into the records of the Real Estate Appraiser Licensing and Certification

Board this:

____ 17th day of April _____, 2025.

**WEST VIRGINIA REAL ESTATE APPRAISER LICENSING
AND CERTIFICATION BOARD,**

By: 

Jeffrey B. Burrell, Executive Director
On behalf of the WVREALCB