

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

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

Complainant,

V.

Complaint No. 24-009

**ANDREW JAMES BRYANT,
(License No. CR0963)**

Respondent.

CONSENT DECREE

Respondent Andrew James Bryant (“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 dispositions of this matter. The Board, having approved such agreement, does hereby Find and Order as follows:

FINDINGS OF FACT

1. Respondent is a licensed real estate appraiser, holding license CR0963.
2. On or about March 8, 2024, Respondent issued a report for an appraisal performed on a property located at 1182 Rockford Road in Great Cacapon, West Virginia (“Property” or “Subject Property”). The report provided a value conclusion of \$410,000, effective February 26, 2024.

3. The appraisal was performed for Financial Asset Services, Inc. (“FAS”).
4. On or about March 26, 2024, FAS notified Respondent of a subsequent independent inspection of the subject property that was conducted due to concerns from both FAS and the intended user, HUD/FHA, that Respondent misrepresented condition of the subject property. The subsequent independent inspection validated their concerns. Respondent was notified that FAS was referring the matter to the Board and that Respondent would not be paid for the assignment until a final disposition on the matter was rendered.
5. On or about April 12, 2024, the Board received an allegation regarding Respondent’s appraisal, which alleged Respondent violated the Uniform Standards of Professional Appraisal Practice (USPAP).
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. The Standards Committee investigated the matter and determined that there was merit to FAS’s allegations that Respondent violated the USPAP.
8. After its review, on January 22, 2025, the Standards Committee recommended that the allegations had merit and issued a recommendation to the Board to initiate a formal complaint.
9. On January 29, 2025, the Board voted to initiate a formal complaint. The Board-Initiated Complaint was issued based on the following violations: 1) USPAP Competency Rule, Being Competent; 2) USPAP Scope of Work Rule; 3) Standards Rule 1-1(a)(b)(c), General Development Requirements; 4) Standards Rule 1-2(g)(h), Problem Identification; 5) Standards Rule 1-4(a)(b), Approaches to Value; 6) Standards Rule 2-1(a)(b)(c), General Reporting

Requirements; and 7) Standards Rule 2-2a(iv)(viii)(x), Content of a Real Property Appraisal Report.

10. On May 13, 2025, the Board received Respondent's response to the Board-Initiated Complaint wherein he acknowledged certain errors and admitted to inconsistencies in the report. He emphasizes that these errors are not representative of his quality as an appraiser but were instead the product of carelessness exacerbated by his health complications. He expressed an eagerness to improve and included his completion of an FHA Handbook 4000.1 course, his completion of the 2024-2025 7-hour national USPAP Update Course, and his medical records in his response.

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 § 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 USPAP.

2. Respondent's conduct, as described in Finding of Fact #9, involves USPAP violations, which are grounds for disciplinary action to be considered by the Board. The parties seek to resolve this matter through the 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, and 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 he may pursue this matter through appropriate administrative proceedings and is aware of his legal rights regarding this matter, but intelligently and voluntarily waives such rights.

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

ORDER

Based on the foregoing, the Board hereby ORDERS as follows:

1. Respondent shall complete six (6) hours of mentorship with an approved mentor with a specific focus on the Scope of Work Rule, Standards 1 and 2, Competency, Ethics, and FHA Minimum Property Standards. The mentorship will consist of monthly meetings with a mentor from the Board's approved list of mentors. Respondent shall cooperate with his mentor in monitoring his compliance with the terms of this Consent Agreement. The entire cost of the mentorship will be the Respondent's responsibility, which shall be set forth in an agreement between the Respondent and his mentor. The Respondent shall make a good-faith effort to engage an approved mentor within 30 days of this agreement and notify the Board at the time an approved mentor has been engaged. The mentorship shall be completed within 6 months of this agreement.

2. This Consent Decree is to be construed as disciplinary action. This matter will be reported to the Appraisal Subcommittee of the Federal Financial Institutions Examinations Counsel (“ASC”). In the event that Respondent fails to comply with the preceding paragraphs without the prior written approval of the Board, Respondent’s license shall be suspended. Respondent is entitled to a hearing challenging the failure to comply with the terms set forth above. Any such hearing shall be scheduled in accordance with West Virginia Code § 30-1-8.

3. 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:



01/26/2026

Andrew James Bryant

Date

ENTERED into the records of the Real Estate Appraiser Licensing and Certification Board this:

26

day of

JANUARY

, 2026.

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

By: 

Jeff Burrell, Executive Director on behalf of the WVREALCB