

**STATE OF MINNESOTA
COMMISSIONER OF COMMERCE**

CONSENT ORDER

In the Matter of the Certified Residential Real Property
Appraiser License of Nancy Lott Mustonen
License No. AP4003132

TO: Nancy Lott Mustonen
1073 County 5 NW
Hackensack, MN 56452

Commissioner of Commerce Glenn Wilson (hereinafter "Commissioner") has determined as follows:

1. The Commissioner has advised Nancy Lott Mustonen (hereinafter "Respondent") that he is prepared to commence formal action pursuant to Minn. Stat. § 82B.07 (2004) against Respondent's Certified Residential Real Property appraiser's license based on allegations that Respondent:

- A. Provided false, misleading, or incomplete information in violation of Minn. Stat. § 45.027, Subd. 7 (3) (2004);
- B. Failed to provide evidence satisfactory to the Commissioner of having met the continuing education requirements of Minn. Stat. § 82B.19 (2004) and;

2. Respondent acknowledges that she has been advised of her rights to a hearing in this matter, to present argument to the Commissioner and to appeal from any adverse determination at a hearing, and Respondent hereby expressly waives those rights. Respondent further acknowledges that she has been represented by legal counsel throughout these proceedings, or has been advised of her right to be represented by legal counsel, which right she hereby waives.

3. Respondent has agreed to informal disposition of this matter without a hearing as provided under Minn. Stat. § 14.59 (2004) and Minn. R. 1400.5900 (2003).

4. The following Order is in the public interest.

NOW, THEREFORE, IT IS HEREBY ORDERED, that Respondent complete 11 hours of qualified appraiser training and provide evidence satisfactory to the Commissioner of having completed said hours on or before June 16, 2006.


This Order shall be effective upon signature by or on behalf of the Commissioner.

GLENN WILSON
Commissioner

Dated: _____

5/15/06

By: _____


PATRICK L. NELSON
Deputy Commissioner
Market Assurance Division
85 Seventh Place East, Suite 500
Saint Paul, Minnesota 55101
Telephone: (651)296-2594

CONSENT TO ENTRY OF ORDER

The undersigned, Nancy Lott Mustonen, has read the foregoing Consent Order; that she knows and fully understands its contents and effect; that she has been advised of her right to a hearing; that she has been represented by legal counsel in this matter; or that she has been advised of the right to be represented by legal counsel and that she has waived this right; and that she consents to entry of this Order by the Commissioner of Commerce. It is further expressly understood that this Order constitutes the entire settlement agreement between the parties hereto, there being no other promises or agreements, either express or implied.

By:

Nancy L. Mustonen
Nancy Lott Mustonen

STATE OF MINNESOTA

COUNTY OF CASS

This instrument was acknowledged before me on 24th April, 2006 (date) by NANCY MUSTONEN

(name(s) of person(s)) as INDIVIDUAL (type of authority, e.g., officer, trustee, etc.) of

Herself (name of party on behalf of whom the instrument was executed).

(stamp)



Jay A. Cline
(Signature of notary officer)

JAY A. CLINE

My commission expires: 1/31/10