

**STATE OF MINNESOTA
COMMISSIONER OF COMMERCE**

CONSENT ORDER

In the Matter of the Licensed Real Property
Appraiser License of Melissa Marie Zugina
License No. AP20398516

TO: Melissa Marie Zugina
1007 6th Avenue NE
Buffalo, MN 55313

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

1. The Commissioner has advised Melissa Marie Zugina (hereinafter "Respondent") that he is prepared to commence formal action pursuant to Minn. Stat. § 82B.07 (2004) against Respondent's Licensed 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 pursuant to Minn. Stat. § 45.027 Subd. 7 (2004) Melissa Marie Zugina is censured.

IT IS FURTHER ORDERED that Respondent complete 7.5 hours of qualified appraiser training and provide evidence satisfactory to the Commissioner of having completed said hours on or before June 5, 2006.

IT IS FURTHER ORDERED that pursuant to Minn. Stat. § 45.027, subd. 6 (2004), as amended, Respondent shall pay to the State of Minnesota a civil penalty of \$500.


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, Melissa Marie Zugina, 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.

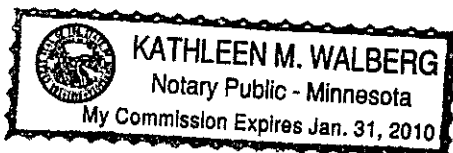
By:

M. Zugina
Melissa Marie Zugina

STATE OF Minnesota
COUNTY OF Wright

This instrument was acknowledged before me on 4/25/06 (date) by Melissa M Zugina
(name(s) of person(s)) as owner (type of authority, e.g., officer, trustee, etc.) of
Expert Appraisals (name of party on behalf of whom the instrument was executed).

(stamp)



Kathleen M. Walberg
(Signature of notary officer)
Notary Public

My commission expires: 01-31-2010