

**STATE OF MINNESOTA  
COMMISSIONER OF COMMERCE**

In the Matter of the Certified General Real Property  
Appraiser License of Betty A. Salerno  
License No. AP4001930

**CONSENT ORDER**

TO: Betty A. Salerno  
242 East Sheridan  
Ely, MN 55731

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

1. The Commissioner has advised Betty A. Salerno (hereinafter "Respondent") that he is prepared to commence formal action pursuant to Minn. Stat. § 82B.07 (2004) against Respondent's Certified General 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.

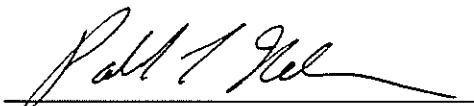
**NOW, THEREFORE, IT IS HEREBY ORDERED**, that Respondent complete 30 hours of qualified appraiser training, including four (4) hours of USPAP, and provide evidence satisfactory to the Commissioner of having completed said hours on or before April 3, 2006 .

**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 \$1,000.

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, Betty A. Salerno, 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:

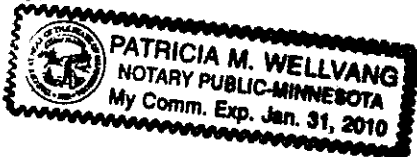
Betty A. Salerno  
Betty A. Salerno

STATE OF MM.

COUNTY OF St. Louis

This instrument was acknowledged before me on Feb. 9, 2006 (date) by Betty SALERNO  
(name(s) of person(s)) as Individual (type of authority, e.g., officer, trustee, etc.) of  
(SELF)  
(name of party on behalf of whom the instrument was executed).

(stamp)



Patricia M. Wellvang  
(Signature of notary officer)

My commission expires: Jan. 31,  
2010