

**STATE OF MINNESOTA
COMMISSIONER OF COMMERCE**

CONSENT ORDER

In the Matter of the Certified Residential Real Property
Appraiser License of Paul Joseph Loven
License No. AP4003368

TO: Paul Joseph Loven
19475 109th Street
Big Lake, MN 55309

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

1. The Commissioner has advised Paul Joseph Loven (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 he has been advised of his 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 he has been represented by legal counsel throughout these proceedings, or has been advised of his right to be represented by legal counsel, which right he 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) Paul Joseph Loven is censured.

IT IS FURTHER ORDERED that Respondent complete 8.5 hours of qualified appraiser training and provide evidence satisfactory to the Commissioner of having completed said hours on or before May 8, 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.

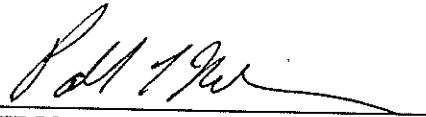
This Order shall be effective upon signature by or on behalf of the Commissioner.

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

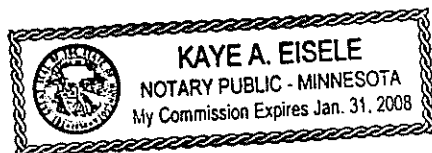
The undersigned, Paul Joseph Loven, has read the foregoing Consent Order; that he knows and fully understands its contents and effect; that he has been advised of his right to a hearing; that he has been represented by legal counsel in this matter; or that he has been advised of the right to be represented by legal counsel and that he has waived this right; and that he 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: Paul J. Loven
Paul Joseph Loven

STATE OF Minnesota
COUNTY OF Sherburne

This instrument was acknowledged before me on 3/21/06 (date) by Paul Joseph Loven
(name(s) of person(s)) as _____ (type of authority, e.g., officer, trustee, etc.) of
_____ (name of party on behalf of whom the instrument was executed).

(stamp)



X Kaye A. Eisele
(Signature of notary officer)

My commission expires: 1-31-08