

**STATE OF MINNESOTA  
COMMISSIONER OF COMMERCE**

**CONSENT ORDER**

In the Matter of the Certified Residential Real Property  
Appraiser License of Paul Alan Ruoho  
License No. AP20356964

TO: Paul Alan Ruoho  
5340 Monarda Avenue N.  
Stillwater, MN 55082

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

1. The Commissioner has advised Paul Alan Ruoho (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) the Certified Residential Real Property Appraiser License of Paul Alan Ruoho is suspended for four months commencing May 2, 2006 through and including September 1, 2006.

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

GLENN WILSON  
Commissioner

Dated: \_\_\_\_\_

7/13/06

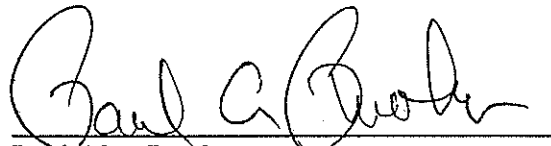
By: \_\_\_\_\_

  
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 Alan Ruoho, 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 Alan Ruoho

STATE OF \_\_\_\_\_

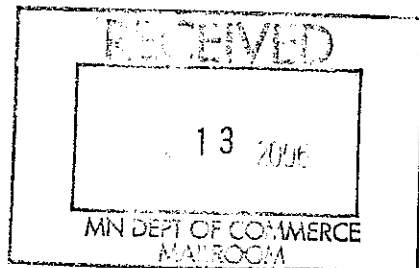
COUNTY OF \_\_\_\_\_

This instrument was acknowledged before me on \_\_\_\_\_ (date) by \_\_\_\_\_

(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)



\_\_\_\_\_  
(Signature of notary officer)

My commission expires: \_\_\_\_\_