

**STATE OF MINNESOTA  
DEPARTMENT OF COMMERCE**

In the Matter of the Real Property Appraisal License of Richard Timothy Koons.  
License No.: 20023285

**CONSENT ORDER**

TO: Richard Timothy Koons  
423 North Washington Street  
Saint Croix Falls, WI 54024

Commissioner of Commerce Grace Arnold (Commissioner) has determined as follows:

1. The Commissioner has advised Richard Timothy Koons (Respondent) that she is prepared to commence formal action pursuant to Minn. Stat. § 45.027 (2022), and other applicable law, based on the following allegations:

- a. Respondent falsified his March 14, 2023, Real Property Appraiser license application by indicating he had not been subject to an administrative proceeding regarding an occupational license. Respondent has been the subject of administrative proceedings in Wisconsin pertaining to his Wisconsin Real Estate Appraiser license. As a result, Respondent violated Minn. Stat. §§ 45.027, subd. 7 (a) (3) and 82B.20, subd. 2 (1) (2022).
- b. Respondent failed to comply with requests for information from the Department and has thereby violated Minn. Stat. § 45.027, subd. 1a (2022).

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

3. Respondent has agreed to informal disposition of this matter without a hearing as provided under Minn. Stat. § 14.59 (2020) and Minn. R. 1400.5900 (2021).

4. For purposes of Minn. Stat. § 16D.17 (2022), Respondent expressly waives the right to any notice or opportunity for a hearing on any civil penalty imposed by the Commissioner. Further, Minn. Stat. § 16D.17 (2020) allows the Commissioner to file and enforce the civil penalty imposed by this Order as a judgment against Respondent in district court without further notice or additional proceedings.

5. The civil penalty and/or any resulting judgment arising from this Order will be non-dischargeable in any bankruptcy proceeding. See 11 U.S.C. 523 (a)(7) (“A discharge under section 727, 1141, 1228(a), 1228(b) or 1328(b) of this title does not discharge an individual debtor from any debt... to the extent such debt is for a fine, penalty, or forfeiture payable to and for the benefit of a governmental unit, and is not compensation for actual pecuniary loss, other than a tax penalty...”).

6. The following Order is in the public interest.

**NOW, THEREFORE, IT IS HEREBY ORDERED**, pursuant to Minn. Stat. Ch. 45 (2022) that:

A. Prior to applying for, or attempting to renew, any license or registration with this Department, Respondent shall comply with the request for information noted above;

B. Prior to applying for, or attempt to renew, any license or registration with this Department, Respondent shall pay a civil penalty in the amount of \$1,000 to the State of Minnesota;

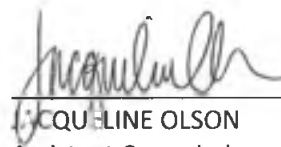
C. Compliance with this Order does not create any guarantee that an application, or attempt to renew, any license or registration with this Department will be approved; and

D. Respondent shall cease and desist from violating any laws, rules, or orders related to the duties and responsibilities entrusted to the Commissioner under Minnesota Statute Chapters 45 and 82B.

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

Date: December 6, 2024

GRACE ARNOLD  
Commissioner

A handwritten signature in dark ink, appearing to read "Jacqueline Olson", is written over a horizontal line.

JACQUELINE OLSON  
Assistant Commissioner of Enforcement  
Minnesota Department of Commerce  
85 Seventh Place East, Suite 280  
St. Paul, MN 55101  
(651) 539-1600

CONSENT TO ENTRY OF ORDER

The undersigned states that they have read this Consent Order; that the undersigned knows and fully understands its contents and effect; that the undersigned has been advised of the right to a hearing in this matter, to present argument to the Commissioner, and to appeal from any adverse determination after a hearing and expressly waives those rights. Respondent further acknowledges that Respondent has been represented by legal counsel throughout these proceedings, or has been advised of the right to be represented by legal counsel, which right Respondent hereby expressly waives; and that Respondent consents to entry of this Order by the Commissioner. It is further understood that this Consent Order constitutes the entire settlement agreement between the parties, there being no other promises or agreements, either express or implied.

Richard Timothy Koons

Date: 11-12-24

By:

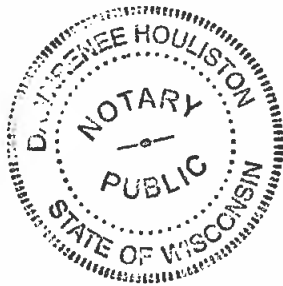
[Signature]  
(Signature)

STATE OF Wisconsin

COUNTY OF POLK

Signed or attested before me on Nov 12, 2024 (Date).

(Notary stamp)



[Signature]  
(Signature of Notary)

My Commission expires:

7-23-2025