

STATE OF MINNESOTA
DEPARTMENT OF COMMERCE

State of Minnesota
Dept. of Commerce

JUL 13 2026

Rec'd \$ 2247

In the Matter of the Real Property Appraiser License of Reid Robert Ovick
License No. 20408679

CONSENT ORDER

TO: Reid Robert Ovick
PO Box 730
Walker, MN 56484

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

1. The Commissioner has advised Reid Robert Ovick (Respondent) that she is prepared to commence formal action pursuant to Minn. Stat. § 45.027 (2024), and other applicable law, based on the following allegations pertaining to an appraisal report completed for a property in Walker, Minnesota, with an effective date of August 19, 2024:

- a. Respondent signed a certification within the appraisal report indicating they had completed a visual inspection of the interior and exterior of the subject property. Respondent also included a statement in the report that Respondent had relied on an interior visual inspection completed by another individual. This is a violation of Scope of Work Rule of the Uniform Standards of Professional Appraisal Practice (USPAP), Standards Rule (SR) 2-1 (a), SR 2-3 (a) (2024), Minn. Stat. §§ 82B.195, subd. 1, and 82B.20, subd. 2 (5)(13) (2024).
- b. Respondent failed to include sufficient information to allow the intended user(s) to understand the report. Details relating to multiple parcels, split lots, and amenities were not included in the report. This is a violation of USPAP Standards Rule (SR) 2-1 (a), the Scope of Work Rule (2024), Minn. Stat. §§ 82B.195 subd. 1, subd. 3 (1)(i), and 82B.20, subd. 2 (5)(6)(13) (2024).

- c. Respondent failed to include sufficient information to demonstrate compliance with Standard 1 of USPAP. The report did not contain summaries of methodologies used, information analyzed, or the reasoning that supports the opinions and conclusions stated in the report. This is a violation of USPAP SR 2-2 (a)(x)(1)(5) (2024), Minn. Stat. §§ 82B.195, subd. 1, and 82B.20, subd. 2 (5)(6)(13) (2024).
- d. Respondent failed to identify that a submitted report was a reevaluation. Respondent submitted a second report to the client. Respondent failed to identify the changes between the two reports and the reason the changes were made. This is a violation of Minn. Stat. § 82B.195, subd. 2 (5) (2024).

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 (2025) and Minn. R. 1400.5900 (2023).

4. For purposes of Minn. Stat. § 16D.17 (2025), 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 (2025) 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 (2025) that:

A. Respondent shall pay a civil penalty in the amount of \$2,000 to the State of Minnesota;

B. Respondent shall complete the following corrective education courses provided by the Appraisal Foundation. The courses must be completed within 90 days of the effective date of this order:

a. Report Certifications: What am I Signing and Why?; and

b. Missing Explanations.

These courses cannot be used toward Respondent's continuing education credits. Course completion certificates must be supplied to the Department within 30 days of completing and passing course requirements;

C. 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 82B and 45.027; and

D. Respondent shall pay all investigative costs in the amount of \$247 at the time the Consent to Entry of Order is signed pursuant to Minn. Stat. § 45.027, subd. 1(8) (2025).

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

Date: July 16, 2026

GRACE ARNOLD
Commissioner



SARA PAYNE
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

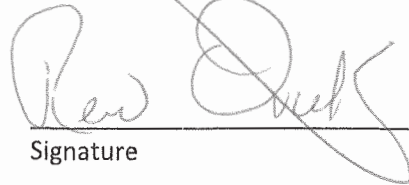
The undersigned states that they have read this Consent Order; that the undersigned knows and fully understands its contents and effect; that the undersigned has been advised of the right to a hearing in this matter, to present argument to the Commissioner, and to appeal from any adverse determination 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.

Date: 7-10-2026

Reid Robert Ovick

By:

Signature

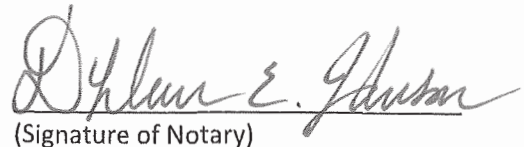


STATE OF Minnesota

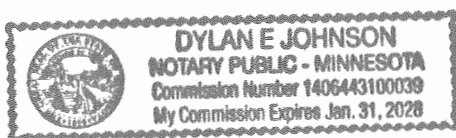
COUNTY OF Cass

Signed or attested before me on 7-10-2026 (Date).

(Notary stamp)



(Signature of Notary)



My Commission expires:

1-31-2028