

STATE OF MINNESOTA  
DEPARTMENT OF COMMERCE

JUN 20 2025

Rec'd \$ 2000

In the Matter of The Real Property Appraiser License of Todd Kenneth Wicker  
License No.: 4002890

CONSENT ORDER

TO: Todd Kenneth Wicker  
T. Wicker Appraisals, Inc.  
14479 Rich Valley Boulevard  
Inver Grove Heights, MN 55077

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

1. The Commissioner has advised Todd Kenneth Wicker (Respondent) that she is prepared to commence formal action pursuant to Minn. Stat. § 45.027 (2022), and other applicable law, based on the allegation pertaining to an appraisal report completed on a property in Cass County. Respondent provided a work file that failed to support his opinions, conclusions, and support for adjustments and his indicated value in violation of the USPAP Ethics Rule, Record Keeping Rule (2020), and Minn. Stat. § 82B.071, subd. (2) (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.

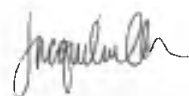
**NOW, THEREFORE, IT IS HEREBY ORDERED**, pursuant to Minn. Stat. Ch. 45 (2022) that:

- A. Respondent shall pay a civil penalty in the amount of \$1,280 to the State of Minnesota;
- B. 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; and
- C. Respondent shall pay all investigative costs in the amount of \$720 at the time the Consent to Entry of Order is signed pursuant to Minn. Stat. § 45.027, subd. 1(8) (2022).

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

Date: June 25, 2025

GRACE ARNOLD  
Commissioner




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.

Todd Kenneth Wicker

Date: June 12<sup>th</sup>, 2025

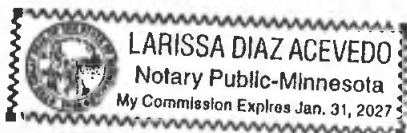
By:   
(Signature)


STATE OF Minnesota

COUNTY OF Dakota

Signed or attested before me on June 12<sup>th</sup>, 2025 (Date).

(Notary stamp)



  
(Signature of Notary)

My Commission expires:

Jan 31, 2027