

STATE OF MINNESOTA
DEPARTMENT OF COMMERCE

State of Minnesota
Dept of Commerce

♦ AUG 21 2025

Rec'd \$ 138250

In the Matter of the Real Property Appraiser License of Tanner Allen Gramm
License No.: 40624599

CONSENT ORDER

TO: Tanner Allen Gramm
1554 Coventry Lane
Shakopee, MN 55379

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

1. The Commissioner has advised Tanner Gramm (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 on a property in Independence, Minnesota:
 - a. Respondent failed to disclose that the final appraisal report was a reevaluation, and he failed to identify the areas of difference between the two appraisals and the justification for the changes in violation of Minn. Stat. § 82B.195 subd. 2 (5) (2024).
 - b. Respondent failed to provide market support for why adjustments were necessary and how he developed the dollar amount of the adjustments in violation of USPAP SR 1-1 (a), 1-4 (a), 2-1 (a), (b) (2020) and Minn. Stat. §§ 82B.195, subd. 1, subd. 3 (1) (vi) (viii) (2024).
 - c. Respondent failed to provide a work file that contained the necessary documentation to support his opinions and conclusions in violation of USPAP Record Keeping Rule (2020) and Minn Stat. § 82B.071, subd. 2 (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 (2024) 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 (2024) that:

A. Respondent shall pay a civil penalty in the amount of \$1,000 to the State of Minnesota;

B. Respondent to take the following corrective education courses from the Appraisal

Foundation:

a. Report Certifications: What Am I Signing and Why; and

b. Missing Explanations.

Respondent must complete this course work within ninety (90) days of the effective date of this order.

Course completion certificates must be provided to the Department within thirty (30) days of course completion;

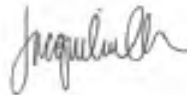
C. Respondent shall cease and desist from violating any laws, rules, or orders related to the duties and responsibilities entrusted to the Commissioner under Minnesota Statute Chapters 45 and 82B; and

D. Respondent shall pay all Investigative costs in the amount of \$382.50 at the time the Consent to Entry of Order is signed pursuant to Minn. Stat. § 45.027, subd. 1(8) (2024).

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

Date: September 4, 2025

GRACE ARNOLD
Commissioner



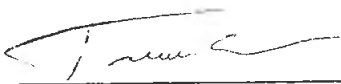
JACQUELINE OLSON
Assistant Commissioner of Enforcement
Minnesota Department of Commerce
85 Seventh Place East, Suite 280
St. Paul, MN 55101
(651) 539-1600

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.

Tanner Allen Gramm

Date: 7/23/25

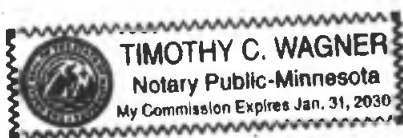
By: 
(Signature)

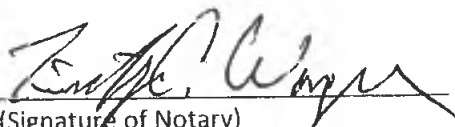
STATE OF MN

COUNTY OF Hennepin

Signed or attested before me on 7/23/25 (Date).

(Notary stamp)




(Signature of Notary)

My Commission expires:

1/31/2030