

**STATE OF MINNESOTA
DEPARTMENT OF COMMERCE**

In the Matter of the Real Property Appraiser License of Matthew Richard Oseland
License No. 20220863

CONSENT ORDER

TO: Matthew Richard Oseland
2833 72nd Street SW
Pequot Lakes, MN 56472

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

1. The Commissioner has advised Matthew Richard Oseland (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 Deerwood, Minnesota. Respondent completed an appraisal assignment that was outside of what was allowed for their license level. Respondent maintains a Certified Residential Real Property Appraiser License. The subject property was reported to have a highest and best use of being subdivided to 11 single family lots. Upon this determination, Respondent had an obligation to remove themselves from the assignment as the limit for their license level is 4 units. Failure to withdraw from this assignment was a violation of the Uniform Standards of Professional Appraisal Practice (USPAP) Ethics Rule, Competency Rule (2024), Minn. Stat. §§ 82B.021 Subd. 12, and 82B.195 Subd. 2 (8)(9) (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 (2023).

4. For purposes of Minn. Stat. § 16D.17 (2024), 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 (2022) 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 \$4,000 to the State of Minnesota at the time the Consent to Entry of Order is signed;

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. Appraiser Self Protection: Documentation and Record Keeping;
- b. Missing Explanations; and
- c. Ethics, Competency, and Negligence.

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;

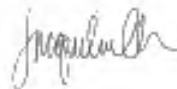
C. Respondent shall cease and desist from violating any laws, rules, or orders related to the duties and responsibilities entrusted to the Commissioner under Minnesota Statute Chapters 82B and 45.027; and

D. Respondent shall pay all investigative costs in the amount of \$360 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: October 21, 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.

Matthew Richard Oseland

Date: 9-29-2025

By: [Signature]
Signature

STATE OF Minnesota

COUNTY OF Crow Wing

Signed or attested before me on 9-29-25 (Date).

(Notary stamp)

[Signature]
(Signature of Notary)

My Commission expires:

Jan 31, 2028

