

**STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS  
DEPARTMENT OF BUSINESS REGULATION  
1511 PONTIAC AVENUE, BLDG. 68-1  
CRANSTON, RHODE ISLAND 02920**

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**IN THE MATTER OF:**  
**<sup>J.</sup>**  
**JOSEPH W. WALSH,**  
**RESPONDENT.**  
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**DBR No. 10-L-0011**

**CONSENT AGREEMENT**

It is hereby agreed by and between the Department of Business Regulation (“Department”) and <sup>J.</sup> Joseph W. Walsh (“Respondent”) as follows:

1. Respondent previously held a license as a general certified appraiser, License Number A01339G, initially issued May 21, 2007, pursuant to R.I. Gen. Laws § 5-20.7-1, *et seq.*
2. Respondent’s license expired on July 25, 2009.
3. On January 6, 2009, the Department received a Renewal Form from the Respondent, and a check in the amount of \$430.00. Respondent submitted the required evidence of continuing education and the appropriate fees for licensure, including the late fee.
4. Along with the Renewal Form, the Respondent submitted an affidavit (and attached letter) in accordance with Section 7 (E) and (F) of *Commercial Licensing Regulation 10 – Real Estate Appraisers* in which he affirmed that he performed two (2) appraisals after his license had expired.
5. Pursuant to Section 7 (F) of *Commercial Licensing Regulation 10 – Real Estate Appraisers*, if a person has engaged in unlicensed real estate appraisal activity, the Department

may either levy a sanction against Respondent upon a determination to reinstate the license, or may decide not to reinstate the license.

6. Pursuant to R.I. Gen. Laws § 5-20.7-3(a), no person other than those persons certified in accordance with that Chapter, shall assume or use any title or designation that is likely to create the impression of certification as a real estate appraiser by this state.

7. In an effort to resolve the above-referenced matter, effect a timely and amicable resolution of the issues raised in this Consent Agreement, and allow Respondent to obtain the reinstatement of his appraiser's license, the Respondent agrees to pay an administrative penalty in the amount of FIVE HUNDRED (\$500.00) DOLLARS to the Department, made payable to the Rhode Island General Treasurer, upon the execution of this document.

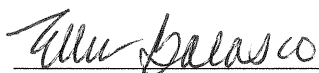
8. Within ten (10) days of receipt of the administrative penalty, the Department shall reinstate Respondent's license as a certified general appraiser.

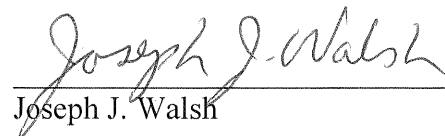
9. If Respondent fails to abide by the requirements of this Consent Agreement, the Department will initiate administrative proceedings to deny his renewal application. Respondent shall be provided with notice and opportunity for hearing should the Department decide to take such action.

**THE DEPARTMENT AND RESPONDENT HEREBY CONSENT AND AGREE TO THE FOREGOING AS TO FORM AND SUBSTANCE:**

Department of Business Regulation:

Respondent:

  
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Ellen R. Balasco, Esq.  
Deputy Chief of Legal Services

  
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Joseph J. Walsh

Date: 1/25/10

Date: January 23, 2010