

STATE OF ARIZONA
Department of Insurance and Financial Institutions
FILED March 17, 2025 by AS

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STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of:

PETER M. MANNING

Certified General Real Estate Appraiser
License No. 31054

Respondent

No. 25A-001-FIN

DEFAULT ORDER

On February 5, 2025, the Arizona Department of Insurance and Financial Institutions (the “Department”) issued a Notice of Hearing (“Notice”) in the above-captioned matter, a copy of which is attached as **Exhibit A** and incorporated by this reference. The Notice required Peter M. Manning (“Respondent”) to provide a written answer to the allegations set forth in the Notice within twenty days of the issuance of the Notice. As of this date, Respondent has failed to file an answer. On March 3, 2025, counsel for the Department filed a Motion for Default, a copy of which is attached as **Exhibit B**. As of this date, Respondent has not responded to the Department’s motion. Pursuant to A.A.C. R20-4-1209(D), a party that fails to file an answer within the time provided shall be deemed to be in default and one or more of the allegations in the Notice of Hearing may be deemed to be admitted.

FINDINGS OF FACT

1. Notice was proper.
2. Respondent is in default.
3. The allegations in the Notice are deemed admitted.

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CONCLUSIONS OF LAW

1. The conduct alleged in the Notice constitutes grounds for the Director to suspend, revoke or refuse to renew Respondent’s license in Arizona, pursuant to A.R.S. § 32-3631(A)(8).

ORDER

IT IS ORDERED:

- 1. Peter M. Manning’s general real estate appraiser license, License No. 31054, is revoked effective upon the issuance of this Order.
- 2. The hearing set for **March 26, 2025** at **9:00 a.m.** shall be vacated.

DATED and EFFECTIVE this 17th day of March, 2025.

Barbara D. Richardson

Barbara D. Richardson, Director
Arizona Department of Insurance and Financial Institutions

1 **COPY** of the foregoing electronically filed this
18th day of March, 2025 to:

2
3 Adam Stone, Administrative Law Judge
4 <https://portal.azoah.com/submission>
5 Office of Administrative Hearings

6 **COPY** of the foregoing emailed same date to:

7 Alena Caravetta, Regulatory Legal Affairs Officer
8 Deian Ousounov, Chief Financial Deputy Director
9 Ana Starcevic, Project Specialist
10 Tammy Seto, Assistant Director
11 Nancy Inserra, Regulatory Compliance Officer
12 Jeffery Rahn, Staff Investigator – Appraisal Investigations
13 Steven Fromholtz, Licensing Division Manager
14 Aqueelah Currie, Licensing Supervisor
15 Jessica Sapio, Appraisal Licensing Coordinator
16 Arizona Department of Insurance and Financial Institutions

17 Peter M. Manning
18 pmanning7777@cox.net
19 *Respondent*

20 Zachary Howard, Assistant Attorney General
21 zachary.howard@azag.gov
22 AdminLaw@azag.gov
Attorney for the Arizona Department of Insurance and Financial Institutions

23 **COPY** mailed same date by U.S. First Class and Certified mail,
24 Delivery Receipt requested, to:

25 Peter M. Manning
26 5244 S. Hadron
27 Mesa, AZ 85212
28 *Respondent* 9489 0090 0027 6655 0795 27

29
30 *Ana Starcevic*
31 _____

Exhibit A

1 phone number listed above, as the Administrative Law Judge for these proceedings.

2 Under the Americans with Disabilities Act (ADA), the Office of Administrative
3 Hearings endeavors to ensure the accessibility of its hearings to all persons with disabilities.
4 Persons with disabilities may request reasonable accommodations such as interpreters,
5 alternative formats, or assistance with physical accessibility. Requests for accommodations
6 should be made as far in advance of the Hearing as possible to allow time to arrange the
7 accommodations. If you require accommodations, please contact the Office of
8 Administrative Hearings by calling their offices at (602) 542-9826.

9 Under Arizona Administrative Code ("A.A.C.") R2-19-106 and R2-19-110, motions
10 to continue this matter shall be made in writing to the Administrative Law Judge at least
11 fifteen (15) days before the Hearing date, unless good cause is demonstrated. A copy of any
12 motion to continue shall be filed and served according to A.A.C. R2-19-108, with a copy
13 provided to the Assistant Attorney General identified below.

14 Respondent may appear at the Hearing on the date and at the time and place specified
15 in this Notice with or without the assistance of counsel. Additionally, Respondent has the
16 right to present evidence in response to the allegations in this Notice, to have a reasonable
17 opportunity to inspect all documentary evidence, to examine witnesses, to present evidence
18 in support of Respondent's interests, and to have subpoenas issued by the Administrative
19 Law Judge to compel the attendance of witnesses and the production of evidence. If
20 Respondent fails to appear at the administrative hearing (the "Hearing"), the Administrative
21 Law Judge can proceed with the Hearing and issue a Recommended Decision. The Director
22 of the Arizona Department of Insurance and Financial Institutions (the "Director") can then
23 consider the Recommended Decision and make a final determination on this matter.

24 Under A.R.S. § 41-1092.07(E), a clear and accurate record of the proceedings will be
25 made by a court reporter or by electronic means. Any party that requests a transcript of the
26 proceedings shall pay the cost of the transcript for the court reporter or other transcriber.

1 Pursuant to A.A.C. R4-46-303.01 and R20-4-1209, within twenty (20) days after
2 service of this Notice of Hearing, the Respondent shall file a written Answer to the
3 Notice. The Answer shall state Respondent's position or defense and shall specifically
4 admit or deny each assertion in the Notice. Any allegation not denied shall be deemed
5 admitted. Any defense not raised will be considered waived. If a timely Answer is not
6 filed, Respondent may be deemed in default and the Director may deem the allegations
7 in the Notice as true and admitted. Accordingly, the Director may take whatever action
8 is deemed appropriate.

9 Pursuant to A.R.S. § 41-1092.06, Respondent has the right to request an informal
10 settlement conference ("ISC") by filing a written request with the Arizona Department of
11 Insurance and Financial Institutions (the "Department") no later than **twenty (20) days**
12 before the scheduled hearing. The ISC will be held within **fifteen (15) days** after the
13 Department receives the request. If an ISC is requested, a person with the authority to act on
14 behalf of the Department will be present at the ISC.

15 Please note that in requesting an ISC, Respondent waives any right to object to the
16 participation of the Department's representative in the final administrative decision of this
17 matter. Any statements, either written or oral, made by the Department, Respondent, or their
18 representatives at an ISC, including a written document created or expressed solely for the
19 purpose of settlement negotiations, are inadmissible in any subsequent administrative
20 hearing. See A.R.S. § 41-1092.06.

21 Questions concerning issues raised in this Notice should be directed to Assistant
22 Attorney General Zachary Howard, 2005 North Central Avenue, Phoenix, AZ 85004,
23 telephone number (602) 542-7769, or by e-mail at Zachary.Howard@azag.gov.

24 The purpose of the Hearing is to determine whether grounds exist to revoke
25 Respondent's general appraisal license.

26 ///

1 **PARTIES & JURISDICTION**

2 1. The Department was created and enabled to administer certain laws of the
3 State of Arizona including the licensure and regulation of real estate appraisers in this state.
4 A.R.S. § 6-121 and A.R.S. §§ 32-3601 *et seq.*

5 2. Peter M. Manning (“Respondent” or “Manning”) holds a license as a Certified
6 General Appraiser in the State of Arizona, License No. 31054, originally issued on April 17,
7 2001, pursuant to A.R.S. § 32-3612. Respondent’s license was renewed on August 15, 2023,
8 and is set to expire on April 30, 2025.

9 3. Under A.R.S. § 32-3631(A), the rights of an applicant or holder under a license
10 or certificate as a registered trainee appraiser or a state-licensed or state-certified appraiser
11 may be revoked or suspended, or the holder of the license or certificate may otherwise be
12 disciplined, including being placed on probation as prescribed by rule, in accordance with
13 this chapter on any of the grounds set forth in this section.

14 4. The Office of Administrative Hearings has subject matter and personal
15 jurisdiction over the named parties in this Notice under A.R.S. § 6-138, A.R.S. § 32-3632,
16 and A.R.S. §§ 41-1092 *et seq.*

17 **FINDINGS OF FACT**

18 5. On March 27, 2024, the Department initiated proceedings in the Office of
19 Administrative Hearings against Manning for alleged violations of the Uniform Standards of
20 Professional Appraisal Practice (“USPAP”) and Arizona law discovered during a review of
21 Manning’s appraisal of a single-family residence located at 2145 South Hogan Lane,
22 Cottonwood, Arizona.

23 6. Following a hearing on May 9, 2024, an Administrative Law Judge (“ALJ”)
24 found that Manning violated the following:

25 a. A.R.S § 32-3610: specifically, USPAP Standards of Professional
26 Practice: Ethics Rule – Conduct, Scope of Work Rule, Record Keeping Rule, Standards Rule

1 1-1(a-c), Standards Rule 1-2(e)(i) and (f)(i), Standards Rule 1-4(a), Standards Rule 1-6(a),
2 Standards Rule 2-1(a-c), and Standards Rule 2-2(a)(iv) and (a)(x)(i), which establish grounds
3 for discipline under A.R.S. §§ 32-3631(A)(7) and 32-3635(A).

4 7. On June 19, 2024, the Executive Deputy Director issued a final order based on
5 the ALJ's findings and recommendation. This order suspended Manning's Certified General
6 Appraiser License indefinitely until he provided evidence within six (6) months of the
7 effective date of the order that he had completed fifteen (15) hours of corrective education
8 classes. The classes included:

9 a. A four (4) hour course for USPAP compliance, a five (5) hour course for
10 Data Verification, and a six (6) hour Business Practices and Ethics course.

11 8. Manning failed to provide any evidence that the 15 hours of corrective
12 education required by the final order was completed within the time required. As of the date
13 of this filing, Manning has still not provided any evidence of course completion.

14 **VIOLATIONS**

15 9. Pursuant to A.R.S. §§ 32-3601 *et seq.*, the Department has the authority and
16 duty to regulate all persons engaged in the activities of real estate appraisal and to enforce
17 the statutes, rules, and regulations relating to real estate appraisal.

18 10. Respondent's failure to comply with the Director's order dated June 19, 2024,
19 constitutes grounds for disciplinary action against Respondent under A.R.S. § 32-
20 3631(A)(8).

21 WHEREFORE, on the basis of the foregoing, the Department requests:

22 11. That the general appraiser license, License No. 31054, held by Respondent
23 Peter M. Manning, be revoked; and

24 12. Any further relief that the tribunal deems appropriate.

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DATED this 5th day of February, 2025.

Alena Caravetta

Alena Caravetta, Regulatory Legal Affairs Officer
Arizona Department of Insurance and Financial
Institutions

E-FILE of the foregoing delivered electronically
this 5th day of February, 2025, to:

Adam Stone, Administrative Law Judge
<https://portal.azoah.com/submission>
Office of Administrative Hearings

COPY of the foregoing mailed by U.S. First Class and Certified Mail,
Electronic Receipt Requested, same date to:

Peter M. Manning
5244 S. Hadron
Mesa, AZ 85212
Respondent 9489 0090 0027 6606 0712 42

COPY of the foregoing electronically delivered same date to:

Deian Ousounov, Chief Financial Deputy Director
Alena Caravetta, Regulatory Legal Affairs Officer
Ana Starcevic, Project Specialist
Tammy Seto, Assistant Director
Nancy Inserra, Regulatory Compliance Officer
Jeffery Rahn, Staff Investigator - Appraisal Investigations

Peter M. Manning
pmanning7777@cox.net
Respondent

Zachary Howard, Assistant Attorneys General
Zachary.Howard@azag.gov
*Attorney for the Arizona Department
of Insurance and Financial Institutions*

Mayra Kariem

Exhibit B

STATE OF ARIZONA
Department of Insurance and Financial Institutions
FILED March 3, 2025, 2025 by AS

1 KRISTIN K. MAYES
Attorney General
2 Firm Bar No. 14000

3 Zachary Howard
State Bar No. 035168
4 Assistant Attorney General
Public Law Section
5 2005 N. Central Ave.
Phoenix, Arizona 85004
6 Telephone: (602) 542-7769
E-mail: Zachary.Howard@azag.gov
7 Attorney for the Arizona Department of Insurance
and Financial Institutions

8 STATE OF ARIZONA

9 DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

10
11 In the Matter of the Appraiser License of:

No. 25A-001-FIN

12 **PETER M. MANNING**

MOTION FOR DEFAULT

13 Certified General Real Estate Appraiser
License No. 31054

14
15 Respondent

16 The Arizona Department of Insurance and Financial Institutions (“Department”), by
17 and through undersigned counsel, hereby requests that the Findings of Fact and Conclusions
18 of Law set forth in the Notice of Hearing and incorporated herein by reference be entered in
19 this matter, deeming Peter M. Manning (“Respondent”) in default, deeming the allegations
20 set forth in the Notice as true, and ordering that Respondent’s insurance license be revoked.

21 On February 5, 2025, a Notice of Hearing (“Notice”) was filed in this matter and
22 served upon Respondent at his mailing address of record via regular mail and certified mail
23 pursuant to A.R.S. § 41-1092.04. The Notice was also sent to Respondent via his e-mail
24 address of record.
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1 Respondent had twenty (20) days from the date of issuance of the Notice to file a
 2 written answer to the allegations contained therein pursuant to Arizona Administrative Code
 3 (“A.A.C”) R20-4-1209. As of the date of this Motion, Respondent has not filed an answer
 4 nor has he appeared through counsel. Rule 20-4-1209(D) of the Arizona Administrative
 5 Code provides that if an answer is not timely filed, the Respondent shall be deemed in
 6 default and the Director may deem the allegations set forth in the Notice of Hearing as true
 7 and take whatever action is appropriate including revoking the license.
 8

9 The allegations supporting the Notice of Hearing are as follows:

10 1. On March 27, 2024, the Department initiated proceedings in the Office of
 11 Administrative Hearings against Manning for alleged violations of the Uniform Standards of
 12 Professional Appraisal Practice (“USPAP”) and Arizona law discovered during a review of
 13 Manning’s appraisal of a single-family residence located at 2145 South Hogan Lane,
 14 Cottonwood, Arizona.
 15

16 2. Following a hearing on May 9, 2024, an Administrative Law Judge (“ALJ”) found that Manning violated the following:
 17

18 a. A.R.S § 32-3610; specifically, USPAP Standards of Professional
 19 Practice: Ethics Rule – Conduct, Scope of Work Rule, Record Keeping Rule, Standards Rule
 20 1-1(a-c), Standards Rule 1-2(e)(i) and (f)(i), Standards Rule 1-4(a), Standards Rule 1-6(a),
 21 Standards Rule 2-1(a-c), and Standards Rule 2-2(a)(iv) and (a)(x)(i), which establish grounds
 22 for discipline under A.R.S. §§ 32-3631(A)(7) and 32-3635(A).

23 3. On June 19, 2024, the Executive Deputy Director issued a final order based on
 24 the ALJ’s findings and recommendation. This order suspended Manning’s Certified General
 25 Appraiser License indefinitely until he provided evidence within six (6) months of the
 26 effective date of the order that he had completed fifteen (15) hours of corrective education

1 classes. The classes included:

2 a. A four (4) hour course for USPAP compliance, a five (5) hour course for
3 Data Verification, and a six (6) hour Business Practices and Ethics course.

4 4. Manning failed to provide any evidence that the 15 hours of corrective
5 education required by the final order was completed within the time required.

6 **VIOLATIONS**

7 5. Pursuant to A.R.S. §§ 32-3601 *et seq.*, the Department has the authority and
8 duty to regulate all persons engaged in the activities of real estate appraisal and to enforce
9 the statutes, rules, and regulations relating to real estate appraisal.

10 6. Respondent's failure to comply with the Director's order dated June 19, 2024,
11 constitutes grounds for disciplinary action against Respondent under A.R.S. § 32-
12 3631(A)(8).

13 Based upon the foregoing, the Department respectfully requests that the allegations set
14 forth in the February 5, 2025 Notice of Hearing be deemed admitted and that Respondent's
15 general appraiser license, License No. 31054, be revoked.

16
17 RESPECTFULLY SUBMITTED this 3rd day of March, 2025.

18 KRISTIN K. MAYES, Attorney General

19 By /s/ Zachary Howard
20 Zachary Howard, Assistant Attorney General
21 Attorney for the Arizona Department of Insurance
22 and Financial Institutions

23 **COPY** of the foregoing electronically filed this
24 3rd day of March, 2025 with:

25 Barbara D. Richardson, Cabinet Executive Officer
26 c/o Deian Ousounov, Chief Financial Deputy Director
Arizona Department of Insurance and Financial Institutions

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COPY of the foregoing emailed this same date to:

- Alena Caravetta, Regulatory Legal Affairs Officer
- Ana Starcevic, Project Specialist
- Tammy Seto, Assistant Director
- Nancy Inserra, Regulatory Compliance Officer
- Jeff Rahn, Staff Investigator, Appraisal Investigations
- Arizona Department of Insurance and Financial Institutions

Peter M. Manning
pmanning7777@cox.net
Respondent

COPY of the foregoing mailed this same date to:

Peter M. Manning
5244 S. Hadron
Mesa, AZ 85212
Respondent

/s/ S. Hack