

BEFORE THE MISSISSIPPI REAL ESTATE APPRAISAL BOARD



IN THE MATTER OF THE LICENSURE OF
ANN MICHELLE HESTER (LICENSE NO. RA-840)

FILE NO. 06-2509

STIPULATION AND CONSENT ORDER

WHEREAS, ANN MICHELLE HESTER (hereinafter "Respondent") is a registered appraiser in the State of Mississippi, holding License No. RA-840 issued by the Mississippi Real Estate Appraiser Licensing and Certification Board (hereinafter "the Board");

WHEREAS, the Board is empowered pursuant to Mississippi law to establish standards of conduct and ethics, promulgate rules, institute proceedings, and impose disciplinary action to effectively regulate the practice of real estate appraisal in the State pursuant to the Real Estate Appraiser Licensing and Certification Act, Miss. Code Ann. Sections 73-34-1, *et seq.*;

WHEREAS, the Board has jurisdiction over the parties and subject matter herein;

WHEREAS, on or about September 2, 2025, the Board received a written complaint concerning an appraisal report prepared by Respondent of certain real property located at 153 Markham Drive, Gulfport, Harrison County, Mississippi on June 12, 2025;

WHEREAS, an investigation undertaken by the Board revealed facts sufficient upon which to initiate a formal complaint which fact, if proven as true by a

preponderance of the evidence, establish Respondent's violations of rules applicable to the practice of appraisal including, but not limited to, the Competency Rule, Scope of Work Rule, and Standard Rules 1-1 , 2-1, 1-2, 1-4, 1-6 and 2-2(a) of the Uniform Standards of Professional Appraisal Practice (USPAP); and

WHEREAS, the parties have agreed to enter into this Stipulation and Consent Order to avoid further administrative action.

IT IS, THEREFORE, STIPULATED and AGREED as follows:

1. Respondent enters into this Order freely, willingly, and voluntarily, with full knowledge and understanding that, by this Order, Respondent waives her right to defend or respond against the allegations made by the Board against Respondent requiring that she participate further in an administrative hearing.
2. Respondent waives any further hearing upon the allegations received by the Board and all rights to seek judicial review or otherwise challenge or contest the validity of actions taken by the Board, and this Order.
3. Respondent has full knowledge and understanding of her right to seek legal counsel and representation in this matter.
4. Respondent shall complete and provide proof of successful completion of the following corrective education courses: (1) Missing Explanations (four (4) hours); (2) Sales Approach Reconciliation (four (4) hours); Residential Report Writing vs Form Filling (four (4) hours); Appraiser's Guide to Income Approach, (seven (7) hours); and Supporting your Adjustments (four (4) to seven (7) hours).
5. Respondent shall complete all courses within a classroom setting, if available,

and pass any accompanying examinations, if applicable, within one hundred and eighty (180) days of the date of this Order.

6. All hours of corrective education required by this Order shall be completed in addition to the twenty-eight (28) hours of continuing education required for renewal of Respondent's license.
7. Respondent does hereby fully, completely, and finally release the Board and its members, officers, directors, agents, servants and/or employees from any and all claims, charges, demands, damages, costs, expenses, actions, and causes of action of every kind and whatsoever nature which Respondent may now or hereafter have which are in any manner whatsoever related to or arising out of this Order between Respondent and the Board.
8. Respondent acknowledges and agrees that her failure to complete the above required corrective education classes within one hundred eighty (180) days may result in the placement of her license in an inactive status.
9. This Order constitutes disciplinary action pursuant to Section 73-34-35, Miss. Code Ann., and any violation of this Order may be immediate cause for further action by the Board.
10. The parties agree that this Order contains the entire agreement of the parties, there being no other agreement of any kind, verbal or otherwise, which varies the terms of this Order.
11. Respondent understands this Order is a public record and may be shared with other licensing boards and credentialing entities (in and out of state) and the public. This action shall be spread upon the minutes of the Board as its official

act and deed.

12. Upon approval of the Board, this document is a public record and shall be recorded as a Final Order of the Board.

EXECUTED, this the 22nd day of June, 2026.

Ann Michelle Hester
ANN MICHELLE HESTER, RESPONDENT

Subscribed to and sworn before me, in my presence, this Consent Order by ANN MICHELLE HESTER, this the 22nd day of June, 2026

Cassie Galle
NOTARY PUBLIC



APPROVED and ACCEPTED, this the 22nd day of June, 2026.

FOR THE BOARD:

David Griffith
DAVID GRIFFITH, President





P.O. Box 12485
Jackson 39236-2485