

STATE OF OKLAHOMA

1st Session of the 48th Legislature (2001)

HOUSE BILL HB1258

By: Sullivan (Leonard)

AS INTRODUCED

An Act relating to professions and occupations; amending 59 O.S. 1991, Sections 858-703, as last amended by Section 1, Chapter 144, O.S.L. 1994, 858-704, as amended by Section 2, Chapter 132, O.S.L. 1992, 858-705 and 858-708, as last amended by Sections 8 and 9, Chapter 318, O.S.L. 1996, 858-710, as last amended by Section 4, Chapter 144, O.S.L. 1994, 858-711, as amended by Section 6, Chapter 132, O.S.L. 1992, 858-712 and 858-713, as last amended by Sections 5 and 6, Chapter 144, O.S.L. 1994, 858-717, 858-718, 858-719, 858-720 and 858-721, as amended by Sections 9, 10, 11, 12 and 13, Chapter 132, O.S.L. 1992, 858-722, as last amended by Section 9, Chapter 144, O.S.L. 1994, and 858-723, as last amended by Section 10, Chapter 318, O.S.L. 1996 (59 O.S. Supp. 2000, Sections 858-703, 858-704, 858-705, 858-708, 858-710, 858-711, 858-712, 858-713, 858-717, 858-718, 858-719, 858-720, 858-721, 858-722 and 858-723), which relate to the Oklahoma Certified Real Estate Appraisers Act; changing term state licensed to state licensed trainee; modifying Board membership; adding certain ground for disciplinary action; providing an effective date; and declaring an emergency.

BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

SECTION 1. AMENDATORY 59 O.S. 1991, Section 858-703, as last amended by Section 1, Chapter 144, O.S.L. 1994 (59 O.S. Supp. 2000, Section 858-703), is amended to read as follows:

Section 858-703. As used in the Oklahoma Certified Real Estate Appraisers Act:

1. "Appraisal" or "real estate appraisal" means an analysis, opinion or conclusion relating to the nature, quality, value or utility of specified interests in, or aspects of, identified real estate other than oil, gas, coal, water, and all other energy and nonfuel mineral and elements or the value of underground space to be

used for storage of commodities or for the disposal of waste unless they are appraised as part of a federally related transaction covered by the Financial Institutions Reform, Recovery, and Enforcement Act of 1989. An appraisal may be classified by subject matter into either a valuation or an analysis. A "valuation" is an estimate of the value of real estate or real property. An "analysis" is a study of real estate or real property other than estimating value.

2. "Appraisal report" means any written communication of an appraisal.

3. "Appraisal Subcommittee" means the subcommittee created by Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989.

4. "Appraiser Qualifications Board" (AQB) means the independent board appointed by the Board of Trustees of the Appraisal Foundation. The AQB establishes educational, experience, and examination criteria for appraisers. Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 requires that state certified appraisers must meet the minimum qualifications set by the AQB.

5. "Board" means the Real Estate Appraisal Board established pursuant to the provisions of the Oklahoma Certified Real Estate Appraisers Act.

6. "Certification" shall refer to either a state licensed trainee appraiser, a state certified residential appraiser or a state certified general appraiser.

7. "Certified appraisal or certified appraisal report" means an appraisal or appraisal report given or signed and certified as such by a state licensed trainee, state certified residential or state certified general real estate appraiser. When identifying an appraisal or appraisal report as "certified", the state licensed trainee, state certified residential or state certified general real

estate appraiser must indicate which type of certification is held. A certified appraisal or appraisal report represents to the public that it meets the appraisal standards defined in the Oklahoma Certified Real Estate Appraisers Act.

8. "Chairperson" means the chairperson of the Real Estate Appraisal Board.

9. "Department" means the Oklahoma Insurance Department.

10. "Real estate" means an identified parcel or tract of land, including improvements, if any.

11. "Real property" means one or more defined interests, benefits, and rights inherent in the ownership of real estate.

12. "State licensed trainee, state certified residential or state certified general real estate appraiser" means a person who develops and communicates real estate appraisals and who holds a current, valid certificate issued to such person for either general or residential real estate pursuant to provisions of the Oklahoma Certified Real Estate Appraisers Act.

13. "Appraisal assignment" means an engagement for which an appraiser is employed or retained to act, or would be perceived by third parties or the public as acting, as a disinterested third party in rendering an unbiased analysis, opinion, or conclusion relating to the nature, quality, value, or utility of specified interests in, or aspects of, identified real estate.

14. "Specialized services" means those appraisal services which do not fall within the definition of appraisal assignment. The term "specialized services" may include valuation work and analysis work. Regardless of the intention of the client or employer, if the appraiser would be perceived by third parties or the public as acting as a disinterested third party in rendering an unbiased analysis, opinion or conclusion, the work is classified as an appraisal assignment and not "specialized services".

SECTION 2. AMENDATORY 59 O.S. 1991, Section 858-704, as amended by Section 2, Chapter 132, O.S.L. 1992 (59 O.S. Supp. 2000, Section 858-704), is amended to read as follows:

Section 858-704. A. No person, other than a state licensed trainee, state certified residential or state certified general real estate appraiser, shall assume or use that title or any title, designation, or abbreviation likely to create the impression of certification as a real estate appraiser by this state. A person who is not certified pursuant to the provisions of the Oklahoma Certified Real Estate Appraisers Act shall not describe or refer to any appraisal or other evaluation of real estate located in this state by using the term "state certified".

B. This act is hereby deemed to be voluntary on the part of those who apply to become state licensed trainee, state certified residential or state certified general real estate appraisers. Users of appraisals may determine, by their own discretion or by guidelines, whether or not to use a state licensed trainee, state certified residential or state certified general real estate appraiser.

SECTION 3. AMENDATORY 59 O.S. 1991, Section 858-705, as last amended by Section 8, Chapter 318, O.S.L. 1996 (59 O.S. Supp. 2000, Section 858-705), is amended to read as follows:

Section 858-705. A. There is hereby established as an adjunct to the Department an independent Real Estate Appraiser Board which shall consist of seven (7) regular members and one ex officio member. The ex officio member shall be the Insurance Commissioner. The seven regular members shall be as follows: one from the commercial banking industry; one ~~from the savings and loan industry~~ of whom shall be a layperson; one of whom shall be in the real estate sales industry; and four of whom shall be real estate appraisers with no nationally recognized real estate appraisal organization having more than two members on the Board.

B. The Governor shall appoint the members of the Real Estate Appraiser Board.

C. Each real estate appraiser member of the Board appointed after July 1, 1991, or within twenty-four (24) months of the effective date of this act, whichever occurs first, must be a state licensed trainee, state certified residential or state certified general real estate appraiser.

D. The term of each member shall be five (5) years; except that of the members first appointed, two shall serve for one (1) year, two shall serve for two (2) years, one shall serve for three (3) years, one shall serve for four (4) years, and one shall serve for five (5) years.

E. Members of the Board shall hold office until the appointment and qualification of their successors. No person shall serve as a member of the Board for more than two consecutive terms. The Governor may remove a member for inefficiency, neglect of duty, or malfeasance in office. The member shall be given notice and an opportunity to be heard prior to removal.

F. The Board shall meet at least once each calendar quarter to conduct its business. Written notice shall be given to each member of the time and place of each meeting of the Board at least ten (10) days before the scheduled date of the meetings.

G. The members of the Board shall elect a vice-chairperson from among the members to preside at Board meetings when the chairperson is absent.

H. A quorum of the Board shall be five members.

SECTION 4. AMENDATORY 59 O.S. 1991, Section 858-708, as last amended by Section 9, Chapter 318, O.S.L. 1996 (59 O.S. Supp. 2000, Section 858-708), is amended to read as follows:

Section 858-708. A. The Insurance Department shall charge and collect fees not to exceed the following:

1. State Licensed Trainee Appraiser

Certificate (annually)	\$150.00
2. State Certified General Appraiser	
Certificate (annually)	\$150.00
3. State Certified Residential Appraiser	
Certificate (annually)	\$150.00
4. State Licensed <u>Trainee</u> Appraiser Examination	\$150.00
5. State Certified General Appraiser Examination	\$150.00
6. State Certified Residential Appraiser Examination	\$150.00
7. Re-examination Fee	\$150.00
8. Late Fee	\$50.00
9. Reinstatement Fee	\$50.00
10. Duplicate for Lost or Destroyed Certificate	\$5.00
11. Temporary Practice Fee Per Appraisal	\$50.00

B. The Insurance Department shall charge and collect a Federal Registry Fee of Twenty-five Dollars (\$25.00). Said fee shall be transmitted to the Federal Financial Institutions Examination Council.

SECTION 5. AMENDATORY 59 O.S. 1991, Section 858-710, as last amended by Section 4, Chapter 144, O.S.L. 1994 (59 O.S. Supp. 2000, Section 858-710), is amended to read as follows:

Section 858-710. A. There shall be three classes for Oklahoma certified real estate appraisers:

1. State Licensed Trainee Appraiser as defined by Title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989.

2. State Certified Residential Appraiser as defined by Title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989.

3. State Certified General Appraiser as defined by Title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989.

B. The application for original certification, renewal certification and examination shall specify the classification of certification being applied for and previously granted.

SECTION 6. AMENDATORY 59 O.S. 1991, Section 858-711, as amended by Section 6, Chapter 132, O.S.L. 1992 (59 O.S. Supp. 2000, Section 858-711), is amended to read as follows:

Section 858-711. A. An original certification as a state licensed trainee, state certified residential or state certified general real estate appraiser shall not be issued to any person who has not made application with the Board within ninety (90) days of having demonstrated through a written examination process that such person possesses the following:

1. Appropriate knowledge of technical terms commonly used in or related to real estate appraising, appraisal report writing, and economic concepts applicable to real estate;

2. Understanding of the principles of land economics, real estate appraisal processes, and of problems likely to be encountered in gathering, interpreting, and processing of data in carrying out appraisal disciplines;

3. Understanding of the standards for the development and communication of real estate appraisals as provided in the Oklahoma Certified Real Estate Appraisers Act;

4. Knowledge of theories of depreciation, cost estimating, methods of capitalization, and the mathematics of real estate appraisal that are appropriate for the classification of certificate applied for;

5. Knowledge of other principles and procedures as may be appropriate for the respective classifications;

6. Basic understanding of real estate law; and

7. Understanding of the types of misconduct for which disciplinary proceedings may be initiated against a state licensed trainee, state certified residential or state certified general real

estate appraiser, as set forth in the Oklahoma Certified Real Estate Appraisers Act.

B. As long as the Board contracts with a private testing firm in the administration of the written examination process, the Board shall not require passing test scores which deviate from the recommendations of such private testing firm.

SECTION 7. AMENDATORY 59 O.S. 1991, Section 858-712, as last amended by Section 5, Chapter 144, O.S.L. 1994 (59 O.S. Supp. 2000, Section 858-712), is amended to read as follows:

Section 858-712. A. State Certified General Appraiser - As a prerequisite to taking the examination for certification as a State Certified General Appraiser, an applicant shall present satisfactory evidence to the Board that such applicant has successfully completed the minimum requirement of classroom hours promulgated by the Appraiser Qualifications Board of the Appraisal Foundation of courses in subjects related to real estate appraisal from a nationally recognized appraisal organization or college or university or area ~~vocational-technical~~ career and technology school or private school approved by the Board and such classes shall be made available on a regional basis throughout the State of Oklahoma prior to the required examination date with the cost of the classes being established by the Board which must include classroom hours related to standards of professional practice.

B. State Certified Residential Appraiser - As a prerequisite to taking the examination for certification as a State Certified Residential Appraiser, an applicant shall present satisfactory evidence to the Board that such applicant has successfully completed the minimum requirement of classroom hours promulgated by the Appraiser Qualifications Board of the Appraisal Foundation of courses in subjects related to real estate appraisal from a nationally recognized appraisal organization or college or university or area ~~vocational-technical~~ career and technology school

or private school approved by the Board and such classes shall be made available on a regional basis throughout this state prior to the required examination date with the cost of the classes being established by the Board which must include classroom hours related to standards of professional practice.

C. State Licensed Trainee Appraiser - As a prerequisite to taking the examination for certification as a State Licensed Trainee Appraiser, an applicant shall present satisfactory evidence to the Board that such applicant has successfully completed not less than seventy-five (75) classroom hours of courses in subjects related to real estate appraisal from a nationally recognized appraisal organization or a college or university or area ~~vocational-technical~~ career technology school or private school approved by the Board and such classes shall be made available on a regional basis throughout the State of Oklahoma prior to the required examination date with the cost of the classes being established by the Board which must include classroom hours related to standards of professional practice.

SECTION 8. AMENDATORY 59 O.S. 1991, Section 858-713, as last amended by Section 6, Chapter 144, O.S.L. 1994 (59 O.S. Supp. 2000, Section 858-713), is amended to read as follows:

Section 858-713. A. An original certification as a state certified general or a state certified residential appraiser shall not be issued to any person who does not possess the equivalent of the minimum requirements of experience promulgated by the Appraisal Qualifications Board of the Appraisal Foundation in real property appraisal supported by adequate written reports or file memoranda. Provided, there shall be no experience requirement for a state licensed trainee appraiser.

B. Each applicant for certification as a state certified general or a state certified residential appraiser shall furnish under oath a detailed listing of the real estate appraisal reports

or file memoranda for each year for which experience is claimed by the applicant. Upon request, the applicant shall make available to the Board for examination, a sample of appraisal reports which the applicant has prepared in the course of that applicant's appraisal practice.

SECTION 9. AMENDATORY 59 O.S. 1991, Section 858-717, as amended by Section 9, Chapter 132, O.S.L. 1992 (59 O.S. Supp. 2000, Section 858-717), is amended to read as follows:

Section 858-717. The Board may, in accordance with the provisions of the Oklahoma Certified Real Estate Appraisers Act relating to hearings, deny the issuance of a certificate as a state licensed trainee, state certified residential or state certified general real estate appraiser to an applicant on any of the grounds enumerated in the Oklahoma Certified Real Estate Appraisers Act.

SECTION 10. AMENDATORY 59 O.S. 1991, Section 858-718, as amended by Section 10, Chapter 132, O.S.L. 1992 (59 O.S. Supp. 2000, Section 858-718), is amended to read as follows:

Section 858-718. A. Each state licensed trainee, state certified residential or state certified general real estate appraiser shall advise the Board of the address of that appraiser's principal place of business and all other addresses at which such appraiser is currently engaged in the business of preparing real property appraisal reports.

B. Whenever a state licensed trainee, state certified residential or state certified general real estate appraiser changes a place of business, that appraiser shall immediately give written notification of the change to the Board and apply for an amended certificate.

C. Every state licensed trainee, state certified residential or state certified general real estate appraiser shall notify the Board of that appraiser's current residence address. Residence addresses on file with the Board are exempt from disclosure as public records.

SECTION 11. AMENDATORY 59 O.S. 1991, Section 858-719, as amended by Section 11, Chapter 132, O.S.L. 1992 (59 O.S. Supp. 2000, Section 858-719), is amended to read as follows:

Section 858-719. A. A certificate issued pursuant to the provisions of the Oklahoma Certified Real Estate Appraisers Act shall bear the signatures or facsimile signatures of the members of the Board and a certificate number assigned by the Board.

B. Each state licensed trainee, state certified residential or state certified general real estate appraiser shall place that appraiser's certificate number adjacent to or immediately below the title State Licensed Trainee Appraiser, State Certified Residential Appraiser or State Certified General Appraiser when used in an appraisal report or in a contract or other instrument used by the certificate holder in conducting real property appraisal activities.

SECTION 12. AMENDATORY 59 O.S. 1991, Section 858-720, as amended by Section 12, Chapter 132, O.S.L. 1992 (59 O.S. Supp. 2000, Section 858-720), is amended to read as follows:

Section 858-720. A. The terms "State Licensed Trainee, State Certified Residential or State Certified General Real Estate Appraiser" may only be used to refer to individuals who hold the license or certificate and may not be used following or immediately in connection with the name or signature of a firm, partnership, corporation, or group; or in such manner that it might be interpreted as referring to a firm, partnership, corporation, group, or anyone other than an individual holder of the certificate.

B. No certificate shall be issued pursuant to the provisions of the Oklahoma Certified Real Estate Appraisers Act to a corporation, partnership, firm or group. This shall not be construed to prevent a state licensed trainee, state certified residential or state certified general real estate appraiser from signing an appraisal report on behalf of a corporation, partnership, firm or group practice.

SECTION 13. AMENDATORY 59 O.S. 1991, Section 858-721, as amended by Section 13, Chapter 132, O.S.L. 1992 (59 O.S. Supp. 2000, Section 858-721), is amended to read as follows:

Section 858-721. A. To obtain a renewal certificate as a state licensed trainee, state certified residential or state certified general real estate appraiser, the holder of a current, valid certificate shall make application and pay the prescribed fee to the Board not earlier than one hundred twenty (120) days nor later than thirty (30) days after the expiration date of the certificate then held. With the application for renewal, the state licensed trainee, state certified residential or state certified general real estate appraiser shall present evidence in the form prescribed by the Board of having completed the continuing education requirements for renewal specified pursuant to the provisions of the Oklahoma Certified Real Estate Appraisers Act.

B. If a person fails to renew a certificate as a state licensed trainee, state certified residential or state certified general real estate appraiser prior to its expiration, the person may obtain a renewal certificate by satisfying all of the requirements for renewal and by the payment of a late renewal fee.

SECTION 14. AMENDATORY 59 O.S. 1991, Section 858-722, as last amended by Section 9, Chapter 144, O.S.L. 1994 (59 O.S. Supp. 2000, Section 858-722), is amended to read as follows:

Section 858-722. A. As a prerequisite to renewal of certification, a state licensed trainee, state certified residential or state certified general real estate appraiser shall present evidence satisfactory to the Board of having met the continuing education requirements of this section.

B. The basic continuing education requirement of renewal of certification shall be the completion by the applicant, during the immediately preceding term of certification, of the minimum number

of classroom hours of instruction in courses or seminars according to the guidelines promulgated by the Appraiser Qualifications Board.

C. In lieu of meeting the requirements of subsection B of this section, an applicant for recertification may satisfy all or part of the requirements by presenting evidence of the following:

1. Completion of an educational program of study determined by the Board to be equivalent, for continuing education purposes, to courses approved by the Board pursuant to subsection B of this section; or

2. Participation other than as a student in educational processes and programs approved by the Board which relate to real property appraisal theory, practices or techniques, including, but not necessarily limited to, teaching program development and preparation of textbooks, monographs, articles, and other instructional materials.

D. The Board shall adopt regulations for implementation of the provisions of this section assuring that persons renewing their certifications as state licensed trainee, state certified residential or state certified general real estate appraisers have current knowledge of real property appraisal theories, practices, and techniques which will provide a high degree of service and protection to those members of the public with whom they deal in a professional relationship under authority of the certification. The regulations shall prescribe the following:

1. Policies and procedures for obtaining Board approval of courses of instruction pursuant to subsection B of this section;

2. Standards, policies, and procedures to be applied by the Board in evaluating applicant's claims of equivalency in accordance with subsection C of this section;

3. Standards, monitoring methods, and systems for recording attendance to be employed by course sponsors as a prerequisite to Board approval of courses for credit.

E. No amendment or repeal of a regulation adopted by the Board pursuant to this section shall operate to deprive a state licensed trainee, state certified residential or state certified general real estate appraiser of credit toward renewal of certification for any course of instruction completed by the applicant prior to the amendment or repeal of the regulation which would have qualified for continuing education credit under the regulation as it existed prior to the repeal or amendment.

F. Commencing thirty (30) days after the effective date of this act, a certification as a state licensed trainee, state certified residential or state certified general real estate appraiser that has been revoked as a result of disciplinary action by the Board shall not be reinstated unless the applicant presents evidence of completion of the continuing education required pursuant to the provisions of the Oklahoma Real Estate Appraisers Act. This requirement of evidence of continuing education shall not be imposed upon an applicant for reinstatement who has been required to successfully complete the examination for state licensed trainee, state certified residential or state certified general real estate appraiser as a condition to reinstatement of certification.

SECTION 15. AMENDATORY 59 O.S. 1991, Section 858-723, as last amended by Section 10, Chapter 318, O.S.L. 1996 (59 O.S. Supp. 2000, Section 858-723), is amended to read as follows:

Section 858-723. A. The rights of any holder under a certificate as a state licensed trainee, state certified residential or state certified general real estate appraiser may be revoked or suspended, or the holder of the certificate may be otherwise disciplined pursuant to the provisions of the Oklahoma Certified Real Estate Appraisers Act, upon any of the grounds set forth in this section. The Board may investigate the actions of a state licensed trainee, state certified residential or state certified general real estate appraiser, and may revoke or suspend the rights

of a certificate holder or otherwise discipline a state licensed trainee, state certified residential or state certified general real estate appraiser for any of the following acts or omissions:

1. Procuring or attempting to procure a certificate pursuant to the provisions of the Oklahoma Certified Real Estate Appraisers Act by knowingly making a false statement, knowingly submitting false information, refusing to provide complete information in response to a question in an application for certification or through any form of fraud or misrepresentation;

2. Failing to meet the minimum qualifications established pursuant to the provisions of the Oklahoma Certified Real Estate Appraisers Act;

3. Paying money other than provided for by the Oklahoma Certified Real Estate Appraisers Act to any member or employee of the Board to procure a certificate pursuant to the Oklahoma Certified Real Estate Appraisers Act;

4. A conviction, including a conviction based upon a plea of guilty or nolo contendere, of a felony which is substantially related to the qualifications, functions, and duties of a person developing real estate appraisals and communicating real estate appraisals to others;

5. An act or omission involving dishonesty, fraud, or misrepresentation with the intent to substantially benefit the certificate holder or another person or with the intent to substantially injure another person;

6. Violation of any of the standards for the development or communication of real estate appraisals as provided in the Oklahoma Certified Real Estate Appraisers Act;

7. Failure or refusal without good cause to exercise reasonable diligence in developing an appraisal, preparing an appraisal report or communicating an appraisal;

8. Negligence or incompetence in developing an appraisal, in preparing an appraisal report, or in communicating an appraisal;

9. Willfully disregarding or violating any of the provisions of the Oklahoma Certified Real Estate Appraisers Act or the regulations of the Board for the administration and enforcement of the provisions of the Oklahoma Certified Real Estate Appraisers Act;

10. Accepting an appraisal assignment when the employment itself is contingent upon the appraiser reporting a predetermined estimate, analysis or opinion, or where the fee to be paid is contingent upon the opinion, conclusion, or valuation reached, or upon the consequences resulting from the appraisal assignment;

11. Violating the confidential nature of governmental records to which the appraiser gained access through employment or engagement as an appraiser by a governmental agency;

12. Entry of a final civil judgment against the person on grounds of deceit, fraud, or willful or knowing misrepresentation in the making of any appraisal of real property; ~~or~~

13. Violating any of the provisions in the code of ethics set forth in this act; or

14. Failing to at any time properly identify themselves according to the specific type of certification held.

B. In a disciplinary proceeding based upon a civil judgment, the state licensed trainee, state certified residential or state certified general real estate appraiser shall be afforded an opportunity to present matters in mitigation and extenuation, but may not collaterally attack the civil judgment.

C. 1. A complaint may be filed with the Board against a state licensed or state certified appraiser for any violations relating to a specific transaction of the Oklahoma Certified Real Estate Appraisers Act by any person who is the recipient of, relies upon or uses an appraisal prepared for a federally related transaction or

real estate-related financial transaction as described in Section 858-701 of this title.

2. Any person with knowledge of any circumstances surrounding an act or omission by a state licensed or state certified appraiser involving fraud, dishonesty or misrepresentation in any real property valuation-related activity, not limited to federally related transactions, may file a complaint with the Board setting forth all facts surrounding the act or omission.

3. A complaint may be filed against a state licensed trainee or state certified appraiser directly by the Board, if reasonable cause exists for violations of the code of ethics set forth in this act.

4. Any complaint filed pursuant to this subsection shall be in writing and signed by the person filing same and shall be on a form approved by the Board. The state licensed trainee or state certified appraiser shall be entitled to any hearings or subject to any disciplinary proceedings provided for in the Oklahoma Certified Real Estate Appraisers Act based upon any complaint filed pursuant to this subsection.

SECTION 16. This act shall become effective July 1, 2001.

SECTION 17. It being immediately necessary for the preservation of the public peace, health and safety, an emergency is hereby declared to exist, by reason whereof this act shall take effect and be in full force from and after its passage and approval.

48-1-5775            MCD            6/12/15