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**February 10, 2026**

Dear Chairman Smith, Vice Chair Waldstreicher , and Honorable Members of the Committee,

**RE: SUPPORT WITH AMENDMENTS – Senate Bill 477 (Civil Actions - Real Estate Appraisals)**

**Committee:** Judicial

**Position: FAVORABLE WITH AMENDMENTS**

I am Alita-Geri Carter a former practicing pediatric nurse practitioner, disability rights advocate, and founder of Qualequity Access, LLC. I leverage data-driven strategies to champion equity and accessibility in healthcare and education. By focusing on the social determinants of health, including housing and wealth, I help dismantle the systemic barriers that prevent true quality of life.

I am writing to express my views on Senate Bill 477. While I recognize the importance of providing a stable regulatory environment for real estate appraisers, I urge the Committee to consider the significant implications this legislation has on home equity and the accumulation of wealth for Maryland residents.

**Preserving Homeowner Equity** For most Maryland families, a home is not just a shelter; it is their most significant financial asset and the foundation of their net worth. An inaccurate appraisal can result in thousands of dollars in "lost" equity, wealth that is essential for retirement, aging in place, funding education, or providing an inheritance to the next generation. When an appraisal is flawed, the homeowner is often unaware of the financial damage until they attempt a critical life milestone, such as a refinance or a sale.

**Equitable Access to Justice** The proposal to shorten the discovery period from three years to two years creates an unnecessary barrier to equity. Wealth accumulation is often a slow, long-term process. Latent errors in valuation may take years to surface. A shortened statute of limitations disproportionately impacts those who may not have the means to frequently monitor market fluctuations or hire independent reviewers. To ensure that all Marylanders have a fair opportunity to protect their primary investment, the discovery window should remain aligned with the state's standard three-year rule.

**Balancing Liability and Protection** While I support the establishment of a four-year statute of repose to provide professional certainty, it should not come at the expense of the homeowner's ability to recover lost wealth. We must ensure that in our effort to protect a professional class



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from "tail liability," we do not inadvertently strip Maryland families of the legal recourse necessary to defend their most vital path to financial stability.

I respectfully request that the Committee amend SB 477 to maintain a **three-year discovery period** while retaining the four-year absolute limit, thereby balancing professional stability with the protection of community wealth and equity.

Recommendation: **Favorable with Amendments**

Respectfully Submitted,

Alita-Geri Carter, MSN, DNP-C, CPNP-PC, BCPA

Resident, Howard County, MD