

REVOCATIONS/PERMANENT SURRENDERS

VALLERIE DAVIS, an Ohio Certified Residential Real Estate Appraiser from Waverly, Ohio was found in violation of the following with respect to an appraisal report: During the course of the investigation by the Ohio Division of Real Estate and Professional Licensing (hereinafter referred to as the "Division"), she failed to make available, when required by the Division, a true copy of the appraisal report for the Subject property and copies of her workfile or supporting documents assembled in preparation of her appraisal report for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(8) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2005 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") by operation of Ohio Revised Code Section 4763.13(A).

For this violation, Vallerie Davis's Ohio Residential Real Estate Appraiser Certificate was revoked.

FRANK GUARNERA JR., an Ohio Certified General Real Estate Appraiser from Strongsville, Ohio was found in violation of the following: He procured a general certificate to appraise real estate pursuant to Chapter 4763 of the Ohio Revised Code by submitting false information in his application when he stated in his application that he successfully completed two courses when in fact he had not completed those two courses or when he provided with his application two separate education documents for those two courses which he had not completed. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(1) or 4763.11(G)(4).

For this violation, Frank Guarnera Jr. was ordered to surrender his Ohio General Real Estate Appraiser Certificate and he can not apply for a new Ohio General Real Estate Appraiser Certificate for a period of five years from the date of the Board's order.

KEITH HARRISON, an Ohio Licensed Residential Real Estate Appraiser and an Ohio Certified Residential Real Estate Appraiser from Columbus, Ohio was found in violation of the following: **1.** He was convicted in a criminal proceeding for a felony, more specifically, in Franklin County Common Pleas Court for Case Number 08CR-05-3549. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(3); **2.** He failed to notify the board of the existence of his felony conviction, found in the judgment entry for Franklin County Common Pleas Court Case Number 08CR-05-3549, within fifteen days of the conviction as required in Ohio Revised Code Section 4763.11(I). Accordingly, he violated Ohio Revised Code Section 4763.11(G)(8).

For these violations, Keith Harrison was ordered to surrender his Ohio Residential Real Estate Appraiser License and Certificate and he can not apply for another Ohio Real Estate Appraiser License or Certificate no sooner than three years from the date of the Board's order.

ROGER MORGAN, an Ohio Licensed Residential Real Estate Appraiser from Gallipolis, Ohio was found in violation of the following with respect to an appraisal report: **1.** He accepted an appraisal assignment for the Subject property which was contingent upon him reporting a predetermined result or upon a direction in assignment results that favored the cause of the client when the work order from the client indicated he was to use the sale of 1606 High for \$78,500 (his Sales Comparable #4) and the sale of 1504 Summit for \$85,000 (his Sales Comparable #1) as sales comparables in his appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7), 4763.11(G)(8) or 4763.11(G)(9) as those sections incorporate the Management Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his

appraisal report for the Subject property, he failed to report “Andrew Hill” was the loan officer on his work order from the client for the Subject property and was a participant in the sales transactions for his Sales Comparables #1, 4 or 5, and he failed to reconcile this information with the fact that “Andrew Hill” was also the Subject property’s purchaser and borrower. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to report or analyze the Subject property’s contract clause which stated the “seller to give buyer down payment assistance grant of \$65,000 through an acceptable program”, or in the alternative, he failed to summarize in his appraisal report that the Subject property’s contract was unobtainable and the efforts he took to obtain the Subject property’s sales contract. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-5(a), 2006 USPAP Standards Rule 2-1, 2006 USPAP Standards Rule 2-2(b)(viii) or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he failed to analyze or report his reconciliation of the Subject property’s sales price was \$80,000 with the fact that the Subject property’s published list price in the Multiple Listing Service (hereinafter referred to as the “MLS”) as of the effective date of his appraisal report was \$21,900. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-5(a), 2006 USPAP Standards Rule 2-1, 2006 USPAP Standards Rule 2-2(b)(viii) or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he failed to analyze or report his reconciliation of Sales Comparable #1’s published sale price in public records as of September of 2006 for \$85,000 with the fact that Sales Comparable #1’s published sale price in the MLS as of September 2006 was \$19,000. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1, 2006 USPAP Standards Rule 2-2(b)(viii) or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he failed to accurately report the one unit housing prices in the Subject property’s neighborhood. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **7.** In his appraisal report for the Subject property, he failed to summarize his reasons for excluding from consideration as sales comparables, one or more sales of homes that were: located within +/- .50 miles of the Subject property; sold within 12 months of his effective date of his appraisal report; sold between \$10,000 to \$30,000; and had a living area within 15% of the Subject property’s living area. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **8.** He failed to maintain in his workfile, or in the alternative, during the Division’s investigation, he failed to make available when required by the Division a copy of data, information or documentation necessary to support his conclusions found in the Single Family Comparable Rent Schedule or Sales Comparison Approach of his appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(8) or 4763.11(G)(14) as

those sections incorporate the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **9.** In his appraisal report for the Subject property, he failed to accurately report the actual age for the Subject property in the Sales Comparison Approach and he failed to make consistent fireplace adjustments to the sales comparables in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1, 2006 USPAP Standards Rule 2-2(b)(viii) or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **10.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission that significantly affected the appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(b) or 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A); **11.** He completed a misleading appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Roger Morgan's Ohio Residential Real Estate Appraiser License was revoked.

JEFFREY MYERS, an Ohio Certified Residential Real Estate Appraiser from Cleveland, Ohio was found in violation of the following: He procured a certificate pursuant to Chapter 4763 of the Ohio Revised Code by knowingly making a false statement, submitting false information, refusing to provide complete information in response to a question in an application for certification, registration, or licensure, or by any means of fraud or misrepresentation when he stated on his application for certification that he had not been convicted of any unlawful conduct, excluding minor traffic violations when in fact he had been convicted of one or more felony offenses between 1972 and 1990. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(1), Section 4763.11(G)(4) or Section 4761.11(G)(8).

In an appraisal report, Mr. Myers was found in violation of the following: **1.** In his appraisal report for the Subject property, he failed to report a prior sale of the Subject property that occurred on March 23, 2005 for \$36,000 and he failed to analyze or reconcile this prior sale of the Subject property with his value conclusion of \$115,000 as of July 6, 2005. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP 1-5(b), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to report accurately the Single family housing price range for the Subject property's neighborhood. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-2(e) or 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he rendered appraisal services in a careless or negligent manner that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

In a second appraisal report, Mr. Myers was found in violation of the following: **1.** In his appraisal report for the Subject property, he failed to report a prior sale of the Subject property that occurred on or about January 24, 2005 for \$30,500 and he failed to report his analysis or reconciliation of this prior sale of the Subject property with the Subject property's pending sales contract price of \$97,000 and his value conclusion of \$97,000 for the Subject property as of January 31, 2005. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-5(b), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he reported two prior sales of Comparable Sale #1 in the Sales Comparison Approach that both occurred on or about May 27, 2004, one sale for \$55,800 and another sale for \$30,000 but he failed to report his analysis or reconciliation of these prior sales of Comparable Sale #1 with its sale in September of 2004 for \$87,600 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to accurately report the Single Family Housing Prices for the Subject property's neighborhood, or in the alternative, in his workfile for the Subject property which was submitted to the Division, he failed to maintain documentation in support of his conclusion for Single Family Housing Prices for the Subject property's neighborhood. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(14) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-2(e), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Record Keeping Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

In a third appraisal report, Mr. Myers was found in violation of the following: **1.** In his appraisal report for the Subject property, he failed to report he assumed Comparable Sales #1 and #2 in the Sales Comparison Approach were renovated properties based on the difference in sale price between the sale used in the Sales Comparison Approach and the comparable sale's prior sale, or in the alternative, he failed to maintain documentation in support of his conclusion that the sales of Comparable Sales #1 and #2 in the Sales Comparison Approach involved renovated properties. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(14) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Record Keeping Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

In a fourth appraisal report, Mr. Myers was found in violation of the following: **1.** In his appraisal report for the Subject property, he failed to report a prior sale of Comparable Sale #3 in the Sales

Comparison Approach that occurred on or about December 2, 2005 for \$64,500 and he failed to report his analysis or reconciliation of this prior sale of Comparable Sale #3 with its sale in February of 2006 for \$115,000 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); 2. In his appraisal report for the Subject property, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For these violations, Jeffrey Myers' Ohio Residential Real Estate Appraiser Certificate was revoked.

MICHAEL SOVA, an Ohio Licensed Residential Real Estate Appraiser from Lakewood, Ohio was found in violation of the following: He procured a license to appraise real estate pursuant to Chapter 4763 of the Ohio Revised Code by submitting false information on his application in response to a question in the license application when he failed to disclose in his application that he had been convicted of unlawful conduct, excluding minor traffic violations. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(1) and 4763.11(G)(4).

For this violation, Michael Sova's Ohio Residential Real Estate Appraiser License was revoked.

SUSAN VERMEIRE, an Ohio Licensed Residential Real Estate Appraiser from Westerville, Ohio was found in violation of the following: **1.** For five different appraisal reports, she communicated an appraisal report in a misleading manner, or in the alternative, she failed to promote or preserve the public trust inherent in the professional appraisal practice when arrangements were made for another Ohio licensed residential real estate appraiser to solely sign for an appraisal report in which she either entirely completed the appraisal report for the Subject property or she provided significant professional assistance in its completion and her participation was omitted from the appraisal report because of her status with the mortgage lender. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and 4763.11(G)(8) as those sections incorporate the Conduct Section of the Ethics Rule for 2003 USPAP and for the Conduct Section of the Ethics Rule for 2004 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** For eleven different appraisal reports, she accepted an appraisal assignment from the client and completed an appraisal report at the direction of the client that favored the cause of the client when she omitted her signature from the appraisal report at the client's direction because of her status with the mortgage lender. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and 4763.11(G)(8) as those sections incorporate the Management Section of the Ethics Rule for 2003 USPAP and the Management Section of the Ethics Rule for 2004 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** For six different appraisal reports, she reported she provided professional assistance in the appraisal report's completion, but she failed to summarize in the appraisal report the extent of her assistance. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and 4763.11(G)(8) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 2-1 and 2003 USPAP Standards Rule 2-2(b)(vii) by operation of Ohio Revised Code Section 4763.13(A); **4.** For twelve different appraisal reports, she failed to maintain or produce when required by the Division, copies of the written contract with the client or the engagement letter with the client relating to appraisal report

or copies of documents supporting the conclusions found in these appraisal reports. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(8) and 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2003 USPAP and the Record Keeping Section of the Ethics Rule for 2004 USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Susan Vermeire's Ohio Residential Real Estate Appraiser License was revoked.

SUSPENSIONS/FINES/ADDITIONAL EDUCATION and REPRIMANDS

WILLIAM BARRETT, an Ohio Licensed Residential Real Estate Appraiser from Brooklyn, Ohio was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he failed to explain his analysis of the Subject property's sales contract or his reasons why the analysis was not performed, and he failed to report the seller of the Subject property agreed to give the buyer of the Subject property a closing cost credit in the amount of 6%. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008 USPAP Standards Rule 1-1(a), 2008 USPAP Standards Rule 1-5(a), 2008 USPAP Standards Rule 2-1 or 2008 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to accurately report the reason he did not analyze the Subject property's current listing or report the efforts he took to obtain the Subject property's listing information. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008 USPAP Standards Rule 1-1(a), 2008 USPAP Standards Rule 1-5(a), 2008 USPAP Standards Rule 2-1 or 2008 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to report Sales Comparable #2 had a prior sale that occurred in October of 2007 for \$86,700 and he failed to reconcile this prior sale of Sales Comparable #2 with its sale in June of 2008 for \$80,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008 USPAP Standards Rule 1-1(a), 2008 USPAP Standards Rule 1-6(a), 2008 USPAP Standards Rule 2-1 or 2008 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, William Barrett was ordered to pay a two hundred (\$200.00) dollar civil penalty and complete fifteen (15) hours of additional education in a class related to Residential Report Writing, including passing the class exam.

ROBERT BOLYARD, formerly an Ohio Registered Real Estate Appraiser Assistant and currently an Ohio Certified Residential Real Estate Appraiser from North Canton, Ohio was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he failed to report his Sales Comparables # 4 and #5 were located in a different county as compared to the Subject property and he failed to make an adjustment to these sales comparables for this difference or in the alternative, he failed to explain his reasons for concluding no adjustment was necessary for this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections

incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to report his Sales Comparables #1 through #5 were located in a different tax district and school district as compared to the Subject property and he failed to make adjustments to these sales comparables for these differences or in the alternative, he failed to explain his reasons for concluding no adjustment was necessary for these differences. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he reported the Subject property was located in a “rural” location and he reported Sales Comparable #3 was located in a “suburban” location, but he did not make an adjustment to Sales Comparable #3 for this location difference, or in the alternative, he failed to explain his reasons for concluding no adjustment was necessary for this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he reported Sales Comparables #1 through #3 had a residential view like the Subject property, but he failed to make consistent view adjustments when he made a view adjustment to Sales Comparable #2 or in the alternative, he failed to explain his reasons for concluding a view adjustment was necessary even though he reported Sales Comparable #2 had a similar reported view as compared to the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he failed to make a quality adjustment to Sales Comparables #3 through #5 when he reported Sales Comparables #3 through #5 were of average quality construction and the Subject property was of good quality construction, or in the alternative, he failed to explain his reasons for concluding no adjustment was necessary for this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he reported the Subject property was in good condition and Sales Comparables #3 through #5 were in average condition, but he failed to make consistent conditional adjustments to these sales comparables when comparing them to the Subject property, or in the alternative, he failed to explain his reasons for making different conditional adjustments to Sales Comparables #3 through #5. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **7.** In his appraisal report for the Subject property, he failed to make adjustments to Sales Comparables #1, #2 and #5 for differences in basement size as compared to the Subject property, or in the alternative, he failed to explain his reasons for concluding no adjustment was necessary for this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **8.** In his appraisal report for the Subject property, he either incorrectly reported the quality of construction for the Subject property or the replacement

costs new for the Subject property in Cost Approach because his reported quality of construction in his appraisal report was “good” but supporting documents found in his workfile indicate he used replacement costs new from “very good” quality construction. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **9.** In his appraisal report for the Subject property, he did one or more of the following: he failed to define the Subject property’s neighborhood boundaries in his attached map; he failed to correctly report the Subject property’s specific zoning classification or description; or he failed to accurately report the Subject property’s one-unit housing prices in the Subject property’s neighborhood. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **10.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission that significantly affected the appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(b) or 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Robert Bolyard was ordered to complete thirty (30) hours of additional education in a class related to Basic Appraisal Procedures, including passing the class exam.

DIANE BUCCERI, an Ohio Licensed Residential Real Estate Appraiser from North Royalton, Ohio was found in violation of the following with respect to an appraisal report: **1.** In her appraisal report for the Subject property, she failed to report the Subject property had a prior sale that occurred in November of 2005 for \$26,000 and she failed to report her analysis or reconciliation of this prior sale of the Subject property with her value conclusion of \$68,000 as of April 24, 2007. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-5(b), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **2.** In her appraisal report for the Subject property, she failed to report Sales Comparable #3 had a prior sale that occurred in March of 2006 for \$28,000 and she failed to report her analysis or reconciliation of this prior sale of Sales Comparable #3 with its sale in January of 2007 for \$66,500, which she used in the Sales Comparison Approach. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **3.** In her appraisal report for the Subject property, she reported Sales Comparable #3 had a prior sale that occurred in August of 2006 for \$20,000 but she failed to report her analysis or reconciliation of this prior sale of Sales Comparable #3 with its sale in January of 2007 for \$66,500, which she used in the Sales Comparison Approach. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **4.** In her appraisal report for the Subject property, she failed to report Sales Comparable #1 was a multi-parcel sale and consequently she failed to adjust in the Sales Comparison Approach for the difference in site size as compared to the Subject property, or in the alternative, she failed to summarize her reasons for concluding the sale of Sales

Comparable #1 involved only one parcel. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **5.** In her appraisal report for the Subject property, she failed to report Sales Comparable #4 was a multi-parcel sale and consequently she failed to adjust in the Sales Comparison Approach for the difference in site size as compared to the Subject property, or in the alternative, she failed to summarize her reasons for concluding the sale of Sales Comparable #4 involved only one parcel. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **6.** In her appraisal report for the Subject property, she committed substantial errors of omission or commission that significantly affected the appraisal report, or in the alternative, she rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(b) or 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Diane Bucceri was ordered to pay a two hundred (\$200.00) dollar civil penalty; complete fifteen (15) hours of additional education in a class related to USPAP, including passing the class exam; and complete fifteen (15) hours of additional education in a class related to Residential Report Writing, including passing the class exam.

MARK CASEY, an Ohio Licensed Residential Real Estate Appraiser from Highland Heights, Ohio was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he reported the Subject property had prior sales that occurred in May of 2007 for \$4,000 and in August of 2006 for \$44,000, but he failed to report his analysis or reconciliation of these prior sales of the Subject property with his value conclusion of \$50,000 as of February 19, 2008. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008 USPAP Standards Rule 1-1(a), 2008 USPAP Standards Rule 1-5(b), 2008 USPAP Standards Rule 2-1 or 2008 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he reported Sales Comparable #1 had a prior sale that occurred in June of 2007 for \$40,000 but he failed to report his analysis or reconciliation of this prior sale of Sales Comparable #1 with its sale in December of 2007 for \$50,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008 USPAP Standards Rule 1-1(a), 2008 USPAP Standards Rule 1-6(a), 2008 USPAP Standards Rule 2-1 or 2008 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he did one or more of the following items: he failed to report the Subject property's site dimensions; he failed to report the zoning description for the Subject property; he failed to answer the appraisal form's question relating to "Manufactured Housing"; he failed to answer the appraisal form's question relating to "Are there any apparent adverse site conditions"; he failed to make a consistent gross living area adjustment to the sales comparables or in the alternative, he failed to explain his reasons for making inconsistent gross living area adjustments; or he failed to report the Subject property's exterior siding was vinyl/aluminum as shown in his notes. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008 USPAP Standards Rule 1-1(a) or 2008 USPAP Standards Rule 2-1 by

operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Mark Casey was issued a public reprimand and was ordered to pay a two hundred (\$200.00) dollar civil penalty.

RICHARD CHAPMAN, an Ohio Certified General Real Estate Appraiser from Port Clinton, Ohio was found in violation of the following with respect to an appraisal report: **1.** He failed to cooperate with the Division when he failed to provide his work file, a signed copy of the appraisal, or a response letter associated with the appraisal of the Subject property after he received notice of the Division's investigation and a request for these documents. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(8) or 4763.11(G)(14) by operation of Ohio Revised Code Section 4763.14 as those sections incorporate the Record Keeping Section of the Ethics Rule for 2005 USPAP by operation Ohio Revised Code Section 4763.13(A); **2.** He failed to maintain true copies of his appraisal report; and/or work file including a client work order; and/or written contract for services; and/or verification sources, sketches and other material generated in the course of preparing the appraisal of the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(8) or 4763.14 as those sections incorporate the Record Keeping Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he used comparable sales that were on the high end of the single family home price range when more appropriate comparable sales were available and/or he failed to analyze, make appropriate consistent adjustments for, and discuss sufficiently in his appraisal report why the apparently superior comparable sales were more appropriate. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rules 1-1(a) and 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he used comparable sales that were zoned R-1 Single Family Residential when the Subject property was zoned I-2 Heavy Industrial when more appropriate comparable sales were available and/or he failed to analyze, make appropriate consistent adjustments for, and discuss sufficiently in his appraisal report why the apparently superior comparable sales were more appropriate. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rules 1-1(a) and 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he marked the present use as the highest and best use; however, he failed to analyze the relevant legal, physical, and economic factors to the extent necessary to support this conclusion. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rules 1-1(a), 2005 USPAP Standards Rules 1-2(e)(i), 2005 USPAP Standards Rules 1-3(a), 2005 USPAP Standards Rules 1-3(b) and 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report and his work file for the Subject property, he failed to summarize sufficiently, analyze, and/or explain his basis for assigning a \$4,000 value to the site of the Subject property in the Cost Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-4(b), 2005 USPAP Standards Rule 2-1 and 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **7.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission that significantly affected the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(6) as those

sections incorporate 2005 USPAP Standards Rule 1-1(b) by operation of Ohio Revised Code Section 4763.13(A); **8.** He completed a misleading appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 2-1 and the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A).

In a second appraisal report, Mr. Chapman was found in violation of the following: **1.** In his appraisal report for the Subject property, he reported that he had inspected the Subject property both inside and outside when in fact he did not inspect the interior of the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(8) as those sections incorporate 2005 USPAP Standards Rule 2-1(a) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to report the significant professional assistance performed by the appraiser assistant in the reconciliation section of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 2-1(b) or 2005 USPAP Standards Rule 2-2(b)(vii) by operation of Ohio Revised Code Section 4763.13(A); **3.** He failed to possess the geographic competence necessary to develop a credible appraisal for the Subject property, or in the alternative, he failed to describe the lack of knowledge or experience and the steps he took to competently complete the appraisal. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(8) as those sections incorporate the Competency Rule in 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Richard Chapman was ordered to pay a five hundred (\$500.00) dollar civil penalty; complete fifteen (15) hours of additional education in a class related to USPAP, including passing the class exam; and his Ohio General Real Estate Appraiser Certificate was suspended ninety (90) days.

DONALD DAVIS, an Ohio Certified General Real Estate Appraiser from Marion, Ohio was found in violation of the following with respect to an appraisal report: **1.** In his Scope of Work and Appraiser's Certification, he stated he performed a complete visual inspection of the interior areas of the Subject property when in fact he did not perform a visual interior inspection for five of the eight units for the Subject property, or in the alternative, he failed to clearly and conspicuously identify or state all extraordinary assumptions he made in the completion of the appraisal assignment for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-2(g), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(viii) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he reported the Subject property had a prior sale in December of 2005 for \$125,000 but he failed to analyze or reconcile this prior sale for the Subject property with his value conclusion of \$140,000 as of March 2, 2006. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-5(b), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to summarize his reasons for using one or more sales comparables for the Sales Comparison Approach that were located outside the neighborhood boundaries he defined in his appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP

Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he failed to make consistent adjustments for the location differences for Sales Comparables #1 and #3 in the Sales Comparison Approach as compared to the Subject property, or in the alternative, he failed to summarize in his appraisal report his reason for making inconsistent adjustments for the location difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he failed to make consistent adjustments for the age or condition differences for Sales Comparables #2 and #3 in the Sales Comparison Approach as compared to the Subject property, or in the alternative, he failed to summarize in his appraisal report his reason for making inconsistent adjustments for the age or condition differences. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he failed to make a bathroom adjustment to the Sales Comparables in the Sales Comparison Approach for the difference in the number of bathrooms as compared to the Subject property, or in the alternative, he failed to summarize in his appraisal report his reason for not making an adjustment for the bathroom differences. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **7.** In his appraisal report for the Subject property, he committed substantial error of omission or commission that significantly affected the appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(b) or 2005 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Donald Davis was ordered to pay a two hundred (\$200.00) dollar civil penalty; complete fifteen (15) hours of additional education in a class related to Residential Report Writing, including passing the class exam; and his Ohio General Real Estate Appraiser Certificate was suspended fourteen (14) days.

THADDEUS DAWSON, an Ohio Certified General Real Estate Appraiser from Atlanta, Georgia was found in violation of the following with respect to an appraisal report: **1.** He failed to consistently state the effective date of his appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-1(b), 2005 USPAP Standards Rule 2-1, the Conduct Section of the Ethics Rule for 2005 USPAP, 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-1(b), 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** He failed to provide to the Ohio Division of Real Estate & Professional Licensing in the course of its investigation or the Complainant with a signed and dated copy of the certification with his appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 2-3, the Record Keeping Section of the Ethics Rule for 2005 USPAP, 2006 USPAP Standards Rule 1-

1(a), 2006 USPAP Standards Rule 2-3 or the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he selected one or more sales as comparable sales in the Sales Comparison Approach that sold after his stated effective date in the appraisal report and he failed to summarize his basis for selecting one or more sales as comparable sales that sold after his effective date for his appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-1(b), 2005 USPAP Standards Rule 2-1, the Conduct Section of the Ethics Rule for 2005 USPAP, 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-1(b), 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he rendered appraisal services in a careless or negligent manner by making the following errors that in the aggregate affected the credibility of his appraisal report: inconsistently reporting the number of units for the Subject property or in the alternative, failure to explain his reasons for describing the Subject property's complex includes five townhouses but excluding the five townhouses from the Subject property's total number of units; inaccurately reporting the price per unit in the Sales Comparison Approach for sales comparable # 2 or # 3; inaccurately reporting the unadjusted unit price for sales comparable #3 in the Sales Comparison Approach; adjusting sales comparable #3 in the Sales Comparison Approach for being in a superior location as compared to Subject property but in his analysis and conclusions section for the Sales Comparison Approach, stating sales comparable #3 was in a similar location to the Subject property and no adjustment was necessary; or inconsistently reporting the number of vacancies or the vacancy rate for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(c) or 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

In a second appraisal report, Mr. Dawson was found in violation of the following: **1.** He failed to maintain copies of all of his appraisal reports for the Subject property, or in the alternative, he failed to provide the Division, in the course of its investigation, all copies of his appraisal reports for the Subject property because the copy of the appraisal report provided by the Complainant to the Division has a different effective date and one or more different sales comparables in the Sales Comparison Approach than the copy of the appraisal report he provided to the Division. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2005 USPAP or the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A). **2.** He failed to provide to the Division, in the course of its investigation, or the Complainant with a signed and dated copy of the certification with his appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 2-3, the Record Keeping Section of the Ethics Rule for 2005 USPAP, 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-3 or the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A). **3.** In the copy of his appraisal report for the Subject property that the Complainant provided the Division in the course of its investigation, he selected one or more sales as comparable sales in the Sales Comparison Approach that sold after his stated effective date in the appraisal report and he failed to summarize his basis for selecting one or more sales as comparable sales that sold after his effective date for his appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-1(b), 2005 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics

Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A). **4.** In the copy of his appraisal report for the Subject property that the Complainant provided the Division in the course of its investigation, he rendered appraisal services in a careless or negligent manner by making the following errors that in the aggregate affected the credibility of his appraisal report: inconsistently reported in the appraisal report the number of units for the Subject property; inaccurately reported the price per unit in the Sales Comparison Approach for sales comparable # 2 or # 3; inconsistently reported in the appraisal report the number of units for sales comparable #3 in the Sales Comparison Approach; inconsistently reported in the appraisal report the number of vacancies or the vacancy rate for the Subject property; or inconsistently reported in his appraisal report his indicated value from Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Thaddeus Dawson was ordered to complete thirty (30) hours of additional education in a class related to General Appraisal Report Writing and Case Studies, including passing the class exam, and his Ohio General Real Estate Appraiser Certificate was suspended for sixty (60) days.

MARY LYNN ENGLISH, an Ohio Licensed Residential Real Estate Appraiser from Tempe, Arizona was found in violation of the following with respect to an appraisal report: **1.** During the Division's investigation, she failed to make available when required by the Division a copy of data, information or documentation necessary to support her conclusions found in her appraisal report for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(8) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In her appraisal report for the Subject property, she reported in the Sales Comparison Approach that Sales Comparable #1 consisted of 1477 square feet records when county records she cited she consulted show Sales Comparable #1 consisted of 1172 square feet, and consequently, she made an incorrect adjustment to Sales Comparable #1 for the difference in square footage as compared to the Subject property, or in the alternative, she failed to provide in her appraisal report her reasons for reporting different information. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **3.** In her appraisal report for the Subject property, she failed to make consistent heating/cooling adjustments in the Sales Comparison Approach to Sales Comparables #1, #2, #5 or #6 as compared to the Subject property, or in the alternative, she failed to report her reasons for making inconsistent heating/cooling adjustments. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Mary Lynn English's Ohio Residential Real Estate Appraiser License was suspended for sixty (60) days.

JON FAULKNER, an Ohio Certified Residential Real Estate Appraiser from Liberty Township, Ohio was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he incorrectly reported the Subject property was a manufactured home. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or

4763.11(G)(7) as those sections incorporate 2008 USPAP Standards Rule 1-1(a), 2008 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2008 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to report and consequently adjust for the fact one or more of the Sales Comparables he chose for the Sales Comparison Approach was located in a different township as compared to the Subject property, or in the alternative, he failed to report his reasons why no adjustment was necessary for this location difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008 USPAP Standards Rule 1-1(a), 2008 USPAP Standards Rule 2-1 or 2008 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to report in the Sales Comparison Approach that Sales Comparable #1 had an attached storage/workshop when records he cited he consulted show Sales Comparable #1 had an attached storage/workshop, and consequently, he failed to make an adjustment for this difference when compared to the Subject property, or in the alternative, he failed to provide in his appraisal report his reasons for reporting different information. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008 USPAP Standards Rule 1-1(a), 2008 USPAP Standards Rule 2-1 or 2008 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he failed to report in the Sales Comparison Approach that Sales Comparable #2 had a pole building and barn when records he cited he consulted show Sales Comparable #2 had a pole building and barn, and consequently, he failed to make an adjustment for these differences when compared to the Subject property, or in the alternative, he failed to provide in his appraisal report his reasons for reporting different information. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008 USPAP Standards Rule 1-1(a), 2008 USPAP Standards Rule 2-1 or 2008 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he failed to report in the Sales Comparison Approach that Sales Comparable #3 had a pond and a deck when records he cited he consulted show Sales Comparable #3 had a pond and a deck, and consequently, he failed to make an adjustment for these differences when compared to the Subject property, or in the alternative, he failed to provide in his appraisal report his reasons for reporting different information. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008 USPAP Standards Rule 1-1(a), 2008 USPAP Standards Rule 2-1 or 2008 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **6.** He failed to maintain in his workfile a copy of data, information or documentation necessary to support his conclusions relating to the reproduction costs of the Subject property found in the Cost Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(8) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2008 USPAP by operation of Ohio Revised Code Section 4763.13(A); **7.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission that significantly affected the appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008 USPAP Standards Rule 1-1(b) or 2008 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Jon Faulkner was ordered to complete seven (7) hours of additional education in a class related to Manufactured Housing and complete fifteen (15) hours of additional education in a class related to Residential Report Writing, including passing the class exam.

RAYMOND FOUNTAIN, an Ohio Licensed Residential Real Estate Appraiser from Beachwood, Ohio was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he reported the Subject property sold on November 21, 2006 for \$17,570 but he failed to report his analysis or reconciliation of this prior sale of the Subject property with his value conclusion of \$96,500 as of October 23, 2007. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-5(b), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to report the Subject property had a prior sale that occurred on or about October 25, 2006 for \$20,000 and he failed to report his analysis or reconciliation of this prior sale of the Subject property with his value conclusion of \$96,500 as of October 23, 2007. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-5(b), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to adjust one or more comparable sales in the Sales Comparison Approach for the fact that the Subject property was attached to other homes or units whereas one or more of the comparable sales was detached from other homes or units, or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary for this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he reported the Subject property was under contract for sale but he failed to report or provide analysis regarding any Subject property listings that occurred within the 12 months prior to the effective date of his appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he reported Sales Comparable #1 had a prior sale in May of 2006 for \$23,000 but he failed to report his analysis or reconciliation of this prior sale of Sales Comparable #1 with its sale in November of 2006 for \$94,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he reported Sales Comparable #2 had a prior sale in September of 2006 for \$10,500 but he failed to report his analysis or reconciliation of this prior sale of Sales Comparable #2 with its sale in January of 2007 for \$94,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **7.** In his appraisal report for the Subject property, he reported Sales Comparable #5 had a prior sale in July of 2006 for \$80,000 but he failed to report his analysis or reconciliation of this prior sale of Sales Comparable #5 with its sale in November of 2006 for \$100,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006

USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **8.** In his appraisal report for the Subject property, he failed to accurately report the one unit housing prices for the Subject property's neighborhood. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a) or 2006 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **9.** In his appraisal report for the Subject property, he failed to consistently report the Subject property's site dimensions. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a) or 2006 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **10.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission that significantly affected the appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(b) or 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Raymond Fountain was ordered to pay a three hundred fifty (\$350.00) dollar civil penalty; complete seven (7) hours of additional education in a class related to Supervising Appraiser Trainees; and complete thirty (30) hours of additional education in a class related to Basic Appraisal Procedure, including passing the class exam.

RAYMOND FOUNTAIN II, an Ohio Registered Real Estate Appraiser Assistant from Bedford Heights, Ohio was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he reported the Subject property sold on November 21, 2006 for \$17,570 but he failed to report his analysis or reconciliation of this prior sale of the Subject property with his value conclusion of \$96,500 as of October 23, 2007. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-5(b), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to report the Subject property had a prior sale that occurred on or about October 25, 2006 for \$20,000 and he failed to report his analysis or reconciliation of this prior sale of the Subject property with his value conclusion of \$96,500 as of October 23, 2007. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-5(b), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to adjust one or more comparable sales in the Sales Comparison Approach for the fact that the Subject property was attached to other homes or units whereas one or more of the comparable sales was detached from other homes or units, or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary for this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he reported the Subject property was under contract for sale but he failed to report or provide analysis regarding any Subject property listings that occurred within the 12 months prior to the effective date of his appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP

Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he reported Sales Comparable #1 had a prior sale in May of 2006 for \$23,000 but he failed to report his analysis or reconciliation of this prior sale of Sales Comparable #1 with its sale in November of 2006 for \$94,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he reported Sales Comparable #2 had a prior sale in September of 2006 for \$10,500 but he failed to report his analysis or reconciliation of this prior sale of Sales Comparable #2 with its sale in January of 2007 for \$94,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **7.** In his appraisal report for the Subject property, he reported Sales Comparable #5 had a prior sale in July of 2006 for \$80,000 but he failed to report his analysis or reconciliation of this prior sale of Sales Comparable #5 with its sale in November of 2006 for \$100,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **8.** In his appraisal report for the Subject property, he failed to accurately report the one unit housing prices for the Subject property's neighborhood. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a) or 2006 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **9.** In his appraisal report for the Subject property, he failed to consistently report the Subject property's site dimensions. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a) or 2006 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **10.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission that significantly affected the appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(b) or 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Raymond Fountain II was ordered to pay a three hundred fifty (\$350.00) dollar civil penalty and complete thirty (30) hours of additional education in a class related to Basic Appraisal Procedure, including passing the class exam.

EDMOND FRANK, an Ohio Licensed Residential Real Estate Appraiser from Canton, Ohio was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he reported he inspected the interior of the Subject property when in fact he did not inspect the interior of the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2004 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his

appraisal report for the Subject property, he failed to report the correct zoning classification and description for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-2, or 2004 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he reported see attached map for neighborhood boundaries but he failed to report or show on the attached map the Subject property's neighborhood boundaries. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(a) or 2004 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission that significantly affected the appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(b) or 2004 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Edmond Frank's Ohio Residential Real Estate Appraiser License was suspended for thirty (30) days.

CHRISTOPHER HAINES, an Ohio Licensed Residential Real Estate Appraiser from Miamisburg, Ohio was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he failed to report and adjust one or more sales comparables in the Sales Comparison Approach for the fact that they were located in a different township or village as compared to Subject property, or in the alternative, he failed to summarize in his appraisal report the reasons he concluded no adjustment was necessary for this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to report the correct published sale price for Sales Comparable #3 in the Sales Comparison Approach, or in the alternative, he failed to reconcile in his appraisal report the different sale prices for the June 2004 sale of Sales Comparable #3 found in his workfile documents which he provided to the Division. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to use in the Sales Comparison Approach one or more sales which were similar in size and age in comparison to the Subject property that were located in the same city and school district as the Subject property and were within approximately .30 miles from the Subject property, or in the alternative, he failed to summarize in his appraisal report his basis for their exclusion from the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he incorrectly reported there were no prior sales within 36 months for Sales Comparable #1 when there was a prior sale of Sales Comparable #1 that occurred on or about December 17, 2003 for \$172,500, and he failed to reconcile this prior sale for Sales Comparable #1 with its sale he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6)

or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he failed to accurately report the Single family housing prices for the Subject property's neighborhood. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a) or 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he failed to sufficiently summarize in his appraisal report or his workfile his basis for assigning a \$53,500 value to the site of the Subject property in the Cost Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-4(b), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **7.** In his appraisal report for the Subject property, he reported Wes Haines provided professional assistance in the completion of the appraisal report, but he failed to summarize in the appraisal report the extent of his assistance. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(vii) by operation of Ohio Revised Code Section 4763.13(A); **8.** In his appraisal report for the Subject property, he rendered appraisal services in a careless manner by making a series of errors that affected the credibility of the appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Christopher Haines was ordered to pay a two hundred (\$200.00) dollar civil penalty and his Ohio Residential Real Estate Appraiser License was suspended seven (7) days.

KEELY HIGGINS, an Ohio Licensed Residential Real Estate Appraiser from Cincinnati, Ohio was found in violation of the following with respect to an appraisal report: **1.** She failed to maintain true copies of her appraisal report because the appraisal report she provided the Division pursuant to this investigation is different than her appraisal report provided by the Complainant to the Division. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2004 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** She failed to provide to the Division pursuant to its investigation copies of data, information or documentation necessary to support her conclusions stated in her appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2004 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** In her appraisal report for the Subject property, she failed to report the Subject property was located on a four lane road or near a railroad and she failed to adjust the sales comparables in the Sales Comparison Approach for these characteristics, or in the alternative, she failed to summarize in her appraisal report the basis for her conclusion that no adjustment was necessary. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-6(a), 2004 USPAP Standards Rule 2-1 or 2004 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **4.** In her appraisal report for the Subject property, she failed to report a prior sale of the Subject property that occurred on or about October 12, 2001 for \$4,700, and she failed to reconcile this prior sale of the Subject property with her value conclusion of \$69,000 for the Subject property as of February 7, 2004.

Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-5(b), 2004 USPAP Standards Rule 2-1 or 2004 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **5.** In her appraisal report for the Subject property, she failed to sufficiently summarize or define the neighborhood boundaries for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(a) or 2004 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **6.** In her appraisal report for the Subject property, she failed to report accurately the zoning classification for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-2(e) or 2004 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **7.** In her appraisal report for the Subject property, she rendered appraisal services in a careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Keely Higgins was ordered to pay a three hundred (\$300.00) dollar civil penalty; complete seven (7) hours of additional education in a class related to Supervising Appraiser Trainees; complete fifteen (15) hours of additional education in a class related to Residential Report Writing, including passing the class exam; and her Ohio Residential Real Estate Appraiser License was suspended five (5) days.

CATHERINE HOLLOWELL, an Ohio Certified Residential Real Estate Appraiser from Hamilton, Ohio was found in violation of the following with respect to an appraisal report: **1.** In her appraisal report for the Subject property, she failed to report a prior sale of the Subject property that occurred in January of 2008 for \$46,000, and she failed to report her reconciliation of this prior sale of the Subject property with her value conclusion of \$84,000 as of June 26, 2008. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008 USPAP Standards Rule 1-1(a), 2008 USPAP Standards Rule 1-5(b), 2008 USPAP Standards Rule 2-1 or 2008 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **2.** In her appraisal report for the Subject property, she failed to report the Subject property's offering prices and dates that occurred within twelve months prior to the effective date of her appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008 USPAP Standards Rule 1-1(a), 2008 USPAP Standards Rule 2-1 or 2008 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **3.** In her appraisal report for the Subject property, she failed to report her analysis of the Subject property's sales contract, or in the alternative, she failed to report her reconciliation of the fact that her reported Subject property's borrower is different than her reported Subject property's owner of public record. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008 USPAP Standards Rule 1-1(a), 2008 USPAP Standards Rule 1-5(a), 2008 USPAP Standards Rule 2-1 or 2008 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **4.** She failed to maintain in her workfile, or in the alternative, during the Division's investigation, she failed to make available when required by the Division a copy of data, information or documentation necessary to support her conclusions found in the Single Family Comparable Rent Schedule. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(8) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2008 USPAP by operation of Ohio Revised Code Section

4763.13(A); **5.** In her appraisal report for the Subject property, she failed to report and subtract the Subject property's Monthly Housing Expense in the Operating Income Reconciliation Section of her appraisal report, or in the alternative, she failed to summarize her reasons for omitting the Subject property's Monthly Housing Expense from her report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008 USPAP Standards Rule 1-1(a), 2008 USPAP Standards Rule 1-6(a), 2008 USPAP Standards Rule 2-1 or 2008 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **6.** In her appraisal report for the Subject property, she failed to summarize her reasons for concluding the Subject property's effective age was "15-20" years old when the Subject property's chronological age at the time of her appraisal report was 84 years old. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008 USPAP Standards Rule 1-1(a), 2008 USPAP Standards Rule 1-6(a), 2008 USPAP Standards Rule 2-1 or 2008 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **7.** In her appraisal report for the Subject property, she failed to accurately report the Subject property's gross living area when she included the Subject property's front covered porch in the Subject property's gross living area. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008 USPAP Standards Rule 1-1(a), 2008 USPAP Standards Rule 2-1 or 2008 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **8.** In her appraisal report for the Subject property, she failed to report the property values for the Subject property's neighborhood were declining, or in the alternative, she failed to summarize her reasons supporting her conclusions relating to property values even though data she provided the Division in the course of its investigation indicated property values were declining. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008 USPAP Standards Rule 1-1(a), 2008 USPAP Standards Rule 2-1 or 2008 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **9.** In her appraisal report for the Subject property, she failed to report the Subject property's zoning classification and description. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008 USPAP Standards Rule 1-1(a), 2008 USPAP Standards Rule 2-1 or 2008 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **10.** In her appraisal report for the Subject property, she reported she consulted the MLS for her sales comparables, but she failed to report in the Sales Comparison Approach the extent of finish on the second floor for Sales Comparables #1 and #3 as reported in the MLS found in her workfile, or in the alternative, she failed to summarize her reasons for reporting different information. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008 USPAP Standards Rule 1-1(a), 2008 USPAP Standards Rule 1-6(a), 2008 USPAP Standards Rule 2-1 or 2008 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **11.** In her appraisal report for the Subject property, she committed substantial errors of omission or commission that significantly affected the appraisal report, or in the alternative, she rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008 USPAP Standards Rule 1-1(b) or 2008 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Catherine Hollowell was ordered to pay a four hundred (\$400.00) dollar civil penalty; complete fifteen (15) hours of additional education in a class related to USPAP, including passing the class exam; and her Ohio Residential Real Estate Appraiser Certificate is suspended fourteen (14) days.

JEFFREY HUNTER, an Ohio Licensed Residential Real Estate Appraiser from Dayton, Ohio was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he failed to accurately report the Subject property's legal description as published in public records, or in the alternative, he failed to accurately report the Subject property's address. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(iii) by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to accurately report, as published in public records he cited he consulted, the following information regarding the Subject property: census tract; site dimensions or site size; or real estate taxes, or in the alternative, he failed to summarize in his appraisal report his reasons for reporting differently from public records he cited he consulted. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a) or 2006 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to include accurate photographs of one or more of the comparable sales from the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he failed to accurately report, as published in public records he cited he consulted and consequently he failed to adjust, the following characteristics of Comparable Sale #1 in the Sales Comparison Approach: basement; garage size; or site size, or in the alternative, he failed to summarize in his appraisal report his reasons for reporting differently from public records he cited he consulted. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he failed to accurately report, as published in public records he cited he consulted and consequently he failed to adjust, the following characteristics of Comparable Sale #2 in the Sales Comparison Approach: design (style); gross living area; basement or site size, or in the alternative, he failed to summarize in his appraisal report his reasons for reporting differently from public records he cited he consulted. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he failed to accurately report, as published in public records he cited he consulted and consequently he failed to adjust, the following characteristics of Comparable Sale #3 in the Sales Comparison Approach: site size; design (style); or actual age, or in the alternative, he failed to summarize in his appraisal report his reasons for reporting differently from public records he cited he consulted. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **7.** He failed to maintain or produce when required by the Division, copies of the written contract with the client or the engagement letter with the client relating to appraisal report for the Subject property, or copies of documents supporting the appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(8) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **8.** In his appraisal report

for the Subject property, he committed substantial error(s) of omission or commission that significantly affected the appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(b) by operation of Ohio Revised Code Section 4763.13(A); **9.** In his appraisal report for the Subject property, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

In a second appraisal report, Mr. Hunter was found in violation of the following: **1.** In his appraisal report for the Subject property, he included exterior photographs of a property that he purported to be the Subject property when in fact the included photographs were not photographs of the Subject property. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to include accurate photographs of one or more of the comparable sales from the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to accurately report, as published in public records he cited he consulted and consequently, he failed to adjust, the following characteristics of Comparable Sale #1 in the Sales Comparison Approach: design (style); gross living area; or site size, or in the alternative, he failed to summarize in his appraisal report his reasons for reporting differently from public records he cited he consulted. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he failed to accurately report, as published in public records he cited he consulted, the following characteristics of Comparable Sale #2 in the Sales Comparison Approach: sale price or gross living area, or in the alternative, he failed to summarize in his appraisal report his reasons for reporting differently from public records he cited he consulted. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he failed to accurately report, as published in public records he cited he consulted and consequently he failed to adjust, the following characteristics of Comparable Sale #3 in the Sales Comparison Approach: site size or gross living area, or in the alternative, he failed to summarize in his appraisal report his reasons for reporting differently from public records he cited he consulted. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he committed substantial error(s) of omission or commission that significantly affected the appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(b) by operation of Ohio Revised Code Section 4763.13(A); **7.** In his appraisal report for the Subject property, he

rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Jeffrey Hunter was ordered to pay a four hundred (\$400.00) dollar civil penalty; complete fifteen (15) hours of additional education in a class related to Residential Report Writing, including passing the class exam; and complete thirty (30) hours of additional education in a class related to Basic Appraisal Procedures, including passing the exam.

MICHAEL KANGAS, an Ohio Licensed Residential Real Estate Appraiser from Montville, Ohio was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he reported the Subject property had a prior sale that occurred in October of 2003 for \$45,000 but he failed to reconcile this prior sale of the Subject property with his value conclusion of \$100,000 for the Subject property as of April 2, 2004. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) as that section incorporates 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-5(b), 2004 USPAP Standards Rule 2-1 or 2004 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to report correctly the zoning classification and description for the Subject property. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) as that section incorporates 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-2(e) or 2004 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to accurately report on Fannie Mae Form 2055, page one of three, the single family housing prices for the Subject property's neighborhood. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) as that section incorporates 2004 USPAP Standards Rule 1-1(a) or 2004 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he failed to report his data and verification sources for the sales comparables in the Sales Comparison Approach and he failed to consistently report throughout his report whether he conducted only an exterior inspection of the Subject property or he conducted an interior and exterior inspection of the Subject property. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) as that section incorporates 2004 USPAP Standards Rule 1-1(a) or 2004 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he committed substantial error of omission or commission that significantly affected the appraisal report. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) as that section incorporates 2004 USPAP Standards Rule 1-1(b) by operation of Ohio Revised Code Section 4763.13(A).

In a second appraisal report, Mr. Kangas was found in violation of the following: **1.** In his appraisal report for the Subject property, he identified an individual that assisted him in the completion of the appraisal report, but he failed to summarize the extent of that individual's assistance or failed to disclose the specific tasks completed by that individual. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) as that section incorporates 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 2-1 or 2004 USPAP Standards Rule 2-2(b)(vii) by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to summarize the information analyzed, the appraisal procedures followed and the reasoning that supports his analyses, opinions and conclusions for the "Estimated Market Rent" and the "Gross Rent Multiplier" in the Income Approach. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) as that section incorporates 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-6(a), 2004 USPAP Standards Rule 2-1 or

2004 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to report correctly the zoning classification and description for the Subject property. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) as that section incorporates 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-2(e) or 2004 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he failed to accurately report on Fannie Mae Form 1004, page one of two, the single family housing prices for the Subject property's neighborhood. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) as that section incorporates 2004 USPAP Standards Rule 1-1(a) or 2004 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he made a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) as that section incorporates 2004 USPAP Standards Rule 1-1(b) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Michael Kangas was ordered to pay a three hundred fifty (\$350.00) dollar civil penalty and complete fourteen (14) hours of additional education in a class related to Residential Report Writing.

DAVID KAUFMAN, an Ohio Licensed Residential Real Estate Appraiser from Sugarcreek, Ohio was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he failed to report his Sales Comparables # 4 and #5 were located in a different county as compared to the Subject property and he failed to make an adjustment to these sales comparables for this difference or in the alternative, he failed to explain his reasons for concluding no adjustment was necessary for this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to report his Sales Comparables #1 through #5 were located in a different tax district and school district as compared to the Subject property and he failed to make adjustments to these sales comparables for these differences or in the alternative, he failed to explain his reasons for concluding no adjustment was necessary for these differences. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he reported the Subject property was located in a "rural" location and he reported Sales Comparable #3 was located in a "suburban" location, but he did not make an adjustment to Sales Comparable #3 for this location difference, or in the alternative, he failed to explain his reasons for concluding no adjustment was necessary for this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he reported Sales Comparables #1 through #3 had a residential view like the Subject property, but he failed to make consistent view adjustments when he made a view adjustment to Sales Comparable #2 or in the alternative, he failed to explain his reasons for concluding a view adjustment was necessary even though he reported Sales Comparable #2 had a similar reported view as compared to the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP

Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he failed to make a quality adjustment to Sales Comparables #3 through #5 when he reported Sales Comparables #3 through #5 were of average quality construction and the Subject property was of good quality construction, or in the alternative, he failed to explain his reasons for concluding no adjustment was necessary for this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he reported the Subject property was in good condition and Sales Comparables #3 through #5 were in average condition, but he failed to make consistent conditional adjustments to these sales comparables when comparing them to the Subject property, or in the alternative, he failed to explain his reasons for making different conditional adjustments to Sales Comparables #3 through #5. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **7.** In his appraisal report for the Subject property, he failed to make adjustments to Sales Comparables #1, #2 and #5 for differences in basement size as compared to the Subject property, or in the alternative, he failed to explain his reasons for concluding no adjustment was necessary for this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **8.** In his appraisal report for the Subject property, he either incorrectly reported the quality of construction for the Subject property or the replacement costs new for the Subject property in Cost Approach because his reported quality of construction in his appraisal report was “good” but supporting documents found in his workfile indicate he used replacement costs new from “very good” quality construction. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **9.** In his appraisal report for the Subject property, he did one or more of the following: he failed to define the Subject property’s neighborhood boundaries in his attached map; he failed to correctly report the Subject property’s specific zoning classification or description; or he failed to accurately report the Subject property’s one-unit housing prices in the Subject property’s neighborhood. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **10.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission that significantly affected the appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(b) or 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, David Kaufman was ordered to pay a three hundred (\$300.00) dollar civil penalty; complete thirty (30) hours of additional education in a class related to Basic Appraisal Procedures, including passing the class exam; and complete seven (7) hours of additional education in a class related to Supervising Appraiser Trainees.

KEVIN KLOSTERMAN, an Ohio Licensed Residential Real Estate Appraiser from Dublin, Ohio was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he reported that he had inspected the Subject property both inside and outside when in fact he did not inspect the interior of the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate 2004 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2004 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to state the name or names of the person(s) providing significant professional assistance in the completion of the appraisal report and he failed to summarize in the appraisal report the extent of the significant professional assistance received. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 2-1 or 2004 USPAP Standards Rule 2-2(b)(vii) by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to analyze or report his analysis of the pending sales agreement for the Subject property as of the effective date of his appraisal report, or in the alternative, he failed to summarize in the appraisal report that the Subject property's pending sales agreement as of the effective date of his appraisal report was unobtainable and the efforts or steps he took to obtain the Subject property's pending sales agreement. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-5(a), 2004 USPAP Standards Rule 2-1 or 2004 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he failed to select comparable sales for the Sales Comparison Approach from within his defined neighborhood boundaries for the Subject property, or in the alternative, he failed to summarize his reasons for selecting comparable sales outside his defined neighborhood boundaries for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-6(a), 2004 USPAP Standards Rule 2-1 or 2004 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he failed to make consistent bedroom or bathroom or room count adjustments to the comparable sales in Sales Comparison Approach in recognition of these differences with the Subject property, or in the alternative, he failed to summarize his reasons for making inconsistent adjustments to the comparable sales for these differences. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-6(a), 2004 USPAP Standards Rule 2-1 or 2004 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission that significantly affected the appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(b) or 2004 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Kevin Klosterman was ordered to pay a two hundred fifty (\$250.00) dollar civil penalty; complete fifteen (15) hours of additional education in a class related to USPAP, including passing the exam; and complete seven (7) hours of additional education in a class related to the Supervising Appraiser Trainees.

JOSEPH MANNING, an Ohio Licensed Residential Real Estate Appraiser from Painesville, Ohio was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he failed to adjust one or more comparable sales in the Sales Comparison Approach for the fact the comparable sale(s) was/were located on a lake when the Subject property was not located on a lake, or in the alternative, he failed to report his basis for concluding no adjustment was necessary for this difference. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) as that section incorporates 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he overstated the vacant site value for the Subject property in the Cost Approach. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) as that section incorporates 2005 USPAP Standards Rule 1-1(a) or 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) as that section incorporates 2005 USPAP Standards Rule 1-1(b) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Joseph Manning was ordered to pay a two hundred (\$200.00) dollar civil penalty and complete fifteen (15) hours of additional education in a class related to Residential Report Writing, including passing the class exam.

ANTHONY MUSCA, an Ohio Certified General Real Estate Appraiser from Gates Mills, Ohio was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he selected one or more sales comparables for the Sales Comparison Approach which were located in a different township and a different school district as compared to the Subject property and he failed to make an adjustment to the sales comparables in the Sales Comparable Approach for these differences, or in the alternative, he failed to summarize in the appraisal report his basis for concluding no adjustment was necessary for these differences. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-6(a), 2004 USPAP Standards Rule 2-1 or 2004 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to report a prior sale of the Subject property that occurred on or about December 5, 2003 for \$200,000 and he failed to report his reconciliation of this prior sale of the Subject property with his value conclusion of \$270,000 for the Subject property as of February 2, 2004. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-5(b), 2004 USPAP Standards Rule 2-1 or 2004 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to report his reconciliation of previous expired or withdrawn listings of the Subject property for \$249,900 and \$239,900 in 2003 with his value conclusion of \$270,000 for the Subject property as of February 2, 2004. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(b), 2004 USPAP Standards Rule 1-6(a), 2004 USPAP Standards Rule 2-1 or 2004 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he failed to make consistent site size adjustments in the Sales Comparison Approach for the differences between the sales comparables and the Subject property, or in the alternative, he failed to summarize his reasons for making inconsistent adjustments for the site size differences. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-6(a), 2004

USPAP Standards Rule 2-1 or 2004 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he failed to report Sales Comparable #1 had a “30 x 32” barn or a pond as published in documents contained in his workfile and consequently he failed to make an adjustment to Sales Comparable #1 for these differences, or in the alternative, he failed to summarize in his appraisal report his basis for concluding no adjustment was necessary for these differences. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-6(a), 2004 USPAP Standards Rule 2-1 or 2004 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission that significantly affected the appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(b) or 2004 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all of these violations, Anthony Musca was ordered to pay a two hundred (\$200.00) dollar civil penalty; complete fourteen (14) hours of additional education in a class related to Residential Report Writing; and complete seven (7) hours of additional education in a class related to Supervising Appraiser Trainees.

ROBERT NITE, an Ohio Licensed Residential Real Estate Appraiser from Medina, Ohio was found in violation of the following with respect to an appraisal report: **1.** He failed to retain a copy of the appraisal report and the workfile for the appraisal report for the Subject property, or in the alternative, he failed to produce when required by the Division, a copy of the appraisal report and the workfile for the appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(8) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he reported the Subject property was under contract for sale at \$152,000 as of his effective date of his appraisal report, but he failed to report his analysis in his appraisal report of the Subject property’s sales agreement or in the alternative, he failed to summarize in his report the steps he took to obtain the Subject property’s sales agreement. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-5(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he reported the Subject property was listed for sale in the last 12 months prior to the effective date of the appraisal report, but he failed to report the list prices and offering dates in his appraisal report for the Subject property and he failed to reconcile the Subject property’s list prices of \$83,700 and \$93,000 with his value conclusion of \$152,000. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-1(b), 2006 USPAP Standards Rule 1-5(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he failed to report the Subject property was under contract for sale on January 30, 2007 for \$78,000 and he failed to reconcile this sale of the Subject property with his value conclusion of \$152,000 as of the effective date of his appraisal report, February 12, 2007. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-5(a), 2006 USPAP Standards Rule

1-5(b), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he used as comparable sales in the Sales Comparison Approach, sales of homes from other subdivisions or plats when sales of homes in the Subject property's subdivision or plat were available, or in the alternative, he failed to report in his appraisal report his basis for excluding sales of homes from the Subject's subdivision or plat from the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he failed to report accurately report the zoning classification for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-2(e) or 2006 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **7.** In his appraisal report for the Subject property, he failed to sufficiently summarize or define the neighborhood boundaries for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a) or 2006 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **8.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission that significantly affected the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(b) by operation of Ohio Revised Code Section 4763.13(A); **9.** In his appraisal report for the Subject property, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A); **10.** He completed a misleading appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Robert Nite was ordered to pay a three hundred fifty (\$350.00) dollar civil penalty; complete fifteen (15) hours of additional education in a class related to USPAP, including passing the class exam; complete fifteen (15) hours of additional education in a class related to Residential Report Writing, including passing the class exam; and his Ohio Residential Real Estate Appraiser License is suspended forty five (45) days.

DARRYL PETTREY, an Ohio Licensed Residential Real Estate Appraiser from Montville, Ohio was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he reported the Subject property had a prior sale that occurred in October of 2002 for \$57,000, but he failed to report his analysis or reconciliation of this prior sale of the Subject property with his value conclusion of \$99,000 as of July 21, 2005. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-5(b), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he selected a GRM of "155" for the Income Approach, but he failed to summarize the information analyzed, the procedures followed or his reasons for selecting "155" for the GRM in the Income Approach. Accordingly, he violated Ohio Revised Code Sections

4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he selected an Estimated Market Rent of “\$650/mo” for the Income Approach, but he failed to summarize the information analyzed, the procedures followed or his reasons for selecting “\$650/mo” for the Estimated Market Rent in the Income Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he failed to correctly report the Subject property’s zoning classification and description. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a) or 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he failed to report in the Sales Comparison Approach and consequently adjust for Sales Comparable #1’s enclosed patio which was published in Sales Comparable #1’s MLS printout that he provided to the Division, or in the alternative, he failed to summarize his reasons for excluding Sales Comparable #1’s enclosed patio from the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he reported Russell C. Peine provided professional assistance in the completion of the appraisal report, but he failed to summarize in the appraisal report the extent of his assistance. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(vii) by operation of Ohio Revised Code Section 4763.13(A); **7.** In his appraisal report for the Subject property, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Darryl Pettrey was issued a public reprimand and was ordered to pay a two hundred (\$200.00) dollar civil penalty.

SCOTT SMITH, an Ohio Certified Residential Real Estate Appraiser from Batavia, Ohio was found in violation of the following with respect to an appraisal report: **1.** He failed to possess the geographic competence necessary to develop a credible appraisal for the Subject property, or in the alternative, he failed to describe in the appraisal report the steps he took to become geographically competent in the Subject property’s market area. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate the Competency Rule in 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** During the Division’s investigation, he provided the Division with documents he claimed to be his workfile, but he failed to maintain or make available with his workfile to the Division a true or complete copy of the appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to identify the individual or individuals who he relied on in the completion of the appraisal report for the Subject property and he failed to summarize any significant professional assistance

from any individual or individuals in the performance or preparation of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 2-1, 2006 USPAP Standards Rule 2-2(b)(vii) or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he failed to report in the Sales Comparison Approach that Sales Comparable #3 had a 28 x 24 barn when records he cited he consulted show Sales Comparable #3 had a 28 x 24 barn, and consequently, he made an incorrect adjustment when he reported Sales Comparable #3 had no barn, or in the alternative, he failed to provide in his appraisal report his reasons for reporting different information. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he failed to report in the Sales Comparison Approach that Sales Comparable #2 had central air when records he cited he consulted show Sales Comparable #2 had central air and consequently, he made an incorrect adjustment when he reported Sales Comparable #2 did not have central air, or in the alternative, he failed to provide in his appraisal report his reasons for reporting different information. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission that significantly affected the appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(b) or 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

In a second appraisal report, Mr. Smith was found in violation of the following: **1.** During the Division's investigation, he provided the Division with documents he claimed to be his workfile, but he failed to maintain or make available with his workfile to the Division a true or complete copy of the appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to summarize or describe the extent of the significant professional assistance he received from Rob Evans in the performance or preparation of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 2-1, 2006 USPAP Standards Rule 2-2(b)(vii) or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he reported the Subject property had a prior sale in September of 2006 for \$125,000 but he failed to reconcile this prior sale of the Subject property with his value conclusion of \$138,000 as of January 23, 2007, or in the alternative, he failed to summarize his reasons for concluding the Subject property was worth \$13,000 more than it sold four months prior to his effective date of his appraisal report even though his appraisal report included the following: property values in the Subject property's neighborhood were stable, and the Subject property did not have any upgrades, repairs or renovations completed between its prior sale and his effective date. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section

4763.13(A); **4.** In his appraisal report for the Subject property, he failed to define the neighborhood boundaries for the Subject property or define the neighborhood boundaries on the attached neighborhood map referenced in his appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a) or 2006 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission that significantly affected the appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(b) or 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

In a third appraisal report, Mr. Smith was found in violation of the following: **1.** He failed to possess the geographic competence necessary to develop a credible appraisal for the Subject property, or in the alternative, he failed to describe in the appraisal report the steps he took to become geographically competent in the Subject property's market area. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate the Competency Rule in 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** During the Division's investigation, he provided the Division with documents he claimed to be his workfile, but he failed to maintain or make available with his workfile to the Division a true or complete copy of the appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he reported Sales Comparable #1 had a one car garage when records he cited he consulted show Sales Comparable #1 had three car garage, and consequently, he made an incorrect adjustment when he reported Sales Comparable #1 had a one car garage, or in the alternative, he failed to provide in his appraisal report his reasons for reporting different information. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he reported Sales Comparable #2 has a deck when records he cited he consulted show Sales Comparable #2 does not have a deck, and consequently, he made an incorrect adjustment when he reported Sales Comparable #2 had a deck, or in the alternative, he failed to provide in his appraisal report his reasons for reporting different information. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he reported Sales Comparable #2 has a one car garage when records he cited he consulted show Sales Comparable #2 has a two car garage, and consequently, he made an incorrect adjustment when he reported Sales Comparable #2 had a one car garage, or in the alternative, he failed to provide in his appraisal report his reasons for reporting different information. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he failed to report Sales Comparable #3 had a second garage as shown in records he cited he consulted, and consequently, he failed to make a corresponding adjustment to Sales Comparable #3 for this difference, or in the alternative, he failed to provide in his appraisal

report his reasons for reporting different information. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **7.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission that significantly affected the appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(b) or 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

In a fourth appraisal report, Mr. Smith was found in violation of the following: **1.** He failed to possess the geographic competence necessary to develop a credible appraisal for the Subject property, or in the alternative, he failed to describe in the appraisal report the steps he took to become geographically competent in the Subject property's market area. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate the Competency Rule in 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he indicated in his certification he performed a complete visual inspection of the interior and exterior areas of the Subject property when in fact he did not inspect the interior areas of the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 2-1(a) or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** During the Division's investigation, he provided the Division with documents he claimed to be his workfile, but he failed to maintain or make available with his workfile to the Division a true or complete copy of the appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he failed to report the correct site size for Sales Comparable #1 in the Sales Comparison Approach and consequently, he failed to make a correct site size adjustment to Sales Comparable #1 for this difference, or in the alternative, he failed to report his reasons for reporting a different site size for Sales Comparable #1. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he failed to make a site size adjustment to Sales Comparable #2 and #3 in the Sales Comparison Approach for their site size difference as compared to the Subject property, or in the alternative, he failed to report his reasons why no adjustment was necessary for this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he failed to report in the Sales Comparison Approach that Sales Comparable #3 had a 40 x 30 pole barn when records he cited he consulted show Sales Comparable #3 had a 40 x 30 pole barn, and consequently, he failed to make an adjustment for this pole barn difference as compared to the Subject property, or in the alternative, he failed to report his reasons why no adjustment was necessary for this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised

Code Section 4763.13(A); **7.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission that significantly affected the appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(b) or 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

In a fifth appraisal report, Mr. Smith was found in violation of the following: **1.** He failed to possess the geographic competence necessary to develop a credible appraisal for the Subject property, or in the alternative, he failed to describe in the appraisal report the steps he took to become geographically competent in the Subject property's market area. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate the Competency Rule in 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** During the Division's investigation, he provided the Division with documents he claimed to be his workfile, but he failed to maintain or make available with his workfile to the Division a true or complete copy of the appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to report Subject property had a prior sale that occurred on or about February 22, 2005 for \$124,400 and he failed to reconcile this prior sale of the Subject property with his value conclusion of \$150,000 as of February 20, 2007. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-5(b), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he failed to provide his reasons why he gave more emphasis to Sales Comparables #2 and #3 in the Sales Comparison Approach when Sales Comparable #1 was: located on the same street as the Subject property; was the same tri-level design as the Subject property; was the closest to the Subject property in terms of gross living area; and was the most recent sale of the three sales comparables as compared to the effective date of his appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1, 2006 USPAP Standards Rule 2-2(b)(viii) or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he failed to report Sales Comparable #2 sold for \$140,000 as shown in the copy of the MLS for Sales Comparable 2 which he provided in his workfile to the Division, or in the alternative, he failed to provide in his appraisal report his reasons for reporting a different sale price than the one published in the MLS. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1, 2006 USPAP Standards Rule 2-2(b)(viii) or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he failed to report Sales Comparable #3 sold for \$148,000 as shown in the copy of the MLS for Sales Comparable #3 which he provided in his workfile to the Division or in the alternative, he failed to provide in his appraisal report his reasons for reporting a different sale price than the one published in the MLS. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1, 2006 USPAP Standards Rule 2-2(b)(viii) or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section

4763.13(A); **7.** In his appraisal report for the Subject property, he failed to report Sales Comparable #2 had a finished or partially finished basement or a fenced yard as shown in the copy of the MLS for Sales Comparable #2, or in the alternative, he failed to provide in his appraisal report his reasons for reporting Sales Comparable #2 did not have a finished or partially finished basement or a fenced yard as published in the MLS. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1, 2006 USPAP Standards Rule 2-2(b)(viii) or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **8.** In his appraisal report for the Subject property, he failed to report Sales Comparable #3 had a screened porch as shown in the copy of the MLS for Sales Comparable #3, or in the alternative, he failed to provide in his appraisal report his reasons for reporting Sales Comparable #3 did not have a screened porch as published in the MLS. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1, 2006 USPAP Standards Rule 2-2(b)(viii) or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **9.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission that significantly affected the appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(b) or 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

In a sixth appraisal report, Mr. Smith was found in violation of the following: **1.** During the Division's investigation, he provided the Division documents he claimed to be his workfile, but he failed to maintain in his workfile or make available when required by the Division a copy of data, information or documentation necessary to support his conclusions found in his appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** During the Division's investigation, he provided the Division with documents he claimed to be his workfile, but he failed to maintain or make available with his workfile to the Division a true or complete copy of the appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to disclose and consequently adjust for the fact Sales Comparables #2 and #3 were located in Butler County, Ohio whereas the Subject property was located in Warren County, Ohio, or in the alternative, he failed to report his reasons why no adjustment was necessary for this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he reported Sales Comparable #3 did not have a basement when records he cited he consulted show Sales Comparable #3 has a full basement, and consequently, he made an incorrect adjustment when he reported Sales Comparable #3 did not have a basement, or in the alternative, he failed to provide in his appraisal report his reasons for reporting different information. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for

the Subject property, he reported Sales Comparable #3 had a prior sale that occurred on March 1, 2007 for \$131,751, but he failed to provide in his appraisal report sufficient reconciliation or analysis of this prior sale with Sales Comparable 3's sale on March 1, 2007 for \$199,900 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission that significantly affected the appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(b) or 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

In a seventh appraisal report, Mr. Smith was found in violation of the following: **1.** During the Division's investigation, he provided the Division with documents he claimed to be his workfile, but he failed to maintain or make available with his workfile to the Division a true or complete copy of the appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to identify the individual or individuals who he relied on in the completion of the appraisal report for the Subject property and he failed to summarize any significant professional assistance from any individual or individuals in the performance or preparation of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 2-1, 2006 USPAP Standards Rule 2-2(b)(vii) or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Scott Smith was ordered to complete fifteen (15) hours of additional education in a class related to Residential Market Analysis and Highest & Best Use; complete thirty (30) hours of additional education in a class related to Residential Sales Comparison and Income Approaches; complete fifteen (15) hours of additional education in a class related to Residential Report Writing and Case Studies; complete fifteen (15) hours of additional education in a class related to Statistics, Modeling and Finance; complete fifteen (15) hours of additional education in a class related to Advanced Residential Applications and Case Studies; Mr. Smith must successfully complete the State Examination for an Ohio Residential Real Estate Appraiser Certificate; and his Ohio Residential Real Estate Appraiser Certificate was suspended one (1) year.

JEFFREY SPEARS, an Ohio Certified Residential Real Estate Appraiser from Batavia, Ohio was found in violation of the following with respect to an appraisal report: **1.** By completing the appraisal assignment for the Subject property, he completed an assignment that was outside the scope of his Ohio Residential Real Estate Appraiser Certificate, or in the alternative, he failed to state in his appraisal report for the Subject property all extraordinary assumptions or hypothetical conditions or state their use might affect the appraisal results. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(x) by operation of Ohio Revised Code Sections 4763.01(L) or 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to summarize his reasons for concluding the Subject property's

zoning compliance was legal and illegal. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to correctly report the Specific Zoning Classification and Zoning Description for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission that significantly affected the appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(b) or 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Jeffrey Spears was ordered to pay a three hundred (\$300.00) dollar civil penalty; complete fifteen (15) hours of additional education in a class related to USPAP, including passing the class exam; and his Ohio Residential Real Estate Appraiser Certificate was suspended five (5) days.

TABITHA STEPHENS, an Ohio Certified Residential Real Estate Appraiser from Westlake, Ohio was found in violation of the following with respect to an appraisal report: **1.** In her appraisal report for the Subject property, she selected one or more comparable sales for the Sales Comparison Approach which were located in a different school district as compared to the Subject property and she failed to make an adjustment to the sales comparables in the Sales Comparable Approach for this difference or in the alternative, she failed to summarize in the appraisal report her basis for concluding no adjustment was necessary for this difference. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **2.** In her appraisal report for the Subject property, she failed to accurately report the Subject property's square footage. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** In her appraisal report for the Subject property, she failed to accurately report the zoning classification for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-2(e) or 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **4.** In her appraisal report for the Subject property, she failed to make consistent garage adjustments in the Sales Comparison Approach for the differences between the sales comparables and the Subject property, or in the alternative, she failed to summarize her reasons for making inconsistent adjustments for the garage difference. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **5.** In her appraisal report for the Subject property, she failed to make adjustments to the sales comparables in the Sales Comparison Approach for their porch, deck or shed differences

as compared to the Subject property, or in the alternative, she failed to summarize her reasons for not making adjustments in recognition of these differences. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **6.** In her appraisal report for the Subject property, she rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Tabitha Stephens was ordered to pay a three hundred (\$300.00) dollar civil penalty; complete fifteen (15) hours of additional education in a class related to USPAP, including passing the class exam; and complete thirty (30) hours of additional education in a class related to Basic Appraisal Procedures, including passing the class exam.

SCOTT STIEBER, an Ohio Licensed Residential Real Estate Appraiser from Cincinnati, Ohio was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he failed to report needed repairs or deterioration for the Subject property related to, including but not limited to, the following items: roof; kitchen cabinet(s) and/or exterior wood trim. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-1(b), 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to report Comparable Sale #2 in the Sales Comparison Approach had a prior sale that occurred on or about April 19, 2007 for \$50,000 and he failed to report his reconciliation of this prior sale of Comparable Sale #2 with its sale in August of 2007 for \$87,600 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to report the following items which were contained in his workfile documents submitted to the Ohio Division of Real Estate & Professional Licensing and he failed to adjust for these items in the Sales Comparison Approach: the difference in the number of fireplaces for Sales Comparable #3 and Sales Comparable #4 as compared to the Subject property; the pool and fish pond for Sales Comparable #4 as compared to the Subject property; or for the fact that Sales Comparable #2 sold for \$2,700.00 more than its list price, or in the alternative, he failed to summarize his reasons for concluding these items should be excluded from the Sales Comparison Approach or did not require an adjustment. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Scott Stieber was ordered to pay a three hundred (\$300.00) dollar civil penalty and complete fifteen (15) hours of additional education in a class related to Residential Report Writing, including passing the exam.

ROBYN WOODS, an Ohio Registered Real Estate Appraiser Assistant from University Heights, Ohio was found in violation of the following: In March of 2008, she was convicted in Cuyahoga County Common Pleas Court of passing bad checks, a felony of the fifth degree. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(3).

For this violation, Robyn Woods was issued a public reprimand.