REVOCATIONS/PERMANENT SURRENDER

GERALD SPUZZILLO, an Ohio Licensed Residential Real Estate Appraiser from Chesterland, Ohio was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he inaccurately reported in his Supplemental Addendum that all the Sales Comparables in the Sales Comparison Approach had been repaired and updated, or in the alternative, based on the documents he provided the Division during its investigation, he failed to maintain in his workfile, documentation supporting his conclusion that all the Sales Comparables in the Sales Comparison Approach had been repaired and updated. 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 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(a), 2005 USPAP Standards Rule 2-1, the Conduct Section of the Ethics Rule for 2005 USPAP 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 failed to report Sales Comparable #3's condition was poor, as reported in his workfile documents provided to the Division during its investigation, and consequently he failed to make a condition adjustment for Sales Comparable #3 as compared to the Subject property, or in the alternative, he failed to summarize his reasons for reporting the condition for Sales Comparable #3 was average. 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, 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); **3.** In his appraisal report for the Subject property, he failed to summarize his reasons for selecting a sale (Sales Comparable #1) for the Sales Comparison Approach that was located 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 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 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 failed to report the Subject property had a prior sale that occurred in July of 2002 for $28,000 and he failed to summarize his reconciliation of this prior sale of the Subject property with his value conclusion of $90,000 as of May 12, 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); **5.** In his appraisal report for the Subject property, he failed to report the Sales Comparable #2 had a prior sale that occurred in June of 2004 for $25,334 and he failed to summarize his reconciliation of this prior sale for Sales Comparable #2 with its sale in September of 2004 for $87,000, 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); **6.** In his appraisal report for the Subject property, he incorrectly reported Sales Comparable #3 had a prior sale that occurred in June of 2004 for $33,000. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 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 selected a Gross Rent Multiplier (hereinafter referred to as "GRM") of "105.88" for the Income Approach, but he failed to summarize the information analyzed, the appraisal procedures followed or the reasoning that supported his conclusion for the GRM. 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); **8.** In his appraisal report for the Subject property, he inaccurately reported the estimated site value for the Subject property in the Cost Approach, or in the alternative, based on the documents he provided the Division during its investigation, he failed to maintain in his workfile, documentation supporting his conclusion in the Cost Approach that the estimated site value for the Subject property was $22,500. 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, the Conduct Section of the Ethics Rule for 2005 USPAP or the Record Keeping Section of the Ethics Rule for 2005 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 low prices for single family 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 2005 USPAP Standards Rule 1-1(a) or 2005 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 failed to accurately report the specific 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 2005 USPAP Standards Rule 1-1(a) or 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **11.**In his appraisal report for the Subject property, he committed a substantial error of omission or commission that significantly affected the appraisal report, or in the alternative, 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 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).

In a second appraisal, Gerald Spuzzillo was found in violation of the following with respect to an appraisal report: **1.**In his appraisal report for the Subject property, he inaccurately reported in his Supplemental Addendum that Sales Comparables #1, #2 and #4 in the Sales Comparison Approach had been repaired, or in the alternative, based on the documents he provided the Division during its investigation, he failed to maintain in his workfile, documentation supporting his conclusion that Sales Comparables #1, #2 and #4 in the Sales Comparison Approach had been repaired. 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, the Conduct Section of the Ethics Rule for 2005 USPAP 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 failed to report Sales Comparable #2's condition was unsound; Sales Comparable #3's condition was poor; and Sales Comparable 4's condition was poor, as reported in his workfile documents provided to the Division during its investigation, and consequently he failed to make a condition adjustment for these sales comparables as compared to the Subject property, or in the alternative, he failed to summarize his reasons for reporting the condition for all these sales comparables was average. 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, 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); **3.**In his appraisal report for the Subject property, he failed to report the Subject property had a prior sale that occurred in November of 2002 for $30,000 and he failed to summarize his reconciliation of this prior sale of the Subject property with his value conclusion of $91,000 as of May 12, 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); **4.**In his appraisal report for the Subject property, he failed to report the Sales Comparable #1 had a prior sale that occurred in July of 2004 for $56,667 and he failed to summarize his reconciliation of this prior sale for Sales Comparable #1 with its sale in March of 2005 for $90,000,

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); **5.**In his appraisal report for the Subject property, he selected a GRM of "91.45" for the Income Approach, but he failed to summarize the information analyzed, the appraisal procedures followed or the reasoning that supported his conclusion for the GRM. 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 inaccurately reported the estimated site value for the Subject property in the Cost Approach, or in the alternative, based on the documents he provided the Division during its investigation, he failed to maintain in his workfile, documentation supporting his conclusion in the Cost Approach that the estimated site value for the Subject property was $24,000. 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, the Conduct Section of the Ethics Rule for 2005 USPAP or the Record Keeping Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **7.**In his appraisal report for the Subject property, he failed to accurately report the low prices for single family 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 2005 USPAP Standards Rule 1-1(a) or 2005 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 failed to accurately report the specific 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 2005 USPAP Standards Rule 1-1(a) or 2005 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 committed a substantial error of omission or commission that significantly affected the appraisal report, or in the alternative, 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 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).

In another appraisal report, Gerald Spuzzillo was found in violation of the following: **1.**In his appraisal report for the Subject property, he inaccurately reported in his Supplemental Addendum that Sales Comparables #1 and #2 in the Sales Comparison Approach had been repaired and updated, or in the alternative, based on the documents he provided the Division during its investigation, he failed to maintain in his workfile, documentation supporting his conclusion that Sales Comparables #1 and #2 in the Sales Comparison Approach had been repaired and updated. 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, the Conduct Section of the Ethics Rule for 2005 USPAP 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 failed to report Sales Comparable #1's condition was poor; Sales Comparable #2's condition was poor; and Sales Comparable 3's condition was very poor, as reported in his workfile documents provided to the Division during its investigation, and consequently he failed to make a condition adjustment for these sales comparables as compared to the Subject property, or in the alternative, he failed to summarize his reasons for reporting the condition for all these sales comparables was average. 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, 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); **3.**In his appraisal report for the Subject property, he failed to report the Subject property had a prior sale that occurred in April of 2003 for $35,000 and he failed to summarize his reconciliation of this prior sale of the Subject property with his value conclusion of $83,000 as of May 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); **4.**In his appraisal report for the Subject property, he failed to report the Sales Comparable #1 had a prior transfer that occurred in September of 2004 for $0.00 and he failed to summarize his reconciliation of this prior transfer of Sales Comparable #1 with its sale in February of 2005 for $81,000, 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); **5.**In his appraisal report for the Subject property, he selected a GRM of "84.69" for the Income Approach, but he failed to summarize the information analyzed, the appraisal procedures followed or the reasoning that supported his conclusion for the GRM. 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 inaccurately reported the estimated site value for the Subject property in the Cost Approach, or in the alternative, based on the documents he provided the Division during its investigation, he failed to maintain in his workfile, documentation supporting his conclusion in the Cost Approach that the estimated site value for the Subject property was $22,500. 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, the Conduct Section of the Ethics Rule for 2005 USPAP or the Record Keeping Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **7.**In his appraisal report for the Subject property, he failed to accurately report the low prices for single family 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 2005 USPAP Standards Rule 1-1(a) or 2005 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 failed to accurately report the specific 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 2005 USPAP Standards Rule 1-1(a) or 2005 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 committed a substantial error of omission or commission that significantly affected the appraisal report, or in the alternative, 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 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).

In another appraisal report, Gerald Spuzzillo was found in violation of the following: **1.**Inhis appraisal report for the Subject property, he failed to explain his reasons for including the Village of Bratenahl in his neighborhood boundaries for the Subject property when the Subject property was located in the City of Cleveland. 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, 2005 USPAP Standards Rules 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); **2.**In his appraisal report for the Subject property, he failed to report the Sales Comparable #3 had a prior sale that occurred in December of 2004 for $39,250 and he failed to summarize his reconciliation of this prior sale for Sales Comparable #3 with

its sale in March of 2005 for $94,900, 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 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 report the Sales Comparable #3 had a prior sale that occurred in August of 2004 for $46,000 and he failed to summarize his reconciliation of this prior sale for Sales Comparable #3 with its sale in March of 2005 for $94,900, 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 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 report the Subject property had a prior transfer that occurred in July of 2003 for $0.00 and he failed to summarize his reconciliation of this prior transfer of the Subject property with his value conclusion of $93,000 as of May 27, 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); **5.**In his appraisal report for the Subject property, he selected a GRM of "106.28" for the Income Approach, but he failed to summarize the information analyzed, the appraisal procedures followed or the reasoning that supported his conclusion for the GRM. 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 accurately report the low prices for single family 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 2005 USPAP Standards Rule 1-1(a) or 2005 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 accurately report the specific 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 2005 USPAP Standards Rule 1-1(a) or 2005 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 a substantial error of omission or commission that significantly affected the appraisal report, or in the alternative, 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 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).

In another appraisal report, Gerald Spuzzillo was found in violation of the following: **1.**In his appraisal report for the Subject property, he inaccurately reported in his Supplemental Addendum that Sales Comparables #1 and #3 in the Sales Comparison Approach had been repaired and updated, or in the alternative, based on the documents he provided the Division during its investigation, he failed to maintain in his workfile, documentation supporting his conclusion that Sales Comparables #1 and #3 in the Sales Comparison Approach had been repaired and updated. 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, the Conduct Section of the Ethics Rule for 2005 USPAP 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 failed to report Sales Comparable #1's condition was poor and Sales Comparable #2's condition was fair as reported in his workfile documents provided to the Division during its investigation, and consequently he failed to make a condition adjustment for these sales comparables as compared to the Subject property,

or in the alternative, he failed to summarize his reasons for reporting the condition for these sales comparables was average. 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, 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); **3.**In his appraisal report for the Subject property, he failed to report the Subject property had a prior sale that occurred in December of 2003 for $20,000 and he failed to summarize his reconciliation of this prior sale of the Subject property with his value conclusion of $86,500 as of May 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); **4.**In his appraisal report for the Subject property, he failed to report the Sales Comparable #1 had a prior transfer that occurred in November of 2003 for $0.00 and he failed to summarize his reconciliation of this prior transfer for Sales Comparable #1 with its sale in September of 2004 for $86,000, 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); **5.**In his appraisal report for the Subject property, he inaccurately reported Sales Comparable #1 had a prior sale that occurred on September 22, 2004, which is the same sale date he used in the Sales Comparison Approach for Sales Comparable #1, when public records indicate Sales Comparable #'1 prior sale date was in November of 2003. 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 report the Sales Comparable #3 had a prior sale that occurred in June of 2004 for $25,334 and he failed to summarize his reconciliation of this prior sale for Sales Comparable #3 with its sale in September of 2004 for $87,000, 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); **7.**In his appraisal report for the Subject property, he failed to summarize his reasons for selecting a sale (Sales Comparable #2) for the Sales Comparison Approach that was located 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 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 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); **8.**In his appraisal report for the Subject property, he selected a GRM of "88.72" for the Income Approach, but he failed to summarize the information analyzed, the appraisal procedures followed or the reasoning that supported his conclusion for the GRM. 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); **9.**In his appraisal report for the Subject property, he inaccurately reported the estimated site value for the Subject property in the Cost Approach, or in the alternative, based on the documents he provided the Division during its investigation, he failed to maintain in his workfile, documentation supporting his conclusion in the Cost Approach that the estimated site value for the Subject property was $22,500. 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, the Conduct Section of the Ethics Rule for 2005 USPAP or the Record Keeping Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code

Section 4763.13(A); **10.**In his appraisal report for the Subject property, he failed to accurately report the low prices for single family 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 2005 USPAP Standards Rule 1-1(a) or 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **11.**In his appraisal report for the Subject property, he failed to accurately report the specific 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 2005 USPAP Standards Rule 1-1(a) or 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **12.**In his appraisal report for the Subject property, he committed a substantial error of omission or commission that significantly affected the appraisal report, or in the alternative, 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 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).

In another appraisal report, Gerald Spuzzillo was found in violation of the following: **1.**In his appraisal report for the Subject property, he inaccurately reported in his Supplemental Addendum that Sales Comparables #1 and #2 in the Sales Comparison Approach had been updated, or in the alternative, based on the documents he provided the Division during its investigation, he failed to maintain in his workfile, documentation supporting his conclusion that Sales Comparables #1 and #2 in the Sales Comparison Approach had been updated. 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, the Conduct Section of the Ethics Rule for 2005 USPAP 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 failed to report Sales Comparable #3's condition was fair as reported in his workfile documents provided to the Division during its investigation, and consequently he failed to make a condition adjustment for this sales comparable as compared to the Subject property, or in the alternative, he failed to summarize his reasons for reporting the condition for Sales Comparable #3 was average. 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, 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); **3.**In his appraisal report for the Subject property, he failed to report the Subject property had a prior sale that occurred in May of 2003 for $40,000 and he failed to summarize his reconciliation of this prior sale of the Subject property with his value conclusion of $102,000 as of August 2, 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); **4.**In his appraisal report for the Subject property, he failed to report the Sales Comparable #4 had a prior sale that occurred in December of 2004 for $28,600 and he failed to summarize his reconciliation of this prior sale for Sales Comparable #4 with its sale in December of 2004 for $102,000, 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); **5.**In his appraisal report for the Subject property, he failed to report the Sales Comparable #4 had a prior sale that occurred in June of 2004 for $36,667 and he failed to summarize his reconciliation of this prior sale for Sales Comparable #4 with its sale in December of 2004 for $102,000, 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); **6.**In his appraisal report for the Subject property, he failed to summarize his reasons for selecting sales (Sales Comparable #1, #2 and #4) for the Sales Comparison Approach that were located 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 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 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); **7.** In his appraisal report for the Subject property, he selected a GRM of "86.44" for the Income Approach, but he failed to summarize the information analyzed, the appraisal procedures followed or the reasoning that supported his conclusion for the GRM. 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); **8.**In his appraisal report for the Subject property, he inaccurately reported the estimated site value for the Subject property in the Cost Approach, or in the alternative, based on the documents he provided the Division during its investigation, he failed to maintain in his workfile, documentation supporting his conclusion in the Cost Approach that the estimated site value for the Subject property was $22,500. 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, the Conduct Section of the Ethics Rule for 2005 USPAP or the Record Keeping Section of the Ethics Rule for 2005 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 low prices for single family 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 2005 USPAP Standards Rule 1-1(a) or 2005 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 failed to accurately report the specific 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 2005 USPAP Standards Rule 1-1(a) or 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **11.**In his appraisal report for the Subject property, he committed a substantial error of omission or commission that significantly affected the appraisal report, or in the alternative, 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 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).

In another appraisal report, Gerald Spuzzillo was found in violation of the following: **1.**In his appraisal report for the Subject property, he inaccurately reported in his Supplemental Addendum that all of the Sales Comparables in the Sales Comparison Approach had been repaired and updated, or in the alternative, based on the documents he provided the Division during its investigation, he failed to maintain in his workfile, documentation supporting his conclusion that all of the Sales Comparables in the Sales Comparison Approach had been repaired and updated. 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, the Conduct Section of the Ethics Rule for 2005 USPAP 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 failed to report Sales Comparable #2's and #3's condition was poor as reported in his workfile documents provided to the Division during its investigation, and consequently he failed to make a condition adjustment for these sales comparables as compared to the Subject property, or in the alternative, he failed to summarize his reasons for reporting the condition for Sales Comparable #2 and #3 was average. 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, 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); **3.**In his appraisal report for the Subject property, he failed to report the Subject property had a prior sale that occurred in December of 2003 for $20,000 and he failed to summarize his reconciliation of this prior sale of the Subject property with his value conclusion of $83,000 as of May 24, 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); **4.**In his appraisal report for the Subject property, he failed to report Sales Comparable #1 had a prior transfer that occurred in May of 2004 for $0.00 and in December of 2003 for $0.00 and he failed to summarize his reconciliation of these prior transfers for Sales Comparable #1 with its sale in October of 2004 for $85,000, 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); **5.**In his appraisal report for the Subject property, he failed to report Sales Comparable #1 had two sales on July 1, 2004 for $17,500. 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 inaccurately reported Sales Comparable #1 had a prior sale that occurred on October 13, 2004, which is the same sale date he used in the Sales Comparison Approach for Sales Comparable #1, when public records indicate Sales Comparable #'1 prior sale date was in July of 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 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 failed to report the Sales Comparable #2 had a prior sale that occurred in July of 2004 for $26,667 and he failed to summarize his reconciliation of this prior sale for Sales Comparable #2 with its sale in January of 2005 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 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); **8.**In his appraisal report for the Subject property, he selected a GRM of "89.73" for the Income Approach, but he failed to summarize the information analyzed, the appraisal procedures followed or the reasoning that supported his conclusion for the GRM. 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); **9.**In his appraisal report for the Subject property, he inaccurately reported the estimated site value for the Subject property in the Cost Approach, or in the alternative, based on the documents he provided the Division during its investigation, he failed to maintain in his workfile, documentation supporting his conclusion in the Cost Approach that the estimated site value for the Subject property was $22,000. 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, the Conduct Section of the Ethics Rule for 2005 USPAP or the Record Keeping Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **10.**In his appraisal report for the Subject property, he failed to accurately report the low prices for single family 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 2005 USPAP Standards Rule 1-1(a) or

2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **11.**In his appraisal report for the Subject property, he failed to accurately report the specific 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 2005 USPAP Standards Rule 1-1(a) or 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **12.**In his appraisal report for the Subject property, he committed a substantial error of omission or commission that significantly affected the appraisal report, or in the alternative, 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 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).

For all of these violations, Gerald Spuzzillo was ordered to permanently surrender his Ohio Residential Real Estate Appraiser License, effective immediately, and Mr. Spuzzillo shall not apply for reinstatement of that license or apply for a new registration or license to appraise real estate in the State of Ohio.

SUSPENSIONS/FINES/ADDITIONAL EDUCATION & REPRIMANDS

PAUL CERBA, an Ohio Certified Residential Real Estate Appraiser from Fairview Park, 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 all of the Subject property's improvements. 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); **2.** In his appraisal report for the Subject property, he failed to use as sales comparables in the Sales Comparison Approach, sales of homes that were located on the Subject property's street, or in the alternative, he failed to summarize his reasons for not including these sales 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, 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); **3.** In his appraisal report for the Subject property, he incorrectly included Sales Comparable #1 in the Sales Comparison Approach when it was not an "arms-length transaction" and other sales were available for use 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 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 reported the Subject property had a prior sale that occurred on August 23, 2006 for $33,000 and on February 23, 2006 for $40,000 but he failed to report his analysis or reconciliation of these prior sales for the Subject property with his value conclusion of $121,500 as of August 10, 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); **5.** In his appraisal report for the Subject property, he failed to summarize the information he analyzed, the appraisal procedures he followed or the reasons that supported his conclusions when he concluded in the Income Approach that the GRM was 145, or in the alternative, he failed to maintain as part of his workfile, or he failed to provide to the Division during the investigation, copies of data, information or other documentation supporting his GRM conclusion. 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 2006 USPAP Standards Rule 1-1(a), 2006 USPAP

Standards Rule 2-1, 2006 USPAP Standards Rule 2-2(b)(viii) or the Record Keeping 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 completed a misleading 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 2-1, the Conduct Section of the Ethics Rule for 2006 USPAP or 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Paul Cerba was ordered to pay a three hundred dollar ($300.00) civil penalty; to complete fifteen (15) hours of additional education in a class related to Uniform Standards of Professional Appraisal Practice (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 certificate was suspended 60 days.

GARY DUFORT,currently an Ohio Certified Residential Real Estate Appraiser from Pickerington, 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 correctly adjust in the Sales Comparison Approach for the difference in view or location for Sales Comparables #1, #3 or #5 as compared to the Subject property, or in the alternative, he failed to maintain as part of his workfile, or he failed to provide to the Division during the investigation, copies of data, information or other documentation supporting his view or location adjustment. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(14) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 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 maintain as part of his workfile, or in the alternative, he failed to provide to the Division during the investigation, copies of data, information or other documentation supporting his conclusions found in the Sales Comparison Approach and/or the Cost Approach. 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 adjust the Sales Comparables in the Sales Comparison Approach for gross living area differences as compared to the Subject property, or in the alternative, he failed to sufficiently summarize his reasons for concluding no gross living area adjustment was necessary for the Sales Comparables. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) as that section incorporates 2006 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) operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Gary Dufort was ordered to pay a three hundred dollar ($300.00) civil penalty; complete fifteen (15) hours of additional education in a class related to Uniform Standards of Professional Appraisal Practice (USPAP), including passing the class exam and his Ohio residential real estate appraiser credential was suspended 60 days.

THOMAS KNECHT, an Ohio Licensed Residential Real Estate Appraiser from Lancaster, 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 the Subject property was located on a busy street and/or was located adjacent to a commercial building, and he failed to adjust the sales comparables in the Sales Comparison Approach for these external influences, or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary for these differences. Accordingly, he violated Ohio Revised Code Section 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 reported Sales Comparable #1 had a prior sale that occurred

on March 23, 2005 for $24,500 but he failed to report his analysis or reconciliation of this prior sale for Sales Comparable #1 with its sale in November of 2005 for $99,900, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Section 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 the multiple listing services as a data source for Sales Comparable #3, and consequently, he failed to report and/or subsequently adjust for Sales Comparable #3 being a "double" unit when the Subject property was a one unit. Accordingly, he violated Ohio Revised Code Section 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, 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 committed substantial errors of omission or commission that significantly affected the credibility of 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, Thomas Knecht was ordered to pay a five hundred dollar ($500.00) civil penalty and his Ohio residential real estate appraiser license was suspended 10 days.

JOSEPH PIETRO, an Ohio Certified Residential Real Estate Appraiser from Macedonia, 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, as stated in the Subject property's sales contract, the seller of the Subject property was to hold a second mortgage up to 20%. 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(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); **2.** In his appraisal report for the Subject property, he failed to report, as stated in the Subject property's sales contract, the seller of the Subject property was "to pay closing costs up to 6%", or in the alternative, he failed to include with his appraisal report a copy of the Subject property's sales contract to supplement his "see contract" statement found in the appraisal report regarding loan charges/concessions. 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(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 his appraisal report for the Subject property, he failed to report Sales Comparable #1 had prior sales that occurred in March of 2004 for $39,000 and in February of 2004 for $8,000 and he failed to reconcile these prior sales of Sales Comparable #1 with its sale in June of 2004 for $84,000, 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); **4.**In his appraisal report for the Subject property, he used the sale of Sales Comparable #1 for $84,000 in June of 2004, but he failed to report his reconciliation of an expired listing for Sales Comparable #1 in March of 2005 for $79,900, which was contained in his workfile. 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 report one or more sales comparables had second

mortgages financed by the seller and consequently, he failed to adjust for this financing, or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary for this financing. 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 failed to summarize the information he analyzed, the appraisal procedures he followed or the reasons that supported his conclusions when he concluded in the Income Approach that the Estimated Market Rent for the Subject property was $800 per month and the GRM was 100, or in the alternative, he failed to provide the Division during its investigation, workfile documentation supporting his conclusions regarding the Estimated Market Rent and GRM. 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, 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); **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 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), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 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).

In a second appraisal, Joseph Pietro was found in violation of the following with respect to an appraisal report: **1.**Inhis appraisal report for the Subject property, he failed to report, as stated in the Subject property's sales contract, the seller of the Subject property was to hold a second mortgage up to 20%. 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(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); **2.**In his appraisal report for the Subject property, he failed to report, as stated in the Subject property's sales contract, the seller of the Subject property was "to pay closing costs up to 6%", or in the alternative, he failed to include with his appraisal report a copy of the Subject property's sales contract to supplement his "see contract" statement found in the appraisal report regarding loan charges/concessions. 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(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 his appraisal report for the Subject property, he failed to report one or more sales comparables had second mortgages financed by the seller and consequently, he failed to adjust for this financing, or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary for this financing. 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); **4.**In his appraisal report for the Subject property, he failed to report, as shown in his workfile documents submitted to the Division during its investigation, that the plumbing in the Subject property's kitchen was not completed and "stair carpet" was missing. 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 1-6(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); **5.**In hisappraisal report

for the Subject property, he failed to summarize the information he analyzed, the appraisal procedures he followed or the reasons that supported his conclusions when he concluded in the Income Approach that the Estimated Market Rent for the Subject property was $1000 per month and the GRM was 100, or in the alternative, he failed to provide the Division during its investigation, workfile documentation supporting his conclusions regarding the Estimated Market Rent and the GRM. 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, 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); **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 2005 USPAP Standards Rule 1-1(b) by operation of Ohio Revised Code Section 4763.13(A); **7.** 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 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).

In another appraisal report, Joseph Pietro was found in violation of the following: **1.**Inhis appraisal report for the Subject property, he failed to report, as stated in the Subject property's sales contract, the seller of the Subject property was to hold a second mortgage up to 20%. 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(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); **2.**In his appraisal report for the Subject property, he failed to report, as stated in the Subject property's sales contract, the seller of the Subject property was "to pay closing costs up to 6%", or in the alternative, he failed to include with his appraisal report a copy of the Subject property's sales contract to supplement his "see contract" statement found in the appraisal report regarding loan charges/concessions. 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(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 his appraisal report for the Subject property, he failed to summarize the information he analyzed, the appraisal procedures he followed or the reasons that supported his conclusions when he concluded in the Income Approach that the Estimated Market Rent for the Subject property was $700 per month and the GRM was 100, or in the alternative, he failed to provide the Division during its investigation, workfile documentation supporting his conclusions regarding the Estimated Market Rent and the GRM. 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, 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 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 2005 USPAP Standards Rule 1-1(b) by operation of Ohio Revised Code Section 4763.13(A); **5.** 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 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).

For all these violations, Joseph Pietro was ordered to pay a one thousand four hundred dollar ($1,400.00) civil penalty; 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 Advanced Residential Report Writing; complete fifteen (15) hours of additional education in a class related to Uniform Standards of Professional Appraisal Practice ("USPAP"); his Ohio Residential Real Estate Appraiser certificate was suspended five (5) years and he received a public reprimand.

KEVIN SMITH, an Ohio Certified Residential Real Estate Appraiser from Twinsburg, 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 Sales Comparable #4 had a prior sale that occurred in March of 2005 for $19,000 but he failed to report his analysis or reconciliation of this prior sale for Sales Comparable #4 with its sale in May of 2005 for $90,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Section 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 Subject property was located adjacent to a commercial building, and he failed to adjust the sales comparables in the Sales Comparison Approach for this external influence, 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 Section 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, 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A).

In a second appraisal, Kevin Smith was found in violation of the following with respect to an appraisal report: **1.**In his appraisal report for the Subject property, he reported Sales Comparable #1 had a prior sale that occurred in March of 2005 for $31,500 but he failed to report his analysis or reconciliation of this prior sale for Sales Comparable #1 with its sale in May of 2005 for $90,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Section 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 Subject property had a prior sale that occurred on October 24, 2005 for $36,000 and he failed to report his analysis or reconciliation of this prior sale of the Subject property with his value conclusion of $95,000 as of November 15, 2005. Accordingly, he violated Ohio Revised Code Section 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, 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A).

In another appraisal report, Kevin Smith was found in violation of the following: **1.** In his appraisal report for the Subject property, he failed to report Sales Comparable #1 had a prior sale that occurred on October 20, 2005 for $50,000 and he failed to report his analysis or reconciliation of this prior sale for Sales Comparable #1 with its sale in August of 2006 for $109,250, which he used in the Sales Comparison Approach. 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 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 Sales Comparable #2 had a prior sale that occurred on April 26, 2006 for $48,667 and he failed to report his analysis or reconciliation of this prior sale for Sales Comparable #2 with its sale in January of 2007 for $124,000, which he used in the Sales Comparison Approach. 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 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 there were $8,140 of seller concessions for the sale of Sales Comparable #3 in March of 2007 and he failed to adjust for these sales concessions in the Sales Comparison Approach, or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary for these sales concessions. 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 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 report there were seller concessions involved with the sale of Sales Comparable #4 in January of 2007 and he failed to adjust for these sales concessions in the Sales Comparison Approach, or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary for these sales concessions. 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 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 the Complainant's copy of his appraisal report for the Subject property, he failed to include an accurate photograph of Sales Comparable #1, Sales Comparable #3 and/or Sales Comparable #4. 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, 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 committed substantial errors of omission or commission that significantly affected the credibility of 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, Kevin Smith was ordered to pay a one thousand dollar ($1,000.00) civil penalty; complete fifteen (15) hours of additional education in a class related to Advanced Residential Report Writing and Case Studies, including passing the class exam; and his Ohio residential real estate appraiser certificate was suspended 10 days.

STEPHEN RICHIE, an Ohio Licensed 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 report the Subject property was listed for sale in May of 2006 for $119,900 and in January of 2007 for $115,000 and he failed to report his analysis or reconciliation of these expired listings for the Subject property with his value conclusion of $140,000 as of May 9, 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 1-1(b), 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 incorrectly reported Sales Comparables #1 through #3 in the Sales Comparison Approach were located in the City of Dayton when those properties were located in Harrison Township and he failed to make an adjustment to the Sales Comparables for their difference in location as compared to the Subject property, or in the alternative, he failed to summarize his reasons for concluding 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 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); **3.** In his appraisal report for the Subject property, he incorrectly reported

Comparable Rentals #1 through #3 were located in the City of Dayton when those properties were located in Harrison Township. 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, 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 reported Sales Comparable #2 in the Sales Comparison Approach had a prior sale that occurred on August 1, 2006 for $115,000 but he failed to report his analysis or reconciliation of this prior sale for Sales Comparable #2 with its sale on August 1, 2006 for $148,000, 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); **5.** In his appraisal report for the Subject property, he failed to report Sales Comparable #1 was listed for sale for $125,000 between April of 2006 and July of 2006 and he failed to reconcile this expired listing for Sales Comparable #1 with its sale that was reported in public records for $135,000 in June of 2006, 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 rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report, or in the alternative, he completed a misleading 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), 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, Stephen Richie was ordered to pay a civil penalty of seven hundred twenty five dollars ($725.00); 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 Uniform Standards of Professional Appraisal Practice; his Ohio Real Estate Residential Appraiser License was suspended 60 days; and he received a public reprimand.

PAUL STEFFEN, an Ohio Licensed Real Estate Appraiser from Lebanon, 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 in the Sales Comparison Approach the condition of Sales Comparable #2 and #3 as reported in Butler County Auditor Records, the data source he cited he consulted, or in the alternative, he failed to summarize his reasons for reporting the conditions differently than county records indicated for Sales Comparables #2 and #3. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008-2009 USPAP Standards Rule 1-1(a), 2008-2009 USPAP Standards Rule 1-6(a), 2008-2009 USPAP Standards Rule 2-1, 2008-2009 USPAP Standards Rule 2-2(b)(viii) or the Conduct Section of the Ethics Rule for 2008-2009 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to report his analysis regarding the impact of foreclosed or distressed sales in the Subject property's market. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008-2009 USPAP Standards Rule 1-1(a), 2008-2009 USPAP Standards Rule 2-1, 2008-2009 USPAP Standards Rule 2-2(b)(viii) or the Conduct Section of the Ethics Rule for 2008-2009 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 the one-unit housing prices (low and/or high) for the Subject property's neighborhood, or in the alternative, the workfile he provided the Division during its investigation failed to contain documentation supporting his conclusions regarding 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 2008-2009 USPAP Standards Rule 1-1(a), 2008-2009 USPAP Standards Rule 2-1, 2008-2009 USPAP Standards Rule 2-2(b)(viii) or the Record Keeping Section of the Ethics Rule for 2008-2009 USPAP by operation of Ohio Revised Code Section 4763.13(A); **4.** Based upon the documents he claimed to be his workfile and that he supplied to the Division during its investigation, he failed to obtain or maintain all workfile documentation as of the date the Subject property's appraisal report was submitted to the client. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(8) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2008-2009 USPAP by operation of Ohio Revised Code Section 4763.13(A), or in the alternative, Ohio Revised Section 4763.11(G)(14) as that section incorporates Ohio Revised Code Section 4763.14; **5.** 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 2008-2009 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Paul Steffen was ordered to pay a civil penalty of two thousand nine hundred dollars ($2,900.00); 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 Uniform Standards of Professional Appraisal Practice (USPAP), including passing the class exam; his Ohio Residential Real Estate Appraiser License was suspended one hundred twenty (120) days; and he received a public reprimand.