

REVOCATIONS/PERMANENT SURRENDERS

RICHARD AMRHEIN, an Ohio Registered Appraiser Assistant from Troy, Ohio, was found in violation of the following with respect to an appraisal report: **1.** He failed to maintain in his workfile a copy of his original appraisal report for the Subject property, or in the alternative, he failed to cooperate with the Ohio Division of Real Estate and Professional Licensing (hereinafter referred to as “the Division”) when the copy of his appraisal report he submitted to the Division pursuant to its investigation is different than the appraisal report submitted by the Complainant. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(8), 4763.11(G)(14) and/or 4763.14 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). **2.** 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 Section 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and/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). **3.** In his appraisal report for the Subject property, he failed to accurately report the estimated reproduction cost new of the improvements for the Subject property, or in the alternative, he failed to maintain in his workfile support for his estimated reproduction cost new of the improvements for the Subject property in the Cost Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and/or 4763.11(G)(14) as those sections incorporate the 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-4(b), 2005 USPAP Standards Rule 2-1 and/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 failed to report the correct specific zoning classification and description for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-2(e), 2005 USPAP Standards Rule 2-1 and/or 2005 USPAP Standards Rule 2-2(b)(x) 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 price range for the Subject property’s neighborhood on page 1 of 2 on Fannie Mae form 1004. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-2(e) and/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 accurately report whether the Subject property had gutters and downspouts and he failed to consistently report on page 1 of 2 on Fannie Mae Form 1004 the rate of development in the Subject property’s neighborhood when comparing his conclusion in the “Present land use %” section and the “Neighborhood Built up” section. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-2(e) and/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 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) and/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.** 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) and/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, Richard Amrhein permanently surrendered his Appraiser Assistant Registration to the Ohio Division of Real Estate, and he may never apply for reinstatement of that registration or apply for a new registration or appraiser's license in the State of Ohio.

DONNA CHAPMAN, an Ohio Licensed Residential Real Estate Appraiser from Cardington, 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 sales to be used as sales comparables in the Sales Comparison Approach that were of superior design, appeal or property class as compared to the Subject property and she failed to make any adjustments in the Sales Comparison Approach in recognition of this difference, or in the alternative, she failed to sufficiently summarize in her appraisal report her basis for concluding no adjustment was necessary in recognition of this difference. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and/or 4763.11(G)(8) as those sections incorporate 2003 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-4(a), 2003 USPAP Standards Rule 2-1, 2003 USPAP Standards Rule 2-2(b)(ix) and/or the Conduct Section of the Ethics Rule for 2003 USPAP by operation of Ohio Revised Code Section 4763.13(A). **2.** In her appraisal report for the Subject property, she included an exterior photograph that she purported to be Comparable Sale #1 when in fact the included photograph is not a photograph of Comparable Sale #1. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and/or 4763.11(G)(8) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 2-1 and/or the Conduct Section of the Ethics Rule for 2003 USPAP by operation of Ohio Revised Code Section 4763.13(A). **3.** In her appraisal report for the Subject property, she included an exterior photograph that she purported to be Comparable Sale #2 when in fact the included photograph is not a photograph of Comparable Sale #2. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and/or 4763.11(G)(8) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 2-1 and/or the Conduct Section of the Ethics Rule for 2003 USPAP by operation of Ohio Revised Code Section 4763.13(A). **4.** In her appraisal report for the Subject property, she included an exterior photograph that she purported to be Comparable Sale #3 when in fact the included photograph is not a photograph of Comparable Sale #3. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and/or 4763.11(G)(8) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 2-1 and/or the Conduct Section of the Ethics Rule for 2003 USPAP by operation of Ohio Revised Code Section 4763.13(A). **5.** In her appraisal report for the Subject property, she selected sales to be used as sales comparables in the Sales Comparison Approach that were located in a different school district and/or tax district as compared to the Subject property and she failed to make any adjustments in the Sales Comparison Approach in recognition of these differences, or in the alternative, she failed to sufficiently summarize in her appraisal report her

basis for concluding no adjustment was necessary in recognition of these differences. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and/or 4763.11(G)(8) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-4(a), 2003 USPAP Standards Rule 2-1, 2003 USPAP Standards Rule 2-2(b)(ix) and/or the Conduct Section of the Ethics Rule for 2003 USPAP by operation of Ohio Revised Code Section 4763.13(A). **6.** In her appraisal report for the Subject property, she failed to report in the Sales Comparison Approach that one or more of the sales comparables had full basements, as it was published in sources she cite she consulted and consequently she made an improper adjustment to the sales comparables for a basement difference, or in the alternative, she failed to sufficiently summarize her reason for reporting one or more comparable sales did not full basements. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-4(a), 2003 USPAP Standards Rule 2-1 and/or 2003 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 adjust the sales comparables in the Sales Comparison Approach for the difference in site size between the Subject property and the sales comparables, or in the alternative, she failed to sufficiently summarize her basis for concluding no adjustment was necessary in recognition of the site size difference. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-4(a), 2003 USPAP Standards Rule 2-1 and/or 2003 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **8.** In her appraisal report for the Subject property, she failed to accurately report in the Cost Approach the Subject property's estimated reproduction costs new of the improvements from her named source, the Marshall & Swift Residential Cost Handbook, or in the alternative, she failed to maintain in her workfile local builder cost estimates in support of her conclusions surrounding the Subject property's estimated reproduction costs for the Cost Approach. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-4(b), 2003 USPAP Standards Rule 2-1 and/or the Record Keeping Section of the Ethics Rule for 2003 USPAP by operation of Ohio Revised Code Section 4763.13(A). **9.** In her appraisal report for the Subject property, she committed substantial errors of omission or commission that significantly affected the appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(b) by operation of Ohio Revised Code Section 4763.13(A). **10.** 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) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A). **11.** She completed a misleading appraisal report for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 2-1 and/or the Conduct Section of the Ethics Rule for 2003 USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Donna Chapman permanently surrendered her Residential Real Estate Appraiser License to the Ohio Division of Real Estate.

JAMES GAITHER, an Ohio Licensed Residential Real Estate Appraiser from Canal Winchester, 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 make consistent adjustments for differences between the Subject property and the comparable sales for differences in site size, total square footage, age difference and fencing and he failed to analyze or explain why inconsistent adjustments or no adjustments were appropriate. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) Standards Rule 1-1(a), USPAP Standards Rule 1-6(a), USPAP Standards Rule 2-1, and/or USPAP Ethics Rule, Conduct Section by operation of Ohio Revised Code Section 4763.13(A). **2.** In his appraisal report for the Subject property, he failed to analyze or explain sufficiently why it was appropriate to select apparently superior sales as comparables. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-4(a), USPAP Standards Rule 2-1 and/or USPAP Ethics Rule, Conduct Section by operation of Ohio Revised Code Section 4763.13(A). **3.** In his appraisal report for the Subject property, he failed to report accurately the Single-family housing pricing range for the Subject property’s neighborhood and/or failed to document or support his conclusions. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), and/or 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 reported inaccurately the sale price of comparable sale #1. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and/or 4763.11(G)(8) as those sections incorporate USPAP Standards Rule 1-1(a), and/or 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 reported inaccurately the size of the Subject property lot in spite of the fact that accurate information was contained in his work file. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and/or 4763.11(G)(8) as those sections incorporate USPAP Standards Rule 1-1(a), and/or 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 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) and/or 4763.11(G)(7) as those sections incorporate 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, by committing a series of errors, he rendered appraisal services in a negligent or careless manner 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) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(c) 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) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 2-1 and/or the Conduct Section of the Ethics Rule for USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, James Gaither's Residential Real Estate Appraiser License was revoked.

NORMAN GALLOWAY, an Ohio Licensed Residential Real Estate Appraiser from Chardon, Ohio, was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he used as comparable sales, properties which are not similar to the Subject property, he did not substantiate his reasons for using those properties as comparables or make appropriate adjustments in the values of the Subject property and the comparables, and he failed to accurately identify the community in which the comparables were located. Accordingly, he violated Revised Code sections 4763.11(G)(5) as those sections incorporate Uniform Standards of Professional Appraisal Practice ("USPAP") 2003 Standards Rule 1-1(b) and USPAP 2003 Standards Rule 2-1(a) by operation of Ohio Administrative Code Rule 1301:11-5-01. **2.** In his appraisal report for the subject property, he failed to accurately describe the neighborhood, and the attendant characteristics that affect the marketability of the Subject property. Accordingly, he violated Revised Code sections 4763.11(G)(5) as those sections incorporate USPAP 2003 Standards Rule 1-1(b) and USPAP 2003 Standards Rule 2-1(a) by operation of Ohio Administrative Code Rule 1301:11-5-01. **3.** In his appraisal report for the subject property, he failed to report a sale of the subject property less than one year prior to the date of his appraisal report. Accordingly, he violated Revised Code sections 4763.11(G)(5) as those sections incorporate USPAP 2003 Standards Rule 1-5(b) by operation of Ohio Administrative Code Rule 1301:11-5-01. **4.** In developing a cost approach to value in his appraisal report for the Subject property, he failed to sufficiently support his basis for establishing a replacement cost per square foot. Accordingly, he violated Revised Code sections 4763.11(G)(5) as those sections incorporate USPAP 2003 Standards Rule 1-4(b)(ii) and USPAP 2003 Standards Rule 2-1(a) by operation of Ohio Administrative Code Rule 1301:11-5-01. **5.** He gave preference to inaccurate information that provided a false basis for an inflated estimate of value for the subject property. Accordingly, he violated Revised Code section 4763.11(G)(4), 4763.11(G)(5) and 4763.11(G)(8) by operation of Ohio Administrative Code Rule 1301:11-5-01 as those sections incorporate the Conduct section of the USPAP 2003 Ethics Rule.

In a second appraisal, Mr. Galloway was found in violation of the following: **1.** In his appraisal report for the Subject property, he indicated that he personally prepared all conclusions and opinions in the appraisal report for the Subject property when in fact he had not prepared the conclusions and opinions in the appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), and 4763.11(G)(8) as those sections incorporate 2003 Uniform Standards of Professional Appraisal Practice ("USPAP") Standards Rule 2-1(a) and/or the Conduct Section of the Ethics Rule for 2003 USPAP by operation of Ohio Revised Code Section 4763.13(A). **2.** In his appraisal report for the Subject property, he indicated that he had inspected the Subject property both inside and outside when in fact he did not inspect the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(8) as those sections incorporate 2003 USPAP Standards Rule 2-1(a) and/or the Conduct Section of the Ethics Rule for 2003 USPAP by operation of Ohio Revised Code Section 4763.13(A). **3.** In his appraisal report for the Subject property, 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) and 4763.11(G)(8) as those sections incorporate 2003 USPAP Standards

Rule 2-1(a) and the Conduct Section of the Ethics Rule for 2003 USPAP by operation of Ohio Revised Code Section 4763.13(A). **4.** He failed to prepare or maintain a workfile for the appraisal of the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2003 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 characteristics of the sales comparables in the Sales Comparison Approach or provide accurate photographs of the sales comparables in his appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(8) as those sections incorporate 2003 USPAP Standards Rule 2-1(a) and/or the Conduct Section of the Ethics Rule for 2003 USPAP by operation of Ohio Revised Code Section 4763.13(A). **6.** In his appraisal report for the Subject property, he failed to state the basis for valuation reached in the Income Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) as those sections incorporate 2003 USPAP Standards Rule 2-1(a) by operation of Ohio Revised Code Sections 4763.13(A). **7.** He committed substantial errors of omission or commission that significantly affected the appraisal report for the Subject property. Accordingly, he violated 2003 USPAP Standards Rule 1-1(b) by operation of Ohio Revised Code Sections 4763.13(A).

For all these violation, Norman Galloway's Residential Real Estate Appraiser License was revoked.

JOHN HEDEEN, an Ohio Certified General Real Estate Appraiser from Plymouth, Ohio, was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he completed a "cost method of valuation" that fails to develop or analyze the specific requirements required in the completion of the Cost Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-4(b), 2005 USPAP Standards Rule 2-1 and/or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A).

For this violation, John Hedeem permanently surrendered his Certified General Real Estate Appraiser License to the Ohio Division of Real Estate.

VIVIAN HOWE, an Ohio Licensed Residential Real Estate Appraiser from Troy, Ohio, was found in violation of the following with respect to an appraisal report: **1.** In her appraisal report for the Subject property, she incorrectly reported she inspected the Subject property when in fact she did not inspect the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and/or 4763.11(G)(8) as those sections incorporate 2005 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 2-1 and/or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A). **2.** She failed to maintain in her workfile a copy of her original appraisal report for the Subject property, or in the alternative, she failed to cooperate with the Ohio Division of Real Estate and Professional Licensing (hereinafter referred to as "the Division") when the copy of her appraisal report she submitted to the Division pursuant to its investigation is different than the appraisal report submitted by the Complainant. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(8), 4763.11(G)(14) and/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.** She failed to possess the geographic competence necessary to develop a credible appraisal for the Subject property, or in the alternative, she failed to describe the lack of knowledge or experience and the steps she took to competently complete the appraisal. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and/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). **4.** In her appraisal report for the Subject property, she failed to accurately report the estimated reproduction cost new of the improvements for the Subject property, or in the alternative, she failed to maintain in her workfile support for her estimated reproduction cost new of the improvements for the Subject property in the Cost Approach. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and/or 4763.11(G)(14) as those sections incorporate the 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-4(b), 2005 USPAP Standards Rule 2-1 and/or the Record Keeping Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A). **5.** In her appraisal report for the Subject property, she failed to report the correct specific zoning classification and description for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-2(e), 2005 USPAP Standards Rule 2-1 and/or 2005 USPAP Standards Rule 2-2(b)(x) by operation of Ohio Revised Code Section 4763.13(A). **6.** In her appraisal report for the Subject property, she failed to accurately report the Single family housing price range for the Subject property's neighborhood on page 1 of 2 on Fannie Mae form 1004. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-2(e) and/or 2005 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 failed to accurately report whether the Subject property had gutters and downspouts and she failed to consistently report on page 1 of 2 on Fannie Mae Form 1004 the rate of development in the Subject property's neighborhood when comparing her conclusion in the "Present land use %" section and the "Neighborhood Built up" section. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-2(e) and/or 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **8.** In her appraisal report for the Subject property, she committed substantial errors of omission or commission that significantly affected the appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/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). **9.** 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) and/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 Vivian Howe permanently surrendered her Residential Real Estate Appraiser License, and she may never apply for reinstatement of that license or apply for a new registration or appraiser's license in the State of Ohio.

DANIEL NICTER, an Ohio Licensed Residential Real Estate Appraiser from Hilliard, 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 had two prior sales, one sale in March of 2005 for \$0.00 and the other sale in December of 2004 for \$27,500, and he failed to analyze or reconcile in his appraisal report these prior sales of the Subject property with his value conclusion of \$185,000 as of April 11, 2005. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(7) 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 1-5(b), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) and 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 or provide analysis of the sales concessions included in the sales contract for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(7) as those sections incorporate the Competency Rule in the Ethics Rule for 2005 USPAP, 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-5(a), 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). **3.** In his appraisal report for the Subject property, he failed to accurately report the “as-is” condition of the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 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) and 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 a prior sale of Comparable Sale #1 that occurred on September 13, 2004 for \$95,000 and he failed to provide analysis or reconciliation of this prior sale with the sale he used in the Sales Comparison Approach for Comparable Sale #1 that occurred on January 4, 2005 for \$173,000. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(7) as those sections incorporate the Competency Rule in the Ethics Rule for 2005 USPAP, 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 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). **5.** In his appraisal report for the Subject property, he failed to accurately report characteristics for one or more comparable listings found in the neighborhood section on page one of four for Fannie Mae Form 1025. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 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). **6.** In his appraisal report for the Subject property, he failed to correctly report the Subject property zoning classification and property description. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-2(e), 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 failed to correctly report the site size for the Subject property and one or more comparable sales in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 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). **8.** For his appraisal

report for the Subject property, he failed to include in his workfile documents supporting his estimated cost figures found in the Cost Approach for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(7), 4763.11(G)(14) and 4763.14 as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 2-1 and 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 made inconsistent quality of construction and conditional adjustments for Comparable Sales #1 and #3 in the Sales Comparison Approach, but failed to summarize in his appraisal report his reasons for concluding different adjustments were necessary. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 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). **10.** In his appraisal report for the Subject property, he failed to clearly reconcile the applicability or suitability of the approaches used when he made conflicting statements in his addendum as to the applicability of the Income Approach used in the arrival of his value conclusion. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 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 and 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **11.** 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) and 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). **12.** 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) and 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). **13.** He completed a misleading appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(7) 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).

For all these violations, Daniel Nichter's Residential Real Estate Appraiser License was revoked.

RICHARD RISSER, an Ohio Licensed Residential Real Estate Appraiser from Mansfield, 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 gross living area between the smaller Subject property and the larger comparable sales and he failed to apply a consistent price per square foot adjustment to the comparable sales in recognition of the difference in gross living area with the Subject property, or in the alternative, he failed to explain his reasons for making an inconsistent price per square foot adjustment to the comparable sales. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2004 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-4(a), 2004 USPAP Standards Rule 2-1 and/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 selected sales for the Sales Comparison Approach which were not similar to the Subject property and he failed to select more similar sales for the Sales Comparison Approach that were located closer to the Subject property or he failed to explain in his appraisal report his reasons for omitting these more similar sales located closer in proximity to the Subject property from his appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) 4763.11(G)(7) and/or 4763.11(G)(8) as those sections incorporate 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-4(a), 2003 USPAP Standards Rule 2-1 and/or the Conduct Section of the Ethics Rule for 2004 USPAP by operation of Ohio Revised Code Section 4763.13(A). **3.** In his appraisal report for the Subject property, he failed to sufficiently summarize his basis for assigning a \$55,000 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) and/or 4763.11(G)(7) as those sections incorporate 2004 Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-4(b), 2004 USPAP Standards Rule 2-1 and/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 correctly report the specific zoning classification and description for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-2(e), 2004 USPAP Standards Rule 1-3, 2004 USPAP Standards Rule 2-1, and/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 consistently report the land use for the Subject property's neighborhood and he failed to complete the PUD section or report whether the Subject property was subject to "HOA" assessment on page one of two on Fannie Mae Form 1004. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-2(e), and/or 2004 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 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) and/or 4763.11(G)(7) as those sections incorporate 2004 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. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/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). **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) and/or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 2-1 and/or the Conduct Section of the Ethics Rule for 2004 USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Richard Risser permanently surrendered his Residential Real Estate Appraiser license, and he may never apply for reinstatement of that license or apply for a new registration or appraiser's license in the State of Ohio.

SUSPENSIONS/FINES/ADDITIONAL EDUCATION and REPRIMANDS

JAMES ALLMON, an Ohio Licensed Residential Real Estate Appraiser from Grove City, 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 describe adequately the area and neighborhood boundaries where the Subject property and comparable sales were located. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate 2002 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as ‘USPAP’) Standards Rule 1-1(a) and/or USPAP Standards Rule 2-1 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 zoning for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate USPAP Standards Rule 1-2(e), USPAP Standards Rule 1-3(a) and/or 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 used comparable sales that were in different subdivisions and at greater distances from the Subject property than more appropriate comparable sales and/or failed to analyze or explain sufficiently why these apparently inappropriate comparables were appropriate. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate USPAP Standards Rule 1-1(a) and/or 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 larger than the Subject property and made an adjustment of only \$11.00 per square foot for the differences and/or failed to analyze or explain sufficiently why these inappropriate adjustments were appropriate. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate USPAP Standards Rule 1-1(a) and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, James Allmon was ordered to a civil penalty of three hundred dollars (\$300.00) and complete fourteen (14) hours of additional education in a class related to Residential Report Writing.

CHARLOTTE BARCEY, an Ohio Certified General Real Estate Appraiser from Salem, 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 describe her lack of knowledge or experience to complete the appraisal assignment competently. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate the Competency Rule for 2005 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) by operation of Ohio Revised Code Section 4763.13(A). **2.** In her appraisal report for the Subject property, she failed to properly reconcile the Approaches to Value when she report the indicated value from the Income Approach was \$793,000 but in another portion of the appraisal report she report the rounded value indicated from the Income Approach was \$610,000.00. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 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(a)(ix) by operation of Ohio Revised Code Section 4763.13(A). **3.** In her appraisal report for the Subject property, she failed to provide sufficient description or

support for her opinion of the Subject property's highest and best use as improved. 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 2-1 or 2005 USPAP Standards Rule 2-2(a)(x) by operation of Ohio Revised Code Section 4763.13(A). **4.** In her appraisal report for the Subject property, she failed to accurately report the net adjustments in the land analysis grid for Comp 1 and Comp 3. 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 1-4(a) or 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **5.** In her appraisal report for the Subject property, by committing a series of errors, she rendered appraisal services in a negligent or careless manner that affected the credibility of the appraisal report 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(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Charlotte Barcey was ordered to pay a civil penalty of three hundred dollars (\$300.00) and complete fifteen (15) hours of education in a class related to USPAP, including passage of the exam.

LYSA REED BLACKBURN, an Ohio Certified Residential Real Estate Appraiser from Dublin, 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 was a manufactured home. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5) as that section incorporates 2002 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **2.** In her appraisal report for the Subject property, she failed to select as comparable sales in the Sales Comparison Approach manufactured homes like the Subject property. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5) as that section incorporates 2002 USPAP Standards Rule 1-4(a) and 2002 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Lysa Reed Blackburn was ordered to pay a civil penalty of three hundred dollars (\$300.00) and complete seven (7) hours of education in Manufactured Housing and complete thirty (30) hours of education in Basic Appraisal Procedures, including passage of the exam.

BRUCE BRADIC, an Ohio Licensed Residential Real Estate Appraiser from Lakewood, 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 make consistent adjustments for the number of bathrooms in the Subject property and the comparable sales and/or failed to analyze or explain why inconsistent adjustments were appropriate. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a) and/or 2003 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **2.** In his appraisal report for the Subject property, he failed to make consistent adjustments for the square footage of the Subject property and the comparable sales and/or failed to analyze or explain why inconsistent adjustments were appropriate.

Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a) and/or 2003 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Bruce Bradic was ordered to complete fourteen (14) hours of additional education in a class related to Residential Report Writing.

TERRY BRYANT, an Ohio Licensed Residential Real Estate Appraiser from Hamilton, Ohio, was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he over-stated the market value 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) and/or 4763.11(G)(8) as those sections incorporate 2001 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(a), 2001 USPAP Standards Rule 2-1 and/or the Conduct Section of the Ethics Rule for 2001 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 in March of 2001 for \$36,500 and he failed to reconcile this prior sale of Comparable Sale #2 with its sale he used in the Sales Comparison Approach for \$82,500 in September of 2001. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 1-1(a), 2001 USPAP Standards Rule 1-5(c), 2001 USPAP Standards Rule 2-1, 2001 USPAP Standards Rule 2-2(b)(ix) and/or the Supplemental Standards Rule for 2001 USPAP by operation of Ohio Revised Code Section 4763.13(A). **3.** In his appraisal report for the Subject property, he failed to report Comparable Sale #3 in the Sales Comparison Approach had a prior sale that occurred in December of 2000 for \$41,300 and he failed to reconcile this prior sale of Comparable Sale #3 with its sale he used in the Sales Comparison Approach for \$87,000 in July of 2001. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 1-1(a), 2001 USPAP Standards Rule 1-5(c), 2001 USPAP Standards Rule 2-1, 2001 USPAP Standards Rule 2-2(b)(ix) and/or the Supplemental Standards Rule for 2001 USPAP by operation of Ohio Revised Code Section 4763.13(A). **4.** In his appraisal report for the Subject property, he failed to sufficiently summarize or define the neighborhood boundaries for the Subject property in his attached map addendum. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 1-1(a), 2001 USPAP Standards Rule 1-2(e), 2001 USPAP Standards Rule 2-1 and/or the Supplemental Standards Rule for 2001 USPAP by operation of Ohio Revised Code Section 4763.13(A). **5.** In his appraisal report for the Subject property, he failed to report accurately the zoning classification and description for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 1-1(a), 2001 USPAP Standards Rule 1-2(e) and/or 2001 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 his basis for assigning a \$17,800 value to the site of the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 2-1 and/or 2001 USPAP Standards Rule 2-2(b)(ix) USPAP by operation of Ohio Revised Code Sections

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), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 1-1(b) 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 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) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A). **9.** 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) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 2-1 and/or the Conduct Section of the Ethics Rule for 2001 USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Terry Bryant was ordered to pay a civil penalty of five hundred dollars (\$500.00) and to complete thirty (30) hours of additional education in a class related to Basic Appraisal Procedures, including passing the exam and his Ohio Residential Real Estate Appraiser License was suspended thirty (30) days.

BRUCE BUCKHOLZ, an Ohio Certified Residential Real Estate Appraiser from Rocky River, 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 state the gross living area and the property dimensions and failed to report the correct number of rooms. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(6) as those sections incorporate 2001 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(b) and 2001 USPAP Standards Rule 1-1(c) by operation of Ohio Administrative Code Rule 1301:11-5-01. **2.** In developing a sales comparison approach to value in his appraisal report for the Subject property, he falsely reported the distance from the Subject property to the comparable properties. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5) and/or 4763.11(G)(6) as those sections incorporate 2001 USPAP Standards Rule 1-4(a) and 2001 USPAP Standards Rule 2-1 by operation of Ohio Administrative Code Rule 1301:11-5-01. **3.** In his appraisal report for the Subject property, he failed to accurately describe the neighborhood and the attendant characteristics that affect the marketability of the property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and/or 4763.11(G)(6) as those sections incorporate 2001 USPAP Standards Rule 1-1(a), 2001 USPAP Standards Rule 1-1(b), 2001 USPAP Standards Rule 1-1(c), 2001 USPAP Standards Rule 1-2(f), 2001 USPAP Standards Rule 1-3, 2001 USPAP Standards Rule 2-1(a) and 2001 USPAP Standards Rule 2-1(b) by operation of Ohio Administrative Code Rule 1301:11-5-01. **4.** Throughout his appraisal report of the Subject property, including, but not limited to inaccurate reports of the basement size, his description of the condition of the property and the number of stories in the building, he committed a series of errors which in the aggregate affected the appraisal in violation of 2001 USPAP Standards Rule 1-1(c) which constitutes violation of Ohio Revised Code Sections 4763.11(G)(5) and/or 4763.11(G)(6) as those sections incorporate 2001 USPAP Standards Rules by operation of Ohio Administrative Code Rule 1301:11-5-01. **5.** Based on the violations set forth above, he rendered appraisal services in a careless manner by his failure to exercise due diligence and due care in violation of 2001 USPAP Standards Rule 1-1(c) which constitutes

violation of Ohio Revised Code Sections 4763.11(G)(5) and/or 4763.11(G)(6) as those sections incorporate 2001 USPAP Standards Rules by operation of Ohio Administrative Code Rule 1301:11-5-01.

For all these violations, Bruce Buckholz was issued a public reprimand and was ordered to complete fifteen (15) hours in USPAP, including passage of the exam.

JAMES CALDWELL, an Ohio Certified General Real Estate Appraiser from Rocky River, Ohio, was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he states he completed the appraisal report in compliance with Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) but he failed to comply with USPAP Standards Rule 1 and 2 when he developed and reported his “Market Analysis/Rent Study” or his “opinion of current “Market Rent” for the Subject property. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) as those sections incorporate 2005 USPAP Standards Rule 1, 2005 USPAP Standards Rule 2, the Competency Rule for 2005 USPAP, the Departure Rule for 2005 USPAP or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A).

For this violation, James Caldwell was ordered pay a civil penalty of three hundred dollars (\$300.00).

SALLY CAROTHERS, an Ohio Certified General Real Estate Appraiser from Reynoldsburg, Ohio, was found in violation of the following with respect to an appraisal report: **1.** In her appraisal report for the Subject property, she improperly reported another licensed appraiser was the appraiser and improperly affixed the his electronic signature of to the appraisal report when in fact that licensed appraiser had not completed the appraisal report. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) Standards Rule 2-1, the Conduct Section of the Ethics Rule for 2005 USPAP and/or the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A). **2.** In her appraisal report for the Subject property, she failed to sign the Appraisers Certification and she failed to maintain in her workfile a dated Appraisers Certification signed by she. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7), 4763.11(G)(14) and/or 4763.14 as those sections incorporate the 2005 USPAP Standards Rule 2-2(b)(xii) and/or the Record Keeping 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 reported the Subject property was under contract for sale as a “new build” but she failed to report the Subject property’s sale price or analyze the agreement of sale for the Subject property as of the effective date of her appraisal report. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-5(a) and/or 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **4.** To the extent of the facts alleged and admitted above, the subject appraisal was misleading. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11 (G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 2-1 and/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, Sally Carothers was ordered to pay a civil penalty of one thousand dollars (\$1,000.00) and her Ohio General Real Estate Appraiser Certificate was suspended thirty (30) days.

CORINNA CATAURO, an Ohio Certified General Real Estate Appraiser from Youngstown, Ohio, was found in violation of the following with respect to three separate appraisal reports: **1.** In developing the first appraisal report, she failed to correctly employ those methods and techniques that are necessary to produce a credible appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a) by operation of Ohio Revised Code Section 4763.13(A). **2.** In developing the second appraisal report, she failed to correctly employ those methods and techniques that are necessary to produce a credible appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a) by operation of Ohio Revised Code Section 4763.13(A). **3.** In developing the third appraisal report, she failed to correctly employ those methods and techniques that are necessary to produce a credible appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a) by operation of Ohio Revised Code Section 4763.13(A).

In three separate appraisal reports, Ms. Catauro was found in violation of the following: **1.** In developing the first appraisal report, she failed to correctly employ those methods and techniques that are necessary to produce a credible appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(a) by operation of Ohio Revised Code Section 4763.13(A). **2.** In developing the second appraisal report, she failed to correctly employ those methods and techniques that are necessary to produce a credible appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a) by operation of Ohio Revised Code Section 4763.13(A). **3.** In developing the third appraisal report, she failed to correctly employ those methods and techniques that are necessary to produce a credible appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a) by operation of Ohio Revised Code Section 4763.13(A).

In three other appraisal reports, Ms. Catauro was found in violation of the following: **1.** In developing the first appraisal report, she failed to correctly employ those methods and techniques that are necessary to produce a credible appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a) by operation of Ohio Revised Code Section 4763.13(A). **2.** In developing the second appraisal report, she committed substantial errors of omission or commission that significantly affected the appraisal report. Accordingly, she

violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/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). **3.** In developing the third appraisal report, she rendered appraisal services in a negligent or careless manner by making a series of errors that in the aggregate affected the credibility of the appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/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 another appraisal report, Ms. Catauro was found in violation of the following: **1.** In developing the appraisal report, she failed to correctly employ those methods and techniques that are necessary to produce a credible appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a) by operation of Ohio Revised Code Section 4763.13(A).

In another appraisal report, Ms. Catauro was found in violation of the following: **1.** In developing the appraisal report, she failed to correctly employ those methods and techniques that are necessary to produce a credible appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a) by operation of Ohio Revised Code Section 4763.13(A).

In another appraisal report, Ms. Catauro was found in violation of the following: **1.** In developing the appraisal report, she failed to correctly employ those methods and techniques that are necessary to produce a credible appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a) by operation of Ohio Revised Code Section 4763.13(A).

In another appraisal report, Ms. Catauro was found in violation of the following: **1.** In developing the appraisal report, she failed to correctly employ those methods and techniques that are necessary to produce a credible appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Corinna Catauro was ordered to pay a civil penalty of one thousand dollars (\$1,000.00); and complete fourteen (14) hours of education in a class related to Residential Report Writing; and complete fifteen (15) hours of education in a class related to USPAP, including passing the class exam; and complete thirty (30) hours of education in a class related to Basic Appraisal Procedures, including passing the class exam; and her Ohio General Real Estate Appraiser Certificate is suspended twenty-one (21) days.

JEFFREY COMPSTON, an Ohio Licensed Residential Real Estate Appraiser from Jamestown, 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 describe the “as-is” condition of the Subject property. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) 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 1-2(e)(i), 2005 USPAP Standards Rule 2-1, 2005 USPAP

Standards Rule 2-2(b)(ix) and/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 two prior sales for Comparable Sale # 1 that were available in sources which he cited he consulted in his appraisal report and he failed to reconcile the two prior sales of Comparable Sale # 1 for \$8,750 in August of 2004 and October of 2004 with the sale of Comparable Sale # 1 for \$65,000 in December of 2004 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/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 and/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 a prior sale for Comparable Sale # 3 that was available in sources which he cited he consulted in his appraisal report and he failed to reconcile the prior sale of Comparable Sale # 3 for \$10,000 in March of 2004 with the sale of Comparable Sale # 3 for \$67,000 in July of 2004 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/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 and/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 reported a different gross living area for Comparable Sale # 2 than the gross living area shown in his workfile, or in the alternative, he failed to sufficiently summarize his basis for reporting a different gross living area. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-4(a), 2005 USPAP Standards Rule 2-1 and/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 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) and/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). **6.** In his appraisal report for the Subject property, he rendered appraisal services in a negligent or careless manner 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) and/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. Compston 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 was under contract for sale with a sale price of \$92,000, but he failed to reconcile the difference between his value conclusion of \$150,000 for the Subject property with the Subject property's sale price of \$92,000. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) 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 1-5(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) and/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 accurately describe the "as-is" condition of the Subject property.

Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-2(e)(i), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) and/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 a prior sale of the Subject property that was available in sources which he cited he consulted in his appraisal report and he failed to reconcile the prior sale of Subject property for \$32,000 in December of 2004 with her value conclusion of \$150,000 as of April 11, 2005. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/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 1-6(a), 2005 USPAP Standards Rule 2-1 and/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 two prior sales for Comparable Sale # 3 that were available in sources which he cited he consulted in his appraisal report and he failed to reconcile these prior sales of Comparable Sale # 3 for \$29,000 and \$29,500 in March of 2004 with the sale of Comparable Sale # 3 for \$170,000 in October of 2004 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/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 and/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 correctly the Specific zoning classification and description for the Subject property. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-2(e), 2005 USPAP Standards Rule 1-3 and/or 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **6.** In the appraisal report for the Subject property, he failed to accurately report the Single-family housing price information for the Subject property's neighborhood. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-2(e), and/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 make a garage adjustment in the Sales Comparison Approach to Comparable Sales #2 and #3 for their respective garage differences in comparison to the Subject property, or in the alternative, he failed to sufficiently summarize his basis for concluding no garage adjustment was necessary for Comparable Sales #2 and #3. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-4(a), and/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 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) and/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). **9.** In his appraisal report for the Subject property, he rendered appraisal services in a negligent or careless manner 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) and/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, Jeffrey Compston was ordered to pay a total civil penalty of one thousand dollars (\$1,000.00); complete fifteen (15) hours of additional education in a class related to USPAP, including passage of the exam; complete thirty (30) hours of additional education in a class related to Basic Appraisal Procedures, including passage of the exam; and his Ohio Residential Real Estate Appraiser License was suspended for a total of three hundred sixty (360) days.

WILLIAM COOK, an Ohio Certified Residential Real Estate Appraiser from Hubbard, 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 a manufactured home. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate 2004 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "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). **2.** In his appraisal report for the Subject property, he failed to select as comparable sales in the Sales Comparison Approach manufactured homes like the Subject property, or in the alternative, he failed to make an adjustment in the Sales Comparison Approach for this difference between the Subject property and the comparable sales or he failed to report his reasons for concluding no adjustment was necessary in recognition of this difference. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-4(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 report a prior sale for Comparable Sale #3 that occurred on March 31, 2003 for \$26,900 and he failed to analyze or reconcile this prior sale of Comparable Sale #3 with its sale on April 30, 2004 for \$67,000 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate the Ethics Rule or the Competency Rule by operation of the Supplement Standards Rule for 2004 USPAP, 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 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) and 4763.11(G)(6) 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, William Cook was ordered to pay a civil penalty of three hundred dollars (\$300.00) and complete fourteen (14) hours of additional education in a class related to Residential Report Writing and complete fifteen (15) hours of additional education in a class related to USPAP, including passing the class exam.

TIMOTHY COREY, an Ohio Licensed Residential Real Estate Appraiser from Youngstown, 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 reconciliation of the listing of Comparable Sale #1 for \$8,500 in May of 2005 with its sale of \$56,000 as of May 2005 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) 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 1-6(a), 2005 USPAP Standards Rule 2-1 and/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 a prior sale of Comparable Sale #1 in the Sales Comparison Approach that sold for \$0 in March of 2005 to Metropolitan Real Estate Inc., and he failed to report his reconciliation of this prior sale of Comparable Sale #1 with its sale for \$56,000 in May of 2005 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 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 and/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 a prior sale of Comparable Sale # 1 in the Sales Comparison Approach that sold for \$0 in January of 2005 to the Secretary of Housing and Urban Development, and he failed to report his reconciliation of this prior sale of Comparable Sale #1 with its sale for \$56,000 in May of 2005 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 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 and/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 a prior sale of Comparable Sale #2 in the Sales Comparison Approach sold for \$11,500 in November of 2003 per the MLS or sold for \$0 in November of 2003 per the Mahoning County Auditor and he failed to report his reconciliation of these prior sales of Comparable Sale #2 with its sale for \$55,000 in September of 2004 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 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 and/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 reported Comparable Sale #2 in the Sales Comparison Approach sold for \$14,400 in May of 2003 per the Mahoning County Auditor but he failed to report his reconciliation of this prior sale of Comparable Sale #2 with its sale for \$55,000 in September of 2004 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 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 and/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 Subject property’s Specific zoning classification and description. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-2(e), 2005 USPAP Standards Rule 1-3 and/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 committed substantial error(s) of omission or commission that significantly affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/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).

For all these violations, The Ohio Real Estate Appraiser License for Timothy Corey was suspended for thirty (30) days.

JEFFREY COX, an Ohio Licensed Residential Real Estate Appraiser from Reynoldsburg, Ohio, was found in violation of the following with respect to an appraisal report: **1.** In the appraisal report for the Subject property, he used comparable sales that were located in a different county and with different views than the Subject property 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 than comparable sales located in the same county and sharing similar characteristics with the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rules 1-1(a), and/or USPAP Standards Rule 2-1, by operation of Ohio Revised Code Section 4763.13(A). **2.** In his appraisal report for the Subject property, he reported, without adequately stating the basis for the representation, an effective age for the Subject property of 20 years +/- despite the fact that the actual age for the Subject property at the time of the appraisal was 100 years +/- old. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-4(b) and/or 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 state prominently which appraisal option was used. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **4.** In the appraisal report for the Subject property, he failed to list an appropriate source for or support his assigning a \$45,000, site value to the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rules 1-1(a); USPAP Standards Rules 1-4(b)(i); and/or 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(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) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(b) by operation of Ohio Revised Code Section 4763.13(A). **6.** In his appraisal report for the Subject property, by committing a series of errors, he rendered appraisal services in a negligent or careless manner 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) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For these violations Jeffrey Cox was ordered to complete seven (7) hours of additional education in a class related to Residential Report Writing and complete fifteen (15) hours of additional education in a class related to USPAP, including passing the exam.

LEROY CULP, an Ohio Licensed Residential Real Estate Appraiser from Loveland, Ohio, was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he did not make appropriate adjustments for the differences in age between the Subject property and Comparable Sales #1 and #2, or in the alternative, he failed to sufficiently summarize his basis for making an inferior/positive adjustment to Comparable Sales #1 and #2 despite those Comparable Sales being newer than the Subject property. Accordingly, he violated Revised Code sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP 2003 Standards Rule 1-4(a) and/or USPAP 2003 Standards Rule 2-1(b) by operation of Ohio Administrative Code Rule 1301:11-5-01. **2.** In his appraisal report for the subject property, he failed to report that the Subject property is comprised of two parcels. Accordingly, he violated Revised Code sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP 2003 Standards Rule 1-2(e) and/or USPAP 2003 Standards Rule 2-1 by operation of Ohio Administrative Code Rule 1301:11-5-01.

For all these violations, Leroy Culp was ordered to pay a total civil penalty of three hundred dollars (\$300.00) and complete fourteen (14) hours of additional education in a class related to Residential Report Writing.

RICHARD SCOTT DAVIS, 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 report his analysis of the Subject property's sales contract as of the effective date of his appraisal report, or in the alternative, he failed to provide a statement in his appraisal report regarding the efforts he undertook to obtain a copy of the Subject property's sales contract since the sales contract was unobtainable. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate 2006 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "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). **2.** In his appraisal report for the Subject property, he failed to report the Subject property was listed for sale in September of 2006 for \$619,900 and was listed for sale in July of 2005 for \$649,900 and he failed to reconcile these prior listings of the Subject property with his value conclusion for the Subject property or with the Subject property's sale price stated in the sales contract. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate the Supplemental Standards Rule for 2006 USPAP, 2006 USPAP Standards Rule 1-1(b) or 2006 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A).

For all these violations Richard Scott Davis was ordered to pay a civil penalty of three hundred dollars (\$300.00) and complete fourteen (14) hours of additional education in a class related to Residential Report Writing.

THADDEUS EUGENE DAWSON, an Ohio Certified General Real Estate Appraiser from Cincinnati, Ohio, was found in violation of the following with respect to an appraisal report: **1.** In your appraisal report for the Subject property, he failed to analyze a sale of the Subject property that occurred on January 9, 2003 for \$75,000, which was less than three years from the effective date of the appraisal report, and the sale was available to he in the normal course of business. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(7) as those sections incorporate 2003 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(c), and 2003 USPAP Standards Rule 1-5(b) by operation of Ohio Administrative Code Rule 1301:11-5-01. **2.** In your appraisal report for the Subject property, he failed to adequately summarize the improvements allegedly made to the Subject property between its prior sale in January of 2003 and your appraisal date for the Subject property in May of 2003. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-1(c) and 2003 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Administrative Code Rule 1301:11-5-01. **3.** In the development of the Cost Approach in your appraisal report for the Subject property, he failed to sufficiently support your basis for assigning a \$38,000 value to the site of the Subject property in his appraisal report and in he workfile. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(c), 2003 USPAP Standards Rule 1-4(b)(i) and/or 2003 USPAP Standards Rule 2-1(b) by operation of Ohio Administrative Code Rule 1301:11-5-01. **4.** In the development of the Sales Comparison Approach in your appraisal report for the Subject property, he made a negative adjustment to Comparable Sale #3 for the square-footage difference when he should have made a positive adjustment. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(c) and 2003 USPAP Standards Rule 2-1(a) by operation of Ohio Administrative Code Rule 1301:11-5-01. **5.** He failed to prepare, maintain and make available when required by the Division of Real Estate and Professional Licensing a work file for the appraisal of the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(14) and/or 4763.14 as those sections incorporate the Record Keeping Section of the Ethics Rule of 2003 USPAP by operation of Ohio Administrative Code Rule 1301:11-5-01. **6.** In your appraisal report for the Subject property, he failed to disclose whether the report was a Self-Contained Appraisal, a Summary Appraisal or a Restricted Use Appraisal. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 2-2 by operation of Ohio Administrative Code Rule 1301:11-5-01.

For all these violations, Thaddeus Eugene Dawson was ordered to pay a civil penalty of three hundred dollars (\$300.00) and complete fourteen (14) hours of additional education in a class related to the Cost Approach; and complete fifteen (15) hours of additional education in a class related to USPAP, including passing the class exam; and complete seven (7) hours of additional education in a class related to the Sales Comparison Approach; and his Ohio General Real Estate Appraiser Certificate was suspended ninety (90) days.

BARBARA DEHAYS (1), an Ohio Licensed Residential Real Estate Appraiser from Columbus, 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 correctly report the owner of the Subject

property as shown in public records as of the effective date of the appraisal report or in public records as contained in her workfile, or in the alternative, he failed to summarize or reconcile in the appraisal report the discrepancies in owner information for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2000 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(a), 2000 USPAP Standards Rule 1-1(b), 2000 USPAP Standards Rule 1-1(c), 2000 USPAP Standards Rule 1-2(e), 2000 USPAP Standards Rule 2-1(a), 2000 USPAP Standards Rule 2-1(b) and/or 2000 USPAP Standards Rule 2-1(b)(iii) by operation of Ohio Revised Code Section 4763.13(A). **2.** In her appraisal report for the Subject property, she failed to accurately or consistently report the square-footage for the Subject property when he reported on page 2 of 4 on Fannie Mae Form 1025 that the Subject property had 1564 square feet whereas on page 1 of 4 on Fannie Mae Form 1025 and in the Sales Comparison Approach she reported the Subject property had 2805 square feet. Accordingly, violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2000 USPAP Standards Rule 1-2(e), 2000 USPAP Standards Rule 1-4, 2000 USPAP Standards Rule 2-1(a), 2000 USPAP Standards Rule 2-1(b) and/or 2000 USPAP Standards Rule 2-2(b)(iii) by operation of Ohio Revised Code Section 4763.13(A). **3.** In her appraisal report for the Subject property, she failed to make consistent or correct adjustments to the sales comparables in the Sales Comparison Approach, including but not limited to the following: location; site; condition; square-footage; functional utility; and/or heating/cooling, or in the alternative, she failed to report her basis for making inconsistent adjustments to the sales comparables in the Sales Comparison Approach. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2000 USPAP Standards Rule 1-4(a), 2000 USPAP Standards Rule 2-1(a), 2000 USPAP Standards Rule 2-1(b) and/or 2000 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 rendered appraisal services in a negligent or careless manner that affected the credibility of the appraisal report for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2000 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

In a second appraisal, Ms. DeHays was found in violation of the following with respect to an appraisal report: **1.** In her appraisal report for the Subject property, she selected as sales comparables in the Sales Comparison Approach, properties that were located outside her defined neighborhood boundaries for the Subject property and she failed to sufficiently summarize in the appraisal report her basis for selecting properties as sales comparables that were located outside her defined neighborhood boundaries for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 1-1(a), 2001 USPAP Standards Rule 1-4(a), 2001 USPAP Standards Rule 2-1(b) and/or 2001 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 make a consistent location/view adjustment to the Rental Comparables in the Single Family Rent Schedule, or in the alternative, she failed to sufficiently summarize her basis for concluding Rental Comparable #1 and #3 had a superior location/view in comparison to the Subject property even though she described the location/view for the Subject property and all of

the Rental Comparables as “average”. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 1-1(a), 2001 USPAP Standards Rule 1-4(c), 2001 USPAP Standards Rule 2-1(b) and/or 2001 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **3.** In her appraisal report for the Subject property, she rendered appraisal services in a negligent or careless manner that affected the credibility of the appraisal report for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Barbara DeHays was ordered to pay a total civil penalty of one thousand dollars (\$1,000.00); complete thirty (30) hours of additional education in a class related to Basic Appraisal Principles, 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.

BARBARA DEHAYS (2), an Ohio Licensed Residential Real Estate Appraiser from Columbus, 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 sale of the subject property less than one year prior to the date of your appraisal report. Accordingly, she violated Revised Code sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) 2001 Standards Rule 1-5(b) by operation of Ohio Administrative Code Rule 1301:11-5-01. 2. In her appraisal report for the subject property, she failed to discuss and reconcile various discrepancies in the information she reported regarding the owner of the Subject property. Accordingly, she violated Revised Code sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP 2001 Standard Rule 1-1(a), USPAP 2001 Standards Rule 1-1(b), USPAP 2001 Standards Rule 1-1(c), USPAP 2001 Standards Rule 1-4, and USPAP 2001 Standards Rule 2-1 by operation of Ohio Administrative Code Rule 1301:11-5-01. 3. Based on the violations set forth above, she failed to correctly employ recognized methods and techniques that are necessary to produce a credible appraisal report in violation of USPAP 2001 Standards Rule 1-1(a) which constitutes violation of Ohio Revised Code sections 4763.11(G)(5), 4763.11(G)(6) and 4763.11(G)(7) as those sections incorporate USPAP 2001 Standards Rule 1-1(a) by operation of Ohio Administrative Code Rule 1301:11-5-01.

For all these violations, Barbara DeHays was issued a public reprimand and ordered to complete fifteen (15) hours of additional education in a class related to USPAP, including passing the class exam.

BARBARA DEHAYS (3), an Ohio Licensed Residential Real Estate Appraiser from Columbus, Ohio, was found in violation of the following with respect to an appraisal report: In her appraisal report for the Subject property, she failed to make appropriate adjustments in the Sales Comparison Approach taking into account the differences for Design and Appeal between Comparable Sale # 2 and the Subject property. Accordingly, she violated Revised Code sections 4763.11(G)(5) and 4763.11(G)(7) as those sections incorporate USPAP 2005 Standards

Rule 2-1(b) by operation of Ohio Administrative Code Rule 1301:11-5-01. For this violation, Barbara DeHays was issued a public reprimand.

DAVID DEROUAUX, an Ohio Licensed Residential Real Estate Appraiser from Sunbury, 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 report the Subject property's current owner as indicated in public records, or in the alternative, he failed to summarize his reasons for reporting the Subject property was owned by "Nova Schaffnit" rather than "Realistic Investors, LLC." Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) 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 1-2(e) and/or 2005 USPAP Standards Rule 2-1 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 on a busy road and he failed to make any corresponding adjustments for the Subject property's location in the completed approaches to value, or in the alternative, he failed to summarize his basis for concluding the Subject property's location on a busy street had no affect on the completed approaches to value. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-2(e), 2005 USPAP Standards Rule 1-4, 2005 USPAP Standards Rule 2-1 and/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 sufficiently summarize in his appraisal report or his workfile his basis for assigning a \$15,000 value to the site of the Subject property and the estimated reproduction cost new of the improvements of the Subject property in the Cost Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/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 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) and/or the Record Keeping Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Sections 4763.13(A). **4.** In his appraisal report for the Subject property, he failed to consistently report whether the Subject property had a garage/carport when he reported in the Cost Approach the Subject property has a garage/carport but in the Sales Comparison Approach and on page one of two in Fannie Mae Form 1004, he reported the Subject property is without a garage/carport. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-2(e), 2005 USPAP Standards Rule 1-4 and/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 accurately report the Single family housing price range for the Subject property's neighborhood on page one of two in Fannie Mae Form 1004. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-2(e) and/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 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) and/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.** 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) and/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, David Derouaux was ordered to pay a civil penalty of five hundred dollars (\$500.00) and complete seven (7) hours of additional education in a class related to the Sales Comparison Approach and complete fifteen (15) hours of additional education in a class related to USPAP, including passing the class exam.

DENNIS DOLAN, an Ohio Licensed Residential Real Estate Appraiser from Worthington, 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 Comparable Sales #1 and #4 in the Sales Comparison Approach were located in a different school district than the Subject property and he failed to make an adjustment for this difference in the Sales Comparison Approach, or in the alternative, he failed to summarize his basis for concluding no adjustment was necessary for the differences in school districts between the Subject property and Comparable Sales #1 and #4. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2002 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) Standards Rule 1-1(a), 2002 USPAP Standards Rule 1-4(a), 2002 USPAP Standards Rule 2-1 and/or 2002 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 near a radio tower and he failed to make adjustments for the Subject property’s proximity to the radio tower in the Cost Approach and the Sales Comparison Approach, or in the alternative, he failed to summarize his basis for concluding no adjustment was necessary for the Subject property’s proximity to the radio tower. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 1-4, 2002 USPAP Standards Rule 2-1, and/or 2002 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 Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 1-2(e), and/or 2002 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 reconcile the Subject property’s prior sale in October of 2001 for \$230,000 with his value conclusion of \$330,000 as of December 3, 2002. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 1-1(a) and/or 2002 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 reconcile the applicability or suitability of the approaches used when he report “the Cost Approach supports the Sales Comparison Approach”, but the indicated value by the Cost Approach in his appraisal report was \$247,700 while the indicated value by the Sales Comparison Approach was \$330,000. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 1-5(c) and/or 2002 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 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) and/or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 1-1(b) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Dennis Dolan was ordered to pay a civil penalty of one thousand dollars (\$1,000.00) and complete seven (7) hours of education in a class related to Supervising Appraiser Trainees, and Dennis John Dolan's Ohio Residential Real Estate Appraiser License was suspended seven (7) days.

THOMAS EMERSON, an Ohio Certified Residential Real Estate Appraiser from Troy, 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 describe adequately the area and neighborhood boundaries where the Subject property and comparable sales were located. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(a), and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **2.** In his appraisal report for the Subject property, he failed to report and make appropriate adjustments for the fact that all three comparable sales he used had full basements and the Subject property did not. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), and/or USPAP Standards Rule 2-2 by operation of Ohio Revised Code Section 4763.13(A). **3.** In his appraisal report for the Subject property, he failed to report accurately the address of comparable sale #2. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), and/or 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 accurately that the Subject property is in a rural area. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **5.** In his appraisal report for the Subject property, by committing a series of errors, he rendered appraisal services in a negligent or careless manner 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) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Thomas Emerson was ordered to pay a civil penalty of five hundred dollars (\$500.00).

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 failed to select comparable properties within the borders he reported for the Subject property's neighborhood and/or failed to analyze or explain why it was appropriate to select comparable sales outside those boundaries.

Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2006 Uniform Standards of Professional Appraisal Practice [USPAP] Standards Rule 1-1(a), USPAP Standards Rule 1-4(a), and/or USPAP Standards Rule 2-1 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 zoning for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-2(e), USPAP Standards Rule 1-3(a) and/or 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 make consistent adjustments for the condition of the Subject property and the comparable sales and/or failed to analyze or explain why inconsistent adjustments were appropriate. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), and/or 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 make consistent adjustments for the porch/patio/deck differences among the Subject property and the comparable sales and/or failed to analyze or explain why inconsistent adjustments were appropriate. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **5.** 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 \$19,000 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) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-4(b), USPAP Standards Rule 2-1 and/or USPAP Standards Rule 1-1(a) by operation of Ohio Revised Code Section 4763.13(A). **6.** In his appraisal report for the Subject property, by committing a series of errors, he rendered appraisal services in a negligent or careless manner 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) and/or 4763.11(G)(7) as those sections incorporate 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 civil penalty of seven hundred fifty dollars (\$750.00) and complete fifteen (15) hours of education in a class related to USPAP, including passage of the exam and complete fourteen (14) hours of education in a class related to the Sales Comparison Approach and complete fourteen (14) hours of education in a class related to the Cost Approach.

RANDALL GASPAR, an Ohio Licensed Residential Real Estate Appraiser from West Chester, 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 Sales Comparable #1 in the Sales Comparison Approach had a prior sale in December of 2002 for \$42,000 and he failed to provide any analysis reconciling that prior sale for Comparable Sale #1 with its sale in July of 2003 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) and/or 4763.11(G)(7) as those sections incorporate 2003 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-6(a), 2003 USPAP

Standards Rule 2-1 and/or 2003 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 Sales Comparable #1 in the Sales Comparison Approach had a prior sale in August of 2002 for \$38,000 and he failed to provide any analysis reconciling that prior sale for Comparable Sale #1 with its sale in July of 2003 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) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-6(a), 2003 USPAP Standards Rule 2-1 and/or 2003 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 sufficiently summarize or define the neighborhood boundaries for the Subject property in the attached area map. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-2(e) and/or 2003 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 the correct specific zoning classification and description for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-2(e) and/or 2003 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 adjust Sales Comparable #3 in the Sales Comparison Approach for the bathroom difference between Sales Comparable #3 and the Subject property, or in the alternative, he failed to sufficiently summarize in his appraisal report his basis for concluding no bathroom adjustment was necessary for Sales Comparable #3. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-4(a), 2003 USPAP Standards Rule 2-1 and/or 2003 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 distances from the Subject property to one or more of the Comparable Sales in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-4(a), 2003 USPAP Standards Rule 2-1 and/or 2003 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), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(b) 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 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) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Randall Gaspar was ordered to pay a civil penalty of three hundred dollars (\$300.00) and complete fourteen (14) hours of additional education in a class related to Residential Report Writing.

ANTHONY GLASS, 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 a prior sale of the Subject property that occurred in May of 2001 for \$42,400 and he failed to reconcile this prior sale of the Subject property with his value conclusion of \$78,000 for the Subject property as of September 23, 2003. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-5(b), 2003 USPAP Standards Rule 2-1 and/or 2003 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 Comparable Sale #2 in the Sales Comparison Approach that occurred in May of 2002 for \$16,667 and he failed to reconcile this prior sale of Comparable Sale #2 with its sale in May of 2003 for \$73,200 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-6(a), 2003 USPAP Standards Rule 2-1 and/or 2003 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 a prior sale of Comparable Sale #3 in the Sales Comparison Approach that occurred in June of 2002 for \$19,000 and he failed to reconcile this prior sale of Comparable Sale #3 with its sale in December of 2002 for \$75,000 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-6(a), 2003 USPAP Standards Rule 2-1, and/or 2003 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 a prior sale of Comparable Sale #4 in the Sales Comparison Approach that occurred in April of 2003 for \$42,900 as shown in his workfile he sent to the Division, and he failed to reconcile this prior sale of Comparable Sale #4 with its sale in June of 2003 for \$75,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-6(a), 2003 USPAP Standards Rule 2-1 and/or 2003 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 a prior sale of Comparable Sale #6 in the Sales Comparison Approach that occurred in October of 2002 for \$25,500 as shown in his workfile he sent to the Division, and he failed to reconcile this prior sale of Comparable Sale #6 with its sale in June of 2003 for \$76,900, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-6(a), 2003 USPAP Standards Rule 2-1 and/or 2003 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 the Assessor’s parcel identification number for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 Standards Rule 1-2(e) and/or 2003 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 in his

attached map addenda. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-2(e) and/or 2003 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 report accurately the zoning classification and description for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-2(e) and/or 2003 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **9.** In his workfile for the Subject property which was submitted to the Division, he failed to maintain documentation in support of his opinion of the estimate of the site value for the Subject property in the Cost Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(14) as that section incorporates the Record Keeping Section of the Ethics Rule for 2003 USPAP by operation of Ohio Revised Code Section 4763.13(A). **10.** 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) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Anthony Glass was ordered to pay a civil penalty of three hundred dollars (\$300.00) and complete seven (7) hours of education in Supervising Appraiser Trainees and his Ohio Real Estate Appraiser License was suspended fourteen (14) days.

HEATH HARNER, 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 reported that the Subject property had prior sales that occurred in July 2001 for \$54,500 and July 2002 for \$41,400 but he failed to provide adequate information about and analysis of the prior sales and reconcile the prior sales with his reported value of \$115,000 in March 2003. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) Standards Rule 1-1(a), USPAP Standards Rule 1-5(b), USPAP Standards Rule 2-1 and/or 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, without adequately stating the basis for the representation, an effective age for the Subject property of 20 years despite the fact the Subject property at the time of the appraisal was approximately 90 years old. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-4(b) and/or 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 changed the name of the buyer and reissued the report without changing the report date to reflect the change. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a) and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **4.** In the appraisal report for the Subject property, he failed to list an appropriate source for or support his assigning a \$15,000, site value to the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections

incorporate USPAP Standards Rules 1-1(a); USPAP Standards Rules 1-4(b)(i); USPAP Standards Rules 1-4(b)(iii); and/or 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(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) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(b) by operation of Ohio Revised Code Section 4763.13(A). **6.** In his appraisal report for the Subject property, by committing a series of errors, he rendered appraisal services in a negligent or careless manner 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) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(c) 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) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 2-1 and/or the Conduct Section of the Ethics Rule for USPAP by operation of Ohio Revised Code Section 4763.13(A).

In a second appraisal report, Mr. Harner was found in violation of the following: **1.** In his appraisal report for the Subject property, he incorrectly reported he inspected the interior and the exterior of the Subject property when in fact he did not enter the interior of the Subject property during his inspection. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and/or 4763.11(G)(8) as those sections incorporate 2002 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 2-1 and/or the Conduct Section of the Ethics Rule for 2002 USPAP by operation of Ohio Revised Code Section 4763.13(A). **2.** 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) and/or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 1-1(b) 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 negligent or careless manner by making errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Heath Harner was ordered to pay a total civil penalty of one thousand fifty (\$1,050.00); complete fifteen (15) hours of education in a class related to USPAP, including passing of the examination; complete fourteen (14) hours of education in Residential Report Writing; and complete seven (7) hours of education in Supervising Appraiser Trainees.

TERASA HISLE, an Ohio Licensed Residential Real Estate Appraiser from Franklin, 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 or analyze a July 2001 sale of the Subject that occurred within three years prior to the effective date of the appraisal and such sale was available to she in the normal course of business. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate Uniform Standards of Professional Appraisal Practice (hereinafter referred to as USPAP) 2003 USPAP

Standards Rule 1-1(b), 2003 USPAP Standards Rule 1-1(c), 2003 USPAP Standards Rule 1-5(b) and/or 2003 USPAP Standards Rule 2-1 by operation of Ohio Administrative Code Rule 1301:11-5-01. **2.** In her appraisal report for the Subject property, she failed to recognize the Subject was a manufactured home and consequently, she failed to show on her appraisal report the Subject was a manufactured home thereby creating a misleading appraisal. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and/or 4763.11(G)(8) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-1(b), 2003 USPAP Standards Rule 1-1(c), 2003 USPAP Standards Rule 1-2(e), 2003 USPAP Standards Rule 2-1 and/or the Conduct Provision of the Ethics Rule for 2003 USPAP by operation of Ohio Administrative Code Rule 1301:11-5-01. **3.** In her appraisal report for the Subject property, she failed to recognize and report the Subject was a manufactured home and consequently improperly completed the Cost Approach as though the Subject was built on site rather than as a manufactured home. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-1(b), 2003 USPAP Standards Rule 1-1(c), 2003 USPAP Standards Rule 1-2(e), 2003 USPAP Standards Rule 1-4(b) and/or USPAP Standards Rule 2-1 by operation of Ohio Administrative Code Rule 1301:11-5-01. **4.** In her appraisal report for the Subject property, she failed to recognize and report the Subject was a manufactured home and consequently she used comparable sales in the Sales Comparison Approach which were not similar to the Subject property and she did not substantiate her reasons for using those properties as comparable sales or make appropriate adjustments for the differences between the Subject property and the comparable sales. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-1(b), 2003 USPAP Standards Rule 1-1(c), 2003 USPAP Standards Rule 1-2(e), 2003 USPAP Standards Rule 1-4(a) and/or USPAP Standards Rule 2-1 by operation of Ohio Administrative Code Rule 1301:11-5-01. **5.** In her appraisal report for the Subject property, she failed to sufficiently support her basis for assigning a \$25,000 value to the Subject site in her appraisal report and in her work file. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-4 and/or 2003 USPAP Standards Rule 2-1 by operation of Ohio Administrative Code Rule 1301:11-5-01. **6.** Based on the series of errors alleged in charges 1 through 6, she committed substantial errors of omission or commission that significantly affected the appraisal report for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(b) by operation of Ohio Administrative Code Rule 1301:11-5-01.

For all these violations, Terasa Hisle was ordered to complete fifteen (15) hours of additional education in a class related to USPAP, including passage of the exam; and complete seven (7) hours of additional education in a class related to Manufactured Housing and Ms. Hisle's Ohio Residential Real Estate Appraiser License was suspended for ninety (90) days.

TINA HOFFACKER, an Ohio Certified Residential Real Estate Appraiser from Waynesville, Ohio, was found in violation of the following with respect to an appraisal report: **1.** In the appraisal report for the Subject property, she used comparable sales that were located in a different city and school district than the Subject property and when more appropriate

comparable sales in the same city and school district and closer to the Subject property were available and/or she failed to analyze and discuss in her appraisal report why the apparently superior comparable sales were more appropriate than comparable sales located closer to the Subject property and in the same school district and city as the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rules 1-1(a), USPAP Standards Rule 1-2(e)(i); and/or USPAP Standards Rule 2-1, by operation of Ohio Revised Code Section 4763.13(A). **2.** In the appraisal report for the Subject property, she failed to list a source for or support her assigning an \$8,120 site value to the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rules 1-1(a); and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **3.** In the appraisal report for the Subject property, she failed to accurately report, discuss, or analyze the fact that the Subject property has multiple lots associated with it. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rules 1-1(a), and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **4.** In her appraisal report for the Subject property, by committing a series of errors, she rendered appraisal services in a negligent or careless manner that affected the credibility of the appraisal report for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Tina Hoffacker was ordered to pay a civil penalty of three hundred dollars (\$300.00) and complete fifteen (15) hours of additional education in a class related to USPAP, including passage of the exam; and complete fourteen (14) hours of additional education related to Residential Report Writing and complete seven (7) hours of additional education in a class related to Sales Comparison Approach.

TIM HOOVER, an Ohio Licensed Residential Real Estate Appraiser from Toledo, 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 on page one of two on Fannie Mae Form 1004 that the "Specific zoning classification and description" for the Subject property was "Residential" when in fact there was no zoning for the Subject property. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(a), USPAP Standards Rule 1-2(e), USPAP Standards Rule 1-3 and/or USPAP Standards Rule 2-1 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 compliance for the Subject property. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-2(e), USPAP Standards Rule 1-3 and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Tim Hoover was ordered to pay a civil penalty of three hundred dollars (\$300.00) and complete fourteen (14) hours of education related to Market Analysis and Highest and Best Use and seven (7) hours of education related to Sales Comparison Approach.

ROBERT HUDAK, 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.** He failed to maintain true copy of his appraisal report because the appraisal report he provided the Ohio Division of Real Estate & Professional Licensing (hereinafter referred to as the “Division”) pursuant to this investigation is different than his appraisal report provided by the complainant to the Division. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7), 4763.11(G)(8) and/or 4763.14 as those sections incorporate 2003 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) the Record Keeping Section of the Ethics Rule by operation of Ohio Administrative Code Rule 1301:11-5-01. **2.** In the development of the Sales Comparison Approach for the Subject property, he failed to use sales comparables within the Subject Property’s neighborhood boundaries as he defined them on page 1 of 2 of the 1004 Uniform Residential Appraisal Report (hereinafter referred to as the “URAR”) or in the alternative, he failed to sufficiently summarize in his appraisal report his reasons for selecting sales comparables outside the Subject property’s neighborhood boundaries. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-1(b), 2003 USPAP Standards Rule 1-4(a), 2003 USPAP Standards Rule 2-1(b), and/or 2003 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Administrative Code Rule 1301:11-5-01. **3.** In the development of the Income Approach for the Subject property, he failed to sufficiently summarize in his appraisal report the information analyzed, the appraisal procedures followed and the reasoning supporting his conclusions. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-1(b), 2003 USPAP Standards Rule 1-1(c), 2003 USPAP Standards Rule 1-4(c), 2003 USPAP Standards Rule 2-1, and/or 2003 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Administrative Code Rule 1301:11-5-01. **4.** In the development of the Cost Approach for the Subject property, he failed to sufficiently support his basis for assigning a \$12,000 value to the site of the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-1(c), 2003 USPAP Standards Rule 1-4(b)(i), 2003 USPAP Standards Rule 2-1(b) and/or 2003 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Administrative Code Rule 1301:11-5-01. **5.** In the development of his appraisal report for the Subject property, he reported, without stating the basis for the representation, an effective age for the Subject property of 25 years despite the fact he reported the actual age of the Subject property at the time of the appraisal report was 83 years. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-1(c), 2003 USPAP Standards Rule 1-4(b), 2003 USPAP Standards Rule 2-1(b) and/or 2003 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Administrative Code Rule 1301:11-5-01. **6.** In the development of the Cost Approach for the Subject property, he failed to consider the estimated reproduction costs of the Subject property’s basement or in the alternative, he failed to sufficiently summarize in his appraisal report his reasons for excluding

the estimated reproduction costs of the Subject property's basement from the Cost Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-1(c), 2003 USPAP Standards Rule 1-4(b)(ii), 2003 USPAP Standards Rule 2-1(b) and/or 2003 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Administrative Code Rule 1301:11-5-01. **7.** In the development of the Neighborhood Section on page 1 of 2 for the 1004 URAR for the Subject property, he failed to provide sufficient information regarding the factors affecting the marketability of properties in the Subject property's neighborhood. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-1(b), 2003 USPAP Standards Rule 1-1(c), 2003 USPAP Standards Rule 1-2(e), 2003 USPAP Standards Rule 2-1 and/or 2003 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Administrative Code Rule 1301:11-5-01. **8.** In the development of the Reconciliation Section on page 2 of 2 for the 1004 URAR, he indicated "The Income Approach is not deemed applicable due to the fact the subject is a single family non-income producing property" but he described the Subject property in the appraisal report as a two unit structure that was owner occupied and tenant occupied. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-6(b), 2003 USPAP Standards Rule 2-1 and/or 2003 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Administrative Code Rule 1301:11-5-01. **9.** In the development of the Sales Comparison Approach for the Subject property, he incorrectly state the distance from the Subject property to the Comparable Sales in the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-1(b), 2003 USPAP Standards Rule 1-1(c), 2003 USPAP Standards Rule 2-1, and/or 2003 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Administrative Code Rule 1301:11-5-01. **10.** Based on the series of errors alleged in charges one through nine, he rendered appraisal services in a negligent or careless manner that affected the credibility of appraisal reports for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(c) by operation of Ohio Administrative Code Rule 1301:11-5-01. **11.** Based on the series of errors alleged in charges one through nine, he committed substantial errors 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) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(b) by operation of Ohio Administrative Code Rule 1301:11-5-01. **12.** Based on the series of errors alleged in charges one through nine, he completed a misleading leading appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 2-1(a) and/or the Conduct Section of the Ethics Rule for 2003 USPAP by operation of Ohio Administrative Code Rule 1301:11-5-01.

For all these violations, Robert Hudak was ordered to pay a civil penalty of five hundred dollars (\$500.00) and complete fifteen (15) hours of education related to USPAP, including passage of the exam and fourteen (14) hours of education related to Residential Report Writing.

JOHN JEWETT, an Ohio Licensed Residential Real Estate Appraiser from McArthur, 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 a prior sale of the Subject property that occurred in November 2002. However, he failed to report the sale price accurately. The correct sale price was \$16,000. Furthermore, he failed to report a prior sale for \$13,334 on May 29, 2002. He failed to reconcile these prior sales of the Subject property with his value conclusion of \$65,000 as of May 5, 2003. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate 2003 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) Standards Rule 1-1(a), USPAP Standards Rule 1-5(b), and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **2.** In his appraisal report for the Subject property, he selected comparable properties outside the borders he reported for the Subject property’s neighborhood and/or failed to analyze or explain sufficiently why it was appropriate to select comparable sales outside those boundaries. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-4(a), and/or 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 report accurately the zoning for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-2(e), and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **4.** In his appraisal report for the Subject property, by committing a series of errors, he rendered appraisal services in a careless manner that affected the credibility of the appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

In a second appraisal report, Mr. Jewett was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he selected comparable properties outside the borders he reported for the Subject property’s neighborhood and/or failed to analyze or explain sufficiently why it was appropriate to select comparable sales outside those boundaries. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-4(a), and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **2.** In his appraisal report for the Subject property, he reported a sale for the comparable property at 4917 Bessemer Street of \$87,000 on August 2, 2002. However, neither public records nor his work file support a sale of this comparable property on the reported date for the reported amount. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate USPAP Standards Rule 1-1(a) and/or 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 report accurately the zoning for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-2(e), and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **4.** In his appraisal report for the Subject property, by committing a series of errors, he rendered appraisal services in a careless manner that affected the credibility of the appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and

4763.11(G)(6) as those sections incorporate USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, John Jewett was ordered to pay a civil penalty of three hundred dollars (\$300.00) and complete fourteen (14) hours of additional education in a class related to Residential Report Writing.

MICHAEL JONES, 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 the development of his appraisal report for the Subject property he failed to do sufficient research in the search for comparable sales for the Sales Comparison Approach, or in the alternative, he failed to summarize his basis for excluding from the Sales Comparison Approach sales of homes located on the Subject's street or located on adjacent streets that were available for his consideration. 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 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-1(b), 2005 USPAP Standards Rule 1-4(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). **2.** In his appraisal report for the Subject property, he failed to report the FEMA flood zone, FEMA Map number and the FEMA Map Date and he failed to report in the Sales Comparison Approach as his data source in his workfile indicated that Sales Comparable #3 had a fireplace. 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). **3.** 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, Michael Jones was ordered to pay a civil penalty of three hundred fifty dollars (\$350.00) and complete fourteen (14) hours of education in a class related to Residential Report Writing.

SHAWN KIRKHART, an Ohio Licensed Residential Real Estate Appraiser from Columbus, 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 Comparable Sale #1 sold in November of 2004 when documents in his workfile indicate Comparable Sale #1 sold 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 2003 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(a) or 2003 USPAP Standards Rule 2-1 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 #1 sold in October of 2003 for \$93,000 and he failed to analyze or report his reconciliation of this prior sale with the sale of Comparable Sale #1 in November 2003 for \$124,900. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2003 USPAP

Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-1(b), 2003 USPAP Standards Rule 1-6(a), 2003 USPAP Standards Rule 2-1 or 2003 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 Comparable Sale #2 sold in December of 2003 for \$65,700, and he failed to analyze or report his reconciliation of this prior sale with the sale of Comparable Sale #2 in April of 2004 for \$120,000 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 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-1(b), 2003 USPAP Standards Rule 1-6(a), 2003 USPAP Standards Rule 2-1 or 2003 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 Comparable Sale #2 sold in September of 2003 for \$42,500, and he failed to analyze or report his reconciliation of this prior sale with the sale of Comparable Sale #2 in April of 2004 for \$120,000 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 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-1(b), 2003 USPAP Standards Rule 1-6(a), 2003 USPAP Standards Rule 2-1 or 2003 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 summarize in his appraisal report his basis for assigning a \$24,000 value to the site of the Subject property 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 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-4(b), 2003 USPAP Standards Rule 2-1 or 2003 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 consistent site size adjustments for Comparable Sales #3 and #4, or in the alternative, he failed to summarize his reasons for the inconsistent site size adjustments. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-4(a), 2003 USPAP Standards Rule 2-1 or 2003 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Shawn Kirkhart was ordered to pay a civil penalty of three hundred dollars (\$300.00) and complete fourteen (14) hours of additional education in a class related to Residential Report Writing.

ROBERT KOKAI, an Ohio Licensed Residential Real Estate Appraiser from Medina, 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 analyze a current agreement of sale for the Subject property as of July 30, 2002, or in the alternative, he failed to sufficiently summarize in his appraisal report the Subject property's sales agreement was unobtainable and the steps he took to obtain the Subject property's sales agreement, and he failed to reconcile the Subject property's sales price of \$45,000 as of July 30, 2002 with his value conclusion as of July 30, 2002 for \$69,000. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2002 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(a), 2002 USPAP Standards Rule 1-5, 2002 USPAP Standards Rule 2-1, 2002 USPAP Standards Rule 2-2(b)(ix)

and/or the Conduct Section of the Ethics Rule for 2002 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 that occurred in May of 2002 for \$25,500 but he failed to reconcile this prior sale of the Subject property with the Subject property's current sales agreement price of \$45,000 and his value conclusion of \$69,000 for the Subject property as of July 30, 2002. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 1-5, 2002 USPAP Standards Rule 2-1 and/or 2002 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 a prior sale of Comparable Sale #1 in the Sales Comparison Approach that occurred in June of 2001 for \$28,000 and he failed to reconcile this prior sale of Comparable Sale #1 with its sale in August of 2001 for \$60,000 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 1-5(c), 2002 USPAP Standards Rule 2-1, and/or 2002 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 a prior sale of Comparable Sale #1 in the Sales Comparison Approach that occurred in April of 2001 for \$26,000 and he failed to reconcile this prior sale of Comparable Sale #1 with its sale in August of 2001 for \$60,000 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 1-5(c), 2002 USPAP Standards Rule 2-1, and/or 2002 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 price range for the Subject property's neighborhood on page 1 of 2 on Fannie Mae form 1004. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 1-2(e) and/or 2002 USPAP Standards Rule 2-1(b) by operation of Ohio Revised Code Section 4763.13(A). **6.** In his appraisal report for the Subject property, he failed to provide consistent information in his appraisal report to enable the intended user to understand his basis for his conclusions where on page 1 of 2 on Fannie Mae form 1004, he report no functional obsolescence was observed yet he made an adjustment in the Cost Approach for functional obsolescence. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 2-1 and/or 2002 USPAP Standards Rule 2-1(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 correctly the zoning classification and description for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 1-2(e), and/or 2002 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) and/or 4763.11(G)(7) as those sections incorporate 2002 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) and/or 4763.11(G)(7) as those sections incorporate 2002 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) and/or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 2-1 and/or the Conduct Section of the Ethics Rule for 2002 USPAP by operation of Ohio Revised Code Section 4763.13(A).

In a second appraisal report, Mr. Kokai was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report or his workfile for the Subject property, he failed to summarize the updates completed to the Subject property as compared to the updates he state the Subject property had completed in his letter dated August 15, 2006 to the Division of Real Estate and Professional Licensing. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2002 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rules 1-1(a), 1-2(e), 2-1, and/or 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **2.** In the appraisal report for the Subject property, he failed to accurately report 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) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rules 1-1(a), 1-2(e), 2-1, and/or 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **3.** In the appraisal report for the Subject property, he reported "the Subject's borrower is currently purchasing the Subject on a land contract basis" but he failed to report, discuss, and/or analyze the land contract sale of the Subject property was for \$51,000 and occurred on or about April 2, 2002, and he failed to reconcile this land contract sale of the Subject property with his value conclusion of \$83,000 as of April 11, 2002. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rules 1-1(a), 1-5(b), 2-1, and/or 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **4.** In the appraisal report for the Subject property, he failed to report, discuss, and/or analyze a prior sale of the Subject property for \$35,000 recorded on or about September 12, 2001, or he failed to reconcile this prior sale of the Subject property with his value conclusion of \$83,000 as of April 11, 2002. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rules 1-1(b), 1-5(b), 2-1, and/or 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **5.** In the appraisal report for the Subject property, he failed to report the specific zoning classification for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rules 1-1(a), 1-2(e), 2-1 and/or 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **6.** He committed substantial errors 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) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(b) by operation of Ohio Revised Code Sections 4763.13(A). **7.** 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) and/or 4763.11(G)(7) as those sections

incorporate USPAP Standards Rule 1-1(c) 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) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 2-1(a) and/or the Conduct Section of the Ethics Rule for USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Robert Kokai was ordered to pay a civil penalty of five hundred dollars (\$500.00) and his Ohio Residential Real Estate Appraiser License was suspended thirty (30) days. In addition, Mr. Kokai was ordered to complete fifteen (15) hours of additional education in a class related to USPAP, including passing the class exam and complete fourteen (14) hours of additional education in a class related to Residential Report Writing and complete fourteen (14) hours of additional education in a class at Respondent's choice that is approved by the Superintendent of the Ohio Division of Real Estate.

PAMELA LAWRENTZ, an Ohio Licensed Residential Real Estate Appraiser from Tallmadge, 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 and analyze a prior sale of the Subject property that occurred on October 23, 2000 for \$51,900 and she failed to reconcile this prior sale of the Subject property with her value conclusion of \$76,000 for the Subject property as of March 16, 2001. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(a), 2001 USPAP Standards Rule 1-5(b) and/or 2001 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **2.** In her appraisal report for the Subject property, she failed to sufficiently summarize in her appraisal report or her workfile her basis for assigning a \$14,000 value to the site of the Subject property in the Cost Approach. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 1-4(b), 2001 USPAP Standards Rule 2-1 and/or 2001 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **3.** In her appraisal report for the Subject property, she selected as comparable sales in the Sales Comparison Approach, Comparable Sale #2 and Comparable Sale #3 which were located outside her defined neighborhood boundaries for the Subject property, and she failed to sufficiently summarize in her appraisal report her basis for selecting as comparable sales, sales located outside her defined neighborhood boundaries for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 1-1(a), 2001 USPAP Standards Rule 1-4(a) and/or 2001 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 report the taxes and special assessments for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 1-1(a) and/or 2001 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **5.** In her appraisal report for the Subject property, she failed to accurately report the single family housing price range for the Subject property's neighborhood on page 1 of 2 on Fannie Mae Form 1004. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections

incorporate 2001 USPAP Standards Rule 1-2(e) and/or 2001 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A).

In a second appraisal report, Ms. Lawrentz 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 describe adequately the area and neighborhood boundaries where the Subject property and comparable sales were located. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(a), and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **2.** In her appraisal report for the Subject property, she failed to report accurately the zoning for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-2(e), and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **3.** In her appraisal report and her work file for the Subject property, she failed to summarize sufficiently, analyze, and/or explain her basis for assigning a \$15,000 value to the site of the Subject property in the Cost Approach. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-4(b), USPAP Standards Rule 2-1 and/or 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, analyze, or reconcile with her reported sale value of \$70,000 on October 13, 2000, prior sales of comparable sale #1 on June 12, 2000 for \$10,000 and again on June 23, 2000 for \$16,000. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-5(b), USPAP Standards Rule 2-1, and/or USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Pamela Lawrentz was ordered to pay a total civil penalty of six hundred dollars (\$600.00) and complete fifteen (15) hours of additional education in a class related to USPAP, including passage of the exam and complete fourteen (14) hours of additional education in a class related to Residential Report Writing.

WAYNE LEVERING, 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 included an exterior photograph that he purport to be Comparable Sale #3 when in fact the included photograph is not a photograph of Comparable Sale #3. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and/or 4763.11(G)(8) as those sections incorporate 2001 USPAP Standards Rule 1-1(a), 2001 USPAP Standards Rule 2-1 and/or the Conduct Section of the Ethics Rule for 2001 USPAP 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 Single family housing price range for the Subject property's neighborhood on page 1 of 2 on Fannie Mae form 1004. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 1-1(a), 2001 USPAP Standards Rule 1-2(e) and/or 2001 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 report correctly the zoning classification and description for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 1-1(a), 2001 USPAP Standards Rule 1-2(e) and/or 2001 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **4.** Based on the documents he provided to the Ohio Division of Real Estate and Professional Licensing pursuant to its investigation, he failed to prepare a workfile for the appraisal report of the Subject property. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(14) and the Record Keeping Section of the Ethics Rule for 2001 USPAP 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. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 1-1(b) 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. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 1-1(c) 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)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and/or 4763.11(G)(8) as those sections incorporate 2001 USPAP Standards Rule 2-1 and/or the Conduct Section of the Ethics Rule for 2001 USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Wayne Levering's Ohio General Real Estate Appraisal Certificate was suspended sixty (60) days.

DEBRA LIND, an Ohio Certified Residential Real Estate Appraiser from Lorain, 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 and analyze a prior sale of the Subject property that occurred within three years of the effective date of the appraisal report in October of 2002 for \$19,000, and she failed to reconcile this prior sale of the Subject property with her value conclusion of \$94,000 for the Subject property. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-5(b) and/or 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **2.** In her appraisal report for the Subject property, she failed to report and analyze two prior sales of Comparable Sale #1, one that occurred in September of 2004 for \$20,000 and the other sale that occurred in February of 2004 for \$35,000, and she failed to reconcile these prior sales of Comparable Sale #1 with its sale in February of 2005 for \$93,000 which she used in the Sales Comparison Approach. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-6(a) and/or 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **3.** In her appraisal report for the Subject property, she failed to report and analyze a prior sale of Comparable Sale #2 that occurred in December of 2003 for \$49,000 and she failed to reconcile this prior sale of Comparable Sale #2 with its sale in

October of 2004 for \$96,000 which she used in the Sales Comparison Approach. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-6(a) and/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 report and analyze a three prior sales of Comparable Sale #3, two sales that occurred in January of 2005 and a third sale that occurred in August of 2004 and she failed to reconcile these prior sales of Comparable Sale #3 with its sale in April of 2005 for \$97,000 which she used in the Sales Comparison Approach. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-6(a) and/or 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **5.** In her appraisal report for the Subject property, she failed to report a present or prospective interest in the Subject property or she failed to report a present or prospective interest or bias with respect to the participants in the transaction when she failed to disclose her employment relationship with the Listing Broker and/or Selling Broker for the Subject property as of the effective date of the appraisal report. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-3 and/or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A). **6.** In her appraisal report for the Subject property, she failed to identify and state the intended use of the appraisal report. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-2(b), 2005 USPAP Standards Rule 2-1 and/or 2005 USPAP Standards Rule 2-2(b)(ii) by operation of Ohio Revised Code Section 4763.13(A). **7.** Contrary to her Appraiser's Certification included with her appraisal report for the Subject property, she failed to develop, report or reconcile a reasonable time for exposure in the open market for the Subject property as a condition of the definition of market value. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-2(c) and/or 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **8.** In her appraisal report for the Subject property, she reported an opinion of market value for the Subject property but she failed to describe the support and rationale for her opinion of highest and best use for the Subject property. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 2-1 and/or 2005 USPAP Standards Rule 2-2(b)(x) by operation of Ohio Revised Code Section 4763.13(A). **9.** In her appraisal report for the Subject property, she failed to analyze or report her analysis of the listing of the Subject property as of the effective date of the appraisal report. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-5(a) and/or 2005 USPAP Standard Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **10.** In her appraisal report for the Subject property, she failed to correctly employ those recognized methods and techniques that are necessary to produce a credible appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a) by operation of Ohio Revised Code Section 4763.13(A). **11.** In her appraisal report for the Subject property, she committed substantial error(s) of omission or commission that significantly affected the appraisal report for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6)

and/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). **12.** In her appraisal report for the Subject property, she rendered appraisal services in a negligent or careless manner that affected the credibility of the appraisal report for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/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). **13.** She completed a misleading appraisal report for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 2-1(a) and/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, Debra Lind was ordered to pay a civil penalty of two hundred fifty dollars (\$250.00) and to complete fifteen (15) hours of additional education in a class related to USPAP, including passing the exam and her Ohio Residential Real Estate Appraiser Certificate was suspended thirty (30) days.

BRIAN MACK, an Ohio Licensed Residential Real Estate Appraiser from Middletown, 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 make consistent adjustments to one or more sales comparables in the Sales Comparison Approach as it relates to one or more of the following characteristics: “Site”; “Room Count”; “Fence, Pool, etc.”; or “Extras”, or in the alternative, he failed to summarize in his appraisal report his reasons for making inconsistent adjustments to the sales comparables in recognition of their differences in comparison to the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(6) 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 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 Comparable Sale #4 had a prior sale that occurred on October 27, 2004 and sold for \$334,000 when in fact no such sale was reported in his corresponding workfile documents which he sent to the Division or was found in public records. 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) 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 failed to correctly report the Subject property’s zoning classification and description. 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 1-2(e) or 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 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) or 4763.11(G)(6) 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, Brian Mack was issued a public reprimand and ordered to pay a civil penalty of two hundred dollars (\$200.00).

JUDSON MCCANN, an Ohio Licensed Residential Real Estate Appraiser from Akron, 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 “6/04”, but he failed to report the Subject property’s prior sale amount for that sale date was \$45,000, and he failed to reconcile this prior sale of the Subject property with his value conclusion of \$105,000 as of June 7, 2004. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2004 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-5(b), 2004 USPAP Standards Rule 2-1 and/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 analyze a recent listing of the Subject property for \$50,000 as of the effective date of his appraisal, and he failed to reconcile this listing of the Subject property for \$50,000 with his value conclusion of \$105,000 for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/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 and/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 sufficiently summarize in his appraisal report or his workfile his basis for assigning a \$25,000 value to the site of the Subject property and the estimated reproduction cost new of the improvements of the Subject property in the Cost Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-4(b), 2004 USPAP Standards Rule 2-1, 2004 USPAP Standards Rule 2-2(b)(ix) and/or the Record Keeping Section of the Ethics Rule for 2004 USPAP by operation of Ohio Revised Code Sections 4763.13(A). **4.** In his appraisal report for the Subject property, he failed to report the Subject property’s specific zoning classification and description. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-2(e) and/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 failed to make an adjustment for the bathroom difference between sales comparable #1 and the Subject property, or in the alternative, he failed to summarize his basis for concluding no adjustment was necessary in recognition of this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-4(a), 2004 USPAP Standards Rule 2-1 and/or 2004 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Sections 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. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2004 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. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/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, Judson McCann's Ohio Residential Real Estate Appraiser License was suspended ninety (90) days.

RICHARD MCGINTY, an Ohio Certified Residential Real Estate Appraiser from Warren, Ohio, was found in violation of the following with respect to an appraisal report: **1.** He failed to retain a true copy of the appraisal report and his workfile for the Subject property after the Ohio Division of Real Estate & Professional Licensing (hereinafter referred to as "the Division") gave him notice the Division had received a complaint regarding his appraisal of the Subject property, or in the alternative, he failed to cooperate with the Division by failing to make available for inspection a copy of his appraisal report and workfile for the Subject property when required by the Division. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(8), 4763.11(G)(14) and/or 4763.14 as those sections incorporate the Record Keeping Section of the Ethics Rule for 2001 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "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 comparable sales in the Sales Comparison Approach, sales of similar properties located north of "I-77/I-76" like the Subject property that were available to he for his consideration, or in the alternative, he failed to sufficiently summarize in his appraisal report his basis for their exclusion. Accordingly, he violated Ohio Revised Code 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 1-4(a), 2001 USPAP Standards Rule 2-1, 2001 USPAP Standards Rule 2-2(b)(ix) and/or the Conduct Section of the Ethics Rule for 2001 USPAP by operation of Ohio Revised Code Section 4763.13(A). **3.** In his appraisal report for the Subject property, he failed to sufficiently summarize in his appraisal report his basis for assigning a \$7,540 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) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 1-4(b), 2001 USPAP Standards Rule 2-1 and/or 2001 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Sections 4763.13(A). **4.** In his appraisal report for the Subject property, he failed to correctly report the zoning classification and description for the Subject property. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 1-2(e), 2001 USPAP Standards Rule 2-1 and/or 2001 USPAP Standards Rule 2-2(b) by operation of Ohio Revised Code Section 4763.13(A). **5.** In his appraisal report for the Subject property, he failed to define or identify the Subject property's neighborhood boundaries when he reference an attached location map on page 1 of 2 on Fannie Mae Form 1004 but no boundaries were defined or identified on the attached location map. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 1-2(e) and/or 2001 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 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) and/or 4763.11(G)(7) as those sections incorporate 2001 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. Accordingly, he violated Ohio Revised Code

Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Richard McGinty was ordered to pay a civil penalty of three hundred dollars (\$300.00) and complete fifteen (15) hours of additional education in a class related to USPAP, including passing the class exam.

LORI MCINTIRE, an Ohio Licensed Residential Real Estate Appraiser from Mentor, 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 was located across the street from a utility power station. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5) as those sections incorporate 2003 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-2(e) and/or 2003 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **2.** In her appraisal report for the Subject property, she failed to adjust in the Cost Approach for the external obsolescence suffered by the Subject property as a result of its proximity to a utility power station, or in the alternative, she failed to summarize in her appraisal report her basis for concluding the Subject property did not suffer from any external obsolescence in the Cost Approach as a result of its proximity to a utility power station. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-4(b), 2003 USPAP Standards Rule 2-1 and/or 2003 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **3.** In her appraisal report for the Subject property, she failed to adjust the sales comparables in the Sales Comparison Approach for the external obsolescence suffered by the Subject property as a result of its proximity to a utility power station, or in the alternative, she failed to summarize in her appraisal report her basis for concluding no adjustment was necessary in recognition of the difference in proximity between the Subject property and the sales comparables to the utility power station. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-4(a), 2003 USPAP Standards Rule 2-1 and/or 2003 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 the Subject property's specific zoning classification and description. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-2(e) and/or 2003 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A).

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

JEFFREY MCINTYRE, an Ohio Licensed Residential Real Estate Appraiser from Bowling Green, 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 classify accurately the subject property location, city, and address. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate 2004 Uniform Standards of Professional

Appraisal Practice (hereinafter referred to as “USPAP”) Standards Rule 1-1(a), USPAP Standards Rule 1-2(e)(i), USPAP Standards Rule 1-6(a), USPAP Standard Rule 1-6(b), and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **2.** In his appraisal report for the Subject property, he stated, “Vacant lot sales were used to estimate the site value”. However, there was no documentation in his work file to support this assertion. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-4(a), USPAP Standards Rule 1-4(b) and/or 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 report and analyze the fact that the property was adjacent to a private airstrip. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-2(e)(i), USPAP Standards Rule 1-3, USPAP Standards Rule 1-4(f) and/or 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 depict accurately the Subject property when he used a photograph of another property and identified it as the Subject property. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-2(e)(i), USPAP Standards Rule 1-3, and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **5.** In his appraisal report for the Subject property, by committing a series of errors, he rendered appraisal services in a negligent or careless manner that affected the credibility of the appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate 2003 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Jeffrey McIntyre was ordered to pay a total civil penalty of three hundred dollars (\$300.00) and complete fifteen (15) hours of additional education in a class related to USPAP, including passage of the exam and complete seven (7) hours of additional education in a class related to Report Writing.

JOHN MCINTYRE, an Ohio Certified Residential Real Estate Appraiser from Toledo, 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 sales comparables for the Sales Comparison Approach that were located in different townships, cities and school districts than the Subject property and he failed to make any adjustments to the sales comparables for these differences, or in the alternative, he failed sufficiently summarize in his appraisal report his basis for concluding no adjustment was necessary to the sales comparables for these differences. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate 2002 Uniform Standards of Professional Appraisal Practice [USPAP] Standards Rule 1-1(a), USPAP Standards Rule 1-4(a), USPAP Standards Rule 2-1 and/or USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **2.** In the appraisal report for the Subject property, he failed to define properly the Subject property’s neighborhood boundaries. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate USPAP Standards Rules 1-1(a), 1-2(e), and/or 2-1 by operation of Ohio Revised Code Section 4763.13(A). **3.** In his appraisal report for the Subject property, he stated, “Vacant lot sales were used to estimate the site value”. However, there is no

documentation in his work file to support this assertion. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-4(a), USPAP Standards Rule 1-4(b) and/or 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 address conflicting information concerning the bathrooms and an out building for sales comparable #1. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate USPAP Standards Rule 1-4(a), by operation of Ohio Revised Code Section 4763.13(A). **5.** In his appraisal report for the Subject property, he failed report accurately or analyze the distance between the Subject property and sales comparable #2 as well as the pool on the property of sales comparable #2. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate USPAP Standards Rule 1-4(a), by operation of Ohio Revised Code Section 4763.13(A). **6.** In his appraisal report for the Subject property, he failed report accurately or analyze the distance between the Subject property and sales comparable #3 as well as the barn on the property of sales comparable #3. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate USPAP Standards Rule 1-4(a), by operation of Ohio Revised Code Section 4763.13(A). **7.** In his appraisal report for the Subject property, by committing a series of errors, he rendered appraisal services in a negligent or careless manner that affected the credibility of the appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate 2003 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, John McIntyre was ordered to pay a total civil penalty of three hundred dollars (\$300.00) and complete fifteen (15) hours of additional education in a class related to USPAP, including passage of the exam.

JOHN MCNALLY, an Ohio Licensed Residential Real Estate Appraiser from Loveland, 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 had a golf course view and subsequently he failed to make an adjustment to those sales comparables in the Sales Comparison Approach that did not have a golf course view or in the alternative, he failed to explain in his appraisal report his reason no adjustment was necessary for this difference in view. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) and 4763.11(G)(6) 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 1-4(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 but he failed to report his reconciliation of Comparable Sale #2's prior sale on August 1, 2001 for \$900,000 with its sale in February of 2003 for \$630,000 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) and 4763.11(G)(6) 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 in the Sales Comparison Approach that Comparable Sale #1 was located in a different school district than the Subject

property and subsequently he failed to make an adjustment in the Sales Comparison Approach for this difference in the school districts, or in the alternative, he failed to explain in his appraisal report his reason no adjustment was necessary for this difference in school districts. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-4(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 adjust Sales Comparables # 1 and #2 in the Sales Comparison Approach for the difference in the number of bathrooms in comparison to the Subject property, or in the alternative, he failed to explain his reason no adjustment was necessary for the difference in the number of bathrooms. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-4(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 zoning classification for the Subject property and he failed to report the Subject property's neighborhood boundaries and characteristics. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(6) 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 Supplemental Standards Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A). **6.** He committed substantial errors 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) and 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(b) by operation of Ohio Revised Code Sections 4763.13(A). **7.** 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) and 4763.11(G)(6) 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, John McNally was ordered to pay a civil penalty of five hundred dollars (\$500.00) and complete thirty (30) hours of additional education in a class related to Basic Appraisal Procedures, including pass the class exam, and complete fifteen (15) hours of additional education in a class related to USPAP, including passing the class exam.

RICK MILLER, an Ohio Certified General Real Estate Appraiser from West Milton, 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 analyze the current sales contract for the Subject property, or in the alternative, he failed to provide in the appraisal report a statement of the efforts he undertook to obtain the current sales contract for the Subject property. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-5(a), USPAP Standards Rule 2-1 and/or 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), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-2(e),

USPAP Standards Rule 1-3 and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **3.** In the appraisal report for the Subject property, he failed to accurately report the Single-family housing price information for the Subject property's neighborhood. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-2(e), and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Rick Miller was ordered to pay a civil penalty of five hundred dollars (\$500.00) and complete fifteen (15) hours of additional education in a class related to USPAP, including passage of the exam.

JEAN YORK MUELLER, 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 her appraisal report for the Subject property, she failed to select as comparable sales in the Sales Comparison Approach, sales of homes from the Subject property's subdivision that were available to her as of the effective date of the Subject property's appraisal report, or in the alternative, she failed to provide an accurate summary of her reasons for excluding these sales from the Sales Comparison Approach. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5) as that section incorporates 2005 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-4(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1, and/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 sufficiently summarize or define the neighborhood boundaries for the Subject property in her attached map addenda. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5) as that section incorporates 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-2(e), 2005 USPAP Standards Rule 2-1 and/or the Supplemental Standards 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 adjust Comparable Sales #2 and #3 in the Sales Comparison Approach for being in a different school district than the Subject property, or in the alternative, she failed to sufficiently summarize her reasons for concluding no adjustment was necessary for this difference. Accordingly, she violated Ohio Revised Code Sections 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 and/or 2005 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 committed substantial errors of omission or commission that significantly affected the appraisal report. Accordingly, she violated Ohio Revised Code Sections 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, Jean York Mueller was ordered to pay a civil penalty of two hundred dollars (\$200.00) and complete fifteen (15) hours of additional education in a class related to USPAP, including passing the class exam.

ZILBER PLAIR, 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 reported he inspected the interior and exterior of the Subject property when in fact he only conducted an exterior inspection of the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(a), 2001 USPAP Standards Rule 2-1 and/or the Conduct Section of the Ethics Rule for 2001 USPAP by operation of Ohio Revised Code Section 4763.13(A). **2.** In his appraisal report for the Subject property, he failed to select comparable sales for the Sales Comparison Approach that were located within his defined neighborhood boundaries for the Subject property, or in the alternative, he failed to summarize his reasons for selecting comparable sales 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) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 1-1(a), 2001 USPAP Standards Rule 2-1 and/or 2001 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 price range for the Subject property's neighborhood on page 1 of 3 on Fannie Mae form 2055. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 1-1(a), 2001 USPAP Standards Rule 1-2(e) and/or 2001 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 sufficiently summarize his reasons for selecting as comparable sales in the Sales Comparison Approach, homes that were built within the last 3 to 16 years prior to the effective date of the appraisal report when the Subject property was built 50 years prior to the effective date of the appraisal report. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 1-1(a), 2001 USPAP Standards Rule 2-1 and/or 2001 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 differences in age and basement between the Subject property and Comparable Sale #4 as compared to the other comparable sales in the Sales Comparison Approach, or in the alternative, he failed to summarize his reasons for making inconsistent adjustments to Comparable Sale #4 as it relates to age and basement differences. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as that section incorporates 2001 USPAP Standards Rule 1-1(a), 2001 USPAP Standards Rule 1-4(a), 2001 USPAP Standards Rule 2-1 and/or 2001 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. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 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. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Zilber Plair was ordered to pay a civil penalty of two hundred fifty dollars (\$250.00) and complete fifteen (15) hours of education in a class related to USPAP, including the passage of the exam and complete seven (7) hours of education in a class related to the Sales Comparison Approach and Zilbur Plair's Ohio Residential Real Estate Appraiser License was suspended forty five (45) days.

CHAD PRICE, 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 failed to report, analyze, or discuss the fact that the Subject property sold for \$159,500 on or about June 1, 2001. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(a), USPAP Standards Rule 1-5(b), USPAP Standards Rule 2-1 and/or USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **2.** In the appraisal report for the Subject property, he failed to list an appropriate source for or support his assigning a \$44,000, site value to the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rules 1-1(a); USPAP Standards Rules 1-4(b)(i); and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **3.** In the Sales Comparison Approach Section of his appraisal report, he used comparable sales that were new builds when the Subject property was two years old. He failed to analyze and/or make appropriate adjustments for this age difference between the Subject property and the comparable sales and/or he failed to explain why no adjustments were necessary. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **4.** In the Sales Comparison Approach Section of his appraisal report, he used comparable sales that did not have decks or patios when the Subject property had a deck. He failed to analyze and/or make appropriate adjustments for this difference between the Subject property and the comparable sales and/or he failed to explain why no adjustments were necessary. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), and/or 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 state prominently which appraisal option was used. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 2-1 and/or USPAP Standards Rule 2-2 by operation of Ohio Revised Code Section 4763.13(A). **6.** In his appraisal report for the Subject property, by committing a series of errors, he rendered appraisal services in a negligent or careless manner 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) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Chad Price was ordered to pay a civil penalty of two hundred dollars (\$200.00) and received a public reprimand.

REGINALD PUGH, an Ohio Certified Residential Real Estate Appraiser from Euclid, Ohio, was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, you signed the appraiser's certification stating that you had included with the appraisal report a sketch of the Subject property, when in fact you had not included that sketch. Accordingly, you violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(a) and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **2.** In his appraisal report for the Subject property, you failed to supply a copy of his appraiser certificate and he failed to provide within the report information disclosing if the report was within the scope of his licensure or certification. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate Ohio Revised Code Section 4763.12(c)(3). **3.** In his appraisal report for the Subject property, he reported, without adequately stating the basis for the representation, an effective age for the Subject property of 15 years despite the fact that the actual age for the Subject property at the time of the appraisal was 61 years old. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-4(b) and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **4.** He failed to comply with a Subpoena issued to him by the Superintendent of the Division of Real Estate and Professional Licensing. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(8) as that section incorporates Ohio Revised Code Section 4763.03(B)(6). **5.** In spite of the assurances provided by he to an investigator for the Division that he would provide a response and a copy of his work file to the investigator and his being served with a subpoena for his work file, he did not provide the work file to the Investigator or to the Division. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(8) and/or Ohio Revised Code Section 4763.11(G)(14) and/or Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Ethics Rule, Record Keeping Section. **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) and/or 4763.11(G)(7) as those sections incorporate 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, by committing a series of errors, he rendered appraisal services in a negligent or careless manner 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) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Reginald Pugh was ordered to pay a civil penalty of five hundred dollars (\$500.00) and his Ohio Residential Real Estate Appraiser Certificate was suspended for thirty (30) days.

DANNY QUICCI, 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 the Subject property is located in Stark County when in fact the Subject property is located in Summit County. Accordingly, he violated Ohio Revised Code

Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-2(e), 2003 USPAP Standards Rule 2-1(a) and/or 2003 USPAP Standards Rule 2-1(b) by operation of Ohio Administrative Code Rule 1301:11-5-01. **2.** In his appraisal report for the Subject property, he failed to report the first four comparable sales in the Sales Comparison Approach are located in Stark County whereas the Subject property is located in Summit County and he failed to make any location adjustment to the first four comparable sales for the difference in location, or in the alternative, he failed to sufficiently summarize in the appraisal report his basis for concluding no location adjustment was necessary for the difference in location between the two different counties. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-4(a), 2003 USPAP Standards Rule 2-1(a) and/or 2003 USPAP Standards Rule 2-1(b) by operation of Ohio Administrative Code Rule 1301:11-5-01. **3.** In his appraisal report for the Subject property, he failed to disclose in the appraisal report the existence of a drainage culvert located on or adjacent to the Subject property and he failed to analyze in the appraisal report any effect the drainage culvert had on the Subject property’s market value. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-2(e), 2003 USPAP Standards Rule 1-4(a) and/or 2003 USPAP Standards Rule 2-1(b) by operation of Ohio Administrative Code Rule 1301:11-5-01. **4.** In his appraisal report for the Subject property, he failed to correctly report the distances between his comparable sales and the Subject property in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-4(a) and/or 2001 USPAP Standards Rule 2-1(b) by operation of Ohio Administrative Code Rule 1301:11-5-01.

For all these violations, Danny Quicci was ordered to pay a civil penalty of three hundred dollars (\$300.00) and complete fourteen (14) hours of additional education in a class related to Residential Report Writing and complete fifteen (15) hours of additional education in a class related to USPAP, including passing the class exam, and complete seven (7) hours of additional education in a class related to the Sales Comparison Approach.

STACEY LYNN RENTZ, an Ohio Licensed Residential Real Estate Appraiser from Mentor, Ohio, was found in violation of the following with respect to an appraisal report: **1.** In her December appraisal of the Subject property, she failed to provide reasons for her \$20,000.00 increase in value since her October appraisal of the Subject property when her comments and conclusions about the condition of the Subject property are almost identical in both appraisal reports. 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 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “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).

For all these violations, Stacey Lynn Rentz’s Ohio Residential Real Estate Appraiser License was suspended thirty (30) days.

JAMES RITNER, an Ohio Licensed Residential Real Estate Appraiser from Sagamore Hills, 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's close proximity to the Interstate or the Subject Property's view of the Interstate's sound barrier and he failed to adjust for these items in the Sales Comparison Approach or in the alternative, he failed to explain in his appraisal report his basis for concluding no adjustment was necessary. 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 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-2(e), 2005 USPAP Standards Rule 1-4(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 make consistent garage adjustments to Sales Comparables # 1, 4 and 5, or in the alternative, he failed to explain in the appraisal report his basis for making different garage adjustments to these sales comparables. 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(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 make a site size adjustment to Sales Comparable #2 in the Sales Comparison Approach, or in the alternative, he failed to explain in the appraisal report his basis for concluding no adjustment was necessary. 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(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 his analysis of Sales Comparable #3 being listed for sale at \$124,900 in June of 2005 with the fact it sold in August of 2005 for \$136,000 and he failed to adjust Sales Comparable #3 for this difference, or in the alternative, he failed to explain in the appraisal report his basis for concluding no adjustment was necessary. 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(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 rooms, bedrooms or bathrooms for the sales comparables or in the alternative, he failed to explain in the appraisal report his basis for making inconsistent adjustments to the sale comparables for rooms, bedrooms or bathrooms. 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(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).

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

ANGEL ROGERS, an Ohio Licensed Residential Real Estate Appraiser from Columbus, Ohio, was found in violation of the following with respect to an appraisal report: **1.** In her appraisal report for the Subject property, she reported but failed to analyze and/or communicate her analysis of a sale of the Subject property on or about January 14, 2005. In the alternative she failed to explain why she did not analyze the sale and what efforts she made to obtain the necessary information. The property sold on that date for \$46,000, significantly below her opinion of value of \$93,000. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) Standards Rule 1-1(a), USPAP Standards Rule 1-5(a), USPAP Standards Rule 1-6(a) USPAP Standards Rule 2-1, and/or 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 committed substantial error(s) of omission or commission that significantly affected the appraisal report for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(b) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Angel R. Rogers’ Ohio Residential Real Estate Appraiser License was suspended for forty five (45) days.

LEO ROWE, an Ohio Certified Residential Real Estate Appraiser from Columbus, 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 May 27, 2004 for \$48,000, but he failed to provide a summary of his analysis reconciling this sale of the Subject property with his value conclusion of \$61,000 as of May 21, 2004 for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2004 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) Standards Rule 1-5(a), 2004 USPAP Standards Rule 2-1 and/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 the correct owner of record for the Subject property as of May 21, 2004 or he failed to analyze and provide a summary of his analysis of the sales agreement for the Subject property or he failed provide a statement in the appraisal report of the efforts he undertook to obtain a copy of the Subject property’s sales agreement. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-2(e), 2004 USPAP Standards Rule 1-5(a), 2004 USPAP Standards Rule 2-1 and/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 reported the Subject property had a prior sale on January 5, 2004 for \$25,000, but he failed to provide a summary of his analysis reconciling this prior sale of the Subject property with his value conclusion of \$61,000 as of May 21, 2004 for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-5(b), 2004 USPAP Standards Rule 2-1 and/or 2004 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A).

In a second appraisal report, Mr. Rowe 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 August 13, 2004 for \$49,000, but he failed to provide a summary of his analysis reconciling this sale of the Subject property with his value conclusion of \$66,000 as of August 11, 2004 for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2004 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) Standards Rule 1-5(a), 2004 USPAP Standards Rule 2-1 and/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 the correct owner of record for the Subject property as of August 11, 2004 or he failed to analyze and provide a summary of his analysis of the sales agreement for the Subject property or he failed provide a statement in the appraisal report of the efforts he undertook to obtain a copy of the Subject property’s sales agreement. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-2(e), 2004 USPAP Standards Rule 1-5(a), 2004 USPAP Standards Rule 2-1 and/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 reported the Subject property had a prior sale on June 25, 2004 for \$30,000, but he failed to provide a summary of his analysis reconciling this prior sale of the Subject property with his value conclusion of \$66,000 as of August 11, 2004 for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-5(b), 2004 USPAP Standards Rule 2-1 and/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 reported the Subject property had a prior sale on November 19, 2003 for \$36,600, but he failed to provide a summary of his analysis reconciling this prior sale of the Subject property with his value conclusion of \$66,000 as of August 11, 2004 for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-5(b), 2004 USPAP Standards Rule 2-1 and/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 a prior sale of Comparable Sale #2 that occurred on April 1, 2003 for \$24,000 and he failed to provide a summary of his analysis reconciling this prior sale of Comparable Sales #2 with its sale in October of 2003 for \$65,000 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-6(a), 2004 USPAP Standards Rule 2-1 and/or 2004 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A).

In a third appraisal report, Mr. Rowe 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 August 13, 2004 for \$51,000, but he failed to provide a summary of his analysis reconciling this sale of the Subject property with his value conclusion of \$65,000 as of August 11, 2004 for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2004 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) Standards Rule 1-5(a), 2004 USPAP Standards Rule 2-1 and/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 the correct owner of record for the Subject property as of August 11, 2004 or he failed to analyze and provide a summary of his analysis of the sales agreement for the Subject property or he failed provide a statement in the appraisal report of the efforts he undertook to obtain a copy of the Subject property's sales agreement. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-2(e), 2004 USPAP Standards Rule 1-5(a), 2004 USPAP Standards Rule 2-1 and/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 reported the Subject property had a prior sale on June 28, 2004 for \$29,000, but he failed to provide a summary of his analysis reconciling this prior sale of the Subject property with his value conclusion of \$65,000 as of August 11, 2004 for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-5(b), 2004 USPAP Standards Rule 2-1 and/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 reported the Subject property had a prior sale on March 10, 2004 for \$41,000, but he failed to provide a summary of his analysis reconciling this prior sale of the Subject property with his value conclusion of \$65,000 as of August 11, 2004 for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-5(b), 2004 USPAP Standards Rule 2-1 and/or 2004 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A).

In a fourth appraisal report, Mr. Rowe 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 August 13, 2004 for \$51,000, but he failed to provide a summary of his analysis reconciling this sale of the Subject property with his value conclusion of \$67,000 as of August 11, 2004 for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2004 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-5(a), 2004 USPAP Standards Rule 2-1 and/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 the correct owner of record for the Subject property as of August 11, 2004 or he failed to analyze and provide a summary of his analysis of the sales agreement for the Subject property or he failed provide a statement in the appraisal report of the efforts he undertook to obtain a copy of the Subject property's sales agreement. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-2(e), 2004 USPAP Standards Rule 1-5(a), 2004 USPAP Standards Rule 2-1 and/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 reported the Subject property had a prior sale on May 18, 2004 for \$28,000, but he failed to provide a summary of his analysis reconciling this prior sale of the Subject property with his value conclusion of \$67,000 as of August 11, 2004 for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-5(b), 2004 USPAP Standards Rule 2-1 and/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 reported the Subject property had a prior sale on May 3, 2004 for \$32,600, but he failed to provide a summary of his analysis reconciling this prior sale of the Subject property with his value conclusion of \$67,000 as of August 11, 2004 for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-5(b), 2004 USPAP Standards Rule 2-1 and/or 2004 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Leo Rowe was ordered to pay a total civil penalty of one thousand dollars (\$1,000.00) and complete fifteen (15) hours of additional education in a class related to USPAP, including passage of the exam and complete fourteen (14) hours of additional education in a class related to Residential Report Writing.

WALTER SAMBI, an Ohio Certified Residential Real Estate Appraiser from Maineville, 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 had a prior sale that occurred in April of 2002 for \$60,700, and he failed to analyze or reconcile this prior sale of the Subject property with his value conclusion of \$125,000 as of January 17, 2003. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) Standards Rule 1-5(b), 2003 USPAP Standards Rule 2-1 and/or 2003 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 in February of 2000 for \$75,000, and he failed to analyze or reconcile this prior sale of the Subject property with his value conclusion of \$125,000 as of January 17, 2003. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-5(b), 2003 USPAP Standards Rule 2-1 and/or 2003 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 age of the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-2(e) and/or 2003 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 the correct “Specific zoning classification and description” for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-2(e), 2003 USPAP Standards Rule 1-3 and/or 2003 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Walter Sambi was ordered to pay a civil penalty of three hundred dollars (\$300.00) and complete fourteen (14) hours of additional education in a class related to Residential Report Writing and complete fifteen (15) hours of additional education in a class related to USPAP, including passing the class exam.

DIRK SCHNEIDER, an Ohio Certified General 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 describe adequately the area and neighborhood boundaries for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) Standards Rule 1-1(a) and/or USPAP Standards Rule 2-1 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 Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-2(e), USPAP Standards Rule 1-3 and/or 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, without adequately stating the basis for the representation, an effective age for the Subject property of 20 years despite the fact the Subject property at the time of the appraisal was approximately 102 years old. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-4(b) and/or 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 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) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-2(e) and/or 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 list an appropriate source for or support his assigning a \$20,000 site value to the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-4(b)(i), USPAP Standards Rule 1-4(b)(iii) and/or 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 report a prior sale of comparable sale #3 on October 24, 2000 for \$25,200 and failed to analyze, reconcile or explain this sale in light of his reported sale of the property on May 10, 2001 for \$65,000. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-4(a), USPAP Standards Rule 2-1 and/or 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 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) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Dirk Schneider was issued a public reprimand.

CORINNE SCHUMACHER, an Ohio Licensed Residential Real Estate Appraiser from Gibsonburg, Ohio, was found in violation of the following with respect to an appraisal report: **1.** She failed to prepare, maintain or make available when required by the Ohio Division of Real Estate and Professional Licensing a copy of her appraisal report and workfile for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(8), 4763.11(G)(14) or 4763.14 as those sections incorporate the Record Keeping Section of the

Ethics Rule for 2006 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Corinne Schumacher’s Ohio Residential Real Estate Appraiser License was suspended thirty (30) days.

GEORGE SCOTT, an Ohio Licensed Residential Real Estate Appraiser from Bradenton, 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 gross living area as shown in the public records for Comparable Sale #2 in the sales comparison approach, or in the alternative, he failed to sufficiently summarize his basis for reporting Comparable Sale #2 had 1,972 square feet of gross living area when public records for Comparable Sale #2 show it had 2,372 square feet of gross living area. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2000 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) Standards Rule 2-1 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 zoning for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-2(e), USPAP Standards Rule 1-3(a) and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **3.** In the appraisal report for the Subject property, he failed to list a source for or support his assigning a \$30,000, site value to the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rules 1-1(a); USPAP Standards Rules 1-4(b); and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A) **4.** In his appraisal report for the Subject property, by committing a series of errors, he rendered appraisal services in a negligent or careless manner 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) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, George Scott was ordered to pay a civil penalty of five hundred dollars (\$500.00) and complete fifteen (15) hours of additional education in a class related to USPAP, including passing the class exam and complete fourteen (14) hours of additional education in a class related to Residential Report Writing.

JACQUELINE SHERLOCK, an Ohio Licensed Residential Real Estate Appraiser from Fairlawn, Ohio, was found in violation of the following with respect to an appraisal report: **1.** In three separate appraisal reports for the Subject property, she incorrectly reported or referenced the Subject property was a manufactured home when in fact the Subject property was a modular home. 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 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-1(b), 2006 USPAP Standards Rule 2-1, the Competency Rule of 2006 USPAP or the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Jacqueline Sherlock was ordered to complete seven (7) hours of education in a class related to Manufactured Housing.

KENT SMITH, an Ohio Certified General 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 failed to report the Subject property was a manufactured home as published in public records, or in the alternative, he failed to report his reasons for concluding public records incorrectly classified the Subject property as a manufactured home. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2002 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) Standards Rule 1-1(a), 2002 USPAP Standards Rule 1-2(e) and/or 2002 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **2.** In his appraisal report for the Subject property, he failed to select as comparable sales in the Sales Comparison Approach manufactured homes like the Subject property, or in the alternative, he failed to make an adjustment in the Sales Comparison Approach for this difference between the Subject property and the comparable sales or he failed to report his reasons for concluding no adjustment was necessary in recognition of this difference. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 1-4(a), 2002 USPAP Standards Rule 2-1 and/or 2002 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Kent Smith was ordered to pay a civil penalty of three hundred dollars (\$300.00); and complete thirty (30) hours of additional education in a class related to Basic Appraisal Procedures, including passage of the exam; and complete seven (7) hours of additional education related to Manufactured Housing; and complete seven (7) hours of additional education in a class at the Respondent’s choice.

CHERYL SNYDER, an Ohio Certified General Real Estate Appraiser from West Milton, 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 analyze the current sales contract for the Subject property, or in the alternative, she failed to provide in the appraisal report a statement of the efforts she undertook to obtain the current sales contract for the Subject property. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-5(a), USPAP Standards Rule 2-1 and/or 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 report correctly the zoning classification and description for the Subject property. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-2(e), USPAP Standards Rule 1-3 and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **3.** In the appraisal report for the Subject property, she failed to accurately report the Single-family housing price information for the Subject property’s neighborhood. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-

1(a), USPAP Standards Rule 1-2(e), and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Cheryl Snyder was ordered to pay a civil penalty of five hundred dollars (\$500.00) and complete fifteen (15) hours of additional education in a class related to USPAP, including passage of the exam.

TABITHA STEPHENS, an Ohio Certified 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 accurately summarize the “as-is” condition of the Subject property as of the effective date of her appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(7) as those sections incorporate 2004 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) Standards Rule 1-2(e) and 2004 USPAP Standards Rule 2-1(b) by operation of Ohio Administrative Code Rule 1301:11-5-01. **2.** In her appraisal report for the Subject property, she accepted and completed an appraisal assignment that was contingent upon the attainment of a stipulated result or value opinion in her appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(7) and 4763.11(G)(9) as those sections incorporate the Conduct and Management Section of the Ethics Rule for 2004 USPAP by operation of Ohio Administrative Code Rule 1301:11-5-01. **3.** In her appraisal report for the Subject property, she failed to sufficiently summarize in her appraisal report her basis for concluding no adjustment was necessary for the large piles of dirt in front of the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 2-1(b) and/or 2004 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Administrative Code Rule 1301:11-5-01. **4.** In her appraisal report for the Subject property, she failed to sufficiently summarize the neighborhood boundaries and characteristics for the Subject property when she reference an attached map on page 1 of 2 on Fannie Mae Form 1004 but she provided no boundaries or characteristics on the attached map. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 2-1(b) by operation of Ohio Administrative Code Rule 1301:11-5-01. **5.** In her appraisal report for the Subject property, she failed to report the zoning for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-3(a) and 2004 USPAP Standards Rule 2-1(b) by operation of Ohio Administrative Code Rule 1301:11-5-01. **6.** In her appraisal report for the Subject property, she failed to sufficiently summarize in her appraisal report her basis for concluding no adjustments and/or inconsistent adjustments were appropriate for items in the Sales Comparison Approach. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 2-1(b) by operation of Ohio Administrative Code Rule 1301:11-5-01. **7.** In her appraisal report for the Subject property, she failed to correctly employ those recognized methods and techniques that are necessary to produce a credible appraisal report. Accordingly, she violated 2004 USPAP Standards Rule 1-1(a) by operation of Ohio Administrative Code Rule 1301:11-5-01. **8.** In her appraisal report for the Subject property, she rendered appraisal services in a negligent or careless manner that affected the credibility of the appraisal report for the Subject property. Accordingly, she violated

2004 USPAP Standards Rule 1-1(c) by operation of Ohio Administrative Code Rule 1301:11-5-01.

For all these violations, Tabitha Stephens was issued a public reprimand and was ordered to complete fourteen (14) hours of additional education in a class related to Residential Report Writing.

RONALD STICKELMAN, an Ohio Certified General Real Estate Appraiser from Fairborn, Ohio, was found in violation of the following with respect to an appraisal report: **1.** In his appraisal review of the Subject property, he signed the certification stating his appraisal review report contained only his personal, unbiased and professional analyses, opinions and conclusions and that he developed his analyses, opinions, and conclusions and prepared his appraisal review report in conformity with Uniform Standards of Professional Appraisal Practice when in fact he completed the appraisal review of the Subject property in which his identified client and intended user of his appraisal review were identified in the appraisal review as his company and his appraisal review stated it was prepared for his company to assist in litigation against another licensed appraiser who provided professional assistance in the appraisal report being reviewed. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) as it incorporates Ohio Revised Code Section 4763.11(G)(6), 4763.12 and 4763.13 as it incorporates the Conduct Section of the Ethics Rule for 2005 Uniform Standards of Professional Appraisal Practice. For all these violations, Ronald Stickelman was issued a public reprimand.

JAMES TAGG, an Ohio Certified General Appraiser from Cambridge, 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 had a prior sale that occurred on August 6, 2003 for \$42,000 and he failed to analyze or reconcile this prior sale of the Subject property with his value conclusion of \$180,000 as of January 15, 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 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "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 the development of his appraisal report for the Subject property, he failed to do sufficient research in the search for comparable sales for 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 1-4(a) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A). **3.** The workfile for the Subject property's appraisal report that he submitted to the Ohio Division of Real Estate and Professional Licensing, pursuant to its investigation, failed to include any data, information, or documentation necessary to support his conclusions in the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7), 4763.11(G)(14), 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). **4.** He failed to comply with HUD regulations or guidelines when he failed to include in his appraisal report photographs he took of the front views of one or more Comparable Sales 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 the Ethics Rule or the Competency Rule of 2005 USPAP by operation of the Supplemental Standards Rule of 2005 USPAP and by operation of Ohio Revised Code Section 4763.13(A). **5.** In his appraisal report for the Subject property, he failed to make consistent bathroom adjustments for the differences in the number of bathrooms between the Subject property and the Comparable Sales in the Sales Comparison Approach, or in the alternative, he failed to summarize in his appraisal report his basis for making inconsistent bathroom adjustments. 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 made inconsistent statements relating to the market conditions or market values 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), 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, by committing a series of errors, he rendered appraisal services in a negligent or careless manner 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).

In a second appraisal report, Mr. Tagg was found in violation of the following with respect to an appraisal report: **1.** In the development of his appraisal report for the Subject property, he failed to do sufficient research in the search for comparable sales for 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 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-4(a) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A). **2.** The workfile for the Subject property's appraisal report that he submitted to the Ohio Division of Real Estate and Professional Licensing, pursuant to its investigation, failed to include any data, information, or documentation necessary to support his conclusions in the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7), 4763.11(G)(14), 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.** He failed to comply with HUD regulations or guidelines when he failed to include in his appraisal report photographs he took of the front views of one or more Comparable Sales 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 the Ethics Rule or the Competency Rule of 2005 USPAP by operation of the Supplemental Standards Rule of 2005 USPAP and by operation of Ohio Revised Code Section 4763.13(A). **4.** In his appraisal report for the Subject property, he failed to make consistent square footage adjustments for the differences in the square footage between the Subject property and the Comparable Sales in the Sales Comparison Approach, or in the alternative, he failed to summarize in his appraisal report his basis for making inconsistent square footage adjustments. 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). **5.** In his appraisal report for the Subject property, he made inconsistent statements relating to the market conditions or market values 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), 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, by committing a series of errors, he rendered appraisal services in a negligent or careless manner 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, James Tagg was ordered to pay a civil penalty of one hundred dollars (\$100.00) and complete fifteen (15) hours of education in a class related to USPAP, including passage of the exam and complete fourteen (14) hours of education in a class related to Residential Report Writing.

LYNN TANKERSLEY, an Ohio Licensed Residential Real Estate Appraiser from Carlisle, 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 describe adequately the area and neighborhood where the Subject property and comparable sales were located. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2001 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(a), and/or USPAP Standards Rule 2-1 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. Further, he described the Subject property as "the typical house in the neighborhood". However, he failed to reconcile or explain this description in light of the single-family housing values in the neighborhood. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-2(e), USPAP Standards Rule 2-1, and/or USPAP Standards Rule 2-2 by operation of Ohio Revised Code Section 4763.13(A). **3.** In his appraisal report for the Subject property, he failed to report accurately the zoning for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-2(e), and/or 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 state prominently which appraisal option was used. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), and/or USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **5.** In spite of notice received by he on or before March 16, 2006 that the Division required his work file for the subject property and the assurances provided by he to an investigator for the Division on March 16, 2006, that he would provide a response and a copy of his work file to the investigator and his being served with a subpoena for his work file, he did not provide the work file to the Investigator or to the Division. Accordingly, he violated Ohio Revised Code Sections

4763.11(G)(8) and/or Ohio Revised Code Section 4763.11(G)(14) and/or Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Ethics Rule, Record Keeping Section. **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) and/or 4763.11(G)(7) as those sections incorporate 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, by committing a series of errors, he rendered appraisal services in a negligent or careless manner 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) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(c) 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) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 2-1 and/or the Conduct Section of the Ethics Rule for USPAP by operation of Ohio Revised Code Section 4763.13(A).

In a second appraisal report, Mr. Tankersley was found in violation of the following with respect to an appraisal report: **1.** 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)(7), 4763.11(G)(8) and/or 4763.14 as those sections stand individually and/or as they incorporate the Record Keeping Section of the 2001 Uniform Standards of Professional Appraisal Practice (hereinafter "USPAP") Ethics Rule by operation of Ohio Revised Code Section 4763.13(A). **2.** In his appraisal report for the Subject property, he failed to state prominently which appraisal option was used. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 2-1 and/or USPAP Standards Rule 2-2 by operation of Ohio Revised Code Section 4763.13(A). **3.** In his appraisal report for the Subject property, he failed to report accurately the Single family housing price range and the Condominium housing price range for the Subject property's neighborhood and/or he failed to provide sufficient date, support, or analysis for the prices reported. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 2-1 and/or USPAP Standards Rule 2-2 by operation of Ohio Revised Code Section 4763.13(A). **4.** In his appraisal report for the Subject property, he failed to support, analyze, or explain why he assigned a sale price of \$100,000 to the Subject property on July 2, 2001 when in fact the Subject property was part of a multi-parcel sale for \$3,974,900 on July 2, 2001. (Recorded July 11, 2001) Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-5(b), USPAP Standards Rule 2-1, USPAP Standards Rule 2-2(a)(ix), USPAP Standards Rule 2-2(b)(ix), and/or USPAP Standards Rule 2-2(c)(ix) by operation of Ohio Revised Code Section 4763.13(A). **5.** In his appraisal report for the Subject property, he reported inaccurate information for the comparable sales and he failed to make appropriate adjustments for differences among the Subject property and the comparable sales in the areas of age, fireplace

presence, car storage and square footage and/or failed to document analyze or explain sufficiently, why the adjustments he made were appropriate or why no adjustments were needed. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a), USPAP Standards Rule 1-4(a), USPAP Standards Rule 1-5(c), USPAP Standards Rule 2-1, USPAP Standards Rule 2-2(a)(ix), USPAP Standards Rule 2-2(b)(ix) and/or USPAP Standards Rule 2-2(c)(ix) 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) and/or 4763.11(G)(7) as those sections incorporate 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, by committing a series of errors, he rendered appraisal services in a negligent or careless manner 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) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(c) 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) and/or 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 2-1 and/or the Conduct Section of the Ethics Rule for USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Lynn Tankersley was ordered to pay a civil penalty of six hundred dollars (\$600.00) and 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 License was suspended thirty (30) days.

KEVIN TOMES, an Ohio Certified Residential Real Estate Appraiser from Lewis Center, 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 summarize the extent of the significant real property appraisal assistance he received in the completion of the appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and/or 4763.11(G)(8) 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, 2005 USPAP Standards Rule 2-2(b)(vii) and/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 included an interior photograph that he purported to be the Subject property's bathroom when in fact it is not a photograph of the Subject property's bathroom. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 2-1 and/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 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) and/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). **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) and/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, Kevin Tomes was ordered to complete thirty (30) hours of additional education in a class related to Basic Appraisal Principles, including passing the class exam and is ordered to complete thirty (30) hours of additional education in a class related to Basic Appraisal Procedures, including passing the class exam and is ordered to complete fifteen (15) hours of additional education in a class related to USPAP, including passing the class exam.

SUSAN VERMEIRE, an Ohio Licensed Residential Real Estate Appraiser from Westerville, 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 properly define the Subject property's neighborhood boundaries. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2002 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-2(e), 2002 USPAP Standards Rule 2-1 and/or 2002 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 selected as sales comparables for the Sales Comparison Approach, properties that were located in a different neighborhood than the Subject property and she failed to adjust for this difference in Sales Comparison Approach or in the alternative, she failed to explain in the appraisal report her reasons for not making an adjustment for this difference. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 1-4(a), 2002 USPAP Standards Rule 2-1 and/or 2002 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **3.** In her appraisal report for the Subject property, she failed to use in the Sales Comparison Approach, sales of properties similar to the Subject property which were located closer to the Subject property than the sales she selected as sales comparables or in the alternative, she failed to explain in the appraisal report her reasons for excluding these sales from the Sales Comparison Approach. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 1-4(a), 2002 USPAP Standards Rule 2-1 and/or 2002 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 rendered appraisal services in a careless or negligent manner that affected the credibility of the appraisal report for the Subject Property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Susan Vermeire was ordered to pay a total civil penalty of three hundred dollars (\$300.00) and complete fourteen (14) hours of additional education in a class related to Residential Report Writing and complete fifteen (15) hours of additional education in a class related to USPAP, including passage of the exam.

MARCIA WEST, an Ohio Licensed Residential Real Estate Appraiser from Willard, Ohio, was found in violation of the following with respect to an appraisal report: **1.** In her appraisal report for the Subject property, she reported that she was a State Certified Residential Appraiser when in fact she was a Licensed Residential Real Estate Appraiser in the State of Ohio. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and/or 4763.11(G)(8) as those sections incorporate 2005 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) Standards Rule 2-1 and/or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A). **2.** In her appraisal report for the Subject property, she failed to describe her lack of knowledge and/or experience in valuing the Subject property and she failed to describe the steps she took to complete the appraisal assignment competently. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 2-1 and/or the Competency 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 identify or analyze the zoning for the Subject property and she failed to develop an opinion of the highest and best use for the Subject property, or in the alternative, she failed to clearly identify and explain her departure from the specific requirements of USPAP Standards Rule 1. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-3, 2005 USPAP Standards Rule 2-1 and/or 2005 USPAP Standards Rule 2-2(b)(xi) by operation of Ohio Revised Code Section 4763.13(A). **4.** In her appraisal report for the Subject property, she completed a “cost method of valuation” that failed to develop or analyze the specific requirements required in the completion of the Cost Approach. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-4(b), 2005 USPAP Standards Rule 2-1 and/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 correctly invoke the Departure Rule when she failed to complete the necessary and applicable Sales Comparison Approach or the Income Approach. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-4(a), 2005 USPAP Standards Rule 1-4(c), 2005 USPAP Standards Rule 2-2(b)(xi) and/or the Departure Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A). **6.** In the Multi Purpose Supplemental Addendum included with her appraisal report for the Subject property, she reported, by checking the individual boxes in the Extent of the Appraisal Process Section, that she applied certain processes in the completion of the appraisal process for the Subject property when in fact she did not apply some or all of these processes in the completion of the appraisal process for the Subject property. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 2-1 and/or 2005 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 committed substantial errors of omission or commission that significantly affected the appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/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.** 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) and/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). **9.** She completed a misleading appraisal report for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and/or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 2-1 and/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, Marcia West was ordered to pay a civil penalty of three hundred dollars (\$300.00) and complete fifteen (15) hours of additional education in a class related to USPAP, including passage of the exam and her Ohio Residential Real Estate Appraiser License was suspended thirty (30) days.

JASON YONKER, an Ohio Licensed Residential Real Estate Appraiser from Fostoria, Ohio, was found in violation of the following with respect to an appraisal report: **1.** He failed to promote or preserve the public trust inherent in the professional appraisal practice when he submitted to his client an appraisal report of the Subject property that contained one or more of the following errors: he failed to accurately report one or more characteristics of the sales comparables in the Sales Comparison Approach; or he failed to provide accurate photographs of the sales comparables from the Sales Comparison Approach in his appraisal report; or he failed to report and analyze in his appraisal report all sales of the Subject property that occurred within three years prior to the effective date of the appraisal; or he failed to correctly report the Subject property's zoning classification and description, site dimensions, flood map information, census tract information and county information. 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 the Ethics Rule for 2006 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") by operation of Ohio Revised Code Section 4763.13(A). **2.** 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), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate the Competency Rule in 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Jason Yonker was ordered to pay a civil penalty of five hundred dollars (\$500.00) and complete fourteen (14) hours of additional education in a class related to USPAP and pass the class exam.

TANYA ZIEGLER, an Ohio Licensed Residential Real Estate Appraiser from Westerville, Ohio, was found in violation of the following with respect to an appraisal report: **1.** In her appraisal report for the Subject property, she reported Sales Comparable #2 had "no other sales within the previous 1 year" when in fact public records show Sales Comparable #2 sold in November of 2003 for \$81,500 and she failed to report her reconciliation of this prior sale for Sales Comparable #2 with its sale in February of 2004 for \$106,000 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 2004 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(a), 2004 USPAP Standards 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 her appraisal report for the Subject property, she reported Sales Comparable #3 had "no other sales within the previous 1 year" when in fact public records show Sales Comparable #3 sold in February of 2004 for \$60,000 and she failed to report her reconciliation of this prior sale for Sales Comparable #3 with its sale in April of 2004 for \$110,000 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 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards 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 her appraisal report for the Subject property, she made a garage adjustment for a half car difference between Sales Comparable #3 and the Subject property but she did not make a garage adjustment for the half car difference for Sales Comparables #1 and #2, or in the alternative, she failed to report her basis for concluding no garage adjustment was necessary for Sales Comparables #1 and #2. 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 1-4(a), 2004 USPAP Standards 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 the Subject property's specific zoning classification or description. Accordingly, she violated Ohio Revised Code Section 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). **5.** In her appraisal report for the Subject property, she rendered appraisal services in a careless or negligent manner 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). **6.** In her workfile for the Subject property that she submitted to the Ohio Division of Real Estate & Professional Licensing, she failed to include copies from her verification sources which she cite she consulted or supported her conclusions for Sales Comparables # 2 or #3. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(14) or 4763.14 as those sections incorporate the Record Keeping Section of the Ethics Rule for 2004 USPAP.

For all these violations, Tanya Ziegler was ordered to pay a civil penalty of three hundred dollars (\$300.00) and to complete fifteen (15) hours of additional education in a class related to USPAP, including passing the exam.