

SUSPENSIONS/FINES/ADDITIONAL EDUCATION & REPRIMANDS

MARGO BEHNFELDT, an Ohio Certified Residential Real Estate Appraiser from Napoleon, 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 adjust for the improvements listed in the multiple listing service for Sales Comparable #1 and/or Sales Comparable #3 as compared to the Subject property, or in the alternative, she failed to summarize her reasons for concluding no condition adjustment was necessary for Sales Comparable #1 and/or Sales Comparable #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 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 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 summarize her reasons for concluding Sales Comparable #2's condition was superior to the Subject property, or in the alternative, the workfile documents she provided to the Division during its investigation failed to contain information supporting her conclusion regarding Sales Comparable 2's condition. 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 Rules 1-1(a), 2005 USPAP Standards Rules 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Record Keeping Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** In her appraisal report for the Subject property, she failed to correctly report the Subject property's zoning classification and/or zoning description. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 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).

For all these violations, Margo Behnfeldt was ordered to complete fifteen (15) hours of additional education in a class related to Residential Report Writing, including passing the class exam.

TIMOTHY GILCHRIST, an Ohio Licensed Residential Real Estate Appraiser from Gahanna, 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 summarize his reasons for concluding the value for the Subject property was \$499,000 as of May 8, 2005 when his workfile documents indicate the Subject property was listed for sale at \$479,000. 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 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to report Comparable Sale #1 was located in the City of Oakwood and he failed to make an adjustment to Comparable Sale #1 for its location difference since the Subject property was located in the City of Kettering, or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary for this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 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, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to make a site size adjustment for Comparable Sale #2 and/or #3 as compared to the Subject property, or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary for this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 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, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he failed to correctly adjust the Comparable Sales for their garage differences as compared to the Subject property, or in the alternative, he failed to summarize his reasons for making the adjustments he did or did not make for the garage differences. 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 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **5.** During the course of the investigation conducted by the Division, he provided the Division with documents he claimed to be his workfile, but none of the workfile documents provided supported his adjustments pertaining to one or more of the following items: site size; gross living area; basement; heating/cooling and/or garage. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(6) 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).

In a second appraisal, Timothy Gilchrist 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 seller of the Subject property as shown in the Subject property's sales contract was different than Subject property's owner of public record. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 2-1 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 select two sales on Victor Avenue, which were found in his workfile, (17 Victor Avenue with a sale price of \$60,000 and 116 Victor Avenue with a sale price of \$65,000) as comparable sales in the Sales Comparison Approach, or in the alternative, he failed to summarize his reasons for excluding these sales from the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to summarize his reasons for concluding the value for the Subject property was \$75,000 when his Sales Comparable #2 had an adjusted sale price of \$61,500 and it was: located the closest in terms of proximity to the Subject property; was located on the same street as the Subject property; and/or it did not have any prior sales within 1 year of its date of sale from May of 2005. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he reported Sales Comparable #1 had prior sales that occurred on or about September 21, 2004 for \$24,051 and on or about September 21, 2004 for \$21,000, but he failed to provide sufficient analysis or reconciliation of these prior sales for Sales Comparable #1 with its sale in June of 2005 for \$84,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(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).

In a third appraisal, Timothy Gilchrist 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 seller of the Subject property as shown in the Subject property's sales contract was different than Subject property's owner of public record. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standard Rule 2-1 or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he reported Sales Comparable #1 had prior sales that occurred on or about November 3, 2005 for \$1,000; on or about November 3, 2005 for \$10,000; and on or about January 25, 2005 for \$20,000, but he failed to provide sufficient analysis or reconciliation of these prior sales for Sales Comparable #1 with its sale in November of 2005 for \$80,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(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 reported Sales Comparable #3 had prior sales that occurred on or about April 1, 2005 for \$18,500 and on or about August 18, 2004 for \$25,000, but he failed to provide sufficient analysis or reconciliation of these prior sales for Sales Comparable #3 with its sale in June of 2005 for \$85,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he reported Sales Comparable #5 had a prior sale that occurred on or about January 10, 2005 for \$16,500, but he failed to provide sufficient analysis or reconciliation of this prior sale for Sales Comparable #5 with its sale in June of 2005 for \$88,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he failed to make a condition adjustment to Sales Comparable #2 for condition differences as compared to the Subject property, or in the alternative, he failed to summarize in his appraisal report his basis for concluding no adjustment was necessary for the condition differences. 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 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he selected a Gross Rent Multiplier (hereinafter referred to as "GRM") of "105" for the Income Approach, but he failed to summarize his reasons for selecting "105" for the GRM in the Income Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(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).

In a fourth appraisal, Timothy Gilchrist 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 under contract for sale at the time of his report for \$66,000. 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 1-5(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 his analysis of the Subject property's sales contract. 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 1-5(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to report the seller of the Subject property as shown in the Subject property's sales contract was different than who he reported to be the Subject property's owner of record. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he reported Sales Comparable #2 had prior sales that occurred in October of 2003 for \$10,000 and in June of 2003 for \$12,500, but he failed to provide sufficient analysis or reconciliation of these prior sales for Sales Comparable #2 with its sale in February of 2004 for \$61,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he reported Sales Comparable #4 had a prior sale that occurred in October of 2003 for \$33,700, but he failed to provide sufficient analysis or reconciliation of these prior sales for Sales Comparable #4 with its sale in February of 2004 for \$70,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he reported Sales Comparable #5 had prior sales that occurred in February of 2003 for \$0.00 and in June of 2003 for \$0.00, but he failed to provide sufficient analysis or reconciliation of these prior sales for Sales Comparable #5 with its sale in April of 2004 for \$75,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **7.** In his appraisal report for the Subject property, he failed to select four sales on Prescott Avenue, which were found in his workfile, (4906 Prescott Avenue with a sale price of \$39,900; 4621 Prescott Avenue with a sale price of \$41,000; 4534 Prescott Avenue with a sale price of \$40,000; and 4509 Prescott Avenue with a sale price of \$36,500) as comparable sales in the Sales Comparison Approach, or in the alternative, he failed to summarize his reasons for excluding these sales from the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **8.** In his appraisal report for the Subject property, he included an exterior photograph that he claims to be Sales Comparable #5 when in fact the included photograph is not a photograph of Sales Comparable #5. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 2-1 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, Timothy Gilchrist was issued a public reprimand; ordered to pay a civil penalty of one thousand dollars (\$1,000.00); and ordered to complete fifteen (15) hours of

additional education in a class related to Uniform Standards of Professional Appraisal Practice (USPAP), including passing the class exam.

BRIAN GRANCHA, an Ohio Certified Residential Real Estate Appraiser from Cleveland, 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 clearly and conspicuously identify or state all extraordinary assumptions he made in the completion of the appraisal assignment for the Subject property, or in the alternative, he inconsistently reported his appraisal was an “as-is” assignment when his appraisal was subject to the extraordinary assumption that the exterior condition of the Subject property was the same as the interior condition of the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2010 USPAP Standards Rule 1-1(a), 2010 USPAP Standards Rule 1-2(f), 2010 USPAP Standards Rule 2-1 or 2010 USPAP Standards Rule 2-2(b)(x) operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to adjust in the Sales Comparison Approach for the condition differences for Sales Comparables #3, #4 and/or #5 as compared to the Subject property, or in the alternative, he failed to sufficiently summarize his reasons for concluding no condition adjustment was necessary for these differences. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2010 Standards Rule 1-1(a), 2010 USPAP Standards Rule 1-6(a), 2010 USPAP Standards Rule 2-1 or 2010 USPAP Standards Rule 2-2(b)(viii) operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to sufficiently summarize his reasons for concluding Sales Comparable 2’s condition was “Good”, when it sold for \$53,000 in June of 2010, with his conclusion that Sales Comparable #3’s condition was “Average”, when it sold for \$134,000 in May of 2010; it was rehabbed; and it was included “to show what the subject might be worth should the deferred maintenance be resolved.” Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2010 Standards Rule 1-1(a), 2010 USPAP Standards Rule 1-6(a), 2010 USPAP Standards Rule 2-1 or 2010 USPAP Standards Rule 2-2(b)(viii) operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he failed to consistently adjust the sales comparables for their gross living area differences as compared to the Subject property, or in the alternative, he failed to sufficiently summarize his reasons for making a different gross living area adjustment for Sales Comparable #2. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2010 Standards Rule 1-1(a), 2010 USPAP Standards Rule 1-6(a), 2010 USPAP Standards Rule 2-1 or 2010 USPAP Standards Rule 2-2(b)(viii) operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Brian Grancha was ordered to complete fifteen (15) hours of additional education in a class related to Uniform Standards of Professional Appraisal Practice (USPAP), including passing the class exam.

AMY HUMPHREY, 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 report the Subject property had an expired listing as of November 30, 2006 for \$54,000 and a canceled listing as of July 12, 2006 for \$57,000 and she failed to report her analysis or reconciliation of these prior listings for the Subject property with her value conclusion as of July 4, 2007 for \$75,000. Accordingly, she violated Ohio Revised Code Sections 4763.11 (G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-1(b), 2006 USPAP Standards Rule 2-1, 2006 USPAP Standards Rule 2-2(b)(viii) or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In her

appraisal report for the Subject property, she failed to report the Subject property was located adjacent to a commercial building, and she failed to adjust the sales comparables in the Sales Comparison Approach for this external influence or in the alternative, she failed to summarize her reasons for concluding no adjustment was necessary for this difference. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **3.** In her appraisal report for the Subject property, she reported Sales Comparable #1 had a prior sale that occurred on July 10, 2006 for \$48,500 but she failed to report her analysis or reconciliation of this prior sale for Sales Comparable #1 with its sale in December of 2006 for \$95,000, which she used in the Sales Comparison Approach. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **4.** In her appraisal report for the Subject property, she reported Sales Comparable #2 had prior sales that occurred on March 2, 2006 for \$36,000 and on March 2, 2006 for \$57,000 but she failed to report her analysis or reconciliation of these prior sales for Sales Comparable #2 with its sale in July of 2006 for \$91,500, which she used in the Sales Comparison Approach. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **5.** In her appraisal report for the Subject property, she failed to accurately report the site value for the Subject property in the Cost Approach, or in the alternative, she failed to maintain in her workfile, or she failed to provide to the Division during its investigation, data, information or documentation supporting this conclusion. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1, 2006 USPAP Standards Rule 2-2(b)(viii) or the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Amy Humphrey was ordered to pay a civil penalty of three hundred dollars (\$300.00); complete fifteen (15) hours of additional education in a class related to Uniform Standards of Professional Appraisal Practice (USPAP), including passing the class exam; and complete fifteen (15) hours of additional education in a class related to Residential Report Writing, including passing the class exam.

SHAWN LONG, an Ohio Certified General Real Estate 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, his certification and/or his scope of work indicated that he performed a complete visual inspection of the interior and exterior areas of the Subject property when in fact he did not inspect the interior areas of the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2010 USPAP Standards Rule 1-1(a), 2010 USPAP Standards Rule 2-1(a) or the Conduct Section of the Ethics Rule for 2010 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to name the individual or individuals who he relied on in the completion of the appraisal report for the Subject property and he failed to summarize any significant professional assistance from any individual or individuals in the performance or preparation of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate 2010 USPAP Standards Rule 2-1(a), 2010 USPAP Standards Rule 2-2(b)(vii) or the

Conduct Section of the Ethics Rule for 2010 USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Shawn Long was ordered to pay a civil penalty of two hundred dollars (\$200.00); complete fifteen (15) hours of additional education in a class related to Uniform Standards of Professional Appraisal Practice (USPAP); and Shawn Long's Ohio General Real Estate Appraiser Certificate was suspended thirty (30) days.

JAMES PLUMMER, III, an Ohio Certified Residential Real Estate Appraiser from Scottsdale, Arizona 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 each of the offering prices and offering dates for the Subject property that occurred within twelve months of the effective date of his appraisal report, and he failed to report his analysis for each of the prior offerings. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2009 USPAP Standards Rule 1-1(a), 2009 USPAP Standards Rule 1-1(b), 2009 USPAP Standards Rule 1-6(a), 2009 USPAP Standards Rule 2-1, 2009 USPAP Standards Rule 2-2(b)(viii) or the Conduct Section of the Ethics Rule for 2009 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to report the Subject property was located adjacent to a service station, and he failed to adjust the sales comparables in the Sales Comparison Approach for this external influence or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary for this difference. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2009 USPAP Standards Rule 1-1(a), 2009 USPAP Standards Rule 1-6(a), 2009 USPAP Standards Rule 2-1, 2009 USPAP Standards Rule 2-2(b)(viii) or the Conduct Section of the Ethics Rule for 2009 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to select the sale of 946 Mayfield Place, Columbus, Ohio, which occurred in April of 2009 for \$41,000, as a sales comparable for the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2009 USPAP Standards Rule 1-1(a), 2009 USPAP Standards Rule 1-6(a), 2009 USPAP Standards Rule 2-1, 2009 USPAP Standards Rule 2-2(b)(viii) or the Conduct Section of the Ethics Rule for 2009 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 his reasons for concluding the value of the Subject property was \$92,000 as of October 22, 2009 when the Subject property was under contract as of the effective date of his appraisal report for \$77,000. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2009 USPAP Standards Rule 1-1(a), 2009 USPAP Standards Rule 1-6(a), 2009 USPAP Standards Rule 2-1, 2009 USPAP Standards Rule 2-2(b)(viii) or the Conduct Section of the Ethics Rule for 2009 USPAP by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he reported Sales Comparable #4 had a prior sale that occurred on September 25, 2007 for \$80,000 but he failed to report his reconciliation of this prior sale of Sales Comparable #4 with its sale in November of 2007 for \$95,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2009 USPAP Standards Rule 1-1(a), 2009 USPAP Standards Rule 1-6(a), 2009 USPAP Standards Rule 2-1 or 2009 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he incorrectly made a negative adjustment to Sales Comparable #3 for the gross building area difference, as compared to the Subject property, when he should have made a positive adjustment. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2009 USPAP

Standards Rule 1-1(a), 2009 USPAP Standards Rule 1-6(a), 2009 USPAP Standards Rule 2-1 or 2009 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **7.** In his appraisal report for the Subject property, he failed to provide consistent analysis of the supply and demand for the Subject property's neighborhood. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2009 USPAP Standards Rule 1-1(a), 2009 USPAP Standards Rule 2-1 or 2009 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **8.** In his appraisal report for the Subject property, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report, or in the alternative, he completed a misleading appraisal report 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 2009 USPAP Standards Rule 1-1(c), 2009 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2009 USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, James Plummer III was ordered to pay a civil penalty of five hundred dollars (\$500.00); complete fifteen (15) hours of additional education in a class related to Residential Report Writing, including passing the class exam; complete fifteen (15) hours of additional education in a class related to Uniform Standards of Professional Appraisal Practice (USPAP); and James W. Plummer, III's Ohio Residential Real Estate Certificate was suspended thirty (30) days.

KARL SCHABEL, an Ohio Certified Residential Real Estate Appraiser from Fremont, 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 proximity to the landfill for Allied Waste Services, and he failed to adjust for the landfill in the Sales Comparison Approach and Cost Approach, or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary for the Subject property's proximity to the landfill. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to report the Subject property's proximity to a railroad, and he failed to adjust for the railroad in the Sales Comparison Approach and Cost Approach, or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary for the Subject property's proximity to the railroad. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to report in the Sales Comparison Approach, as reported in his workfile copies, that Sales Comparable #1 had a "breakwall, canal and dockage available" and he failed to adjust Sales Comparable #1 for these differences as compared to the Subject property, or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary for these differences. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he reported in the Sales Comparison Approach that Sales Comparable #2 was a "Lake Front" property, but he failed to adjust Sales Comparable #2

for this location difference as compared to the Subject property, or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary for this location difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he failed to report in the Sales Comparison Approach, as reported in his workfile copies, that Sales Comparable #3 had a “canal and dockage available” and he failed to adjust Sales Comparable #3 for these differences as compared to the Subject property, or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary for these differences. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he reported in the Sales Comparison Approach that Sales Comparable #4 was a “Lake Front” property, but he failed to adjust Sales Comparable #4 for this location difference as compared to the Subject property, or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary for this location difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **7.** In his appraisal report for the Subject property, he failed to report in the Sales Comparison Approach, as reported in his workfile copies, that Sales Comparable #5 had a “breakwall, canal and dockage available” and he failed to adjust Sales Comparable #5 for these differences as compared to the Subject property, or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary for these differences. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **8.** In his appraisal report for the Subject property, he failed to report the Subject property was located in Erie Township when all of his sales comparables for the Sales Comparison Approach were located in Bay Township and he failed to adjust the sales comparables for this location difference, or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary for this location difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **9.** In his appraisal report for the Subject property, he reported the Subject property had a prior sale that occurred on May 24, 2005 for \$67,760 but he failed to provide sufficient analysis or reconciliation of this prior sale for the Subject property with his value conclusion of \$225,000 as of January 25, 2006. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-5(b), 2005 USPAP Standards Rule 2-1, 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); **10.** In his appraisal report for the Subject property, he failed to accurately report the distance between the Subject property and one or more of the sales comparables in Sales Comparison Approach, or in the alternative, he failed to summarize his definition of “blocks”. Accordingly, he violated

Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **11.** In his appraisal report for the Subject property, he failed to accurately report the Specific Zoning Classification, Zoning Description and Zoning Compliance for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2005 USPAP 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, or in the alternative, he completed a misleading appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(c), 2005 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Karl Schabel was ordered to pay a civil penalty of three hundred fifty dollars (\$350.00); complete fifteen (15) hours of additional education in a class related to Residential Report Writing, including passing the class exam; and Karl Schabel's Ohio Residential Real Estate Certificate was suspended ninety (90) days.

MARCELLUS SMITH, an Ohio Licensed Residential Real Estate Appraiser from Dayton, Ohio was found in violation of the following with respect to an appraisal report: **1.** He failed to maintain his workfile, or in the alternative, he failed to provide to the Division during the investigation, copies of data, information or other documentation supporting his conclusions found in his appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(8) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2005 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 Subject property's prior offering prices and dates in the twelve months prior to the effective date of his appraisal report and/or he failed to analyze or reconcile these prior offerings of the Subject property with his value conclusion of \$66,000. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-1(b), 2005 USPAP Standards Rule 1-5(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 explain his reasons for concluding the Subject property was worth \$66,000 when the Subject property's offering price at the time of his appraisal report was \$59,900. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-1(b), 2005 USPAP Standards Rule 1-5(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, Marcellus Smith was ordered to pay a civil penalty of three hundred dollars (\$300.00) and ordered to complete fifteen (15) hours of additional education in a class related to Uniform Standards of Professional Appraisal Practice (USPAP), including passing the class exam.

MICHAEL THOMAS, an Ohio Licensed Residential Real Estate Appraiser from Chardon, Ohio was found in violation of the following with respect to an appraisal report: **1.** During the

Division's investigation, he failed to maintain, or in the alternative, he failed to provide to the Division a signed and dated certification for the appraisal report involving the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(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); **2.** In his appraisal report for the Subject property, he failed to report the Subject property was under contract to be sold on or about September 13, 2005 from Roscoe Holmes to Jaquelyn & Darryl Williams for \$45,000 and he failed to sufficiently summarize his reconciliation of this sale price with his value conclusion of \$95,000 as of the effective date of his appraisal report, or in the alternative, he reported the Subject property had a prior transfer for \$45,000 but he failed to report when this transfer occurred and he failed to sufficiently summarize his reconciliation of this prior transfer with his value conclusion of \$95,000 as of September 16, 2005. 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 1-5(a), 2005 USPAP Standards Rule 1-5(b), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he reported the Subject property had a prior sale or transfer for \$0.00 from Roscoe Holmes and Lucy Holmes to Roscoe Holmes (hereinafter referred to as the "Holmes transfer") but he failed report the Holmes transfer occurred in July of 2005 and he failed to sufficiently summarize his reconciliation of this prior sale or transfer with his value conclusion of \$95,000 as of September 16, 2005. 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 1-5(b), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he failed to report Sales Comparable #2 had prior sales that occurred in July of 2004 for \$24,600 and in April of 2004 for \$23,400 and he failed to summarize his reconciliation of these prior sales with its sale in April of 2005 for \$95,000 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-1(b), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he failed to summarize the information analyzed, the appraisal procedures followed and/or the reasoning supporting his conclusion that estimated monthly market rent for the Subject property is \$800.00. 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 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he failed to summarize the information analyzed, the appraisal procedures followed and/or the reasoning supporting his conclusion that the gross rent multiplier in the Income Approach is "115". 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 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **7.** In his appraisal report for the Subject property, he failed to correctly report the Subject property's specific 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), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **8.** In his appraisal report for the Subject property, he failed to

adjust for the basement finish differences as compared to the Subject property for Sales Comparables # 2 and # 3 in the Sales Comparison Approach, or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **9.** In his appraisal report for the Subject property, he failed to report the attic was fully finished and the condition was very poor for Sales Comparable #3, as found in his workfile documents, or in the alternative, he failed to summarize his reasons for concluding Sales Comparable #3's condition was average and it had no attic. 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 1-1(b), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **10.** In his appraisal report for the Subject property, he failed to report the condition was poor for Sales Comparable #2, as found in his workfile documents, or in the alternative, he failed to summarize his reasons for concluding Sales Comparable #2's condition was average. 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 1-1(b), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **11.** In his appraisal report for the Subject property, he failed to report the attic was half finished for Sales Comparable #1, as found in his workfile documents, or in the alternative, he failed to summarize his reasons for concluding Sales Comparable #1 had no attic. 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 1-1(b), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **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, or in the alternative, he completed a misleading appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(c), 2005 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A).

In a second appraisal, Michael Thomas 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 under contract to be sold on or about August 2, 2005 from Countrywide Home Loans, Inc to Jacquelyn & Darryl Williams for \$36,000 and he failed to sufficiently summarize his reconciliation of this sale price with his value conclusion of \$95,000 as of the effective date of his appraisal report, or in the alternative, he reported the Subject property had a prior transfer for \$36,000 but he failed to report when this transfer occurred and he failed to sufficiently summarize his reconciliation of this prior transfer or sale with his value conclusion of \$95,000 as of August 2, 2005. 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 1-5(a), 2005 USPAP Standards Rule 1-5(b), 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 reported the Subject property had prior sales or transfers for \$0.00 from Fannie Mae to Countrywide Home Loans, Inc (hereinafter referred to as the "Fannie Mae transfer") and for

\$53,334.00 from Linda E Toson to Fannie Mae (hereinafter referred to as the “Toson transfer”) but he failed report the Fannie Mae transfer occurred in May of 2005 and the Toson transfer occurred in February of 2005 and he failed to sufficiently summarize his reconciliation of these prior sales or transfers with his value conclusion of \$95,000 as of August 2, 2005. 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 1-5(b), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to report Sales Comparable #2 had prior sales that occurred in July of 2004 for \$24,600 and in April of 2004 for \$23,400 and he failed to summarize his reconciliation of these prior sales with its sale in April of 2005 for \$95,000 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-1(b), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he failed to accurately report from Marshall & Swift, the source he cited he consulted, the estimated costs for the Subject property’s dwelling, or in the alternative, he failed to maintain in his workfile, which he supplied to the Division during its investigation, documentation in support of his conclusion for the estimated costs for the Subject property’s dwelling. 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 1-1(b), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix), the Conduct Section of the Ethics Rule for 2005 USPAP or the Record Keeping Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he failed to consistently report the estimated monthly market rent for the Subject property because in the Income Approach, he concluded the estimated monthly market rent is \$750.00 but in his single family comparable rent schedule, he concluded the estimated monthly market rent is \$800.00, or in the alternative, he failed summarize in his appraisal report his reasons for reaching these conclusions. 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 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he failed to summarize the information analyzed, the appraisal procedures followed and/or the reasoning supporting his conclusion that the gross rent multiplier in the Income Approach is “115”. 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 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **7.** In his appraisal report for the Subject property, he failed to correctly report the Subject property’s specific 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), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **8.** In his appraisal report for the Subject property, he failed to correctly adjust for the garage differences as compared to the Subject property for Sales Comparables # 1 and # 3 in the Sales Comparison Approach, or in the alternative, he failed to summarize his reasons for concluding a garage is an inferior property characteristic. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **9.** In

his appraisal report for the Subject property, he failed to adjust for the fireplace differences as compared to the Subject property for Sales Comparables # 2 and # 3 in the Sales Comparison Approach, or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 2-1 or 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 rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report, or in the alternative, he completed a misleading appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) or 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(c), 2005 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all of these violations, Michael Thomas was issued a public reprimand; ordered to pay a civil penalty of five hundred dollars (\$500.00); and ordered to complete fifteen (15) hours of additional education in a class related to Uniform Standards of Professional Appraisal Practice (USPAP), including passing the class exam.