

REVOCATIONS/PERMANENT SURRENDERS

WILLIAM WERNER, an Ohio Certified Residential Real Estate Appraiser from Broadview Heights, Ohio was found in violation of the following with respect to an appraisal report: **1.** He failed to prepare or make available when required by the Ohio Division of Real Estate and Professional Licensing (hereinafter referred to as the "Division") a copy of his appraisal report and workfile for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(8) 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 this violation, the Board found Mr. Werner's conduct rose to the level of revocation.

SUSPENSIONS/FINES/ADDITIONAL EDUCATION & REPRIMANDS

BENJAMIN CARTER, an Ohio Licensed Residential Real Estate Appraiser from Las Vegas, Nevada 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 Comparable Sale #2 in the Sales Comparison Approach that occurred on or about December 19, 2005 for \$184,300 and he failed to reconcile this prior sale of Comparable Sale #2 with its sale in September of 2006 pursuant to County Records for \$170,000 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **2.** 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) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a) or 2006 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to provide sufficient analysis of the subject property's sales contract. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-5(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Benjamin Carter was ordered to pay a two hundred fifty dollar (\$250.00) civil penalty.

BRIAN HOPKINS, 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 failed to correctly report the condition of Sales Comparable #1 or #3 as reported in Auditor Records, and subsequently, he failed to adjust the condition differences for Sales Comparables #1 or #3 as compared to the Subject property, or in the alternative, he failed to maintain in his workfile, which he provided to the Division during its investigation, copies of records that support his conclusion relating to the condition for Sales Comparables #1 and #3. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5),

4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1, 2006 USPAP Standards Rule 2-2(b)(viii), the Conduct Section of the Ethics Rule for 2006 USPAP, or the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to report the business located across from the Subject property, and subsequently, he failed to adjust for this external obsolescence in the Sales Comparison Approach and the Cost Approach, or he failed to summarize his reasons for concluding no adjustment was necessary for this external obsolescence. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1, 2006 USPAP Standards Rule 2-2(b)(viii), or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to report one or more prior sales/transfers for Sales Comparable # 1 that occurred between July 26, 2007 and January 3, 2007, and he failed to reconcile these prior sales/transfers with the sale of Sales Comparable # 1 in August of 2007 for \$92,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he failed to report one or more prior sales/transfers for Sales Comparable # 3 that occurred between August 20, 2007 and January 3, 2007 and he failed to reconcile these prior sales/transfers with the sale of Sales Comparable # 3 in September of 2007 for \$92,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he failed to correctly report the specific zoning classification and zoning description for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a) or 2006 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, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(b) or 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Brian Hopkins was ordered to complete fifteen (15) hours of additional education in a class related to USPAP, including passing the class exam and his Ohio Residential Real Estate Appraiser Certificate was suspended seven (7) days.

TIFFNEY HUGHES, an Ohio Licensed Residential Real Estate Appraiser from Columbus, Ohio was found in violation of the following with respect to an appraisal report: **1.** She failed to maintain copies of all appraisal reports for the Subject property, or in the alternative, she failed to provide to the Division during the Division's investigation copies of all appraisal reports for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(8) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2008-2009 USPAP by operation of Ohio Revised Code Sections 4763.13(A) and 4763.14; **2.** In the copy of the appraisal report for the Subject property supplied by the Complainant, she failed to report the Subject property contained a barn, and consequently, she

failed to make an adjustment to the Sales Comparables in the Sales Comparison Approach for the barn difference, or in the alternative, she failed to summarize her reasons for concluding no adjustment was necessary for the barn difference. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008-2009 USPAP Standards Rule 1-1(a), 2008-2009 USPAP Standards Rule 2-1 or 2008-2009 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Tiffney Hughes' Ohio Residential Real Estate Appraiser License was suspended thirty (30) days.

MATTHEW MADDEN, an Ohio Licensed Residential Real Estate Appraiser from Northfield, 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 May 28, 2004 for \$38,000, and he failed to reconcile this prior sale of the Subject property with his value conclusion as of April 30, 2007 for \$75,000. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-5(b), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to report his reconciliation of a prior expired listing for \$42,500 as of April 2006 for Sales Comparable #1 with its sale in February of 2007 for \$80,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-1(b), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to correctly report the Subject property's census tract information, the type of street for the Subject property and the specific zoning classification for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

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

BRENDA MORRIS, an Ohio Certified Residential Real Estate Appraiser from Grove City, 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 Subject property's specific zoning classification and 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 2008-2009 USPAP Standards Rule 1-1(a), 2008-2009 USPAP Standards Rule 1-2(e) or 2008-2009 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 correctly report the Subject property's zoning compliance and she failed to summarize her support or rationale for her opinion of highest and best use 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 2008-2009 USPAP Standards Rule 1-1(a), 2008-2009 USPAP Standards Rule 1-3(b), 2008-2009 USPAP Standards Rule 2-1 or 2008-2009 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 summarize her reasons for selecting one or more sales comparables for the Sales Comparison Approach that were located beyond her defined neighborhood boundaries for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008-2009 USPAP Standards Rule 1-1(a), 2008-2009 USPAP Standards Rule 2-1 or 2008-2009 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Brenda Morris was ordered to pay a three hundred dollar (\$300.00) civil penalty and complete fifteen (15) hours of additional education in a class related to Residential Market Analysis & Highest & Best Use, including passing the class exam.

HEATHER NOBLES, an Ohio Certified Residential Real Estate Appraiser from Granville, Ohio was found in violation of the following with respect to an appraisal report: **1.** In her Scope of Work and Appraiser's Certification, she stated she performed a complete visual inspection of the interior areas of the Subject property when in fact she did not perform a visual interior inspection of the Subject property, or in the alternative, she failed to clearly and conspicuously identify or state all extraordinary assumptions she made in the completion of the appraisal assignment 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 2009 USPAP Standards Rule 1-1(a), 2009 USPAP Standards Rule 1-2(g), 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 her appraisal report for the Subject property, she failed to identify the individual or individuals who she relied on in the completion of the appraisal report for the Subject property and she failed to summarize any significant professional assistance from any individual or individuals in the performance or preparation of the appraisal report. Accordingly, she 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 2009 USPAP Standards Rule 1-1(a), 2009 USPAP Standards Rule 2-1, 2009 USPAP Standards Rule 2-2(b)(vii) or the Conduct Section of the Ethics Rule for 2009 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** In her appraisal report for the Subject property, she failed to accurately report from her source, Marshall And Swift, the "Estimated Cost New" for the Subject property's "Dwelling", or in the alternative, she failed to maintain in her workfile or make available when requested during the Division's investigation, a copy of data, information or documentation necessary to support her conclusion. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(8) or 4763.11(G)(14) as those sections incorporate 2009 USPAP Standards Rule 2-1 or the Record Keeping Section of the Ethics Rule for 2009 USPAP by operation of Ohio Revised Code Section 4763.13(A); **4.** In her appraisal report for the Subject property, she failed to make consistent functional utility adjustments in the Sales Comparison Approach when comparing the Subject property to the Sales Comparables relating to Sales Comparables # 2, 5 and 6, or in the alternative, she failed to summarize her reasons for making inconsistent functional utility adjustments to these Sales Comparables. Accordingly, she 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(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); **5.** In her appraisal report for the Subject property, she committed substantial error of omission or commission that significantly affected the appraisal report, or in the alternative, she rendered appraisal services in a negligent or careless manner by

making a series of errors that affected the credibility of the appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2009 USPAP Standards Rule 1-1(b) or 2009 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Heather Nobles was ordered to pay a two hundred fifty dollar (\$250.00) civil penalty; complete fifteen (15) hours of additional education in a class related to USPAP, including passing the class exam; and her Ohio Residential Real Estate Appraiser Certificate was suspended thirty (30) days.

SURANDER SAINI, an Ohio Certified Residential Real Estate Appraiser from North Olmsted, 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 Comparable Sale #1 in the Sales Comparison Approach that occurred on or about June 27, 2008 for \$142,000 and he failed to reconcile this prior sale of Comparable Sale #1 with its sale in December of 2008 for \$121,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008-2009 USPAP Standards Rule 1-1(a), 2008-2009 USPAP Standards Rule 1-6(a), 2008-2009 USPAP Standards Rule 2-1 or 2008-2009 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 a prior sale of Comparable Sale #2 in the Sales Comparison Approach that occurred on or about October 5, 2007 for \$167,000 and he failed to reconcile this prior sale of Comparable Sale #2 with its sale in October of 2008 for \$133,200, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008-2009 USPAP Standards Rule 1-1(a), 2008-2009 USPAP Standards Rule 1-1(b), 2008-2009 USPAP Standards Rule 1-6(a), 2008-2009 USPAP Standards Rule 2-1 or 2008-2009 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to report a prior sale of Comparable Sale #3 in the Sales Comparison Approach that occurred on or about April 24, 2007 for \$160,000 and he failed to reconcile this prior sale of Comparable Sale #3 with its sale in June of 2007 for \$132,500, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008-2009 USPAP Standards Rule 1-1(a), 2008-2009 USPAP Standards Rule 1-1(b), 2008-2009 USPAP Standards Rule 1-6(a), 2008-2009 USPAP Standards Rule 2-1 or 2008-2009 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he failed to report a prior sale of Comparable Sale #4 in the Sales Comparison Approach that occurred on or about November 15, 2007 for \$22,500 and he failed to reconcile this prior sale of Comparable Sale #4 with its listing price in June of 2008 for \$138,900, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008-2009 USPAP Standards Rule 1-1(a), 2008-2009 USPAP Standards Rule 1-1(b), 2008-2009 USPAP Standards Rule 1-6(a), 2008-2009 USPAP Standards Rule 2-1 or 2008-2009 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he reported the condition of Comparable Sales #4 and #5 as average when he described their condition as other than average in workfile documents submitted to the Division during its investigation. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008-2009 USPAP Standards Rule 1-1(a), 2008-2009 USPAP Standards Rule 1-1(b), 2008-2009 USPAP Standards Rule 1-6(a), 2008-2009 USPAP Standards Rule 2-1, 2008-2009 USPAP Standards Rule 2-2(b)(viii) or the Conduct Section of the Ethics Rule for 2008-2009 USPAP by operation of Ohio

Revised Code Section 4763.13(A); **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) or 4763.11(G)(7) as those sections incorporate 2008-2009 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

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

SU CHI STRAKA, an Ohio Certified Residential Real Estate Appraiser from Parma, 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 two expired listings, one for \$112,900 and another expired listing for \$107,900 as of June of 2005, and she failed to report her reconciliation of these expired listings with her value conclusion for the Subject property of \$145,000 as of August 4, 2005. 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(b), 2005 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In her appraisal report for the Subject property, she failed to report or provide her analysis of loan charges/concessions to be paid by the seller as shown in the Subject property's sales contract. 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 1-5(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 her appraisal report for the Subject property, she failed to accurately report the Single Family Housing Prices for the Subject property's neighborhood. 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) 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 reported the Subject property's sale price was \$145,000 when the sales contract for the Subject property indicated the Subject property's sale price was \$141,000. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 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); **5.** In her appraisal report for the Subject property, she reported in the Sales Comparison Approach and adjusted for the Subject property's location on a high traffic street, but she failed to make an external obsolescence adjustment in the Cost Approach for the Subject property's high traffic, 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. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **6.** In her appraisal report for the Subject property, she failed to report the Subject property was subject to a homeowner's association fee and she failed to complete the "PUD" section of her appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a) or 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **7.** In her appraisal report for the Subject property, she failed to correctly report the specific zoning classification and description for the Subject property. Accordingly, she violated Ohio Revised Code Sections

4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a) 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 failed to report the Subject property contained a sun room. 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) or 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A); **9.** In her appraisal report for the Subject property, she failed to adjust for Sales Comparable #3's basement differences as compared to the Subject property, or in the alternative, she failed to summarize in her appraisal report her basis for concluding no basement adjustment was necessary for Sales Comparable #3. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **10.** She completed a misleading appraisal report for the Subject property, or in the alternative, she rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 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, Su Chi Straka was ordered to pay a three hundred dollar (\$300.00) civil penalty; complete fifteen (15) hours of additional education in a class related to USPAP, including passing the class exam; complete fifteen (15) hours of additional education in a class related to Residential Report Writing, including passing the class exam and her Ohio Residential Real Estate Appraiser Certificate was suspended forty five (45) days.