

REVOCATIONS/PERMANENT SURRENDERS

LEE COLEMAN JR., an Ohio Licensed Residential Real Estate Appraiser from East Cleveland, Ohio, was found in violation of the following with respect to seven separate appraisal reports: He failed to prepare, maintain or make available when required by the Ohio Division of Real Estate and Professional Licensing a copy of his appraisal report and workfile for seven separate appraisal reports. Accordingly, he violated Ohio Revised Code Sections 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 by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Lee Coleman Jr., 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.

THOMAS GAVANDITTI, an Ohio Certified Residential Real Estate Appraiser from Solon, Ohio, was found in violation of the following with respect to an appraisal report: **1.** He failed to retain for a period of five years the original or a copy of the appraisal report and workfile for the Subject property, or in the alternative, he failed to cooperate with the Ohio Division of Real Estate & Professional Licensing (hereinafter referred to as "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)(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 2002 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 complete or report information in several sections 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 2002 USPAP Standards Rule 1-1(a), 2002 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). **3.** In his appraisal report for the Subject property, he failed to complete the Cost Approach or he failed to provide in his appraisal report comments consistent with the data contained 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 2002 USPAP Standards Rule 1-1(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 his appraisal report for the Subject property, he failed to correctly report the specific zoning classification and description for the Subject property and he failed to provide any analysis regarding the Subject property's the highest and best use as improved as a result of a portion of the Subject property's site being zoned for "General Business". 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), 2002 USPAP Standards Rule 1-3, 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 identify in the map addendum or report in the appraisal report the Subject property's neighborhood boundaries and characteristics. 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). **6.** In his appraisal report for the Subject property, he failed to accurately report the Single Family Housing 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 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). **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 2002 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 2002 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 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. Gavanditti was found in violation of the following: **1.** He failed to retain for a period of five years the workfile associated with the appraisal report for the Subject property, or in the alternative, he failed to cooperate with the Ohio Division of Real Estate & Professional Licensing (hereinafter referred to as "the Division") by failing to make available for inspection a copy of his workfile for the Subject property when required by the Division. Accordingly, he violated Ohio Revised Code Sections 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 2003 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 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 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-2(e), 2003 USPAP Standards Rule 1-3, 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 accurately report the Single Family Housing 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 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 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). **5.** In his appraisal report for the Subject property, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) 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). **6.** 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 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).

In a third appraisal report, Mr. Gavanditti was found in violation of the following: **1.** In his appraisal report for the Subject property, he incorrectly reported Comparable Sale #2 in the Sales Comparison Approach sold for \$235,000 in November of 2000 when the sales data for Comparable Sale #2 from the Huron County Auditor website indicated no such sale occurred and his workfile submitted to the Ohio Division of Real Estate and Professional Licensing (hereinafter referred to as “the Division”) did not contain documentation demonstrating this sale of Comparable Sale #2 occurred. 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 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 1-5(c), 2002 USPAP Standards Rule 2-1, 2002 USPAP Standards Rule 2-2(b)(ix), the Conduct Section of the Ethics Rule for 2002 USPAP and/or the Record Keeping 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 incorrectly reported Comparable Sale #3 in the Sales Comparison Approach sold for \$240,000 in March of 2001 when the sales data for Comparable Sale #3 from the Huron County Auditor website indicated no such sale occurred and his workfile submitted to the Division did not contain documentation demonstrating this sale of Comparable Sale #3 occurred. 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 2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 1-4(a), 2002 USPAP Standards Rule 1-5(c), 2002 USPAP Standards Rule 2-1, 2002 USPAP Standards Rule 2-2(b)(ix), the Conduct Section of the Ethics Rule for 2002 USPAP and/or the Record Keeping Section of the Ethics Rule for 2002 USPAP by operation of Ohio Revised Code Section 4763.13(A). **3.** In his appraisal report for the Subject property, he failed to provide with his appraisal report accurate photographs of one or more Comparable Sales. 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 2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 2-1, the Conduct Section of the Ethics Rule for 2002 USPAP and/or the Supplemental Standards Rule for 2002 USPAP by operation of Ohio Revised Code Section 4763.13(A). **4.** In his appraisal report for the Subject property, he reported Comparable Sale #2 in the Sales Comparison Approach was a 3.12 acre site when land data for Comparable Sale #2 from the Huron County Auditor website indicated it was a 103.8 acre site and his workfile submitted to the Division did not contain documentation supporting his conclusion Comparable Sale #2 was a 3.12 acre site. 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 2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 1-4(a), 2002 USPAP Standards Rule 1-5(c), 2002 USPAP Standards Rule 2-1, 2002 USPAP Standards Rule 2-2(b)(ix), the Conduct Section of the Ethics Rule for 2002 USPAP and/or the Record Keeping Section of the Ethics Rule for 2002 USPAP by operation of Ohio Revised Code Section 4763.13(A). **5.** In his appraisal report for the Subject property, he reported Comparable Sale #3 in the Sales Comparison Approach was a .52 acre site when land data for Comparable Sale #3 from the Huron County Auditor website indicated it was a 13.695 acre site and his workfile submitted to the Division did not contain documentation supporting his conclusion Comparable Sale #3 was a .52 acre site. 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 2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 1-4(a), 2002 USPAP Standards Rule 1-5(c), 2002 USPAP Standards Rule 2-1, 2002 USPAP Standards Rule 2-2(b)(ix), the Conduct Section of the Ethics Rule for 2002 USPAP and/or the Record Keeping Section of the Ethics Rule for 2002 USPAP by operation of Ohio Revised Code Section 4763.13(A). **6.** In his appraisal report for the Subject property, he reported Comparable Sale #3 in the Sales Comparison Approach had a gross living area of 2,163 square feet when residential data for Comparable Sale #3 from the Huron County Auditor website indicated it had over 3,200 square feet of living area and his workfile submitted to the Division did not contain documentation supporting his conclusion Comparable Sale #3 had 2,163 square feet of gross living area. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and/or 4763.11(G)(8) as those sections incorporate 2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 1-4(a), 2002 USPAP Standards Rule 1-5(c), 2002 USPAP Standards Rule 2-1, 2002 USPAP Standards Rule 2-2(b)(ix), the Conduct Section of the Ethics Rule for 2002 USPAP and/or the Record Keeping Section of the Ethics Rule for 2002 USPAP 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 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 2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 1-2(e), 2002 USPAP Standards Rule 2-1 and/or the Supplemental Standards Rule for 2002 USPAP 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 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). **9.** 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). **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 2002 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A). **11.** He completed a misleading appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) 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 fourth appraisal report, Mr. Gavanditti was found in violation of the following: **1.** In his appraisal report for the Subject property, he failed to select comparable sales that were located in the City of Canton like the Subject property, and he failed to make a location adjustment in the Sales Comparison Approach for this location difference between the Subject property and the comparable sales, or in the alternative, he failed to summarize his basis for concluding no location adjustment was necessary in recognition of this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2002 Uniform Standards of Professional Appraisal Practice Standards Rule 1-1(a), 2002 USPAP Standards Rule 2-1 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's proximity to Interstate 77 and he failed to make an adjustment in the Sales Comparison Approach in recognition of the difference in proximity from Interstate 77 between the Subject property and the comparable sales, or in the alternative, he failed to summarize his basis for concluding no location adjustment was necessary in recognition of this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 2-1 or 2002 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **3.** He failed to prepare, maintain or make available when required by the Ohio Division of Real Estate and Professional Licensing documentation necessary to support his opinions and conclusions with his workfile for the Subject property. Accordingly, he 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 2002 USPAP by operation of Ohio Revised Code Section 4763.13(A). **4.** In his appraisal report for the Subject property, he failed to accurately report the Single Family Housing Prices for the Subject property's neighborhood. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate

2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 2-1 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 define the Subject property's neighborhood boundaries and characteristics and he failed to the Subject property's correct specific zoning classification. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 1-2(e), 2002 USPAP Standards Rule 2-1 or 2002 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **6.** In his appraisal report for the Subject property, he failed to report the site sizes for one or more comparable sales in the Sales Comparison Approach were significantly larger than the Subject property and he failed to make an adjustment to the comparable sales in recognition of the site size difference, or in the alternative, he failed to summarize his basis for concluding no site size adjustment was necessary in recognition of this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 2-1 or 2002 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 accurately report from public records the square footage and the basement finish for Comparable Sale #1. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 2-1 or 2002 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 accurately report the sale amount from public records the sale amount for Comparable Sale #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 2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 2-1 or 2002 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 accurately report from public records the square footage and basement finish for Comparable Sale #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 2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 2-1 or 2002 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 committed substantial error of omission or commission that significantly affected the appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 1-1(b) or 2002 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Thomas Gavanditti's Ohio Residential Real Estate Appraiser Certificate was revoked.

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 indicated, by not specifying otherwise, that she had inspected the Subject property both inside and outside 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) and 4763.11(G)(7) as those sections incorporate 2006 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) Standards Rule 2-1(a) and 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 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) and 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 2-1(a), 2006 USPAP Standards Rule 2-1(b), 2006 USPAP Standards Rule 2-2(b)(vii) and the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A). **3.** She failed to prepare or maintain a workfile for the appraisal of the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7), 4763.11(G)(14) and 4763.14 as those sections incorporate the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A). **4.** In her appraisal report for the Subject property, she reported the Subject property had a prior sale in November of 2005 for \$650,000 but she failed to analyze or reconcile this prior sale for the Subject property with her value conclusion of \$990,000 as of September 10, 2006. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and 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 and 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 reported the Subject property was under contract for sale at \$990,000 as of her effective date of her appraisal report, but she failed to report her analysis in her appraisal report of the Subject property’s sales agreement and she failed to summarize in her report the steps she took to obtain the Subject property’s sales agreement. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and 4763.11(G)(7) as those sections incorporate 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). **6.** In her appraisal report for the Subject property, she reported the Subject property was listed for sale in May of 2006 for \$749,900, but she failed provide any analysis in her appraisal report of the Subject property’s listing as of the effective date of her appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and 4763.11(G)(7) as those sections incorporate 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). **7.** In her appraisal report for the Subject property, she failed to report all of the Subject property’s listings for sale in the twelve months prior to the effective date of the appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards 1-1(b), 2006 USPAP Standards Rule 2-1,

2006 USPAP Standards Rule 2-2(b)(viii) and the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A). **8.** In her appraisal report for the Subject property, she failed to accurately report the cost per square foot for the Subject property for the Cost Approach from her identified source, Marshall and Swift. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and 4763.11(G)(7) as those sections incorporate the Conduct Section of the Ethics Rule for 2006 USPAP Standards Rule 2-1 and the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A). **9.** In her appraisal report for the Subject property, she failed to report a prior sale of Comparable Sale #3 that occurred on September 29, 2005 for \$515,000 and she failed to analyze or reconcile this prior sale of Comparable Sale #3 with its sale in April of 2006 for \$975,000 which she used in the Sales Comparison Approach. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and 4763.11(G)(7) as those sections incorporate the Competency Rule by operation of 2006 USPAP Supplemental Standards Rule, 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 and 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A). **10.** 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 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 2-1(a) and the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Angel Rogers' Ohio Residential Real Estate Appraiser License was revoked.

CHRIS ROTEFF, an Ohio Licensed Residential Real Estate Appraiser from Reynoldsburg, 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 either entirely completed the appraisal report for the Subject property or he provided significant professional assistance in its completion and his participation was omitted from the appraisal report because of his status with the mortgage lender. 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 Conduct 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). **2.** He failed to maintain or produce when required by the Ohio Division of Real Estate and Professional Licensing, copies of the written contract with the client or the engagement letter with the client relating to appraisal report for the Subject property, or copies of documents supporting the appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(8) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A).

In a second appraisal report, Mr. Roteff was found in violation of the following: **1.** He failed to promote or preserve the public trust inherent in the professional appraisal

practice when he either entirely completed the appraisal report for the Subject property or he provided significant professional assistance in its completion and his participation was omitted from the appraisal report because of his status with the mortgage lender. 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 Conduct 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). **2.** He failed to maintain or produce when required by the Ohio Division of Real Estate and Professional Licensing, copies of the written contract with the client or the engagement letter with the client relating to appraisal report for the Subject property, or copies of documents supporting the appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(8) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A).

In a third appraisal report, Mr. Roteff was found in violation of the following: **1.** He failed to promote or preserve the public trust inherent in the professional appraisal practice when he either entirely completed the appraisal report for the Subject property or he provided significant professional assistance in its completion and his participation was omitted from the appraisal report because of his status with the mortgage lender. 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 Conduct 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). **2.** He failed to maintain or produce when required by the Ohio Division of Real Estate and Professional Licensing, copies of the written contract with the client or the engagement letter with the client relating to appraisal report for the Subject property, or copies of documents supporting the appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(8) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A).

In a fourth appraisal report, Mr. Roteff was found in violation of the following: **1.** He failed to promote or preserve the public trust inherent in the professional appraisal practice when he either entirely completed the appraisal report for the Subject property or he provided significant professional assistance in its completion and his participation was omitted from the appraisal report because of his status with the mortgage lender. 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 Conduct 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). **2.** He failed to maintain or produce when required by the Ohio Division of Real Estate and Professional Licensing, copies of the written contract with the client or the engagement letter with the client relating to appraisal report for the Subject property, or copies of documents supporting the appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(8) or

4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A).

In a fifth appraisal report, Mr. Roteff was found in violation of the following: **1.** He failed to promote or preserve the public trust inherent in the professional appraisal practice when he made arrangements with another licensed residential real estate appraiser to sign an appraisal report for the Subject property in which he either entirely completed the appraisal report for the Subject property or he provided significant professional assistance in its completion and his participation was omitted from the appraisal report.

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 Conduct 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, Chris Roteff's Ohio Residential Real Estate Appraiser License was revoked.

ALANE SADLER, an Ohio Licensed Residential Real Estate Appraiser from North Canton, Ohio, was found in violation of the following: She procured a license to appraise real estate pursuant to Chapter 4763 of the Ohio Revised Code by submitting false information on her application when she failed to disclose, in response to a question in her application, that she had been convicted of unlawful conduct, excluding minor traffic violations. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(1).

For this violation, Alane Sadler's Ohio Residential Real Estate Appraiser License was revoked.

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 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 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 indicated in his certification he performed a complete visual inspection of the interior and exterior areas of the Subject property when in fact he did not inspect the interior areas of the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate 2006 USPAP Standards Rule 2-1(a) or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A). **3.** 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 2006 USPAP Standards Rule 2-1(a), 2006 USPAP Standards Rule 2-1(b), 2006 USPAP Standards Rule 2-2(b)(vii) or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A). **4.** In his appraisal report for the Subject property, he inaccurately reported he used the “MLS” as a verification source when in fact he did not have access to MLS in the Subject property’s area. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1(a), 2006 USPAP Standards Rule 2-1(b) or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A). **5.** In his appraisal report for the Subject property, he failed to report a prior sale of the Subject property that occurred on or about March 3, 2005 for \$40,000 and he failed to reconcile this prior sale of the Subject property with his value conclusion of \$108,000 for the Subject property as of November 3, 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 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). **6.** 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 November 22, 2005 for \$21,000 and he failed to reconcile this prior sale of Comparable Sale #1 with its sale in August of 2006 for \$99,400 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A). **7.** In his appraisal report for the Subject property, he failed to report a prior sale of Comparable Sale #3 in the Sales Comparison Approach that occurred on or about March 1, 2006 for \$25,100 and he failed to reconcile this prior sale of Comparable Sale #3 with its sale in October of 2006 for \$83,500 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 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A). **8.** In his appraisal report for the Subject property, he failed to report a prior sale of Comparable Sale #3 in the Sales Comparison Approach that occurred on or about February 21, 2006 for \$43,000 and he failed to reconcile this prior sale of Comparable Sale #3 with its sale in October of 2006 for \$83,500 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 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). **9.** In his appraisal report for the Subject property, he failed to report his reasons for concluding the Gross Rent Multiplier (GRM) in the

Income Approach is “12” or in the alternative, his workfile for the appraisal report failed to contain documents in support of his gross monthly rent conclusion. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(14) as those sections incorporate 2006 USPAP Standards Rule 1-1(a) 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1, 2006 USPAP Standards Rule 2-2(b)(ix), the Record Keeping Section or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A). **10.** In his appraisal report for the Subject property, he failed to make an adjustment to the Sales Comparables in the Sales Comparison Approach for their differences in gross building area as compared to the Subject property, or in the alternative, he failed to summarize his basis for concluding no adjustments were necessary for this difference in gross building area. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A). **11.** In his appraisal report for the Subject property, he failed to sufficiently summarize or define the neighborhood boundaries for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a) or 2006 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **12.** 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) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-2(e) or 2006 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **13.** In his appraisal report for the Subject property, he failed to report the Subject property’s special tax assessments. 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). **14.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission that significantly affected the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(b) by operation of Ohio Revised Code Section 4763.13(A). **15.** 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). **16.** He completed a misleading appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A).

In a second appraisal report, Mr. Yonker was found in violation of the following: **1.** He failed to possess the geographic competence necessary to develop a credible appraisal for

the Subject property, or in the alternative, he failed to describe in the appraisal report the steps he took to become geographically competent in the Subject property's market area. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate the Competency Rule in 2006 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 indicated in his certification he performed a complete visual inspection of the interior and exterior areas of the Subject property when in fact he did not inspect the interior areas of the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate 2006 USPAP Standards Rule 2-1(a) or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A). **3.** 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 2006 USPAP Standards Rule 2-1(a), 2006 USPAP Standards Rule 2-1(b), 2006 USPAP Standards Rule 2-2(b)(vii) or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A). **4.** In his appraisal report for the Subject property, he inaccurately reported he used the "MLS" as a verification source when in fact he did not have access to MLS in the Subject property's area. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1(a), 2006 USPAP Standards Rule 2-1(b) or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A). **5.** In his appraisal report for the Subject property, he failed to use in the Sales Comparison Approach one or more sales of similarly designed homes in comparison to the Subject property that were located in the same city as the Subject property and were within approximately .50 miles from the Subject property, or in the alternative, he failed to summarize in his appraisal report his basis for their exclusion from the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1, 2006 USPAP Standards Rule 2-2(b)(viii) or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A). **6.** In his appraisal report for the Subject property, he failed to report Sales Comparable #1 and #2 were located in Harrison Township when the Subject property was located in the City of Trotwood and he failed to make a location adjustment to Sales Comparable #1 and #2 for this difference, or in the alternative, he failed to sufficiently summarize in his appraisal report his reason for concluding no adjustment was necessary for this difference in location. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A). **7.** In

his appraisal report for the Subject property, he failed to provide with his report accurate photographs of one or more Comparable Sales. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A). **8.** In his appraisal report for the Subject property, he reported a prior sale of Comparable Sale #3 in the Sales Comparison Approach that occurred on August 18, 2006 for \$105,000 but he failed to reconcile this prior sale of Comparable Sale #3 with its sale on the same day, August 18, 2006 for \$130,000 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). **9.** 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) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-2(e) or 2006 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **10.** In his appraisal report for the Subject property, he failed to make an adjustment to Sales Comparable #2 for its basement difference as compared to the Subject property, or in the alternative, he failed to summarize his basis for concluding no adjustments were necessary for this basement 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 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). **11.** In his appraisal report for the Subject property, he failed to sufficiently summarize or define the neighborhood boundaries for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a) or 2006 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **12.** In his appraisal report for the Subject property, he failed to report accurately the zoning classification for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-2(e) or 2006 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **13.** In his appraisal report for the Subject property, he failed to report the Subject property's special tax assessments. 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). **14.** In his appraisal report for the Subject property, he failed to report the Subject property's site dimensions. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a) or 2006 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **15.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission that

significantly affected the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(b) by operation of Ohio Revised Code Section 4763.13(A). **16.** 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). **17.** He completed a misleading appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A).

In a third appraisal report, Mr. Yonker was found in violation of the following: **1.** He failed to possess the geographic competence necessary to develop a credible appraisal for the Subject property, or in the alternative, he failed to describe in the appraisal report the steps he took to become geographically competent in the Subject property's market area. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate the Competency Rule in 2006 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 indicated in his certification he performed a complete visual inspection of the interior and exterior areas of the Subject property when in fact he did not inspect the interior areas of the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate 2006 USPAP Standards Rule 2-1(a) or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A). **3.** 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 2006 USPAP Standards Rule 2-1(a), 2006 USPAP Standards Rule 2-1(b), 2006 USPAP Standards Rule 2-2(b)(vii) or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A). **4.** In his appraisal report for the Subject property, he inaccurately reported he used the "MLS" as a verification source when in fact he did not have access to MLS in the Subject property's area. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1(a), 2006 USPAP Standards Rule 2-1(b) or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A). **5.** In his appraisal report for the Subject property, he failed to provide with his report accurate photographs of one or more Comparable Sales. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those

sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A). **6.** He failed to maintain true signed copies 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), 4761.11(G)(6), 4763.11(G)(7), 4763.11(G)(8) or 4763.14 as those sections incorporate the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A). **7.** In his 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) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-2(e) or 2006 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **8.** In his appraisal report for the Subject property, he failed to sufficiently summarize or define the neighborhood boundaries for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a) or 2006 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **9.** In his appraisal report for the Subject property, he failed to report accurately the zoning classification for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-2(e) or 2006 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **10.** In his appraisal report for the Subject property, he failed to report the correct site size for Sales Comparable #1 in the Sales Comparison Approach and consequently, he failed to make a correct site size adjustment to Sales Comparable #1 for this difference, or in the alternative, he failed to report his reasons for reporting a different site size for Sales Comparable #1 than was published in his cited data source, Auditor records. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A). **11.** In his appraisal report for the Subject property, he failed to report the correct county which the Subject property was located and he failed to correctly report the Subject property’s design or style. 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). **12.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission that significantly affected the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(b) by operation of Ohio Revised Code Section 4763.13(A). **13.** 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).

14. He completed a misleading appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all of these violations, Jason Yonker permanently surrendered his Ohio Residential Real Estate Appraiser License to the Ohio Division of Real Estate and he shall never apply for reinstatement of that license or apply for a new appraiser's license in the State of Ohio.

SUSPENSIONS/FINES/ADDITIONAL EDUCATION and REPRIMANDS

GENNA FAYE BENNETT, 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 appraisal report for the Subject property, she used comparable sales that were located further away from the Subject property when more appropriate comparable sales were available and she failed to explain or analyze in her appraisal report why the sales she selected as comparables were more appropriate. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and 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) and 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 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-2(e), USPAP Standards Rule 1-3(a) and 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 make any adjustments for the property views in spite of significant differences in those views among the Subject property and the Comparable Sales and failed to analyze or explain why no adjustments were necessary. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) and 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 1-1(a) and USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **4.** In her appraisal report for the Subject property, she failed to make consistent adjustments for the age and condition of Comparable Sales and failed to analyze or explain why the inconsistent adjustments were appropriate. Accordingly, she 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 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 make consistent adjustments for differences in porches, decks and balconies between the Subject property and Comparable Sales and failed to analyze or explain why the inconsistent adjustments were appropriate. Accordingly, she 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 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **6.** In her

appraisal report for the Subject property, she 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 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 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 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.** 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 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 2-1 and the Conduct Section of the Ethics Rule for USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Genna Faye Bennett was ordered to complete thirty (30) hours of additional education in Basic Appraisal Procedure, including pass the class exam and fifteen (15) hours of additional education in a class related to USPAP, including pass the class exam.

SALLY CAROTHERS, formerly an Ohio Certified Residential Real Estate Appraiser and currently an Ohio Certified General Real Estate Appraiser from Columbus, Ohio, was found in violation of the following with respect to an appraisal report: **1.** She failed to retain a workfile for the Subject property, and she failed to make appropriate retrieval arrangements with the party having custody of the workfile. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2002 Uniform Standards of Professional Appraisal Practice by operation of Ohio Revised Code Section 4763.13(A).

For this violation, Sally Carothers was issued a public reprimand and was ordered to pay a civil penalty of five hundred dollars (\$500.00).

LELAND COE, an Ohio Certified General Real Estate Appraiser from Dayton, Ohio, was found in violation of the following with respect to an appraisal report: **1.** His appraisal report contained information taken from another appraiser's previous appraisal report for the subject property and he failed to disclose the source of the information and/or he failed to provide independent analysis or explanation of the data obtained from the appraisal report of another appraiser. 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 2000 Uniform Standards of Professional Appraisal Practice [USPAP] Standards Rule 1-1(a), USPAP Standards Rule 2-1, and/or USPAP Ethics Rule, Conduct Section, by operation of the Ohio Revised Code Section 4763.13(A). **2.** In his appraisal report for the Subject property, he failed to collect, verify, and/or analyze all information applicable to the appraisal problem. 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), USPAP Standards Rule 1-2(f), USPAP Standards Rule 1-4(a), USPAP Standards Rule 1-4(b), USPAP Standards Rule 1-4(c) 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 rendered appraisal services in a 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, Leland Coe was ordered to pay a civil penalty of two thousand five hundred dollars (\$2,500.00) and to complete fifteen (15) hours of additional education in a class related to USPAP, including passing the exam and his Ohio General Real Estate Appraiser Certificate was suspended sixty (60) days.

JOSEPH COLEGROVE, an Ohio Licensed Residential Real Estate Appraiser from Grove City, Ohio, was found in violation of the following with respect to an appraisal report: In his appraisal report for the Subject property, he rendered appraisal services in a negligent or careless manner by making the following errors that in the aggregate affected the credibility of the appraisal report: he started but he failed to complete the Income Approach and his stated reason in the appraisal report for not completing the Income Approach was inconsistent with the data he reported in the appraisal report; he inconsistently summarized or reported the condition of the Subject property in his appraisal report; he failed to adjust in the Sales Comparison Approach for the difference between the Subject property's full basement and sales comparable #3's partial basement, or in the alternative, he failed to summarize his reasons no adjustment was necessary for this difference; and he failed to correctly report the Subject property's specific zoning classification and zoning description. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 Uniform Standards of Professional Appraisal Practice Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

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

JOHN COONEY, an Ohio Certified Residential Real Estate Appraiser from Cleveland, Ohio, was found in violation of the following: He procured a certificate by unknowingly submitting false information on his experience log when, due to scribbler's errors, he referenced parcel identification numbers that do not exist. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(1) as that section references the submittal of false information on an application for certification.

For all these violations, John Cooney was issued a public reprimand.

FREDERICK WILLIAM COUNCIL, an Ohio Licensed Residential Real Estate Appraiser from Cincinnati, Ohio, was found in violation of the following with respect to an appraisal report: **1.** He failed to prepare, maintain or make available when required by

the Ohio Division of Real Estate and Professional Licensing a copy of his appraisal report or his workfile for the Subject property. Accordingly, he 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 2002 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 correctly report the Subject property's owner of record as of the effective date of his appraisal report, or in the alternative, he failed to summarize his basis for concluding a person was the current owner of record for the Subject property when public records indicate a different current owner for the Subject property as of the effective date of his 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 2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 1-2(e), 2002 USPAP Standards Rule 2-1 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 summarize his reasons for selecting one or more sales comparables from the Sales Comparison Approach that were located outside his defined neighborhood boundaries for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate the Ethics Rule or the Competency Rule for 2002 USPAP by operation of the Supplemental Standards Rule for 2002 USPAP, 2002 USPAP Standards Rule 2-1 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 the method, technique or source he used in arriving at the site value for the Subject property in the Cost Approach, and he failed to sufficiently summarize his reasons for concluding the Subject property's effective age was 15 years old as of June 3, 2002 when the Subject property was built in 1895. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 1-4(b), 2002 USPAP Standards Rule 2-1 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 correctly report in the Sales Comparison Approach that sales comparable #3 had a garage and consequently, he failed to make a corresponding adjustment to sales comparable #3 for this difference, or in the alternative, he failed to explain his reason 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) or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 2-1 or 2002 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 an adjustment in the Sales Comparison Approach to sales comparable #1 in recognition that the Subject property had a full basement and sales comparable #1 had a partial basement, or in the alternative, he failed to explain his reason 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) or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 1-1(a), 2002 USPAP Standards Rule 2-1 or 2002 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section

4763.13(A). **7.** In his appraisal report for the Subject property, he committed substantial error of omission or commission that significantly affected the appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2002 USPAP Standards Rule 1-1(b) or 2002 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

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

TIMOTHY BRAZILL DANNEMILLER, an Ohio Certified General Real Estate Appraiser from Massillon, Ohio, was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he failed to report the Subject property was listed for sale as of the effective date of his appraisal report and he failed to analyze or reconcile in his appraisal report the Subject property's listing of \$399,900 with his value conclusion of \$375,000. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 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 correctly report the legal description for the Subject property and he failed to correctly report the Subject property's site size throughout his appraisal report. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-2(e), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(iii) by operation of Ohio Revised Code Section 4763.13(A). **3.** In his appraisal report for the Subject property, he failed to correctly report the sale amount for Sales Comparable #1 from County Records, or in the alternative, he failed to include in his workfile, submitted to the Division of Real Estate and Professional Licensing (hereinafter referred to as the "Division") pursuant to its investigation, documentation in support of his reported sales amount for Sales Comparable #1. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A). **4.** In his appraisal report for the Subject property, he failed to summarize his reasons for concluding no adjustment was necessary for the difference in quality and condition between Sales Comparable #1 and the Subject property. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 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 summarize his reasons for making

inconsistent adjustments for the difference in gross building areas between the Subject property and the sales comparables in the Direct Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Timothy Dannemiller was ordered to complete thirty (30) hours of additional education in a class related to General Report Writing, including passing the exam.

MARILYN GRAEF, an Ohio Certified Residential Real Estate Appraiser from New Philadelphia, Ohio, was found in violation of the following with respect to two separate review appraisal reports: She failed to date the appraisal reports in violation of Ohio Revised Code Section 4763.11(G)(5) as that section incorporates 2001 USPAP Standards Rule 3-1(b)(ii).

For all these violations, Marilyn Graef was issued a public reprimand.

LESHANDA GRIFFIE, an Ohio Licensed Residential Real Estate Appraiser from Cleveland, Ohio, was found in violation of the following with respect to an appraisal report: **1.** In her appraisal report for the Subject property, she completed the Cost Approach in which she cites her source was Marshall and Swift effective July 2006, but the cost figures she reports for the Subject property in the Cost Approach are not the cost figures reported in the July 2006 Marshall and Swift, or in the alternative, she failed to include in her workfile, which she submitted to the Ohio Division of Real Estate and Professional Licensing (hereinafter referred to as “the Division”) any data, information or documentation necessary to support her conclusions as it relates to the cost figures in the Cost Approach. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7), 4763.11(G)(14) or 4763.14 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 2-1 or the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A). **2.** In her appraisal report for the Subject property, she completed the Income Approach, but the workfile she submitted to the Division did not include any data, information or documentation necessary to support her conclusions as it relates to the Income Approach. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7), 4763.11(G)(14) or 4763.14 as those sections incorporate the Record Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A). **3.** In her appraisal report for the Subject property, she failed to make consistent bathroom adjustments for the differences in the number of bathrooms between the Subject property and one or more of the Comparable Sales, or in the alternative, she failed to summarize in her appraisal report her basis for making inconsistent bathroom adjustments. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or

2006 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 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 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-3 or 2006 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 referenced an attached location map for neighborhood boundaries but no boundaries were identified on the attached location map. 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, the Ethics Rule or the Competency Rule of 2006 USPAP by operation of the Supplemental Standards Rule of 2006 USPAP and by operation of Ohio Revised Code Section 4763.13(A). **6.** 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 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all of these violations, Leshanda Griffie was ordered to pay a civil penalty of four hundred fifty dollars (\$450.00) and complete fourteen (14) hours of additional education in a class related to Residential Report Writing.

SHANNON HODGE, an Ohio Licensed 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 reported on page two of two on Fannie Mae Form 1004 that the Subject property had "No sales in last 3 yrs" when in fact the Subject property sold in March of 2005 for \$37,000, and he failed to reconcile this prior sale of the Subject property with his value conclusion of \$96,000 as of the effective date of his appraisal report, May 19, 2005. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-5(b) 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 analyze or report his analysis of the Subject property's sales agreement, or in the alternative, he failed to include in his report the Subject property's sales agreement was not available to him and the efforts he made to obtain the Subject property's sales agreement. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 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) by operation of Ohio Revised Code Section 4763.13(A). **3.** In his appraisal report for the Subject property, he failed to summarize the basis for his conclusions relating to the estimated market rent per month and the gross rent multiplier in the Income Approach, or in the alternative, his workfile for the appraisal report, which

he provided to the Division in the course of its investigation, failed to contain documents in support of his conclusions relating to the estimated market rent per month and the gross rent multiplier for the Income Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(14) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Recording 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 selected one or more comparable sales for the Sales Comparison Approach that were located outside his defined neighborhood boundaries for the Subject property and he failed to summarize in his appraisal report his reasons for selecting as comparable sales, one or more sales that were located outside his defined neighborhood boundaries. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **5.** In his appraisal report for the Subject property, he failed to report 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) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-2(e) or 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **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 2005 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Shannon Hodge 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 Residential Report Writing, including passing the class exam.

CHRISTINA HOLCOMB, 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.** She failed to prepare, maintain or make available when required by the Ohio Division of Real Estate and Professional Licensing a copy of her first appraisal report 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 2004 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) by operation of Ohio Revised Code Section 4763.13(A). **2.** In her second appraisal report of Subject property with a value conclusion of \$192,000, she failed report her analysis of all agreements of sale for the Subject property when she omitted from her second appraisal report any reference or analysis of a land installment contract for the Subject property with sale price of \$172,500 which was found in her workfile. 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-

1(b), 2004 USPAP Standard Rule 1-5(a) or 2004 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **3.** In her second appraisal report of Subject property with a value conclusion of \$192,000, she failed to report and subsequently analyze the seller obtaining a second mortgage for \$9,600 as stated in the Subject property's Real Estate Purchase 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 2004 USPAP Standards Rules 1-1(a), 2004 USPAP Standards Rule 1-5(a) or 2004 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) 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, Christina Holcomb was ordered to pay a civil penalty of three hundred fifty dollars (\$350.00); 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 pass the class exam.

BRUCE T. HOOVER, II, formerly an Ohio Licensed Residential Real Estate Appraiser and currently an Ohio Certified Residential Real Estate Appraiser from Garfield Heights, Ohio, was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he failed to report a prior sale of the Subject property that occurred in August of 2005 for \$12,000 and he failed to analyze or reconcile this prior sale of the Subject property with his value conclusion of \$82,000 for the Subject property as of March 14, 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 his appraisal report for the Subject property, he failed to report a prior sale of the Subject property that occurred in May of 2005 for \$5,250 and he failed to analyze or reconcile this prior sale of the Subject property with his value conclusion of \$82,000 for the Subject property as of March 14, 2006. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-5(b), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **3.** In his appraisal report for the Subject property, he failed to report a prior sale of the Subject property that occurred in January of 2004 for \$32,000 and he failed to analyze or reconcile this prior sale of the Subject property with his value conclusion of \$82,000 for the Subject property as of March 14, 2006. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-5(b), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio

Revised Code Section 4763.13(A). **4.** In his appraisal report for the Subject property, he incorrectly reported there were “no prior sales data within 3 yrs” when he failed to report a prior sale of Comparable Sale #1 in the Sales Comparison Approach that occurred on or about October 5, 2005 for \$32,000 and he failed to reconcile this prior sale of Comparable Sale #1 with its sale in October of 2005 for \$77,000 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **5.** In his appraisal report for the Subject property, he incorrectly reported there were “no prior sales data within 3 yrs” when he failed to report a prior sale of Comparable Sale #1 in the Sales Comparison Approach that occurred on or about October 5, 2005 for \$42,000 and he failed to reconcile this prior sale of Comparable Sale #1 with its sale in October of 2005 for \$77,000 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **6.** In his appraisal report for the Subject property, he incorrectly reported there were “no prior sales data within 3 yrs” when he failed to report a prior sale of Comparable Sale #2 in the Sales Comparison Approach that occurred on or about September 27, 2005 for \$30,000 and he failed to reconcile this prior sale of Comparable Sale #2 with its sale in March of 2006 for \$83,500 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 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 incorrectly reported there were “no prior sales data within 3 yrs” when he failed to report a prior sale of Comparable Sale #2 in the Sales Comparison Approach that occurred on or about August 29, 2005 for \$34,000 and he failed to reconcile this prior sale of Comparable Sale #2 with its sale in March of 2006 for \$83,500 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 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **8.** In his appraisal report for the Subject property, he incorrectly reported there were “no prior sales data within 3 yrs” when he failed to report a prior sale of Comparable Sale #3 in the Sales Comparison Approach that occurred on or about July 22, 2005 for \$48,500 and he failed to reconcile this prior sale of Comparable Sale #3 with its sale in February of 2006 for \$85,000 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **9.** In his appraisal report for the Subject property, he

incorrectly reported there were “no prior sales data within 3 yrs” when he failed to report a prior sale of Comparable Sale #3 in the Sales Comparison Approach that occurred on or about January 4, 2005 for \$23,000 and he failed to reconcile this prior sale of Comparable Sale #3 with its sale in February of 2006 for \$85,000 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **10.** In his appraisal report for the Subject property, he incorrectly reported there were “no prior sales data within 3 yrs” when he failed to report a prior sale of Comparable Sale #3 in the Sales Comparison Approach that occurred on or about January 4, 2005 for \$26,000 and he failed to reconcile this prior sale of Comparable Sale #3 with its sale in February of 2006 for \$85,000 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **11.** He failed to maintain in his workfile documents in support of his conclusions in the Income Approach regarding the estimated monthly market rent and his estimated gross rent multiplier. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(8) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A). **12.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission that significantly affected the appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(b) or 2005 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Bruce Hoover was ordered to pay a civil penalty of four hundred dollars (\$400.00) and to complete fourteen (14) hours of additional education in a class related to Residential Report Writing and to complete fifteen (15) hours of additional education in a class related to USPAP, including pass the class exam.

LINDA HUNTER, an Ohio Licensed Residential Real Estate Appraiser from Willow, Ohio, was found in violation of the following with respect to an appraisal report: 1. In her appraisal report for the Subject property, she indicated in her appraiser’s certification that that she had personally inspected the interior and exterior of the Subject property when in fact she had not personally inspected the interior of 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 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “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 her appraisal report for the

Subject property, she failed to provide with her report one or more accurate photographs of the Subject property's interior. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A). 3. In the copy of her appraisal report for the Subject property provided by the Complainant to the Ohio Division of Real Estate and Professional Licensing (hereinafter referred to "the Division"), she identified an individual that assisted her in the completion of the appraisal report, but she failed to summarize the extent of that individual's assistance or failed to disclose the specific tasks completed by that individual. 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)(vii) by operation of Ohio Revised Code Section 4763.13(A). 4. In her appraisal report for the Subject property, she failed to report and adjust for Sales Comparable #1's pool as indicated in her workfile documents submitted to the Division or in the alternative, she failed to provide in her appraisal report her reason for excluding Sales Comparable 1's pool from 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 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). 5. In her appraisal report for the Subject property, she failed to adjust in the Sales Comparison Approach for the difference in site size between Sales Comparable #2 and the Subject property, or in the alternative, she failed to summarize in her appraisal report her reason for not making an adjustment for the site size difference. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). 6. 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 2005 USPAP Standards Rule 1-1(b) or 2005 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Linda Hunter was ordered to pay a civil penalty of two hundred dollars (\$200.00); complete seven (7) hours of additional education in a class related to Supervising Appraiser Trainees; and her Ohio Residential Real Estate Appraiser License is suspended fourteen (14) days.

GERALD ANTHONY KALEAL, an Ohio Licensed 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 report the

Subject property's proximity to a highway and the non-residential use of the property located west of the Subject property and he failed to adjust the sales comparables in the Sales Comparison Approach for these differences in comparison to the Subject property, or in the alternative, he failed to summarize in his appraisal report his reasons no adjustment was necessary in recognition of 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 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 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 #2 in the Sales Comparison Approach has a lake view and consequently, he failed to adjust Sales Comparable #2 for this difference in comparison to the Subject property, or in the alternative, he failed to summarize in his appraisal report his reasons no adjustment was necessary in recognition of this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(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 to the sale of Sales Comparable #4 in the Sales Comparison Approach included a second parcel with an office building and consequently, he failed to adjust Sales Comparable #4 for this difference in comparison to the Subject property, or in the alternative, he failed to summarize in his appraisal report his reasons no adjustment was necessary in recognition of this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(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 the Subject property contained a second assessor's parcel number or in the alternative, he failed to summarize in his appraisal report his reason for concluding the Subject property only consisted of one assessor parcel number. 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 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 correctly report the Subject property's site area for the Subject property's assessor parcel number that he reported in his appraisal report, and consequently, he failed to correctly make site area adjustments to the sales comparables in comparison to the Subject property in recognition of this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(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). **6.** In his appraisal report for the Subject property, he failed to correctly report the Subject property's specific zoning classification and description and the Subject property's zoning compliance, and consequently, he failed to summarize in his appraisal report his support and rationale for concluding the Subject property's highest and best use is "Present Use" when the Subject property is zoned for

commercial/industrial use. 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 1-2(e), 2003 USPAP Standards Rule 1-3, 2003 USPAP Standards Rule 2-1 or 2003 USPAP Standards Rule 2-2(b)(x) by operation of Ohio Revised Code Section 4763.13(A). **7.** In his appraisal report for the Subject property, he failed to accurately report the cost per square foot for the Subject property for the Cost Approach from his identified source, Marshall and Swift, or in the alternative, his workfile for the appraisal of the Subject property failed to contain documentation in support of his reported cost per square foot figures. 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 2-1 or the Record Keeping Section of the Ethics Rule for 2003 USPAP by operation of Ohio Revised Code Section 4763.13(A). **8.** In his appraisal report for the Subject property, he failed to accurately report the 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) or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-2(e) or 2003 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **9.** In his appraisal report for the Subject property, he committed substantial error of omission or commission that significantly affected the appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(b) or 2003 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), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate 2003 Standards Rule 2-1(a) 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, Gerald Kaleal was ordered to pay a civil penalty of three hundred dollars (\$300.00) and to complete seven (7) hours of additional education in a class related to Supervising Appraiser Trainees 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 twenty-one (21) days.

MARK KONCZ, 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 failed to report the Subject property had a prior sale that occurred in August of 2004 for \$26,001 and he failed to analyze or reconcile in his appraisal report this prior sale of the Subject property with his value conclusion of \$68,000 as of February 17, 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, 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 a prior sale of Comparable Sale #3 that occurred in August of 2005 for \$21,000 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 #3 that occurred in January of 2006 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 the Competency Rule or the Ethics Rule for 2005 USPAP by operation of the Supplemental Standards Rule for 2005 USPAP, 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 correctly report the Subject property zoning classification. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-2(e), 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 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) or 4763.11(G)(7) as those sections incorporate the Competency Rule or the Ethics Rule for 2005 USPAP by operation of the Supplemental Standards Rule for 2005 USPAP, 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). **5.** In his workfile for the Subject property submitted to the Division of Real Estate pursuant to its investigation, he failed to maintain documents in support of his conclusions for the “gross rent multiplier” or the “estimated monthly market rent” for the Income Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(8) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section 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 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, Mark Koncz was ordered to pay a civil penalty of three hundred dollars (\$300.00) and to complete fourteen (14) hours of additional education in a class related to Residential Report Writing.

DONALD KOSTAR, an Ohio Certified Residential Real Estate Appraiser from Richfield, Ohio, was found in violation of the following with respect to an appraisal report: **1.** He failed to make available for inspection a copy of his workfile for the Subject property when required by the Ohio Division of Real Estate & Professional Licensing. 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 2000 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 report and adjust for in the Approaches to Value the commercially used lot adjacent to the Subject property and he failed to report and sufficiently summarize his reasons for concluding the commercially used lot adjacent to the Subject property had no effect in the Approaches to Value for the Subject property. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) as those sections incorporate 2000 USPAP Standards Rule 1-1(a), 2000 USPAP Standards Rule 1-2(e), 2000 USPAP Standards Rule 1-4(a), 2000 USPAP Standards Rule 2-1 and 2000 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Donald Kostar was ordered to pay a civil penalty of five hundred dollars (\$500.00); was ordered to complete fifteen (15) hours of additional education in a class related to Market Analysis and Highest and Best Use; and his Ohio Residential Real Estate Appraiser Certificate was suspended thirty (30) days.

CONNIE LEE LOUKINAS, an Ohio Licensed Residential Real Estate Appraiser from Washington Court House, Ohio, was found in violation of the following with respect to an appraisal report: **1.** In her appraisal report for the Subject property, she inaccurately reported from county records, which she cites she consulted, the sales prices for all four sales comparables in the Sales Comparison Approach, or in the alternative, she failed to summarize her reasons for reporting different sale prices than those reported in county records. 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 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 her appraisal report for the Subject property, she failed to provide accurate photographs for one or more of the sales comparables from the Sales Comparison Approach in 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), 2005 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A). **3.** In her appraisal report for the Subject property, she failed to report a prior sale of the Subject property that occurred on or about July 10, 2003 for \$15,000, and she failed to reconcile this prior sale of the Subject property with her value conclusion of \$115,000 for the Subject property as of February 7, 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(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 her appraisal report for the Subject property, she reported Sales Comparable #3 had “no prior sales found in 36 months” when in fact Sales Comparable #3 had a prior sale that occurred on or about January 12, 2004 for \$40,000 and she failed to reconcile this prior sale of Sales Comparable #3 with her reported sale of Sales Comparable #3 for \$104,000

in December of 2004. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **5.** In her appraisal report for the Subject property, she failed to make consistent basement finish adjustments in the Sales Comparison Approach for the differences between the sales comparables and the Subject property, or in the alternative, she failed to summarize the basis for her conclusion to make inconsistent basement finish adjustments to the 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 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **6.** In her appraisal report for the Subject property, she 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) 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 her appraisal report for the Subject property, she rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A). **8.** 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) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A)

For all these violations, Connie Lee Loukinas 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 Residential Report Writing, including passing the exam; complete seven (7) hours of additional education in a class related to Supervising Appraiser Trainees; and her Ohio Residential Real Estate Appraiser License was suspended five (5) days.

RICHARD MORRIS JR., 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 in his appraisal report access to the Subject property's second floor is through a stairway located in a first floor bedroom and consequently he failed to adjust for this characteristic in the Cost Approach and Sales Comparison Approach, or in the alternative, he failed to report his reasons for concluding no adjustment was necessary in recognition of this characteristic 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 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 his appraisal report for the Subject property, he

failed to report accurately the Single family housing price range for the Subject property's neighborhood, or in the alternative, his workfile failed to contain documents supporting his conclusions relating to the Single family housing price range for the Subject property's neighborhood. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 2-1 or the Record Keeping Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A). **3.** In his appraisal report for the Subject property, he 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) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-2(e) or 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **4.** In his appraisal report for the Subject property, he failed to accurately report the improvements or updates to the Subject property since its transfer in October of 2004. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-2(e)(i), 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 committed substantial errors of omission or commission that significantly affected the appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(b) or 2005 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Richard Morris Jr. was ordered to pay a civil penalty of two hundred dollars (\$200.00) and to complete fifteen (15) hours of additional education in a class related to USPAP, including passing the exam.

THOMAS PUNCEKAR, an Ohio Licensed Residential Real Estate Appraiser from Boardman, Ohio, was found in violation of the following with respect to an appraisal report: **1.** He failed to keep copies of the Multiple Listing Service and the County Property cards of the comparable properties that he used in support of his conclusions contained in his appraisal report for the Subject property in violation of Ohio Revised Code Section 4763.11(G)(14) as it incorporates the Record Keeping Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A).

For this violation, Thomas Puncekar was issued a public reprimand.

STACEY RENTZ, formerly a licensed residential real estate appraiser and currently a certified general 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 reported the Subject property was a "detached" unit when in fact the Subject property was "attached" to another unit, and she compared the Subject property

in the Sales Comparison Approach to other “detached” units without making an adjustment for this difference, or in the alternative, she failed to summarize the reasons she did not make an adjustment for this difference. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 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 or 2003 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Sections 4763.13(A). **2.** In her appraisal report for the Subject property, she failed to report the Subject property’s proximity to the railroad line and she failed to make an adjustment to sales comparables in the Sales Comparison Approach for their differences in proximity to the railroad line in comparison to the Subject property, or in the alternative, she failed to summarize the reasons she did not make an adjustment for this difference. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 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 Sections 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 difference in basement finish in comparison to the Subject property, or in the alternative, she failed to summarize the reasons she did not make an adjustment for this difference. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 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 Sections 4763.13(A). **4.** 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 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 1-2(e) or 2003 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 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 2003 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Stacey Rentz was ordered to pay a civil penalty of two hundred fifty dollars (\$250.00) and complete fourteen (14) hours of additional education in a class related to Residential Report Writing.

TERRANCE ROBERTS, 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 failed to adjust for the difference in quality between the Subject property and Sales Comparable #3 in the Sales Comparison Approach or in the alternative, he failed to sufficiently summarize in the appraisal report the Subject property’s stone or culture marble work. 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 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as “USPAP”) Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A). **2.** In his appraisal report for the Subject property, he failed to report the Subject property shared a driveway with other properties and he failed to adjust the sales comparables in the Sales Comparison Approach for this characteristic, or in the alternative, he failed to summarize in his appraisal report his basis for concluding no adjustment was necessary for this characteristic. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A). **3.** In his appraisal report for the Subject property, he inaccurately reported the site size for Sales Comparable #1 in the Sales Comparison Approach as published in public records and consequently, he failed to accurately adjust Sales Comparable #1 in the Sales Comparison Approach for the difference in the site size as compared to the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A). **4.** In his appraisal report for the Subject property, he failed to adjust for the difference in finished basements between the Subject property and the sales comparables in the Sales Comparison Approach, or in the alternative, he failed to summarize in his appraisal report his basis for concluding no adjustment was necessary for this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A). **5.** In his appraisal report for the Subject property, he failed to report the gross living area as published in his workfile documents for Sales Comparable #3 in the Sales Comparison Approach, or in the alternative, he failed to summarize in his appraisal report his basis for reporting a different gross living area for Sales Comparable #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 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A). **6.** In his appraisal report for the Subject property, he failed to report the Subject property had a tennis court and he failed to adjust the sales comparables in the Sales Comparison Approach for this difference or in the alternative, he failed to summarize in his appraisal report his basis for concluding no adjustment was necessary for this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A). **7.** In his appraisal report for the Subject property, he failed to report Sales Comparable #2 had an in-ground pool as published in the “MLS” which he cites he consulted, or in the alternative, he failed to

report his basis for reporting Sales Comparable #2 did not have an in-ground pool in contradiction to his cited source. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A). **8.** In his appraisal report for the Subject property, he failed to adjust for Sales Comparable 3's four car garage or outbuilding, or in the alternative, he failed to summarize in his appraisal report his basis for concluding no adjustment was necessary for this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A). **9.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission that significantly affected the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(b) by operation of Ohio Revised Code Section 4763.13(A). **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) 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). **11.** He completed a misleading appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Terrance Roberts was ordered to pay a civil penalty of two thousand dollars (\$2,000.00) and his Ohio Residential Real Estate Appraiser License is suspended thirty (30) days.

JON SCHWINKENDORF, an Ohio Licensed Residential Real Estate Appraiser from Port Clinton, Ohio, was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he failed to adjust for the fact that all of the sales comparables in the Sales Comparison Approach were located in a different township 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 this difference in location. 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 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A). **2.** In his appraisal report for the Subject property, he failed to report or adjust in the Sales Comparison Approach for sales comparables #1, 2 and 5 being located in a different school district 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 this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A). **3.** In his appraisal report for the Subject property, he failed summarize his basis for concluding the quality of construction of the sales comparables he used in the Sales Comparison Approach was the same as the Subject property when the grade from the County Auditor's records, which he cites he consulted, reported a higher grade for all of the sales comparables in comparison to the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A). **4.** In his appraisal report for the Subject property, he failed to report sales comparable #1 had a "40 x 70 outbuilding" as published in documents contained in his workfile and he failed to make an adjustment for the difference in outbuildings between the Subject property and sales comparable #1, or in the alternative, he failed to summarize in his appraisal report his basis for concluding no adjustment was necessary for this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A). **5.** In his appraisal report for the Subject property, he failed to report sales comparable #2 had a wood deck or a 3 season room as published in documents contained in his workfile and he failed to make an adjustment for these differences between the Subject property and sales comparable #2, or in the alternative, he failed to summarize in his appraisal report his basis for concluding no adjustment was necessary for this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A). **6.** In his appraisal report for the Subject property, he failed to report sales comparable #4 had a "40 x 60 outbuilding", a fenced pasture or a pond as published in documents contained in his workfile and he failed to make an adjustment for these differences between the Subject property and sales comparable #4, or in the alternative, he failed to summarize in his appraisal report his basis for concluding no adjustment was necessary for this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A). **7.** In his appraisal report for the Subject property, he failed to report sales comparable #5 had an outbuilding or a pond as indicated in his comparable photographs for sales comparable #5 and he failed to make an adjustment for these differences between the Subject property and sales comparable #5, or in the alternative, he failed to summarize in his appraisal report his basis for concluding no adjustment was necessary for this difference. Accordingly, he violated Ohio Revised

Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A). **8.** In his appraisal report for the Subject property, he failed to make consistent adjustments to one or more sales comparables in the Sales Comparison Approach relating to differences in “Actual Age” or “Garage/Carport” as compared to the Subject property, or in the alternative, he failed to summarize in his appraisal report the basis for his conclusion for making inconsistent adjustments as it relates to these differences. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A). **9.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission that significantly affected the appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(b) or 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Jon Schwinkendorf 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 Residential Report Writing, including passing the class exam; and complete seven (7) hours of additional education in a class related to the Sales Comparison Approach.

JAMES SCOTT, an Ohio Certified Residential Real Estate Appraiser from Medina, Ohio, was found in violation of the following with respect to an appraisal report: **1.** He failed to prepare, maintain or make available when required by the Ohio Division of Real Estate and Professional Licensing a copy of his appraisal report and workfile for the Subject property. Accordingly, he 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). **2.** In his appraisal report for the Subject property, he failed to report a current listing of the Subject property as of the effective date of his appraisal report and he failed to analyze or reconcile the current listing of the Subject property for \$9,900 with his value conclusion of \$85,000 for the Subject property, or in the alternative, he failed to include a statement of the efforts he undertook to obtain the Subject property’s current listing and his reasons for concluding the Subject property’s current listing was not reliable or relevant. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-1(b), 2006 USPAP Standards Rule 1-5(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A). **3.** In his appraisal

report for the Subject property, he failed to sufficiently summarize his reasons in support of his conclusion that the Subject property's effective age was 16 even though the Subject property's chronological age was 131 years old as of the effective date of his appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 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 correctly report the address for Sales Comparable #1 in the Sales Comparison Approach based on public records, or in the alternative, he failed to summarize his reasons for concluding public records incorrectly reported the address for Sales Comparable #1. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A). **5.** In his appraisal report for the Subject property, he 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, James Scott 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 Residential Report Writing, including passing the exam and his Ohio Residential Real Estate Appraiser Certificate is suspended fourteen (14) days.

THOMAS SEVEROVICH, 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 provide accurate photographs of the Subject property and the street scene 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 2003 Uniform Standards of Professional Appraisal Practice (hereinafter referred to as "USPAP") Standards Rule 1-1(a), 2003 USPAP Standards Rule 2-1(a), 2003 USPAP Standards Rule 2-1(b) 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 failed to provide an accurate photograph of Sales Comparable #1 from the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 2-1(a), 2003 USPAP Standards Rule 2-1(b) 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 adjust in the Sales Comparison Approach for the differences in school districts between the Subject property and Sales Comparables #1 and #2, or in the alternative, he failed to summarize in his appraisal report the basis for his conclusion that no adjustment was necessary for

this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 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 and consequently adjust in the Sales Comparison Approach for the pool or fireplace which Sales Comparable #1 was shown to have had as contained in his workfile documents submitted to the Ohio Division of Real Estate & Professional Licensing (hereinafter referred to as “the Division”) in the course of its investigation, or in the alternative, he failed to summarize in his appraisal report his reasons for not reporting or adjusting for these characteristics for Sales Comparable #1. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 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 report and consequently adjust in the Sales Comparison Approach for the deck, fireplace or pond which Sales Comparable #2 was shown to have had as contained in his workfile documents submitted to the Division in the course of its investigation, or in the alternative, he failed to summarize in his appraisal report his reasons for not reporting or adjusting for these characteristics 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 2003 USPAP Standards Rule 1-1(a), 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). **6.** In his appraisal report for the Subject property, he failed to report and consequently adjust in the Sales Comparison Approach for the fireplace or pond which Sales Comparable #3 was shown to have had as contained in his workfile documents submitted to the Division in the course of its investigation, or in the alternative, he failed to summarize in his appraisal report his reasons for not reporting or adjusting for these characteristics for Sales Comparable #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 2003 USPAP Standards Rule 1-1(a), 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). **7.** In his appraisal report for the Subject property, he failed to consistently adjust Sales Comparable #3, as compared to the other sales comparables in the Sales Comparison Approach, for the differences between the Subject property and Sales Comparable #3 relating to “gross living area” and “garage/carport”, or in the alternative, he failed to summarize in his appraisal report his reasons for making inconsistent adjustments to Sales Comparable #3 for these characteristics. 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 1-6(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). **8.** In his appraisal report for the Subject property, he failed to report and consequently correctly adjust in the Sales Comparison Approach for the number of bathrooms which Sales Comparables #2 or #3 was shown to have had as contained in his workfile documents submitted to the

Division in the course of its investigation, or in the alternative, he failed to summarize in his appraisal report his reasons for reporting a different number of bathrooms for Sales Comparables #2 or #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 2003 USPAP Standards Rule 1-1(a), 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). **9.** In his appraisal report for the Subject property, he failed to report the Subject property had a pond or deck, or in the alternative, he failed to summarize his reasons for excluding these characteristics 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 2003 USPAP Standards Rule 1-1(a), 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). **10.** In his appraisal report for the Subject property, he committed substantial errors of omission or commission that significantly affected the appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(b) or 2003 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Thomas Severovich was ordered to pay a civil penalty of four hundred dollars (\$400.00) and complete fifteen (15) hours of additional education in a class related to Residential Report Writing, including passing the class exam.

JACQUELINE SHOFFNER, an Ohio Licensed Residential Real Estate Appraiser from Lakeview, 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 Comparable Sale #1 in the Sales Comparison Approach is a single four unit structure that sold for \$191,300 in September of 2001 when published data sources she cited she consulted indicate the sale for \$191,300 in September of 2001 consisted of a 4 unit apartment, a 2 unit apartment and another two unit apartment, or in the alternative, she failed to reconcile this discrepancy in her appraisal report or her workfile failed to contain documents in support of her conclusion for Comparable Sale #1. 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 1-4(a), 2003 USPAP Standards Rule 1-6(a), 2003 USPAP Standards Rule 2-2(b)(ix), the Record Keeping Section 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 incorrectly reported Comparable Sale #2 in the Sales Comparison Approach sold for \$182,165 in October of 2002 when published data sources she cited she consulted indicate Comparable Sale #2 sold for \$91,082 in October of 2002 and data sources contained in her workfile indicate the sale of Comparable Sale #2 for \$182,165 included a second parcel with an additional structure. 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 1-6(a), 2003 USPAP Standards Rule 2-2(b)(ix) 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 incorrectly reported Comparable Sale #3 in the Sales Comparison Approach sold for \$182,165 in October of 2002 when published data sources she cited she consulted indicate Comparable Sale #3 sold for \$91,082 in October of 2002 and data sources contained in her workfile indicate the sale of Comparable Sale #3 for \$182,165 included a second parcel with an additional structure. 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 1-6(a), 2003 USPAP Standards Rule 2-2(b)(ix) 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 rendered appraisal services in a careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, she violated Ohio Revised Code Section 4763.11(G)(5) 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, Jacqueline Shoffner 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 to complete seven (7) hours of additional education in a class related to Supervising Appraiser Trainees.

MAURICE R. SKIFFEY SR., an Ohio Licensed Residential Real Estate Appraiser from Niles, 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 in the Sales Comparison Approach the March 31, 2005 sale of Comparable Sale #2 for \$57,000, but he failed to reconcile this sale of Comparable Sale #2 with its expired listing of March 9, 2005 for \$49,900. Accordingly, he violated Ohio Revised Code Sections 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 1-6(a) and 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 and adjust in the Sales Comparison Approach for sales concessions associated with the sale of Comparable Sale #2 or he failed to sufficiently summarize his basis for not making a sales concession adjustment to Comparable Sale #2. 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) and 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 report and adjust in the Sales Comparison Approach for sales concessions associated with the sale of Comparable Sale #3 or he failed to sufficiently summarize his basis for not making a sales concession adjustment to Comparable Sale #3. 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) and 2005

USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **4.** In his appraisal report for the Subject property, he failed to adjust in the Sales Comparison Approach for the air conditioner difference between the Subject property and Comparable Sale #3, or he failed to sufficiently summarize in his appraisal report his basis for not making an air conditioner adjustment to Comparable Sale #3. 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) and 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Sections 4763.13(A). **5.** In his appraisal report for the Subject property, he failed to summarize the information analyzed, the appraisal procedures followed and the reasoning that supports the analyses, opinions and conclusions as it relates to his estimate of a Gross Rent Multiplier in the Income Approach. 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 1-6, 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 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) and 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rules 1-1(a), 2005 USPAP Standards Rule 1-2(e) and 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 define a western neighborhood boundary. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rules 1-1(a), 2005 USPAP Standards Rule 1-2(e) and 2005 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **8.** In his appraisal report for the Subject property, he failed to correctly report 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 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-2(e), 2005 USPAP Standards Rule 1-3, 2005 USPAP Standards Rule 2-1 and 2005 USPAP Standards Rule 2-2(b)(x) by operation of Ohio Revised Code Section 4763.13(A). **9.** In his appraisal report for the Subject property, he failed to correctly or prominently state whether the appraisal report is a Self-Contained Appraisal Report, a Summary Appraisal Report or a Restricted Use 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(a) and 2005 USPAP Standards Rule 2-2 by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Maurice R. Skiffey Sr., was ordered to pay a civil penalty of one thousand dollars (\$1,000.00); 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 one hundred eighty (180) days.

ANGELA SMITH, formerly an Ohio Registered Real Estate Appraiser Assistant and currently an Ohio Certified Residential Real Estate Appraiser from Dayton, Ohio, was found in violation of the following with respect to an appraisal report: **1.** She failed to

maintain or produce when required by the Ohio Division of Real Estate and Professional Licensing (hereinafter referred to as the "Division"), copies of all appraisal reports for the Subject property completed by her with an effective date of October 30, 2007. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(8) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2006 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 summarize the basis for her conclusions relating to the estimated market rent per month and the gross rent multiplier in the Income Approach, or in the alternative, her workfile for the appraisal report, which she provided to the Division in the course of its investigation, failed to contain documents in support of her conclusions relating to the estimated market rent per month and the gross rent multiplier for the Income Approach. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(14) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1, 2006 USPAP Standards Rule 2-2(b)(viii) or the Recording Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A). **3.** In the copy of her appraisal report that she submitted to the Division, she failed to accurately report the "as-is" condition of the Subject property as of October 30, 2007 when compared to the Complainant's copy of her appraisal report for the Subject property as of October 30, 2007 in which she reported a different "as-is" value and she included a list of repairs for the Subject property, or in the alternative, relating to the copy of her appraisal report that she submitted to the Division, she failed to correctly identify or report the effective date of her 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 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-2, 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(vi) by operation of Ohio Revised Code Section 4763.13(A). **4.** In the copy of her appraisal report that she submitted to the Division, she failed to report the Subject property was under contract for sale with a contract price of \$17,900 and a contract date of October 22, 2007, or in the alternative, she failed to reconcile in her appraisal report the borrower and the reported Subject property owner of record were different individuals and the appraisal report was completed for a "refinance transaction". 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 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 rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Angela Smith was issued a public reprimand.

CRAIG SMITH, an Ohio Certified 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 or produce when required by the Ohio Division of Real Estate and Professional Licensing (hereinafter referred to as the “Division”), copies of all appraisal reports for the Subject property completed by him with an effective date of October 30, 2007. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(8) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2006 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 describe the lack of experience he had in completing an appraisal report that was “subject to repairs” and he failed to describe the steps he took to complete the appraisal report competently. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate the Competency Rule for 2006 USPAP by operation of Ohio Revised Code section 4763.13(A). **3.** In the copy of his appraisal report that he submitted to the Division, he failed to accurately report the “as-is” condition of the Subject property as of October 30, 2007 when compared to the Complainant’s copy of his appraisal report for the Subject property as of October 30, 2007 in which he reported a different “as-is” value and he included a list of repairs for the Subject property, or in the alternative, relating to the copy of his appraisal report that he submitted to the Division, he failed to correctly identify or report the effective date of his appraisal report for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-2, 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(vi) by operation of Ohio Revised Code Section 4763.13(A). **4.** In his appraisal report for the Subject property, he failed to summarize the basis for his conclusions relating to the estimated market rent per month and the gross rent multiplier in the Income Approach, or in the alternative, his workfile for the appraisal report, which he provided to the Division in the course of its investigation, failed to contain documents in support of his conclusions relating to the estimated market rent per month and the gross rent multiplier for the Income Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(14) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-6(a), 2006 USPAP Standards Rule 2-1, 2006 USPAP Standards Rule 2-2(b)(viii) or the Recording Keeping Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A). **5.** In his appraisal report for the Subject property, he identified an individual that assisted him in the completion of the appraisal report, but he failed to summarize the extent of that individual’s assistance or failed to disclose the specific tasks completed by that individual. Accordingly, he violated Ohio Revised Code 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)(vii) by operation of Ohio Revised Code Section 4763.13(A). **6.** In the copy of his appraisal report that he submitted to the Division, he failed to report the Subject property was under contract for sale with a contract price of \$17,900 and a contract date of October 22, 2007, or in the alternative, he failed to reconcile in his appraisal report the borrower and the reported Subject property

owner of record were different individuals and the appraisal report was completed for a “refinance transaction”. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A). **7.** In his appraisal report for the Subject property, he 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, Craig Smith was ordered to complete fifteen (15) hours of additional education in a class related to USPAP, including passing the class exam.

JAMIE SPENTHOFF, 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 failed to report the Subject property was located across the street from a factory and he failed to make adjustments for the Subject property’s proximity to the factory 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 factory. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **2.** In his appraisal report for the Subject property, he incorrectly reported the Subject property’s zoning classification and description was “R1 Residential” when records indicate the Subject property’s zoning classification and description is “C4 General Commercial” and consequently he failed to correctly complete the Subject property’s zoning compliance or highest and best use, or in the alternative, he failed to sufficiently summarize the basis of his reasons in support of his conclusions reported in 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(a), 2005 USPAP Standards Rule 1-3, 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, Jamie Spenthoff was ordered to pay a civil penalty of four hundred dollars (\$400.00) and to complete fourteen (14) hours of additional education in a class related to Residential Report Writing and to complete fifteen (15) hours of additional education in a class related to Market Analysis and Highest and Best Use.

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 report a prior sale of the Subject property that occurred on July 13, 2001 for \$69,000 and he failed to provide in

his appraisal report his analysis or reconciliation of this prior sale of the Subject property with his value conclusion for the Subject property of \$92,000 as of July 1, 2004. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2004 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 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 his reconciliation of the expired or withdrawn listings in 2003 of Sales Comparable #1 for \$79,900 with the sale of Sales Comparable #1 in September of 2003 for \$89,900 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 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-1(b), 2004 USPAP Standards Rule 1-6(a), 2004 USPAP Standards Rule 2-1 or 2004 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **3.** In his appraisal report for the Subject property, he failed to report his reconciliation of the expired or withdrawn listings in 2003 of Sales Comparable #2 for \$79,900 with the sale of Sales Comparable #2 in January of 2004 for \$90,000 which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-1(b), 2004 USPAP Standards Rule 1-6(a), 2004 USPAP Standards Rule 2-1 or 2004 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **4.** In his appraisal report for the Subject property, he failed to accurately report on Fannie Mae Form 1004, page one of two, the single family housing prices for the Subject property's neighborhood. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(a) or 2004 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **5.** In his appraisal report for the Subject property, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2004 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Lynn Tankersley 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 Residential Report Writing, including passing the class exam.

JOHN THOMAS, an Ohio Certified Residential Real Estate Appraiser from Canfield, 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 4763.11(G)(7) as those sections incorporate 2002 Uniform Standards of Professional Appraisal Practice [USPAP] Standards Rule 1-1(a) and 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 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 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A). **3.** In his appraisal report and work file for the Subject property, he failed to summarize sufficiently, analyze or explain his basis for assigning a \$39,000 value to the site of the Subject property in the Cost Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporate USPAP Standards Rule 1-4(b), USPAP Standards Rule 2-1 and 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 Comparable Sale #3 did not have any prior sales in the past year. In fact, public records reveal that Comparable Sale #3 sold in May of 2001 for \$40,100 and he failed to reconcile that prior sale with its sale in October of 2001 for \$282,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) and 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 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A). **5.** He failed to maintain true copies of his appraisal report and the supporting data in the work file for a period of five years. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) and 4763.14 as those sections stand individually and as they incorporate the Record Keeping Section of the USPAP Ethics Rule 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 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, 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 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 4763.11(G)(7) as those sections incorporate USPAP Standards Rule 2-1 and the Conduct Section of the Ethics Rule for USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, John Thomas was ordered to complete fifteen (15) hours of additional education in Report Writing, including pass the class exam and was suspended for sixty (60) days from the practice of appraising real estate in the State of Ohio.

EILEEN VOGEL, an Ohio Certified Residential Real Estate Appraiser from Hamilton, Ohio, was found in violation of the following with respect to an appraisal report: **1.** In her appraisal report for the Subject property, she selected one or more comparable sales for the Sales Comparison Approach which were located in a different school district and location as compared to the Subject property and she failed to make an adjustment to the

sales comparables in the Sales Comparable Approach for these differences or in the alternative, she failed to summarize in the appraisal report her basis for concluding no adjustment was necessary for these differences. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 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 or 2003 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 the Subject property was in Mariemont when the Subject property was located in Columbia Township. Accordingly, she 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) or 2003 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 accurately report on Fannie Mae Form 1004, page one of two, 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 2003 USPAP Standards Rule 1-1(a) or 2003 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 accurately report the zoning classification for the Subject property. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2003 USPAP Standards Rule 1-1(a), 2003 USPAP Standards Rule 1-2(e) or 2003 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 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 2003 USPAP Standards Rule 1-1(b) or 2003 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Eileen Vogel 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 USPAP, including passing the class exam; and her Ohio Residential Real Estate Appraiser Certificate is suspended five (5) days.

DAVID WARD, formerly an Ohio Licensed Residential Real Estate Appraiser and currently an Ohio Certified Residential Real Estate Appraiser from Strongsville, 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 neighborhood, and the attendant characteristics that affect the marketability of 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 Uniform Standards of Professional Appraisal Practice (“USPAP”) 2003 Standards Rule 1-2(f) and 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 used as comparable sales, properties which

are not similar to 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 2003 USPAP Standards Rule 1-1(a) and 2003 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 correctly employ recognized methods and techniques that are necessary to produce a credible appraisal report. Accordingly, he violated 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) by operation of Ohio Administrative Code Rule 1301:11-5-01. **4.** In his appraisal report for the Subject property, he committed substantial errors of omission and commission that significantly affected the appraisal report. Accordingly, he violated 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. **5.** In his appraisal report for the Subject property, he rendered appraisal services in a negligent and careless manner by his failure to exercise due diligence and due care. Accordingly, he violated 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.

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

HAZEL WILLIAMS, an Ohio Licensed Residential Real Estate Appraiser from Piketon, 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 had no present or prospective personal interest or bias with respect to the participants in the transaction involving the Subject property when she failed to disclose in her appraisal report that the Subject property was listed for sale and under contract to be sold by Doles Realty, Inc and she was at the time of the appraisal report, a licensed real estate salesperson in the State of Ohio with Doles Realty, Inc. Accordingly, she 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(b), 2005 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A).

For this violation, Hazel Williams 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; and complete fifteen (15) hours of additional education in a class related to USPAP, including pass the class exam.