REVOCATIONS/PERMANENT SURRENDER

THOMAS MCKEE, an Ohio Licensed Residential Real Estate Appraiser from Covington, Kentucky was found in violation of the following with respect to an appraisal report: **1.** During the investigation by the Ohio Division of Real Estate and Professional Licensing (hereinafter referred to as "the Division"), he failed to prepare, maintain or make available when required by the Division a copy of his appraisal report and workfile for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 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.** By completing the appraisal assignment for the Subject property, he completed an assignment that was outside the scope of his Ohio Residential Real Estate Appraiser License. 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 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Sections 4763.01(M) or 4763.13(A); **3.** In his appraisal report for the Subject property, he incorrectly reported he was an Ohio certified real estate appraiser when he only maintained an Ohio residential real estate appraiser license. 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 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 failed to report the Subject property had a prior transfer that occurred on or about February 16, 2005 for $256,000 and on or about December 15, 2004 for $0.00 and he failed to provide his analysis or reconciliation of these prior transfers for the Subject property with his value conclusion of $2,800,000 as of June 7, 2007. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-5(b), 2006 USPAP Standards Rule 2-1 or 2006 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he reported Sales Comparable #1 sold for $2,730,000 as of January 2006 in public records when county records do not show Sales Comparable #1 sold on that date or for that amount. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he failed to report Sales Comparable #1 had a prior sale that occurred on or about January 27, 2005 for $260,000 and he failed to provide his analysis or reconciliation of that prior sale with his reported sale in January of 2006 for $2,730,000, 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); **7.** In his appraisal report for the Subject property, he failed to report Sales Comparable #2 had a prior sale that occurred on or about December 27, 2005 for $201,000 and he failed to provide his analysis or reconciliation of that prior sale with its sale in October of 2006 for $2,500,000, 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); **8.** In his appraisal report for the Subject property, he failed to summarize the Subject property's pending sale price was the highest sale price in the Subject property's subdivision. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **9.** In his appraisal report for the Subject property, he failed to report Sales Comparable #5 was located in Hamilton County, Ohio whereas the Subject property was located in Warren County, Ohio and he failed to make an adjustment in the Sales Comparison Approach for this location difference, or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary for this difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 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); **10.** In his appraisal report for the Subject property, he failed to report Sales Comparable #2 sold for $250,000 more than its list price published in the MLS and he failed to summarize his reasons for concluding no adjustment was necessary for this difference 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); **11.** In his appraisal report for the Subject property, he failed to adjust for the site size difference for Sales Comparable #4 as compared to the Subject property, or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary for this site size 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); **12.** In his appraisal report for the Subject property, he completed a misleading appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 2-1, the Conduct Section of the Ethics Rule for 2006 USPAP or 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

In a second appraisal, Thomas McKee was found in violation of the following with respect to an appraisal report: **1.** During the investigation by the Division, he failed to prepare, maintain or make available when required by the Division a copy of his appraisal report and workfile for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 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); **2.** In his appraisal report for the Subject property, he incorrectly reported he was an Ohio certified real estate appraiser when he only maintained an Ohio residential real estate appraiser license. 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 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A).

In another appraisal report, Thomas McKee was found in violation of the following: **1.** During the investigation by the Division, he failed to prepare, maintain or make available when required by the Division a copy of his appraisal report and workfile for the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 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); **2.** By completing the appraisal assignment for the Subject property, he completed an assignment that was outside the scope of his Ohio Residential Real Estate Appraiser License. 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 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Sections 4763.01(M) or 4763.13(A); **3.** In his appraisal report for the Subject property, he incorrectly reported he was an Ohio certified real estate appraiser and an Ohio licensed real estate appraiser when he only maintained an Ohio residential real estate appraiser license. 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 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 failed to reconcile or summarize his reasons for concluding the Subject property's value conclusion was $2,300,000 when the Subject property was under contract for sale at the time of his appraisal report for $1,979,000. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 1-5(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 Subject property had a prior transfer that occurred on or about December 28, 2004 for $185,000 and on or about October 29, 2004 for $0.00 and he failed to provide his analysis or reconciliation of these prior transfers for the Subject property with his value conclusion of $2,300,000 as of December 1, 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 reported Sales Comparable #1 sold for $2,730,000 as of January 2005 in public records when county records do not show Sales Comparable #1 sold on that date or for that amount. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP by operation of Ohio Revised Code Section 4763.13(A); **7.** In his appraisal report for the Subject property, he failed to report Sales Comparable #1 had prior transfers that occurred on or about January 27, 2005 for $260,000 and on or about October 29, 2004 for $0.00, and he failed to provide his analysis or reconciliation of these prior transfers with his reported sale in January of 2005 for $2,730,000, 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); **8.** In his appraisal report for the Subject property, he failed to report Sales Comparable #2 had a prior transfer that occurred on or about January 27, 2005 for $0.00 and he failed to provide his analysis or reconciliation of that prior transfer with its sale in December of 2005 for $2,222,442, 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 Sales Comparable #3 had a prior transfer that occurred on or about January 14, 2005 for $235,000 and he failed to provide his analysis or reconciliation of that prior transfer with its sale in August of 2005 for $1,850,000, 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); **10.** In his appraisal report for the Subject property, he failed to report Sales Comparable #4 had a prior transfer that occurred on or about December 27, 2005 for $201,000 and he failed to provide his analysis or reconciliation of that prior transfer with its sale in October of 2006 for $2,500,000, 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); **11.** In his appraisal report for the Subject property, he reported Sales Comparable #5 sold in November of 2006 in public records when county records do not show Sales Comparable #5 sold on that date. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 1-1(a), 2006 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2006 USPAP

by operation of Ohio Revised Code Section 4763.13(A); **12.** In his appraisal report for the Subject property, he failed to report Sales Comparable #4 sold for $250,000 more than its list price published in the MLS and he failed to summarize his reasons for concluding no adjustment was necessary for this difference 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); **13.** In his appraisal report for the Subject property, he failed to adjust for the site size difference for Sales Comparable #2 as compared to the Subject property, or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary for this site size 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); **14.** In his appraisal report for the Subject property, he completed a misleading appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2006 USPAP Standards Rule 2-1, the Conduct Section of the Ethics Rule for 2006 USPAP or 2006 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

While the Board recognized Mr. McKee's Ohio residential real estate appraiser license had expired by the time the cases came before them, the Board found Mr. McKee's conduct would have risen to the level of revocation of his Ohio residential real estate appraiser license.

SUSPENSIONS/FINES/ADDITIONAL EDUCATION & REPRIMANDS

TODD CERANKOWSKI, an Ohio Certified 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, as stated in the Subject property's sales contract, that there was a contract term which stated there was a "20% seller carry back for 120 months @ 5%". Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 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 1-5(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to report, as stated in the Subject property's sales contract, that there was a "3% seller concession", or in the alternative, he failed to include with his appraisal report a copy of the Subject property's sales contract to supplement his "see contract" statement found in the appraisal report regarding loan charges/concessions. Accordingly, he violated Ohio Revised Code

Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-5(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to report Sales Comparable #2 in the Sales Comparison Approach had a second mortgage financed by the seller, and consequently, he failed to adjust for this financing in the Sales Comparison Approach for Sales Comparable #2, or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary for this financing. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he failed to summarize his reasons for concluding the condition of the Sales Comparables were "Good" when his workfile documents report a different condition. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he incorrectly reported the Subject property had a prior sale on April 13, 2005 for $61,263. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he failed to report the Subject property had a prior sale that occurred on June 15, 2004 for $42,000 and he failed to reconcile or summarize his reconciliation of this prior sale of the Subject property with his value conclusion of $91,000 as of July 7, 2005. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-5(b), 2005 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A).

In a second appraisal, Todd Cerankowski was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, he failed to summarize his reasons for concluding the condition of Sales Comparables #1 and/or #4 was "Average" when his workfile documents report they were in "Fair" condition. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A).

In another appraisal report, Todd Cerankowski was found in violation of the following: **1.**In his appraisal report for the Subject property, he failed to summarize his reasons for concluding the condition of Sales Comparables #1, #3 and/or #4 was "Average" when his

workfile documents report they were in “Fair” condition. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to report in the Sales Comparison Approach the Subject property was located adjacent to an Interstate and he failed to adjust the sales comparables in the Sales Comparison Approach for this external influence or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary for this external difference. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to summarize the information he analyzed, the appraisal procedures he followed or the reasons that supported his conclusions when he concluded in the Income Approach that the Gross Rent Multiplier was 115. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A).

In another appraisal report, Todd Cerankowski was found in violation of the following: **1.**In his appraisal report for the Subject property, he failed to summarize his reasons for concluding the condition of Sale Comparable #1 was “Average” when his workfile documents report it was in “Fair” condition. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-6(a), 2004 USPAP Standards Rule 2-1, 2004 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2004 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to report, as stated in the Subject property’s sales contract, that there was a “5%” concession or in the alternative, he failed to include with his appraisal report a copy of the Subject property’s sales contract to supplement his “see contract” statement found in the appraisal report regarding loan charges/concessions. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2004 USPAP Standards Rule 1-1(a), 2004 USPAP Standards Rule 1-5(a), 2004 USPAP Standards Rule 2-1, 2004 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2004 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to report Sales Comparable #1 in the Sales Comparison Approach had a prior sale that occurred on July 10, 2003 for $15,500 and he failed to reconcile this prior sale of Sales Comparable #1 with its sale in February of 2004 for $75,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) 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, 2004 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2004 USPAP by

operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he failed to summarize the information he analyzed, the appraisal procedures he followed or the reasons that supported his conclusions when he concluded in the Income Approach that the Gross Rent Multiplier was 105. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2004 USPAP Standards Rule 1-1(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).

In another appraisal report, Todd Cerankowski was found in violation of the following: **1.**In his appraisal report for the Subject property, he failed to summarize his reasons for concluding the condition of Sales Comparables #1 and/or #3 was "Average-Good" when his workfile documents report they were in "Fair" condition. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to report the Subject property's wood trim and aluminum exterior siding needed paint as seen in his Subject property rear photograph and confirmed by the Akron Health Department inspection reports for the Subject property as of May 5, 2005. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-1(b), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A).

In another appraisal report, Todd Cerankowski was found in violation of the following: **1.**In his appraisal report for the Subject property, he failed to report, as stated in the Subject property's sales contract, that there was a contract term which stated there was a "5% seller carry back of $3,400 @ 6% for 120 months". Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-5(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to report, as stated in the Subject property's sales contract, that there was a "6% seller concessions", or in the alternative, he failed to include with his appraisal report a copy of the Subject property's sales contract to supplement his "see contract" statement found in the appraisal report regarding loan charges/concessions. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-5(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A).

In another appraisal report, Todd Cerankowski was found in violation of the following: **1.**In his appraisal report for the Subject property, he failed to report, as stated in the Subject property's sales contract, that there was a contract term which stated there was a "5% seller carry back @ 5% for 120 months". Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-5(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to report, as stated in the Subject property's sales contract, that there was a "6% seller concessions", or in the alternative, he failed to include with his appraisal report a copy of the Subject property's sales contract to supplement his "see contract" statement found in the appraisal report regarding loan charges/concessions. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-5(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to report the Subject property had an expired listing at the time of his appraisal report for $37,500 and that listing occurred between October of 2004 and April of 2005 and he failed to reconcile or summarize his analysis of this prior expired listing of the Subject property with his value conclusion of $67,000 as of May 20, 2005. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-1(b), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he failed to summarize his reasons for concluding the condition of the Sales Comparables were "Average" when his workfile documents report Sales Comparable #2 was in poor condition and Sales Comparable #3 was in fair condition. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he failed to summarize the information he analyzed, the appraisal procedures he followed or the reasons that supported his conclusions when he concluded in the Income Approach that the Gross Rent Multiplier was 115. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he failed to report Sales Comparable #1 had an expired listing for $35,000 as of October 2004 and he failed to reconcile or summarize his analysis of this prior expired listing of Sales Comparable #1 with its sale in February of 2005 for $70,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-1(b),

2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A).

In another appraisal report, Todd Cerankowski was found in violation of the following: **1.** In his appraisal report for the Subject property, he failed to report the Subject property had an expired listing for $19,900 at the time of his appraisal report and that listing occurred between September of 2004 and March of 2005 and he failed to reconcile or summarize his analysis of this prior expired listing of the Subject property with his value conclusion of $69,000 as of April 10, 2005. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-1(b), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) 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 Sales Comparable #1 in the Sales Comparison Approach had a second mortgage financed by the seller and consequently, he failed to adjust for this financing in the Sales Comparison Approach for Sales Comparable #1, or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary for this financing. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to report Sales Comparable #3 in the Sales Comparison Approach had a second mortgage financed by the seller and consequently, he failed to adjust for this financing in the Sales Comparison Approach for Sales Comparable #3, or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary for this financing. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he failed to report Sales Comparable #4 in the Sales Comparison Approach had a second mortgage financed by the seller and consequently, he failed to adjust for this financing in the Sales Comparison Approach for Sales Comparable #4, or in the alternative, he failed to summarize his reasons for concluding no adjustment was necessary for this financing. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he failed to summarize his reasons for concluding the condition of Sales Comparables #1 and/or #2 were “Average” when his workfile documents report a different condition. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP

Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Subject property, he failed to report Sales Comparable #2 in the Sales Comparison Approach had a prior sale that occurred on February 10, 2004 for $15,000 and he failed to reconcile or summarize his analysis of this prior sale for Sales Comparable #2 with its sale in May of 2004 for $70,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5) & 4763.11(G)(6) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-1(b), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1, 2005 USPAP Standards Rule 2-2(b)(ix) or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Todd Cerankowski 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 Uniform Standards of Professional Appraisal Practice; complete fifteen (15) hours of additional education in class related to Residential Report Writing & Case Studies; complete fifteen (15) hours of additional education in a class related to Advanced Residential Applications & Case Studies; his Ohio Residential Real Estate Appraiser Certificate was suspended thirty (30) days; and he received a public reprimand.

BRIAN CHASE, an Ohio Certified Residential Real Estate Appraiser from Norwalk, Ohio was found in violation of the following with respect to an appraisal report: **1.** He failed to maintain as part of his workfile, or in the alternative, he failed to provide to the Ohio Division of Real Estate and Professional Licensing during the investigation, copies of data, information or other documentation supporting his conclusions found in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(8) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to report the Subject property was listed for sale in the twelve months prior to the effective date of his appraisal report for $31,050 and he failed to analyze or reconcile this prior listing of the Subject property with his value conclusion of $68,000. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-1(b), 2005 USPAP Standards Rule 1-5(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he reported Sales Comparable #1 in the Sales Comparison Approach had a prior sale that occurred in June of 2004 for $18,300 but he failed to provide his analysis of this prior sale for Sales Comparable #1 or failed to reconcile this prior sale with its sale in July of 2005 for $67,000, 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 1-1(b), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section

4763.13(A); **4.** In his appraisal report for the Subject property, he reported Sales Comparable #3 in the Sales Comparison Approach had a prior sale for $19,750 but he failed to report the prior sale occurred in May of 2005 and he failed to provide his analysis of this prior sale for Sales Comparable #3 or failed to reconcile this prior sale with its sale in October of 2005 for $70,000, 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 1-1(b), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Subject property, he 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, Brian Chase was ordered to pay a civil penalty of two hundred dollars ($200.00); complete fifteen (15) hours of additional education in a class related to Uniform Standards of Professional Appraisal Practice, including passing the class exam; and his Ohio Residential Real Estate Appraiser Certificate was suspended fourteen (14) days.

JEFFREY FISK, an Ohio Licensed Residential Real Estate Appraiser from Medina, Ohio was found in violation of the following with respect to an appraisal report: **1.** In one or both of his appraisal reports for the Subject property, he failed to correctly report the condition of the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2010-2011 USPAP Standards Rule 1-1(a), 2010-2011 USPAP Standards Rule 1-1(b), 2010-2011 USPAP Standards Rule 2-1(a) or 2010-2011 USPAP Standards Rule 2-1(b) by operation of Ohio Revised Code Section 4763.13(A); **2.** In one or both of his appraisal reports for the Subject property, he failed to report Sales Comparable #3, which he used in the Sales Comparison Approach, was a sale subject to Federal Bankruptcy Court approval, and he failed to adjust for this as compared to the Subject property in the Sales Comparison Approach, or in the alternative, he failed to summarize his reasons why no adjustment was necessary. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2010-2011 USPAP Standards Rule 1-1(a), 2010-2011 USPAP Standards Rule 2-1(a), 2010-2011 USPAP Standards Rule 2-1(b) or 2010-2011 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **3.** In one or both of his appraisal reports for the Subject property, he failed to report the Subject property had a prior sale that occurred on or about April 26, 2011 for $140,000 and he failed to report his analysis or reconciliation of this prior sale for the Subject property with his value conclusion of $147,000. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2010-2011 USPAP Standards Rule 1-1(a), 2010-2011 USPAP Standards Rule 1-5(b), 2010-2011 USPAP Standards Rule 2-1(a), 2010-2011 USPAP Standards Rule 2-1(b) or 2010-2011 USPAP Standards Rule 2-

2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **4.** In one or both of his appraisal reports for the Subject property, he failed to report Sales Comparable #5 had a prior sale that occurred on or about November 3, 2010 for $105,334 and he failed to report his analysis or reconciliation of this prior sale for Sales Comparable #5 with its listing for $144,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2010-2011 USPAP Standards Rule 1-1(a), 2010-2011 USPAP Standards Rule 1-6(a), 2010-2011 USPAP Standards Rule 2-1(a), 2010-2011 USPAP Standards Rule 2-1(b) or 2010-2011 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **5.** In one or both of his appraisal reports for the Subject property, he failed to adjust one or more sales comparables in the Sales Comparison Approach for condition differences as compared to the Subject property, or in the alternative, he failed summarize his reasons why no condition adjustment was necessary. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2010-2011 USPAP Standards Rule 1-1(a), 2010-2011 USPAP Standards Rule 2-1(a), 2010-2011 USPAP Standards Rule 2-1(b) or 2010-2011 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **6.** In one or both of his appraisal reports for the Subject property, he failed to clearly or conspicuously state the use of a hypothetical in his appraisal report might have affected his assignment results. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2010-2011 USPAP Standards Rule 1-1(a), 2010-2011 USPAP Standards Rule 2-1(a), 2010-2011 USPAP Standards Rule 2-1(b) or 2010-2011 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 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 2010-2011 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

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

DENNIS HUGHES, an Ohio Licensed Residential Real Estate Appraiser from Painesville, 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 consistently report the effective date of his report and/or he failed to correctly report the date he signed the report and/or the expiration date of his license. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate 2010-2011 USPAP Standards Rule 1-1(b), 2010-2011 USPAP Standards Rule 1-1(c), 2010-2011 USPAP Standards Rule 1-2(d), 2010-2011 USPAP Standards Rule 2-1(a), 2010-2011 USPAP Standards Rule 2-2(b)(vi) and/or the Conduct Section of the Ethics Rule for 2010-2011 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 one or more of the following: the name of the borrower; the name of the real estate agent and the real estate company that person is associated with; the number of acres involved in the Subject property's transaction in 2004; and/or the composition of the Subject property's exterior wall materials. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate 2010-2011 USPAP Standards Rule 1-1(b), 2010-2011 USPAP Standards Rule 1-1(c), 2010-2011 USPAP Standards Rule 2-1(a), and/or the Conduct Section of the Ethics Rule for 2010-2011 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Subject property, he failed to report one or more of the following: he failed to report the Subject property has gutters/downspouts; he failed to report the Subject property has a fuel oil backup to the electric heat pump; and/or he failed to report his reconciliation of how the Subject property has a basement with 2,720 square feet while the Subject property is a one story with 2,488 square feet of gross living area with no attached garage. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate 2010-2011 USPAP Standards Rule 1-1(c), 2010-2011 USPAP Standards Rule 2-1(a), 2010-2011 USPAP Standards Rule 2-1(b), and/or the Conduct Section of the Ethics Rule for 2010-2011 USPAP by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Subject property, he failed to consistently report the distance between the Subject property and Jefferson. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) or 4763.11(G)(8) as those sections incorporate 2010-2011 USPAP Standards Rule 1-1(b), 2010-2011 USPAP Standards Rule 2-1(a) or 2010-2011 USPAP Standards Rule 2-1(b) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Dennis Hughes was ordered to pay a civil penalty of five hundred dollars ($500.00) and he was ordered to complete fifteen (15) of additional education in a class related to Residential Report Writing, including passing the class exam.

MARK MCDONALD, an Ohio Certified Residential Real Estate Appraiser from Cincinnati, Ohio was found in violation of the following: **1.** He procured an Ohio residential certificate to appraise real estate pursuant to Chapter 4763 of the Ohio Revised Code by submitting false information on his 2008 Ohio renewal application when he failed to disclose he was under investigation by the Kentucky Real Estate Appraisers Board for violating Kentucky licensing law. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(1) or 4763.11(G)(4); **2.** He procured an Ohio residential certificate to appraise real estate pursuant to Chapter 4763 of the Ohio Revised Code by submitting false information on his 2009 or 2010 Ohio renewal application when he failed to disclose one or more of the following: failed to disclose he was disciplined by the Kentucky Real Estate Appraisers Board in 2009 for violating Kentucky licensing law; he failed to disclose he had been denied by the Kentucky Real Estate Appraisers Board to renew his Licensed Real Property Appraiser Certificate (No. 2576); he failed to disclose he had been denied by the Kentucky Real Estate Appraisers Board to obtain a Certified Residential Real Property Appraiser Certificate; and/or he failed to disclose he had a

professional license or certificate suspended or limited in any way for any reason. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(1) or 4763.11(G)(4).

For all these violations, Mark McDonald was ordered to pay a civil penalty of one thousand dollars ($1,000.00); his Ohio Residential Real Estate Appraiser Certificate was suspended five (5) years; and he received a public reprimand.

ROBERT MCGEE, an Ohio Certified General Real Estate Appraiser from Broadview Heights, Ohio was found in violation of the following with respect to an appraisal report: 1. Without citing the source of his information in his appraisal report for the Subject property, he plagiarized portions of his appraisal report for the Subject property from an appraisal report of the Subject property by another appraiser, and/or he failed to provide an independent analysis or explanation of the information applicable to the appraisal assignment. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5) and 4763.11(G)(6) as those sections incorporated 2006 USPAP Standards Rule 1-1(a), 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).

For all these violations, Robert McGee was ordered to pay a two thousand five hundred ($2,500.00) dollar civil penalty; complete fifteen (15) hours of additional education in a class related to Uniform Standards of Professional Appraisal Practice, including passing the class exam; and his Ohio General Real Estate Appraiser Certificate was suspended sixty (60) days.

JAMES MYERS, an Ohio certified residential real estate appraiser from Westlake, Ohio was found in violation of the following with respect to a real estate appraisal: **1.** He allowed or permitted Jeffrey Myers, formerly an Ohio Certified Residential Real Estate Appraiser whose certificate was revoked by the Ohio Real Estate Appraiser Board for disciplinary reasons, to participate and complete an appraisal report for the property located at Wefel Avenue (hereinafter referred to as "Wefel property") which contained James Myers' certificate number and signature. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and 4763.11(G)(8) as those sections incorporate 2010-2011 USPAP Standards Rule 1-1(a), 2010-2011 USPAP Standards Rule 2-1(a) and the Conduct Section of the Ethics Rule for 2010-2011 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** He allowed or permitted Jeffrey Myers, formerly an Ohio Certified Residential Real Estate Appraiser whose certificate was revoked by the Ohio Real Estate Appraiser Board for disciplinary reasons, to participate and complete an appraisal report for the property located at Eastwood Drive (hereinafter referred to as "Eastwood property") which contained James Myers' certificate number and signature. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and 4763.11(G)(8) as those sections incorporate 2010-2011 USPAP Standards Rule 1-1(a), 2010-2011 USPAP Standards Rule 2-1(a) and the Conduct Section of the Ethics Rule for 2010-2011 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** In his appraisal report for the Wefel property, his certification and/or his scope of work indicated that he performed a complete visual inspection of the interior and exterior areas of the Wefel property when

in fact he did not inspect the interior areas of the Wefel property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and 4763.11(G)(8) as those sections incorporate 2010-2011 USPAP Standards Rule 1-1(a), 2010-2011 USPAP Standards Rule 2-1(a) and the Conduct Section of the Ethics Rule for 2010-2011 USPAP by operation of Ohio Revised Code Section 4763.13(A); **4.** In his appraisal report for the Eastwood property, his certification and/or his scope of work indicated that he performed a complete visual inspection of the interior and exterior areas of the Eastwood property when in fact he did not inspect the interior areas of the Eastwood property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and 4763.11(G)(8) as those sections incorporate 2010-2011 USPAP Standards Rule 1-1(a), 2010-2011 USPAP Standards Rule 2-1(a) and the Conduct Section of the Ethics Rule for 2010-2011 USPAP by operation of Ohio Revised Code Section 4763.13(A); **5.** In his appraisal report for the Wefel property, he failed to name the individual or individuals who he relied on in the completion of the appraisal report for the Wefel 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) and 4763.11(G)(8) as those sections incorporate 2010-2011 USPAP Standards Rule 1-1(a), 2010-2011 USPAP Standards Rule 2-1(a), 2010-2011 USPAP Standards Rule 2-2(b)(vii) and the Conduct Section of the Ethics Rule for 2010-2011 USPAP by operation of Ohio Revised Code Section 4763.13(A); **6.** In his appraisal report for the Eastwood property, he failed to name the individual or individuals who he relied on in the completion of the appraisal report for the Eastwood 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) and 4763.11(G)(8) as those sections incorporate 2010-2011 USPAP Standards Rule 1-1(a), 2010-2011 USPAP Standards Rule 2-1(a), 2010-2011 USPAP Standards Rule 2-2(b)(vii) and the Conduct Section of the Ethics Rule for 2010-2011 USPAP by operation of Ohio Revised Code Section 4763.13(A); **7.** In his appraisal report for the Wefel property, he incorrectly reported the appraisal of the Wefel property was for "lending purposes" when he stated to the Division during the Division's investigation that the appraisal of the Wefel property was for a "divorce action". Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and 4763.11(G)(8) as those sections incorporate 2010-2011 USPAP Standards Rule 2-1(a) and the Conduct Section of the Ethics Rule for 2010-2011 USPAP by operation of Ohio Revised Code Section 4763.13(A); **8.** In his appraisal report for the Eastwood property, he incorrectly reported the appraisal of the Eastwood property was for "lending purposes" when he stated to the Division during the Division's investigation that the appraisal of the Eastwood property was for a "divorce action". Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and 4763.11(G)(8) as those sections incorporate 2010-2011 USPAP Standards Rule 2-1(a) and the Conduct Section of the Ethics Rule for 2010-2011 USPAP by operation of Ohio Revised Code Section 4763.13(A); **9.** In his appraisal report for the Wefel property, he failed to report Sales Comparable #1 in the Sales Comparison Approach was a foreclosure sale and he failed to adjust for this, as compared to the Wefel property, in the

Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and 4763.11(G)(8) as those sections incorporate 2010-2011 USPAP Standards Rule 1-1(a), 2010-2011 USPAP Standards Rule 2-1(a) and 2010-2011 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **10.** In his appraisal report for the Wefel property, he failed to report Sales Comparable #1 had a prior sale or transfer that occurred in February of 2010 for $0.00 between Federal Home Loan Mortgage Corp and Vincent C. Arcieri and he failed to report his analysis or reconciliation of this prior sale or transfer for Sales Comparable #1 with its sale in March of 2010 for $62,000, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code Section 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and 4763.11(G)(8) as those sections incorporate 2010-2011 USPAP Standards Rule 1-1(a), 2010-2011 USPAP Standards Rule 1-6(a), 2010-2011 USPAP Standards Rule 2-1(a) and 2010-2011 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **11.** In his appraisal report for the Wefel property, he committed a substantial error of omission or commission that resulted in a misleading appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6), 4763.11(G)(7) and 4763.11(G)(8) as those sections incorporate 2010-2011 USPAP Standards Rule 1-1(b), 2010-2011 USPAP Standards Rule 2-1(a) and the Conduct Section of the Ethics Rule for 2010-2011 USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, James Myers was ordered to pay a civil penalty of one thousand dollars ($1,000.00); complete fifteen (15) of additional education in a class related to Uniform Standards of Professional Appraisal Practice; his Ohio Residential Real Estate Appraiser Certificate was suspended ninety (90) days; and he received a public reprimand.

JOHN J. TRICOMI, an Ohio Certified General Real Estate Appraiser from Warren, Ohio was found in violation of the following with respect to an appraisal report: **1.** In his appraisal report for the Subject property, his certification and/or his scope of work indicated that he performed a complete visual inspection of the interior and exterior areas of the Subject property when in fact he did not inspect the interior areas of the Subject property. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2010-2011 USPAP Standards Rule 1-1(a), 2010-2011 USPAP Standards Rule 2-1(a) or the Conduct Section of the Ethics Rule for 2010-2011 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In his appraisal report for the Subject property, he failed to name John C. Tricomi as an individual who he relied on in the completion of the appraisal report for the Subject property and he failed to summarize the significant professional assistance he received from John C. Tricomi in the performance or preparation 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 2010-2011 USPAP Standards Rule 2-1(a), 2010-2011 USPAP Standards Rule 2-2(b)(vii) or the Conduct Section of the Ethics Rule for 2010-2011 USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, John J. Tricomi was ordered to pay a civil penalty of two hundred dollars ($200.00); complete fifteen (15) hours of additional education in a class related to Uniform Standards of Professional Appraisal Practice, including passing the class exam; and his Ohio General Real Estate Appraiser Certificate was suspended thirty (30) days.

NICHOLAS VILLELLA, an Ohio Licensed Residential Real Estate Appraiser from Aurora, Ohio was found in violation of the following with respect to an appraisal report: **1.** He failed to maintain as part of his workfile, or in the alternative, he failed to provide to the Ohio Division of Real Estate and Professional Licensing during the investigation, copies of data, information or other documentation supporting his conclusions found in his appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(8) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** He failed to maintain as part of his workfile, or in the alternative, he failed to provide to the Ohio Division of Real Estate and Professional Licensing during the investigation, copies of all appraisal reports he completed for the Subject property because the copy of the appraisal report he submitted to the Division is prepared for a different client as compared to the Complainant's copy of his appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(4), 4763.11(G)(8) or 4763.11(G)(14) as those sections incorporate the Record Keeping Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **3.** He communicated a misleading appraisal report for the Subject property when he re-addressed or changed his client's name and/or address for the Complainant's copy 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 2005 USPAP Standards Rule 2-1 or the Conduct Section of the Ethics Rule for 2005 USPAP by operation of Ohio Revised Code Section 4763.13(A); **4.** In the appraisal report he provided the Division for the Subject property, he reported Sales Comparable #2 in the Sales Comparison Approach had a sale that occurred in June of 2006 for $215,000 when records show Sales Comparable #2 did not have such a sale but it did have a sale that occurred in June of 2006 for $195,000. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 2-1 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 he provided the Division for the Subject property, he reported Sales Comparable #4 in the Sales Comparison Approach had a sale that occurred in July of 2005 for $254,900 when county records show Sales Comparable #4 did not have such a sale but it did have a sale that occurred in July of 2005 for $233,000. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 2-1 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 he provided the Division for the Subject property, he failed to report Sales Comparable #1 had a prior sale in February of 2006 for $169,900 and he failed to report his analysis or reconciliation of this prior sale with its sale in February of 2006 for $167,900, which he used in the Sales Comparison Approach. Accordingly, he violated Ohio Revised Code

Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2005 USPAP Standards Rule 1-1(a), 2005 USPAP Standards Rule 1-6(a), 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 2-2(b)(ix) by operation of Ohio Revised Code Section 4763.13(A); **7.** In his appraisal report he provided the Division for the Subject property, he failed to make consistent site size adjustments for Sales Comparables #2 and #4 as compared to the Subject property, or in the alternative, he failed to summarize his reasons why he made inconsistent site size adjustments. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 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 he provided the Division for the Subject property, he failed to make an adjustment in the Sales Comparison Approach for the difference in the number of units for Sales Comparable #1 as compared to the Subject property, or in the alternative, he failed to summarize his reasons why 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 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 he provided the Division for the Subject property, he completed a misleading appraisal report, or in the alternative, he rendered appraisal services in a negligent or careless manner by making a series of errors that affected the credibility of the appraisal report. Accordingly, he violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate the Conduct Section of the Ethics Rule for 2005 USPAP, 2005 USPAP Standards Rule 2-1 or 2005 USPAP Standards Rule 1-1(c) by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Nicholas Villella 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 Uniform Standards of Professional Appraisal Practice, including passing the class exam; and his Ohio Residential Real Estate Appraiser License was suspended thirty (30) days.

ZOE-MARIE WEST, an Ohio Certified Residential Real Estate Appraiser from Elmore, Ohio was found in violation of the following with respect to an appraisal report: **1.** In her original appraisal report for the Subject property that was submitted to the lender/client, she failed to disclose that she failed to take a picture of the Subject property's attic during the Subject property's inspection on August 3, 2010; the Subject property's owner and/or borrower listed in her original appraisal report took pictures of the Subject property's attic and sent those pictures to her; and she included these pictures in her original appraisal report without disclosing who took the pictures. Accordingly, she 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 2010-2011 USPAP Standards Rule 1-1(a), 2010-2011 USPAP Standards Rule 1-1(b), 2010-2011 USPAP Standards Rule 2-1(a), 2010-2011 USPAP Standards Rule 2-2(b)(vii) or the Conduct

Section of the Ethics Rule for 2010-2011 USPAP by operation of Ohio Revised Code Section 4763.13(A); **2.** In her appraisal report for the Subject property, she failed to report one or more sales comparables in the Sales Comparison Approach were located in a different county as compared to the Subject property. Accordingly, she 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 2010-2011 USPAP Standards Rule 1-1(a), 2010-2011 USPAP Standards Rule 1-1(b), 2010-2011 USPAP Standards Rule 1-6(a), 2010-2011 USPAP Standards Rule 2-1(a), 2010-2011 USPAP Standards Rule 2-1(b), 2010-2011 USPAP Standards Rule 2-2(b)(viii) or the Conduct Section of the Ethics Rule for 2010-2011 USPAP by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Zoe-Marie West was ordered to pay a civil penalty of three hundred dollars ($300.00); complete fifteen (15) hours of additional education in a class related to Uniform Standards of Professional Appraisal Practice, including passing the class exam; and her Ohio Residential Real Estate Appraiser Certificate was suspended ten (10) days.

JAYNE YOUNG, an Ohio certified general real estate appraiser from Newark, Ohio was found in violation of the following with respect to a real estate appraisal: **1.** In her Subject house appraisal report, she failed to report one or more of the following: the 8.45 acre site which included the Subject house had been offered for sale with an additional 340 acre site for $1,390,315 and $1,236,998; these offerings occurred within the twelve months prior to the effective date of the her Subject house appraisal report; and/or she failed to report her analysis or reconciliation of these offerings with her value conclusion of $202,000. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008-2009 USPAP Standards Rule 1-1(a), 2008-2009 USPAP Standards Rule 1-1(b), 2008-2009 USPAP Standards Rule 1-5(a), 2008-2009 USPAP Standards Rule 2-1 or 2008-2009 USPAP Standards Rule 2-2(b)(viii) by operation of Ohio Revised Code Section 4763.13(A); **2.** In her Subject farm appraisal report that had an effective date of July 27, 2009, she failed to report one or more of the following: the 8.45 acre site had been offered for sale with the 340 acre site for $1,390,315 and $1,236,998; these offerings occurred in 2009; and/or she failed to report her analysis or reconciliation of these offerings with her value conclusion of $1,700,000. Accordingly, she violated Ohio Revised Code Sections 4763.11(G)(5), 4763.11(G)(6) or 4763.11(G)(7) as those sections incorporate 2008-2009 USPAP Standards Rule 1-1(a), 2008-2009 USPAP Standards Rule 1-1(b), 2008-2009 USPAP Standards Rule 1-5(a) or 2008-2009 USPAP Standards Rule 2-1 by operation of Ohio Revised Code Section 4763.13(A).

For all these violations, Jayne Young was ordered to pay a civil penalty of one thousand dollars ($1,000.00); complete fifteen (15) of additional education in a class related to Uniform Standards of Professional Appraisal Practice; her Ohio General Real Estate Appraiser Certificate was suspended thirty (30) days; and she received a public reprimand.