

NEWSLETTER

Fall 2010 Issue

Ted Strickland
Governor of Ohio

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Director of Commerce

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Superintendent

The Importance of Safety Within the Real Estate Profession

The Ohio Division of Real Estate and Professional Licensing extends its deepest sympathies to the family and friends of the three real estate professionals that were recent victims of criminal acts in northeast Ohio. These incidents have impacted the entire real estate profession – both in Ohio and around the country – and have left many real estate licensees anxious about their safety as they continue to pursue careers in real estate. While the Division and numerous real estate organizations and associations have long emphasized the importance of practicing safety within the real estate profession, these criminal acts have reminded us again how urgent safety really is.

In 2003, the Division, the Ohio Real Estate Commission, Columbus State Community College, and the Ohio Association of REALTORS® joined forces to create a Personal Safety Guide to promote safety within the real estate profession. The guide listed a number of important tips, some of which included:

- Know the clients you are dealing with.
- Tell someone who you are with, where you are going, and when you'll be back.
- Keep a cell phone at your side.
- Don't advertise a listing as vacant.

The Division urges all licensees to “be on the safe side” and employ the many safety tips and tools that professional real estate organizations and associations suggest so that they can reap the rewards that a career in the real estate industry can offer while ensuring their own personal safety. While the tips included in the Personal Safety Guide are still relevant, below are links to the most current tips and tools, including videos, webinars, and resource kits, that you can use to help you prepare for – and to avoid – potentially dangerous situations.

Ohio Association of REALTORS®: Realtor Safety
<http://viewer.zmags.com/publication/fd4f9338#/fd4f9338/1>

National Association of REALTORS®: Realtor Safety
http://www.realtor.org/about_nar/safety



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Salesperson-Owned Real Estate Companies

The Division has received an increase in inquiries and enforcement actions in recent months regarding salespeople and the real estate companies that they own. When creating a company as a salesperson/owner, it is important to be aware of real estate license laws.

There are three main instances when a salesperson might want to create a corporation:

- 1) To own or become the president of a real estate brokerage;
- 2) To provide property management services, or;
- 3) To be paid under R.C. 4735.20(C).

The first circumstance is when a salesperson owns or is the president of a real estate brokerage. While it is permissible for a salesperson to own a real estate brokerage, that salesperson must also be careful to not act like a broker without a broker's license. When a salesperson files an application to license their company, the salesperson must sign an affidavit acknowledging that the salesperson will not act as a broker. Once the salesperson's brokerage becomes licensed, the salesperson/owner must employ at least one broker to direct and oversee the operation of the brokerage. The broker must be the signatory and have control over the trust accounts and should be active in the day-to-day operations of the brokerage. A broker should be in the office regularly and have access to all the files. It is a violation of license law for a broker to lend their license for the benefit of another whereby real estate license laws are circumvented. The salesperson/owner may be the signatory on the company's operating account. However, salespeople may not accept any money in connection to a real estate transaction unless it is in the name of and with the consent of the licensed broker.

The second circumstance is when a salesperson wants to provide property management services. A number of complaints have been filed against unlicensed property management companies that are owned by salespeople. Often the salesperson is managing property through the unlicensed company and outside of and separate from their brokerage. Property management activities that require a license must be overseen by a broker. The salesperson who wants to open a property management company outside of their current brokerage may properly license it with the Division, hire a broker to oversee the company, and then transfer their sales license to the newly licensed company. The salesperson may also choose to obtain a broker's license and become the broker of the newly licensed company. In addition, when a salesperson owns a construction company that offers rehab services, the salesperson must ensure that the construction company does not begin offering property management services without being properly licensed and overseen by a broker.

Finally, salespeople open companies in order to be paid under R.C. 4735.20(C). Pursuant to Ohio Revised Code Section 4735.20(C), a broker may pay all or part of a fee, commission, or other compensation earned by an affiliated licensee to a partnership, limited liability company, limited liability partnership, or corporation that does not hold a real estate broker's license if that entity satisfies the requirements laid out in the statute. It is important to remember that a salesperson may not advertise in the name of that entity and the salesperson should not hold that entity out as engaging in the business of real estate. Additionally, all advertising must reflect the salesperson's name as it appears on their license and include the name of the brokerage with which their sales license is affiliated.

If you have any questions regarding when a salesperson may want to open his or her own company, please contact the Division's enforcement section at 614-466-4100.

Real Estate Owned Properties & Ohio Revised Code

The Ohio Real Estate Commission (Commission) has heard an increasing number of complaints that involve Real Estate Owned (REO) properties, which are properties owned by a bank or mortgage company. Licensees should understand and employ the following information when representing a seller or buyer in an REO transaction in order to ensure compliance with Ohio real estate license law.

Representing a Seller (Bank or Mortgage Company)

A common complaint brought before the Commission concerns licensees who fail to present Ohio required documents to the seller of an REO property. As an agent for the seller, a licensee must provide the seller a Consumer Guide to Agency Relationships. The seller then needs to sign an acknowledgment receipt. O.R.C. 4735.56(C) provides that, if the seller refuses to provide a signature, the licensee shall note the refusal. The licensee should maintain documents that reflect the Consumer Guide was presented to the seller.

O.R.C. 4735.55(A) requires that all listing agreements contain a statement defining the practice of "blockbusting" and stating that it is illegal. The Commission recently heard a case where a Fannie Mae master listing agreement did not contain the blockbusting language. The Commission determined that the licensee violated Ohio license law and the licensee was issued a public reprimand. At a minimum, a licensee should present the seller with a listing agreement addendum containing the required language.

While it can be difficult to obtain a seller signature from a bank on some documents for an REO property, the licensee should keep a record reflecting that they attempted to provide these documents to the lender and, where necessary, make a note in the file that the lender failed to provide signatures.

Representing a Buyer

As an agent for the buyer, a licensee is required to present any offer to purchase to the seller or seller's agent in a timely manner. Offers for REO properties are typically submitted online; therefore, licensees should understand the process of online submissions. When a licensee submits an offer online, that licensee should print a copy of the screen showing that the bid was submitted. This will provide documentation that the licensee timely submitted the bid on behalf of the client. As a buyer's agent, it is also imperative to explain to your client that a verbal acceptance of a purchase offer is not official until everything is in writing and signed by both parties.

Reminder: Ohio Real Estate Brokers Must Maintain a Definite Place of Business

Ohio Revised Code 4735.16(A) requires that an Ohio licensed real estate broker maintain a definite place of business in Ohio. A sign must be kept at the location identifying it as the broker's place of business. Additionally, O.R.C. 4735.13 requires that the broker's license be prominently displayed in the office and that all sales licenses associated with the broker must be kept at the licensed place of business. Further, all transaction records required to be kept pursuant to O.R.C. 4735.18(A)(24) must be maintained at that location.

All licensees associated with a broker should be conducting business out of the main brokerage office. If a majority of a licensee's business is conducted out of a non-licensed location through the use of telephones, computers, mailings, and/or meetings with clients or prospective clients, that location would require a branch office license. A licensee who merely uses the main office as a mail drop should obtain a branch office license for his/her own principal place of business.

If you have any questions regarding these requirements or about how to obtain a branch office license, please contact the Division at 614-466-4100.

Be Thorough When Submitting Paperwork to the Division

Attention Licensees! When submitting paperwork to the Division, make sure everything is complete and correct. Licensees often make simple mistakes or omit pertinent information that can negatively affect the status of their licenses. A license may be suspended or revoked for failure to complete the paperwork correctly.

Most common mistakes:

- Failure to sign all forms, especially both sides of the continuing education compliance form.
- Failure to complete the Broker Information section included in many of the Division's forms – even if you're reactivating with the same brokerage, the Division needs the information and a broker's signature.
- Failure to submit a continuing education compliance form and certificates on or before the expiration date when the renewal fee is paid online.
- Failure to return the original license when reactivating from a suspension.

Tips:

- Send in your renewal paperwork well before your due date - up to two months prior. If something is wrong or omitted, you will have plenty of time to correct the error and avoid suspension.
- Walk your paperwork into the Division. A customer service representative will check your paperwork and give you a walk-in receipt.
- Each form has an instructions section; read the instructions carefully.
- Call the Division if you have questions.

Make Sure You Are Using the Most Current Forms

The Division updates its real estate and appraiser forms regularly. Sometimes the form changes are very minor, but other times the changes can be significant, such as new fee amounts or requirements. In order to make sure you are using the most current version of a form, you should always retrieve your forms from the Division's forms webpage at: <http://www.com.ohio.gov/real/forms.aspx>.

Appraiser Workfiles Part Two: The Importance of Maintaining a Thorough Workfile

The appraiser workfile article featured in the Division's spring 2010 newsletter described the importance of maintaining a secure workfile and making it available to regulators when required. This article focuses on the importance of creating a workfile that is well-documented to ensure preparedness when an appraisal is reviewed after it has been submitted to a client.

Keeping a well-documented workfile is essential, especially: when a client has questions about the appraisal she/he ordered; when the appraisal is examined by state regulators; when lenders conduct compliance reviews; when litigation regarding the appraisal occurs; or when you need to collect and analyze market data.

What constitutes a well-documented workfile? The Uniform Standards of Professional Appraisal Practice (USPAP) provide that the workfile must include:*

- Client and intended user information;
- True copies of any written appraisal report (your workfile must include an exact copy of the appraisal as submitted to the client) on any type of media (electronic copies satisfy this requirement);
- Summaries of any oral reports or testimony, and;
- All other data, information, and documentation necessary to support the appraiser's opinions and conclusions and to show compliance with USPAP, or references to the location(s) of such other documentation. (Some examples of this are: reports from real property information databases, MLS listings, market statistics, auditor's property cards, comparable sales search results and search criteria, copies of purchase contracts, income data, copies of sales receipts for rehab work, building plans, newspaper articles, or references to these items.)

Appraisers who have gone before the Ohio Real Estate Appraiser Board have typically encountered problems related to the last bullet point noted above: not keeping sufficient records in the workfile to explain the appraisal report they performed. Remember that your workfile must support your appraisal results! Therefore, a well-documented workfile should contain records sufficient to support the appraiser's opinions and conclusions in the appraisal or reference the material used. It may not be necessary to include all documentation viewed from a particular source, as long as that source is referenced in the workfile and can be retrieved.¹ Additionally, when the workfile is requested by a state agency, the appraiser is responsible for retrieving any material referenced in the workfile and providing it to the agency.

If your work file does not support the data in the appraisal, you may be in violation of USPAP standards. To prevent this, be sure that your workfile supports the results of your appraisal!

*For the Record Keeping language in its entirety, see the Uniform Standards of Professional Appraisal Practice (USPAP) 2010-2011 edition Ethics Rule Record Keeping section.

¹USPAP 2010-2011 Frequently Asked Questions #78

Q & A for Appraisers

Q. I received a letter from the Division stating that one of the continuing education courses that I submitted was not approved by the Division. The certificate had an approval number on it, so why was it not approved?

A. When a continuing education provider submits a course to the Division to be approved, they must also list every date and location that the course is going to be offered. If you took the course on a date and location that was not registered with the State of Ohio, the Division will consider that course non-approved. You will need to submit a \$25.00 non-approved course fee to the Division if you wish to use that course to satisfy your continuing education requirement.

Q. I submitted thirty (30) hours of continuing education with my appraiser renewal application when I only needed fourteen (14) hours. Can I use the remaining hours next year to satisfy my continuing education requirements?

A. No. Appraisers cannot carry over any additional hours of education to the following year.

Q. I submitted my seven (7) hour USPAP requirement to the Division with my 2010 renewal. When do I have to submit another seven (7) hours of USPAP?

A. Licensed and certified appraisers must submit seven (7) hours of USPAP to the Division once during every 24-month reporting period. If your two-year reporting period was July 1, 2009, through July 1, 2011, and you submitted your USPAP to the Division with your July 1, 2010, renewal, you wouldn't need to submit USPAP again until either your first or second renewal during your July 1, 2011, through July 1, 2013, 24-month reporting period.

Q. I forgot to submit my renewal application and fee to the Division by my expiration date. Can I conduct appraisals during the three-month grace period that I am given to satisfy my renewal requirements and submit my fees?

A. No. Section 4763.06 and 4763.07 of the Ohio Revised Code provides that an appraiser who fails to comply with the renewal and education requirements by the expiration date will be placed in an inactive status and the appraiser shall not engage in activities permitted by the certification, license, or registration after the date of expiration.

Q. I submitted my renewal application, fee, and continuing education compliance form with certificates. Will the Division report my renewal compliance to HUD?

A. No. The Division does not report to HUD. The Division sends a report weekly to the Appraisal Subcommittee (ASC). You will need to check with HUD to determine the timing of its updates.

Q. I am a Licensed Residential Appraiser who plans to submit an application to the Division to upgrade to Certified Residential Appraiser. I do not have an associate's degree, but I think I have all the required courses to qualify under the "in lieu of requirements." May I submit a copy of my college transcripts for review prior to submitting my entire application?

A. No. You must submit a complete application with an application fee. At that time, the Division will do a complete review of the application to see if you meet the requirements to test for an upgrade.

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Q & A for Appraisers continued...

Q. I became a Licensed Residential Appraiser in 2002 and had to submit two-thousand (2,000) hours of experience. I now want to upgrade to Certified Residential Appraiser. Can I use the two-thousand (2,000) hours I submitted previously toward the two-thousand five hundred (2,500) hours I need to upgrade?

A. Yes. You can submit the hours, but you will have to submit the hours on the new experience log and you must be able to access those work files as the Division may ask you to submit samples of your work.

Q: What are the laws and rules governing an appraiser being a supervisor to an assistant?

A. Ohio Administrative Code section 1301:11-3-04 outlines the rules regarding supervising a registered appraiser assistant. It states, in part, that:

- At all times during the supervisory period and for a period of two years prior to commencement of the supervisory period, the supervising appraiser must be in good standing with the board or the state regulatory agency with which the supervising appraiser is licensed or certified.
- A licensed or certified appraiser may supervise not more than three state registered real estate appraiser assistants at any one time.
- An appraisal log shall be maintained by the state registered appraiser assistant and each supervising appraiser jointly.

For the complete rule, please visit the following link: <http://codes.ohio.gov/oac/1301%3A11-3-04>

Transferring Your License?

Make Sure You Complete the Transfer/Reactivation Applications Correctly

When you submit a transfer request to the Division via the Transfer/Reactivation Application, make sure that you insert the information for the broker to whom you are transferring in the "Broker Information" section of the application (indicated below) – not the information for the broker with whom you are currently working.

SALESPERSON		TRANSFER / REACTIVATION APPLICATION					
<ul style="list-style-type: none"> ▪ This form is interactive. You may, before printing, type your responses directly onto the form. ▪ Incomplete applications and those that are filled out incorrectly will be returned for correction. ▪ A check or money order for any fees, made payable to the Division of Real Estate & Professional Licensing, must accompany this application. Cash will not be accepted. ▪ Individual fees listed below or in the reactivation fee schedule on Page 2. 					<table border="1"> <tr> <th>FOR DIVISION USE ONLY</th> </tr> <tr> <td>FILE NUMBER</td> </tr> </table>	FOR DIVISION USE ONLY	FILE NUMBER
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FILE NUMBER							
APPLICANT INFORMATION							
FILE NUMBER	FIRST NAME	MIDDLE INITIAL OR NAME	LAST NAME	SUFFIX			
HOME ADDRESS <input type="checkbox"/> Check if new.							
CITY	STATE	ZIP CODE	COUNTY	HOME PHONE ()			
E-MAIL ADDRESS							
BROKER INFORMATION							
FILE NUMBER	OFFICIAL CORPORATION, L.L.C., PARTNERSHIP, OR ASSOCIATION NAME						
MAIN BUSINESS ADDRESS			DOING BUSINESS AS (D.B.A.) NAME				
CITY	STATE	ZIP CODE	BUSINESS PHONE ()				

Q & A for Real Estate Licensees: Advertising: Back to Basics

Q: My name is Christopher but everyone knows me as CJ. Can I advertise as CJ?

A: For advertising purposes, the Division allows a person to advertise in a widely recognized, common derivative of the name in which they are licensed, i.e., Christopher/Chris, Suzanne/Susie, etc. Licensees that are known by their middle name or by a name that is not commonly known as a nickname may put that name in parenthesis or quotation marks for advertising purposes, i.e., John (Ralph) Smith or Christopher "CJ" Jones.

Q: I am a salesperson. My broker's name won't fit on the sign I am designing. Do I have to include my broker's name?

A: Yes. O.R.C. 4735.16(B)(1) provides that any salesperson that advertises shall include the name of the broker under whom the salesperson is licensed. The broker's name must be displayed in equal prominence with your name.

Q: Do I have to include my business address in advertisements?

A: No. However, if the business address is included in the advertisement, it must be a properly licensed location.

Q: Do I need to include the brokerage phone number in advertisements?

A: No. There is no requirement that you include the brokerage phone number.

Q: Can I advertise the asking price on my signage?

A: In general, it is legal to put an asking price on a sign, as long as the information is accurate and not misleading.

Q: I would like to place a classified ad. Can I just put in my phone number?

A: No. A classified ad is advertising and must meet all the advertising requirements.

Q: I just organized a team. How do I advertise the team name?

A: The team's name cannot be more prominent than the brokerage's name in the advertisement. The name of the broker or brokerage must be included.

Q: Do I have to include every team member's name in the advertising?

A: Not every team member needs to be included in the advertising, but at least one licensed team member's name must appear.

Q: I have an unlicensed team member. May I include them in my ad?

A: An unlicensed team member must be identified if a photo of the team appears in the ad and all of the team member's names are listed. The advertisement should not give the impression that all team members are licensed if they are not.

A Note about P. O. Boxes

Licensed real estate companies may not use a P.O. Box as their business address, since Ohio law requires them to maintain a physical place of business. However, companies may have a physical address and a P.O. Box address simultaneously on file with the Division. This satisfies the requirement that the brokerages have a physical place of business while ensuring delivery of important mail, including licenses and license information from the Division.

Individual licensees may use a P.O. Box address as their home address. Ohio license law does not require a physical address for licensees' home addresses.

Bounced Checks:

What Happens When You Submit A Check to the Division that Bounces?

In recent months, the Division has been troubled by an increase in the number of checks it receives from licensees and potential licensees that bounce due to non-sufficient funds (NSFs). Below are steps that the Division takes when it receives an NSF check and an explanation of the consequences that current and prospective real estate licensees endure as a result of submitting one:

- Current and prospective real estate salespeople and brokers automatically incur a \$100 penalty fee when a check they submit to the Division bounces.
- The Division sends a notification of the bounced check and the amount that must be repaid via certified mail to the individual that submitted it. It also sends a letter to the sponsoring broker of any prospective real estate salesperson who submits an NSF check to notify him/her of the situation.
- The Division must receive payment of the fees due within fifteen days from the date it mailed the certified notification. If the Division received the NSF check from a current licensee and if the current licensee does not pay the fees within fifteen days from the date the Division mailed the certified notification, the licensee's license would be automatically suspended.
- The Division will hold the license of any individual who submitted an NSF check with their license examination application and subsequently passed the exams until they repay the fees due.
- For a period of five years, the Division will only accept certified checks or money orders from individuals who submitted an NSF check in the past.

Ten-Hour Post-Licensure Education News

Now Available Online: New Ten-Hour Post-Licensure Education Curriculum

The course material for the new ten-hour post-licensure education curriculum is now available on the Division's website for providers, instructors, and students to access! Click the following link or visit the Division's website to review the dozens of PowerPoint presentations, supplemental documents, and training handouts that course providers and instructors have been using in their ten-hour post education courses since May, 2010: [Ten-Hour Post Education Curriculum](#).

For more information about the new curriculum, please see the Spring 2010 Newsletter.

Ten-Hour Post Licensure Information Added to the Online Continuing Education Course Look Up Tool

The Division recently added ten-hour post licensure course-offering information to its Online Continuing Education Course Look Up! Rather than contacting course providers directly to obtain information, new licensees can now access this online tool to find ten-hour post course offerings. If you have questions about using this tool or about the ten-hour post licensure course requirement for new licensees, please contact the Division at 614-466-4100.

Real Estate Disciplinary Actions

Listed below are the Real Estate Disciplinary Actions for April 2010 to July 2010. Details of each action can be found on the website at: <http://www.com.ohio.gov/documents/Fall10REdiscipline.pdf>

REVOICATIONS/PERMANENT SURRENDER/RESIGNATIONS

James W. Blake	Salesperson	Columbus
Eulodia E. Doss	Broker	Toledo
John R. Estep	Broker	West Portsmouth
Jill M. Katzenberg	Broker	Beachwood
Robert J. Sharpe	Broker	Bedford Heights
Charles E. Townsend	Salesperson	Pickerington

SUSPENSIONS, FINES, EDUCATION and REPRIMANDS

Patricia A. Bates	Broker	Canfield
Robbie A. Boggs	Salesperson	Dublin
Wesley J. Brown	Salesperson	Cable
Ronald D. Bryer	Broker	East Liverpool
Brian K. Farris	Salesperson	Gahanna
Rebecca A. Gallimore	Salesperson	Akron
Richard M. Herbst	Salesperson	Dayton
Roger Koerner	Broker	Urbana
Ellen T. Kooser	Salesperson	Beavercreek
Renee Mikovich	Salesperson	North Canton
Bettina F. Ramundo	Salesperson	Cincinnati
Cumhur Sasmaz	Broker	Cleveland
Preston L. Stallings, Sr.	Salesperson	Toledo
A. Renee Sullivan	Salesperson	Westerville
Heidi J. Sutter	Salesperson	Dublin
Jeffrey A. Swiecicki	Broker	Hudson
Robert C. Szarek	Broker	Cleveland
Allan R. Szufkada	Broker	Lakewood
Michael Ray Taylor	Salesperson	Baltimore
Michael J. Walker	Salesperson	Strongsville
Beverly A. Watson	Salesperson	Urbana
Blaine M. Wells	Broker	Findlay
Michael T. Wiseman	Salesperson	West Chester

UNLICENSED ACTIVITY

Michael Beil	Akron
Boneh Group, LLC	Akron
John Frola and Municipal Solutions, LLC	Uniontown

Appraiser Disciplinary Actions

Listed below are the Appraiser Disciplinary Actions for May 2010 to July 2010. Details of each action can be found on the website at: <http://www.com.ohio.gov/documents/Fall10appraiserdiscipline.pdf>

REVOCATIONS/PERMANENT SURRENDERS

Robert Nite	Licensed Residential Appraiser	Brook Park
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SUSPENSIONS, FINES, ADDITIONAL EDUCATION AND REPRIMANDS

Terrance Roberts	Licensed Residential Appraiser	Columbus
Ned Seibert	Licensed Residential Appraiser	Brecksville
Angela Smith	Certified Residential Appraiser	Dayton
Craig Smith	Certified Residential Appraiser	Dayton
Kevin Smith	Certified Residential Appraiser	Twinsburg
Michael Studebaker	Licensed Residential Appraiser	Dayton

Introducing Our New Chief Division Counsel

Chief Division Counsel, Natalie M. Doan, began with the Division of Real Estate and Professional Licensing in July 2010. Natalie comes to the Division from The Legal Aid Society of Columbus where she advocated on behalf of low-income clients in domestic relations disputes.

Natalie received a B.A. in Politics and Government and Psychology, cum laude, from Ohio Wesleyan University, Delaware, Ohio, and a J.D. from Capital University Law School in Columbus, Ohio, with honors. She and her husband, TJ, have one child and live in Westerville.



Governor Strickland Appoints Commissioners

Governor Ted Strickland appointed Commissioner Ann Thompson to serve on the Ohio Real Estate Commission for the term July 1, 2010 through June 30, 2015. Commissioner Thompson has vast experience in the real estate business. She began her career in 1965 as a salesperson in her father's Cincinnati-based real estate firm, Robers Realtors. In 1969, she became a broker and later an office manager and real estate investor. Commissioner Thompson opened her own appraisal firm, A. Thompson & Co., in 1986 and earned her Certified General Appraiser credential in 1991. She received the *Realtor Emeritus* award in 2010. Commissioner Thompson also taught Real Estate Principles and Practices at Cincinnati Tech (State) for 15 years and served on many local and state Realtor committees throughout her career.

Governor Strickland also re-appointed David Paul, broker for the David Paul Institute of Real Estate, to serve another five-year term on the Commission.

Commissioners Thompson and Paul join current Commissioners Gary Froelich, M. Terry Hankner, and Rosetta Hayes-Borders to complete the panel. At its August 4, 2010 reorganization meeting, the Commission elected Dave Paul President and Terry Hankner Vice President.



Department of Commerce

Division of Real Estate &
Professional Licensing

State of Ohio
Department of Commerce
Division of Real Estate and Professional Licensing
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Commission Members
David C. Paul, President
Gary Froelich
Terry Hankner, Vice President
Rosetta Hayes-Borders
Ann Thompson

Appraiser Board Members
Patricia Costello
Raymond E. Houk
Don Leto
C. Patrick McAllister
Ted McKinniss

The **Division of Real Estate and Professional Licensing Newsletter** is published by The Ohio Department of Commerce, Division of Real Estate and Professional Licensing. Karen Bowman, Editor.

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