

| ARTICLE TITLE | | ISSUE |
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| Advertising | | |
| Advertising (Legal Requirements) | Legal Requirements For Advertising Reviewed | May/June 1987 |
| Advertising (Requirements for) | Requirements for Advertising Reviewed | Spring 1994 |
| Advertising Agent Owned Property | More Advertising Basics: Advertising Agent Owned Property | Fall 2000 |
| Advertising Discipline | Advertising Discipline Action | Summer 2004 |
| Advertising Complaint Process | Division Defines Advertising Complaint Process | Spring 2003 |
| Advertising Definitions | Division Considers Advertising Definitions | Spring 2002 |
| Advertising Rule | Advertising Rule Recently Amended | Spring 2002 |
| Citation System | New Advertising Citation System | Fall 2000 |
| Equal Prominence | Equal Prominence in Advertising | Spring 2001 |
| For Sale by Owner | "For Sale By Owner" Packages Considered | Summer 2000 |
| Internet Advertising Case | Ohio Internet Advertising Case First of its Kind | Fall 1998 |
| Licensee Who Owns Property | Licensee Who Owns Property Must Identify Self In Ads | May/June 1989 |
| Licensees Advertising Property | Positions Not Changed | Spring 2000 |
| Name Identification | Name I.D. Issues Clarified | Summer 1995 |
| Name Identification | Name Identification Issues Clarified | Summer 1998 |
| REALTOR (trade name) | Common Industry Questions Answered | Summer 1993 |
| Rule Change | Ohio Revised Code Advertising Rule Modified | Spring 2000 |
| Team Advertising | New Law Addresses Team Advertising; Advertising Def. Adopted | Winter 2002/2003 |
| Team Advertising | Team Advertising by RE Sales People Questionable | Summer 1998 |
| Team Advertising | Law May Include Team Advertising Language | Spring 2002 |
| Teams | Tips For Real Estate Teams, Advertising | Summer 2001 |
| Telephone Numbers in Advertising | Common Industry Questions Answered | Summer 1993 |
| Agents Advertising Property | Agents Advertising Their Own Property | Summer 2006 |
| Advertising | Advertising with Nickname or Middle Name | Summer 2007 |
| Advertising via Property Listing Databases | License Law and Property Listing Database Services | Winter 2010 |
| Agency | | |
| Agency Agreement | Agency Agreement Must Include Specific Fair Housing Language | Spring 1998 |
| Agency Agreements | Agency Agreements Must Include Specific Fair Housing Language | Fall 1998 |
| Agency Disclosure | Agency Disclosure Issues Clarified | Aug-Nov 1991 |
| Agency Disclosure Law | Licensees Buying Property for Self Must Disclose | Sept/Oct 1989 |
| Agency Disclosure Law | Agency: How To Service Buyers | Jan/Feb 1989 |
| Agency Disclosure Law | Agency Disclosure Law Effective Jan 1 | Nov/Dec 1988 |
| Agency Disclosure Law Explained | Need For Agency Disclosure Law Explained | March/April 1988 |
| Agency Disclosure Law/Procedures | Agency Disclosure Law and Procedures Outlined | May/June 1988 |
| Agency Disclosure Violations | OREC To Impose Stricter Penalties for Agency Disclosure Violations | Summer 2001 |
| Brokerage Team | Who Represents the Client within a Brokerage Team? | Summer 2002 |
| Disclosure Requirements | Division Prepares to Heighten Disclosure Requirements | Summer 2003 |
| Dual Agency | Answers Provided To Dual Agency Questions | July/August 1988 |
| Dual Agency | Alaska Case On Undisclosed Dual Agency | Spring 2004 |
| Dual Agency Prohibitions | Dual Agency Prohibitions Have Long History | Dec 1990-Feb 1991 |
| Undisclosed Dual Agents | Edina Update | Winter 1994 |
| Undisclosed Principal | Do You Need To Disclose An Undisclosed Principal? | March/April 1989 |
| Consumer Guide To Agency Form Review | Consumer Guide to Agency Note | Winter 2004/2005 |
| Consumer Guide To Agency Relationships | When does a licensee need to provide the guide? | |
| Ancillary Trustee | | |
| Ancillary Trustee | Ancillary Trustee Procedures Important | Fall 1998 |

Appraiser

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| Appraisal (By other appraiser) | Uniform Standards of Professional Appraisal Practice Q&A | Summer 2003 |
| Appraisal Standards Board | Appraisal Standards Board Issues USPAP Q&A | Spring 2003 |
| Appraisal Standards Board | The Appraisal Standards Board Adopts Changes to Nat'l Standards | Fall 2001 |
| Appraisal Standards Board | Appraisal Standards Board Adopts Modifications | Summer 1994 |
| Appraisal-Successful | Double Check Data For A Successful Appraisal | Spring 2000 |
| Appraiser Certification | Appraiser Certification & Licensing Application Processing Procedure | Winter 1999/2000 |
| Appraiser Compliance | A Brief Review of Appraiser Compliance with the Ohio Revised Code | Summer 2004 |
| Appraiser Reciprocal Agreements | Appraiser Reciprocal Agreements | Winter 1999/2000 |
| Appraiser Renewal | Appraiser Renewal Reminder | Summer 1994 |
| Appraiser Trainees | Using Appraiser Trainees the Safe Way | Summer 2004 |
| Appraisers Are Not Inspectors | Appraisers Are Not Inspectors | Winter 1994 |
| Changes in FHA Appraiser Roster | Important FHA Rule Changes | Fall 2003 |
| Condition & Marketability Report | Uniform Standards of Professional Appraisal Practice Q&A | Summer 2003 |
| Confidential Information | The Appraisal Standards Board Adopts Changes to Nat'l Standards | Fall 2001 |
| Date of Value | USPAP Q&A | Spring 2000 |
| Ethics Rule | The Appraisal Standards Board Adopts Changes to Nat'l Standards | Fall 2001 |
| Jurisdictional Exception | The Appraisal Standards Board Adopts Changes to Nat'l Standards | Fall 2001 |
| Licensing vs. Certification | Appraiser Update | Fall 1993 |
| Market Value | Uniform Standards of Professional Appraisal Practice Q&A | Summer 2003 |
| National USPAP Update Course | New Interpretation For Continuing Education | Fall 2003 |
| No Standards Rule 3-1 C | Answers to Division Frequently Asked Questions | Spring 2003 |
| Recertification of Value | Uniform Standards of Professional Appraisal Practice Q&A | Summer 2003 |
| Record Keeping-Appraisers | Record Keeping Requirements For Appraisers | Spring 2001 |
| Sales History Rules | Revisions to Sales History Rules Made | Winter 2002/2003 |
| Self-Contained Appraisal Report | Uniform Standards of Professional Appraisal Practice Q&A | Summer 2003 |
| Staff of Appraisal staff | Meet the Staff: Appraisal and Cemetery Section | Summer 2004 |
| Standard 6 | The Appraisal Standards Board Adopts Changes to Nat'l Standards | Fall 2001 |
| Statement No. 5 (SMT-5) | The Appraisal Standards Board Adopts Changes to Nat'l Standards | Fall 2001 |
| Statement No. 8 (SMT-8) | The Appraisal Standards Board Adopts Changes to Nat'l Standards | Fall 2001 |
| Supplemental Standards | The Appraisal Standards Board Adopts Changes to Nat'l Standards | Fall 2001 |
| Real Property Appraisal Reports Electronically | Do You Know Who Is Using Your Signature by Margaret Hambleton | Winter 2004/2005 |
| Real Property Appraiser Qualifications Criteria | New Appraiser Experience Rule | Spring 2005 |
| New Appraiser Criteria | New Appraiser Criteria To Become Effective 1/1/08 | Fall 2005 |
| Forged Appraisals | License to Steal by Brian Weaver | Winter 2005/2006 |
| Appraisal Reports | May I Transfer An Appraisal Report? | Fall 2006 |
| Disclosure | Post-Close Disclosure of Purchase Details to Appraisers | Summer 2007 |
| Appraiser Sub-Committee | Appraiser Sub-Committee Review | Summer 2008 |
| Violations to Avoid | Attention Appraisers: Violations to Avoid | Winter 2009 |
| Pre-License Courses: Central Accreditation Matrix | Approved Pre-License Courses Available on REPL Website via CAM | Winter 2009 |
| FAQs | Frequently Asked Questions: For Appraisers | Fall 2009 |
| Appraiser Assistant News | Registered Appraiser Assistants who Registered with the Division after October 16, 2009 | Winter 2010 |
| Appraiser Workfiles | Appraiser Workfiles: Securing Your Workfiles is a Must! | Spring 2010 |
| Appraiser Workfiles | Appraiser Workfiles, Part II: The Importance of Maintaining a Thorough Workfile | Fall 2010 |
| Q&A | Q&A for Appraisers | Fall 2010 |

Appraiser Board/RE Commission

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| OREC Activities | Division Highlights OREC Activities | Spring 2001 |
| New Appraiser Board Members | The Ohio Real Estate Appraiser Board Welcomed New Board Members in June and September, 2009 | Fall 2009 |
| Hearings and Board/Commission Processes | What to Expect at Administrative Hearings or Appraiser Board and Real Estate Commission Meetings | Winter 2010 |
| New Real Estate Commissioners | Governor Strickland Appoints Commissioners | Fall 2010 |

ARELLO® Timeshare Registry

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| Time Share Registration Filings | The Division Adopts ARELLO® Timeshare Registry (ATR) | Fall 2009 |
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Auction

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| Absolute Auction | Two Unusual Cases Highlight Important Issues for All Licensees | Summer 2001 |
| Absolute Auction | Absolute and Minimum Bid Auction Defined | Spring 1999 |
| Auctioning of Real Estate | RE Auctioning Clarified | June/July 1991 |
| Minimum Bid Auction | Absolute and Minimum Bid Auction Defined | Spring 1999 |
| Public Auction | Selling Real Estate at Public Auction | Winter 2009 |

Branch Office

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| Requirements | Branch Office and Place of Employment Requirements | Winter 2009 |
| Branch Office | What is a Real Estate Branch Office and How Do I Open One? | Spring 2010 |

Broker

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| Broker Assessments | Broker Assessments | Winter 2002/2003 |
| Broker Liabilities | Broker Liabilities And Responsibilities Outlined | Jan/Feb 1989 |
| Broker Liabilities | Brokers are Responsible for the Actions of Their Agents | Spring 2003 |
| Brokerages Headquartered Elsewhere | Brokerages Headquartered Elsewhere Must Comply With OH Statutes | Fall 1999 |
| Brokers Returning Licenses | Sample Letter Provided for Brokers Returning Licenses | Winter 1994 |
| Business Names | Business Names Can Be Reserved During Approval Process | March/April 1988 |
| Legal Entity | To Form or Not to Form (A Legal Entity)...That is The Question | Summer 2003 |
| Name | It's All in a Name | Summer 2003 |
| Name Approval | Name Approval Process Detailed | Spring 2002 |
| New Broker/Agent | New Broker/Agent Real Estate Index | Spring 2004 |
| Role of Salesperson | Real Estate Sales People Cannot Conduct Business as a Corp. | Summer 1998 |
| Salesperson's Relationship | Salesperson's Relationship to Broker Outlined | Summer 1992 |
| Unlicensed Personal Assistants | Unlicensed Personal Assistants Unable Provide RE-Related Services | Spring 1999 |
| Mail In Inspections | Attention Brokers: Mail In Inspections Are Coming Your Way | Spring 2006 |
| Requirements to Become a Broker | I Want To Be a Broker What Do I Need To Do? | Summer 2006 |
| What to do After Passing the Exam | I Pass My Broker Exam, Now What? | Fall 2006 |
| Closing a Brokerage | Closing a Brokerage | Fall 2009 |
| Broker Receives Award | Licensee Receives Honor During 2008 Ohio Fire Service Hall of Fame | Winter 2009 |
| Brokerage Assessment | Reminder: 2010 Brokerage Assessment | Spring 2010 |
| Certifying Information via Signature | Attention Brokers! | Spring 2010 |
| Real Estate Brokers | Ohio Real Estate Brokers Must Maintain a Definite Place of Business | Fall 2010 |

Canons of Ethics

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| Canons of Ethics | Court Rules Licensees Must Comply with Canons of Ethics | Winter 2002/2003 |
| Canons of Ethics | New Canons of Ethics Adopted | Fall 2000 |
| Canons of Ethics | Commission Revises Canons Of Ethics | Nov/Dec 1987 |
| Canons of Ethics Review Task Force | Task Force Update | Spring 2000 |
| Canons of Ethics Task Force | Commission Creates Canons of Ethics Review Task Force | Fall 1999 |
| Division/NAR requirements | Code of Ethics vs. Canons of Ethics | Spring 2004 |
| Accepting Gifts | Gifts and Ohio's Ethics Law | Summer 2004 |

Cemeteries

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| Funds | Division Instrumental in Returning Funds to Cemeteries | March 1996 |
| Staff of cemetery staff | Meet the Staff: Appraisal and Cemetery Section | Summer 2004 |

Child Support

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| Suspension | Failure to Pay Child Support Can Lead to RE License Suspension | Spring 1998 |
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Commissions

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| Co-Broking | Understanding Co-Broking Expectations | Spring 2000 |
| Commissions after Termination | Payment of RE Commissions Clarified | Spring 2001 |
| Commissions to Salespersons | Payment of RE Commissions Clarified | Spring 2001 |
| Co-op Disputes | Payment of RE Commissions Clarified | Spring 2001 |
| Double Dipping | Commission Rules On 'Double Dipping' | July/Aug 1986 |
| Fees | So You Think You Should Be Paid | Spring 2000 |
| Finder's Fee | Common Industry Questions Answered | Summer 1993 |
| Flat Fee Listings | Flat Fee Listings and Limited Agency Clarified | Spring 2003 |
| Operating Account Checklist | Payment of Commissions to Unlicensed Entities: Auditing Operating Accounts | Fall 2003 |
| Relocation Programs | Relocation Companies & Referral Fees Explained | Spring 2002 |
| Set-Offs | Payment of RE Commissions Clarified | Spring 2001 |
| Commission Payments | Frequently Asked Questions | Fall 2005 |
| Q and A | Commission Q & A | Fall 2009 |
| Salespersons' LLC Commissions | Have Questions about Paying a Commission to a Salesperson's LLC? | Spring 2010 |

Complaints

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| Complaint Against Licensee | Division Explains Informal Meeting in Complaint Case | Summer 2001 |
| Complaint Process | The Complaint Process Explained | Summer 2000 |
| Misrepresentation | Top Five Complaints Commonly Filed with Division | Winter 2002/2003 |

Compliance

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|---|---|----------------------------------|
| Company Policy for Brokerage | Be Aware Differences in WCP for Brokerage & Co. Policy on Agency | Summer 2002 |
| Compliance Audit Checklist | Compliance Audit Checklist | Summer 2003 |
| Compliance Audits | Compliance Audits Help Licensees | Winter 1999/2000 |
| Compliance Audits | Compliance Audits: What To Expect | Spring 1994 |
| Compliance Audits | Compliance Audits: What To Expect | May/June 1986 |
| Compliance Audits | Compliance Audits: What To Expect (Correction) | July/Aug 1986 |
| Compliance Audits | Compliance Audits Educate, Enforce License Law | Fall 2002 |
| Compliance Audits | 2003 Compliance Audit Survey Shows Positive Results | Fall 2003 |
| Compliance Issues | Enforcement Section Identifies Top Compliance Issues | Spring 2001 |
| Legal Advice | Legal Advice Must Come From Personal Legal Counsel | Summer 2000 |
| Smooth Transaction | Ten Ways to Ensure a Smooth RE Transaction | Winter 2000/2001 |
| Issuing Subpoenas | New Subpoena Procedure in ORC 4735.04 | Spring 2005 |
| Out of State Broker Affiliations | Commercial Corner - Out of State Commercial Broker Affiliations | Summer 2005 |
| Commercial Broker Requirements | Commercial Corner - I Don't Need to Do That | Fall 2005 |
| Common Enforcement Issues | Common Enforcement Issues in Appraiser & Real Estate Investigations | Winter 2005/2006 |
| When the Superintendent May Issue Citations | Citation Reminder | Winter 2005/2006 |
| Duties Non-Licensed Individuals May Provide | Role of Non-Licensed Individuals Clarified | Winter 2005/2006 |
| Unlicensed Activity | Mortgage Broker's License does not Equal Real Estate Broker License | Fall 2006 |
| Subpoenas & Investigations | When the Division issues subpoenas | |
| Real Estate Companies | Salesperson-Owned Real Estate Companies | Fall 2010 |
| Real Estate Brokers | Ohio Real Estate Brokers Must Maintain a Definite Place of Business | Fall 2010 |

Customer Service

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| "Walk-In Receipt" | Walk-In Receipt Q&A | Summer 2008 |
| FAQ | Customer Service: Frequently Asked Questions | Fall 2009 |

Division News/Misc.

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| Superintendent Petit's First Year | A Strong Consumer Protection & Customer Service Focus Defines Superintendent Petit's First Year | Fall 2003 |
| Duties Explained | Kelly's Chronicles Article on New Innovations and Delineation of Duties | Summer 2005 |
| Customer Service | Meet the Customer Service staff | Spring 2008 |
| Cleveland Office | Cleveland Staff Retiring...Office to Close | Summer 2008 |
| National Award | The Ohio Division of Real Estate Wins National Award | Winter 2009 |
| 2009 Home Buyer and Seller Statistics | 2009 Profile of Ohio's Home Buyers and Sellers | Winter 2010 |
| Real Estate Outlook | Ohio Real Estate Outlook Improving | Winter 2010 |
| Recent Court Decision | Recent Court Decision | Winter 2010 |
| Public Record Requests | Recent Changes in What is Considered a Public Record | Spring 2010 |
| Take Your Child to Work Day | Take Your Child to Work Day 2010 | Spring 2010 |
| | The Division of Real Estate and Professional Licensing Gives Back to the Community by Participating in Charitable Campaigns | Spring 2010 |
| Charitable Campaigns | Community by Participating in Charitable Campaigns | Spring 2010 |
| Real Estate Safety | The Importance of Safety within the Real Estate Profession | Fall 2010 |
| Chief Division Counsel | Introducing Our New Chief Division Counsel | Fall 2010 |

E & R Fund

| | | |
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| E & R Fund | Committee Expands E & R Fund Objectives | Sept/Oct 1985 |
| E & R Fund | The E&R Committee Needs YOU! | Summer 2003 |
| E & R Advisory Committee | E & R Committee | Winter 2004/2005 |

Earnest Money

| | | |
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| Earnest Money | Earnest Money Can Spark Disputes Among Clients | Spring 2003 |
| Earnest Money | Positions Not Changed | Spring 2000 |
| Earnest Money | Proper Handling of Earnest Money Reviewed | Winter 1992 |
| Earnest Money | Suggestions Provided for Remitting Earnest Money | Dec 1990-Feb 1991 |
| Earnest Money | Handling of Earnest Money Deposits Discussed | March/April 1987 |
| Earnest Money Deposit | Top Five Complaints Commonly Filed with Division | Winter 2002/2003 |
| Earnest Money Provision | New Purchase Agreement Unveiled - Modified Earnest Money Language | Spring 2004 |
| Earnest Money Release | Top Five Complaints Commonly Filed with Division | Winter 2002/2003 |
| Escrow Funds | Escrow Funds: When the Parties Do Not Agree | Summer 1995 |
| Fiduciary Funds | Avoid Delays in Deposit of Fiduciary Funds | Winter 2002 |
| Fiduciary Funds | Supreme Court Reinstates Commission Decision | March/April 1990 |
| Earnest Money License Law | Implementation of New Earnest Money License Law | Winter 2009 |
| Q and A | Earnest Money - Q & A Follow-Up | Fall 2009 |

Education

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| Continuing Education | Auditing CE Courses: A New Division Procedure | Summer 2004 |
| Continuing Education | Continuing Education ID numbers change | Spring 2004 |
| Containing Education Available Online | Continuing Education Through Distance Education | Fall 2004 |
| Ten Rules for Distance Learners | A Guide for Distance Learners by Robert Meyer, Ph.D. | Fall 2004 |
| Continuing Education | Continuing Education Compliance for Licensees | Summer 2007 |
| Continuing Education | Continuing Education Provider Update | Summer 2007 |
| Continuing Education | FAQ - Medical Extensions1 | Summer 2007 |
| Appraiser Education | AQB Criteria Changes reminder | Summer 2007 |
| Continuing Education | RE Continuing Education Compliance for Brokers and Salespeople | Summer 2008 |
| Continuing Education | Answers to Questions on Continuing Education | Summer 2008 |
| Medical Extensions | Medical Extensions for Continuing Education | Winter 2009 |
| 10-Hour Post Licensure Course | New Real Estate 10-Hour Post Licensure Course Curriculum | Spring 2010 |
| 10-Hour Post Licensure Course | Now Available Online: New Ten-Hour Post-Licensure Education Curriculum | Fall 2010 |
| 10-Hour Post Licensure Course | Ten-Hour Post Licensure Information Added to the Online Continuing Education Course Look-Up Tool! | Fall 2010 |

Enforcement

| | | |
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| Enforcement | Real Estate and Appraiser Enforcement - What's in Our Jurisdiction | Winter 2007 |
| Hearings and Board/Commission Processes | What to Expect at Administrative Hearings or Appraiser Board and Real Estate Commission Meetings | Winter 2010 |

Fair Housing

| | | |
|-----------------------------|---|-----------------------------------|
| Fair Housing Amendments | Fair Housing Amendments Protect Handicapped, Families | March/April 1989 |
| Fair Housing Language | Fair Housing Language In Agency Agreements | Spring 2004 |
| Fair Housing Law | Ohio Strengthens Fair Housing Law | Sept/Oct 1987 |
| FHA's Escape Clause | FHA's Escape Clause Has Been Changed | Dec 1990-Feb 1991 |
| H.B. 321 Classes of Persons | Ohio's Fair Housing Law Amended | Fall 1992 |
| New FHA Policy | New FHA Policy Concerning Licenses and Certified Appraisers | Winter 2009 |
| New FHA Policy | Reminder: New FHA Policy Concerning Licenses and Certified Appraisers | Fall 2009 |

Federal Trade Commission

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| Federal Trade Commission | Federal Trade Commission Tutorial | Summer 2008 |
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Fees

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| Updated Fees | Budget Passed - Changes Coming | Fall 2009 |
| Administrative Fees | For Your Information: Administrative Fees | Fall 2009 |
| Rule Changes | Rules Changes (Included Fee Changes) | Winter 2010 |
| Updated Fees | Reminder: Updated Fees | Winter 2010 |
| Bounced Checks | What Happens When You Submit a Check to the Division that Bounces? | Fall 2010 |

Felony

| | | |
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| Felony Conviction | Licensure with a Felony Conviction?? | Winter 2002 |
| Felony Convictions | Disclosure of Felony Convictions Imperative | Summer 2000 |
| Felony Conviction: Q&A | Notification of a Conviction | Winter 2003/2004 |
| Conviction Waiver | How to obtain a license when you have a conviction | Spring 2008 |
| Reporting Felonies | Reminder: Real Estate Licensees Must Report Felonies to the Division | Winter 2010 |
| Felony Conviction Waiver Process | The Felony Waiver Process: A Guide for New Applicants Who Have Been Convicted of a Felony or Crime of Moral Turpitude | Spring 2010 |

Fiduciary

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| Disclosing Defects | Duties In Disclosing Defects Explained | May/June 1989 |
| Disclosure Duties | Licensees Have Full Disclosure Duties To Sellers | Sept/Oct 1989 |
| Dual Agency | Alaska Case On Undisclosed Dual Agency | Spring 2004 |
| Lock Boxes | Properties with Lock Boxes Should Be Treated With Care | Fall 2001 |
| Negative Inspection Results | Disclosing Negative Inspection Results | Winter 1999/2000 |
| Representing Relatives | Representing Relatives, Friends Reviewed | March 1996 |
| Fiduciary Duties | More on Flat Fee Listings and Limited Agencies: Fiduciary Duties | Winter 2004/2005 |

Foreign Real Estate

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| Foreign RE License | When Is A Foreign RE License Required? | Jan/Feb 1987 |
| Foreign Real Estate | Foreign Real Estate: Out of State Timeshare and Land Sales | Summer 2001 |
| Foreign Real Estate | Foreign Real Estate Q & A | Sept/Oct 1985 |
| State Issued License Form | State Issued License Form Required for Foreign License Apps & Renewals | Summer 2006 |

Holding Companies

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| Holding Companies | Important Information about Holding Companies | Winter 2010 |
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Home Inspections

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| Home Inspections | Home Inspections Protect Licensees, Buyers, Sellers | Fall 2002 |
| Home Inspections | Defining the Agent's Role in Professional Home Inspections | July/August 1990 |
| Home Inspections | Licensees Cautioned Against Influencing Inspections | Fall 1993 |
| Negative Inspection Results | Disclosing Negative Inspection Results | Winter 1999/2000 |

Inducements

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| Incentive | Common Industry Questions Answered | Summer 1993 |
| Inducements | Inducements Legal If Properly Disclosed | Winter 2002 |
| Inducements | Positions Not Changed | Spring 2000 |
| Inducements | Inducements Must Be Disclosed In The Purchase Contract | March/April 1989 |
| Inducements (Disclosing) | Process of Disclosing Inducements Reviewed | Winter 1994 |
| Inducements (Prohibited) | Prohibited Inducements: An Update | Nov/Dec 1985 |
| Inducements (Disclosing) | Home Builders - Inducements | Summer 2008 |

IRS

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| Income Verification Express Service | IRS Offers Income Verification Express Services (IVES) Processing | Summer 2008 |
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Land Trust Schemes

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| Land Trust Schemes | Jon Bradham statement regarding land trust schemes | Summer 2007 |
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Lead Based Paint

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| Disclosure Form | HUD's Lead Based Paint Disclosure Form in Effect | Fall 1992 |
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Legislation

| | | |
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| H.B. 272 | H.B. 272 Becomes Law; Three-Yr Staggered Renewal Begins 2004 | Summer 2002 |
| H.B. 272 | H.B. 272 To Benefit Both the Division & Entire Industry | Winter 2002 |
| H.B. 321 Classes of Persons | Ohio's Fair Housing Law Amended | Fall 1992 |
| H.B. 338 | House Bill 338 Signed into Law | Summer 2000 |
| H.B. 524 | House Bill 524 and Rules Change Education Requirements | Fall 2000 |
| H.B. 695 | Changes for Licensing, Education Requirements | Spring 1999 |
| S.B. 185 | Proposed Law Affects Real Estate Agents and Appraisers if Enacted | Spring 2006 |
| S.B. 185 Update | SB 185 Signed Into Law | Summer 2006 |
| H.B. 150 | Real Estate Licensing Law Updated | Summer 2006 |
| H.B. 150 | Waiver of Duties Statement | Fall 2006 |
| S.B. 185 | S.B. 185 - What does it mean for Ohio's Appraisers? | Winter 2007 |
| H.B. 1 | Budget Passed -Changes Coming | Fall 2009 |

License

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| Branch Office License | When Is A Branch Office License Required? | March 1996 |
| Deficiency Notices | Note on Applications, Deficiency Notices | Fall 2002 |
| Home Address | Licenseses Responsible For Informing Division of Home Address | Summer 2000 |
| License Applications | Change in Handling Of Licensing Applications | Summer 2003 |
| License Return | License Return Requirements Expanded | Fall 2000 |
| License Transfers | Salespersons Can Handle License Transfers | Summer 2001 |
| Licenseses Confuse Functions | Who Ya Gonna Call? | Spring 1999 |
| Licenses (Depositing) | Depositing Licenses: Who Can Do It? | March/April 1986 |
| Licenses (Returned) | Returned Licenses Placed on Inactive Status | Summer 2002 |
| Licensing Application Proc. Procedure | Appraiser Certification & Licensing Application Processing Procedure | Winter 1999/2000 |
| Non-Licensed Individuals | Role of Non-Licensed Individuals Clarified | Spring 1992 |
| License Renewal | License Renewal | Winter 2003/2004 |
| Responsibilities of the Licensing/Education Staff | Meet the Staff of Licensing/Education | Fall 2003 |
| RE Licensure | RE Licensure: 2001 and Beyond | Winter 2000/2001 |
| Reasons of Suspended License | Suspended License-How does it happen? What must you do? Can you continue to sell Real Estate? | Winter 2003/2004 |
| Online Renewal | Advantages of Renewing your Real Estate License On-Line | Spring 2004 |
| Staggered Renewals | Procedures Set in Place for Staggered Renewals | Summer 2000 |
| Terms and Definitions | Modernization of Terms and Definitions | Fall 2000 |
| Testing | Division to Commence Outside Testing | Fall 1999 |
| Sales Licenses Returned to Division | When to Return a Sales License | Spring 2005 |
| Real Estate Pocket Cards | Pocket Cards Discontinued | Summer 2005 |
| Three Year Renewal for Real Estate Licensees | Three Year Renewal and Flow Chart | Fall 2005 |
| Military Duty | What Happens to My License if I am Called to Military Duty? | Winter 2007 |
| Testing Vendor | Division Announces PSI as new testing vendor | Summer 2007 |
| Disclosure | Post-Close Disclosure of Purchase Details to Appraisers | Summer 2007 |
| Notices | Where in Ohio is My Notice? Policy Change | Summer 2007 |
| Cell phone towers | Licensing Requirements for cell phone tower sites | Spring 2008 |
| Legal | Legal Q&A | Summer 2008 |
| Resigned and Voluntary Hold License Status | License Status Q&A - Resigned and Voluntary Hold Status | Summer 2008 |
| Q&A | Licensing Q&A | Winter 2009 |
| Renewal Notices and Submission | For Your Information: Renewal Notices and Submission | Winter 2010 |
| Online License Services | Did You Know: Services Available for Licensees on the Division's Website | Winter 2010 |
| Address Changes | Message to All Licensees Regarding Address Changes | Winter 2010 |
| Licensees Reporting Felonies | Reminder: Real Estate Agents Must Report Felonies to the Division | Winter 2010 |
| License Q&A | Q&A: Real Estate License Requirements | Spring 2010 |
| Records Maintenance Requirements | Reminder to Licensees: Records, Maintenance Requirements | Spring 2010 |
| Submitting Paperwork to the Division | Be Thorough When Submitting Paperwork to the Division | Fall 2010 |
| Real Estate Forms | Make Sure You are Submitting the Most Current Form | Fall 2010 |
| License Transfers | Transferring Your License? Make Sure You Complete the Transfer/Reactivation Forms Correctly | Fall 2010 |
| Q&A | Q&A Real Estate Licensees: Advertising: Back to Basics | Fall 2010 |
| P.O. Boxes | A Note about P.O. Boces | Fall 2010 |

Loans

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| Loan Officer | Frequently Asked Questions | Winter 2000/2001 |
| Loan Applications | It's a Federal Offense | Summer 2001 |

Mediation

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| Mediation Process | New Year Brings New Mediation Process | Winter 2003/2004 |
| Mediation Process Fact Sheet | Informal Meeting/Mediation Fact Sheet: What can be Expected | Winter 2003/2004 |
| Mediation Brochure information | Is mediation right for you? | Spring 2008 |

Mold

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| Mold | Mold Becoming an Important Issue in RE | Fall 2002 |
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Multiple Offers

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| Multiple Offer | Handling Multiple Offer Situations Clarified | Summer 1993 |
| Multiple Offer Dilemma | The Multiple Offer Dilemma: Some Guidelines | Sept/Oct 1986 |
| Multiple Offer and Auction Comparison | Multiple Offer Situations vs. Auctions | Fall 2009 |

Outreach Program/Education

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| Consumer Outreach | Division's Consumer Outreach Program Travels Down Many Paths | Summer 2003 |
| ARELLO Award for "Pathways to Home Buying" | Superintendent Receives the ARELLO Consumer Education Award | Winter 2003/2004 |
| Buyers' Guide | Buyers' Guide Update | Winter 2002/2003 |
| Division's Legal Advice | Limitations of Division Advice | Spring 2004 |
| Guidelines before looking for a home | The Homebuying Season is upon us! | Winter 2003/2004 |
| RE Publications | List of RE Publications Available | March 1996 |
| Workshops for consumer groups | Division Consumer Outreach Offers Consumer Education | Spring 2004 |
| Home Buyer's Guide | Home Buyer's Guide | Publication |
| Forum | Consumer Forum Planned | Summer 2004 |
| Division's Presence at OAR Convention | Division Offers Educational CD at OAR Convention | Fall 2003 |
| SB 106 Training Offered | Division Offers New Agency Training | Fall 2004 |
| Home Seller's Guide | Division Previews Home Seller's Guide at OAR Convention | Fall 2004 |
| 2010 National Consumer Protection Week | Consumer Tips when Buying or Selling Real Estate | Spring 2010 |
| Verbal Acceptance | How to Avoid Confusion When an Offer is Not Put in Writing | Spring 2010 |

Predatory Lending/Flipping

| | | |
|--|--|----------------------------------|
| Flip Transactions | Enforcement Section Pursues "Flip" Transactions | Fall 1999 |
| Flipping Schemes | Appraisers Can Safeguard Against Flipping Schemes | Winter 2000/2001 |
| Predatory Lending | Predatory Lending Study Committee Issues Report | Summer 2003 |
| Predatory Lending | Predatory Lending: A New Twist on an Old Crime | Spring 2003 |
| Predatory Lending | Licensees Play Critical Role in Reducing Predatory Lending | Winter 2002/2003 |
| Predatory Lending/Foreclosure Prevention | Predatory Lending and Foreclosure Prevention Resources | Summer 2007 |

Property Management

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| Property Management | Property Management Duties Reviewed | Summer 1994 |
| Property Management | Property Management Duties Clarified | Jan/Feb 1986 |
| Requirements for Property Management Companies | Property Management and Licensees | Fall 2006 |
| Property Management | A Property Manager's Brief Guide to Compliance with RE License Law | Summer 2008 |
| Property Management | Now Available: Division of Real Estate and Professional Licensing's Property Management Brochure | Winter 2010 |

Real Estate Examination

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|---------------------------------|--|----------------------------------|
| Hints | Helpful Hints to Pass an Examination | Winter 2003/2004 |
| Examination Application Process | Division Details Examination Application Process | Spring 2003 |
| Outside Testing | Outside Testing Update | Spring 2000 |

Reciprocity

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|-------------------------------------|---|----------------------------------|
| Reciprocity | Reciprocity Reached With Other States | Fall 2000 |
| Reciprocity | Appraiser Reciprocal Agreements | Winter 1999/2000 |
| Reciprocity | 3 Reciprocity Agreements Ended | Jan/Feb 1990 |
| Reciprocity | Reciprocal Agreement With Pennsylvania Renewed | Sept/Oct 1986 |
| Reciprocity | Licensees Benefit From Reciprocity Agreements | July/Aug 1986 |
| Reciprocity Agreements | Ohio Enters Limited Reciprocity Agreements | Fall 2001 |
| Reciprocity Agreements | New Testing Method Allows More Reciprocity Agreements | Spring 2000 |
| Reciprocity Ends | Reciprocity Between Ohio and Pennsylvania Ends | May/June 1987 |
| Reciprocity for Appraiser Licensees | States with License Reciprocity Agreements | Spring 2006 |

Recovery Fund

| | | |
|--|-------------------------------------|----------------------------|
| Recovery Fund | Real Estate Recovery Fund Explained | March 1996 |
| Real Estate and Appraiser Recovery Funds | Recovery Funds Pay Out | Fall 2009 |

Residential Property Disclosure

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| Property Disclosure | Top Five Complaints Commonly Filed with Division | Winter 2002/2003 |
| Property Disclosure Form | Seller Disclosure Form to be in Use July 1 | Spring 1993 |
| Property Disclosure Form went into effect | New Residential Property Disclosure Form Effective January 1, 2004 | Winter 2003/2004 |
| Disclosure Form | Residential Property Disclosure Form - Updated and Additional Info | Winter 2007 |

Selling for Builder

| | | |
|-------|--|---------------------------|
| Rules | All Real Estate Rules Apply When Selling for a Builder | Fall 1998 |
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Sheriff's Sales

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| Sheriff's Sales | Sheriff's Sales: When May a Licensee List? | Winter 2010 |
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Short Sales

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|-------------------|---|-----------------------------|
| Property Flopping | Property Flopping: An Emerging Problematic Trend in Real Estate | Spring 2010 |
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Title

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|-----------------|--|----------------------------------|
| Title Agent | Frequently Asked Questions | Winter 2000/2001 |
| Title Companies | Settlement Warns Licensees Against Directing Clients to Title | Fall 1992 |
| Title Companies | RESPA Title Companies and Commissions | Summer 2004 |
| One Stop Shop | One Stop Shop - Real Estate, Title and Mortgage Brokerage Services | Fall 2004 |

Trust Accounts

| | | |
|---------------|---|----------------------------------|
| Trust Account | Frequently Asked Questions | Winter 2000/2001 |
| Trust Account | Trust Accounts Have Special Requirements | Summer 2002 |
| Trust Account | Q & A - Trust or Special account | Spring 2004 |
| Trust Account | Trust Accounts are Subject to Unclaimed Funds | Winter 2009 |

Unclaimed Funds

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|-------------------------------|---|----------------------------------|
| Unclaimed Funds | Unclaimed Funds Reporting Period Shortened | March/April 1988 |
| Unclaimed Funds Audits | Clarification of Whether RE Brokers Sub to Unclaimed Funds Audits | Fall 2001 |
| Unclaimed Funds Duties | Brokers Receive Reminder Of Unclaimed Funds Duties | Sept/Oct 1986 |
| Broker Reporting Requirements | Reminder: Brokers Must Report Dormant Special or Trust Accounts to the Division of Unclaimed Funds by November 1 Annually | Fall 2009 |
| Unclaimed Funds Guide | Attention Brokers | Fall 2009 |

Underground Storage Tanks

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|---------------------------|--|-----------------------------------|
| Owners of Tanks | "Who's Who and Who's What?" | Sept/Oct/Nov 1990 |
| Underground Storage Tanks | What RE Agents Should Know About Underground Storage Tanks | Sept/Oct/Nov 1990 |
| UST | "UST: What It Is and What It's Not" | Sept/Oct/Nov 1990 |