

Winter 2016 • 77 South High Street, 20th Floor • Columbus, Ohio 43215

Division of Real Estate Professional Licensing Incomparison of Real Estate Profession of Real Esta

Division of Real Estate & P

Table of Contents Superintendent's Article Setting up a Real Estate Company Director's Column Newly Appointed Board & Commission Members Acceptable Appraisal Experience Everything You Need to Know About Cable Holiday Safety Tips Guest Column - Ryan Lundquist Settling a Complaint Through Mediation Advertising Series: TEAM ADVERTISING FAQ's Disciplinary Summaries 10;11

Ohio Department of Commerce

Superintendent's Article

by Anne M. Petit

The House Bill containing recommendations formulated by a task force of the Ohio Real Estate Commission (Commission), and adopted by the Commission a little over two years ago,



emerged from the Ohio legislature last week. Although no date has been set yet, the bill will become effective 90 days after Gov. Kasich signs it into law.

The unanimous passage of Amended House Bill 532 (primary sponsor Rep. Ryan Smith, Bidwell) by the Senate as our legislature wrapped up the 131st General Assembly signaled the home stretch for changes to Ohio Revised Code 4735 for Ohio's real estate brokers, salespersons, educators and consumers.

In summary, the legislation:

- Establishes new categories of real estate brokers: principal broker and associate broker.
- Requires each brokerage to designate at least one affiliated broker to act as the brokerage's principal broker.
- Requires principal brokers to comply with specified duties enumerated in the Ohio Real Estate Brokers and Salespersons Law and associated rules.
- Adds pre-licensure and post-licensure education requirements to those already permitted to be completed by distance
- Requires the pre-licensure education courses to be credit-eligible.
- Provides that successful completion of the education requirements is to be determined by the law in effect on the date the course was completed.
- Requires that for noncredit course offerings for real estate salespersons, an institution of higher education must obtain approval from the appropriate state authorizing entity prior to offering a course to satisfy the salesperson license education requirements. *Continued on page 9...*

Setting up a Real Estate Company

If you are interested in setting up a real estate company, there are several important factors to consider. First, every company must have a broker. You do not have to be a broker to set up a real estate company, but you would need to hire an Ohio real estate broker to run the company. That broker must be a member or officer of the LLC or corporation. If there is only one broker in a company and he/she leaves, the company will be made inactive and must re-apply to open the company.

When setting up a real estate company, you must first decide what your business name will be. To see if your desired name is available, you must submit a name reservation form and \$10 fee to the Division for the Superintendent's approval. This must be done prior to filing with the Secretary of State. If you will have a DBA (doing business as) along with your entity name, both will be reviewed and approved by the Superintendent. Once the name is approved, then you will file it with the Ohio Secretary of State's office. This is the proper method, and will save you the potential expense of filing it at the Secretary of State's office and then having it denied by the Superintendent.

Continued on page 6...

Division of Real Estate & Professional Licensing **Devision of Real Estate & Professional Licensing **Division of Real Estate & Professional Licensing

Director's Column

by Director Jacqueline T. Williams

As the state's chief regulatory agency, part of our responsibility is to continually look at our processes and how we can improve how we interact with businesses and the public. As part of the upcoming biennial budget, there are



several things we are looking to do to improve the service we provide through Real Estate and Professional Licensing.

One area we are focusing on is leveraging technology to meet you where you are. Much of your business is online – it's a quick and effective way to reach your clients, especially in an industry where time is of the essence. We are working to get the transactions you most need online to save you valuable time away from your business. Some of the areas we are exploring is moving the rest of the license renewal process online. Also, we are looking at how to move to online processes for transferring companies, reactivating licenses and requesting letters of good standing. Watch for updates on the progress of this work.

We also know that we need to do more to support consumers who are interfacing with cemetery operators who are struggling with compliance. While the majority of cemeteries operate within regulations and in the best interest of consumers, there are a few that don't. It is estimated that there are more than 120 unregistered cemeteries in the state, and this number is growing. Also, there are several non-compliant cemetery operators. At times, these unregistered and non-compliant cemeteries aren't fulfilling prepaid products and services, leaving consumers scrambling to secure other products, services and funds at a difficult time. We are looking to increase the Department's authority to assist consumers in securing the services for which they paid.

Commerce's role is to facilitate business, not to impede it. I encourage you to let us know how we can help you better manage your business.

Get to know the Recently Appointed **Board and Commission** Members

Mary Ten Eyck Taylor

Mary Ten Eyck Taylor was appointed to the Ohio Real Estate Commission as the public member on July 1, 2014. Ms. Taylor received her law degree from Capital University in 1985 and also has a background in wealth planning. In the past, she has served as the Deputy Legal Counsel for the Treasurer of the State of Ohio. She currently works in private practice at MTE Taylor Law Firm LLC.

Courtney Combs

Hon. Courtney Combs was appointed to the Ohio Real Estate Commission on July 1, 2015. Mr. Combs has built a distinguished career in real estate for nearly 50 years. He has served on the Hamilton City Council and is a past president of the Hamilton-Fairfield Board of Realtors. His political experience also includes 17 years as Butler County Commissioner and nine years in the Ohio House of Representatives. Mr. Combs currently works as a broker at Combs Group Realty.

Steven Rench

Steven Rench was appointed to the Ohio Real Estate Appraiser Board on July 1, 2016. Mr. Rench graduated from the University of Toledo in 1993. He is a third-generation real estate appraiser and has been in the field for nearly 30 years. Mr. Rench is a member of the National Association of Insurance and Financial Advisors, and he currently works at Third Federal Savings and Loan, where he has served as Chief Appraiser since 1999.



Acceptable Appraisal Experience

The Division has received numerous applications that do not meet the acceptable appraisal experience requirement. In order to assure that your experience is counted, please follow these guidelines closely.

The Division must have on file the Appraiser Assistant and Supervisor Notification form listing the appraiser assistant's supervisor(s). The Division must also have on file the Supervisor and Trainee course certificate (for new appraiser assistants and supervisors on or after Jan. 1, 2015). The form and the education certificate must be on file with the Division prior to the beginning of the supervisory period in order to receive credit for the experience hours obtained under the supervisory appraiser. If the completed form and education certificate are not on file with the Division, experience gained under the supervisory appraiser will not be counted.

If you provide significant real property appraisal assistance for a supervisory appraiser but do not sign the report certification, your supervisory appraiser must disclose in the certification that you provided significant real property appraisal assistance. In addition, the supervisory appraiser must describe the extent of your assistance in the report (refer to the Uniform Standards of Professional Appraisal Practice (USPAP) 2016-2017 edition, Standards Rules 2-2, 2-3 and USPAP 2016-2017 edition, FAQ 250).



Furthermore, the experience log submitted to the Division must describe the work performed in support of the hours of experience claimed for each assignment. Documentation must be provided as part of the state experience verification process to support the experience claimed. This documentation can be in the form of reports, certifications, file memoranda, or other evidence that the time spent on the appraisal process is compliant with USPAP. See Ohio Administrative Code 1301:11-3-04(E) and (F) for more information on acceptable appraisal experience.

Everything you need to know about Real Estate's newest addition—the Cable Section

Last year, the Cable Section was moved from the Department's Administrative Division to the Division of Real Estate & Professional Licensing. The Cable Section (also known as the Video Service Authorization Section) has been around since 2007 when the cable franchise law was changed by the Ohio General Assembly. In the past, each local community would enter into a franchise agreement with each cable company. In 2007, the law changed and the Director of Commerce became the franchising authority in the state of Ohio.

The Director has issued authorizations to 53 cable companies like Time Warner, Comcast and AT&T, and has jurisdiction over most of the state including all the major metropolitan areas.

In 2008, the Cable Section established the Cable TV Consumer Hotline (1-877-207-2225), which has received more than 10,000 consumer complaints concerning billing disputes, poor picture quality, equipment malfunctions, and problems with the emergency alert announcements. The Cable Section encourages all Ohioans who have been unable to resolve a problem with their cable television provider (not including satellite television providers) to contact the hotline or send an email to VSA@com.state.oh.us.

Continued on page 9....

Holiday Safety- Tips from the Department of Commerce

Every day, the Department of Commerce protects Ohioans by helping businesses ensure they're operating safely, and educating consumers about how they can protect what's most important to them. Our seven divisions work with many businesses and industries, including real estate professionals, financial institutions and fire departments. This holiday season, the Department wanted to pass along a few of the safety tips shared with our many stakeholders. This is good information for you to keep in mind - these tips can help you keep you and your family safe. This also is good information to share with your clients. You are a trusted professional, someone your clients look to for advice. Sharing this information not only helps your clients protect what's most important to them, it strengthens your relationship.

The Department encourages you to share these tips throughout the holiday season, and into the new year. Have a wonderful holiday season, and a joyous 2017!

Home Fire Safety

For many, winter is a time for cooking and decorating.

- Practice safe cooking keep children and pets three feet away from the stove and oven, and avoid wearing loose clothing or dangling sleeves while cooking.
- Locate Christmas trees as far away from heat sources as possible. Never place lighted candles on or near the tree, or where the tree may fall if knocked over by a pet or child. Live trees should be as fresh as possible - make a fresh cut at the base of the trunk, and water it daily. When the tree becomes dry, discard it promptly.
- Do not block your primary or alternate escape routes with a tree, decorations or presents.
- Purchase lights that bear the label of a nationally recognized testing laboratory, such as Underwriters Laboratories (UL). Inspect lights each year, and throw them away if they have frayed or pinched wires.

Elevator and Escalator Safety

The holiday season often includes shopping and traveling, and many malls and airports have escalators, moving walkways and elevators. When you're rushing, it can be easy to overlook safety precautions. Here are some tips for safely navigating elevators, escalators and moving walkways:

- Step on and off carefully, and watch your step.
- Face forward on escalators and moving walkways. Hold the handrail, and don't touch the sides below the handrail.
- People only on escalators and moving walkways no canes, walkers, strollers or wheeled vehicles (including luggage). Hold children or small packages firmly with one hand.
- · Leave closing elevator doors alone. If the doors don't open, ring the alarm button and wait for assistance.

Financial Safety

This time of year, people are busy and distracted, and are in the giving spirit. Some scam artists try to take advantage of this. Here are some tips to protect yourself from financial fraud:

- · Never give your Social Security number, date of birth or credit card numbers in response to unsolicited email messages or cold callers over the phone – no matter how good the sales pitch sounds.
- Don't make quick investment decisions based on sales pitches that refer to "great deals that will be offered for only a short time" or those that offer unreasonable rates of return.
- · Even though the holidays are busy and everyone is pressed for time, investors should find the time to research any investment opportunity – and those who offer them – before even considering investing their hard-earned money. Contact the Division of Securities' Investor Protection Hotline at 877-683-7841.

Guest Column - Tips for working with appraisers when they're really busy

by Ryan Lundquist, Sacramento Appraisal Blog

It's been taking appraisers longer to get their reports done lately. Have you noticed? In many parts of the country, appraisers have simply been flooded with work, so guick turn-times have suffered or vanished. In light of this, I wanted to give some tips for working with appraisers during times like these. This is really geared toward appraisals for loans instead of private work (divorce, estate, litigation, etc...).

Tips for working with appraisers when they're really busy:

- 1. Turn-times: Sometimes agents say, "We really need the appraisal in three days because that's when contingencies will be removed". But the appraiser just got the order yesterday and the lender may be giving 7-10 days to complete the file. For whatever reason, the appraisal was simply ordered way too late in the loan process (not the appraiser's fault).
- 2. Communication 101: If an appraiser emails you, I highly recommend emailing back. The appraiser may be trying to save time by avoiding a phone call. Or if an appraiser calls you, just call back (even if you don't like to use the phone). These days it seems like good business etiquette to try to communicate with people in their preferred method. I know that sounds petty or even offensive, but it's true. Obviously, if an appraiser is asking a million questions via email, just email back and say, "I'd love to chat, but let's make this a quick phone conversation instead."
- 3. Don't call incessantly for status: It doesn't help speed up an appraisal when everyone is asking for status updates. On a practical note, keep in mind appraisers don't owe status updates to anyone but the client.
- 4. Information up front: Take a few minutes to answer common guestions and get this information to the appraiser (preferably during the inspection). I recommend using my Information Sheet. Sometimes agents wait to share information about the property until the value comes in too low. Why not be proactive instead about telling the story of the marketing of the property on the front end of the transaction? This just might save time in the transaction too by avoiding challenging a low appraisal.
- 5. Offer a rush fee: If lenders or AMCs are concerned about turn-times, one of the best things to do is offer a reasonable fee to begin with AND also a rush fee. Right now, many appraisers are still getting blasted with low-ball appraisal fees from AMCs. During such a busy season, appraisers are frankly turning these orders down and gravitating toward working with clients who pay better fees and are easier to work with too. The truth is some AMCs are spending extra days or weeks searching for an appraiser who will take a lower fee (and then blaming appraisers for taking too long). Remember, a Borrower might fork out good money for an appraisal, but how much of the fee is the appraiser actually getting? If you find an AMC is scraping way too much off the top, maybe it's time to do business with a lender or AMC who is actually paying the appraiser a reasonable fee. On a related note, it seems like the market is experiencing an upward fee correction since appraisal fees have been undercut by AMCs for years.
- 6. Longer escrows: It can be frustrating that turn-times change because we like to think they're set in stone or always less than a week, but that's what markets do. I find something similar has happened with contractors locally as many are absolutely swamped. In short, it might not be a good market to promise a 30-day escrow.
- 7. Do repairs up front: If an appraiser is busy, the same appraiser may also need more time to go back out to the property to verify repairs were made. If you know there are obvious repairs, it might be a good idea to have the owner make them in advance so you can avoid a re-inspection. If you are concerned about repairs, reach out to a local appraiser or a loan officer before the property hits the market so you can maybe glean some wisdom.
- 8. The little stuff: Some of the most common repairs are actually installation of smoke detectors and carbon monoxide alarms (in California). Even if the appraiser doesn't care about these things since they have nothing to do with value, a lender may be asking the appraiser to verify they are there. As an FYI, it's been law for five years in California for carbon monoxide alarms to be in most residential properties, yet this is still one of the top repair issues.

Settling a complaint through mediation

Did you know that mediation is available when a written complaint is filed against a real estate broker, salesperson or appraiser?

In order for mediation to occur, both the complainant and the licensee must agree to mediation in writing. A trained Division mediator will then be assigned to the case. The mediator is a neutral person who is there to help facilitate the discussion between the parties without making any judgments. It is the parties, not the mediator, who will make the decisions regarding how the conflict will be resolved.

When you agree to participate in mediation, you are agreeing to take a cooperative approach to resolve any differences between you and the complainant. If a resolution is reached, the mediator will prepare an accommodation agreement that outlines the terms of the agreement. The agreement will be signed by both parties, which will bind them to the agreed upon resolution. Once the terms of the agreement are satisfied, the case will be closed and no formal investigation will be conducted. If an agreement is reached but the terms of the agreement are not met, the agreement becomes void and a formal investigation may be conducted. If an agreement is not reached during the meeting, the Division will proceed with a formal investigation.

Mediation has many benefits:

- It is completely confidential and voluntary.
- The Division conducts a majority of mediations over the telephone.
- A licensee may receive resolution of an investigation that could have resulted in charges against his or her license.
- Mediation is a short process and allows parties to move forward. Formal investigations may take many months to resolve.
- · It can preserve an ongoing relationship or help the parties part in a more amicable way.

For more information about the mediation process, please contact the Division at (614) 466-4100.

BROKERS: When signing Sales Exam Applications, please review the applications for completeness and accuracy. You must sign and date AFTER the applicants to certify that you have reviewed and approved the form. Incomplete or inaccurate applications will be returned to the applicant.

Setting up a Real Estate Company continued

Business names may be denied if they are considered misleading or are not distinguishable from a name already registered with the Division. It is worth noting that, even if you have had an LLC filed with the Secretary of State's office for many years, you may or may not be able to use that name for a real estate brokerage. Please also note that we do not allow "REALTORS" in the name you are requesting or to be added to a license. However, you may use the words "Realty" or "Real Estate" in your brokerage name. The Division does not license franchises, so if you are affiliated with a franchise, all of your filings will be in the name that is approved by the Superintendent. If you are unsure about your name, please call the Licensing Section of the Division (614-466-4100) and we will be happy to check our database to see if the name is already taken.

Please check our website for the additional forms and paper work needed by the Division to set up a real estate company in Ohio.



Advertising Series: TEAM ADVERTISING

The Division's Enforcement section is featuring an Advertising Series over the next several newsletters. Each series will focus on specific areas of real estate advertising for which Enforcement commonly receives inquiries. This month's topic is Team Advertising. Sometimes agents work together as a "team" with other agents and non-licensed professionals such as assistants in providing services to their clients related to real estate. These teams will often market themselves together and promote themselves in the name of their team. Too often, Enforcement encounters non-compliant team advertising that is misleading to the public. The Division does not license team names, however, all team advertising must be in compliance with Ohio license law.



Ohio Administrative Code 1301:5-1-21, which is found here, sets forth the requirements that must be followed when advertising as a team. Team advertising cannot in any way mislead the public. The team itself must consist of at least two active real estate licensees who are affiliated with the same brokerage. The team may also consist of unlicensed professionals who specialize in real estate related fields. The team name cannot include the term "Realty" or "Real Estate." Team names cannot be shared by multiple brokerages. A team name should only be affiliated with one brokerage, otherwise the public could be misled as to the real estate company that the licensed team members are actually affiliated with.

Team names such as New Beginnings Team may cause the public to think there is an entity that is actually licensed as New Beginnings Team. For this reason, the Division prefers that the licensee's name is used in the team name. Unlicensed individuals are permitted to be on a real estate team, however, they may not engage in activity that requires a real estate license.

All team advertising must:

- Include the name of at least one licensee as it appears on their license;
- Include the name of the brokerage with whom the licensees are affiliated and the brokerage name must be equally prominent with the team name and the name of the salesperson in the advertisement;
- · Identify as unlicensed any unlicensed team member whose name is included in the advertisement.
- Provided all of the above are followed, photos of team members may be in the advertisement without disclosure of all members in the photo.

Failing to advertise your team as described above is in violation of Ohio Revised Code 4735.18(A)(21): "Having published advertising, whether printed, radio, display, or of any other nature, which was misleading or inaccurate in any material particular, or in any way having misrepresented any properties, terms, values, policies, or services of the business conducted." The best practice is to steer completely clear of all advertising that could be misleading to the public.

After 12 years in Real Estate and Professional Licensing. **Enforcement Chief Danitra Butler** has taken on a new role at the State Fire Marshal's Office. We will miss her dearly, but wish her the best in the next step of her career!

Frequently Asked Questions

Q) Can I advertise HUD properties even if I don't hold the listing?

A) HUD does allow all licensees to market their properties, but you need to make sure that you follow Ohio real estate licensing law. The Ohio Administrative Code (OAC) 1301:5-1-02 Advertising identifies how a licensee is to handle this issue. Specifically,

1301:5-1-02 (F) - A licensee shall not advertise or alter any information regarding a listing of any property, that is not listed for sale, lease, or exchange with the licensee's broker or brokerage, unless

- (1) The licensee has first secured written permission of the owner or the owner's authorized agent and fully discloses in the advertisement the name of the listing broker or brokerage as provided in paragraph (G)(2) of this rule.
- (2) Where such permission is granted, a licensee advertising property that is not listed with the licensee's broker or brokerage, shall disclose that fact, in the same or larger size type as the type used to describe the property, and the name of the listing broker or brokerage.
- (3) For purposes of this division, the term alter shall not include limiting informational parts of a listing, provided that by such limitation, the information is not inaccurate or misleading.

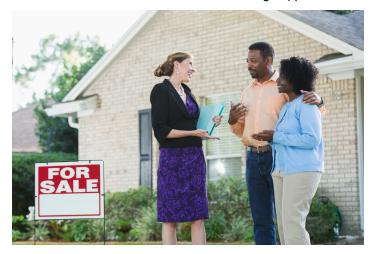
O) My salesperson transfer/reactivation application was not accepted by the Division because my broker signed the form before I completed it. Why does this matter?

A) On the salesperson transfer/reactivation application, there is a statement that certifies that the broker has reviewed the salesperson's application and has found that the applicant is of honest, truthful and good reputation. Signing this prior to the applicant completing the application indicates that the broker may not have reviewed it and could open the broker to a criminal and/or regulatory investigation and possible criminal charges as well as loss of their Ohio broker's license.

The Ohio Revised Code 4735.18 (A)(8) states that the Ohio Real Estate Commission may impose disciplinary sanctions upon any licensee who is convicted of procuring a license under this chapter, for the licensee or any salesperson by fraud, misrepresentation or deceit.

Q) How do I update my home address with the Division?

A) Licensees are required by law to provide their home address to the Division. Real estate salespersons and brokers can change their home address by logging in to the eLicense Center with their username and password and clicking on "Change Address." Salespersons and brokers can also fill out the Real Estate Change application form and mail it to the Division.



Superintendent's Article continued

- · Increases the post-licensure education requirement for a salesperson from 10 to 20 hours and mandates the instruction cover certain areas.
- · Requires the continuing education requirements for all real estate brokers and salespersons acting as a management level licensee include a three-hour course on the duties of a principal broker and issues involved in operating a
- Permits the principal broker to assign any of the principal broker's duties to a management level licensee.
- · Specifies that a real estate broker can release a client's earnest money from a trust fund or other special account if the parties provide a broker with separate written instructions signed by both parties.
- Permits the Commission to impose disciplinary sanctions on a broker or salesperson who acted as a broker without authority or impeded the ability of a principal broker or management level licensee in the performance of their duties.
- Establishes additional disclosure requirements for contemporaneous offers.
- Provides that a foreign or domestic real estate broker or salesperson can be either an employee or an independent contractor of a brokerage.

It is important to note that none of these changes can be implemented until the law goes into effect, which will be 90 days from the date Gov. Kasich puts pen to paper. The Commission and Division plan to offer regional **FREE** continuing education sessions covering these changes to Ohio licensing law - we'll keep you posted on those offerings. In the meantime, the Division staff is already hard at work drafting rules, modifying and/or designing forms, assessing necessary licensing system modifications and crafting policies and procedures we will need in order to fully implement the new law.

The Commissioners and I wish to thank the Task Force members and Division staff for all of the work done to accomplish this goal. Most especially, Rep. Smith's commitment to advancing the professionalism and education of real estate professionals made the successful journey of HB 532 possible. Licensing Structure Task Force Members: Terry Hankner, Chair; Dave Browning; Gloria Cannon; Jackie Cassara; Dale Coffman; Lynn Fruth; AJ Frye; Greg Hrabcak; Pete Kopf; Phillip McBride; Tiffany Meyer; John Myers; Suzie Roselius; Craig Scanlon; Jeff Soclof; Alasandra Whitley; Peg Ritenour, OAR; Tre' Giller, OREC President; Supt. Anne Petit.

Cable Section continued

There are two types of complaints that we regularly see from new homeowners - disputes over access to easements and requests for line extensions.

- When selecting a new home, buyers should research whether they will have access to cable and broadband services. Many buyers have been surprised to learn that a provider who offers service in one neighborhood may not offer the same services or any service at all in another. The cable law does not require cable companies to provide service to every home in its service area. So it is important for buyers who rely on cable and broadband services for work, education or leisure to do their research ahead of time. Sometimes a provider will extend a line to the new home; however, costs associated with doing so are borne by the homeowner, and can sometimes amount to thousands of dollars.
- It is important for a homeowner to understand where the utility easement is located on their property and that the utility company (cable, telephone, gas, electric or water) has the right to access the easement to maintain the lines. Sometimes an easement is located on the tree lawn, however, the easement may also run the length of a homeowner's back yard, and access to the easement is through a wooden fence or over an in-ground pool. The homeowner must allow access to the easement, day or night. Any damage to landscape during the access or maintenance of the lines will be fixed by the company, but damage to any residential structure (i.e., fences, pools, sheds, etc) will not be restored by the company.



Disciplinary Actions May 2014 - Present—Appraiser

Listed below are the Appraiser Disciplinary Actions for May 2014-Present. Summaries are also available online.

Revocations /Surrenders

Jon Faulkner Certified Residential Appraiser Mason Leroy Richards Certified General Appraiser Cleveland

Suspensions/Fines/Additional Education & Reprimands

Certified Residential Appraiser Thomas Augspurger Middletown Sheldon Patrick Estep Certified General Appraiser Lancaster Randall Evers Licensed Residential Appraiser St. Henry Lynne Ferguson Licensed Residential Appraiser North Canton Certified General Appraiser Jon Fleegle Findlay Landon Fleegle Registered Appraiser Assistant Findlay Laura George Certified Residential Appraiser Rocky River Tiffany Gibbons Certified Residential Appraiser Jeromesville James Hall Licensed Residential Appraiser East Liverpool Certified Residential Appraiser Willoughby **Daniel Hallisy** James Hardcastle Certified General Appraiser Zanesville Charles Kirk Certified General Appraiser Fairview Park Morris Levy Certified Residential Appraiser Youngstown Richard Linhart Certified General Appraiser Brecksville Ann Marie Lynch Certified General Appraiser Vandalia Teresa Madden Certified Residential Appraiser Northfield Kimberly Martin Licensed Residential Appraiser Cincinnati Licensed Residential Appraiser Warrensville Heights James McMullen Kimberlee McMullen Certified Residential Appraiser Delaware Virginia Miller Certified General Appraiser Wapakoneta Jeffrey Newsom Certified Residential Appraiser Springboro **Bart Nuber** Certified Residential Appraiser Streetsboro James Potts Certified Residential Appraiser Cincinnati Kent Rager Certified Residential Appraiser Kenton **Bruce Schenck** Certified General Appraiser Vandalia **Robert Thomas** Certified Residential Appraiser Middletown Mark Wyant Certified Residential Appraiser Gahanna Michael Yeazel Certified Residential Appraiser Cincinnati Tanya Ziegler Licensed Residential Appraiser Westerville

Interested in becoming a salesperson? Find out everything you need to know about the application process by watching this video! Good luck in your career!

Disciplinary Actions 2016—Real Estate

Listed below are the Real Estate Disciplinary Actions for 2016. Summaries are also available online.

Revocations

Rhonda McElroy Salesperson Lexington

Suspension, Fines, Education

Charmin Patterson Salesperson Scott Wallace Salesperson Jan Kanas Salesperson Scott Street Broker Jennifer Johnson Salesperson Michael Namaky Broker Julie Dickey Salesperson Susan Beckley Broker Bianca Bicaci Broker Donald A. Payne Sr. Broker Angela Lockhart Salesperson **Darling Hatcher** Salesperson **Terrance Boyles** Salesperson Akil Shakir Hameed Broker Isaac S. Haggins Jr. Broker Lisa Jackman Broker William Burns Salesperson Tomi Johnson Broker

Nashport Beachwood Bexley Columbus Pemberville Cincinnati Circleville Circleville Painesville Columbus Beachwood Macedonia North Ridgeville **Shaker Heights** Cleveland London

Broadview Heights Mayfield Heights

Commission Members

Tre' Giller (President) Diane Carnes (Vice President) Kristine Burdick **Courtney Combs**

Mary Ten Eyck Taylor

Appraiser Board Members

Richard Hoffman John D. McIntyre Steven Rench

Elizabeth Sigg (Board Chair) Vacant (Public Member)

Division of Real Estate & Professional Licensing

State of Ohio

Department of Commerce

Division of Real Estate and Professional Licensing

77 South High Street, 20th Floor Columbus, OH 43215-6133

Customer Service Hours: M - F, 8 a.m. - 5 p.m. Voice 614 | 466-4100

FAX 614 | 644-0584 TTY/TDD | 800-750-0750

The Ohio Department of Commerce is an equal opportunity employer and service provider.



Department of Commerce

Division of Real Estate & **Professional Licensing**



Follow us on Twitter! @OHDIVRealEstate