

## ARTICLE TITLE

## ISSUE

**Advertising**

Advertising (Legal Requirements)	Legal Requirements For Advertising Reviewed	<a href="#">May/June 1987</a>
Advertising (Requirements for)	Requirements for Advertising Reviewed	<a href="#">Spring 1994</a>
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Advertising Definitions	Division Considers Advertising Definitions	<a href="#">Spring 2002</a>
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For Sale by Owner	"For Sale By Owner" Packages Considered	<a href="#">Summer 2000</a>
Internet Advertising Case	Ohio Internet Advertising Case First of its Kind	<a href="#">Fall 1998</a>
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Licensees Advertising Property	Positions Not Changed	<a href="#">Spring 2000</a>
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REALTOR (trade name)	Common Industry Questions Answered	<a href="#">Summer 1993</a>
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Team Advertising	Team Advertising by RE Sales People Questionable	<a href="#">Summer 1998</a>
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Agents Advertising Property	Agents Advertising Their Own Property	<a href="#">Summer 2006</a>
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**Agency**

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Agency Disclosure	Agency Disclosure Issues Clarified	<a href="#">Aug-Nov 1991</a>
Agency Disclosure Law	Licensees Buying Property for Self Must Disclose	<a href="#">Sept/Oct 1989</a>
Agency Disclosure Law	Agency: How To Service Buyers	<a href="#">Jan/Feb 1989</a>
Agency Disclosure Law	Agency Disclosure Law Effective Jan 1	<a href="#">Nov/Dec 1988</a>
Agency Disclosure Law Explained	Need For Agency Disclosure Law Explained	<a href="#">March/April 1988</a>
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Brokerage Team	Who Represents the Client within a Brokerage Team?	<a href="#">Summer 2002</a>
Disclosure Requirements	Division Prepares to Heighten Disclosure Requirements	<a href="#">Summer 2003</a>
Dual Agency	Answers Provided To Dual Agency Questions	<a href="#">July/August 1988</a>
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Undisclosed Principal	Do You Need To Disclose An Undisclosed Principal?	<a href="#">March/April 1989</a>
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Consumer Guide To Agency Relationships	When does a licensee need to provide the guide?	

**Ancillary Trustee**

Ancillary Trustee	Ancillary Trustee Procedures Important	<a href="#">Fall 1998</a>
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## Appraiser

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

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## Appraiser Board/RE Commission

OREC Activities	Division Highlights OREC Activities	<a href="#">Spring 2001</a>
New Appraiser Board Members	The Ohio Real Estate Appraiser Board Welcomed New Board Members in June and September, 2009	<a href="#">Fall 2009</a>

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## ARELLO® Timeshare Registry

Time Share Registration Filings	The Division Adopts ARELLO® Timeshare Registry (ATR)	<a href="#">Fall 2009</a>
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## Auction

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

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**Branch Office**

Requirements

Branch Office and Place of Employment Requirements

[Winter 2009](#)

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## Broker

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Brokers Returning Licenses	Sample Letter Provided for Brokers Returning Licenses	<a href="#">Winter 1994</a>
Business Names	Business Names Can Be Reserved During Approval Process	<a href="#">March/April 1988</a>
Legal Entity	To Form or Not to Form (A Legal Entity)...That is The Question	<a href="#">Summer 2003</a>
Name	It's All in a Name	<a href="#">Summer 2003</a>
Name Approval	Name Approval Process Detailed	<a href="#">Spring 2002</a>
New Broker/Agent	New Broker/Agent Real Estate Index	<a href="#">Spring 2004</a>
Role of Salesperson	Real Estate Sales People Cannot Conduct Business as a Corp.	<a href="#">Summer 1998</a>
Salesperson's Relationship	Salesperson's Relationship to Broker Outlined	<a href="#">Summer 1992</a>
Unlicensed Personal Assistants	Unlicensed Personal Assistants Unable Provide RE-Related Services	<a href="#">Spring 1999</a>
Mail In Inspections	Attention Brokers: Mail In Inspections Are Coming Your Way	<a href="#">Spring 2006</a>
Requirements to Become a Broker	I Want To Be a Broker What Do I Need To Do?	<a href="#">Summer 2006</a>
What to do After Passing the Exam	I Pass My Broker Exam, Now What?	<a href="#">Fall 2006</a>
Closing a Brokerage	Closing a Brokerage	<a href="#">Fall 2009</a>
Broker Receives Award	Licensee Receives Honor During 2008 Ohio Fire Service Hall of Fame	<a href="#">Winter 2009</a>

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## Canons of Ethics

Canons of Ethics	Court Rules Licensees Must Comply with Canons of Ethics	<a href="#">Winter 2002/2003</a>
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Canons of Ethics	Commission Revises Canons Of Ethics	<a href="#">Nov/Dec 1987</a>
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Canons of Ethics Task Force	Commission Creates Canons of Ethics Review Task Force	<a href="#">Fall 1999</a>
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## Cemeteries

Funds	Division Instrumental in Returning Funds to Cemeteries	<a href="#">March 1996</a>
Staff of cemetery staff	Meet the Staff: Appraisal and Cemetery Section	<a href="#">Summer 2004</a>

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## Child Support

Suspension	Failure to Pay Child Support Can Lead to RE License Suspension	<a href="#">Spring 1998</a>
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## Commissions

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

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## Complaints

Complaint Against Licensee	Division Explains Informal Meeting in Complaint Case	<a href="#">Summer 2001</a>
Complaint Process	The Complaint Process Explained	<a href="#">Summer 2000</a>
Misrepresentation	Top Five Complaints Commonly Filed with Division	<a href="#">Winter 2002/2003</a>

## Compliance

Company Policy for Brokerage	Be Aware Differences in WCP for Brokerage & Co. Policy on Agency	<a href="#">Summer 2002</a>
Compliance Audit Checklist	Compliance Audit Checklist	<a href="#">Summer 2003</a>
Compliance Audits	Compliance Audits Help Licensees	<a href="#">Winter 1999/2000</a>
Compliance Audits	Compliance Audits: What To Expect	<a href="#">Spring 1994</a>
Compliance Audits	Compliance Audits: What To Expect	<a href="#">May/June 1986</a>
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Compliance Audits	Compliance Audits Educate, Enforce License Law	<a href="#">Fall 2002</a>
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Compliance Issues	Enforcement Section Identifies Top Compliance Issues	<a href="#">Spring 2001</a>
Legal Advice	Legal Advice Must Come From Personal Legal Counsel	<a href="#">Summer 2000</a>
Smooth Transaction	Ten Ways to Ensure a Smooth RE Transaction	<a href="#">Winter 2000/2001</a>
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Out of State Broker Affiliations	Commercial Corner - Out of State Commercial Broker Affiliations	<a href="#">Summer 2005</a>
Commercial Broker Requirements	Commercial Corner - I Don't Need to Do That	<a href="#">Fall 2005</a>
Common Enforcement Issues	Common Enforcement Issues in Appraiser & Real Estate Investigations	<a href="#">Winter 2005/2006</a>
When the Superintendent May Issue Citations	Citation Reminder	<a href="#">Winter 2005/2006</a>
Duties Non-Licensed Individuals May Provide	Role of Non-Licensed Individuals Clarified	<a href="#">Winter 2005/2006</a>
Unlicensed Activity	Mortgage Broker's License does not Equal Real Estate Broker License	<a href="#">Fall 2006</a>
Subpoenas & Investigations	When the Division issues subpoenas	

## Customer Service

"Walk-In Receipt"	Walk-In Receipt Q&A	<a href="#">Summer 2008</a>
FAQ	Customer Service: Frequently Asked Questions	<a href="#">Fall 2009</a>

## Division News/Misc.

Superintendent Petit's First Year	A Strong Consumer Protection & Customer Service Focus Defines Superintendent Petit's First Year	<a href="#">Fall 2003</a>
Duties Explained	Kelly's Chronicles Article on New Innovations and Delineation of Duties	<a href="#">Summer 2005</a>
Customer Service	Meet the Customer Service staff	<a href="#">Spring 2008</a>
Cleveland Office	Cleveland Staff Retiring...Office to Close	<a href="#">Summer 2008</a>
National Award	The Ohio Division of Real Estate Wins National Award	<a href="#">Winter 2009</a>

## E & R Fund

E & R Fund	Committee Expands E & R Fund Objectives	<a href="#">Sept/Oct 1985</a>
E & R Fund	The E&R Committee Needs YOU!	<a href="#">Summer 2003</a>
E & R Advisory Committee	E & R Committee	<a href="#">Winter 2004/2005</a>

## Earnest Money

Earnest Money	Earnest Money Can Spark Disputes Among Clients	<a href="#">Spring 2003</a>
Earnest Money	Positions Not Changed	<a href="#">Spring 2000</a>
Earnest Money	Proper Handling of Earnest Money Reviewed	<a href="#">Winter 1992</a>
Earnest Money	Suggestions Provided for Remitting Earnest Money	<a href="#">Dec 1990-Feb 1991</a>
Earnest Money	Handling of Earnest Money Deposits Discussed	<a href="#">March/April 1987</a>
Earnest Money Deposit	Top Five Complaints Commonly Filed with Division	<a href="#">Winter 2002/2003</a>
Earnest Money Provision	New Purchase Agreement Unveiled - Modified Earnest Money Language	<a href="#">Spring 2004</a>
Earnest Money Release	Top Five Complaints Commonly Filed with Division	<a href="#">Winter 2002/2003</a>
Escrow Funds	Escrow Funds: When the Parties Do Not Agree	<a href="#">Summer 1995</a>
Fiduciary Funds	Avoid Delays in Deposit of Fiduciary Funds	<a href="#">Winter 2002</a>
Fiduciary Funds	Supreme Court Reinstates Commission Decision	<a href="#">March/April 1990</a>

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Earnest Money License Law

Implementation of New Earnest Money License Law

[Winter 2009](#)

Q and A

Earnest Money - Q & A Follow-Up

[Fall 2009](#)

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## Education

Continuing Education	Auditing CE Courses: A New Division Procedure	<a href="#">Summer 2004</a>
Continuing Education	Continuing Education ID numbers change	<a href="#">Spring 2004</a>
Containing Education Available Online	Continuing Education Through Distance Education	<a href="#">Fall 2004</a>
Ten Rules for Distance Learners	A Guide for Distance Learners by Robert Meyer, Ph.D.	<a href="#">Fall 2004</a>
Continuing Education	Continuing Education Compliance for Licensees	<a href="#">Summer 2007</a>
Continuing Education	Continuing Education Provider Update	<a href="#">Summer 2007</a>
Continuing Education	FAQ - Medical Extensions1	<a href="#">Summer 2007</a>
Appraiser Education	AQB Criteria Changes reminder	<a href="#">Summer 2007</a>
Continuing Education	RE Continuing Education Compliance for Brokers and Salespeople	<a href="#">Summer 2008</a>
Continuing Education	Answers to Questions on Continuing Education	<a href="#">Summer 2008</a>
Medical Extensions	Medical Extensions for Continuing Education	<a href="#">Winter 2009</a>

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## Enforcement

Enforcement	Real Estate and Appraiser Enforcement - What's in Our Jurisdiction	<a href="#">Winter 2007</a>
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## Fair Housing

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

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## Federal Trade Commission

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## Fees

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Administrative Fees	For Your Information: Administrative Fees	<a href="#">Fall 2009</a>

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## Felony

Felony Conviction	Licensure with a Felony Conviction??	<a href="#">Winter 2002</a>
Felony Convictions	Disclosure of Felony Convictions Imperative	<a href="#">Summer 2000</a>
Felony Conviction: Q&A	Notification of a Conviction	<a href="#">Winter 2003/2004</a>
Conviction Waiver	How to obtain a license when you have a conviction	<a href="#">Spring 2008</a>

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## Fiduciary

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

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## Foreign Real Estate

Foreign RE License	When Is A Foreign RE License Required?	<a href="#">Jan/Feb 1987</a>
Foreign Real Estate	Foreign Real Estate: Out of State Timeshare and Land Sales	<a href="#">Summer 2001</a>
Foreign Real Estate	Foreign Real Estate Q & A	<a href="#">Sept/Oct 1985</a>

State Issued License Form	State Issued License Form Required for Foreign License Apps & Renewals	<a href="#">Summer 2006</a>
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## Home Inspections

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Home Inspections	Defining the Agent's Role in Professional Home Inspections	<a href="#">July/August 1990</a>
Home Inspections	Licensees Cautioned Against Influencing Inspections	<a href="#">Fall 1993</a>
Negative Inspection Results	Disclosing Negative Inspection Results	<a href="#">Winter 1999/2000</a>

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## Inducements

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

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Income Verification Express Service	IRS Offers Income Verification Express Services (IVES) Processing	<a href="#">Summer 2008</a>
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## Land Trust Schemes

Land Trust Schemes	Jon Bradham statement regarding land trust schemes	<a href="#">Summer 2007</a>
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## Lead Based Paint

Disclosure Form	HUD's Lead Based Paint Disclosure Form in Effect	<a href="#">Fall 1992</a>
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## Legislation

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

## License

Branch Office License	When Is A Branch Office License Required?	<a href="#">March 1996</a>
Deficiency Notices	Note on Applications, Deficiency Notices	<a href="#">Fall 2002</a>
Home Address	Licenses Responsible For Informing Division of Home Address	<a href="#">Summer 2000</a>
License Applications	Change in Handling Of Licensing Applications	<a href="#">Summer 2003</a>
License Return	License Return Requirements Expanded	<a href="#">Fall 2000</a>
License Transfers	Salespersons Can Handle License Transfers	<a href="#">Summer 2001</a>
Licenses Confuse Functions	Who Ya Gonna Call?	<a href="#">Spring 1999</a>
Licenses (Depositing)	Depositing Licenses: Who Can Do It?	<a href="#">March/April 1986</a>
Licenses (Returned)	Returned Licenses Placed on Inactive Status	<a href="#">Summer 2002</a>
Licensing Application Proc. Procedure	Appraiser Certification & Licensing Application Processing Procedure	<a href="#">Winter 1999/2000</a>
Non-Licensed Individuals	Role of Non-Licensed Individuals Clarified	<a href="#">Spring 1992</a>
License Renewal	License Renewal	<a href="#">Winter 2003/2004</a>
Responsibilities of the Licensing/Education Staff	Meet the Staff of Licensing/Education	<a href="#">Fall 2003</a>
RE Licensure	RE Licensure: 2001 and Beyond	<a href="#">Winter 2000/2001</a>
Reasons of Suspended License	Suspended License-How does it happen? What must you do? Can you continue to sell Real Estate?	<a href="#">Winter 2003/2004</a>
Online Renewal	Advantages of Renewing your Real Estate License On-Line	<a href="#">Spring 2004</a>
Staggered Renewals	Procedures Set in Place for Staggered Renewals	<a href="#">Summer 2000</a>
Terms and Definitions	Modernization of Terms and Definitions	<a href="#">Fall 2000</a>
Testing	Division to Commence Outside Testing	<a href="#">Fall 1999</a>
Sales Licenses Returned to Division	When to Return a Sales License	<a href="#">Spring 2005</a>
Real Estate Pocket Cards	Pocket Cards Discontinued	<a href="#">Summer 2005</a>
Three Year Renewal for Real Estate Licensees	Three Year Renewal and Flow Chart	<a href="#">Fall 2005</a>

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Military Duty	What Happens to My License if I am Called to Military Duty?	<a href="#">Winter 2007</a>
Testing Vendor	Division Announces PSI as new testing vendor	<a href="#">Summer 2007</a>
Disclosure	Post-Close Disclosure of Purchase Details to Appraisers	<a href="#">Summer 2007</a>
Notices	Where in Ohio is My Notice? Policy Change	<a href="#">Summer 2007</a>
Cell phone towers	Licensing Requirements for cell phone tower sites	<a href="#">Spring 2008</a>
Legal	Legal Q&A	<a href="#">Summer 2008</a>
Resigned and Voluntary Hold License Status	License Status Q&A - Resigned and Voluntary Hold Status	<a href="#">Summer 2008</a>
Q&A	Licensing Q&A	<a href="#">Winter 2009</a>

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## Loans

Loan Officer	Frequently Asked Questions	<a href="#">Winter 2000/2001</a>
Loan Applications	It's a Federal Offense	<a href="#">Summer 2001</a>

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## Mediation

Mediation Process	New Year Brings New Mediation Process	<a href="#">Winter 2003/2004</a>
Mediation Process Fact Sheet	Informal Meeting/Mediation Fact Sheet: What can be Expected	<a href="#">Winter 2003/2004</a>
Mediation Brochure information	Is mediation right for you?	<a href="#">Spring 2008</a>

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## Mold

Mold	Mold Becoming an Important Issue in RE	<a href="#">Fall 2002</a>
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## Multiple Offers

Multiple Offer	Handling Multiple Offer Situations Clarified	<a href="#">Summer 1993</a>
Multiple Offer Dilemma	The Multiple Offer Dilemma: Some Guidelines	<a href="#">Sept/Oct 1986</a>
Multiple Offer and Auction Comparison	Multiple Offer Situations vs. Auctions	<a href="#">Fall 2009</a>

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## Outreach Program/Education

Consumer Outreach	Division's Consumer Outreach Program Travels Down Many Paths	<a href="#">Summer 2003</a>
ARELLO Award for "Pathways to Home Buying"	Superintendent Receives the ARELLO Consumer Education Award	<a href="#">Winter 2003/2004</a>
Buyers' Guide	Buyers' Guide Update	<a href="#">Winter 2002/2003</a>
Division's Legal Advice	Limitations of Division Advice	<a href="#">Spring 2004</a>
Guidelines before looking for a home	The Homebuying Season is upon us!	<a href="#">Winter 2003/2004</a>
RE Publications	List of RE Publications Available	<a href="#">March 1996</a>
Workshops for consumer groups	Division Consumer Outreach Offers Consumer Education	<a href="#">Spring 2004</a>
Home Buyer's Guide	Home Buyer's Guide	<a href="#">Publication</a>
Forum	Consumer Forum Planned	<a href="#">Summer 2004</a>
Division's Presence at OAR Convention	Division Offers Educational CD at OAR Convention	<a href="#">Fall 2003</a>
SB 106 Training Offered	Division Offers New Agency Training	<a href="#">Fall 2004</a>
Home Seller's Guide	Division Previews Home Seller's Guide at OAR Convention	<a href="#">Fall 2004</a>

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## Predatory Lending/Flipping

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

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## Property Management

Property Management	Property Management Duties Reviewed	<a href="#">Summer 1994</a>
Property Management	Property Management Duties Clarified	<a href="#">Jan/Feb 1986</a>
Requirements for Property Management Companies	Property Management and Licensees	<a href="#">Fall 2006</a>
Property Management	A Property Manager's Brief Guide to Compliance with RE License Law	<a href="#">Summer 2008</a>

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## Real Estate Examination

Hints	Helpful Hints to Pass an Examination	<a href="#">Winter 2003/2004</a>
Examination Application Process	Division Details Examination Application Process	<a href="#">Spring 2003</a>
Outside Testing	Outside Testing Update	<a href="#">Spring 2000</a>

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## Reciprocity

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

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## Recovery Fund

Recovery Fund	Real Estate Recovery Fund Explained	<a href="#">March 1996</a>
Real Estate and Appraiser Recovery Funds	Recovery Funds Pay Out	<a href="#">Fall 2009</a>

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## Residential Property Disclosure

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

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## Selling for Builder

Rules	All Real Estate Rules Apply When Selling for a Builder	<a href="#">Fall 1998</a>
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## Title

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

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## Trust Accounts

Trust Account	Frequently Asked Questions	<a href="#">Winter 2000/2001</a>
Trust Account	Trust Accounts Have Special Requirements	<a href="#">Summer 2002</a>
Trust Account	Q & A - Trust or Special account	<a href="#">Spring 2004</a>
Trust Account	Trust Accounts are Subject to Unclaimed Funds	<a href="#">Winter 2009</a>

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## Unclaimed Funds

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

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## Underground Storage Tanks

Owners of Tanks	"Who's Who and Who's What?"	<a href="#">Sept/Oct/Nov 1990</a>
Underground Storage Tanks	What RE Agents Should Know About Underground Storage Tanks	<a href="#">Sept/Oct/Nov 1990</a>
UST	"UST: What It Is and What It's Not"	<a href="#">Sept/Oct/Nov 1990</a>