

SB 25 Written Testimony

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I am a proponent of the changes suggested in senate bill 25. Most of the changes are minor clarifications, but the main changes revolving around Appraisals are much needed. As a PSO, I see many issues with the current appraisal system. First of all some counties do not comply with the 21 day requirement and prolong the foreclosure process by an extra month. It is also hit and miss if the appraisers report the appraisal directly to the PSO or just to the sheriff and half of the time we don't know the appraisal has been done as ordered.

Secondly some county appraisers charge an absorbent amount for a drive-by appraisal. Up to \$3000 for an appraisal in certain counties like Cuyahoga and Lucas. Franklin county appraisers get paid more the higher they appraise the property. They are on a sliding scale.

Third most people that the sheriff are using for an appraisal have no experience as an appraiser. Ohio revised code only states that they need to be at least 18 years old live in the county and own property in the county. Their estimate of value is no better than any other person on the street. The proposed auditor value has come down to a detailed science, and is just as good or better than most certified appraisals. Matter of fact, most appraisers for the sheriff will look at the auditor value, and make sure that their appraisal is very close to the auditor's number.

Regarding PSO appointments:

Allowing a judge to decide if PSO is approved, should not be acceptable. Only a few judges are denying appointments of PSO's, but it seems very unethical when they do they are usually protecting the county sheriff or they may not like Auctioneers or real estate brokers. there's never a legitimate reason given for the denial. The order says that it's not well taken. The decision to hire a PSO should Solely be the plaintiffs decision, since it is their money that is at risk. A denial of a PSO appointment hurts all parties involved. A properly run PSO auction will outpace the sheriff in every situation because of the professional marketing and access to the multiple listings. Some counties were this still exist are Cuyahoga, Lorain, Summit, Meigs, Knox, Perry, Logan, and Butler to name a few.