



Matthew G. Bevin
Governor

David A. Dickerson, Secretary
Public Protection Cabinet

Kentucky Real Estate Authority
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H. E. Corder II
Executive Director

Ryan Morrison
General Counsel

MEETING MINUTES
May 24, 2018

Commission Members

Lois Ann Disponett, Chair
Tom Biederman
Joe Hayden
Shirley McVay Wiseman
Tom Waldrop

Commission Members Absent

Bill Beckham

Commission Staff

Nick Van Over, Licensing Coordinator
Hannah Carlin, Education Director
Nathan Burton, Executive Administrative Assistant

KREA Staff

H.E. Corder II, Executive Director
Liz Swearingin, Administrative Coordinator
Ryan Morrison, General Counsel
Haley Bradburn, Board Administrator

Public Protection Cabinet Staff

Tony Cotto, Executive Advisor

Guests Present

Paul Ogden – Re/Max East



Virginia Lawson – Virginia L. Lawson & Associates
Rip Phillips – KYR
Sandra Hackney – Bluegrass Community Technical College
Michael Lawrence – Lawrence & Lawrence PLLC
Michael Scanlar – KREC Investigator
Steve Stevens – KY Realtors
Lisa Stephenson – Greater Louisville Association of Realtors
Joyce Sterling – Career Development Center
Elizabeth Brooke Otis - Career Development Center
Ren`e Rogers, C. Ren`e Rogers PLLC
Pamela Gregory – KYR

A regular meeting of the Kentucky Real Estate Commission was called to order by the Commission's Chair, Lois Ann Disponett, at 9:02 AM on Thursday, May 24, 2018. A quorum was present. Guests in attendance were welcomed and introductions were made.

Approval of Meeting Minutes

A motion was made by Commissioner Tom Biederman to approve the April 19, 2018 meeting minutes. Commissioner Joe Hayden seconded the motion and it carried.

Education Report

Hannah Carlin presented the education report. Commissioner Joe Hayden made a motion for the approval of the continuing education course applications. Commissioner Tom Biederman seconded the motion and the motion carried. A cut-off date regarding PLE was discussed and it was determined to continue monitoring the situation for the time being. Hannah Carlin presented courses for retroactive approval. These courses were initially approved for continuing education credit on February 15, 2018. In addition to the continuing education course credit, the century Real Estate School wished to provide these courses for post-licensing credit, effective February 15, 2018. Commissioner Joe Hayden made a motion for approval and Commissioner Shirley McVay Wiseman seconded it. The motion for approval passed.

Licensing Report

Nick Van Over presented the licensing statistics for the January to April totals. This was for information only and no action was required by the Commission. Two-hundred nine (209) new total licenses were issued for the month of April. One-hundred fifty licensees renewed since the last meeting. The total number of current licensees including both sales associates and brokers stands at twenty-one thousand eight-hundred five (21,805).

Discussion was held on the broker management course. This core course needs updating as it has not been addressed since 2007. The Commission decided to form a committee that Commissioner Joe Hayden will head up to work on updating this broker course. The committee will consist of a

group of four (4) members including educators. Individuals present and non-present at the meeting were discussed for participation and some volunteered to sit on the committee.

Legal Report

Case Update

General Counsel Ryan Morrison shared that thirteen (13) matters have been resolved since adopting the new case review process last month. It was noted that there is a lot more to do, but a lot has been accomplished. Discussion ensued on the responsibilities of the Commissioners vs. the Commission's legal counsel in reviewing the cases and the Commissioners' desire for the continued practice of counsel providing a memorandum to help the Commissioners evaluate each case. It was the pleasure of the board that the procedure taken would be that if a particular case is exceedingly complex or complicated then the Commissioners would reach out to legal counsel at that point in time instead of legal counsel being taxed with writing up memo summaries for every single case.

Application Review Process

The legal opinion given by the Public Protection Cabinet attorneys is that an applicant is an applicant and not an administrative case until voted to a hearing when it then becomes a case and individual adjudication can be discussed in closed session. The Commission can vote to recommend for an application to go to a hearing. The Commission cannot make the actual decision to deny an applicant, but votes on the decision offered at the hearing. Counsel Morrison suggested two different options for how to handle the application review process and asked the Commission for their opinion and any other options they may have to offer. The Commission voted to form an application review committee made up of Commissioners Tom Biederman, Tom Waldrop, and Shirley McVay Wiseman. Commissioner Tom Biederman made a motion to form an application review committee of three (3) members. The motion was seconded by Commissioner Shirley McVay Wiseman and the motion carried.

Advertisement Update

General Counsel Morrison and PPC attorney Tony Cotto presented to the Commission draft regulation amendment 201 KAR 11:105 concerning advertisement. Legal counsel Tony Cotto shared that the effort is to reduce and streamline various advertisement regulations including online and physical sign requirements. The primary concerns to resolve are online issues (direct link), prominence, and the identification of the broker. Commissioner Hayden provided some feedback he received from interested parties after distributing the draft out. Discussion was held on listing broker prominence, Facebook ads and social media issues, disclosure for websites outside of real estate business, and various wording of the regulation draft presented. The Commission decided to review the draft further and submit recommendations back to be decided on at the next meeting.

Real Estate Authority Executive Director Comments

Director Corder shared that KREC staff Nicholas Van Over and Nathan Burton will be assisting with investigation and compliance work, serving as compliance officers for the Real Estate Authority.

KREC Chair Comments

Chair Lois Ann Disponett shared that she attended the National Association of Realtors (NAR) Convention in Washington D.C. and that it was a good conference and there was good representation.

Update on Escrow/Inactive Licenses

No further thoughts at this point. Currently working on compiling the committee.

Update on PLE

Hannah Carlin shared that non-compliance has been low, estimating about ten (10) people a month that are being cancelled due to this. Chair Lois Ann Disponett shared the designations achieved by her staff and the benefits of this being pursued. Education and professionalism is being promoted. It was also discussed that it needs to be made sure that CE taken online needs to truly be taken for real as a few instances have arisen as an issue.

KREC Financial Statement

Liz Swearingin presented the KREC statement of income and expenses for fiscal year 2018, period ending April 30, 2018 to the Commissioners for review. This was for information purposes only and no action was required. Financial statements will be distributed regularly at future meetings.

Public Comments

It was offered that part of statutory or regulatory reform should include a statement that the real estate business is made up of professionals as this has been brought into question. Some in the room expressed desire to be included in education issue discussions. A miscommunication was clarified regarding some educational issues that have been discussed but not decided upon yet.

Commissioner Tom Waldrop brought up discussion on the subject of an owner versus principle broker ownership situation. A broker shoulders responsibility, however, the owner of the franchise or corporation has control and they may or may not be a licensed agent. Director Corder stated that he has asked to be notified when a mass transfer or exodus occurs. KREC is not required to notify affiliates. Legal Counsel will work on an opinion and bring to the next meeting. A committee can be formed afterwards if needed.

Executive Session, Legal Matters, and Case Deliberations

Commissioner Shirley McVay Wiseman made a motion to enter executive session pursuant to KRS 61.810, subsection 1 (j) to deliberate on individual adjudications. Commissioner Joe Hayden seconded the motion and it passed. Subsequently, Commissioner Shirley McVay Wiseman made a motion to come out of closed session. This motion was seconded by Commissioner Tom Biederman and carried. The Commission returned to open session and voted on the following cases:

- ❖ In the matter of the agreed order previously presented to Bishop Warren regarding his violation of 201 KAR 11:147 and his follow-up request to have it adjusted for placing his license in escrow, Commissioner Biederman made a motion, Commissioner Hayden seconded it, and the Commission unanimously voted that the agreed order presented to Mr. Warren after the April meeting should be offered again.
- ❖ In the matter of case no. 17-036 Commissioner Hayden made a motion to accept the proposed agreed order. Commissioner Wiseman seconded the motion and the Commission voted in favor.
- ❖ In the matter of case no. 17-008 Commissioner Wiseman made a motion to present an agreed order requiring a maximum fine of one thousand dollars (\$1,000.00), the core course to be completed, twelve (12) months of probation, and two (2) random escrow audits in a twelve (12) month period. The motion was seconded by Commissioner Hayden and passed the Commission.
- ❖ In the matter of administrative action no. 17-INF-018 Commissioner Wiseman made a motion to adopt the final order and incorporate the final order in the May meeting minutes. Chair Disponett seconded the motion and the Commission passed the motion unanimously. Director Corder approved the action.

Other Matters

Hannah Carlin advised that the education instructor approvals were missed earlier in the meeting. Commissioner Hayden made a motion to approve the May 2018 instructor applications. Commissioner Wiseman seconded the motion and the motion carried.

Next Meeting

The next regular meeting of the Kentucky Real Estate Commission will be held Thursday, June 14, 2018 at 1:00 PM at the KYR Summer Retreat held at the Owensboro Convention Center, 501 West 2nd Street, Owensboro, KY 42301.

Meeting Adjournment

A motion was made and the Commission voted unanimously to adjourn at 12:51 PM.

KENTUCKY REAL ESTATE COMMISSION
ADMINISTRATIVE ACTION NO. 17-INF-0018

CRYSTAL DAWN JUARBE

PETITIONER

v.

FINAL ORDER

KENTUCKY REAL ESTATE COMMISSION

RESPONDENT

Crystal Dawn Juarbe submitted an application to the Kentucky Real Estate Commission (KREC or the "Commission") to become a licensed sales associate to practice real estate brokerage. Under KRS 324.045, only individuals that are trustworthy and competent may receive a license so that the Commission may safeguard the interests of the public. Applicants must demonstrate to KREC that they possess the qualities of honesty, truthfulness, and good reputation to obtain a license. *Id.*

In November 2017, the Commission ordered Juarbe's application to an administrative hearing after reviewing a report of her criminal history. *See* KRS 324.170; 201 KAR 11:430 Section 2. Because Juarbe successfully completed the licensure exam, KREC did not question her competence to receive a license. However, Juarbe's criminal history report revealed information that called her trustworthiness into question.

The administrative hearing was held on February 28, 2018 with hearing officer James Howard, of the Office of Administrative Hearings, presiding. The hearing officer served his Recommended Findings of Fact, Conclusions of Law, and Order on March 20, 2018. The Commission served its exceptions to the hearing officer's recommendations on April 4, 2018.

Pursuant to KRS 13B.120, the Commission rejects the hearing officer's recommended order and issues this Final Order with KREC's separate statements of findings of fact and conclusions of law.

FINDINGS OF FACT

Juarbe is a resident of Bowling Green, Kentucky. She applied to KREC to become a licensed sales associate to practice real estate brokerage. She successfully completed the licensure exam. Her potential real estate employer is Weichert Realtors – The Hunt Group. KREC records show that Thomas Hunt is the principal broker of that firm. Lynn Hunt, another broker at that firm, testified at the hearing and would be Juarbe's supervisor.

During the administrative hearing, Juarbe admitted the following convictions for crimes of dishonesty:

1. September 2008 – misdemeanor shoplifting
2. December 2012 – misdemeanor shoplifting
3. January 2013 – misdemeanor shoplifting
4. March 2014 – misdemeanor shoplifting

Juarbe also admitted that she committed the offense of shoplifting on two other occasions prior to September 2008 where her conduct was not discovered. The value of the stolen merchandise was never more than \$55.00. She claims that she did not have the funds to purchase the items when she stole them. But she was able to pay the fines and court costs assessed after the last three convictions, which was \$209.00 per conviction.

Juarbe admitted that she was convicted of a crime of violence, *i.e.*, misdemeanor assault in the fourth degree, and criminal mischief in the third degree in May 2010. On that occasion, Juarbe went to a woman's residence where she believed her boyfriend was located. She found the woman and her boyfriend in an intimate encounter and assaulted the woman. Juarbe subsequently broke a window at the residence as she was leaving.

Finally, Juarbe admitted she committed crimes of moral turpitude when she was convicted of misdemeanor alcohol intoxication in a public place in March 2010, misdemeanor disorderly conduct in February 2011, reckless driving related to alcohol use in August 2011, and driving under the influence of alcohol (DUI) in October 2011. She paid a fine on each occasion. Juarbe was also arrested on a bench warrant for failing to appear at hearings related to her reckless driving and DUI convictions. Juarbe testified that she stopped drinking alcohol in 2016. She is not currently on probation or under any other state supervision for her crimes.

Juarbe presented three witnesses at the hearing: her prospective employer Lynn Hunt; the grandmother of one of her children Sheri Gary; and her mother Kelly Juarbe. All three witnesses stated that they believed that Juarbe was a changed person and that she could be trusted with a sales associate license. However, all three witnesses indicated in their testimony that they were biased in Juarbe's favor.

Juarbe also testified that she is a changed person and that she removed herself from the influences that contributed to her criminal record. She also stated that her children motivate her to avoid situations that could expose her to criminal liability and to pursue greater economic success.

In addition to stating her belief in Juarbe's reformed character, Hunt testified that she was only aware of one shoplifting conviction and became aware of the assault conviction when KREC pursued additional investigation into Juarbe's past. Even so, Hunt was willing to hire Juarbe as a sales associate after she was informed about the additional shoplifting convictions. Hunt stated that sales associates have unsupervised access to homes for sale. She stated that if Juarbe committed a theft in a home she would terminate Juarbe's employment.

CONCLUSIONS OF LAW

I. *Legal Standard*

The Commission has the duty to enforce real estate brokerage license law. *See* KRS 324.281(5). It must ensure that “[l]icenses shall be granted only to persons who are trustworthy and competent to transact the business of a [] sales associate in a manner to safeguard the interest of the public, and only after satisfactory proof of qualifications has been presented to the commission.” KRS 324.045(1). Accordingly, license applicants must provide KREC with “proof of honesty, truthfulness, and good reputation,” KRS 324.045(2), and a criminal history report. *See* KRS 324.045(4) and (5); 201 KAR 11:430. If the Commission determines that an applicant does not meet the licensure requirements because of that person’s criminal history, then KREC orders the application to a hearing under KRS Chapter 13B to consider: (1) the nature of the crime; (2) whether the crime indicates the applicant's untrustworthiness or incompetence in a manner that threatens the public interest; (3) any evidence of honesty, truthfulness, and good reputation of the applicant; (4) evidence of rehabilitation by the applicant since the crime; (5) whether the applicant has received written confirmation from a principal broker willing to accept the applicant as an associate upon licensure; (6) whether the applicant is currently under probation, parole, or other state supervision or reporting requirements as a condition of any criminal sentence; and (7) other information relevant to the applicant's fitness to broker real estate. *See* KRS 324.170; 201 KAR 11:430 Section 2(3) and (4).

In administrative hearings, the party requesting a benefit from a state agency has the burden to show her entitlement to the benefit sought. KRS 13B.090(7). The agency has the burden to show the propriety of its actions. *Id.* “The party with the burden of proof on any issue has the burden of going forward and the ultimate burden of persuasion as to that issue.” *Id.*

Kentucky law also provides, “[n]o person shall [] be disqualified from pursuing, practicing, or engaging in any occupation for which a license is required solely because of a prior conviction of a crime, unless the crime for which convicted directly relates to [] the occupation for which the license is sought.” KRS 335B.020(1). An agency that denies a license must consider: (1) “[t]he nature and seriousness of the crime for which the individual was convicted and the passage of time since its commission;” (2) “[t]he relationship of the crime to [] the occupation for which the license is sought;” and (3) “[t]he relationship of the crime to the ability, capacity, and fitness required to perform the duties and discharge the responsibilities of the [] occupation.” KRS 335B.020(2). The agency has the burden of proof to show “whether the prior conviction directly relates to [] the occupation for which the license is sought.” KRS 335B.030(3).

The burden of proof in any administrative hearing is preponderance of the evidence. *See* KRS 13B.090(7).

II. *Conclusions of Law*

The Commission established by a preponderance of the evidence that Jurabe’s prior convictions directly relate to the practice of real estate brokerage. KREC also established by a preponderance of the evidence that Juarbe should not be licensed under the considerations set forth in 201 KAR 11:430 Section 2(4)(b). Therefore, her application for a sales associate license to practice real estate brokerage is denied.

KREC determined by a preponderance of the evidence that Juarbe is not trustworthy to practice real estate brokerage as a licensed real estate sales associate under KRS 324.045. The Commission’s decision is based on Juarbe’s criminal history, which revealed that she does not possess the qualities of honesty, truthfulness, and good reputation that are required for a licensed real estate sales associate, *see* KRS 324.045(2), and because her convictions directly relate to the practice of real estate brokerage.

A preponderance of the evidence shows that Juarbe's crimes of dishonesty—the four shoplifting convictions—directly relate to the practice of real estate brokerage. Stealing, *i.e.*, shoplifting, is a crime of dishonesty. *See Allen v. Commonwealth*, 395 S.W.3d 451, 472 (Ky. 2013). Under KRS 324.045, the quality of honesty is directly related to the practice of real estate brokerage. A licensed sales associate has unsupervised access to the belongings of homeowners. Accordingly, Juarbe will have nearly unlimited opportunities to steal property from the public. The merchandise Juarbe took had low pecuniary value. But licensees must be honest so that the Commission and the public have confidence that when a sales associate enters a person's home, with unfettered access to the residence and without the presence of the homeowner, the licensee will not steal any item of large or small value. Because honesty is required to be a licensed sales associate and Juarbe's convictions demonstrate that she was dishonest on many occasions, a preponderance of the evidence shows that her convictions directly relate to the practice of real estate brokerage and that she should not be licensed.

The principle of honesty is important to the Commission and the public. *See* KRS 324.045. The Commission cannot license an individual that it knows poses a risk to a homeowner's property. Juarbe admitted to shoplifting on six occasions, with four convictions for those crimes. After three of the convictions, she was able to procure the funds necessary to pay her relatively large court ordered fines compared to the price of the merchandise that she took. This shows that she can acquire funds when necessary. The witnesses provided testimony regarding her rehabilitation and that status of her veracity. But the bias of the grandmother of Juarbe's child and Juarbe's own mother is clear. And because Hunt's opinion of Juarbe and her past was uninformed and admittedly biased, it must be discounted as well.

Juarbe applied for a license less than four years after her latest shoplifting conviction. In the Commission's view, the breadth of her theft crimes outweigh any mitigation the passage of a relatively short period of time has on the seriousness of her offenses in the profession of real estate brokerage. The same is true for the mitigation value of the testimony from the witnesses. As a licensed sales associate, Juarbe will be given unmonitored access to homes for sale in the Commonwealth. Plainly, KREC cannot knowingly issue a license to a person that admittedly took property belonging to others on six occasions. The public relies on the Commission to protect it from individuals that have demonstrated a threat to their property. Therefore, Juarbe's application must be denied.

Hunt's testimony that she will terminate Juarbe's employment if a theft occurs is noteworthy, but irrelevant to the issue for whether Juarbe should be licensed. Juarbe can maintain her license even if Hunt terminates her. Real estate sales associates are required to maintain affiliation with a principal real estate broker. *See* KRS 324.010(6); 201 KAR 11:147. A principal broker can unaffiliate herself with a sales associate for any reason. *See* KRS 324.310. But if the sales associate becomes unaffiliated, she will maintain her license as long as she affiliates with a new principal broker or places her license in inactive status, *i.e.*, escrow. *See* 201 KAR 11:147. Plus, a sales associate is only required to self-report criminal *convictions*. *See* KRS 324.160(4)(k). This means that a report to KREC is only required after the criminal justice process is complete—if it begins at all. Consequently, Juarbe will maintain her license if she is fired for stealing and not subsequently criminally convicted and disciplined by KREC. Accordingly, Hunt's pledge is irrelevant for the determination for whether Juarbe should be licensed. Therefore, her license application is denied.

REQUIRED NOTICES

The effective date of this final order is the date it is signed by the Executive Director of the Kentucky Real Estate Authority.

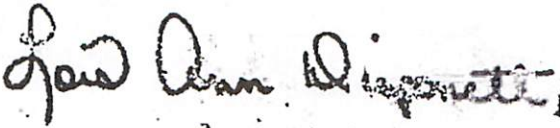
Juarbe may reapply for a sales associate license after two years of the effective date of this order.

Pursuant to KRS 324B.060(4) and KRS 13B.140, Juarbe may appeal this final order to the Circuit Court of the county where she resides within thirty (30) days of the effective date of this final order.

FINAL ORDER

The Kentucky Real Estate Commission, after reviewing this matter and being otherwise sufficiently advised, hereby ORDERS that Crystal Dawn Juarbe's license application is DENIED.

ORDERED BY:



Lois Ann Disponett
Chair
Kentucky Real Estate Commission

5-29-18

Date

APPROVED BY:



H. E. Corder II
Executive Director
Kentucky Real Estate Authority

5-29-2018

Date

CERTIFICATE OF SERVICE

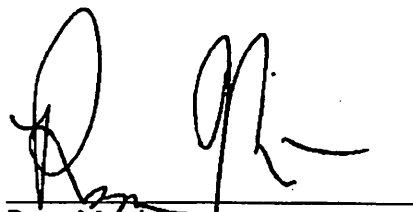
This is to certify that a copy of the forgoing was served on this 24th day of May 2018 by

electronic mail and U.S. mail to:

Crystal Dawn Juarbe
1914 Karen Ave.
Bowling Green, KY 42104
ladylove1229@yahoo.com
Petitioner

and by electronic mail to:

Jim Howard
Executive Director
Office of Administrative Hearings
Kentucky Public Protection Cabinet
128 Brighton Park Blvd.
Frankfort, KY 40601
T: 502-782-1868
E: jim.howard@ky.gov
Hearing Officer

A handwritten signature in black ink, appearing to read 'Ryan Morrison', is written over a horizontal line.

Ryan Morrison
Counsel for Respondent



Matthew G. Bevin
Governor

David A. Dickerson, Secretary
Public Protection Cabinet

Kentucky Real Estate Commission

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krec.ky.gov

To: Kentucky Real Estate Commission

From: Hannah M. Carlin

Date: May 16, 2018

Subject: **2018 Course Applications**

Background:

The attached list of education providers submitted applications for review and approval by the Commission. Commission staff members have reviewed the information submitted, which includes provider, course, and instructor applications. The courses have met the education qualifications as outlined in the Kentucky Administrative Regulations. New courses are italicized.

Action Required:

Please approve the applications associated with the attached list of providers.

1. 2018 Continuing Education Course Approvals

CE Shop

Course Name	Instructor(s)	CE Hours
<i>Technology Tools, Trends, and Risk Management</i>	<i>Michael McAllister</i>	<i>3 elective</i>

International Council of Shopping Centers

Course Name	Instructor(s)	CE Hours
<i>How Does the City Administration and Metro Council Evaluate Real Estate Projects for Public Support?</i>	<i>John Fischer, Angela Leet, Mary Ellen Wiederwohl</i>	<i>1 elective</i>
<i>Rural Retail Real Estate Recruitment and Incentives</i>	<i>Alison Davis</i>	<i>1 elective</i>
<i>Tax Update for Retail Real Estate Professionals</i>	<i>Stephen Lukinovich</i>	<i>1 elective</i>

Kentucky Realtor Institute

Course Name	Instructor(s)	CE Hours
Ethics in Real Estate	Art Reed	3 law
The Code of Ethics- Our Promise of Professionalism	Doug Myers	3 elective
You Bet Your License- Misrepresentation in Real Estate	Art Reed	3 law

2. 2018 Continuing Education and Post-Licensing Education Course Approvals

Central Kentucky Association of Realtors

Course Name	Instructor(s)	CE Hours	PLE Hours
Keep It Between the Lines	Pam Featherstone	3 law	3 mandatory (1 agency, 1 fair housing, 1 risk management)

Greater Louisville Association of Realtors

Course Name	Instructor(s)	CE Hours	PLE Hours
<i>At Home with Diversity (NAR Certification)</i>	<i>Art Reed</i>	<i>3 elective</i>	<i>3 elective, 3 mandatory (3 fair housing)</i>

Kentucky Realtor Institute

Course Name	Instructor(s)	CE Hours	PLE Hours
<i>GRI 100: Ethics and Law (Classroom)</i>	<i>Jason Vaughn</i>	<i>3 elective, 3 law</i>	<i>3 elective, 5 mandatory (2 agency, 3 licensee compliance)</i>
<i>GRI 100: Ethics and Law (Webcam)</i>	<i>Jason Vaughn</i>	<i>3 elective, 3 law</i>	<i>3 elective, 5 mandatory (2 agency, 3 licensee compliance)</i>
<i>GRI 200: Risk Reduction (Classroom)</i>	<i>Jennifer Fields</i>	<i>3 elective, 3 law</i>	<i>8 mandatory (2 agency, 1 disclosure, 3 fair housing, 2 risk management)</i>
<i>GRI 200: Risk Reduction (Webcam)</i>	<i>Jennifer Fields</i>	<i>3 elective, 3 law</i>	<i>8 mandatory (2 agency, 1 disclosure, 3 fair housing, 2 risk management)</i>
<i>Market Like a Pro Workshop- Part 1</i>	<i>Craig Grant</i>	<i>3 law</i>	<i>3 mandatory (2 advertisement, 1 agency)</i>
<i>Market Like a Pro- Part 2</i>	<i>Craig Grant</i>	<i>3 law</i>	<i>3 mandatory (1 advertisement, 2 agency)</i>

Northern Kentucky Association of Realtors

Course Name	Instructor(s)	CE Hours	PLE Hours
<i>Agency: Who is My Boss?</i>	<i>Mary Jo Schuerman</i>	<i>3 law</i>	<i>3 elective</i>
<i>Misrepresentation- Why Realtors Get Sued</i>	<i>Mary Jo Schuerman</i>	<i>3 law</i>	<i>3 elective</i>

Realtor Association of Southern Kentucky

Course Name	Instructor(s)	CE Hours	PLE Hours
Real Estate Code of Ethics- Law	Chad McCoy, Christine Morgan	3 law	3 elective
The Older Client and the Real Estate Agent	John Dotson	3 law	3 elective



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To: Kentucky Real Estate Commission

From: Hannah M. Carlin

Date: May 16, 2018

Subject: **2018 Retroactive Course Approval**

Background:

The Century Real Estate School is requesting retroactive approval for the attached list of courses. These courses were initially approved for continuing education credit on February 15, 2018. In addition to the continuing education course credit, the Century Real Estate School wishes to provide these courses for post-licensing credit, effective from February 15, 2018.

Action Required:

Please approve the courses for both continuing education and post-licensing education credit, effective February 15, 2018.

1. 2018 Retroactive Continuing and Post-Licensing Course Approval

Century Real Estate School (2/15/2018)

Course Name	Instructor(s)	CE Hours	PLE Hours
Advertising, Marketing, and Social Media	Lucy Brooks, Steve Medved	3 law	3 mandatory (3 advertising)
Antitrust in Real Estate	Lucy Brooks, Steve Medved	2 elective	2 elective
Appraisals and Home Inspections	Lucy Brooks, Steve Medved	4 elective	4 elective
Developing a Comparative Market Analysis	Lucy Brooks, Steve Medved	2 law	2 mandatory (2 agency)
Kentucky Agency Review	Lucy Brooks, Steve Medved	4 law	4 mandatory (4 agency)
Kentucky Contract Requirements for Agency Agreements and Sales Contracts	Lucy Brooks, Steve Medved	4 law	4 mandatory (4 contracts)
Kentucky Contract Requirements for Leases, Land Contracts, and Options	Lucy Brooks, Steve Medved	2 law	2 mandatory (2 contracts)
Kentucky Disclosure Rules	Lucy Brooks, Steve Medved	3 law	3 mandatory (3 disclosure)
Kentucky Fair Housing Principles and Practices	Lucy Brooks, Steve Medved	3 law	3 mandatory (3 fair housing)
Kentucky Risk Management	Lucy Brooks, Steve Medved	2 law	2 mandatory (2 risk management)
KREC Licensee Compliance	Lucy Brooks, Steve Medved	3 law	3 mandatory (3 licensee compliance)
Real Estate Auctions	Lucy Brooks, Steve Medved	1 elective	1 elective
Real Estate Finance Review	Lucy Brooks, Steve Medved	3 law	3 mandatory (3 finance)
Residential Property Management	Lucy Brooks, Steve Medved	3 elective	3 elective
Roadmap to Success	Lucy Brooks, Steve Medved	3 elective	3 elective
Technology and Data Security	Lucy Brooks, Steve Medved	3 law	3 mandatory (3 technology and data security)
Working with Real Estate Investors	Lucy Brooks, Steve Medved	3 elective	3 elective



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To: Kentucky Real Estate Commission

From: Hannah M. Carlin

Date: May 16, 2018

Subject: **2018 Instructor Applications**

Background:

The attached list of individuals request Commission approval to teach real estate courses in Kentucky. These individuals have been reviewed by Commission staff. The applicants listed meet the criteria of qualified course instructors defined by 201 KAR 11:460.

Action Required:

Please approve the applications associated with the attached list of individuals.

1. 2018 Instructor Approvals

Instructor	Provider Name	Courses
Jennifer Fields	Kentucky Realtor Institute	<ul style="list-style-type: none">• GRI 500: Contracts
William Chris Alford	CE Shop	<ul style="list-style-type: none">• 96-Hour Pre-Licensing• 48-Hour Post-Licensing