



**Matthew G. Bevin**  
Governor

**K. Gail Russell, Acting Secretary**  
Public Protection Cabinet

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Kentucky Real Estate Authority

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**Authority Boards**  
Kentucky Real Estate Commission  
Kentucky Real Estate Appraisers Board  
Kentucky Board of Auctioneers  
Kentucky Board of Home Inspectors

**Heather L. Becker, General Counsel**  
Kentucky Real Estate Authority

**Kentucky Real Estate Commission**  
**MEETING MINUTES**  
**December 13, 2018**

**Commission Members**

Lois Ann Disponett, Chair  
Joe Hayden  
Shirley McVay Wiseman  
Steve Cline  
Billy Beckham  
Tom Waldrop

**Commission Members Absent**

None

**KREA Staff**

H.E. Corder II, Executive Director  
Heather L. Becker, General Counsel  
Alex Gaddis, Deputy General Counsel  
Haley Bradburn, Board Administrator  
Nick Van Over, KREC Licensing Coordinator  
Hannah Carlin, KREC Education Director  
Michael Spann, Investigator

**Guests Present**

Angi Cline, KYR/CRS  
Doug Myers, Doug Myers Real Estate Services  
(Name Illegible)  
Cheryl Huhn, Career Development Center (CDC)  
James Tipton, Learning Development Center



Joyce Sterling, Career Development Center (CDC)  
Rene Rogers, C. Rene Rogers PA  
Nicole Knudtson, Kentucky Realtors  
Rhonda Richardson, Home Services of Kentucky, Inc. /Huff Realty  
Virginia Lawson, McBrayer, McGinnis, Leslie & Kirkland, PLLC

A regular meeting of the Kentucky Real Estate Commission was called to order by the Commission's Chair, Lois Ann Disponett, at 9:03 AM on Thursday, December 13, 2018. Guests in attendance were welcomed and introductions of guests, staff, and commissioners were made. Roll call was taken and a quorum was present.

### **Approval of Meeting Minutes**

Commissioner Hayden made a motion to approve the November 5, 2018 special committee meeting minutes. Commissioner Cline seconded the motion and it carried.

Commissioner Hayden made a motion to approve the November 7, 2018 special committee meeting minutes. Commissioner Beckham seconded the motion and it carried.

Commissioner Beckham made a motion to approve the November 9, 2018 special committee meeting minutes. Commissioner Wiseman seconded the motion and it carried.

Commissioner Hayden made a motion to approve the November 13, 2018 special committee meeting minutes. Commissioner Beckham seconded the motion and it carried.

Commissioner Hayden made a motion to approve the November 14, 2018 special meeting minutes. Commissioner Beckham seconded the motion and it carried.

Commissioner Hayden made a motion to approve the November 15, 2018 regular meeting minutes with an amendment to remove the statement that Commissioner Cline agreed with removing the ten (10) year experience prerequisite to serve as KREA executive director, as Commissioner Cline expressed that this was an inaccurate rendering. Commissioner Cline seconded the motion and it carried.

Commissioner Beckham made a motion to approve the November 26, 2018 special committee meeting minutes. Commissioner Hayden seconded the motion and it carried.

### **Licensing Report**

Nick Van Over shared the licensing report for the 2018 January to November totals. This was for information only and no action was required by the Commission. He reported that one hundred fifteen (115) new licenses were issued in the month of November. The total number of current licensees including both sales associates and brokers, both active and in escrow stands at twenty-two thousand, six hundred seventy-five (22,675).

Deborah Ernst's KRS 324.425 request to close existing business of deceased principal broker was presented before the Commission. A motion was made to approve the request. Commissioner Hayden seconded the motion and it carried.

Nick Van Over shared a broker application with the Commission. He explained that the applicant's principal broker is non-respondent and moved out of state, therefore making it rather impossible for the applicant to obtain the principal broker's signature. The Commission advised that in light of a principal broker not being available for signature, they could see requiring submission of previous two (2) years' transaction data from the applicant. Legal advised that if the applicant is a part of MLS, require two (2) years of MLS data, a letter of recommendation from the current broker, and an affidavit from the current broker with whom the applicant is affiliated. Chair Disponett made a motion to accept this recommendation. Commissioner Hayden seconded the motion and it carried.

### **Education Report**

Hannah Carlin reported that forty-five (45) licensees have been cancelled for failure to complete their PLE. Approximately 62% of licensees have completed their education requirements for 2018. Four thousand, three hundred eighty-six (4,386) licensees still have continuing education or the core course to complete. Hannah Carlin advised that nine hundred eleven (911) brokers still need their education. She shared that KYR, GLAR and LBAR have been great at sending notices out. Commissioner Cline asked how many brokers there are total. Nick Van Over advised that there are four thousand, three hundred twenty (4,320) brokers in general.

Hannah Carlin requested approval for the 2018 courses she reviewed that would become effective December 13, 2018. The courses meet the continuing education and post-license education requirements as outlined in KRS Chapter 11. Commissioner Hayden made a motion to approve the 2018 courses. Commissioner Wiseman seconded the motion and it carried.

The 2019 continuing education and post licensing courses were presented before the Commission. One hundred eighty-three (183) courses were on the agenda for approval. Commissioners Disponett and Cline recused themselves from voting for professional reasons. Commissioner Hayden made a motion to approve the courses. Commissioner Wiseman seconded the motion and it carried.

Hannah Carlin followed up with the Commission from the last meeting on the course application, "How to Retire in your 50's." She shared that her recommendation to deny the course still stands. She shared that the instructor did not submit the additional documents as requested and the course is related to personal development rather than real estate. After discussion, Hannah advised that per the pleasure of the Commission she would reach out again for the additional documentation.

Next, Hannah Carlin presented a PLE extension request from license number 222466 to the Commission. She shared that the individual was making this request due to a medical reason and has completed the hours, but has not passed the final exam. Commissioner Cline advised making it a practice to request a letter from a licensee's broker for any similar future requests, however, noted that a letter was not necessary for this particular case. Commissioner Hayden questioned

whether the request is a little premature as the PLE is not due for another sixty (60) days and may yet be completed on time. It was advised that these requests are required to be made in advance of the deadline, and that under these particular circumstances an extension would not be extravagant. Commissioner Wiseman made a motion to grant the licensee a six (6) month extension from the date of the licensee's doctor visit documented in September 2018, in effect extending the deadline out six (6) weeks. Commissioner Hayden seconded the motion and it carried.

Director Corder shared an email that he and Chair Disponett received making a hardship request regarding six (6) hours broker CE due to a medical reason. The Commission approved an extension until January 31, 2019 and advised staff to send a letter granting the extension and requesting for the licensee to submit medical documentation by the end of January for the Commission to readdress any further extension request beyond January 31st.

The Commission held discussion regarding confusion surrounding PLE and CE requirements. It was asked whether CE is required in the same year that PLE is due. It was advised that the reading of the current regulation would render that a licensee is not required to complete CE for the remainder of the calendar year that PLE is due. The Commission interpreted 201 KAR 11:230 section 3(3) to mean that the year a licensee's PLE occurs, there is an exemption from CE that calendar year. Staff advised that they will make changes to DPL to reflect this interpretation. Legal advised staff to run a report of PLE due this year and contact those respective licensees. Going forward, changes will be made to the administrative regulations to address this issue.

## **Committee Reports**

### **Applicant Committee**

Commissioner Wiseman, Chair of the Applicant Review Committee, shared that the committee met the day before and interviewed one (1) applicant, Zachary Cissell in person. Cissell's principal broker and Commissioner Waldrop were able to successfully join the meeting via video teleconference. The Committee recommends the following actions:

- Zachary Cissell – Recommend issuing a probationary license subject to same terms and conditions of diversion plan
- Brittany Ford – Recommend to table application (unresponsive)
- Robert Baker – Application withdrawn
- Paul Hinson – Recommend issuing a license
- Ameer Brasher – Recommend issuing a license

Commissioner Wiseman made a motion to approve the above Committee recommendation. Commissioner Hayden seconded the motion and it carried.

### **Complaint Committee**

Commissioner Hayden shared that the Complaint Committee met December 10, 2018. He and Commissioner Cline were able to meet with staff via video teleconference pursuant to KRS 61.826. The Complaint Committee reported the following recommendations to the full Commission:

- In the matter of 18-C-72, refer for an investigation regarding circumstances of request; defer consideration to January meeting. Commissioner Hayden made a motion for approval, Commissioner Wiseman seconded it, and the motion carried.
- In the matter of 18-C-66, refer for an investigation regarding tendering of offer to seller; defer consideration to January meeting. Commissioner Hayden made a motion for approval, Commissioner Cline seconded it, and the motion carried.
- In the matter of 15-44, order the matter to a hearing, seeking revocation; authorize settlement authority (terms of settlement authority to be discussed in executive session). Commissioner Hayden made a motion for approval, Commissioner Beckham seconded it, and the motion carried.
- In the matter of 15-28, order the matter to a hearing, seeking revocation; authorize settlement authority (terms of settlement authority to be discussed in executive session). Commissioner Hayden made a motion for approval, Commissioner Beckham seconded it, and the motion carried.
- In the matter of 17-INF-12, dismiss/take no action, scan file to DPL and send case closing letter. Commissioner Hayden made a motion for approval, Commissioner Wiseman seconded it, and the motion carried.
- In the matter of 16-INF-39, dismiss/take no action, scan file to DPL and send case closing letter. Commissioner Hayden made a motion for approval, Commissioner Beckham seconded it, and the motion carried.
- In the matter of 15-INF-20, dismiss/take no action, scan file to DPL and send case closing letter. Commissioner Hayden made a motion for approval, Commissioner Beckham seconded it, and the motion carried.
- In the matter of NKY Homes, order the matter to a hearing, seeking revocation; authorize settlement authority (terms of settlement authority to be discussed in executive session). Commissioner Hayden recused himself concerning this matter. Commissioner Cline made a motion for approval, Commissioner Beckham seconded the motion and it carried.
- In the matter of Westview Real Estate, dismiss/take no action, scan file into DPL and send case closing letter. Commissioner Hayden made a motion for approval, Commissioner Beckham seconded it, and the motion carried.
- In the matter of 17-INF-21, dismiss/take no action, scan file into DPL and send case closing letter. Commissioner Hayden made a motion for approval, Commissioner Beckham seconded it, and the motion carried.
- In the matter of 17-INF-13, respond to letter clarifying dismissal and concerns. Take no further action. Commissioner Hayden made a motion for approval, Commissioner Beckham seconded it, and the motion carried.
- In the matter of 18-C-12, order the matter to a hearing, seeking revocation; authorize settlement authority (terms of settlement authority to be discussed in executive session). Commissioner

Hayden recused himself concerning this matter. Commissioner Cline made a motion for approval, Commissioner Beckham seconded the motion and it carried.

- In the matter of 17-15, order further investigation. Commissioner Hayden made a motion for approval, Commissioner Beckham seconded it, and the motion carried.
- In the matter of 17-13, conduct a litigation check; send caution letter to agent and broker. Commissioner Hayden made a motion for approval, Commissioner Beckham seconded it, and the motion carried.
- In the matter of 16-10, order the matter to a hearing, seeking revocation; authorize settlement authority (terms of settlement authority to be discussed in executive session). Commissioner Hayden made a motion for approval, Commissioner Beckham seconded it, and the motion carried.
- In the matter of 15-45, dismiss. Commissioner Hayden made a motion for approval, Commissioner Beckham seconded it, and the motion carried.
- In the matter of 16-93, defer to January for review. Commissioner Hayden made a motion for approval, Commissioner Beckham seconded it, and the motion carried.
- In the matter of 17-14, order the matter to a hearing, seeking revocation; authorize settlement authority (terms of settlement authority to be discussed in executive session). Commissioner Hayden made a motion for approval, Commissioner Beckham seconded it, and the motion carried.
- In the matter of 17-22, dismiss. Commissioner Hayden made a motion for approval, Commissioner Beckham seconded it, and the motion carried.
- In the matter of 17-23, dismiss. Commissioner Hayden made a motion for approval, Commissioner Beckham seconded it, and the motion carried.
- In the matter of 17-04, dismiss. Commissioner Hayden made a motion for approval, Commissioner Beckham seconded it, and the motion carried.
- In the matter of Oaktown Rentals, dismiss/take no action, scan file into DPL and send case closing letter. Commissioner Hayden made a motion for approval, Commissioner Beckham seconded it, and the motion carried.
- In the matter of Acute Property Management, dismiss/take no action, scan file into DPL and send case closing letter. Commissioner Hayden made a motion for approval, Commissioner Beckham seconded it, and the motion carried.
- In the matter of 16-INF-40, order the matter to a hearing, seeking revocation; authorize settlement authority (terms of settlement authority to be discussed in executive session). Commissioner Hayden made a motion for approval, Commissioner Beckham seconded it, and the motion carried.
- In the matter of 17-INF-10, dismiss/take no action, scan file into DPL and send case closing letter. Commissioner Hayden made a motion for approval, Commissioner Wiseman seconded it, and the motion carried.

- In the matter of 17-27 & 18-C-39, dismiss/take no action, scan file into DPL and send case closing letter. Commissioner Hayden made a motion for approval, Commissioner Wiseman seconded it, and the motion carried.
- In the matter of 17-16, dismiss/take no action, scan file into DPL and send case closing letter. Commissioner Hayden made a motion for approval, Commissioner Beckham seconded it, and the motion carried.
- In the matter of Finest Home Buyers, dismiss/ take no action, scan file into DPL and send case closing letter. Commissioner Hayden made a motion for approval, Commissioner Wiseman seconded it, and the motion carried.
- In the matter of 17-INF-15, dismiss/ take no action, scan file into DPL and send case closing letter. Commissioner Hayden made a motion for approval, Commissioner Beckham seconded it, and the motion carried.
- In the matter of 16-INF-29, dismiss/ take no action, scan file into DPL and send case closing letter. Commissioner Hayden made a motion for approval, Commissioner Beckham seconded it, and the motion carried.

Circling back to the Applicant Review Committee, Legal shared revised review criteria for flagging applicants. This included revising mandatory felony reviews to those felony convictions that were received within ten years. The Commissioners also asked to add charges and/or convictions indicative of opiate use or addiction to the review criteria. Legal advised that revised review criteria would be made available for review at the next meeting.

Commissioner Cline brought up publishing complaint cases in a newsletter to deter wrong behavior and make the public aware that KREC is paying attention and addressing the issues raised in complaints. A member of the public expressed concern of destroying someone's career by publishing the cases. The Commission agreed that only the case number should be identified and names should not be used. Chair Disponett advised staff to look into newsletter options and bring back to the next meeting.

#### Education Committee

The Education Committee had no report - they will meet in 2019. Commissioner Hayden requested Chair Disponett restructure the Education Committee due to it being a public meeting rather than closed to public members' attendance. Chair Disponett appointed Commissioner Hayden and education coordinator Hannah Carlin to the committee.

#### **Legal Report**

##### Regulation Review Update

Legal advised the following subjects be revisited: renewal dates, broker course content, review team models, timeshares, and the complaint and discipline regulation. Commissioner Hayden shared that a lot of licensees use maiden names, and the Commission needs to ensure they are not excluded from the current writing of the regulation. The Commission discussed holding a special

regulation review meeting and video teleconference possibilities. The Commission advised planning to hold a special meeting before the January 17<sup>th</sup> regular meeting to assess the review. Commissioner Waldrop brought up form review and discussed lease and account requirements and concerns. It was concluded that the Commission needs to reach out to Banking and Finance.

### Emails for Discussion (3)

Legal advised that current regulation allows consumer guides to be amended by the broker. The first email contained a form that was submitted for review and approval. With no formal motion necessary, the Commission approved the form.

Counsel Gaddis shared an email attachment regarding a school district fundraising program. Legal felt it was an inducement, and the Commission agreed. The Commission directed counsel to inform the licensee to use the appropriate inducement form for each client who took part in the fundraising program suggested by the licensee.

Legal presented a third email regarding residential listing. The issue: whether it is proper for an apartment owner, or the staff of a hired property management company (W2 employees acting in the normal course of business, unlicensed) to incentivize current residents to refer new residents to the same apartment community in which they reside. It was not within Legal's jurisdiction to advise the public on the matter, and the Commission advised that the question was too complex to provide a simple answer. The Commission directed counsel to advise the licensee to obtain legal counsel of its own on its business plans.

### **Real Estate Authority Executive Director Comments**

Director Corder shared that he presented before the Licensing, Occupations, and Administrative Regulations Interim Joint Committee for the Kentucky Real Estate Commission and the Kentucky Board of Auctioneers. He praised the Commissioners for all the hard work put in.

### **KREC Chair Comments**

#### 2019 Meeting Calendar

The 2019 meeting calendar was voted on at the last meeting, however, staff wished to confirm which months should be marked for alternate locations. The next regular meeting of the Kentucky Real Estate Commission will be January 17, 2019 at 11:00 AM at the Kentucky Real Estate Authority offices. The Commission advised holding the June meeting in conjunction with the KYR conference in Owensboro on June 12<sup>th</sup> or 13<sup>th</sup>. Commissioner Beckham requested holding the July Commission meeting in Glasgow at Barren River State Resort Park. The Commission advised staff to check on Barren River State Resort Park for a possible July meeting and coordinate with KYR on Owensboro.

### **Public Comments**

Virginia Lawson expressed appreciation for cards and well wishes for her husband. She shared that she had heard discussion regarding removal of the core class. Mrs. Lawson shared her thoughts on the importance of the core class and requested that the KREC retain core due to its benefits.

Doug Myers spoke up regarding website review. He advised that the ANSI book is used for teaching today. He requested that KREC include it on their website. Discussion ensued regarding the history of ANSI. Various people came together and created the ANSI course. Chair Disponett asked Director Corder to check into it.

Chair Disponett also thanked Commissioners Hayden and Cline for their hard work on the Complaint Committee.

### **Executive Session, Legal Matters, and Case Deliberations**

Commissioner Wiseman made a motion for the Commission to enter executive session, pursuant to KRS 61.810, subsection 1 (c) and (j) to discuss proposed or pending litigation and deliberate on individual adjudications in the matter of 15-43, 18-C-001, 15-44, 15-28, NKY Homes, 18-C-12, 16-10, 17-14, and 16-INF-40. Commissioner Cline seconded the motion and it carried.

The Commission entered into closed session discussion.

### **Reconvene in Open Session**

Commissioner Wiseman made a motion to come out of closed session. The motion was seconded and carried. The Commission voted on the following items.

In the matter of 18-KREC-001, Commissioner Hayden made a motion to reject counter-offer and oppose any request for continuance. Commissioner Beckham seconded it, and the motion carried.

In the matter of 15-43, no action was taken.

In the matter of 15-44, Commissioner Hayden made a motion to approve the recommended settlement authority. Commissioner Beckham seconded it, and the motion carried.

In the matter of 15-28, Commissioner Hayden made a motion to approve the recommended settlement authority. Commissioner Beckham seconded it, and the motion carried.

In the matter of NKY Homes, Commissioner Cline made a motion to approve the recommended settlement authority. Commissioner Wiseman seconded it, and the motion carried.

In the matter of 18-C-12, Commissioner Cline made a motion to approve the recommended settlement authority. Commissioner Wiseman seconded it, and the motion carried.

In the matter of 16-10, Commissioner Hayden made a motion to approve the recommended settlement authority. Commissioner Beckham seconded it, and the motion carried.

In the matter of 17-14, Commissioner Hayden made a motion to approve the recommended settlement authority. Commissioner Wiseman seconded it, and the motion carried.

In the matter of 16-INF-40, Counsel was ordered to further investigate and resubmit the matter at a subsequent complaint committee meeting.

### **Approval of Travel and Per Diem**

Commissioner Beckham made a motion to approve the Commission's travel and per diem. The motion was seconded and carried.

### **Next Meeting**

The next regular meeting of the Kentucky Real Estate Commission is January 17, 2018 at 11:00 AM held at the Kentucky Real Estate Authority, 656 Chamberlin Avenue, Suite B, Frankfort, KY 40601.

### **Meeting Adjournment**

Commissioner Biederman made a motion, Commissioner Hayden seconded it, and the Commission voted unanimously to adjourn at 11:44 AM.

1. 2018 Continuing Education and Post-License Education Courses

**Council of Residential Specialists**

<b>Course Name</b>	<b>Instructors</b>	<b>CE Hours</b>	<b>PLE Hours</b>
Building a Team to Grow Your Business	Lee Barrett, Kim Cameron, Dale Carlton, Gee Dunsten, Mark Given, Chandra Hall, Kim Knapp, Mark Porter, Matthew Rtahbun, Mike Selvaggio	6 elective	6 elective
Building an Exceptional Customer Service Referral Business	Lee Barrett, Gee Dunsten, Mark Given, Chandra Hall, Frank Serio	6 elective	6 elective
Business Planning and Marketing for the Residential Specialist	Lee Barrett, Dale Carlton, Gee Gunsten, Mark Given, Chandra Hall, James Nellis, Mark Porter, Rich Sands, Pat Zaby	6 elective	6 elective
Buying and Selling Income Properties	Chris Bird, Dale Carlton, Pat Zaby	6 elective	6 elective
Converting Leads into Closings	Lee Barrett, Gee Dunsten, Mark Given, Chandra Hall, Kim Knapp, Monica Neubauer, Matthew Rathbun, Rich Sands, Mike Selvaggio, Frank Serio	6 elective	6 elective
Effective Buyer Sales Strategies	Lee Barrett, Gee Dunsten, Chandra Hall, Jackie Leavenworth, James Nellis, Rich Sands, Mike Selvaggio, Frank Serio	6 elective	6 elective
Financing Solutions to Close the Deal	Dale Carlton, Pat Zaby	6 elective	6 elective
Listing Strategies for the Residential Specialist	Lee Barrett, Dale Carlton, Gee Dunsten, Mark Given, Chandra Hall, James Nellis, Rich Sands, Mike Selvaggio, Frank Serio	6 elective	6 elective
Mastering Your Time to Achieve Your Goals	Mark Given, Chandra Hall, Jackie	6 elective	6 elective

	Leavenworth, Monica Neubauer, Mark Porter, Rich Sands, Mike Selvaggio		
Win-Win Negotiation Techniques	Lee Barrett, Dale Carlton, Gee Dunsten, Mark Given, Chandra Hall, Kim Knapp, Jackie Leavenworth, Monica Neubauer, Rich Sands, Mike Selvaggio, Pat Zaby	6 elective	6 elective

1. 2019 Continuing Education Courses

**A-Pass Weikel**

<b>Course Name- Course Number</b>	<b>Instructors</b>	<b>CE Hours</b>
Kentucky Core Course- 17923	Don Gaines, John J. Weikel II	6 law
The Law and Technology- 18053	John J. Weikel II	6 law

**At Your Pace Online**

<b>Course Name- Course Number</b>	<b>Instructors</b>	<b>CE Hours</b>
Kentucky Core- 17936	Sheri Wytcherley	6 law
Kentucky Real Estate Financing- 17904	Sheri Wytcherley	3 elective, 3 law

**HomeServices Real Estate Academy**

<b>Course Name- Course Number</b>	<b>Instructors</b>	<b>CE Hours</b>
Agency Relations in Real Estate- 18043	Mitchell Jackson, Cora Taylor-Henderson	3 law
Death, Divorce and Taxes- 18038	Harry Borders, Jennifer Fields	3 law
Legal Boot Camp- 18036	Harry Borders, Jennifer Fields	3 law
Representing the Real Estate Investor- 18040	Harry Borders, Jennifer Fields	3 law
Sales Contract Line By Line- 18044	Harry Borders, Jennifer Fields	3 law
Scared Straight: How to Avoid the Disclosure Lawsuit- 18037	Jason Vaughn	3 law
Sellers Disclosure and Procuring Cause- 18035	Harry Borders, Jennifer Fields	3 law
Short Sales and Foreclosures- 21901	Harry Borders, Jennifer Fields	6 law

**KCTCS**

<b>Course Name- Course Number</b>	<b>Instructors</b>	<b>CE Hours</b>
The Home Inspection... Its Role in the Kentucky Real Estate Process- 22526	D. Michael Green	3 elective

**Kentucky Legislative Ethics Commission**

<b>Course Name- Course Number</b>	<b>Instructors</b>	<b>CE Hours</b>
Current Issues Seminar- 18054	John Schaaf	3 law

**Kentucky REALTOR Institute**

<b>Course Name- Course Number</b>	<b>Instructors</b>	<b>CE Hours</b>
Professional Standards Training- 22205	Jason Vaughn	3 elective, 3 law

**Kentucky Real Estate College**

<b>Course Name- Course Number</b>	<b>Instructors</b>	<b>CE Hours</b>
Buyer Representation- 21877	Lee Harris Donahue, Ken Perry	6 law
Everyday Ethics in Real Estate- 22527	Lee Harris Donahue, Ken Perry	6 law
Foreclosures, Short Sales, REOs, and Auctions- 21878	Lee Harris Donahue, Ken Perry	6 law
Fundamentals of Investing in Commercial Real Estate- 22528	Ken Perry	3 elective
Kentucky Residential Core- 17937	Lee Harris Donahue, Ken Perry	6 law
<b>Real Estate Taxes: What Every Agent Should Know- 22529</b>	Lee Harris Donahue, Ken Perry	6 law

**McKissock**

<b>Course Name- Course Number</b>	<b>Instructors</b>	<b>CE Hours</b>
A Day in the Life of a Buyer Agent- 18122	Robert Fleck	3 elective
A New Look at Contract Law- 18124	Robert Fleck	3 law
Agency Law- 18120	Alan Simmons	3 law
Agency Law- A Broker's Perspective- 22237	Robert Fleck	3 law
Americans with Disability Act- ADA- 21908	Paul Lorenzen	3 elective
Drama and the Code of Ethics- 22431	Leonard Elder	3 elective
<b>Educating Sellers- 22530</b>	Paul Lorenzen	2 elective
Finding Your Focus: Niche Marketing for Real Estate- 18128	Robert Fleck	3 elective

Getting Down to the Facts About Fair Housing-18128	Robert Fleck	3 law
Going Green: Elements of an Eco-Friendly Home-17910	Robert Fleck	3 elective
How to Work with Real Estate Investors- Part 1-18126	Tom Lunstedt	3 elective
How to Work with Real Estate Investors- Part 2-18127	Tom Lunstedt	3 elective
Kentucky Core Law- 17934	Robert Fleck	6 law
Know the Code: Your Guide to the Code of Ethics-18129	Robert Fleck	3 elective
Millennials are Changing Real Estate: Are You Ready?- 18130	Robert Fleck	3 elective
Real Estate Safety: Protect Yourself and Your Clients- 18123	Robert Fleck	3 elective
Short Sales and Foreclosures- 18125	Robert Fleck	3 law
Smart Home Technology- 22430	Paul Lorenzen	2 elective
The Doctor is In: Diagnosing Your Risk Management- 22192	Marcie Roggow	3 elective
The End of the Paper Trail- How to Conduct Paperless Transactions- 18133	Robert Fleck	3 elective
The Power of Exchange- 18121	Robert Fleck	3 law
The Roadmap to Building a Modern Real Estate Company- 22330	Paul Lorenzen	3 elective
Top Policy Issues Facing Brokerages Today- 18140	Marcie Roggow	3 elective
Uncovering the Facts About Mortgage Financing- 18136	Robert Fleck	3 law
Using Retirement Assets to Purchase Real Estate- 18135	Robert Fleck	3 elective
Video is the Bomb- 22328	Leonard Elder	3 elective

**Northern Kentucky Association of REALTORS**

<b>Course Name- Course Number</b>	<b>Instructors</b>	<b>CE Hours</b>
Ky Core Course- 17927	Virginia Lawson, Art Reed	6 law

**OnCourse Learning**

<b>Course Name- Course Number</b>	<b>Instructors</b>	<b>CE Hours</b>
Anti-Discrimination Laws- 22352	Molly Armstrong-Paschal	3 elective

Ethics- Disclosure and Cooperation- 22351	Molly Armstrong-Paschal	3 elective
Ethics- Pricing, Offers, and Advertising- 22349	Molly Armstrong-Paschal	3 elective
Evolving Real Estate Finance Laws- 22350	Molly Armstrong-Paschal	3 elective
Green Home Features- 21876	Molly Armstrong-Paschal	3 elective
Introduction to Brokerage Management- 22347	Molly Armstrong-Paschal	3 elective
Listing and Selling HUD- 22363	Molly Armstrong-Paschal	3 elective
Minimizing Risk with Effective Practices- 22366	Molly Armstrong-Paschal	3 elective
People Management in Real Estate- 22365	Molly Armstrong-Paschal	3 elective
Principles of Commercial Real Estate- 21874	Molly Armstrong-Paschal	3 elective
Professional Property Management- 22345	Molly Armstrong-Paschal	3 elective
Qualifying the Buyer Under New Regulations- 22346	Molly Armstrong-Paschal	3 elective
Safety First: Crime Prevention and Self Defense for Real Estate Pros- 22329	Molly Armstrong-Paschal	3 elective
Tax Free Exchanges- 21875	Molly Armstrong-Paschal	3 elective
Technology Trends in Real Estate- 22239	Molly Armstrong-Paschal	3 elective

**RealEstateCE.Com**

<b>Course Name- Course Number</b>	<b>Instructors</b>	<b>CE Hours</b>
<b>Commercial Real Estate Investing- 22351</b>	Susan Davis	3 elective
<b>Land Management- 22532</b>	Susan Davis	3 law
Mortgage Fraud- 22224	Susan Davis	3 law
Tiny Homes and Other Alternative Properties- 22533	Susan Davis	3 elective

**REALTOR Association of Southern Kentucky**

<b>Course Name- Course Number</b>	<b>Instructors</b>	<b>CE Hours</b>
Kentucky Core Course- 17932	Christine Morgan	6 law

**The CE Shop**

<b>Course Name- Course Number</b>	<b>Instructors</b>	<b>CE Hours</b>
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Accredited Buyer's Representative Designation Course- 18168	Michael McAllister	3 elective, 3 law
Advocating for Short Sale Clients- 18154	Michael McAllister	3 elective
Anatomy of Commercial Building- 18156	Michael McAllister	3 elective
At Home with Diversity- 18152	Michael McAllister	6 elective
Attracting Online Consumers: Listing and Syndication- 17890	Michael McAllister	3 elective
Basics of Real Estate Taxation- 18144	Michael McAllister	3 elective, 3 law
Breaking Barriers: Fair Housing- 18145	Michael McAllister	3 law
Client Advocacy in Commercial Real Estate- 18160	Michael McAllister	3 elective
Code of Ethics in Action: Real-Life Applications- 17912	Michael McAllister	3 elective
Code of Ethics: Good for Your Clients and Your Business- 18165	Michael McAllister	3 elective
Commercial Ethics- 18164	Michael McAllister	3 elective
Commercial Landlord Representation- 18158	Michael McAllister	3 elective
Determining Value of Commercial Properties- 18159	Michael McAllister	3 elective
Did You Serve? Identifying Home Buying Advantages for Veterans- 18166	Michael McAllister	3 elective
Discovering Commercial Real Estate- 21922	Michael McAllister	3 elective
Diversity: Your Kaleidoscope of Clients- 18146	Michael McAllister	3 elective
EPro- Day 1- 22303	Michael McAllister	6 elective
EPro- Day 2- 22304	Michael McAllister	6 elective
Enhance Your Brand and Protect Your Clients with Data Privacy and Security- 21921	Michael McAllister	3 elective
Expanding Housing Opportunities- 21923	Michael McAllister	3 elective
Generating Buyer and Seller Leads: Capture, Qualify, Convert- 22305	Michael McAllister	6 elective
Generation Buy- 22534	Michael McAllister	6 elective
Green Day 1: Resource-Efficient Homes: Retrofits, Remodels, Renovations, and New Home Construction- 21884	Michael McAllister	6 elective
Green Day 2: Representing Buyers and Sellers of Resource-Efficient Homes- 21885	Michael McAllister	6 elective
Home Sweet (Second) Home: Vacation, Investment, Luxury Properties- 21924	Michael McAllister	6 elective
Investment Strategies in Commercial Real Estate- 18161	Michael McAllister	3 elective

Keeping It Honest: Understanding Real Estate and Mortgage Fraud- 18162	Michael McAllister	3 law
Kentucky Residential Core Law- 17935	Michael McAllister	6 law
Military Relocation Professional Certificate Course- 18163	Michael McAllister	6 elective
New Home Construction and Buyer Representation: Professionals, Product, Process- 18167	Michael McAllister	6 elective
Personal Safety- 17891	Michael McAllister	3 elective
Preparing a Market Analysis- 22306	Michael McAllister	3 elective
Pricing Strategies: Mastering the CMA- 18172	Michael McAllister	6 elective
Real Estate Investing: Building Wealth Representing Investors and Becoming One Yourself- 22436	Michael McAllister	6 elective
Real Estate Marketing Reboot: Innovate, Relate, Differentiate- 22535	Michael McAllister	6 elective
Real Estate Safety Matters: Safe Business = Smart Business- 21925	Michael McAllister	3 elective
REALTORS Code of Ethics- 18171	Michael McAllister	3 elective
SRES- Senior Real Estate Specialist Designation Course- 18153	Michael McAllister	6 elective
SRS- Seller Representative Specialist Designation Course- 18169	Michael McAllister	6 elective
Short Sales and Foreclosures: What Real Estate Professionals Need to Know- 18170	Michael McAllister	3 elective, 3 law
Sign Here: Contract Law on E-Signatures- 18155	Michael McAllister	3 elective
Tech Tools, Trends, and Risk Management- 22385	Michael McAllister	3 elective
The Fundamentals of Commercial Real Estate- 18157	Michael McAllister	3 elective
Title and Escrow: Two Families, One Transaction- 18149	Michael McAllister	3 law
Today's MLS: New Paradigms, Better Results- 18150	Michael McAllister	3 elective
Uncle Sam Has Homes for Sale: Listing and Selling HUD Homes- 18151	Michael McAllister	3 elective

## 2. 2019 Post-licensing Education Courses

### **Exit Realty Crutcher**

<b>Course Name- Course Number</b>	<b>Instructors</b>	<b>PLE Hours</b>
Listing Contracts and Other Seller Forms- 22429	Cindy Crutcher, Darlene Hirth	3 contracts

Marketing Your Business- 20979	Cindy Crutcher, Darlene Hirth	3 advertising
Residential Contracts and Other Buyer Forms- 20981	Cindy Crutcher, Darlene Hirth	3 contracts
The Comparable Market Analysis- 20978	Cindy Crutcher, Darlene Hirth	3 agency

**Kentucky Real Estate College**

<b>Course Name- Course Number</b>	<b>Instructors</b>	<b>PLE Hours</b>
Post License- 20974	Lee Harris Donahue, Ken Perry	48 PLE

**The CE Shop**

<b>Course Name- Course Number</b>	<b>Instructors</b>	<b>PLE Hours</b>
Antitrust in Real Estate- 22091	Michael McAllister	2 elective
Appraisals and Home Inspections- 22092	Michael McAllister	4 elective
Developing a Comparative Market Analysis- 22081	Michael McAllister	2 agency
Kentucky Agency Review- 22080	Michael McAllister	4 agency
Kentucky Contract Requirements for Agency Agreements and Sales Contracts- 22082	Michael McAllister	4 contracts
Kentucky Contract Requirements for Leases, Land Contracts, and Options- 22083	Michael McAllister	2 contracts
Kentucky Disclosure Rules- 22084	Michael McAllister	3 disclosure
Kentucky Fair Housing Principles and Practices- 22086	Michael McAllister	3 fair housing
Kentucky Risk Management- 22089	Michael McAllister	2 risk management
KREC Licensee Compliance- 22079	Michael McAllister	3 licensee compliance
Real Estate Auctions- 22090	Michael McAllister	1 elective
Real Estate Finance Review- 22085	Michael McAllister	3 finance
Technology and Data Security- 22088	Michael McAllister	3 technology and data security

3. 2019 Continuing Education and Post-licensing Education Courses

**Greater Louisville Association of REALTORS**

<b>Course Name- Course Number</b>	<b>Instructors</b>	<b>CE Hours</b>	<b>PLE Hours</b>
<b>ABR Designation: Accredited Buyers Representative- 22536</b>	Sandy Huwel	6 law	3 agency, 3 contracts, 2 risk management, 8 elective
Agency Law and Disclosure- 21234	Dennis Stilger	3 law	3 agency
License Law- 22044	Lee Harris Donahue	3 law	2 risk management, 1 elective
Representing the Real Estate Investor- 22537	Harry Borders	3 law	3 elective
Seller Disclosure and Procuring Cause- 22538	Harry Borders, Jennifer Fields	3 law	3 disclosure

**Heart of Kentucky Association of REALTORS**

<b>Course Name- Course Number</b>	<b>Instructors</b>	<b>CE Hours</b>	<b>PLE Hours</b>
Advanced MLS Real Estate Marketing- 22540	Jennifer Allen	3 elective	1 advertising, 2 elective
Electronic Forms and Signatures- 21011	Jennifer Allen	3 elective	2 technology and data security, 1 elective
Introduction to MLS Real Estate Marketing- 22539	Jennifer Allen	3 elective	1 advertising, 1 technology and data security, 1 elective

**HomeServices Real Estate Academy**

<b>Course Name- Course Number</b>	<b>Instructors</b>	<b>CE Hours</b>	<b>PLE Hours</b>
Fair Housing- 21893	Donna Miller, Doug Myers	3 law	3 fair housing
KREC's Decade of Hits- 22541	Donna Miller, Doug Myers	3 law	2 risk management, 1 elective
Meth, Mold, Murder and Madness- 22542	Donna Miller, Doug Myers	3 law	3 elective
Understanding RESPA- Avoiding the Government Paid Condo- 22543	Donna Miller, Doug Myers	3 law	3 finance
You Said What- Understanding the Sherman Act- 22544	Donna Miller, Doug Myers	3 law	3 elective

**Kentucky Housing Corporation**

<b>Course Name- Course Number</b>	<b>Instructors</b>	<b>CE Hours</b>	<b>PLE Hours</b>
KHC Financing- 21018	Cindy Bradley	3 elective	3 finance

**Kentucky REALTOR Institute**

<b>Course Name- Course Number</b>	<b>Instructors</b>	<b>CE Hours</b>	<b>PLE Hours</b>
All Under One Roof- 22545	Sandy Huwel	3 elective, 3 law	3 fair housing, 3 elective
Beneath the Surface: Understanding the Anatomy of a House- 22546	Barry Stranz	6 elective	6 elective
Contract Law for Real Estate Professionals- 22547	Vernon Jarboe	1 elective, 3 law	3 contracts, 1 elective
Environmental Issues- 22259	Sandy Huwel	3 elective, 3 law	3 disclosure, 2 risk management, 1 elective
Everyday Ethics- 22548	Sandy Huwel	3 elective, 3 law	6 elective
Fair Housing- 22260	Sandy Huwel	3 elective, 3 law	3 advertising, 3 fair housing
Fair Housing in Real Estate- 22549	Vernon Jarboe	1 elective, 3 law	3 fair housing, 1 elective
Foreclosures, Short Sales, REOs, and Auctions- 22261	Sandy Huwel	3 elective, 3 law	3 advertising, 3 contracts
Introduction to Commercial Real Estate Sales- 22212	Sandy Huwel	3 elective, 3 law	3 advertising, 3 finance
Investment Property Practice and Management- 22210	Sandy Huwel	3 elective, 3 law	3 agency, 3 contracts
Mastering Real Estate Negotiations- 22194	Jackie Leavenworth	1 elective, 3 law	4 elective
Meeting the Needs of Buyers and Sellers- 22550	Chandra Hall, Jackie Leavenworth	1 elective, 3 law	4 elective
Professional Standards for Every Agent (classroom)- 22206	Jason Vaughn	3 elective	3 disclosure
Professional Standards for Every Agent (online)- 22269	Jason Vaughn	3 elective	3 disclosure
Property Management and Managing Risk- 22264	Sandy Huwel	3 elective, 3 law	4 agency, 2 risk management
Real Estate Finance Today- 22263	Sandy Huwel	3 elective	3 finance
Real Estate Investing Made Clear- 22195	Tom Lundstedt	1 elective, 3 law	3 finance, 1 elective
Red Flags Property Inspection Guide- 22551	Sandy Huwel	3 elective, 3 law	6 elective
Risk Management- 22265	Sandy Huwel	6 law	3 disclosure, 2 risk management, 1 elective
Scams, Scoundrels and Real Estate Stings- 22209	Sandy Huwel	3 elective, 3 law	3 agency, 3 disclosure

Scared Straight: How to Avoid the Disclosure Lawsuit (classroom)- 22207	Jason Vaughn	3 law	1 contracts, 2 risk management
Scared Straight: How to Avoid the Disclosure Lawsuit (online)- 22270	Jason Vaughn	3 law	1 contracts, 2 risk management
Successful Buyer Client Systems- 22216	Chandra Hall	1 elective, 3 law	3 advertising, 1 elective
Successful Seller Client Systems- 22552	Jackie Leavenworth	4 elective	3 technology and data security, 1 elective

**Lexington Bluegrass Association of REALTORS**

<b>Course Name- Course Number</b>	<b>Instructors</b>	<b>CE Hours</b>	<b>PLE Hours</b>
Buyer Disclosure- 21045	Cindy Crutcher, Darlene Hirth	3 law	3 disclosure
<b>Ethics: At the Heart of Doing Real Estate Right- 22553</b>	Jonah Mitchell	3 law	2 risk management, 1 elective
HUDOPOLY- Successfully Selling HUD Homes- 22554	Cindy Crutcher, Darlene Hirth	3 law	3 finance
Real Estate Advertising 101- 21040	Tara Smith	3 elective	3 advertising
Successfully Selling HUD Homes- 21035	Todd Hyatt, Adam Wilson, Keith Wilson	3 law	3 elective

**REALTOR Association of Southern Kentucky**

<b>Course Name- Course Number</b>	<b>Instructors</b>	<b>CE Hours</b>	<b>PLE Hours</b>
ANSI: the Art of Calculating Gross Living Area- 21094	Chris A. Graham	3 law	3 elective
Real Estate Code of Ethics- Law- 22375	Christine Morgan	3 law	3 elective
Renovation Mortgages 101- 22560	Joseph Daly	3 elective	3 finance
Working Effectively with Diverse Communities- 22559	Leyda Baker	3 law	3 fair housing

**The CE Shop**

<b>Course Name- Course Number</b>	<b>Instructors</b>	<b>CE Hours</b>	<b>PLE Hours</b>
Marketing, Advertising, and Social Media Compliance- 22555	Michael McAllister	3 elective	3 advertising

Residential Property Management Essentials- 22556	Michael McAllister	3 elective	3 elective
Roadmap to Success: Business Planning for Real Estate Professionals- 22557	Michael McAllister	3 elective	3 elective
Working with Real Estate Investors: Understanding Investor Strategies- 22558	Michael McAllister	3 elective	3 elective