



Matthew G. Bevin
Governor

K. Gail Russell, Acting Secretary
Public Protection Cabinet

H.E. Corder II, Executive Director
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
November 15, 2018

Commission Members

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

Commission Members Absent

Shirley McVay Wiseman

KREA Staff

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

Guests Present

Nicole Knudtson, Kentucky Realtors
Ruth Ann Bowen, Kentucky Realtors
Steve Stevens, Kentucky Realtors
Rhonda Richardson, Home Services of Kentucky
Sandye Hackney, BCTC
Pamela Gregory, Kentucky Realtors
Shannon Baker, American Lung Association in KY
Kyle Holman, KY Association of Radon Professionals
Douglas Myers, Doug Myers Real Estate Services



Jeff Davis, Exit Realty Heartland – E'Town
Dennis Stigler, Attorney GLAR
Brittney Whiteside, Career Development Center
Chris Nolan, MMLK/ KY Association of Radon Professionals
Tom Biederman, Biederman Real Estate
Vickie Grimes, Exit Realty Heartland
Mike Inman, Coldwell Banker
Jenee Gragston, CDC
Mike Lawrence, Lawrence & Lawrence PLLC
Larry Disney
Charles Lowe
Kyle Hampton II
Darlyne Lowe

A regular meeting of the Kentucky Real Estate Commission was called to order by the Commission's Chair, Lois Ann Disponett, at 9:12 AM on Thursday, November 15, 2018. Guests in attendance were welcomed and introductions of guests, staff, and commissioners were made. Roll call was taken and a quorum was present.

Director Corder presented former Commissioner Tom Biederman with a plaque and thanked him for his service as a Kentucky Real Estate Commissioner.

Approval of Meeting Minutes

Commissioner Hayden made a motion to approve the special October 11, 2018 meeting minutes. Commissioner Beckham seconded the motion and it carried.

Commissioner Hayden made a motion to approve the regular October 18, 2018 meeting minutes. Commissioner Beckham seconded the motion and it carried.

Commissioner Beckham made a motion to approve the special October 30, 2018 meeting minutes. Commissioner Hayden seconded the motion and it carried.

Licensing Report

Nick Van Over presented the licensing statistics for the 2018 January to October totals. This was for information only and no action was required by the Commission. He reported that one hundred twenty-two (122) new total licenses were issued for the month of October. The total number of current licensees including both sales associates and brokers stands at twenty-two thousand, six hundred seven (22,607).

Education Report

Hannah Carlin presented an education update. Forty-four (44) licensees have been cancelled for failure to complete PLE. As of Tuesday, November 13, 2018 five thousand (5,000) licensees have not completed their core for this year. That is forty-nine percent (49%).

Hannah Carlin requested approval for the 2018 continuing education and PLE courses she reviewed that would become effective November 15, 2018. Commissioner Hayden made a motion to approve the 2018 courses. Commissioner Beckham seconded the motion and it carried.

Approval was requested for the 2018 – 2020 pre-license courses. The pre-license courses would become effective November 15, 2018. Commissioner Beckham made a motion to approve the pre-license courses. The motion was seconded by Commissioner Cline and carried.

2019 continuing education and post licensing courses, to become effective January 1, 2019 were presented before the Commission. Commissioner Hayden made a motion to approve the courses. Commissioner Beckham seconded the motion and it carried.

Hannah Carlin brought a course application to the Commission's attention that she advised after review does not meet the provisions in 201 KAR 11:323 nor in 201 KAR 11:325. She shared that it has been an approved course since 2016, however, she recommended that the Commission deny the course as the content does not meet the requirement for continuing education. Commissioner Cline made a motion to deny the course for discussion, Commissioner Beckham seconded the motion and it carried. Chair Disponett asked the Commission for discussion on the matter. Commissioner Hayden asked if the course could be tweaked. Staff responded that they would work with the provider to learn more about the course and will bring it back to the next meeting. Commissioner Waldrop made a motion to table the course, Commissioner Cline seconded the motion and it carried.

Committee Reports

Applicant Committee

Commissioner Waldrop shared that the Committee met the day before and interviewed in person three (3) of six (6) applicants on the agenda. The Committee recommends the following actions:

- Applicant Christopher Scott, issue a license.
- Applicant Joe Mayes, issue a license.
- Applicant Kyle Nageleisen, issue a license.
- Applicant Robert Baker, defer for an investigation.
- Applicant Paula Rudd, issue a license.
- Applicant Patrick Hemmerle, grant probationary license for 2 years requiring that an AOC check be provided every quarter and that any law enforcement interaction during probationary period must be disclosed to the KREC.

Commissioner Hayden made a motion to approve the above Committee recommendations. Commissioner Disponett seconded the motion and it carried.

Chair Disponett appointed Commissioner Steve Cline to serve as an alternate committee member on the Applicant Review Committee.

Complaint Committee

Discussion surrounding complaints was deferred to the Closed Session portion of the meeting.

Chair Disponett appointed Commissioner Steve Cline to serve as a member of the Complaint Committee, and Chair Disponett will serve as an alternate member.

Education Committee

No report – next meeting will be held in 2019.

2019 Legislative Initiative

Counsel Becker shared an overview of some of the preliminary ideas contained in KREC's KRS Chapter 324 bill draft:

- Bi-annual renewal cycle (a delayed effective date would be incorporated to allow compliance).
- Place the fee structure in regulation rather than statute.
- Increase license fee from \$30 to \$120, but remove minor random fees.
- Outline inactive license, changing language from "escrow."
- Establish inactive and reactivation process.
- Other Boards have a one (1) year statute of limitations, while KREC does not. Copy other Boards on this.
- Remove the requirement that the Executive Director have ten (10) years' experience

Commissioners Waldrop and Hayden strongly disagreed with the proposal to remove the experience requirement of the director. Staff shared how the ten (10) year requirement can limit your qualified candidate pool. Chair Disponett really liked the fee restructuring, eliminating all the smaller fees.

Regarding regulation review, the Commission discussed birth month renewal date versus license issue renewal date. Also discussed was the issue of licensees technically being penalized for taking their PLE in their first year, as they have to then take six (6) additional hours in the second year. The Commission agreed that it needs addressing.

Legal Report

Counsel Becker presented a KRS 324.425 request to take over brokerage. The licensee making the request was not affiliated with the deceased broker. Commissioner Hayden made a motion to approve the request. Commissioner Beckham seconded the motion and it carried.

Counsel Becker shared an email she received regarding property management and fee splitting. As there is no guidance on the particular issue in regulation or statute, she asked the Commission for guidance. She felt the information laid out was reasonable and the Commission agreed.

Public Comments

Chair Disponett opened the floor and asked if anyone would like to share any comments.

Someone asked when drafts of the draft legislation would be available. Staff responded that there is not a sponsor for the legislation yet, so it cannot be formally introduced or pre-filed.

Another question was asked if regulation drafts would be circulated for public comment before filing. It was advised that there would be a comment period per the statutory process.

A member of the public shared that the regulation and meeting process in place does work, and that the Commission has worked with others, and they shared appreciation for the openness that the Commission has displayed.

Counsel Becker suggested that a projector could be used for language presentation, just as long as paper copies are not circulated until drafts are finalized and filed as someone commented that it is difficult to follow along in the discussion without draft language in front of them.

Real Estate Authority Executive Director Comments

Director Corder spoke on how agency and disclosure are the two (2) main sources of complaints and lawsuits. He shared how after decades, the Commission is able to actually nail down the definitions to lay the foundation. He shared how hard the staff are working. He said he wondered if Heather Becker ever went home as she is always at work. He also mentioned how Commissioner Hayden has poured so much into it. He shared that Hannah Carlin is working hard on reviewing the classes, Maryellen Mullikin and Nick Van Over are working hard on licensing, and Nathan Burton is awesome on the phones. He said that the Secretary and himself are “old school” and prefer the personal contact on the phones rather than automation. He also shared that Christi Moffett relocated to a Board in Louisville and Haley Bradburn has been stepping in to help fill the vacancies.

Director Corder welcomed Shannon Baker with the American Lung Association in Kentucky to speak on the dangers and risks of radon. She shared that they have a proposal to give the risks associated with radon more prominence on disclosure forms, and are requesting that the KREC amend the Seller Disclosure form to include radon advisories. A handout was passed around with the language to be included on the disclosure. It was the product of work and discussion between the American Lung Association in Kentucky, Kentucky REALTORS, and the Kentucky Association of Radon Professionals. Commissioner Cline disclosed that he was in these discussion meetings. He shared that they did not want another form, therefore are requesting to add it onto the disclosure form. Counsel Becker advised that it does not conflict with statutory mandates and is within the discretion of the Commission to add the language to the Seller Disclosure form. A decision was not finalized but the Commission agreed to consider the proposed language as a part of regulation and form review.

Commissioner Hayden shared that the Seller Disclosure form does not incorporate all properties and scenarios and asked whether discussion should continue among the Commission to ensure

everything is covered. Commissioner Waldrop shared that he appreciated that all stakeholders have been involved in the discussion and formulation. Doug Myers with Doug Myers Real Estate Services spoke up and shared that in the past, effort had been made to include notice of sexual offenders in the neighborhood, however, it did not come to fruition as it was decided that it was outside the jurisdiction of the Real Estate Commission. He expressed that likewise, he felt that this is outside the agent's jurisdiction to bring this message even though it is important. Counsel Becker stated that an FAQ could also be compiled as another option to better educate the public. Mike Inman with Coldwell Banker recommended putting it on the form as the Commission is about public protection.

Director shared that from his perspective, he favors adding it to any and all forms necessary with the blessing of Legal as long as it does not add any liability. He shared how lung cancer is a personal issue for him in his family history. Commissioner Beckham felt it should be addressed with the home inspection process. One of the presenters shared how it is an opportunity for public education at no cost. Commissioner Hayden stated that the Commission would at minimum add the language to the website and take it under review with the form revisions.

Executive Session, Legal Matters, and Case Deliberations

Commissioner Hayden made a motion for the Commission to enter executive session, pursuant to KRS 61.810, subsection 1 (c), (j), and (m) to discuss proposed or pending litigation, deliberate on individual adjudications, and review matters exempt from public inspection in the matters of an anonymous self-reported advertising violation, 18-CE-13, 18-C-48, 17-007, and 17-INF-08. Commissioner Cline seconded the motion and it carried.

The Commission entered into closed session discussion.

Reconvene in Open Session

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

In the matter of an anonymous complaint regarding an education provider, Commissioner Hayden made a motion to investigate that matter. The motion was seconded and carried.

In the matter of a self-reporting advertising complaint, Commissioner Disponett made a motion, seconded by Commissioner Beckham to dismiss. The Commission voted and the motion carried.

In the matter of 18-CE-13, a CE delinquency case, Commissioner Hayden made a motion to accept the recommendation of the legal team to offer an Agreed Order to allow the licensee to reinstate his license, serve the 6 month suspension, then return to inactive status. The licensee will be required to complete all delinquent education before reactivating his license after suspension. Commissioner Cline seconded the motion and it carried.

In the matter of 18-C-48, Commissioner Hayden made a motion to accept the recommendation to hold the case in abeyance, Commissioner Beckham seconded the motion, and it passed the vote of the Commission.

In the matter of 17-007, Commissioner Cline made a motion to accept the recommendation to hold the case in abeyance, Commissioner Hayden seconded the motion, and it passed the vote of the Commission.

In the matter of 17-INF-08, Commissioner Beckham made a motion to direct legal to send a letter advising the applicant that his one (1) year probationary period does not begin until the date his license is issued. Commissioner Hayden seconded the motion, and it passed the vote of the Commission.

Mr. Charles Lowe joined the Commission meeting and briefly spoke before the Commission. He shared that he is trying to attend A-Pass Weikel for pre-licensing and would like to obtain his license. He explained that he is a changed man. Chair Disponett advised that the Commission will not take anything under review unless the education is completed and an application is submitted as there is no pre-approval. Counsel Becker explained the licensure process.

Counsel Becker shared with the Commission an instructor complaint brought to attention. Commissioner Hayden made a motion that a letter of notice be sent with no disciplinary action taking place. Commission Disponett seconded the motion and it carried.

Education Regulation Review

Commissioner Hayden shared his report from the education review committee meeting held in regards to 201 KAR 11.170. The meeting minutes from this session will be reviewed and approved at a later meeting.

Commissioner Hayden shared an overview of the regulation's layout, and Commissioner Hayden discussed addressing pre-licensing disclosure, clarifying that KREC does not provide pre-approval in regards to background checks.

The Commission went over the items covered in the education regulation review and identified the following goals:

- Introduce mandated textbook. The Commission could review other drafted textbooks as well.
- Clarification on exam failure and capped retakes at two (2).
- Clarify that post-license education is in one (1) to eight (8) hour increments to total forty-eight (48) hours.
- Publish education curriculum rather than review courses.
- Have PLE include case studies and keep them up to date. Discuss the Education Committee vetting cases to be published (anonymize them).

- Counsel Becker shared that the regulation can be changed so that applicants with a felony only in the last ten (10) years rather than ever, are flagged.
- Regarding taking the same class twice – clarify it to mean a course with the same course number.
- Regarding pre-licensing course approval, currently courses must be submitted by October first of every even year for approval at the October meeting, leaving one and a half weeks for review. This is going to be changed to a two (2) year approval, resubmitting ninety (90) days prior to course expiration.
- Discuss CE and post-license course approval.
- Separate pre-licensing for sales associate and broker curriculum.
- Broker management skills course is relatively the same. Currently, there is an outline and the wish is to create a course mandated from the outline.
- Require six (6) hour broker law course. This still needs to be hammered out.
- Distance education remains unchanged as it is very technical. Remove instructor requirement of holding bachelor degree in education.
- Sketch out instructor CE course. Need to add this as a CE requirement above and beyond for instructors in addition to the CE for their license.
- Need to define standards for removal of an instructor's approval.
- Limit instructor's education credit for teaching courses to three (3) hours.
- Remove the core course requirement.

Commissioner Hayden brought up discussion on forms for purchase contracts. Counsel Becker clarified that the Commission can only mandate one (1) form for everyone. There can be no distinction between Realtors and non-Realtors.

A member of the public share that they would like the Commission to discuss removing student signature from the evaluations as students are hesitant to participate truthfully with their name assigned. They would rather require a sign-in sheet. The Commission further discussed classroom monitoring. Commissioner Cline asked if there is any monitor training. It was advised that there is not, and it may be something to be looked into. The Commission agreed that there needs to be a minimum standard for monitoring. Also discussed, was the issue of students being on their phones during class.

Discussion of Next Steps

Counsel Becker discussed the next steps going forward. The Commission will hold a special Committee meeting with Commissioner Hayden and committee member Tom Biederman to review definitions, standards and professional conduct, licensing, and education on November 26, 2018 at 9:00 AM for a full day meeting.

Chair Disponett called a special meeting of the full Commission to address final regulation drafts and address form revisions on December 5th at 10:00 AM.

The Complaint Committee will hold a special committee meeting on December 10th.

Next Meeting

The next meeting of the Kentucky Real Estate Commission will be a special held Committee meeting on Monday, November 26, 2018 at 9:00 AM at the Kentucky Real Estate Authority, 656 Chamberlin Avenue, Suite B, Frankfort, KY 40601.

The next regular meeting of the Kentucky Real Estate Commission is December 13, 2018 at 9:00 AM.

Meeting Adjournment

The Commission adjourned at 1:45 PM.

1. 2018 Continuing Education Courses

OnCourse Learning Real Estate School

Course Name	Instructors	CE Hours
Concepts in Appraising Green Residential Buildings	Molly Armstrong-Paschal	3 elective

The CE Shop

Course Name	Instructors	CE Hours
Current Issues and Trends in Real Estate	Michael McAllister	3 elective

1. 2018-2020 Pre-licensing Courses

Cooke Real Estate School

Course Name	Instructor(s)	Pre-licensing Hours
Kentucky Real Estate Principles	Frank Cooke	96

GC Real Estate School

Course Name	Instructor(s)	Pre-licensing Hours
Kentucky Real Estate Pre-Licensing	Vickie Grimes	96

1. 2019 Continuing Education Courses

Century Real Estate School

Course Name	Instructors	CE Hours
Kentucky Core (classroom)	Steve Medved	6 law
Kentucky Core (online)	Lucy Brooks, Steve Medved	6 law

Greater Louisville Association of REALTORS

Course Name	Instructors	CE Hours
Broker Core	Virginia Lawson, Dennis Stilger	6 law
Kentucky Core	Doug Myers, Dennis Stilger	6 law

Lexington Bluegrass Association of REALTORS

Course Name	Instructors	CE Hours
Broker Core	Virginia Lawson	6 law
Kentucky Core	Virginia Lawson, Jonah Mitchell	6 law

2. 2019 Post-licensing Education Courses

American School of Real Estate Express

Course Name	Instructors	PLE Hours
Kentucky Advertising	Linda Leavitt	3 advertising
Kentucky Agency	Linda Leavitt	6 agency
Kentucky Business Planning	Linda Leavitt	3 elective
Kentucky Contracts	Linda Leavitt	6 contracts
Kentucky Disclosures	Linda Leavitt	3 disclosure
Kentucky Fair Housing	Linda Leavitt	3 fair housing
Kentucky Finance	Linda Leavitt	3 finance
Kentucky Land Use	Linda Leavitt	3 elective
Kentucky Licensee Compliance	Linda Leavitt	3 licensee compliance
Kentucky Property Management 1	Linda Leavitt	3 elective

Kentucky Property Management 2	Linda Leavitt	3 elective
Kentucky Real Estate Investment	Linda Leavitt	4 elective
Kentucky Risk Management	Linda Leavitt	2 risk management
Kentucky Technology and Data Security	Linda Leavitt	3 technology and data security

Century Real Estate School

Course Name	Instructors	PLE Hours
Post Licensing	Lucy Brooks, Steve Medved	48 hours (total package)

Exit Realty Crutcher

Course Name	Instructors	PLE Hours
Educating the Seller on Pricing, Marketing and Net Equity	Cindy Crutcher, Darlene Hirth	2 risk management, 1 elective
Time Management, Business Planning and Budgeting	Cindy Crutcher, Darlene Hirth	3 elective

Greater Louisville Association of REALTORS

Course Name	Instructors	PLE Hours
Learning the FLEX MLS System	Tyler Hill, Jerry Legrand	3 technology and data security
Transaction Desk	Tyler Hill, Jerry Legrand	3 technology and data security

Semonin Realtors

Course Name	Instructors	PLE Hours
Business Planning	Marilyn Cundiff, Stacy Durbin, Stan White	3 elective
Buyer Journey	Marilyn Cundiff, Stacy Durbin, Stand White	3 agency
Buyer Tools	Marilyn Cundiff, Tim Moore	3 advertising
CMA	Marilyn Cundiff, Stacy Durbin	3 elective
Contingencies of Sale and Closing- Contract Practice	Marilyn Cundiff, Kathryn Vaughn	3 contracts
Fair Housing and Risk Management	Marilyn Cundiff, Stacy Durbin	1 fair housing, 2 risk management

Forms and Disclosures	Marilyn Cundiff, Stacy Durbin	3 disclosure
In Depth MLS Training	Marilyn Cundiff, Ryan Means, Tim Moore	3 elective
Licensee Compliance	Marilyn Cundiff	3 licensee compliance
Listing Contracts and Sellers Disclosure	Tom Burkner, Marilyn Cundiff	3 contracts
Mortgage for the Real Estate Agent	Nancy Baker, Cindy Cushman, Bryan Fuller, David Gnadinger, Kim Lockett, Laura Steier	3 finance
Open Houses and Fair Housing	Dana Anderson, Marilyn Cundiff	2 fair housing, 1 elective
Personality Selling and General Characteristics	Dana Anderson	3 elective
Professionalism and Etiquette	Marilyn Cundiff, Kathryn Vaughn	3 elective
Prospecting	Marilyn Cundiff, Stacy Durbin, Stan White	3 elective
Sales Contract Line by Line	Tom Burkner, Marilyn Cundiff	3 contracts
Seller Journey	Marilyn Cundiff, Stacy Durbin, Stan White	3 agency
Seller Tools	Marilyn Cundiff, Tim Moore	3 advertising
The Big Picture- Laying the Framework for Your Buyers	Marilyn Cundiff, Stacy Durbin, Stan White	3 elective
Transaction and Data Management	Marilyn Cundiff, Ryan Means, Tim Moore	3 technology and data security

3. 2019 Continuing Education and Post-licensing Education Courses

Greater Louisville Association of REALTORS

Course Name	Instructors	CE Hours	PLE Hours
1031 Exchanges	Jennifer Fields	3 law	3 finance
Advertising Law	Dennis Stilger	3 law	3 advertising
At Home with Diversity	Art Reed	3 law, 3 elective	3 fair housing, 3 elective
Auction Basics	Joe Gribbins	3 elective	3 elective
Bullet Proofing the Real Estate Closing	Jennifer Fields, Elayne Havens	3 law	3 elective
Certificate of Professional Excellence- Agency	Louise Miller, Dennis Stilger	3 law	3 agency
Certificate of Professional Excellence- Communication and Cooperation	Kristy Dugan, Cora Henderson	3 elective	3 elective

Certificate of Professional Excellence- Contracts: Buyer Representation	Judy Parks, Dennis Stilger	3 law	3 contracts
Certificate of Professional Excellence- Contracts: Seller Representation	Judy Parks, Dennis Stilger	3 law	3 contracts
Certificate of Professional Excellence- Ethics	Kathy McGann-Pfeffer, Ashley Parker	3 elective	2 risk management, 1 elective
Closing Time Hazards	Mike Kemp	3 law	3 elective
Condo and Home Owners Association Disclosures	Dennis Stilger	3 law	3 disclosure
Contact Law	Lee Harris Donahue	3 law	3 contracts
Contracts: Law and Theory	Dennis Stilger	3 law	3 contracts
Death, Divorce and Taxes	Jennifer Fields	3 law	3 elective
Disclosures: Required, Allowed and Prohibited	Dennis Stilger	6 law	3 agency, 3 disclosure
Discovering Commercial Real Estate	James (Jim) Baker	3 elective	3 elective
Ethics: Cases and Scenarios	Mike Kemp	3 elective	3 elective
Ethics for Everyone	Dennis Stilger	3 elective	2 risk management, 1 elective
Ethics Here and Now	Kathy McGann-Pfeffer	3 elective	3 elective
Fair Housing	Dennis Stilger	3 law	3 fair housing
Foundations of a Commercial Real Estate Professional	James (Jim) Baker	3 elective	3 elective
How to Get Rich in Investment Real Estate	Dennis Stilger	3 elective	3 elective
Kentucky License Law	Dennis Stilger	3 law	2 risk management, 1 elective
KREC Licensee Compliance	Jennifer Fields, Kathy McGann-Pfeffer, Dennis Stilger	3 law	3 licensee compliance
Landlord Tenant Law	Dennis Stilger	3 law	3 elective
Legal Boot Camp	Harry Borders, Jennifer Fields	6 law	3 contracts, 3 disclosure
Legalities vs Practicalities	Lee Harris Donahue	3 law	3 contracts
Limiting Referral Liability, Got Gas, and What a Home Inspection Isn't	William Troutman	3 elective	3 elective
Listing and Sales Contracts	Dennis Stilger	3 law	3 contracts
Listing to Leads, Secrets to a Happy Home Inspection and What a Home Inspection Isn't	William Troutman	3 elective	3 elective
Mediation, Arbitration, Litigation: What's the Difference?	Dennis Stilger	3 law	2 risk management, 1 elective
Mind Your Business: Business Law Basics for Real Estate	Matt Bearden, Cora Henderson, Kelly	3 law	3 elective

	Human, Mitchell Jackson		
Mortgage Pitfalls	Jeff Ratanapool	3 law	3 finance
MRP: Military Relocation Professional	Art Reed	3 law, 3 elective	6 elective
Older Clients and Real Estate	Kelly Gannott, Misty Vantrease	3 law	3 elective
Presenting Multiple Offers and Agency Forms	Harry Borders, Jennifer Fields	3 law	3 contracts
Pricing Strategies: Mastering the CMA	Sandy Huwel	3 law, 3 elective	3 agency, 3 elective
Property Management for Real Estate Licensees	Dennis Stilger	3 law	3 elective
Protecting Yourself	Allen Balderson, Colleen Balderson, Thomas Simms Jr	3 law	3 finance
Real Estate & Insurance- The Odd Couple	Steven Parrish	3 elective	3 elective
Real Property Titled in Estate or Trust	Matt Bearden, Cora Henderson, Kelly Human, Mitchell Jackson	3 law	2 risk management, 1 elective
Renovation Mortgages	Joseph Daly	3 elective	3 finance
Risk Avoidance	Dennis Stilger	3 law	2 risk management, 1 elective
Safety, Staging and the Unlawful Practice of Law	Dennis Stilger	3 law	2 risk management, 1 elective
Sales Contracts	Harry Borders, Jennifer Fields	3 law	3 contracts
Shadow Home Inspection	William Troutman	3 elective	3 elective
Social Media Success in Just Minutes a Day	Craig Grant	3 elective	3 advertising
Survey Says...	Matt Bearden, Cora Henderson, Kelly Human, Mitchell Jackson	3 law	3 elective
Technology and the Law, Code of Ethics and Fair Housing	Craig Grant	3 elective	3 technology and data security
The Code of Ethics- A Promise of Professionalism	Mike Kemp, Doug Myers	3 elective	2 risk management, 1 elective
The KREC Top 10 List	Harry Borders, Jennifer Fields	3 law	2 risk management, 1 elective
The Tell-All on Title Insurance	Matt Bearden, Cora Henderson, Kelly Human, Mitchell Jackson	3 law	3 elective
Title Issues	Colleen Balderson	3 law	3 elective
Understanding the GLAR Sales Contract	Mike Kemp	3 law	3 contracts

Unique Real Estate Laws and Advice	Lee Harris Donahue		
Using RPR to Better Serve Buyers and Sellers with Data and Analysis	Steve Bagby	3 elective	3 technology and data security
VA Bootcamp	Colleen Balderson, Josh Hay	3 law	3 fair housing
What a Home Inspection Isn't, There is a Fungus Among us and Pesky Home Eating Pests	William Troutman	3 elective	3 elective
Writing Problem Free Contracts	Matt Bearden, Cora Henderson, Kelly Human, Mitchell Jackson	3 law	3 contracts
Yes, No or It Depends	Lee Harris Donahue	3 law	3 agency
You & the KREC: Avoiding Risk	Lee Harris Donahue	3 law	3 agency

Lexington Bluegrass Association of REALTORS

Course Name	Instructors	CE Hours	PLE Hours
A Little of This and a Little of That	Virginia Lawson	3 law	3 elective
ABR- Accredited Buyers Representative	Sandy Huwel	6 law	6 elective
Avoiding FSBO Fizzle- Working the For Sell By Owner	Doug Myers	3 elective	3 elective
Buyer Forms	Maria Gnas, John Groft, Carole Schoo, Tara Smith, Linda Wiley	3 law	3 contracts
Code of Ethics vs License Law	Virginia Lawson	3 law	2 risk management, 1 elective
Commercial Real Estate CE Class	Tandy Patrick	3 law	3 elective
Common Problems that Lead to Real Estate Jail	Virginia Lawson	3 law	3 elective
Contract Law	Lee Harris Donahue	3 law	3 contracts
Farming, Marketing and Prospecting Like a Pro	Tara Smith	3 elective	3 elective
Finance 101	Bryan May, Jeff Ratanapool	3 elective	3 finance
Finance 102	Bryan May, Jeff Ratanapool	3 elective	3 finance
Finance 103	Bryan May, Jeff Ratanapool	3 elective	3 finance
Get an "A" in Risk Reduction	Virginia Lawson	3 law	3 elective
Insider's Guide to Home Warranties	Kourtney Funk	3 elective	3 elective

Keep Your Contracts From Exploding	Virginia Lawson	3 law	3 contracts
KREC Licensee Compliance	Virginia Lawson, Jonah Mitchell, Rene Rogers	3 law	3 licensee compliance
Law of Agency	Virginia Lawson	3 law	3 agency
Legal Odds and Ends	Virginia Lawson	3 law	3 elective
Legalities vs Practicalities	Lee Harris Donahue	3 law	3 contracts
License Law	Lee Harris Donahue	3 law	2 risk management, 1 elective
Managing Online Transactions- DotLoop	Hunter Morgan, Don Nugent, Samantha Schultz	3 elective	3 technology and data security
Master Commissioner Sales	Jim Frazier, Jonah Mitchell	3 law	3 finance
MRP- Military Relocation Professional	Art Reed	3 law, 3 elective	6 elective
Negotiating from the Trenches	Mary Anne Simmons	3 elective	3 elective
Offer to Purchase Contract- Let's Make a Deal	Maria Gnas	3 law	3 contracts
Oh No, What Did I Do Wrong this Time?	Virginia Lawson	3 law	3 agency
Property Management	Jonah Mitchell	3 law	3 elective
RENE- Real Estate Negotiation Expert	Marlene Burkhart, Sandy Huwel	6 elective	6 elective
Risky M's of Real Estate	Virginia Lawson	3 law	3 disclosure
Safety in the Real Estate World	Greg Epley	3 elective	3 elective
Seller Forms	Maria Gnas, John Groft, Carole Schoo, Tara Smith, Linda Wiley	3 law	3 contracts
SRES- Senior Real Estate Specialist	Art Reed	6 law	1 fair housing, 1 finance, 1 risk management, 6 elective
SRS- Seller Representative Specialist	Marlene Burkhart	6 law	6 elective
Stump the Attorney	Lee Harris Donahue	3 law	3 agency
Ten Things a Closing Attorney Wished Every Agent Knew	Brian Gardner	3 law	3 elective
The Latest Do's and Don'ts- Drones/Scams/Tenant Rights	Jonah Mitchell	3 law	3 elective
To Disclose or Not to Disclose	Virginia Lawson	3 law	3 disclosure
Unique Real Estate Laws and Advice	Lee Harris Donahue	3 law	3 elective
Yes, Nor or It Depends	Lee Harris Donahue	3 law	3 elective

You and the KREC	Lee Harris Donahue	3 law	3 agency
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