

Fourth Quarter 2017

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Director's Message

Appraiser Geographic Competency



Jonathan Stewart

does reference the Uniform Standards of Professional Appraisal Practice (USPAP) on several occasions. There is one citation in administrative rule:

R162-2g-502a. Standards of Conduct and Practice.

(4)(g) A supervisory appraiser shall comply with the *competency rule of USPAP* for the property type and geographic location for which the trainee appraiser is being supervised.

When geographic competency is discussed, what is really being referenced is the Competency Rule of USPAP which goes beyond just geographic competency. According to USPAP, an "appraiser must determine, prior to agreeing to perform an assignment, that he or she can perform the assignment competently." How does USPAP define competency? Again, competency goes beyond geographic competency:

"Competency may apply to factors such as, but not limited to, an appraiser's familiarity with a specific type of property or asset, a *market*, a *geographic area*, an intended use, specific laws and regulations, or an analytical method."

The Division frequently receives comments about appraisers and their geographic competency. The comments are usually something like: "An appraiser who lives in Salt Lake County drove two hours to appraise a property, and there is no way they are geographically competent to appraise that far from where they live." However, it is important to note that where an appraiser lives or where their office is located does not determine geographic competency, and appraisers can be geographically competent in many different areas of the state.

Although there is nothing in state statute that specifically refers to geographic competency, 61-2g



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Prior to accepting an assignment, it is up to the appraiser to determine if they are competent to perform the assignment. The competency rule does not limit an appraiser to only appraising properties within a certain number of miles from an appraiser's home or office. The only requirement is that the appraiser determine competency prior to agreeing to perform the assignment. So what happens if an appraiser determines they are not competent to perform an assignment? One option is to turn down the assignment, but USPAP gives appraisers another option.

According to USPAP, an appraiser also has the option of acquiring competency after accepting an assignment. USPAP states:

"If an appraiser determines he or she is not competent prior to accepting an assignment, the appraiser must:

1. Disclose the lack of knowledge and/or experience to the client before accepting the assignment;
2. Take all steps necessary or appropriate to complete the assignment competently; and
3. Describe, in the report, the lack of knowledge and/or experience and the steps taken to complete the assignment competently.

Competency can be acquired by personal study, working with another appraiser or individual that has the necessary knowledge and/or experience, or a combination."

Dustin Harris, a Certified Residential Appraiser, wrote a blog post entitled: "Geographical Competency. There's the Right Way, the Wrong Way...and Something in Between"¹ In his blog post, Harris points out that "[i]t is difficult to obtain geographic competency without the help of another appraiser and other appraisers are rarely willing to help you gain geographic competency (it's an anti-competition thing)." He also describes what some appraisers do when they are offered an assignment in an area that is unfamiliar:

"What does that mean for most appraisers who want or need to work in a new area? It is time for a little honesty. Though they won't admit it, some appraisers gain geographical competency by closing one eye and hoping to squeeze through. They do appraisals they are probably not competent to do and hope they don't get caught until enough time has passed that they can rightfully claim geographical competency."

Clearly this is not a good idea, and the Division does not recommend appraisers "close one eye" while performing an assignment they are not competent to perform. So what is the solution? There are several ways an appraiser can gain com-

petency, but Harris provides one possible solution:

"...do appraisals for the one person who is not going to sue you for incompetency...YOU! That is right. Do several (you decide how many) test appraisals in your new area for yourself. You are the client. Now, to help you become competent, hire a review appraisal done on your work from a variety of appraisers who are competent in the new coverage area. Isn't the very purpose of a review appraisal to determine competency of the appraiser and to give feedback...?"

If you are an appraiser, please take appropriate steps to become geographically competent for the assignments you accept by following the Competency Rule of USPAP. If you are not an appraiser or are questioning an appraiser's geographic competency, it's best not to assume that just because they don't live or work regularly where you live or work that they are not competent. We can all work together to provide value for the citizens of Utah. Have a safe and happy New Year!

¹ <https://theappraisercoach.com/geographical-competency-theres-the-right-way-the-wrong-way-and-something-in->

Division of Real Estate

Appraisal Subcommittee

Compliance Review

Division Appraisal Program

The Appraisal Subcommittee (ASC) was created to oversee the real estate appraisal process as it relates to federally related transactions as defined in Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989. Title XI's purpose is to "provide that Federal financial and public policy interests in real estate transactions will be protected by requiring that real estate appraisals are performed in accordance with uniform standards, and by individuals whose competency has been demonstrated and whose professional conduct will be subject to effective supervision."

The ASC is required to monitor all states for compliance. The ASC issues Policy Statements to provide States with the necessary information to maintain their Programs in compliance with Title XI. Policy Statements 1 through 7 correspond with the categories that are evaluated during the Compliance Review process are included in the ASC Compliance Review Report. The ASC performed a Compliance Review of The Utah Division of Real Estate's Appraisal Program July 11-13, 2017.

Policy Statement 1

(Statutes, Regulations, Policies and Procedures Governing State Programs)

- States must require that appraisals be performed in accordance with the latest version of USPAP.

- States must, at a minimum, adopt and/or implement all relevant AQB Criteria.

- States must have policies, practices and procedures consistent with Title XI.

- States must have funding and staffing sufficient to carry out their Title XI-related duties.

- States must use proper designations and permitted scope of practice for certified residential or certified or certified general classifications, and as of July 1, 2013, a State must use the proper designations and permitted scope of practice for the licensed classification, and trainee and supervisor classifications.

- State board members, and any persons in policy or decision-making positions, must perform their responsibilities consistent with Title XI.

- States' certification and licensing requirements must meet the

minimum requirements set forth in Title XI.

- State agencies must be granted adequate authority by the State to maintain an effective regulatory Program in compliance with Title XI.

- The ASC Compliance Review determined that this was an area of concern and that the Utah Division of Real Estate "lacks sufficient legal resources to timely resolve complaints." The Attorney General's Office has recognized this, and as of July has assigned a third Assistant Attorney General to represent the Division of Real Estate.

Policy Statement 2

(Temporary Practice)

- States must recognize, on a temporary basis, appraiser credentials issued by another State if the property to be appraised is part of a federally related transaction.

- State agencies must adhere to mandates and prohibitions as determined by the ASC that deter the imposition of excessive fees or burdensome requirements for temporary practice.

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- The ASC Compliance Review determined that the Utah Division of Real Estate (UDRE) was in compliance with Policy Statement 2.

Policy Statement 3 (National Registry)

- States must reconcile and pay National Registry invoices in a timely manner.
- States must submit all disciplinary actions to the ASC for inclusion on the National Registry.
- As of July 1, 2013, all States will be required to report disciplinary action via the extranet application as soon as practicable.
- States must designate a senior official and any individual(s) authorized to act on their behalf.
- States using the ASC extranet application must implement written policies to ensure that all personnel with access to the National Registry protect the right of access and not share the Username or Password with anyone.
- States must ensure the accuracy of all data submitted to the National Registry.
- States must submit appraiser data to the ASC at least monthly. If a State's data does not change

during the month, the State agency must notify the ASC of that fact in writing.

- States must notify the ASC as soon as practicable of voluntary surrenders, suspensions, revocations, or any other action that interrupts a credential holder's ability to practice.
- If a State certified or licensed appraiser chooses not to pay the Registry fee, the State must ensure that any potential user of that appraiser's services is aware that the appraiser's certificate or license is limited to performing appraisals only in connection with non-federally related transactions.
- The ASC Compliance Review determined that the Utah Division of Real Estate (UDRE) was in compliance with Policy Statement 3.

Policy Statement 4 (Application Process)

- States must process applications in a consistent, equitable and well-documented manner.
- States must verify that the applicant's claimed education courses are acceptable under AQB Criteria, whether for initial credentialing, renewal, upgrade or reinstatement.

- States must verify that the applicant has successfully completed courses consistent with AQB Criteria for the appraiser credential sought, whether for initial credentialing, renewal, upgrade or reinstatement.
- States must maintain adequate documentation to support verification.
- States may not accept an affidavit for experience credit claimed from applicants for certification. Effective July 1, 2013, States may not accept an affidavit for experience credit claimed from applicants for any federally recognized credential.
- States must ensure that appraiser experience logs conform to AQB Criteria.
- States must use a reliable means of validating appraiser experience claims on all initial or upgrade applications for appraiser credentialing.
- States must ensure that an appropriate AQB-approved qualifying examination is administered for each of the federally recognized credentials requiring an examination.
- The ASC Compliance Review determined that the Utah Division of Real Estate (UDRE) was in

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compliance with Policy Statement 4.

Policy Statement 5 (Reciprocity)

- Effective July 1, 2013, in order for a State's appraisers to be eligible to perform appraisals for federally related transactions, the State must have a reciprocity policy in place for issuing a reciprocal credential to an appraiser from another state under the conditions specified in Title XI.
- States may be more lenient in the issuance of reciprocal credentials by implementing a more open door policy; however, States may not impose additional impediments to issuance of reciprocal credentials.
- The ASC Compliance Review determined that the Utah Division of Real Estate (UDRE) was in compliance with Policy Statement 5.

Policy Statement 6 (Education)

- States must ensure that appraiser education courses are consistent with AQB Criteria.
- States must maintain sufficient documentation to support that approved appraiser courses conform to AQB Criteria.
- States must ensure the delivery mechanism for distance education

courses offered by a non-academic provider has been approved by an AQB-approved organization providing approval of course design and delivery.

- The ASC Compliance Review determined that the Utah Division of Real Estate (UDRE) was in compliance with Policy Statement 6.

Policy Statement 7 (State Agency Enforcement)

- States must maintain relevant documentation to enable understanding of the facts and determinations in the matter and the reasons for those determinations.
- States must resolve all complaints filed against appraisers within one year of the complaint filing date, except for special documented circumstances.
- States must ensure that the system for processing and investigating complaints and sanctioning appraisers is administered in an effective, consistent, equitable, and well-documented manner.
- States must track complaints of alleged appraiser misconduct or wrongdoing using a complaint log.
- States must appropriately document enforcement files and include rationale.

- States must regulate, supervise and discipline their credentialed appraisers.

- Persons analyzing complaints for USPAP compliance must be knowledgeable about appraisal practice and USPAP, and States must document how such persons are so qualified.

- The ASC Compliance Review determined that this was also an area of concern for the Division. Currently Division investigators have zero cases assigned to them that are over one year old. The cases that are over a year old have been assigned to the Attorney General's Office. As with Policy Statement 1, the Attorney General's Office recognized a need here and has assigned a third Assistant AG to represent the Division.

Although the ASC found that the Division had two areas of concern, our overall rating was "Good." The Division was pleased with the results of the recent ASC review, and believes that with changes already implemented the areas of concern will be addressed prior to our next compliance review in 2019. We wish to thank the Subcommittee Policy Analysts that performed this review for their efforts to inform and improve our appraisal regulatory efforts.

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-active learning is (a) more hands-on real world process of relaying information in classrooms where students are invited to participate in the conversation through technology, role playing, group exercises and other interactive activities in class.” She helped us to better understand a quote attributed to Confucius *“I see and I forget. I hear and I remember. I do and I understand.”*

In early October the Division held its annual Instructor Development Workshop (IDW) in Park City. This annual two-day training seminar involved prelicense and continuing education instructors of real estate, mortgage, and appraisal industries as well as prospective instructors in these professions.

In the morning of the first day, Division Director, Jonathan Stewart, presented current information on recent statutory and administrative rule changes and

proposed changes being considered. Director Stewart also reviewed Division goals and accomplishments and explained that certain government regulatory processes are designed and intended to occur “slowly.” Finally, he summarized the recent Appraisal Subcommittee regulatory review findings of the Utah appraisal industry. Other staff members reviewed information about licensing and educational requirement changes, as well as enforcement trends and recent disciplinary actions.

Participants learned many practical lessons on putting educational courses together in such a manner that will affect positive change in students’ outlook and behavior, as she reminded us that Pericles taught, *“What you leave behind is not what is engraved in stone monuments, but what is woven into the lives of others.”*

We thank those educators who were willing to attend this successful two-day conference in order to sharpen and enhance their instructional skills and Ms. Barnabei for her timely and insightful presentation.



Theresa Barnabei, a national educator and national speaker, provided commanding information over the remaining day and a half of the IDW regarding building powerhouse courses that are both compelling and informative. She quoted Nelson Mandela who said, *“if you talk to a man in a language he understands, that goes to his head. If you talk to him in his language, that goes to his heart.”*

Theresa taught us that “inter-



Theresa Barnabei

Put It In An Addendum!

As we all know, Addenda are often used to make changes or add specific detail in a Real Estate Purchase Contract. They can change dates or schedules. They can add or remove terms and conditions. And they also create a timeline of events that happened throughout the real estate transaction. These changes or additions are then agreed upon by both parties through acceptance and a signature, indicating that a meeting of the minds has taken place. Those new terms are then put into effect, and are legally binding.

Addendums are important. So much so, that the real estate industry has adapted statutes and rules governing our use of them. Let's review those rules:

R162-2f-401a. Affirmative Duties Required of All Licensed Individuals.

An Individual licensee shall: (17) use an approved addendum form to make a counteroffer or any other modification to a contract;

The current approved Real Estate Purchase Contract is a foundation for two parties to begin an agreement. When altering or

modifying those terms, they are to be written into an approved addendum and included with the REPC. Let's look at another rule:

R162-2f-401b. Prohibited Conduct As Applicable to All Licensed Individuals.

An individual licensee may not: (16) make a counteroffer by striking out, whiting out, substituting new language, or otherwise altering:

- (a) the boilerplate provisions of the Real Estate Purchase Contract; or
- (b) language that has been inserted to complete the blanks of the Real Estate Purchase Contract.

It is an affirmative duty of the licensee to use addendums for alterations, and it is prohibited to alter a contract through the means listed. This may be common knowledge to many licensees, however, the Division of Real Estate has seen an increasing number of contracts that have been altered by hand, crossed out, whited out, or simply changes through written wording off to the side of the contract. When this is done, it creates a few

questions that need to be answered:

1. Who made the changes?
2. When were these changes made?
3. Do all parties agree to these changes?

There is no way to know, without further questioning and inquiry, if a whited out, crossed out, or hand altered section of the contract was done prior to or after the contract was signed. Putting that alteration in an addendum, no matter how small, answers all of these questions. We then know who made the change, when that change was made, and whether or not all parties agree with the change. Any other way, is a violation of the Administrative Rules of the Division. Complaints are seldom made about alterations of contracts because the general public does not typically know the rules. But if for some reason, the Division has to examine a contract for any reason and sees this type of alteration, the licensee will be held accountable for the violation. Save yourself from getting your name in the wrong section of this newsletter, and put any changes, no matter how small... in an addendum!

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2018

Mortgage License Renewal

The year 2017 has come to an end, and so too has the mortgage license renewal process for 2018. This year, the only Utah specific requirement is the 2 hour Utah Law Course. This 2 hour course is in addition to the 8 hour NMLS CE required nationally for all renewing mortgage licensees. For the first time, the 2 hour Utah Law Course was tracked through the NMLS.

All in all, this year's renewal process has been somewhat calm, with fewer industry phone calls, e-mails, and live chats regarding state specific renewal requirements. As of December 28, 2017, 84.6% of our licensees have requested renewal and 96.8% have been approved. There are 88 or 1.3% of applicants who are waiting to have their 2018 mortgage licenses approved.

Due to the fact that the NMLS now tracks the 2 hour Utah Law Course, the Division (DRE) license renewal process has been significantly streamlined which has resulted in a substantial overall reduction in the license renewal processing time.

If however, you have not received an email confirmation through the NMLS system that your license renewal is approved and you re-

quested renewal more than two weeks ago, please log into your NMLS account and see if there are deficiencies on your license (license items) that are holding up the approval. If you requested renewal prior to the December 31, 2017, deadline, you can continue to use your license according to your license status as of October 31, 2017, while we review your application. In addition to receiving a confirmation email from the NMLS stating that your renewal has been approved, you will also receive an email from the Division of Real Estate with your Mortgage license attached (please allow up to 10 business days from the day your renewal is approved to receive the DRE email). You may print your license at your convenience.

For those who have not received an email indicating that your renewal has been approved, please check your NMLS account in the following manner. Log in to your NMLS account: Under "composite view," click on "license/registration status," and then click on "license items" next to your Utah License. Generally, there are corrections or additions required in your NMLS account that you can take care of fairly easily. Mostly, they are for updating your employer history, or

failing to authorize or provide required documentation.

If you failed to request your renewal before year end, you should immediately discontinue any activity that requires a mortgage license until you have a renewal approved by the Division. You will need to submit a late renewal application before February 28, 2018.

If you find that you have not requested renewal prior to the end of the year and you still wish to maintain your mortgage license, you can reinstate your license prior to February 28, 2018. You will need to complete the continuing education requirement, the 2017 Late CE, and the Utah 2 hour law course, request your renewal through the NMLS, pay the renewal fee and a **\$50 late** fee. If you completed your CE prior to the end of the year, but did not request renewal, you will not need additional CE, you will just need to request renewal and pay the renewal and late fee through NMLS prior to February 28, 2018.

Please note the importance of the February 28, 2018 deadline. After that date, licensees who wish to reinstate their license will have additional requirements and fees.



A Potential Problem When **LISTING A PROPERTY FOR SALE**



You are contacted by a homeowner about listing their property for sale. The caller indicates that they need to put their property on the market promptly due to their pending divorce. Prior to placing the home on the market the homeowner calls to tell you that they no longer want to sell the property as their spouse has moved out of the home and they have decided to remain in the property.

Sometime later, the same person calls you and states that they need to get the home on the market quickly due to the fact that they cannot make the house payments and their divorce has ruined their finances. The individual further states that they want the property sold as soon as possible.

You quickly complete an Exclusive Right to Sell Listing Agreement and have the party you are dealing with sign the Listing Contract. You place the property on the Multiple Listing Service, have a sign placed on the property, have photos taken of the home, and approve advertising prepared for distribution, etc.

Several weeks later, you receive a telephone call from your client's spouse who is very upset that the home is being marketed for sale without their permission. They want the sign promptly removed and the advertising to be immediately stopped. They also inform you that they will be filing a complaint with the Division.

All this happens simply because you failed to verify who was on title to the home. When more than one party owns a property, you need the signatures of all owners on the listing agreement. This unfortunate licensee is in violation of the following Statutes and Administrative Rules:

61-2f-401 (1) (d) making a false representation or promise through an agent, sales agent, advertising, or otherwise;

R162-2f-401b (17) advertise or offer to sell or lease property without the written consent of: (a) the owner(s) of the property; and

R162-2f-401a(6) in order to offer any property for sale or lease, make reasonable efforts to verify the accuracy and content of the information and data to be used in the marketing of the property.

The Division would like to take this opportunity to remind all licensees that it is your responsibility to make reasonable efforts to verify the accuracy of your listing, including the ownership of the property. If you learn that divorce is likely or pending, this should prompt additional questions and subsequent verification. Realize that all owners of a property need to agree in order to have the property marketed for sale.

This simple oversight by an agent can be very embarrassing and costly. Please take the steps necessary to ensure that this unfortunate situation does not happen to you.





Deposit of Earnest Money With Title Company Addendum

The Real Estate Commission recently approved for use by real estate licensees a new form entitled *Deposit of Earnest Money With Title Company Addendum to Real Estate Purchase Contract*. This form should be used when a party to a real property transaction elects to deposit earnest money with a title company in an escrow account rather than with the real estate broker in a real estate brokerage trust account. The new earnest money form can be found on the Division website under State Approved Forms.

As the new form indicates, it is an addendum to the REPC. If a client wants to deposit the earnest money with a title insurance company, licensees should use the new form and should not attempt to modify the REPC by striking through provisions or by filling in blank spaces on a generic addendum form. This new form will help to avoid confusion or uncertainty about which title insurance company holds the earnest money and alerts the parties to the transaction that the representing brokerage(s) and the Division have no authority over the title insurance company regarding the release or disbursement of the earnest money.

Utah! Division of Real Estate

NEWS

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2018 Published by

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FOURTH QUARTER LICENSING and DISCIPLINARY ACTIONS

Please note that Utah law allows 30 days for appeal of an order. Some of the actions below might be subject to this appeal right or currently under appeal.

APPRAISAL

BUNKER, DAVID BRUCE, certified residential appraiser, Monticello, Utah. In a stipulated order approved September 27, 2017, Mr. Bunker agreed to pay a civil penalty of \$3,000 and to complete 14 hours of continuing education in Scope of Work, USPAP, and Highest and Best Use in addition to the hours required for his next license renewal. Mr. Bunker accepted an appraisal assignment to appraise raw ground. However, the assignment changed over time and he took on the added responsibility of trying to value hypothetical improvements to the raw land which required a development analysis or discounted cash flow analysis including an analysis of vacant land for which the highest and best use of the land is more than one-to-four family units. Mr. Bunker admits that his actions were in violation of state law and USPAP. Case No. AP-15-76210

MORTGAGE

LYSY, LESLIE, mortgage loan originator, Cedar Hills, Utah. In an order dated October 24, 2017, Ms. Lysy's license was granted and placed on probation until December 31, 2018 due to criminal history. Case number MG-17-95442

MARCHANT, HAROLD KENT, lending manager, West Point, Utah. In an order dated September 27, 2017, Mr. Marchant was ordered to pay a civil penalty of \$2,500 and his license was placed on probation until December 31, 2018, for his refusal to pay for an appraisal report without reasonable justification in violation of Utah Administrative Rules. Case No. MG-13-68100

NAUDE, EDUARDO JOSE, mortgage loan originator, Salt Lake City, Utah. In a stipulated order dated September 6, 2017, Mr. Naude admitted to having engaged in the business of residential mortgage loans on behalf of more than one entity at the same time and requesting a fee before obtaining a written offer for a loan modification and written acceptance from the borrower. Mr. Naude agreed to pay a civil penalty of \$3,000 and to complete two hours of continuing education in addition to the continuing education required for his next license renewal. Case number MG-13-68581

REED, ANTHONY BERNARD, mortgage loan originator, Aliso Viejo, California. In an order dated September 20, 2017, Mr. Reed's license was granted and placed on probation for one year due to crim-

inal history. Case number MG-17-94567

SMITH, KARL EDWIN, lending manager, Ogden, Utah. In an order dated September 21, 2017, Mr. Smith's license was granted and placed on probation until December 31, 2018 due to criminal history. Case number MG-17-94613

WAGGONER, TRAVIS L., mortgage loan originator, Lehi, Utah. In an order dated October 20, 2017, Mr. Waggoner's license was granted and placed on probation until at least December 31, 2017, due to criminal history and civil judgments. Case number MG-17-95355

WRIGHT, RYAN GREGORY, lending manager, West Jordan, Utah. In a stipulated order dated October 4, 2017, Mr. Wright admitted to having originated a hard money loan in Utah while his license was inactive in violation of Utah law. In mitigation, Mr. Wright does hard money loans in other states that do not require a license to do such loans and his attorney incorrectly advised him that he need not be licensed to do hard money loans in Utah. Mr. Wright agreed to pay a civil penalty of \$4,000. Case number MG-14-71141

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REAL ESTATE

ALMAS, HERMANN AFTAB, sales agent, South Jordan, Utah. In an order dated November 7, 2017, Mr. Almas's license was renewed and placed on probation for the renewal period due to a pending criminal matter. Case number RE-17-95448

ASHWOOD, DEBBIE, sales agent, St. George, Utah. In a stipulated order dated October 18, 2017, Ms. Ashwood admitted that she performed property management services for owners of properties without informing her principal broker, without obtaining written agency agreements, and that she failed to timely remit payments to service providers and rent to the owners of the properties. In addition, Ms. Ashwood comingled with her own money funds received from tenants, diverted funds, misrepresented to owners the timing of the receipt of rent, and produced inaccurate account statements to owners. Ms. Ashwood agreed to pay a civil penalty of \$12,000 and to complete six hours of continuing education in addition to the continuing education required for her next license renewal. Case number RE-14-72388

BARTH, FREDRICK SCOTT, sales agent, Salt Lake City, Utah. In an order dated September 20, 2017, Mr. Barth's license was granted and placed on probation for the initial licensing period due to pleas in abeyance in criminal

matters. Case number RE-17-93467

BINKS, AUSTIN CORNELL, sales agent, West Jordan, Utah. In an order dated November 7, 2017, Mr. Binks's application for licensure as a real estate sales agent was denied due to a default judgment in a civil matter in which the fraudulent transfer of real properties was alleged. The judgment has not been satisfied. Case number RE-17-95736

BOGGESS, MICHAEL J., sales agent, Bluffdale, Utah. In an order dated September 19, 2017, Mr. Boggess's license was granted and placed on probation for the initial licensing period due to criminal history. Case number RE-17-94540

CASTLETON, BRENNAN LEE, sales agent, Sandy, Utah. In an order dated October 19, 2017, Mr. Castleton's license was granted and placed on probation for one year due to plea in abeyance in a criminal matter. Case number RE-17-95309

CLAWSON, GLEN E., sales agent, American Fork, Utah. On September 29, 2017, the Division issued a citation to Mr. Clawson for advertising and misrepresenting his affiliation with a property owner and failing to include his brokerage information. The citation assessed a fine in the amount of \$1,000. Citation # DREC-17-32, Case number RE-15-78668

CLEMENTS, KENDALL VON, principal broker, St. George, Utah. In

an order dated October 24, 2017, Mr. Clements's license was renewed and placed on probation for the renewal period due to a pending criminal matter. Case number RE-17-95387

CLINGER, BRIAN J., sales agent, Draper, Utah. In an order dated October 26, 2017, Mr. Clinger's license was renewed and placed on probation for the renewal period due to criminal history. Case number RE-17-95492

COURTNEY, KOBIN M., sales agent, Taylorsville, Utah. In an order dated October 24, 2017, Mr. Courtney's application to renew his license to practice as a real estate sales agent was denied due to criminal history and due to a stipulation that he entered into with the Utah Division of Professional Licensing to surrender his pharmacy technician license. Case number RE-17-95403

COUTURE, KATHRYN LEE, sales agent, Leeds, Utah. In an order dated October 19, 2017, Ms. Couture's license was granted and placed on probation for the initial licensing period due to a plea in abeyance in a criminal matter. Case number RE-17-95308

ESSUMAN, DAVID, principal broker, Orem, Utah. On November 20, 2017, the Division issued a citation to Mr. Essuman for failing to display his brokerage information on his webpage. The citation assessed a fine in the amount of \$500 as this was a repeat viola-

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tion. Citation # DREC-17-36, case number RE-15-78668

FOX, J. DANIEL, principal broker, Sandy, Utah. In a stipulated order dated November 15, 2017, Mr. Fox admitted that in the course of representing a prospective buyer he withheld and concealed from the seller's agent that the prospective buyer had failed to deliver the earnest money required by the REPC, in violation of Utah law and administrative rules. In addition, Mr. Fox failed to enter into a written agency agreement with the prospective buyer. Mr. Fox agreed to pay a civil penalty of \$3,000, to complete six hours of continuing education in addition to the continuing education required for his next license renewal, and to have his license be placed on probation until the date of his next license renewal. Case number RE-14-71318

FREEBAIRN, CHASE E., sales agent, Layton, Utah. In an order dated November 22, 2017, Mr. Freebairn's license was renewed on probation due to a plea in abeyance agreement in a criminal proceeding. Case number RE-17-96139

FULFORD, MARK DENNIS, sales agent, Millcreek, Utah. In an order dated October 19, 2017, Mr. Fulford's license was granted and placed on probation for the initial licensing period due to criminal history. Case number RE-17-95301

GABEL, MICHAEL D., associate broker, Salt Lake City, Utah. In an order dated November 29, 2017, Mr. Gabel's license was renewed on probation due to a pending criminal matter. Case number RE-17-96295

GATES, APRIL, A., sales agent, Hurricane, Utah. On September 29, 2017, the Division issued a citation to Ms. Gates for failing to include her brokerage in an advertisement. The citation assessed a fine in the amount of \$150. Citation # DREC-17-33, case number RE-17-92356

GOLDEN, NICHOLAS, unlicensed, Salt Lake City, Utah. In a stipulated order dated September 20, 2017, Mr. Golden admitted to having provided property management services without obtaining a license to do so, in violation of Utah law. Mr. Golden agreed to pay a civil penalty of \$5,000. Case number RE-14-70742

HAIR, JOEL D., principal broker, Salt Lake City, Utah. On September 29, 2017, the Division issued a citation to Mr. Hair for an advertising violation and for allowing unaffiliated agents to advertise service for Mr. Hair's client. The citation assessed a fine in the amount of \$1,000. Citation # DREC-17-31, case number 17-93996

HAMPLE, MADISON, sales agent, American Fork, Utah. In an order dated November 22, 2017, Ms. Hample's license was renewed and placed on probation for the

renewal period due to criminal history. Case number RE-17-96141

HARADIN, WEST D., associate broker, Murray, Utah. In a stipulated order dated September 20, 2017, Mr. Haradin admitted to having failed to adequately supervise agents affiliated with him while he was principal broker of a real estate brokerage. Two agents affiliated with the brokerage committed violations of Utah law and administrative rules including failing to obtain written agency agreements and failing to obtain written informed consent to represent clients of the brokerage as limited agents. Mr. Haradin agreed to pay a civil penalty of \$3,500 and to complete three hours of continuing education in addition to the continuing education required for his next license renewal. Case number RE-17-74444

HENDERSON, PAUL ROBBINS, sales agent, Riverton, Utah. In a stipulated order dated September 20, 2017, Mr. Henderson admitted to having provided property management services without obtaining a license to do so, in violation of Utah law. Mr. Golden agreed to pay a civil penalty of \$5,000 and has since become licensed to practice as a real estate agent in the state of Utah. Case number RE-14-70128

HIXON, RYAN DAVID, sales agent, Orem, Utah. In an order dated October 26, 2017, Mr. Hixon's license was granted and placed on probation for one year

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due to a plea in abeyance in a criminal matter. Case number RE-17-95476

HOMIE, INC., real estate brokerage, Draper, Utah. In a stipulated order dated October 18, 2017, Homie, Inc. admitted to offering a variety of services to individuals seeking to sell or buy real estate located in the state of Utah without employing licensed sales agents and without registering with the Division of Real Estate as a brokerage. The Division believes that these activities were in violation of Utah law. In mitigation, Homie believed that its activities were exempt from licensure and, after investigation of these activities by the Division, voluntarily agreed to register with the Division as a brokerage and comply with Utah licensing requirements. Homie agreed to pay a civil penalty of \$25,000. Case numbers RE-16-80390 and RE-16-80926

HUGHES, KAYTLIN D., sales agent, Salt Lake City, Utah. On September 24, 2017, the Division issued a citation to Ms. Hughes for misrepresenting her affiliation with a property owner. The citation assessed a fine in the amount of \$1,000. Citation # DREC-17-30, case number RE-17-93977

JACQUES, MERSEDEE LYNN, sales agent, South Jordan, Utah. In an order dated October 25, 2017, Ms. Jacques's license was granted and placed on probation for the initial licensing period due

to criminal history. Case number RE-17-95451

JANKE, SPENCER W., associate broker, Salt Lake City, Utah. On September 29, 2017, the Division issued a citation to Mr. Janke for an email sent by a marketing company hired by Mr. Janke. The email included the name of a marketing team but failed to include the name of the brokerage. The citation assessed a fine in the amount of \$150. Citation # DREC 17-34, case number RE-17-92888

JONES, ELLIOTT DOUGLAS, sales agent, Sandy, Utah. In an order dated November 22, 2017, Mr. Jones's license was granted and placed on probation for the initial licensing period due to criminal history. Case number RE-17-96145

KLOPFER, DEREK, sales agent, Sandy, Utah. In a stipulated order dated September 20, 2017, Mr. Klopfer admitted that he did not obtain a written agency agreement or written informed consent to represent his principal as a limited agent in a transaction, in violation of Utah administrative rules. Mr. Klopfer agreed to pay a civil penalty of \$1,000 and to complete three hours continuing education in addition to the continuing education required for his next license renewal. Case number RE-14-68688

LUGO, RUBEN S., sales agent, Cottonwood Heights, Utah. In an order dated September 25, 2017, Mr. Lugo's license was renewed

and placed on probation for the renewal period due to criminal history. Case number RE-17-94699

LYTHJOHAN, DAVID GORDON, sales agent, Salt Lake City, Utah. In an order dated September 12, 2017, Mr. Lythjohan's license was granted and immediately suspended until he made restitution in a criminal case. Mr. Lythjohan completed the restitution payments and his license status was updated to probation for the remainder of the initial licensing period. Case number RE-17-94372

MARKS, LEAH MARIE, sales agent, North Salt Lake City, Utah. In an order dated November 22, 2017, Ms. Marks's license was renewed on probation due for one year due to a plea in abeyance agreement in a criminal proceeding. Case number RE-17-96142

MARTIN, CORY E., sales agent, Salt Lake City, Utah. In a stipulated order dated September 20, 2017, Mr. Martin admitted that in more than one transaction he did not obtain a written agency agreement or written informed consent to represent his principal as a limited agent, in violation of Utah administrative rules. During part of this time Mr. Martin's license was inactive. He had attempted to activate his license but his request was incomplete. Mr. Martin agreed to pay a civil penalty of \$3,000 and to complete three hours continuing education in addition to the continuing education required for his next license renewal. Case number RE-14-68688

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MARTIN FREDDIE J. (“TYKE”), sales agent, Lehi, Utah. In a stipulated order dated October 18, 2017, Mr. Martin admitted to having continued to act as a real estate sales agent despite his license having expired, in violation of Utah law/administrative rules. Mr. Martin represented one individual in at least four transactions through the real estate brokerage with which he had been previously affiliated. In two other transactions, he received payment directly from the title company, rather than through a brokerage. On August 22, 2013, Mr. Martin’s title marketing representative license was revoked by the Insurance Commission. However, in his application to renew his real estate sales license, Mr. Martin failed, as required, to disclose the revocation of his title insurance license. Mr. Martin agreed to the suspension of his real estate sales agent license for a period of three months, to pay a civil penalty of \$15,000 and to complete six hours of continuing education in addition to the continuing education required for his next license renewal. Case number RE-13-64371

MCCANDLESS, JEREMY R., sales agent, West Valley City, Utah. In an order dated October 23, 2017, Mr. McCandless’s license was granted and placed on probation for the initial licensing period due to criminal history and his surrender of licenses to practice as a physician/surgeon and to

prescribe controlled substances. Case number RE-17-95357

MEADOWS, DAVID, sales agent, Draper, Utah. On September 29, 2017, the Division issued a citation to Mr. Meadows for misrepresenting in an advertisement that he was affiliated with a brokerage when, in fact, he was affiliated with a different brokerage. The citation assessed a fine in the amount of \$1,000. Citation # DREC-17-29, case number RE-17-93976

NASH, JEREMIAH A., sales agent, Sandy, Utah. In a stipulated order dated September 20, 2017, Mr. Nash admitted that his actions as a prospective buyer in a number of failed transactions violated Utah law that prohibits a licensee from making an intentional misrepresentation, pursuing a continued and flagrant course of misrepresentation, and other conduct which constitutes dishonest dealing and unprofessional conduct. Mr. Nash agreed to the suspension of his license for a period of three months, to pay a civil penalty of \$15,000, and to complete seven hours of continuing education in addition to the continuing education required for his next license renewal. Case number RE-16-87088

NELSON, CATRINA M., sales agent, Herriman, Utah. In an order dated October 24, 2017, Ms. Nelson’s license was renewed and placed on probation for the renewal period due to criminal

history. Case number RE-17-95411

PARRA, DAVID, sales agent, West Jordan, Utah. In an order dated October 23, 2017, Mr. Parra’s license was granted and placed on probation for the initial licensing period due to criminal history and unpaid civil judgments. Case number RE-17-95373

PARSONS, MICHELE D., associate broker, Ogden, Utah. In a stipulated order dated November 15, 2017, Ms. Parsons admitted to an advertisement violation from an ad placed by a member of her office staff while she was acting as branch broker. Ms. Parsons agreed to pay a civil penalty of \$150. Case number RE-15-78889

PEREZ, MARIA KARINA, sales agent, Taylorsville, Utah. In an order dated September 25, 2017, Ms. Perez’s license was renewed and placed on probation for the renewal period due to criminal history. Case number RE-17-94697

POULSEN, JORDAN LAMONT, sales agent, Cottonwood Heights, Utah. In an order dated October 25, 2017, Mr. Poulsen’s license was granted and placed on probation for the initial licensing period due to criminal history. Case number RE-17-95454

RANKIN, RACE RYBOLT, sales agent, Sandy, Utah. In an order dated November 22, 2017, Mr. Rankin’s license was granted and placed on probation for the initial

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licensing period due to criminal history. Case number RE-17-96148

REICH, DARIAN JOSEPHINE, sales agent, Layton, Utah. In an order dated October 19, 2017, Ms. Reich's license was granted and placed on probation for the initial licensing period due to criminal history. Case number RE-17-95300

RICE, DAVID L., sales agent, St. George, Utah. In an order dated November 29, 2017, Mr. Rice's license was renewed on probation due to a pending criminal matter. Case number RE-17-96293

RIVERA, KARLA IVONNE, sales agent, Sandy, Utah. In an order dated September 14, 2017, Ms. Rivera's license was renewed and placed on probation for the renewal period due to pending criminal matters. Case number RE-17-94436

ROSE, JAMES ANDREW, principal broker, St. George, Utah. In a stipulated order dated November 15, 2017, Mr. Rose admitted to having breached his duties of loyalty and full disclosure to his principal in conjunction with a sale and overbid auction of a property. Mr. Rose agreed to pay a civil penalty of \$3,000 and to complete six hours of continuing education in addition to the continuing education required for his next license renewal. Case number RE-14-69689

SHARP, BRITTON C., principal broker, Sandy, Utah. In a stipulated order dated November 15, 2017, Mr. Sharp admitted to having listed a property for short sale in which he was a co-owner without disclosing he was an owner agent. In addition, he split commissions with an unlicensed individual on numerous transactions. Mr. Sharp admitted that his actions were in violation of Utah law and administrative rules. Mr. Sharp agreed to the suspension of his license for nine months, to pay a civil penalty of \$20,000, and to complete 12 hours of continuing education in addition to the continuing education required for his next license renewal. Case number RE-10-51051

SHAW, AMORI H., sales agent, St. George, Utah. In an order dated November 24, 2017, Ms. Shaw's license was renewed on probation for the renewal period due to criminal history. Case number RE-17-96185

STARK, SHANE S., sales agent, Salt Lake City, Utah. In a stipulated order dated November 15, 2017, Mr. Stark admitted to having represented two owners of property with regard to leasing the properties without entering into written agency agreements and without informing his broker. Mr. Stark provided property management services to the owners and used his personal account to deposit and issue checks with regard to his management of these properties. In addition, he failed to remit and account for all the funds he received. Mr.

Stark admits that his actions violated Utah law and administrative rules. He is no longer licensed with the Division and agreed that he will not apply for licensure for at least five years, and, if he should later apply for licensure, he will appear at a hearing before the Commission. Mr. Stark agreed to pay a civil penalty of \$5,000. Case number RE-14-69685

STODDARD, BEVERLY ANN, sales agent, Salt Lake City, Utah. In an order dated October 26, 2017, Ms. Stoddard's license was granted and placed on probation for the initial licensing period due to a pending criminal matter. Case number RE-17-95472

TIBBITS, KIRSTEN RENEE, sales agent, Sandy, Utah. In an order dated October 26, 2017, Ms. Tibbits's license was granted and placed on probation for the initial licensing period due to criminal history. Case number RE-17-95494

VAUGHN, DAVID RAY, sales agent, Grantsville, Utah. In an order dated November 6, 2017, Mr. Vaughn's license was granted and placed on probation for the initial licensing period due to criminal history. Case number RE-17-95730

VAZQUEZ CENICEROS, BRIAN-DA CAROLINA, sales agent, Vernal, Utah. In an order dated October 26, 2017, Ms. Vazquez's license was granted and placed on probation for one year due to a plea in abeyance agreement in a criminal matter. Case number RE-17-95496

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VIERIG, MELINDA, sales agent, Stockton, Utah. In a stipulated order dated November 15, 2017, Ms. Vierig admitted to having entered into a contract to sell property that she owned without disclosing her status as a real estate licensee. Prior to closing, Ms. Vierig provided an addendum disclosing her status. However, the buyer declined to sign the addendum. Ms. Vierig admits that her actions violated Utah administrative code, agreed to pay a civil penalty of \$1,000, and to complete three hours of continuing education in addition to the continuing education required for her next license renewal. Case number RE-14-71216

WATSON, DWAYNE K., sales agent, Fairview, Utah. In an order dated November 24, 2017, Mr. Watson's license was granted and placed on probation for the initial licensing period due to criminal history and unpaid child support. Case number RE-17-96182

WEBER, STEVEN JAMES, sales agent, Draper, Utah. In an order dated October 19, 2017, Mr. Weber's license was granted and placed on probation for the initial licensing period due to criminal history. Case number RE-17-95307

TIME SHARE

LEON, LYNSI M., timeshare salesperson, Draper, Utah. In an order dated September 26, 2017, Ms. Leon's application for licensure as a timeshare salesperson was denied due to criminal history. Case number TS-17-94709



Staff Spotlight



Allen McNeil

Say hello to Allen! Allen McNeil joined us in August as the Division's Real Estate Analyst. He plays an important role in enforcement cases and hearings.

Allen graduated from UNLV Law School in 2006 and worked at Goodsell & Olsen in Las Vegas for several years before returning to his hometown of Kamas, Utah in 2008. He practiced at Armstrong Law Offices in Salt Lake and most recently worked as legal counsel for Founders Title Company before finding his current "home" with the Division.

Allen enjoys golfing, woodworking, farming, skiing and other outdoor activities with his family. He and his wife, Patrice, have 4 children, the youngest born just a short time ago in August.

Here's a quote from the man himself!:

"I am thoroughly enjoying my new position with the Division of Real Estate. Having spent a decade in private law practice, with much of my time dedicated to real estate transactions, I have worked with many realtors, lenders, and appraisers. The expertise of these professionals has greatly contributed to a thriving real estate industry in Utah, and I look forward to working with them in licensing and compliance issues.





RULE DEVELOPMENTS

Since September 1, 2017

To view and comment on any proposed or amended rules, please visit the Utah State Bulletin at <https://rules.utah.gov/publications/utah-state-bull/>

Appraisal Management Company Rules

In 2016, The Appraiser Board appointed the AMC Rules Committee and tasked the Committee with reviewing the AMC administrative rules to consider possible changes to the rules, including the process of removing an appraiser from a panel, customary and reasonable fees, how an AMC offers assignments to appraisers, and whether the rules should restrict the manner of offering assignments.

The Committee met numerous times over the past 18 months and initially recommended changes to the rule. However, after public and industry comment on the proposed amendment, the Appraiser Board allowed the proposed amendment to expire and asked the Committee to resume meeting to consider a proposed rule amendment in light of comments received. On November 29, 2017, the AMC Rules Committee again presented a proposed AMC rule amendment for consideration by the Appraiser Board. The Board is considering a proposal to amend the AMC rules but have not yet filed a proposed amendment.

Appraisal

A rule amendment became effective in December. The changes include:

1. A provision that a state-licensed appraiser who qualifies for certification within six months of renewing the license is not required to pay the entire application fee for certification, but may instead pay the difference between the renewal fee recently paid by the licensee and the application fee;

2. The exterior measurement requirements for residential properties inspected by an appraiser trainee were clarified and the number of exterior measurements required to be completed by a trainee was potentially reduced from 100 to a minimum of 35 measurements; and

3. The number of accompanied inspections a trainee must make with the trainee's supervisor was potentially reduced from 100 inspections to a minimum of 35 inspections if the supervising appraiser determines that the trainee has demonstrated sufficient competency to be able to continue making inspections without being

accompanied by the supervising appraiser.

Mortgage

There are no recently adopted or proposed rule amendments under consideration for the mortgage rules.

Real Estate

A real estate rule amendment became effective in December. The changes include:

Section 401a – clarifies that in order to represent both parties in a transaction as a limited agent, a licensee must obtain prior informed consent of both parties; and require that when making an offer or solicitation to buy, sell, lease or rent real property as a principal, a licensee must disclose in the initial contact with the other party the fact that the licensee holds a license with the division;

Section 401b - clarifies that a licensee must obtain the written consent of all owners of a property in order to advertise or offer to sell or lease the property;

Subsection 401c(2) - requires that a branch broker exercise active

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supervision of all licensees and unlicensed staff employed by or affiliated with the branch and be personally responsible and accountable for all responsibilities and duties assigned to the branch broker by the principal broker and accepted by the branch broker;

Subsection 401c(3) - includes a branch broker from the exclusion of accountability already provided to a principal broker for certain violations of rule by an affiliated licensee or an unlicensed staff member when the branch broker follows the requirements set out in subsection 401c(3); and

Section 401f - approves for use by licensees the newly approved REPC form and the Deposit of Earnest Money With Title Company Addendum to Real Estate Purchase Contract form.

Timeshare and Camp Resort

There are no recently adopted or proposed rule amendments under consideration for the timeshare and camp resort rules.



Don't Forget!

The recently updated Real Estate Purchase Contract was approved for use beginning September 1, 2017. Many of you are already using the new REPC and have become familiar with the changes to multiple sections.

IMPORTANT!

Beginning January 1, 2018, the usage of this most recent REPC is required and the older version will no longer be in compliance .

You can access the new REPC →

HERE

You can access the blue line version of the REPC →

HERE

For any questions regarding the REPC please reach out to us at (801) 530-6747 or send an email to realestate@utah.gov.

Catch us on Live Chat [HERE!](#)

Division of Real Estate



2017 DIVISION OF REAL ESTATE ANNUAL REPORT

2016 SUCCESS Goals

In fiscal year 2017, the Division of Real Estate maintained efficiency gained through the Governor's SUCCESS Program. The average number of applications received per month dropped slightly from 288 per month to 278 per month, but efficient processing times stayed significantly higher than our baseline from 2013.

	Baseline	Fiscal Year 2017
Average Applications received per month	194.4	278.5
Percentage processed within five days.	74.90%	84.36%

Licensing

The Division renews real estate and appraisal licenses on a biennial basis (two years following initial application) and mortgage licenses annually from November 1 through December 31. Real Estate Licensees are sent an email license renewal reminder notification 45 days, 30 days, and 14 days prior to license expiration and 2 days following expiration. These notices cease following the renewal of a license.

Real Estate Brokers receive monthly notifications which provide helpful real-time information regarding the licensing status of all affiliated licensees working for their brokerage. This system informs

Principal and Branch Brokers whether licensees working for their entity have completed required continuing education courses in advance of their license renewal. In addition, this tracking system allows supervising brokers to be well informed regarding upcoming license renewal deadlines. This system allows the Broker to easily account for those licensees whose licenses will soon be, or that have expired. This well-functioning process allows brokers to better supervise and monitor the licensing status of individuals working for their brokerage.

The Division worked with their website service contractor to eliminate several licensing system malfunctions that had caused unnecessary and frustrating licensing affiliation and renewal delays. The licensing system is running at a more efficient and streamlined fashion as a result of system programming updates.

Education

The Division conducted its annual Instructor Development Workshop to assist professional instructors of real estate, mortgage, and appraisal education. The annual workshop (which has occurred consecutively now for over 25 years), helps educators refine and improve their instructional skills. State licensees benefit from having knowledgeable, well trained educators that not only know their subject matter, but also have enhanced delivery skills to heighten the learning experience of prospective and established licensees.

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The following tables offer historical data as to the number of certifications issued by the Division, as well as the number of prelicensing examinations that have been administered:

Certifications Issued

	Fiscal Year 2013	Fiscal Year 2014	Fiscal Year 2015	Fiscal Year 2016	Fiscal Year 2017
Educational Programs	36	32	31	39	26
Real Estate Pre-Licensing Instructors	38	35	32	29	28
Real Estate CE Courses	1,102	1,215	1,007	741	660
Real Estate CE Instructors	390	426	452	568	483
Mortgage Pre-Licensing Instructors	8	7	7	5	4
Mortgage CE Courses	0*	6*	7*	7*	7*
Mortgage CE Instructors	0*	6*	7*	4*	7*
Appraisal CE Courses	455	479	425	448	225
Appraisal Instructors	41	34	63	68	66
Appraisal Pre-Licensing Instructors	18	53	23	33	47

*Under the licensing program that has been adopted across the country in order to comply with the federal S.A.F.E. Act, continuing education (CE) courses for mortgage professionals are now reviewed and approved at the national level by the Nationwide Mortgage Licensing System (NMLS). In fiscal year 2014, the Division implemented a state-specific CE course that is handled outside of the NMLS.

Pre-licensing Examinations Administered

	Fiscal Year 2013	Fiscal Year 2014	Fiscal Year 2015	Fiscal Year 2016	Fiscal Year 2017
Real Estate Agent Exams	1,388	2,673	3,029	3,559	3,872
Real Estate Broker Exams	144	272	304	275	245
Mortgage PLM Exams	79	179	144	123	161
Appraiser Exams	27	46	57	32	33

* Mortgage Loan Originator exams are now scheduled and administered through Nationwide Mortgage Licensing System.

Support Services

The Division has well trained and helpful licensing specialists that professionally assist the public and licensees in resolving questions about the licensing or renewal processes, rules and regulations, or general industry practices for the real estate, mortgage, and appraisal professions. Communication by phone call, easily accessible website information, and live chat conversations are conducted by accommodating, service oriented experts.



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Total Number of Licenses/Registrations

	Fiscal Year 2012	Fiscal Year 2013	Fiscal Year 2014	Fiscal Year 2015	Fiscal Year 2016	Fiscal Year 2017
Real Estate	20,754	18,198	21,739	22,858	24,745	26,035
Mortgage	4,241	4,840	4,358	5,276	5,786	6,519
Appraiser	1,393	1,384	1,396	1,314	1,415	1,461
Appraisal Management Companies (AMCs)	143	147	140	148	142	139
Subdivision/Timeshare	393	566	657	643	558	550
Total	26,924	25,135	28,290	30,239	32,646	34,704

New Licenses/Registrations Issued

	Fiscal Year 2012	Fiscal Year 2013	Fiscal Year 2014	Fiscal Year 2015	Fiscal Year 2016	Fiscal Year 2017
Real Estate	1,401	1,402	2,197	2,479	2,600	2,640
Mortgage	665	1,113	1,174	949	1,112	1,435
Appraiser	236*	145*	255*	252*	267*	302*
Appraisal Management Companies (AMCs)	26	21	16	12	12	9
Subdivision/Timeshare	115	276	211	220	164	190
Total	2,443	2,597	3,853	3,912	4,154	4,565

*Includes temporary permit and reciprocal licenses.

Licenses/Registrations Renewed

	Fiscal Year 2012	Fiscal Year 2013	Fiscal Year 2014	Fiscal Year 2015	Fiscal Year 2016	Fiscal Year 2017
Real Estate	8,475	8,229	8,998	8,060	8,950	8,839
Mortgage	4,137	4,045	5,752	4,603	4,915	5,459
Appraiser	597	651	694	691	603	689
Subdivision/Timeshare	63	194	72	125	130	129
Total	13,272	13,119	15,516	13,479	14,598	15,116