



Judy Lowe
Commissioner

**COMMISSIONER'S
CORNER**

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FOCUS ON EDUCATION UPDATE

Exciting changes are being implemented in Arizona’s real estate education... (Pre-Licensing education and Continuing Education). Arizona has always been recognized as having a high standard for education of the real estate profession. However, as the profession adjusts to the changes that are occurring in the real estate marketplace, the education guidelines must be updated. Let’s do an “update” on where Arizona is with the “Education Change”.

ARIZONA PRE-LICENSING EDUCATION

- Pre Licensing Curriculum Changes
The Arizona Pre Licensing Education curriculum which is taught by educators had not been substantially updated since 1995, with only very minor curriculum changes in 2011, despite Arizona’s changing real estate environment.
- Including industry stakeholder input, a Pre-licensure Review Workgroup, has finalized the updated Pre Licensing curriculum with content that: 1) is relevant and current to Arizona’s real estate practice; 2) adheres to a content of knowledge that is essential to licensees; 3) focuses on Arizona practices which focus on “Duties to the Client” and consumer protection in the real estate transaction; and, 4) includes no obvious content that contradicts the professional real estate practice in Arizona.
- New Postings to ADRE website www.azre.gov include:
 - 1) Instructor Course Outline - Salesperson Full 90 hour
 - 2) Summary of Modifications – Salesperson Pre-licensing Curriculum Outline (Removed and Added topics). The Summary is an overview of modifications to the new outline from the previous version and is not all inclusive, nor does it provide sufficient detail for accredited real estate schools to develop their curriculum. All courses must be developed using the “FINAL” version of the Detailed Instructor Course Outline-Salesperson Full 90 Hour.
 - 3) Student Examination Outline – Salesperson Arizona-Specific and National Exam will be incorporated into one Arizona State Exam of 180 questions, provided by the testing vendor Pearson Vue.
 - 4) Suggested Educational Objectives- Course objectives applicable for salesperson candidates.
 - 5) Salesperson Classroom Pre-Licensing Education Course Approval Application – a fillable application. The new course application requirements include, but are not limited to, an ADRE required Student Identity Verification Roster, ADRE required Student Course Evaluation form; an ADRE required Certificate of Course Completion form; and, an ADRE prescribed outline form, showing the placement and timing for delivery of every topic included in the Outline.
- All currently approved Salesperson Pre-Licensing courses will expire December 31, 2018. Only Salesperson Pre-Licensing courses with a new ADRE Course number will be taught after January 1, 2019. ADRE is accepting school applications now, with an ADRE timeframe for approval of 30 days from submission of a non-deficient application.



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FOCUS ON EDUCATION UPDATE Continued...

- The first updated Arizona State Salesperson Pre-Licensing Exam will be delivered during the first quarter of 2019.
- An Instructor Development Workshop (IDW) was held at ADRE on October 23, 2018, with plans to schedule one more IDW for December 17, 2018 (tentative). All Pre-Licensing instructors should attend a Salesperson Pre-Licensing IDW.
- Online Pre-licensure Education Application for Certificate of Course Approval will be available January 2, 2019, per the legislation. The ADRE timeframe for approval of applications is 90 days from submission of a non-deficient application.
- The Broker Pre-Licensing Curriculum modifications will be completed no later than May 2019.

I want to thank the Arizona Educators who comprised the ADRE Pre-License Review Workgroup, Marti Barnewolt, Bill Gray, Jim Hogan and John Beshk, for the many hours they dedicated to this project. The time and dedication given by this multi-talented group of professionals exemplifies their support of ADRE’s mission to “increase the Arizona real estate professional’s expertise and knowledge level, by raising the bar of Arizona’s real estate education”. Also, “thanks” to all Arizona real estate stakeholders, and the ADRE staff, who provide feedback, as we accomplish this goal.



ADRE @ AZDeptRE - Jul 26

Many thanks to the real estate professionals, educators, public, and all those interested who participated in the AZ Pre-licensure Education Stakeholder/Public Meeting!



Arizona Pre license Education Stakeholder/Public Meeting, July 26, 2018

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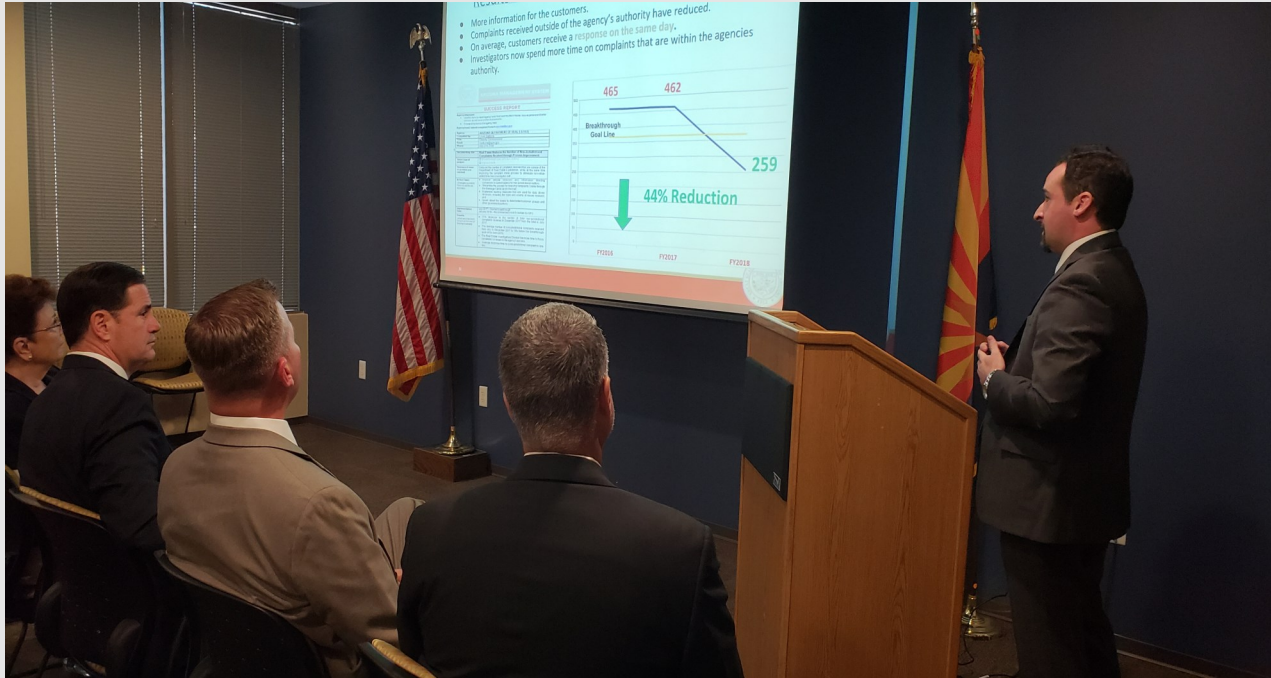
Q: What is the name of the weather vane on the State Capitol?



Answer: Winged Victory
For more info on the Winged Victory, please go to page 7



COMMISSIONER'S CORNER



ADRE presenting recent process improvements and results to Governor Ducey



Commissioner Lowe's visit at West USA Realty Lunch & Learn



Commissioner Lowe with Homesmart, Trudy Moore and Laurie McDonnell

COMMISSIONER'S CORNER



Commissioner Lowe at the Tucson Association of Realtors® Commissioner Connection



Commissioner Lowe on her visit with the Kingman/Golden Valley Association of Realtors®

PLANNING A COMPANY EVENT?

To stay up-to-date with what is happening in real estate, and to hear “What’s Making the Phone Ring at ADRE?”, invite Commissioner Lowe to speak to your group. For scheduling, contact Abby Hansen at ahansen@azre.gov

COMMISSIONER'S CORNER



Commissioner Lowe at the Santa Cruz County Board of Realtors® Installation



Commissioner Lowe at the Green Valley / Sahuarita Association of Realtors® presentation



Commissioner Lowe at the Southeast Arizona Association of Realtors® / Southern Arizona Multi Listing System Installation



Commissioner Lowe presenting to new licensees

ADRE CALENDAR OF EVENTS

HOLIDAYS OBSERVED

ADRE will be closed on:

Thanksgiving - Thursday, November 22, 2018

Christmas - Tuesday, December 25, 2018

New Year's Day - Tuesday, January 1, 2019

ADVISORY BOARD MEETING

The next Real Estate Advisory Board Meeting will be held on January 23, 2019 in the Commissioner's Conference Room from 10 a.m. - 12 noon

Arizona Department of Real Estate
100 N. 15th Ave., Suite 201
Phoenix, AZ 85007

All members of the public are welcome to attend

EDUCATION ADVISORY COMMITTEE

The next Education Advisory Committee will be held on December 12, 2018 in the Commissioner's Conference Room from 10 a.m. - 12 noon

Arizona Department of Real Estate
100 N. 15th Ave., Suite 201
Phoenix, AZ 85007

All members of the public are welcome to attend

LUNCH AND LEARN

The next Lunch and Learn meeting will be November 16, 2018

Arizona Department of Real Estate
100 N. 15th Ave., First Floor
Phoenix, AZ 85007

Pre-register through the ADRE Message Center on the home page at www.azre.gov

Did You Know: Arizona Capitol Winged Vane

You've probably driven past the building and barely noticed - yet she's been there for more than a century. The Winged Victory statue has been on top of the Arizona Capitol copper dome since 1901.

Winged Victory is actually older than the state of Arizona. It was purchased in 1898 for \$150. At the time, the Arizona Territorial capitol was under construction. When it was completed a couple of years later, it was installed on the dome. She is actually a 17-foot-tall, 600-pound wind vane. She sits on a rotating pedestal and spins when the wind hits her wings.

The Latest Real Estate Teams Rules and Legislation

Excerpted from ARELLO Boundaries magazine (July 2018)

The concept of operating real estate teams and groups within real estate brokerage firms is not new, of course, but the business model has become increasingly popular over the last several years. Advocates say that teams allow members to focus on the transaction skills at which they excel, provide work schedule flexibilities, and increase transaction volume; while consumers enjoy enhanced transaction management and communication with their representatives. Many regulatory jurisdictions have addressed the practice through new and amended licensing laws and regulations. Here are a few recent examples.

Alaska: The Alaska Real Estate Commission's current rules require brokers to adopt written policy manuals addressing guidelines and procedures for determining a designated licensee and other brokerage relationship matters. The Commission has [proposed amendments to the rule](#), 12 AAC 64.117, that would require such manuals to also include a policy addressing the supervision of teams, including how consumers are represented within a team and the usage by a team of the Commission's required consumer disclosure pamphlet that outlines the duties of real estate licensees [12 AAC 64.118]. The amendments would also define a "team or group" as "two or more licensees within the same brokerage that work together as one unit under a collective name and that provide services or performs activities that require a professional license in real estate" [12 AAC 64.990(b)]. The public comment period regarding the proposed rules ended on June 29th.

Florida: [New rule 61J2-10.026](#) promulgated by the Florida Real Estate Commission defines "team or group advertising" to mean "a name or logo used by one or more real estate licensees who represent themselves to the public as a team or group" and requires teams or groups to perform licensed activities under the supervision of the same broker or brokerage. Under the new rule, each team or group must file with the broker a designated licensee to be responsible for ensuring that advertising is in compliance with the real estate license law statutes and rules. At least once monthly, the registered broker must maintain a current written record of the members of each team or group. The new rule also provides that team or group names may include the

word "team" or "group", but prohibit the use of 14 specific words (e.g. "Agency", "Associates", "Brokerage", "Corporation", "Inc.", "Real Estate", etc.) or similar words suggesting the team or group is a separate real estate brokerage or company. Advertisements containing the team or group name must not appear in larger print than the name or logo of the registered brokerage, and "All advertising must be in a manner in which reasonable persons would know they are dealing with a team or group." All advertisements must comply with the new rules by July 1, 2019.

Louisiana: The Louisiana Real Estate Commission's (LREC) team rules [LAC 46:LXVII.1901-1911] have been in place for several years and, among other things, address team advertising, prohibit the use of team names suggesting that the team provides independent brokerage services, and require team activities to be performed from the offices where team members' licenses are held. The rules also require sponsoring brokers to approve and be responsible for teams and their license activities, and to designate a team "contact member" who is responsible for communications with the broker. The contact member must also provide the broker with a list of team members, which the broker must maintain and provide to the Louisiana Real Estate Commission upon request. The rules also provide that the LREC will not intervene or otherwise become involved in team or group disputes.

[A new rule LAC 46:LXVII.1805](#) provides that licensees who are part of a group or team shall not receive compensation for real estate activity requiring a license from anyone within their team. According to the rulemaking record, the purpose of the rule is to "promote broker responsibility in the areas of supervision, record keeping, and compensation," and "to ensure that brokers are taking the task of supervising their agents seriously to ensure that practicing agents are serving the public to the best of their abilities."

Mississippi: The Mississippi Real Estate Commission's new [Administrative Rule 3.5](#) took effect on July 1, 2018 and defines a "team or group" as "a collective name used by two or more active real estate licensees who represent themselves to the public as being part of a single entity which is organized with the written approval of a principal broker to perform licensable real estate activity." To qualify as a real estate team or group the active licensees must be working together under the direct supervision of the same principal broker, on real estate transactions to provide real estate brokerage

services, and represent themselves to the public as being part of a team or group. The team must also be designated by a specific team or group name and conduct all real estate activity from the primary office or branch office where their individual licenses are displayed. The new rule requires principal brokers to maintain specific information about teams operating within their brokerages, and register each with the Commission. The rule includes detailed requirements regarding the appointment, qualifications, supervisory responsibility, and potential disciplinary liability of team leaders. Rule 3.5 also addresses the proper use of approved team and individual names in advertising and the prominent display of broker or brokerage firm names and telephone numbers.

Similar to the laws and rules in other jurisdictions, team names cannot suggest that the team is an independent real estate brokerage or include terms such as real estate brokerage, realty, real estate, or company. All team advertising must also fully comply with the advertising guidelines established in **Administrative Rule 3.3**, which was recently amended and updated by the Commission.

Virginia: Recently enacted **2018 Acts of Assembly Chapter 0224** (SB 758/HB 862) amends the Commonwealth's real estate license law statutes to define a "real estate team" as "two or more individuals, one or more of whom is a real estate

salesperson or broker, who (i) work together as a unit within the same brokerage firm, (ii) represent themselves to the public as working together as one unit, and (iii) designate themselves by a fictitious name." The legislation clarifies that "No group of individuals consisting of one or more real estate brokers or real estate salespersons, or a combination thereof, shall act as a real estate team without first obtaining a business entity salesperson's license from the [Virginia Real Estate] Board. A real estate team may hire one or more unlicensed assistants as otherwise provided by law." The amendments also place real estate teams within the scope of the detailed "reasonable and adequate supervision" requirements that apply to supervising brokers, including "Ensuring that affiliated real estate teams or business entities are operating in accordance with the provisions of [the license law statutes] and applicable Board regulations." The bill also requires supervising brokers to ensure that brokerage agreements include their name and contact information. The legislation will take effect on January 1, 2019.

ARIZONA REAL ESTATE TEAMS

An ADRE Team Workgroup is currently meeting to develop recommendations to be submitted for the Commissioner's consideration in developing a Substantive Policy Statement (SPS) to further clarify existing Arizona Real Estate Statutes, Rules, and Policy as they may apply specifically to Teams in Arizona real estate. The SPS should be published by March 2019.

VA Home Loans Tweaks Will Soon Become A Reality

By G-II Varrato II Ret USAF / REALTOR®, VAREP National Legislative Committee Chairman & AZ State Director

The VA Home Loan was first given birth as the GI Bill in 1944 and has undergone various iterations of improvement and transparency over the past decades. However, for nearly 3/4s of a century veterans have run into a head-wind when attempting to use their VA Home Loan Benefits, earned by wearing the uniform of the United States Armed Services. Today's REALTORS® and lenders often confuse today's VA Loan Product with yester-years tales of difficulty and nearly unsurmountable obstacles in the process. Over the past five years, VAREP has been working tirelessly to help improve the transparency of the VA Loan program by working with members of Congress on ways to improve the VA Home buying and financing experience for the veteran and active duty service

members.

COMING SOON - THE NEW URLA (UNIVERSAL RESIDENTIAL LOAN APPLICATION) For decades, the VA has been unable to collect data relative to how many veterans apply for a home loan and yet did not take advantage of a VA Loan. VAREP has been on the front lines to bring to the lending industry a new URLA (Universal Residential Loan Application) aka FNMA (Fannie Mae) Form 1003. The new URLA will require the loan officer to ask the loan applicant if he or she is serving or has ever served in the U.S. Armed Forces. This is the first step to ensuring that every active duty service member and veteran is aware of their VA home buying benefits. The new URLA will break that barrier, of stifled data collection of all active duty service members and veterans who apply for a home loan, thus allow a more detailed understanding of how lenders and active duty [Cont. page10]

service members and veteran applicants interact with each other. The new FNMA Form 1003 is scheduled to go into use July 2019.

INFORMED CONSUMER CHOICE DISCLOSURE

To supplement the applicant and lender interaction, VAREP is also working with Congress to pass H.R.2777 ‘Give Veterans Home Loan Choice Act’. Current law places active duty service members and veterans at a disadvantage because the lenders and loan officers are not required, and many do not, show the active duty service members and veteran loan applicant the benefits of a VA Home Loan over all other loan platforms. H.R.2777, when passed and signed into law, will require loan officers, who encounter an active duty service member or veteran home loan applicant, to present written comparisons of loan costs and benefits between the VA Loan vs. Conventional Loan vs. FHA Loan vs. USDA Loan. Current law only requires a written disclosed comparison of a Conventional Loan to a FHA or USDA Loan.

THE END OF CHURNING

VAREP also was instrumental in working with Congress to bring an end to the practice of “Loan CHURNING” by less than scrupulous lending institutions. Churning was a process that allowed lenders to solicit those who closed escrow on a VA Home Loan to refinance their VA home loan with the promise of a smaller payment. The snake oil was in the non-disclosure to the active duty service member or veteran that the new VA loan closing costs would be added to the existing balance of the mortgagee’s current loan, thus increasing the mortgagee’s mortgage balance on the new VA loan. The end to Churning came when Senate Bill 2304 was passed and signed into law in May 2018 as an amendment to Senate Bill 2155 ‘Economic Growth, Regulatory Relief, and Consumer Protection Act’.

THE VA GUARANTEED LOAN

For many years, the VA has been asked to expand the VA Loan Guarantee, in the VA Loan Program, to permit 100% VA Home Loan financing, to include the same VA Guarantee, for loans that exceed the FHLMC (Freddie Mac Conforming) loan limit. At present, for example here in most counties of Arizona, the maximum VA Home Loan guarantee is set at \$453,100. Simply put, a qualified VA Loan Applicant can purchase a home up to \$453,100 with no requirement to include a

down payment up to the FHLMC conforming loan limit. Current law does not permit the VA to guarantee loans above the Freddie Mac conforming loan limit unless the active duty service member or veteran supplements the purchase with a down payment of 25% of the difference between the FHLMC conforming loan limit and the purchase price. For example in Maricopa County Arizona, if an active duty service member or veteran wanted to purchase a home for \$553,100 which is exactly \$100,000 over the Freddie Mac conforming loan limit, the active duty service member or veteran would be required to make a down payment of 25% of \$100,000 or \$25,000. Doing so allows the buyer to finance his/her purchase with a VA guaranteed loan that will have no mortgage insurance added to the premium. If the buyer does not have a VA rated disability, the buyer would be required to pay a VA Funding Fee. However if the buyer does have a VA rated disability, then no funding fee is applicable.

BREAKING THE BARRIER TO VA JUMBO LOANS

As part of H.R.299 and S.422 ‘Blue Water Navy Vietnam Veterans Act of 2017’, wheels are turning in Congress to create legislation that will allow the VA to guarantee any size loan, including loans that exceed the Freddie Mac conforming loan limit, without a down payment. The active duty service member, or veteran without a VA rated disability, would still pay a VA Funding Fee (a new proposed VA Funding Fee Schedule would increase first time use VA Funding Fee to 2.40% and a subsequent user of the VA Loan to a VA Funding Fee of 3.80%) of the amount financed.

CONTROVERSY OVER THE VA FUNDING FEE WAIVER

Currently any veteran, with a VA Rated Disability of any size, is granted a waiver from paying a VA Funding Fee on any VA guaranteed loan, regardless of the size of the loan, even those VA Guaranteed Loans that exceed the Freddie Mac conforming limit and where the buyer has secured the loan with 25% down payment of that amount of the loan that exceeds the Freddie Mac conforming limit. In the proposed legislation a new provision would eliminate the VA Funding Fee waiver for any veteran who does not have a 100% VA rated disability, for all VA guaranteed jumbo loans given that the proposed legislation opens all loans, that exceed the Freddie Mac conforming loan limit to the VA loan guarantee.

ADDING ACTIVE DUTY SERVICE MEMBERS AND VETERANS AS A PROTECTED CLASS

Finally, VAREP has been working for the past five years to gain long overdue anti-discrimination veteran and active duty service member protections introduced in Congress. I am excited to [Cont. Page 12]

**FOR ADRE REAL ESTATE PARTNERS
ESCROW/TITLE/DESIGNATED BROKERS ...**

REGARDING COMMISSION DISBURSEMENTS AND CLOSING STATEMENTS

Let's remember that:

- * **Only the Designated Broker may instruct escrow on the payment of commission;**
- * **The Closing Statement must show ALL receipts and ALL disbursements, including every check that was cut by Escrow.**

A.R.S. 32-2121 (A)(16) Exempt from real estate licensing: An escrow agent in the performance of the escrow agent's duties as an escrow agent, a title insurer in the performance of the title insurer's duties as a title insurer or a title insurance agent in the performance of the title insurance agent's duties as a title insurance agent. Nothing in this paragraph shall be construed to allow an escrow agent, a title insurer or a title insurance agent to otherwise engage in acts requiring a license under this article. A.R.S. 32-2121 (A) (16).

A.R.S. 32-2155 (A)(B) A broker shall employ and pay only active licensees, and a licensee shall accept employment and compensation as a licensee only from the legally licensed broker to whom the licensee is licensed. If the licensee is licensed through a professional corporation or a professional limited liability company, the employing broker may pay and the licensee may receive compensation only through the licensed professional corporation of which the licensee is an officer and shareholder, or the licensed professional limited liability company of which the licensee is a member or manager. It is unlawful for a person, firm or corporation, whether obligor, escrow holder or otherwise, to pay or deliver to anyone compensation for performing any of the acts specified by this chapter, as a broker, who is not licensed at the time the service is rendered. An identification card or certificate of license issued by the state real estate department showing that the

person, firm or corporation holds a license for the year in which the corporation holds a license for the year in which the payment is made or earned shall be sufficient proof to relieve from any penalty for a violation of this section the obligor, escrow holder or other person who relied in good faith on the card or certificate.

A.R.S. 32-2163 (A) It is unlawful for any licensed broker in this state to employ or compensate, directly or indirectly, any person for performing any of the acts within the scope of this chapter if the person is not also a licensed broker in this state, or a salesperson licensed under the broker employing or compensating him, except that a licensed broker in this state may pay compensation to and receive compensation from a broker lawfully operating in another state. (B) Notwithstanding that pursuant to subsection A of this section a licensed broker in this state may pay to and receive compensation from an out-of-state broker, this authority shall not be construed to permit an out-of-state-broker to conduct activity in this state that would otherwise require a broker's license issued by the department.

A.R.S. 32-2151.01 (A) Each licensed employing broker shall keep records of all real estate, cemetery, time share or membership camping transactions handled by or through the broker and shall keep employment records, including copies of employment status, for all current and former employees. The records required by this section shall include copies of earnest money receipts, confirming that the earnest money has been handled in accordance with the transaction, **closing statement showing all receipts, disbursements and adjustments**, sales contracts and, if applicable, copies of employment agreements for inspection by the commissioner or the commissioner's representative.

Pennsylvania Court: “As Is” Clause Doesn’t Defeat Seller’s Statutory Disclosure Duty

Excerpted from ARELLO Boundaries

According to the appellate decision in *Phelps v. Caperoon*, the transaction parties entered into an Agreement for Sale and contemporaneous lease under which the buyer leased the subject real estate for six months and then purchased it from the seller. The Agreement for Sale contained a clause under which the buyer certified that he had personally inspected the property and agreed that it was in satisfactory condition. The agreement also acknowledged that the buyer purchased the property “as is”, was given no express warranties, and waived any implied warranties to which he might be entitled. During one of the buyer’s three inspections of the property, he asked the seller if there was anything he needed to know. The seller allegedly responded that “everything was fine. There was nothing to be concerned with.” The buyer was aware that that a seller should provide a statutorily required Pennsylvania’s Real Estate Seller Disclosure Law (RESDL) disclosure, but “did not find it unusual” that the seller did not do so. The Pennsylvania RESDL [68 Pa.C.S. §§7301-7315.2] provides that any seller who intends to transfer any interest in real property shall disclose to the buyer any known material defects by completing all applicable items on a property disclosure statement. The disclosures must be made on a form promulgated by the Pennsylvania Real Estate Commission, although sellers are permitted to use forms containing additional provisions that provide greater specificity. The RESDL also provides for the entry of civil monetary judgments for a buyer’s actual damages resulting from a seller’s willful or negligent noncompliance. After the buyer lived in the property for six months, and then purchased it, he discovered numerous alleged defects. The buyer sued the seller on various grounds, including violation of the RESDL.

The trial court granted the buyer’s motion for partial summary judgment based on the seller’s liability for violating the RESDL. The court found that the “provisions of the [RESDL] cannot be waived” and awarded damages to the buyer in the amount of \$39,065.02. The seller appealed, relying on state appellate court precedents establishing that “when something is accepted ‘as is’ the buyer is put on notice that there may be liabilities attendant to the purchase” [*PBS Coals, Inc. v. Burnham Coal Co.*, 384 Pa. Super. 323, 558 A.2d 562 (Pa. Super. 1989)]. The seller argued that the “as is” clause in the Agreement for Sale put the buyer on notice of potential liabilities regarding the subject property, and thus abrogated the seller’s obligation to provide an RESDL disclosure form. The appellate Superior Court of Pennsylvania disagreed. The court observed that the *PBS Coals* case predated both the current RESDL and its statutory precursor, and thus did not address the statutory disclosure requirements. The Court also noted the mandatory nature of the RESDL language requiring that sellers “shall” provide the required form disclosing material defects and held that the seller failed to point to any statutory provision absolving him from that responsibility, regardless of the “as is” clause in the agreement. The Superior Court also rejected the seller’s argument that, since he relied on the advice of counsel when he sold the property “as is” without providing the required disclosure, he did not act “willfully or negligently” and thus could not be held liable for damages under the RESDL. The court held that the RESDL contains no such language, and other state statutes that create a “good faith” defense are inapplicable to its requirements.

[*Phelps v. Caperoon*, 2018 Pa. Super. 171, 2018 Pa. Super. LEXIS 674 Note: This summary is excerpted from the appellate decision and does not address other issues raised on appeal such as the proper amount of actual damages to be awarded, which was remanded for recalculation; or the trial court’s dismissal of other claims made by the buyer, which was affirmed.]

VA Home Loans Tweaks Will Soon Become A Reality (Continued from page 10)

announce that a bill will be introduced in the Senate on behalf of all veterans and active duty service members that will add ‘veterans and service members who serve on active duty’ as a protected class to both the Fair Housing Act and to the Equal Credit Opportunity Act as the “**Fair Housing Improvement Act of 2018**”.

LICENSING STATISTICS

Arizona Department of Real Estate Licensed Individuals & Entities November 1, 2018

	Active	Inactive	Total Current	In Grace Period	Current + Grace Period
Individuals					
Broker	12,141	1,009	13,150	574	13,724
Salesperson	47,324	12,419	59,743	4,420	64,163
Total Individuals	59,465	13,428	72,893	4,994	77,887
Last month	59,293	13,453	72,746	4,939	77,685
% change from last month	0.29%	-0.19%	0.20%	1.11%	0.26%
Same month last year	57,487	12,735	70,222	4,906	75,128
% change from last year	3.44%	5.44%	3.80%	1.79%	3.67%
Entities					
Branch, corp	171	40	211	42	253
Branch, liability	426	80	506	31	537
Branch, Partnership	1	0	1	0	1
Branch, Self-Employed	19	4	23	3	26
Corporation	1,386	67	1,453	86	1,539
Limited Liability	3,438	174	3,612	229	3,841
Partnership	29	1	30	4	34
Self-Employed Broker	1,993	107	2,100	270	2,370
Total Entities	7,463	473	7,936	665	8,601
Last month	7,471	483	7,954	659	8,613
% change from last month	-0.11%	-2.07%	-0.23%	0.91%	-0.14%
Same month last year	7,493	495	7,988	659	8,647
% change from last year	-0.40%	-4.44%	-0.65%	0.91%	-0.53%
Individuals & Entities					
Total - this month	66,928	13,901	80,829	5,659	86,488
Total - previous month	66,764	13,936	80,700	5,598	86,298
% change from last month	0.2%	-0.3%	0.2%	1.1%	0.2%
Total - this month	66,928	13,901	80,829	5,659	86,488
Total - same month last year	64,980	13,230	78,210	5,565	83,775
% change from last year	3.0%	5.1%	3.3%	1.7%	3.2%

** Arizona Real Estate licensing statistics are updated monthly and posted to the Department's website at www.azre.gov. Access by clicking the link on the homepage titled "Monthly License and Exam Stats".*

EDUCATION UPDATE!

Now available online is the Real Estate Exam Performance Summary by School (first time test taker pass/fail rates) for National and State Specific performance areas.

Click [here](#) to view the summary on the ADRE Website. The summary will be posted quarterly.

NEW: Click [here](#) to view Educator Updates on the ADRE Website.

Reminders for All Schools:

- **Advertising:** Real Estate Schools should review the following advertising regulations and establish policies to ensure compliance with these regulations as a school and through any owner, director, administrator instructor or other agent:
- **Arizona Revised Statutes**
Click [here](#) to view A.R.S. § 32-2135(D) and [here](#) to view A.A.C. 32-2153(A)(26).
Commissioner’s Rule A.A.C. § R4-28-502(D)
“A school shall include its name, address and telephone number in all advertising of Department-approved courses. The school owner, director, or administrator shall supervise all advertising. The school owner shall ensure that the school’s advertising is accurate.”
- **14-Day Course Notices** – Schools must be sure to properly schedule the course event location in the 14-Day Notice pursuant to A.R.S. § 32-2135 especially if the course is held at a location other than the school location.

EDUCATION STATS

Average Passing Percentages for "First Time Exam Takers"

EXAM TYPE	Jun-2018	Jul-2018	Aug-2018	Sep-2018
REAL ESTATE BROKER	57%	59%	69%	63%
REAL ESTATE SALESPERSON	70%	69%	69%	67%
CEMETERY BROKER	N/A	N/A	N/A	N/A
CEMETERY SALESPERSON	80%	100%	67%	67%
MEMBERSHIP CAMPING BROKER	N/A	N/A	N/A	N/A
MEMBERSHIP CAMPING SALES-PERSON	100%	100%	N/A	50%

Total Number of Licensees (Individual and Entity) as of November 1, 2018

86,488

Active Continuing Education (CE) Courses as of October 2, 2018

Live CE (Approximately)	2,257
Distance Learning CE (Approximately)	294

ADRE Licensee Online CE Course Submissions June 7, 2018 through October 9, 2018

Total courses entered	75,630
Distance Learning	43,130
Percentages Distance Learning	57%

Education Advisory Committee (EAC)

The ADRE's Education Advisory Committee's task is to assist the Education Division of the ADRE to fulfill its mission of: "Protecting the public interest by raising the level of professionalism in the real estate sector without increasing barriers to entry into the sector." Membership of the EAC is composed of 14 members that participate in public meetings at the ADRE on a quarterly basis. The EAC members are valued volunteers and are not compensated for their time, nor reimbursed for expenses. Over the past several years, the EAC has worked diligently to provide ADRE with recommendations on an array of education issues pertaining to real estate licensees and the real estate industry. The current EAC members and terms are:

2-year term (July 2018 to July 2020)

Holly Eslinger	Debra Prevost <i>Recently Appointed!</i>
Jim Hogan	Partick Sheahan
Jon Kichen	Kelly Zitlow
Laura Kovacs	

2-year term (July 2017-July 2019)

Marti Barnewolt	Sherry Olsen
Marc Blonstein	Mary Sand
Barb Freestone	Debbie Shields
Evan Fuchs	

Visit the ADRE website www.azre.gov to view the EAC Calendar of meeting dates, past and current minutes and meeting agendas. The EAC is scheduled to meet on December 12, 2018 at the ADRE, 100 North 15th Avenue, Suite 201, Phoenix, AZ from 10 a.m. to Noon.



Cybersecurity Awareness Month

October was Cybersecurity Awareness Month

Governor Doug Ducey proclaimed October as Cybersecurity Awareness Month. Cybersecurity continues to be a major priority in order to protect Arizonans as our economy and society evolve in the 21st century. Arizona is home to leading tech professionals and cybersecurity experts, who work tirelessly to protect the privacy and identity of residents in our state and across the U.S. Cybersecurity Awareness Month provides an opportunity to increase public awareness of cyber hygiene best practices across Arizona.

The Arizona Cybersecurity Team: Leading On Cybersecurity

Earlier this year, Governor Ducey formed the Arizona Cybersecurity Team (ACT) comprised of subject matter experts dedicated to continuous improvement initiatives to help protect all Arizonans from cyber attacks, enhance cybersecurity workforce development, and increase public awareness of cybersecurity and 'cyber hygiene' best practices. The Arizona Cybersecurity Team consists of representatives from government, the private sector, law enforcement, non-profit organizations, and higher education as well as members of the public to more comprehensively

address cybersecurity issues statewide. Arizona is home to top-level cybersecurity education, and our institutions are paving the way for cybersecurity education, preparing the workforce for entry into the 21st-century job market.

Cyber Hygiene Best Practices

Cyberspace connects us to a world of opportunity, but this global connection means cyber hygiene is more important than ever before. Practicing simple cybersecurity habits not only protects you but everyone you are connected to on the web. Every cyber user plays a vital role in protecting our community from cyber attacks.

Here are a few ways to protect our families, our communities, and ourselves in cyberspace:

- Create original **passwords with a mix of numbers, letters, and characters.**
- **Don't use the same password** for multiple accounts.
- Use **dual authentication** on devices and account when available.
- **Sign out** of your accounts and devices when not in use.
- **Don't click on links in emails unless you know the sender and trust the link.**

NATIONAL DO NOT CALL REGISTRY

Before making calls to consumers do you or your company verify the number you're calling is not registered on the National Do Not Call Registry? FAQ's from the Federal Trade Commission (The government agency that protects consumers).



The National Do Not Call Registry is a list of phone numbers from consumers who have indicated their preference to limit the telemarketing calls they receive. The registry is managed by the Federal Trade Commission (FTC), the nation's consumer protection agency. It is enforced by the FTC, the Federal Communications Commission (FCC), and state officials.

WHAT CALLS ARE COVERED?

The do not call provisions of the TSR cover any plan, program or campaign to sell goods or services through interstate phone calls. This includes calls by telemarketers who solicit consumers, often on behalf of third party sellers. It also includes sellers who are paid to provide, offer to provide, or arrange to provide goods or services to consumers.

WHAT TYPES OF CALLS ARE NOT COVERED BY THE NATIONAL DO NOT CALL REGISTRY?

The do not call provisions do not cover calls from political organizations, charities, telephone surveyors, or companies with which a consumer has an existing business relationship.

HOW DOES THE ESTABLISHED BUSINESS RELATIONSHIP PROVISION WORK FOR A CONSUMER WHOSE NUMBER IS ON THE REGISTRY?

A company with which a consumer has an established business relationship may call for up to 18 months after the consumer's last purchase or last delivery, or last payment, unless the consumer asks the company not to call again. In that case, the company must honor the request not to call. If

the company calls again, it may be subject to a fine of up to \$16,000.

If a consumer makes an inquiry or submits an application to a company, the company can call for three months. Once again, if the consumer makes a specific request to that company not to call, the company may not call, even if it has an established business relationship with the consumer.

A consumer whose number is not on the national registry can still prohibit individual telemarketers from calling by asking to be put on the company's own do not call list.

HOW CAN I ACCESS THE REGISTRY?

The registry can be accessed only through the fully automated and secure website www.telemarketing.donotcall.gov. The first time you access the registry, you must set up a profile and provide identifying information about you and your organization. If you are a telemarketer or service provider accessing the registry on behalf of your seller-clients, you will be required to identify your seller-clients and provide their unique Subscription Account Numbers (SANs). The only consumer information available from the registry is telephone numbers. After you (or the company telemarketing on your behalf) have accessed the registry and downloaded telephone numbers the first time, you'll have the option of downloading only changes in the data that have occurred since the last time you accessed the registry.

Main Office:

**100 N. 15th Ave., Suite 201
Phoenix, Arizona 85007**

Visit our website at www.azre.gov



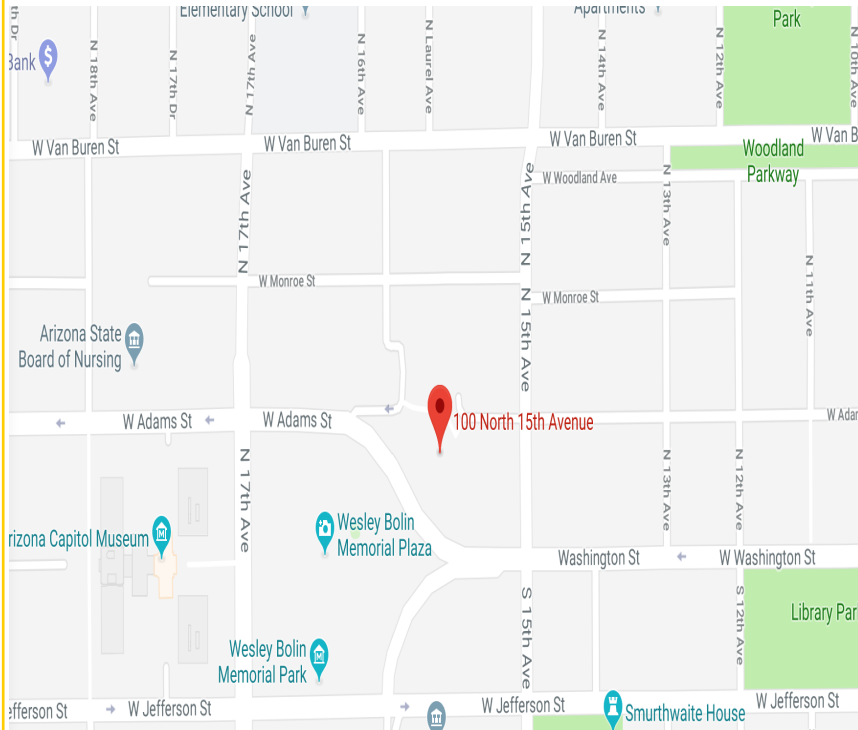
THE ADRE HAS MOVED

The Arizona Department of Real Estate moved office locations on **June 11, 2018**

ADRE is now located at:

100 N. 15th Ave., Suite 201

Phoenix, AZ 85007



HOW TO LOCATE THE ARIZONA REAL ESTATE LAW BOOK



ADRE anticipates offering the 2019 Real Estate Law Book for sale in early 2019. More information to come.

- Log on to: www.azre.gov
- Select the [Laws, Rules, Policy, Statements and Advisories link](#) located on the left-hand side menu of the page.

**Laws, Rules, Policy
Statements and Advisories**

- On the right-hand side of the page, click on Online Law Book - PDF version.

• Law Book Order Form
• Online Law Book – PDF version

- The Law Book will appear in PDF format on your screen.

BROKER AUDIT HONOR ROLL
Brokers in Substantive Compliance– June 2018 thru August 2018

License No.	Broker Last Name	Broker First Name	Brokerage Name	Type of Audit	Brokerage Location
BR004131000	Abbott	Craig J.	The Abbott Agency LLC	ERSA	Tucson
BR007215000	Amos	George H. "Hank" III	Tucson Realty and Trust Co.	ERSA	Tucson
BR584535000	Arnett	Brian A.	Arnett Realty Group	ERSA	Vail
BR005245000	Backus	Peter G.	PB Trading Company Inc	ERSA	Vail
BR108524000	Barajas	Colette A.	Centra Realty	ERSA	Tucson
BR007853000	Bathen	Timothy	Arizona Acquisition Strategies	ERSA	Tucson
BR030258000	Belt	Nancy A.	Stockmen's Realty LLC	ERSA	Sonoita
BR574952000	Biggs	Nancy R.	Prescott Home Realty	ERSA	Dewey
BR100255000	Birch	Jodi	Arch Real Estate	ERSA	Tucson
BR541594000	Blue	Charles C.	Tierra Antigua Referral, LLC	ERSA	Tucson
BR041295000	Brewster	Thomas "Tom" M.	AZNorth Realty	ERSA	Flagstaff
BR005437000	Brown	Norman R.	Landmark Homes, LLC	ERSA	St. Johns
BR526765000	Brown	Jennifer J.	J.J. Brown & Assoc., Inc.	ERSA	Tucson
BR111456000	Clifton	Kimberly S.	Tierra Antigua Realty	ERSA	Tucson
BR528536000	Coggin	Ana L.	Chantli Realty LLC	ERSA	Youngtown
BR520306000	Cortez	Curtis D.	Waite's Country Realty LLC	ERSA	Youngtown
BR017884000	Costich	Joseph Kirk	Southern Arizona Real Estate Partners	ERSA	Tucson
BR011464000	Cotlow	Dean P.	Cotlow Company	ERSA	Tucson
BR559241000	Covey	Jeff A.	Long Realty Covey Luxury Properties	ERSA	Show Low
BR014200000	Curtis	Glen T.	Glen Curtis, Inc.	ERSA	Yuma
BR528507000	Donofrio	Candice A.	Next Wave Real Estate Investments	ERSA	Fort Mohave
BR582294000	Feldman	Adam G.	Helix Properties	Onsite	Scottsdale
BR563765000	Fostiak-Amos	Wendy	Top of the Hill Realty	ERSA	Yarnell
BR636172000	Guerra	Javier E.	Waypoint Homes	Onsite	Scottsdale
BR004502000	Gwynn	Howard Ross	AG Realty and Investments, Inc.	ERSA	Yuma
BR028803000	Jacobsen	Donna V.	Indian Meadows Real Estate	ERSA	Dewey
BR656225000	King	Gary Todd	Merrill Ranch Realty LLC	EBAR W/ SALES	Florence
BR544708000	Kurzahls	Diane A.	Desert Willow Realty	ERSA	Benson
BR637022000	Marin	Jacqueline "Jackie"	Jackie Marin Real Estate	ERSA	Vail
BR563296000	Miller	Sarah M.	Meridian Star Realty LLC	ERSA	Eloy
BR517297000	Mitchell	Cindy G.	C.G. Mitchell Real Estate, LLC	ERSA	Cottonwood
BR555238000	Mulligan-Reising	Krista K.	Move N Places	ERSA	Eagar
BR520260000	Oakes	Timothy	Del Lago Realty	ERSA	Vail
BR652234000	Oosterhuis	Peter R.	Dove Mountain Realty	ERSA	Marana
BR045804000	Selby	Steve R.	Selby Realty LLC	ERSA	Dolan Springs
BR574079000	Sorrentino	Cindi L.	Flagstaff Innovative Realty	ERSA	Flagstaff
BR103559000	Stokoe	Troy	Lighthouse Realty & Investments	ERSA	Oro Valley

BROKER AUDIT HONOR ROLL
Brokers in Substantive Compliance– June 2018 thru August 2018

License No.	Broker Last Name	Broker First Name	Brokerage Name	Type of Audit	Brokerage Location
BR009721000	Talbert	Esther A.	Yavapai Realty	ERSA	Cottonwood
BR106294000	Terpening	Cheryl M.	Arizona Eagle Realty	ERSA	Tucson
BR011073000	Van De Yacht	Earl George	Cochise County Realty, Inc.	ERSA	Pearce
BR012448000	Vermilyea	James L.	J.V. Properties	ERSA	Tucson
BR579423000	Wason	John	Flaghomes Real Estate	ERSA	Flagstaff
BR044145000	Watson	Laury A.	Vail Realty	ERSA	Vail
BR006602000	Weitzman	Susan L.	Linton Real Estate, LLC	ERSA	Flagstaff
BR561816000	Wolfe	Alisa Fern	One Resource Realty LLC	ERSA	Tucson
BR530028000	Workman	Emily J.	AZ Homestead	ERSA	Tucson
BR526281000	Worthington	Danielle	Highland Meadows Real Estate, LLC	ERSA	Williams
BR043399000	Zeising	Renee A.	Young Realty Partners, Inc.	ERSA	Young



The Arizona-Mexico Commission (AMC) is Arizona’s premier cross-border nonprofit organization. The AMC’s mission is to improve the economic prosperity and quality of life for all Arizonans through strong, public/private collaborations in advocacy, trade, networking and information.

Arizona knows firsthand the value of strong international relationships in an increasingly connected global economy and society. And our shared border with Mexico offers Arizona the opportunity to work across international lines to achieve shared goals, and offer a unique region primed for international investment.

The work of the AMC’s binational committees drive this mission, acting as industry and community advocates in partnership with the Comisión Sonora-Arizona.

Arizona REAL ESTATE COMMITTEE
Co-Chairs



Judy Lowe
 Commissioner
 Arizona Department of Real Estate



Mike Hammond
 President & CEO
 Cushman & Wakefiled/PICOR

The **Real Estate Committee** promotes the supplying of services of a diverse cross-section of experts, including attorneys, real estate professionals, appraisers, developers and government officials.

Annual Meeting in Hermosillo, Sonora, Mexico
November 29-30, 2018

- Bi-annual Arizona-Mexico Commission & Comisión Sonora—Arizona
- Contact the Arizona Mexico Commission at <https://www.azmc.org/> for registration information, and to learn more.
- A full list of AMC Real Estate Committee Members can be found on www.azre.gov/AzMex/AzMex.aspx

DISCIPLINARY ACTIONS May to September 2018

ABBREVIATIONS USED IN DISCIPLINARY ACTIONS

ASA = Accelerated Settlement Agreement **BA = Broker Acknowledgement** **C&D = Cease and Desist** **CFO = Commissioner Final Order**

CO = Consent Order **CONV = Conviction** **CP = Civil Penalty** **ED = Additional Education**

FEL = Felony **J & S = Joint & Several** **LG = License Granted** **MISD = Misdemeanor**

PL = Provisional License **PM = Practice Monitor** **UA = Unlicensed Activity** **COA = Certificate of Authority**

Name	License Number	Brokerage at time of violation	Location	Summary	Order
Aguirre, Jesse	SA677461000 (Candidate)		Sedona, AZ	Convictions	CO -2 yrs. PL/PM
All Seasons Brokerage, LLC			Branson, MO	Unlicensed Activity	Cease and Desist
Asay, Amber	SA673794000		Mesa, AZ	Convictions	CFO - Denied License
Ash, Jacob	SA567650000	Gentry Real Estate Group	Mesa, AZ	Advertising	ASA-\$1,500 CP, 12 hrs. CE
Bishop, Terry	BR102675000	Terry Bishop Realty	Tucson, AZ	Failure to Supervise, and maintain records	ASA - \$2,000 CP, 12 hrs. CE
Blunt, Tyler	SA680190000 (Candidate)		Fountain Hills, AZ	Convictions	CO - 2 year PL/PM
Bohling, Travis	BR569480000	Rentvest Arizona	Mesa, AZ	Failure to Supervise	ASA-\$1,500 CP, 12 hrs. CE
Bole, Dean	SA562729000 (Candidate)		Scottsdale, AZ	Convictions	CO-2 yrs. PL/PM
Brimhall, Greg	BR516137000	Brimhall Realty & Investments	Snowflake, AZ	Violations of Rules and Regulations, failed to maintain records	ASA - \$3,000 CP, 15 hrs. CE
Brittany Van Sickle	SA670290000		San Tan Valley, AZ	Non-Compliant	CFO - Revoked
Bruckner, Julie	BR641239000	Havapad Realty Group	Corona, CA	Violations of Rules and Regulations - failure to provide all documents requested for the completion of an Electronic Remote Sales Audit (ERSA)	ASA-\$2,000 CP, 6 hrs. CE
Burris, Dennette	SA65764000	Best Results Real Estate, LLC	Bullhead City, AZ	Subdivision (Violation)-failure to provide a valid public report to purchasers	ASA - \$1,000 CP
Caldwell, Spencer	SA558430000	Gentry Real Estate Group	Mesa, AZ	Advertising	ASA-\$1,500 CP, 12 hrs. CE
Callaway, Dawn	SA511039000		Paradise Valley, AZ	Prior Department Action	CO-\$1,000 CP, 2 yrs. PL/PM
Carr, Rebecca	SA653201000		Green Valley, AZ	Conviction	ASA - \$1,000 CP, 6 hrs. CE
Castro, Ignacio	BR532278000	Castro Real Estate Services	Tucson, AZ	Violations of Rules and Regulations, failed to maintain records	ASA - \$2,000 CP, 9 hrs. CE
Cesal, Karla	SA679843000 Candidate		Phoenix, AZ	Convictions	CO-2 yrs. PL/PM
Clark, Adam	SA644077000	Realty Executives Tucson Elite	Tucson, AZ	Convictions	CO-License Suspended, 2 yrs. PL/PM
Clark, Sylvia	BR047549000	Brooks Clark & Associates Real Estate	Lake Havasu City, AZ	Advertising, did not include the name of my employing broker	ASA - \$1,000 CP, 9 hrs. CE
Clendenen, Sharon			Branson, MO	Unlicensed Activity	Cease and Desist
Cline, Jeffrey	SA650889000	Realstar Advisors, LLC	Phoenix, AZ	Advertising	ASA - \$1000 CP, 6 hrs. CE
Cobert, Michael			Phoenix, AZ	Unlicensed Activity by Unlicensed Licensee	Cease and Desist
Cordova, Richard	SA663945000	Tierra Antigua Realty	Tucson, AZ	Failure to Disclose	ASA - \$1,000 CP, 12 hrs. CE
Dalton, Paula			Phoenix, AZ	Unlicensed Activity by Unlicensed Licensee	Cease and Desist
Daml, Taylor	SA652393000 (Candidate)		Scottsdale, AZ	Convictions	ASA - \$1,000 CP, 6 hrs. CE
Denmon, Luke	SA588432000	CBRE, Inc.	Phoenix, AZ	Failure to Disclose - Conviction	ASA - \$1,000 CP, 6 hrs. CE
Ditter, Steven	BR012857000	Paradise Valley Real Estate, LLC	Phoenix, AZ	Violations of Rules and Regulations - removal of fixtures and drywall without owner's permission prior to close of escrow	ASA - \$1,500 CP, 9 hrs. CE

DISCIPLINARY ACTIONS May to September 2018—CONTINUED

Name	License Number	Brokerage at time of violation	Location	Summary	Order
Dueker, Daisy	SA643834000		Phoenix, AZ	Convictions	CO-\$1,500 CP, 2 yrs. PL/PM, 12 hrs. CE
Eakin, Michelle	SA540587000	Realty One Group	Paradise Valley, AZ	Convictions	CO- 2 yrs. PL/PM,
Elliott, Drema	SA520664000	Rising Bid Realty, LLC	Bullhead City, AZ	Subdivision (Violation)- failure to provide purchasers with a valid public report	ASA - \$1,000 CP
Ervin, Alphonso	SA678365000 (Candidate)		Phoenix, AZ	Convictions	CO - 2 yrs. PL/PM
Estes, Carmen			Branson, MO	Unlicensed Activity	Cease and Desist
Estrada, Martin			Phoenix, AZ	Unlicensed Activity	Cease and Desist
Evans, Larry	SA678665000 (Candidate)		Gilbert, AZ	Convictions	CO- 2 yrs. PL/PM
Finch, Michael	SA576104000	SFRHUB Advisors, LLC	Phoenix, AZ	Advertising	ASA -\$1,000 CP, 6 hrs. CE
Firstkey Homes LLC			Phoenix, AZ	Unlicensed Activity	CO-\$3,000 CP, Property Management Agreements, Trust Account Record
French, Jason	SA677175000 (Candidate)		Glendale, AZ	Convictions	CO - 2 yrs. PL/PM, Counseling
Gadiwalla, Taizunali	SA6501145000	Long Realty Company	Tucson, AZ	Violations of Rules and Regulations - using the unlicensed name of "Tyler Gadl"	ASA - \$500 CP
Gee, Thomas	SA677029000 (Candidate)		Sedona, AZ	Convictions	CO - 2 yrs. PL/PM
Gerard-Darr, Karen	SA104374000	West USA Realty	Pinetop, AZ	Violations of Rules and Regulations, attempted representation of a broker other than employing broker	ASA - \$1,500 CP
Gnewuch, Jessica	SA559649000 (Candidate)		Middleton, WI	Convictions	CFO - Denied License
Godfrey, Austin	SA678960000 (Candidate)		Scottsdale, AZ	Convictions	CO - 2 yrs. PL/PM
Griffin, Tess	SA657719000		Maryville, TN	Failure to Disclose	ASA - \$1,000 CP, 6 hrs CE
Gunsalus, Brett	BR504093000	Southwest Desert Properties, Inc.	Phoenix, AZ	Convictions, late disclosure of a conviction	ASA - \$1,000 CP, 12hrs CE
Hale, Sondra	SA652991000	S & S Southwestern Management, LLC	Avondale, AZ	Unlicensed Activity by Licensee	CO-\$4,000 CP, 2 yrs. PL/PM, 12 hrs CE, Monthly Trust Accounts
Hanson, Chris	BR042713000	Open House Realty, LLC	Glendale, AZ	Fail to Supervise, an salesperson	ASA - \$1,000 CP
Hartley, Patricia	BR105069000	Mode Commercial	Scottsdale, AZ	Failure to Disclose - Conviction	ASA - \$75 CP, 6 hrs. CE
Hatton, Mark	SA554594000	Provident Partners Realty & Management, Inc.	Phoenix, AZ	Failure to Disclose	ASA - \$1,500 CP, 12 hrs. CE
Henzel, Michael			Scottsdale AZ	Unlicensed Activity by an Unlicensed Person/ Entity	CO - \$1,500 CP, Cease and Desist
Hoffman, Deborah	BR514054000	Keller Williams Northern Arizona	Prescott, AZ	Failure to Supervise	ASA - \$1,200 CP, 6 hrs. CE
Hogan, Michael	SA669617000	Tru Realty, LLC	Scottsdale AZ	Advertising	ASA - \$500 CP
Houston, Albert	SA674636000 (Candidate)		Mesa, AZ	Convictions	CO - 2 yrs. PL/PM
Huft, Kim	BR022798000	KDH Desert Properties	Bullhead City, AZ	Subdivision (Violation) - failure to provide a purchaser with a valid public report	ASA - \$1,000 CP
Hunt, Justin	SA679361000 (Candidate)		Phoenix, AZ	Convictions-Candidate	CO-2 yrs. PL/PM, Counseling
Hurt, Francene	SA505972000	High Country Adventure, LLC	Phoenix, AZ	Failure to Disclose	ASA - \$3,000 CP, 15 hrs. CE
James, David	SA669903000	Tru Realty, LLC	Scottsdale, AZ	Advertising	ASA - \$600 CP

DISCIPLINARY ACTIONS May to September 2018—CONTINUED

Name	License Number	Brokerage at time of violation	Location	Summary	Order
Jarrell, Sheila	BR008257000	Richard Real Estate LLC	Scottsdale, AZ	Violations of Rules and Regulations - failure to supervise, used trust account monies for other than intended purposes, maintaining an unfunded trust account, failed to protect client's interest.	CO-\$2,000 CP, 2 yrs. PL, 12 hrs. CE, Monthly Trust Accounts
Jewett, Gregory	SA513987000	Tru Realty, LLC	Scottsdale, AZ	Unlicensed Activity by Unlicensed Licensee, engaged in real estate activities while expired	ASA - \$500 CP
Jewett, Laura	SA525254000	Tru Realty, LLC	Scottsdale, AZ	Advertising	ASA - \$600 CP
JP Popovich	SA679491000 (Candidate)		Flagstaff, AZ	Convictions	CO - 2 yrs. PL/PM
Kallstedt, Roland			Tempe, AZ	Subdivision Illegal	CO-\$1,000 CP
Kalpakoff, Alexis	SA019492000	Lennar Sales Corp.	Gilbert, AZ	Unlicensed Activity by Unlicensed Licensee, engaged in real estate activities while expired	ASA-CP-\$1,000
Keilman, Odessa	SA668165000	Tru Realty, LLC	Scottsdale, AZ	Advertising	ASA - \$600 CP
Koehler, Steven	BR561629000	United Real Estate Success	Scottsdale, AZ	Failure to Disclose - Conviction	ASA-CP-\$1,000
Kolb, Leah	SA677839000 (Candidate)		Sedona, AZ	Convictions	CO- 2 yrs. PL/PM
Krentzel, Karl	BR506231000	Realty Executives Tucson Elite	Tucson, AZ	Violations of Rules and Regulations, signed a blank status report form.	ASA - \$2,000 CP, 12 hrs. CE
Kublin, Bradford	SA624633000	Realty Executives Tucson Elite	Peoria, AZ	Unlicensed Activity by licensee	CO - \$5,000 CP, 2 yrs. PL/PM, 12 hrs. CE
Lara, Alexandria	SA665878000	Keller Williams Northern Arizona	Dewey, AZ	Advertising	CO- \$2,000 CP, 12 hrs. CE, Affirmative Action
Lawson, David	SA664809000 (Candidate)		Scottsdale, AZ	Convictions	CO- 2 yrs. PL/PM
Maes, Roman	SA581579000		Scottsdale, AZ	Convictions	CFO- Revoked
Martinez, Fernando	SA675701000 (Candidate)		Vail, AZ	Convictions	CO -2 yrs. PL/PM,
Mathur, Ramneek	SA582698000	Homesmart	Scottsdale, AZ	Convictions	ASA - \$750 CP, 6 hrs. CE
McCarty, Justin	SA674003000 (Candidate)		Page AZ	Convictions	CFO - Denied license
McClellan, Clyde	BR102842000	Gentry Real Estate Group	Mesa, AZ	Failure to Supervise	ASA-\$1,500 CP, 12 hrs. CE
McComons, Cherie	SA673857000 (Candidate)		Tucson, AZ	Convictions	CFO-2 yrs. PL/PM
Meacham, Joshua	BR575166000		Phoenix, AZ	Conviction	CO -30 calendar day Suspension, \$3,000 CP, 2 yrs. PL/PM, 12 hrs. CE
Mielke, Matthew	SA675294000	Tru Realty, LLC	Scottsdale, AZ	Advertising	ASA - \$600 CP
Mokhtarian, Kyle	SA554727000	Realty Executives Tucson Elite	Tucson, AZ	Advertising, failed to state owner/agent in advertising own properties	ASA - \$500 CP, 6 hrs. CE
Mueller, Paige	SA679087000 (Candidate)		Lake Havasu City, AZ	Convictions	CO - 2 year PL/PM
Mullins, Daniel	BR547223000	Altus Realty, LLC	Phoenix AZ	Subdivision (Illegal),did not advise client of laws	ASA - \$1,000 CP
Neighborhood Assistance Corporation of America	CO635669000		Phoenix, AZ	Other Jurisdiction Sanction-failure to notify Dept. two (2) Consent Orders from Connecticut and two(2) Disciplinary Agreement from Texas	ASA - \$2,000 CP
Neish, Mark	SA644368000	Tierra Antigua Realty	Oro Valley, AZ	Violations of Rules and Regulations, Altering a document	CO-CP-\$3,000, 2yrs PL/PM, 12 hrs. CE
Nguyen, Thanhdat	SA679110000 (Candidate)		Scottsdale AZ	Convictions	CO-2 year PL/PM
Niblett, Nancy	SA532212000	Revelation Real Estate	Chandler ,AZ	Convictions	ASA- CP- \$500
Ochoa, Roland	SA679485000 (Candidate)		Scottsdale AZ	Convictions	CO-2 yrs. PL/PM

DISCIPLINARY ACTIONS May to September 2018—CONTINUED

Name	License Number	Brokerage at time of violation	Location	Summary	Order
Onsite Realty LLC			Scottsdale, AZ	Unlicensed Activity	Cease and Desist
Paral, Patricia	BR642592000	Richard Real Estate LLC	Scottsdale, AZ	Violations of Rules and Regulations, trust account irregularities	CO - \$1,000 CP, PL/PM, 12 hrs. CE, Trust Accounts
Parsons, David			Phoenix, AZ	Unlicensed Activity by Unlicensed Licensee	Cease and Desist
Payne, Mary Ann	BR507300000	Mary Payne & Associates	Yuma, AZ	Violations of Rules and Regulations, failed to maintain records	CO-CP-\$2,000, 2 yrs. PL, 12 hrs. CE
Puebla, Mario	SA559666000	Homesmart Advantage Group	Tucson, AZ	Failed to notify Department of Convictions	ASA - \$750 CP, 12 hrs. CE
Quinn, Crystal	SA656125000	Realty Executives Tucson Elite	Tucson, AZ	Violations of Rules and Regulations, signed a blank status report form.	ASA - \$500 CP, 12 hrs. CE
Ramirez, Robert	SA678829000 (Candidate)		Tucson, AZ	Convictions	CO-2 yrs. PL/PM
Redmond, Cheryl	SA647264000	Homesmart	Scottsdale, AZ	Violations of Rules and Regulations, initialing without authorization	CO-CP-\$2,500, 2 yrs. PL/PM, 12 hrs. CE
Reilly, Vincent	BR111604000 (Candidate)		Tucson, AZ	Convictions	CO-2 yrs. PL/PM
Restad-Hamilton	SA679616000 (Candidate)		Tucson, AZ	Convictions	CO -2 yrs. PL/PM
Rhodes, Fredrick	SA583157000		Phoenix, AZ	Advertising	ASA - \$1,000 CP, 12 hrs. CE
Richard Real Estate LL	LC647169000		Scottsdale, AZ	Violations of Rules and Regulations - failure to supervise, used trust account monies for other than intended purposes, maintaining an unfunded trust account, failed to protect client's interest	CO-\$1,000 CP, Monthly Trust Accounts
Richardson, Sarah	BR580923000	Tru Realty, LLC	Scottsdale, AZ	Failure to Supervise	ASA - \$450
Rickert, Joseph	SA648228000		Gilbert, AZ	Convictions, late disclosure of a conviction	ASA - \$1,000 CP, 6 hrs. CE
Riley, Jason	SA677004000 (Candidate)		Lake Montezuma, AZ	Convictions	CO-2 yrs. PL/PM
Roberts, Scott			Scottsdale, AZ	Subdivision (Illegal), did not supply a Public Report	CO-CP-\$3,000, Right Of Rescission to owners, obtain a Public Report
Rodenburg, Alexander	SA679002000 (Candidate)		Scottsdale, AZ	Convictions	CO - 2 yrs. PL/PM
Rogers, Ed	BR507674000	Rising Bid Realty, LLC	Bullhead City, AZ	Failure to Supervise, familiarize a salesperson about state laws	ASA - \$1000 CP
Romero, Cherissa	SA678590000 (Candidate)		Phoenix, AZ	Conviction	CO- 2 yrs. PL/PM
Romero-Duarte, Claudia			Tucson, AZ	Unlicensed Activity, Unlicensed assistant practicing real estate	Cease and Desist
Ross, Kimberly	BR506146000	Keller Williams Realty Sonoran Living	Scottsdale, AZ	Failure to Disclose a material fact	CO-\$3000 CP, PL, 12 hrs CE
Rothberg, Joshua	BR517401000		Scottsdale, AZ	Prior Department Action	CFO- Denied License
S&S Southwestern Management	LC646895000		Avondale, AZ	Unlicensed Activity by Licensee	CO-\$4,000 CP, 2 yrs. PL/PM, 12 hrs. CE, Monthly Trust Accounts
Schroeder, Carl	BR005691000	Realty Executives Tucson Elite	Tucson, AZ	Failure to Disclose - Conviction	ASA-CP-\$1,000
Scow, Michael	SA009051000 (Candidate)		Mesa, AZ	Convictions	CO-2 yrs. PL/PM
Selles, Oscar	SA678363000 (Candidate)		Phoenix, AZ	Prior Department Action-Candidate	CO - 2 yrs. PL/PM
Shackelford, Elizabeth+A20	SA673256000	My Home Group	Tempe, AZ	Advertising, did not include the name of my employing broker	ASA - \$600 CP
Skidmore, Matthew	SA638960000	Realty Executives Tucson Elite	Tucson, AZ	Advertising, failed to state owner/agent in advertising own properties	ASA - \$500 CP, 6 hrs. CE
Smith, Edward	SA586292000		Scottsdale, AZ	Unlicensed Activity, unlawful compensation, advertising violations	CO-\$5,000 CP, 2 yrs. PL/PM, 18 hrs. CE

DISCIPLINARY ACTIONS May to September 2018—CONTINUED

Name	License Number	Brokerage at time of violation	Location	Summary	Order
Spencer, Kathleen	BR034263000	Calatalantic Homes of Arizona, Inc.	Gilbert, AZ	Failed to supervise, agent with expired license	ASA-CP-\$1,000
Stepanovic, Glenn	SA665619000	Tru Realty, LLC	Scottsdale, AZ	Advertising, did not include the name of employing broker	ASA - \$500
Sterritt, Tena	SA648708000	Tru Realty, LLC	Scottsdale, AZ	Advertising, did not include the name of employing broker	ASA - \$600 CP
Stinson, Curt	BR104646000	Realty Executives Tucson Elite	Tucson, AZ	Violations of Rules and Regulations, authorized agent to obtain clients signature on a blank form	ASA -\$3,000 CP, 12 hrs. CE
Sun Mission LLC			Scottsdale, AZ	Subdivision (Illegal), did not supply a Public Report	Cease and Desist
The Casade Team Real Estate	CO645141000		Goodyear, AZ	Failure to Supervise	CO-\$5,000 CP, PL, 9 hrs. CE
Thomas, Steve	BR003499000	Landnet Ventures	Scottsdale, AZ	Violations of Rules and Regulations, failed to protect clients interest	ASA - \$5,000 CP, 12 hrs. CE
Timberlake, Stephan	SA678658000 (Candidate)		Flagstaff, AZ	Conviction	CO-2 yrs. PL/PM
Tocco, Kimberly	SA647040000	EXP Realty LLC	Peoria, AZ	Advertising, did not include the name of employing broker	ASA - \$500 CP
Trenhaile, Drew	SA677144000 (Candidate)		Surprise, AZ	Convictions	CO- 2 yrs. PL/PM
Trupiano, Joseph	SA666130000		Northville, MI	Convictions, not complying with Consent Order	CFO-Revoked
Twardowski, Donard	SA669184000 (Candidate)		North Vegas, NV	Convictions	CFO- 2 yrs. PL
Wandear, Kelley	BR648663000	Altus Realty, LLC	Phoenix, AZ	Failure to Supervise over activities of a salesperson	ASA - \$450 CP
Watanabe, Kaukaha	SA584368000	Realty Executives Tucson Elite	Tucson, AZ	Unlicensed Activity by Unlicensed Licensee	CO-\$5,000 CP, 2 yrs. PL/PM, 18 hrs. CE
Weathers, Colleen	SA676147000 (Candidate)		Amado, AZ	Convictions	CO - 2 yrs. PL/PM
West, Ken	SA664971000	RMA-Mountain Properties	Prescott, AZ	Convictions	Summary Suspension
Westwood Realty Inc.			Phoenix, AZ	Unlicensed Activity by Unlicensed Licensee	Cease and Desist
Young, Douglas	BR644170000	TCT Real Estate	Goodyear, AZ	Failure to Supervise an agent practicing Property management	CO-\$5,000 CP, 2 yrs. PL, 9 hrs. CE
Zeldin, Nancy	SA566240000	Homesmart Advantage Group	Tucson, AZ	Unlicensed Activity, employs unlicensed person to perform real estate activities	ASA-\$2,000 CP, 12 hrs. CE

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