

BOARD OF REALTY REGULATION NEWSLETTER

VOLUME 3, ISSUE 3.....JULY 2011

Reprinted from the June 2011 issue of ARELLO's Boundaries Newsletter

U.S. Storms Prompt Federal Relief

The devastating 2011 spring storm season in the U.S. has prompted an unprecedented number of presidential disaster declarations. The declarations allow federal agencies to provide various forms of assistance and have been issued for locations in 14 states over the last two months. The U.S. Department of Housing and Urban Development (HUD) is getting the word out that some homeowners can benefit from several different federal programs:

- For certain declared disaster areas, HUD has granted a 90-day moratorium on foreclosures, and foreclosure forbearance, for Federal Housing Administration (FHA)-insured home mortgages;
- HUD's "Section 203(h)" program provides FHA insurance to disaster victims who have lost their homes and are facing the daunting task of rebuilding or buying another home. Borrowers from participating FHA-approved lenders are eligible for 100% financing, including closing costs;
- HUD's "Section 203(k)" program enables those who have lost their homes to purchase or refinance and repair a home through a single mortgage. It also allows homeowners to finance the rehabilitation of their existing single-family home; and
- HUD's "Section 108" loan guarantees are being offered to state and local governments for housing rehabilitation, economic development and repair of public infrastructure.

In addition, HUD's Community Development Block Grant (CDBG) and HOME programs give state and local governments and certain entitlement communities the flexibility to redirect millions of dedicated federal dollars to address critical housing and other services for disaster victims.

More information regarding HUD's disaster relief programs aimed at homeowners, as well as those offered by other federal agencies, is available through [HUD's disaster resources web page](#).

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REMINDERS FROM THE BOARD OF REALTY
REGULATION EMAILED TO YOU? SEND AN EMAIL TO**

dlibsdrrre@mt.gov

BRR MEMBERS, STAFF & UPDATES

BOARD OF REALTY REGULATION MEMBERS

The Governor with Senate confirmation appoints board members. Members serve 4 year terms with a 2-term limit.

C.E. "ABE" ABRAMSON
BOARD CHAIR
RE INDUSTRY MEMBER
MISSOULA, MT
Term Expires: 5/9/2015

CINDY WILLIS
RE INDUSTRY MEMBER
POLSON, MT
Term Expires: 5/9/2013

SHIRLEY MCDERMOTT
PUBLIC MEMBER
LAUREL, MT
Term Expires: 5/9/2015

LARRY MILLESS
RE INDUSTRY MEMBER
CORVALLIS, MT
Term Expires: 5/9/2015

CONNIE WARDELL
RE INDUSTRY MEMBER
BILLINGS, MT
Term Expires: 5/9/2015

PAT GOODOVER
RE INDUSTRY MEMBER
GREAT FALLS, MT
Term Expires: 5/9/2012

STEPHEN HESS
PUBLIC MEMBER
Butte, MT
Term Expires: 5/9/2014

HAVE YOU MOVED? MAKE SURE TO GET YOUR CHANGE OF ADDRESS TO US!

www.realestate.mt.gov :
**Forms: General Forms:
Change Form**

The Honorable Brian Schweitzer, Governor **BOARD ADDRESS & CONTACT INFORMATION**

BOARD OF REALTY REGULATION
301 S. PARK, 4TH FLOOR/ PO BOX 200513
HELENA, MT 59620-0513
FAX: 406-841-2323
EMAIL: dlibsdrre@mt.gov
WEBSITE: www.realestate.mt.gov
Grace Berger, Executive Officer

For real estate licensing questions and information, contact:
Barb McAlmond, Program Manager 406-841-2325

For information regarding education, contact:
Stacey Fossum, Education Director 406-841-2324

For information regarding audits, contact:
Marilyn Willson, Auditor 406-841-2321

For information regarding complaints, contact:
Teri Ray, Compliance Specialist 406-841-2336

RISK REDUCTION THROUGH WISE USE OF PUBLIC RESOURCES

By: Steve Hess, Public Member, Board of Realty Regulation

As the newest public member of the Board of Realty, I must say the last year has been a great learning experience for me regarding the sale or purchase of homes, businesses and property. While I have been involved in the purchase and subsequent sale of a home in Butte, I was not fully aware of the pitfalls that can take place during a real estate transaction. Fortunately, the purchase and sale of our home went very smoothly.

For those who do not know me (probably 99.999 percent of licenses), I am employed by the Butte-Silver Bow Planning Department. As such, I have witnessed some of the pitfalls of the real estate transaction process. Unfortunately, by the time a resident comes into our office to confirm the zoning, floodplain status or other pertinent information regarding their property there is usually nothing we can do to fix their situation.

Consequently, I would like to make a suggestion that licenses utilize employees of your local government to gather important information on zoning, floodplain status, subdivision questions, septic well requirements, and so forth. It is my experience that local government employees would rather answer a question regarding these issues prior to someone purchasing property than have to inform a new property owner that what they thought was correct was incorrect.

In those communities that have zoning districts, a call to your local planning department will get you an accurate and quick answer about the zoning of any particular property. A common mistake regarding zoning is someone making a determination of zoning based on Department of Revenue information. For instance, multi-family structures are taxed at commercial rates and therefore many people assume the property is zoned commercial. However, most multi-family structures are located in residential zones and their use is subsequently restricted to residential uses.

Another example is when a legal nonconforming commercial use located in a residential zone will be taxed as a commercial operation and therefore someone assumes it is zoned commercial. However, the property is not zoned commercial and the existing commercial use is allowed to operate as a legal nonconforming (grandfathered) commercial use. The right to expand a legal nonconforming use or change the type of legal nonconforming use is strictly regulated. A legal nonconforming commercial use in a residential zone does not have the same rights as a commercial use in a commercial zone. Legal nonconforming commercial uses cannot be expanded in area, nor can a more intensive use be located on the property or within the existing structure without a use variance being obtained. When the new property owner has plans to expand the size of the business or locate a more intensive commercial use on the property they just purchased and is subsequently informed by the local planning department that is not possible without a use variance, I can only say it is not a happy moment in time. As such, confusing these two issues, tax status versus zoning status, can result in considerable anger towards not only the planner informing the buyer of this, but at the licensee that sold them the property. A simple way to avoid this situation is to call your local planning department to confirm zoning status, including the legal nonconforming status of the property and any structures located on the property. Most, if not all, planning departments will send you a letter confirming the zoning status.

In regards to floodplain issues, not all floodplain administrators are found in the planning department. While floodplain regulation may be the responsibility of another department, if there are floodplain maps there is someone assigned by the local government to act as the floodplain administrator. In smaller communities and/or rural counties the floodplain administrator may have several job titles. However, where ever this person is located within the local government, they can answer a variety of questions. **(con't on Page 4)**

RISK REDUCTION THROUGH WISE USE OF PUBLIC RESOURCES

(con't from Page 3)

These include whether a property is located within a designated flood zone, if a structure constructed in a flood zone was constructed under a floodplain development permit, or whether a structure located within a flood zone that is going to be rehabilitated will be required to be brought up to flood development standards. For example, any improvements that exceed fifty percent (50%) of a structure's value will be required to be elevated two feet above the Base Flood Elevation.

In regards to subdivision questions, planning departments and/or the local sanitarian can usually answer any question very quickly. They can answer questions about a road's status, e.g. dedicated road, public easement or private road. They can answer questions regarding private well and septic system requirements. In that regard, subdivisions are not approved with two or more lots sharing an individual well. However, a subdivision may be approved with a community water system permit. That being said, there are very few cases of subdivisions with community water systems. The Department of Environmental Quality (DEQ) approval letter for the subdivision, which includes locations for each septic system, drain field and mixing zone, is filed with the final plat at the county clerk and recorder's office. Your local clerk and recorder office can provide you with a copy of the DEQ approval letter and site plan. One suggestion I would make prior to anyone purchasing a house located in a rural area is to contact the local sanitarian to determine if the system septic was installed with a permit, and when it was installed. Unfortunately, the chances of a septic system failing increase dramatically if the system is over 15 to 20 years old and was not installed by a qualified person. Septic systems must now be professionally installed and getting a septic permit is much more time consuming and expensive than it was 15 to 20 years ago. New septic systems will most likely require the hiring of an engineering firm to get approval from the local sanitarian and/or the DEQ. If a potential purchaser is planning on

expanding the number of bedrooms within a home served by a septic system they should be aware that septic system requirements are based on number of bedrooms.

One of the most important items to be aware of is that private covenants are not enforced by local governments. If you are located in an area that is not zoned and are therefore relying on your local government to enforce private covenants, you will be informed by the local government that enforcement of the covenants is the responsibility of the landowners and/or landowners association. However, while most private covenants discuss the creation and operation of a landowners association there are many subdivisions that do not have a landowners association.

One other point regarding rural subdivisions, not all local governments require the installation of electric and/or natural gas mains to large, rural subdivisions. As such, it is important to review the conditions of approval for specific subdivisions to determine whether private utilities have been installed in the subdivision.

Last, there are many "subdivisions" that were created prior to subdivision law being adopted in the 1970's or the change in definition of subdivision. Prior to the early 1990's, any division of land that created parcels 20 acres or more in size did not have to go through local subdivision review. Be aware, there are hundreds, if not thousands, of these "subdivisions". Because they were created without any local review, there may be issues associated with roads and/or locating wells and septic systems. Unless one of these subdivisions was created adjacent to a public road the local government has no responsibility to plow and or maintain the road. Again, questions regarding these issues can be answered by the employees of your local town, city or county government. A lot of headaches can be avoided by simply calling your local government.

Zillow Survey: Consumers Don't Understand Mortgages

Reprinted from the June 2011 issue of ARELLO's Boundaries Newsletter

A recent survey conducted by Zillow® Mortgage Marketplace suggests that most prospective U.S. home buyers do not understand basic concepts about real estate mortgages. Prospective homebuyers answered 46% of the survey questions incorrectly, suggesting that home buyers are "ill-prepared to take out a mortgage".

Zillow® Mortgage Marketplace Director, Erin Lantz, commented that, "Most people wouldn't jump out of a plane if they didn't know how to use a parachute, yet each year many buyers commit to the largest loan they will take out in their lifetimes without understanding essential information about mortgages. By simply spending a few hours researching how a mortgage works, and by shopping around for the most competitive rates and fees, buyers can save a lot of money."

According to the survey, 44% of the participating prospective home buyers admitted that they are not confident of their knowledge of mortgages or the mortgage process. Other results suggest that:

- More than half (57%) **do not understand how adjustable rate mortgages (ARMs) work.** When asked if interest rates on a 5/1 Adjustable Rate Mortgage (ARM) always reset higher after five years, the majority of home buyers answered "yes". According to Zillow, ARM interests rates usually adjust to the prevailing rate and some borrowers whose ARMs have recently reset have experienced lower rates.
- About one-third (34%) **don't understand that lender fees are negotiable and vary by lender.** The survey said that these respondents believe lenders are required by law to charge the same fees for credit reports and appraisals, when in fact home buyers can and should shop for the lowest fees.
- Nearly half (45%) **believe that they should always buy mortgage discount points.** Zillow says that, since mortgage discount

points are simply prepaid interest, that decision should depend on how long the buyer intends to own the home.

- More than half (55%) **do not understand that mortgage rates vary throughout the day,** just like stock market prices, thus shopping for the optimum interest rate is important.
- More than one-third (37%) **believe that pre-qualifying for a loan means they have secured financing** when, in fact, "pre-qualification" is a mere approximation of what a buyer can afford. Until a lender has approved a loan application without conditions, there is no commitment to fund the loan.
- Two in five (42%) **do not understand that Federal Housing Administration (FHA) loans are available to all buyers,** not just first-time buyers.

Ipsos, a market research company, performed the survey and said that it involved a "nationally representative" sample. The results are considered accurate within +/-3.1% of what they would have been had the entire U.S. adult population been polled.

Zillow.com is a commercial real estate marketplace for consumers, real estate agents, mortgage professionals, landlords and property managers. The website features a database of more than 100 million U.S. homes for sale, rent and those currently not the market, as well as Zestimate® home valuations, Rent Zestimates and the Zillow Mortgage Marketplace.



Advertising/Promotion Rules Refresher

By: Marilyn Njos, Auditor, Montana Board of Realty Regulation

All real estate licensees (property managers, brokers, and salespeople) are bound by specific rule requirements regarding their advertising or promotion. There are separate rules for internet advertisement and traditional forms of advertisement or promotion. Traditional forms of advertisement or promotion include such items as newspaper, TV, radio, yard signs, direct mailings, etc. Examples of internet advertising or promoting includes, but is not limited to, the following: web pages, e-mails, newsgroups, discussion lists, bulletin boards, instant messaging, chat rooms, voice over net, multimedia advertising, links and/or banner advertisements. It is important to realize that a complaint may be filed against your real estate license if you are not abiding by the Board of Realty Regulation's advertising rules.

The following is the basic review of two common forms of advertising: traditional and web page.

Property Management Advertising Rules for Traditional Forms of Advertising or Promotion:

Unprofessional Conduct found in ARM 24.210.828 (3)(u) states, "failing to include the name of the property management company, or the term "property manager" in any real estate advertising, including property owned by the licensee. Internet advertising is subject to the provisions of ARM 24.210.430."

Broker and Salesperson's Rules for Traditional Forms of Advertising or Promotion:

Unprofessional Conduct found in ARM 24.210.641 (5)(ag) states, "failing to disclose in advertising the licensee's name and identifying that the advertisement is made by a real estate licensee or that the advertising is made by a brokerage company. Internet advertising is subject to the provisions of ARM 24.210.430;"

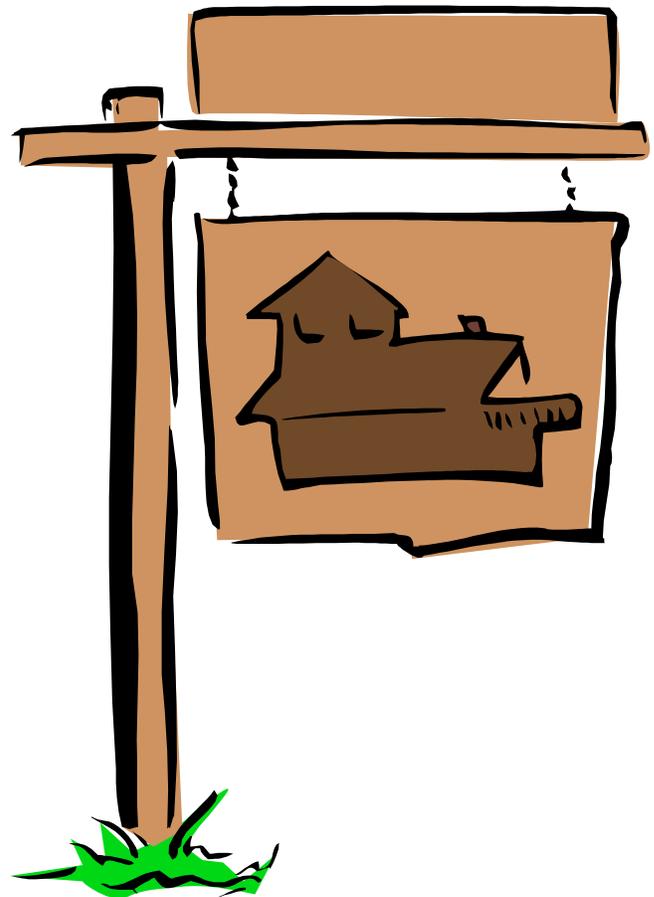
Web Page Advertising for ALL Real Estate Licensees:

ARM 24.210.430 (3) requires the following, "All Internet advertising shall provide licensee

identification. The timing and placement of such licensee identification shall vary, depending upon the nature of the advertisement or promotion, as follows:

(a) Whenever a licensee or brokerage company owns a web page or controls its content, every viewable page should include (or link to) a licensee identification. (A viewable page is one that may or may not scroll beyond the borders of the screen and includes the use of framed pages.)"

Please note the above rule is specific to web page internet advertising and only addresses portions of the Internet Advertising Rules. There are other types of internet advertising, including but not limited to: e-mail, discussion lists, bulletin boards, banner ads, etc. which is further addressed in ARM 24.210.430. To review these rules in their entirety, visit our website at www.realestate.mt.gov : Regs: Administrative Rules: Chapter 210 Board of Realty Regulation.



DISCIPLINARY ACTION (March 2011-June 2011)

****All disciplinary action is now reported in the newsletter****

Alex Zier #2011-023-RRE

On June 30, 2010, an audit was performed of Mr. Zier's real estate documents. The auditor found five files in which no buyer-broker agreement was signed. The Screening Panel of the Board of Realty Regulation found reasonable cause to believe Mr. Zier violated Board statutes and/or rules and ordered that Department Counsel file a disciplinary Notice of Proposed Board Action against Mr. Zier.

Mr. Zier admitted the Department's contentions in the Department's Notice and agreed that settlement of the matter is in the best interest of all parties involved. Mr. Zier's license will be placed on probation for a period of one year beginning on the date of the Final Order. Licensee shall, within three months, complete a continuing education course: "Trust Accounting for Property Management."

Jessica Johnson #2011-036-RRE

On July 19, 2010, the Board of Realty Regulation received a complaint against Ms. Johnson alleging that she failed to return a tenant's security deposit according proper procedures. Upon entering the apartment he had rented from Ms. Johnson's property management company, the tenant found that the heat was not working properly. Because the tenant had not occupied or moved any belongings into the apartment, he wrote a letter asking that he be refunded the total amount for his rent and security deposit. Ms. Johnson withheld funds from the security deposit to cover the property management company's leasing fee. The screening panel of the Board of Realty Regulation found reasonable cause to believe Ms. Johnson violated Board statutes and/or administrative rules, and ordered that Department Counsel file a disciplinary Notice of Proposed Board Action against Ms. Johnson.

On December 24, 2010, Ms. Johnson was served a Notice of Proposed Board Action. Ms. Johnson did not appear or contest. The Department requested Entry of Default on January 20, 2011. It is hereby noted that Ms. Johnson shall be publically censured for violations noted in the Notice of Proposed Board Action.

Cristina Boyle #2011-011-RRE

On July 29, 2010, the Board of Realty Regulation generated a complaint against Cristina Boyle alleging she falsely answered a question on her online renewal dated December 12, 2009. Ms. Boyle had indicated that she had no legal or disciplinary actions instituted against her since her last renewal. In fact, a legal action was commenced against the licensee in the Eighteenth Judicial District Court, Gallitin County. Ms. Boyle responded by stating that she thought the legal/disciplinary action indicated on the renewal form pertained only to legal or disciplinary action against her real estate license, not against her personally. The screening panel of the Board of Realty Regulation found reasonable cause to believe Ms. Boyle violated Board statutes and/or administrative rules and ordered that Department Counsel file a disciplinary Notice of Proposed Board Action against Ms. Boyle.

Ms. Boyle was reprimanded for the conduct alleged in the Notice of Proposed Board Action. Any further instance of misconduct may result in additional disciplinary action against Licensee.

George Sherwood #2011-029-RRE

On August 26, 2010, the Board of Realty Regulation generated a complaint against George Sherwood after reviewing a complaint against a salesperson formerly under Mr. Sherwood's supervision. Mr. Sherwood had failed to transfer the salesperson working under his supervision in a timely manner after the sale of his business. The screening panel of the Board of Realty Regulation found reasonable cause to believe Mr. Sherwood violated Board statutes and/or administrative rules and ordered that Department Counsel file a disciplinary Notice of Proposed Board Action against Mr. Sherwood.

Mr. Boyle was reprimanded for the conduct alleged in the Notice of Proposed Board Action. Any further instance of misconduct may result in additional disciplinary action against Licensee.

DISCIPLINARY ACTION (March 2011-June 2011) cont.

****All disciplinary action is now reported in the newsletter****

(con't from page 7)

Arison Antonucci-Burns #2011-034-RRE

On July 19, 2010, a complaint was filed against Arison Antonucci-Burns (licensee) by Jeff Eigeman of Alpharetta, Georgia. Mr. Eigeman believed the property he had contracted to rent from Ms. Antonucci-Burns was a single family residence, when in fact it was a duplex. Upon arrival in Bozeman, Mr. Eigeman discovered that the property was a duplex and refused to rent the property, as it did not fit his needs. Ms. Antonucci-Burns refused to refund his security deposit. The screening panel of the Board of Realty Regulation found reasonable cause to believe Ms. Antonucci-Burns violated Board statutes and/or administrative rules and ordered that Department Counsel file a disciplinary Notice of Proposed Board Action against Ms. Antonucci-Burns.

Licensee shall, within ten days of the date of the Final Order, successfully complete a continuing education course: "Trust Accounting for Property Management" with Marilyn Willson.

Alan Whiteside #2011-066-RRE

On November 29, 2010, the Board of Realty Regulation generated a complaint against Alan Whiteside, licensee, alleging a failure to complete his continuing education by October 31, 2010, even though he had represented on his renewal form that he had completed the continuing education as required by the Board. Mr. Whiteside did not respond to the complaint. The screening panel of the Board of Realty Regulation found reasonable cause to believe Mr. Whiteside violated Board statutes and/or administrative rules and ordered that Department Counsel file a disciplinary Notice of Proposed Board Action against Mr. Whiteside.

Licensee shall pay an administrative fine of \$100 no later than 30 days after the date of the Final Order. Licensee shall complete and provide proof of completion of twelve hours of continuing education for the 2010 reporting year. Proof of completion must be furnished to the Department no later than 30 days after the date of the Final Order.

Rodney Haynes #2011-085-RRE

On November 29, 2010, the Board of Realty Regulation generated a complaint against Rodney Haynes, licensee, alleging a failure to complete his continuing education by October 31, 2010, even though he had represented on his renewal form that he had completed the continuing education as required by the Board. Mr. Haynes responded to the complaint by submitting certificates for the remaining additional hours of required education taken on November 13 and 14, 2010. The screening panel of the Board of Realty Regulation found reasonable cause to believe Mr. Haynes violated Board statutes and/or administrative rules and ordered that Department Counsel file a disciplinary Notice of Proposed Board Action against Mr. Haynes.

Licensee shall pay an administrative fine of \$100 no later than 30 days after the date of the Final Order.

Stacy L Dick #2011-091-RRE

On November 29, 2010, the Board of Realty Regulation generated a complaint against Stacy Dick, licensee, alleging a failure to complete her continuing education by October 31, 2010, even though she had represented on her renewal form that she had completed the continuing education as required by the Board. Licensee did not respond to the complaint. The screening panel of the Board of Realty Regulation found reasonable cause to believe Ms. Dick violated Board statutes and/or administrative rules and ordered that Department Counsel file a disciplinary Notice of Proposed Board Action against Ms. Dick.

Based on Ms. Dick's failure to respond to the Notice of Proposed Board Action, the licensee shall pay an administrative fine of \$100 no later than 30 days after the date of the Final Order. Licensee shall complete and provide proof of completion of twelve hours of continuing education for the 2010 reporting year. Proof of completion must be furnished to the Department no later than 30 days after the date of the Final Order.

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DISCIPLINARY ACTION (March 2011-June 2011) cont.

****All disciplinary action is now reported in the newsletter****

(con't from page 8)

Robert Hays (Salesperson Lic #15110) #2011-112-RRE

On November 29, 2010, the Board of Realty Regulation generated a complaint against Robert Hays, licensee, alleging a failure to complete his continuing education by October 31, 2010, even though he had represented on his renewal form that he had completed the continuing education as required by the Board. Licensee did not respond to the complaint. The screening panel of the Board of Realty Regulation found reasonable cause to believe Mr. Hays violated Board statutes and/or administrative rules and ordered that Department Counsel file a disciplinary Notice of Proposed Board Action against Mr. Hays.

Based on Mr. Hays' failure to respond to the Notice of Proposed Board Action, the licensee shall pay an administrative fine of \$100 no later than 30 days after the date of the Final Order. Licensee shall complete and provide proof of completion of twelve hours of continuing education for the 2010 reporting year. Proof of completion must be furnished to the Department no later than 30 days after the date of the Final Order.

Larry Sartain #2009-002-RRE

On July 10, 2008, the Board of Realty Regulation Screening Panel had reviewed an audit of Mr. Sartain's real estate documents which showed that statutes and administrative rules had been violated. The screening panel of the Board of Realty Regulation found reasonable cause to believe that Mr. Sartain failed to exercise adequate supervision of a salesperson under his supervision in order to assure that all documents for a real estate transaction were appropriately prepared and executed by the salesperson. Specifically, the panel believed there were trust account, documentation, and disclosure violations. Department Counsel filed a Notice of Proposed Board Action against Mr. Sartain alleging violations

of MCA 37-51-102(7), MCA 37-51-313(5), MCA 37-51-313, MCA 37-1-316(3), MCA 37-1-316(4), MCA 37-1-316(18), ARM 24.210.641(1)(p), ARM 24.210.641(5)(i) and ARM 24.210.601(9).

Mr. Sartain negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that Mr. Sartain be publically censured and that any further instance of misconduct may result in additional disciplinary action.

Matt Thompson #2011-067-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Mr. Thompson violated MCA 37-1-316(18) [Generally accepted standards of practice], ARM § 24.21 0.641(5)(g) [Falsifying documents], and ARM § 24.210.641(5)(i) [Misrepresentation]. The charges stem from misrepresentations made during renewal of Mr. Thompson's license. He had stated on his renewal form that he had completed all of his continuing education at a time when he had not yet done so. Mr. Thompson had only completed 7 of his CE hours at the time that he renewed even though he had stated that he had completed all of them. He completed the balance of the hours on December 22, 2010.

Mr. Thompson negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that Mr. Thompson pay an administrative fine in the amount of \$100.00 no later than thirty days after execution of Final Order.

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DISCIPLINARY ACTION (March 2011-June 2011) cont.

****All disciplinary action is now reported in the newsletter****

(con't from page 9)

David Foster#2011-068-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Mr. Foster violated MCA 37-1-316(18) [Generally accepted standards of practice], ARM § 24.21 0.641(5)(g) [Falsifying documents], and ARM § 24.210.641(5)(i) [Misrepresentation]. The charges stem from misrepresentations made during renewal of Mr. Foster's license. He had stated on his renewal form that he had completed all of his continuing education at a time when he had not yet done so. Department Counsel filed a Notice of Proposed Board Action against Mr. Foster. Mr. Foster had completed none of his CE hours at the time that he renewed even though he had stated that he had completed all of them. He completed the balance of the hours on December 8 and 9, 2010.

Mr. Foster failed to request a hearing. The department entered his default and proposed that Mr. Foster pay an administrative fine of \$100 no later than 30 days after the date of the Final Order.

Denise Henderson #2011-069-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Ms. Henderson violated MCA 37-1-316(18) [Generally accepted standards of practice], ARM § 24.21 0.641(5)(g) [Falsifying documents], and ARM § 24.210.641(5)(i) [Misrepresentation]. The charges stem from misrepresentations made during renewal of Ms. Henderson's license. She had stated on her renewal form that she had completed all of her continuing education at a time when she had not yet done so. Ms. Henderson had completed none of her CE hours at the time that she renewed even though she had stated that she had completed all of them. She completed the balance of the hours on December 6 and 8, 2010.

Ms. Henderson negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that Ms. Henderson pay an administrative fine in the amount of \$100.00 no later than thirty days after execution of Final Order.

Warren Levang #2011-071-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Mr. Levang violated MCA 37-1-316(18) [Generally accepted standards of practice], ARM § 24.21 0.641(5)(g) [Falsifying documents], and ARM § 24.210.641(5)(i) [Misrepresentation]. The charges stem from misrepresentations made during renewal of Mr. Levang's license. He had stated on his renewal form that he had completed all of his continuing education at a time when he had not yet done so. Mr. Levang had completed 11 of his CE hours at the time that he renewed even though he had stated that he had completed all of them. He completed the balance of the hours on November 16, 2010.

Mr. Levang negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that Mr. Levang pay an administrative fine in the amount of \$100.00 no later than thirty days after execution of Final Order.

William Allen #2011-072-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Mr. Allen violated MCA 37-1-316(18) [Generally accepted standards of practice], ARM § 24.21 0.641(5)(g) [Falsifying documents], and ARM § 24.210.641(5)(i) [Misrepresentation]. The charges stem from misrepresentations made during renewal of Mr. Allen's license. He had stated on his renewal form that he had completed all of his continuing education at a time when he had not yet done so. Mr. Allen had completed 8 of his CE hours at the time that he renewed even (con't on page 11)

DISCIPLINARY ACTION (March 2011-June 2011) cont.

****All disciplinary action is now reported in the newsletter****

(con't from page 10)

though he had stated that he had completed all of them. He completed the balance of the hours on December 14, 2010.

Mr. Allen negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that Mr. Allen pay an administrative fine in the amount of \$100.00 no later than thirty days after execution of Final Order.

Robert Seder #2011-073-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Mr. Seder violated MCA 37-1-316(18) [Generally accepted standards of practice], ARM § 24.21 0.641(5)(g) [Falsifying documents], and ARM § 24.210.641(5)(i) [Misrepresentation]. The charges stem from misrepresentations made during renewal of Mr. Seder's license. He had stated on his renewal form that he had completed all of his continuing education at a time when he had not yet done so. Mr. Seder had completed 8 of his CE hours at the time that he renewed even though he had stated that he had completed all of them. He completed the balance of the hours on January 18, 2011.

Mr. Seder negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that Mr. Seder pay an administrative fine in the amount of \$100.00 no later than thirty days after execution of Final Order.

Michael Lynch #2011-076-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Mr. Lynch violated MCA 37-1-316(18) [Generally accepted standards of practice], ARM § 24.21 0.641(5)(g) [Falsifying documents], and ARM § 24.210.641(5)(i) [Misrepresentation].

The charges stem from misrepresentations made during renewal of Mr. Lynch's license. He had stated on his renewal form that he had completed all of his continuing education at a time when he had not yet done so. Mr. Lynch had completed 3 of his CE hours at the time that he renewed even though he had stated that he had completed all of them. He completed the balance of the hours on December 19, 2010.

Mr. Lynch negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that Mr. Lynch pay an administrative fine in the amount of \$100.00 no later than thirty days after execution of Final Order.

Betty Seder #2011-077-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Ms. Seder violated MCA 37-1-316(18) [Generally accepted standards of practice], ARM § 24.21 0.641(5)(g) [Falsifying documents], and ARM § 24.210.641(5)(i) [Misrepresentation]. The charges stem from misrepresentations made during renewal of Ms. Seder's license. She had stated on her renewal form that she had completed all of her continuing education at a time when she had not yet done so. Ms. Seder had completed 8 of her CE hours at the time that she renewed even though she had stated that she had completed all of them. She completed the balance of the hours on January 16, 2011.

Ms. Seder negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that MS. Seder pay an administrative fine in the amount of \$100.00 no later than thirty days after execution of Final Order.

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DISCIPLINARY ACTION (March 2011-June 2011) cont.

**** All disciplinary action is now reported in the newsletter****

(con't from page 11)

Collette Moore #2011-078-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Ms. Moore violated MCA 37-1-316(18) [Generally accepted standards of practice], ARM § 24.21 0.641(5)(g) [Falsifying documents], and ARM § 24.210.641(5)(i) [Misrepresentation]. The charges stem from misrepresentations made during renewal of Ms. Moore's license. She had stated on her renewal form that she had completed all of her continuing education at a time when she had not yet done so. Department Counsel filed a Notice of Proposed Board Action against Ms. Moore. Ms. Moore had completed none of her CE hours at the time that she renewed even though she had stated that she had completed all of them. She completed the balance of the hours on December 31, 2010.

Ms. Moore failed to request a hearing. The department entered her default and proposed that Ms. Moore pay an administrative fine of \$100 no later than 30 days after the date of the Final Order.

Kay Tostengard #2011-081-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Ms. Tostengard violated MCA 37-1-316(18) [Generally accepted standards of practice], ARM § 24.21 0.641(5)(g) [Falsifying documents], and ARM § 24.210.641(5)(i) [Misrepresentation]. The charges stem from misrepresentations made during renewal of Ms. Tostengard's license. She had stated on her renewal form that she had completed all of her continuing education at a time when she had not yet done so. Ms. Tostengard had completed 3 of her CE hours at the time that she renewed even though she had stated that she had completed all of them. She completed the balance of the hours on November 23 and December 7, 2010.

Ms. Tostengard negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that Ms. Tostengard pay an administrative fine in the amount of \$100.00 no later than thirty days after execution of Final Order.

Scott Smith #2011-082-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Mr. Smith violated MCA 37-1-316(18) [Generally accepted standards of practice], ARM § 24.21 0.641(5)(g) [Falsifying documents], and ARM § 24.210.641(5)(i) [Misrepresentation]. The charges stem from misrepresentations made during renewal of Mr. Smith's license. He had stated on his renewal form that he had completed all of his continuing education at a time when he had not yet done so. Mr. Smith had completed some, but not all, of his CE hours at the time that he renewed even though he had stated that he had completed all of them. He completed the balance of the hours on November 23, 2010.

Mr. Smith negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that Mr. Smith pay an administrative fine in the amount of \$100.00 no later than thirty days after execution of Final Order.

Jeannie Martin #2011-086-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Ms. Martin violated MCA 37-1-316(18) [Generally accepted standards of practice], ARM § 24.21 0.641(5)(g) [Falsifying documents], and ARM § 24.210.641(5)(i) [Misrepresentation]. The charges stem from misrepresentations made during renewal of Ms. Martin's license. She had stated on her renewal form that she had completed all of her continuing education at a time when she had not yet done so. Ms. Martin had completed 4 of her CE hours at the time that she renewed even though

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DISCIPLINARY ACTION (March 2011-June 2011) cont.

****All disciplinary action is now reported in the newsletter****

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she had stated that she had completed all of them. She completed the balance of the hours on December 23, 2010.

Ms. Martin negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that Ms. Martin pay an administrative fine in the amount of \$100.00 no later than thirty days after execution of Final Order.

John Geesen #2011-087-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Mr. Geesen violated MCA 37-1-316(18) [Generally accepted standards of practice], ARM § 24.21 0.641(5)(g) [Falsifying documents], and ARM § 24.210.641(5)(i) [Misrepresentation]. The charges stem from misrepresentations made during renewal of Mr. Geesen's license. He had stated on his renewal form that he had completed all of his continuing education at a time when he had not yet done so. Mr. Geesen had completed 8 of his CE hours at the time that he renewed even though he had stated that he had completed all of them. He completed the balance of the hours on November 30, 2010.

Mr. Geesen negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that Mr. Geesen pay an administrative fine in the amount of \$100.00 no later than thirty days after execution of Final Order.

Sara Rehm #2011-093-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Ms. Rehm violated MCA 37-1-316(18) [Generally accepted standards of practice], ARM § 24.21 0.641(5)(g) [Falsifying documents], and ARM § 24.210.641(5)(i) [Misrepresentation]. The charges stem from misrepresentations made during renewal of Ms. Rehm's license.

She had stated on her renewal form that she had completed all of her continuing education at a time when she had not yet done so. Ms. Rehm had actually taken 15 elective hours of education but she had not completed the necessary number of mandatory hours. She completed the balance of the hours on January 4, 2011.

Ms. Rehm negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that Ms. Rehm pay an administrative fine in the amount of \$100.00 no later than thirty days after execution of Final Order.

Brooke Devries #2011-098-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Ms. Devries violated MCA 37-1-316(18) [Generally accepted standards of practice], ARM § 24.21 0.641(5)(g) [Falsifying documents], and ARM § 24.210.641(5)(i) [Misrepresentation]. The charges stem from misrepresentations made during renewal of Ms. Devries's license. She had stated on her renewal form that she had completed all of her continuing education at a time when she had not yet done so. In fact, she had completed none of her education and had done the same thing in a previous year.

Ms. Devries had not completed all of her CE hours at the time that she renewed even though she had stated that she had completed all of them. She completed the balance of the hours on November 16 and 22, 2010.

Ms. Devries negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that Ms. Devries pay an administrative fine in the amount of \$400.00 no later than thirty days after execution of Final Order.

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DISCIPLINARY ACTION (March 2011-June 2011) cont.

****All disciplinary action is now reported in the newsletter****

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Colleen Konopatzke #2011-099-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Ms. Konopatzke violated MCA 37-1-316(18) [Generally accepted standards of practice], ARM § 24.21 0.641(5)(g) [Falsifying documents], and ARM § 24.210.641(5)(i) [Misrepresentation]. The charges stem from misrepresentations made during renewal of Ms. Konopatzke's license. She had stated on her renewal form that she had completed all of her continuing education at a time when she had not yet done so.

Ms. Konopatzke negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that Ms. Konopatzke pay an administrative fine in the amount of \$100.00 no later than thirty days after execution of Final Order.

Lee Vermeer #2011-101-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Mr. Vermeer violated MCA 37-1-316(18) [Generally accepted standards of practice], ARM § 24.21 0.641(5)(g) [Falsifying documents], and ARM § 24.210.641(5)(i) [Misrepresentation]. The charges stem from misrepresentations made during renewal of Mr. Vermeer's license. He had stated on his renewal form that he had completed all of his continuing education at a time when he had not yet done so. Mr. Vermeer had taken education in Nebraska but the hours had not yet been approved by Montana.

Mr. Vermeer negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that Mr. Vermeer pay an administrative fine of \$100 no later than 30 days after the date of the Final Order. He must also complete and provide proof of completion of twelve hours of Montana approved continuing education for the 2010 reporting year. Proof of completion must be furnished to the Department no later than 30 days after the date of the Final Order.

Diane Nodell #2011-103-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Ms. Nodell violated MCA 37-1-316(18) [Generally accepted standards of practice], ARM § 24.21 0.641(5)(g) [Falsifying documents], and ARM § 24.210.641(5)(i) [Misrepresentation]. The charges stem from misrepresentations made during renewal of Ms. Nodell's license. She had stated on her renewal form that she had completed all of her continuing education at a time when she had not yet done so. Ms. Nodell had not completed all of her CE hours at the time that she renewed even though she had stated that she had completed all of them. She completed the balance of the hours on November 14, 2010.

Ms. Nodell negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that Ms. Nodell pay an administrative fine in the amount of \$100.00 no later than thirty days after execution of Final Order.

Leo Notar #2011-105-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Mr. Notar violated MCA 37-1-316(18) [Generally accepted standards of practice], ARM § 24.21 0.641(5)(g) [Falsifying documents], and ARM § 24.210.641(5)(i) [Misrepresentation]. The charges stem from misrepresentations made during renewal of Mr. Notar's license. He had stated on his renewal form that he had completed all of his continuing education at a time when he had not yet done so. Mr. Notar had not completed all of his CE hours at the time that he renewed even though he had stated that he had completed all of them. He completed the balance of the hours on December 12 and 13, 2010.

Mr. Notar negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that Mr. Notar pay an administrative fine of \$100 no later than 30 days after the date of the Final Order. (con't on page 15)

DISCIPLINARY ACTION (March 2011-June 2011) cont.

**** All disciplinary action is now reported in the newsletter****

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Fred Sanchez #2011-107-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Mr. Sanchez violated MCA 37-1-316(18) [Generally accepted standards of practice], ARM § 24.21 0.641(5)(g) [Falsifying documents], and ARM § 24.210.641(5)(i) [Misrepresentation]. The charges stem from misrepresentations made during renewal of Mr. Sanchez's license. He had stated on his renewal form that he had completed all of his continuing education at a time when he had not yet done so. Mr. Sanchez had not completed all of his CE hours at the time that he renewed even though he had stated that he had completed all of them. He completed the balance of the hours on November 27 and 28, 2010.

Mr. Sanchez negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that Mr. Sanchez pay an administrative fine of \$100 no later than 30 days after the date of the Final Order.

Robert Flake #2011-109-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Mr. Flake violated MCA 37-1-316(18) [Generally accepted standards of practice], ARM § 24.21 0.641(5)(g) [Falsifying documents], and ARM § 24.210.641(5)(i) [Misrepresentation]. The charges stem from misrepresentations made during renewal of Mr. Flake's license. He had stated on his renewal form that he had completed all of his continuing education at a time when he had not yet done so. Mr. Flake had not completed all of his CE hours at the time that he renewed even though he had stated that he had completed all of them. He completed the balance of the hours on November 14, 2010.

Mr. Flake negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that Mr. Flake pay an administrative fine of \$100 no later than 30 days after the date of the Final Order.

Leslie Flake #2011-110-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Ms. Flake violated MCA 37-1-316(18) [Generally accepted standards of practice], ARM § 24.21 0.641(5)(g) [Falsifying documents], and ARM § 24.210.641(5)(i) [Misrepresentation]. The charges stem from misrepresentations made during renewal of Ms. Flake's license. She had stated on her renewal form that she had completed all of her continuing education at a time when she had not yet done so. Ms. Flake had not completed all of her CE hours at the time that she renewed even though she had stated that she had completed all of them. She completed the balance of the hours on November 14, 2010.

Ms. Flake negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that Ms. Flake pay an administrative fine of \$100 no later than 30 days after the date of the Final Order.

Lee Vasche #2011-113-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Mr. Vasche violated MCA 37-1-316(18) [Generally accepted standards of practice], ARM § 24.21 0.641(5)(g) [Falsifying documents], and ARM § 24.210.641(5)(i) [Misrepresentation]. The charges stem from misrepresentations made during renewal of Mr. Vasche's license. He had stated on his renewal form that he had completed all of his continuing education at a time when he had not yet done so. Mr. Vasche had not completed all of his CE hours at the time that he renewed even though he had stated that he had completed all of them. He completed the balance of the hours on November 23, 2010. (con't on page 16)

DISCIPLINARY ACTION (March 2011-June 2011) cont.

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Mr. Vasche negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that Mr. Vasche pay an administrative fine of \$100 no later than 30 days after the date of the Final Order.

Marc Parent #2011-116-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Mr. Parent violated MCA 37-1-316(18) [Generally accepted standards of practice], ARM § 24.21 0.641(5)(g) [Falsifying documents], and ARM § 24.210.641(5)(i) [Misrepresentation]. The charges stem from misrepresentations made during renewal of Mr. Parent's license. He had stated on his renewal form that he had completed all of his continuing education at a time when he had not yet done so. Department Counsel filed a Notice of Proposed Board Action against Mr. Parent. Mr. Parent had completed none of his CE hours at the time that he renewed even though he had stated that he had completed all of them.

Mr. Parent had failed to respond to the screening panel's request for a response to the complaint. Further, even as of the date of the adjudication panel's June 9, 2011 meeting, Mr. Parent still had not completed any of his education.

Mr. Parent failed to request a hearing. The department entered his default and proposed that Mr. Parent pay an administrative fine of \$100 no later than 30 days after the date of the Final Order.

Ronald Biggs #2011-118-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Mr. Biggs violated MCA 37-1-316(18) [Generally accepted standards of practice], ARM § 24.21 0.641(5)(g) [Falsifying

documents], and ARM § 24.210.641(5)(i) [Misrepresentation]. The charges stem from misrepresentations made during renewal of Mr. Biggs's license. He had stated on his renewal form that he had completed all of his continuing education at a time when he had not yet done so. Mr. Biggs had not completed all of his CE hours at the time that he renewed even though he had stated that he had completed all of them. He completed the balance of the hours on December 5, 2010.

Mr. Biggs negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that Mr. Biggs pay an administrative fine of \$100 no later than 30 days after the date of the Final Order.

Frederick Richards #2011-121-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Mr. Richards violated MCA 37-1-316(18) [Generally accepted standards of practice], ARM § 24.21 0.641(5)(g) [Falsifying documents], and ARM § 24.210.641(5)(i) [Misrepresentation]. The charges stem from misrepresentations made during renewal of Mr. Richards's license. He had stated on his renewal form that he had completed all of his continuing education at a time when he had not yet done so. Mr. Richards had completed some, but not all, of his CE hours at the time that he renewed even though he had stated that he had completed all of them. He completed the balance of the hours on December 8, 2010.

Mr. Richards negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that Mr. Richards pay an administrative fine of \$100 no later than 30 days after the date of the Final Order.

Shawn Vetter #2011-123-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Mr. Vetter violated MCA 37-1-316(18) [Generally accepted standards of practice],

DISCIPLINARY ACTION (March 2011-June 2011) cont.

****All disciplinary action is now reported in the newsletter****

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ARM § 24.21 0.641(5)(g) [Falsifying documents], and ARM § 24.210.641(5)(i) [Misrepresentation]. The charges stem from misrepresentations made during renewal of Mr. Vetter's license. He had stated on his renewal form that he had completed all of his continuing education at a time when he had not yet done so. Mr. Vetter had not completed all of his CE hours at the time that he renewed even though he had stated that he had completed all of them. He completed the balance of the hours on January 21, 2011.

Mr. Vetter negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that Mr. Vetter pay an administrative fine of \$100 no later than 30 days after the date of the Final Order.

Sharon Skornicka-Evans #2011-125-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Ms. Skornicka-Evans violated the following statutes and/or administrative rules: MCA 37-1-316(18), MCA 37-51-313(2)(a), (b), (e), MCA 37-51-314(5), MCA 37-51-321(1)(b), ARM 24.210.541(5)(i), (k), (l), (n), (an) and (ao).

The charges stem from a transaction in which Ms. Skornicka-Evans was acting as a seller agent but then decided to buy the property herself. The sale fell through. The complaint alleged: failure to act solely in the client's best interest; failure to actively market the property; failure to submit all offers; failure of Ms. Skornicka-Evans to remove herself from representing the client once she had become a principal to the transaction; failure to make proper disclosures; and failure to prepare appropriate documentation. Ms. Skornicka-Evans had a different version of the events. She said that the seller had represented different financial circumstances surrounding the property. This resulted in her being unable to purchase the property.

David Viers

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Mr. Viers violated MCA 37-1-316(18), 24.210.604(3), and 24.210.604(6). The charges pertain to Mr. Viers' failure to take the required supervising broker education and a failure to renew his lapsed supervising broker endorsement. The endorsement expired on December 16, 2010 at a time when Mr. Viers still had salespersons associated with his license. Upon being contacted by the board, Mr. Viers immediately obtained the necessary education on December 21.

Mr. Viers negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that Mr. Viers pay an administrative fine of \$200 no later than 30 days after the date of the Final Order.

Shelby Waldron #2011-128-RRE

The screening panel of the Board of Realty Regulation had previously found reasonable cause to believe Mr. Waldron violated MCA 37-1-316(18) and ARM 24.210.604(3) and (6). The charges pertain to Mr. Waldron's failure to take the required supervising broker education and a failure to renew his lapsed supervising broker endorsement. The endorsement expired on December 16, 2010 at a time when Mr. Waldron still had salespersons associated with his license. Mr. Waldron was contacted by the board on December 16, 2010. Mr. Waldron obtained the necessary education on January 20, 2011.

Mr. Waldron negotiated a Stipulation with Department Counsel in which the Department Counsel proposed that Mr. Waldron pay an administrative fine of \$200 no later than 30 days after the date of the Final Order.

AUDIT ALLSTARS

THE FOLLOWING PERSON HAD NO
EXCEPTIONS ON THEIR RECENT
AUDIT

Mark Lewis
ReMax Realty
Bozeman, MT



BRR CALENDAR 2011

JULY

12th: "Day with the Board"
CE Course
Lewistown, MT

14th-15th: Rookie Course
Missoula, MT

AUGUST

8th: 2012 Broker/Salesperson Core
Course Instructor Training

9th: Committee Meetings

- 11:00 am Screening Panel
(Closed)
- 3:00 pm Education
Committee (Open)

10th: Full Board Meeting (Open)

12th: 2012 Property
Management Core Course Instructor
Training

25th: "Day with the Board" CE Course
Butte, MT

SEPTEMBER

**1st: LICENSE RENEWAL
PERIOD BEGINS**

8th-9th: Rookie Course
Billings, MT

**9th: Supervising Broker
Pre-Endorsement Course**
Billings, MT