

Kentucky Real Estate NEWS

A Publication of the Kentucky Real Estate Commission

New Requirements for Licensees

Check the address label on this newsletter--particularly, the number on the top line and how your name is listed. You will soon begin to see this new licensee number appearing on release orders, education reminders and Core Course notices, newsletter mailing labels, and various other mailings sent from the Commission.

Beginning in January, 2008, all licensees must provide this number when registering for continuing education and Kentucky Core Course classes. Course providers will not have this information in their databases, so it will be your responsibility to retain and use this number. More details on this new requirement will be published in the next newsletter.

We need your help!! With almost 27,000 current licensees and over 25,000 cancelled licensees (dating back to 1994) in our database, we have many individuals who have the same name. Each year, with more people sub-

ject to the education requirements, it is becoming increasingly difficult to track continuing education completion using the primary form of identification -- the licensee's name. All too often, we have had to totally rely on the Social Security number to determine which licensee receives credit, because the name submitted on the roster does not match the one in our database. Rosters have actually been submitted by providers using the following "first names" rather than the individual's "real" first name: Skip, Muffy, Sonny, Bunny, Tag, Deuce, Lolly, etc. Then, imagine the number of individuals that must be searched if the last name happens to be Jones or Smith.

Always use the name that appears on your mailing label.

Please do not use nicknames, a middle name or initials and be sure to include Jr. or Sr., if appropriate. If you use a hyphenated name, be sure to include both surnames.

If you are a member of a board

Continued on Page 3

CONTENTS

Comments from the Chair
From the Director's Desk
Licensee Restricted Forms & Contracts
Independent Contractor Agreements
Staff Spotlight
Commission Staff Extensions
Disciplinary Actions
Advertising Guidelines
Cash Earnest Money Deposits
Annual Statement
Signatures in Listings
Social Security Numbers
ANSI Course
Tracking Education on Website
Instructor Workshop
Disclosure as a Licensee
Translators
Restrictions
Home Address Changes
Spanish Forms Available
License Information Available On-Line
One-Time Showing Agreements Available



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Comments from the Chair

**by: Jerry McMahan,
Chair**



As many of you may remember, the criminal background check requirement went into effect on July 1, 2001. This requires that all applicants, including sales associates, brokers and reciprocal licensees be subject to completing a criminal background check from the FBI prior to licensure.

When this new requirement was implemented, the Commission was told that the FBI would take about four to six weeks to complete a criminal background check. This was the case until the terrorist attacks on this country, which took place on September 11, 2001. Since those attacks, the time period to get a returned criminal background check has slowly increased to around fourteen weeks. Apparently, some of the delay is caused by the FBI's process of washing their mail because of the threat of anthrax.

The Commission is very sympathetic to this problem and has been working very diligently to try and find a solution. However, the we have run into several road blocks due to the Commission's statutory fee limitation and the FBI's require-

ments. Currently, KRS 324.287(8) states that the criminal record check fee shall not exceed thirty dollars (\$30.00). We have looked into several different options; however, all of these options would exceed our statutory limit of thirty dollars (\$30.00).

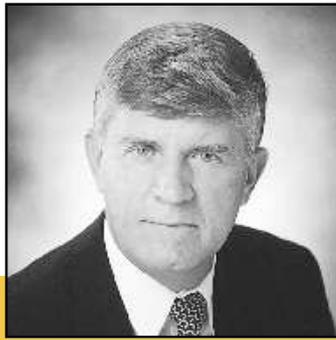
If the Commission obtains an alternate source, the FBI will no longer be required to provide criminal background checks for licensure applicants. Therefore, the Commission would be out of compliance with the statute.

The Commission has been very flexible with licensees who cannot meet their 60-day deadline due to the delays in processing caused by the FBI reports. As long as the candidate submits the license application and other required forms and fees as soon as the FBI report is received, the Commission will not require the applicant to retake the exam if it is past the 60-day deadline.

The Commission is currently debating several new options and we will hopefully have a solution in the very near future. I will keep you informed of our progress.

From the Director's Desk

by: Norman E. Brown,
Executive Director



RESPA Issues:

We just returned from the Association of Real Estate License Law Officials ("ARELLO") Southern District Conference in New Orleans, Louisiana. While there, I attended a seminar on the Real Estate Settlement Procedures Act ("RESPA"). I thought that some of the information I gleaned from this seminar would help all of you in your daily real estate practice. According to the speaker, many of these laws are being violated quite often and these violations put licensees in a potentially bad position. In addition, there is no requirement that a licensee act knowingly or intentionally to violate RESPA. A violation is a felony punishable by prison time and steep fines.

For example, Section 8 of RESPA prohibits any kickbacks between settlement providers, such as real estate agents, mortgage brokers or loan originators and closing attorneys. Such fees raise consumer prices unnaturally. That is the type of effect that RESPA is designed to prevent.

In addition, RESPA prohibits mortgage lenders from providing any "thing of value" to real estate licensees. Housing and Urban Development ("HUD")

oversees RESPA and defines "thing of value" very broadly. For instance, mortgage lenders are not allowed to provide any vacations or trips, tickets to sporting events, free continuing education courses for CE credit, advertisements, free virtual home tours on the Internet, free legal services and the like.

In many cases, mortgage brokers and real estate agents will share advertising space on flyers, business cards and/or signs. If you are sharing advertising space with a mortgage lender, you must be sure to pay your pro-rata share of the advertising costs or this would be considered a kickback under Section 8 of RESPA.

The Commission's legal staff receives numerous inquiries about RESPA-related issues. While our staff is happy to assist in any way they can, please keep in mind that RESPA is regulated by HUD, so HUD has the final and only say about what actions would be considered a violation or not.

If you have any questions about RESPA laws or enforcement, you can contact HUD directly by e-mail at hsg-respa@hud.gov or call them at 202-708-4560. It is always better to be safe than sorry.

New Requirements for Licensees

Continued from Page 1

and regularly attend approved classes offered through a local Board of Realtors, the State Association, or the Education Foundation, please make sure that your name is listed in their database in the same manner, so that when you take your education classes there, it is reported correctly to the Commission.

The Bottom Line: Please help us to serve you more efficiently by taking the following steps: (1) always use the name that appears on your license or newsletter mailing label, (2) if you are a member of a local board, be sure that your name is listed the same way in their database, and (3) retain and use the new licensee number in all transactions involving the KREC and education providers.

LICENSEE- RESTRICTED FORMS & CONTRACTS

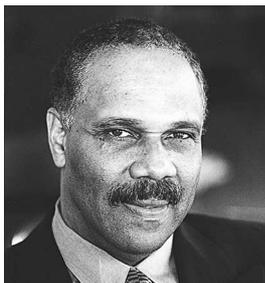
Below are the User Name and Password you need in order to access forms on the Commission's website (www.krec.ky.gov). The link is under General Information.

User Name: get (lower case)

Password: forms (lower case)

Be sure to check the box that says, "remember my password."

Commissioner's Corner



Ron Smith



Arvel J. McMahan



Lois Ann Disponett



Ken Perry



F. M. Sponcil

Independent Contractor Agreements

The Commission receives numerous phone calls from licensees who are leaving their current principal broker to start working for a new principal broker. Although the Commission can advise licensees on how to avoid compensation disputes, the Commission is prohibited by law from setting compensation terms. The Commission also does not resolve compensation disputes between licensees and their principal brokers.

When a licensee goes from one firm to another, there are many questions about how the licensee's current listings and pending contracts will be handled. Just because a licensee obtained a listing, an Exclusive Buyer's Agreement, or a management contract, does not mean that the licensee can transfer these with him/her when he/she leaves to go to another company. Listings, agreements and contracts belong to the principal broker, not the licensee. Therefore, the principal broker can choose to retain all of those pending contracts and listings, or the principal broker can release the pending contracts and listings to the new principal broker. If the principal broker retains the listings and contracts, he or she can assign a new agent to see those contracts through to fruition, or he or she can handle those contracts personally. This also means that licensees are not automatically paid for services that were performed while associated with that firm. The principal broker can choose to pay the original agent or can keep the entire fee in-house. Keep in mind that even if licensees have an agreement with their principal broker, their clients may decide not to transfer their business with the licensee to the new company. Your principal broker may also have terms in the agreement which would prevent licensees from taking the company's customers to a new company.

The best way to avoid any confusion or disputes is to sign an independent contractor agreement at the beginning of the relationship. This agreement should outline what will occur upon the agent's departure from the real estate firm. The agreement could also address issues such as compensation, expenses, confidentiality, non-compete issues, etc. If a licensee does not currently have such an agreement and decides to leave his or her current principal broker, it will be necessary to obtain an agreement before departing. There are sample contracts available on the Internet if your company does not currently have an independent contractor agreement. You can download them and modify them to fit your specific needs and issues.

In closing, if a licensee and a principal broker cannot resolve compensation issues, the only means is through court or any dispute resolve method outlined in the agreement. The Kentucky Real Estate Commission cannot handle these issues.

Staff Spotlight



We are pleased to announce the addition of a new face at the Commission. Mrs. Kristen Reese joined the Legal Department on March 16, 2007 as a Staff Attorney.

Kristen has been hard at work since her first day at the Commission. She is assisting with the handling of the administrative appeal cases and will handle any future litigation or lawsuits for the

Commission. She is also handling all of the injunction cases involving unlicensed brokerage claims in Jefferson Circuit Court.

By adding Kristen to the legal team, the Commission is able to do more legal work in-house, as opposed to hiring outside counsel. Kristen is also in charge of handling all of the advertising complaints that are sent in to the Commission. The Commission has taken a very pro-active approach to battling unlicensed brokerage as well as advertising violations and with the addition of Kristen, they both are now being processed more quickly and more efficiently.

Prior to working at the Commission, Kristen worked for Frost, Brown, & Todd as a litigation attorney for a little over five years. She received her bachelor degree in Political Science and African-American

Studies from Indiana University and went on to receive her law degree from the University of Kentucky College of Law.

Kristen says, "Working for the Commission has been great. The people I get to work with from our staff, the Commissioners, the real estate licensees and the consumers have all been very kind and helpful, especially with me getting acclimated to my new job. I am really enjoying everything that I am learning, and I am looking forward to learning much more."

Kristen lives in Jeffersonville, Indiana with her husband, Giacomo, and their beautiful three-year old daughter, Georgia. As a family, they enjoy the University of Louisville basketball team, and they like to go anywhere that has a beach.

COMMISSION STAFF EXTENSIONS



Louis Carter, Receptionist - Extension 10
Lee Harris, General Counsel - Extension 12
Denise Wade, Staff Attorney - Extension 13
Dianna Rogers, Legal Secretary - Extension 14
Shelly Saffran, Director of Administration - Extension 15
Kim Brewer-Davis, Account Specialist - Extension 16
Sarah West, Continuing Education Secretary - Extension 18
Linda Poliskie, Education Director - Extension 19
Sarah Chandler, Licensing, Escrow/Changes - Extension 20
Michelle Gary, Licensing, Applicants/Reciprocity - Extension 21
Norman Brown, Executive Director - Extension 22
Melissa Keithley, Executive Secretary - Extension 24
Kristen Reese, Staff Attorney, Extension 29
Tricia Lawson, Legal Secretary - Extension 34





Disciplinary Actions

**Ronald T. Hurst**

(Harrodsburg) Case Nos. 05-0191, 02-0062, 02-0151

Violation: In March, the Kentucky Court of Appeals upheld the Commission's decision finding that Mr. Hurst violated KRS 324.160(4)(u), via a violation of 201 KAR 11:400 for failing to provide a properly completed Agency Disclosure Form and KRS 324.160(4)(b) for making substantial misrepresentations as to boundary lines of a property, which substantially affected its value.

Disposition: The Commission ordered that the Complainants receive \$4,000.00 from the Real Estate Education, Research and Recovery Fund. The Commission has suspended Mr. Hurst's license for two (2) years effective June 28, 2007 and has imposed a five hundred (\$500.00) dollar fine against Mr. Hurst. In reaching its decision the Commission took into consideration several aggravating factors such as Mr. Hurst's selfish motive, his refusal to acknowledge the wrongful nature of his conduct, his relative experience as a real estate licensee and the consumer's vulnerability and inexperience in matters pertaining to real estate.

Robert P. Reid

(Louisville) Case No. 07-0074

Violation: Mr. Reid failed to file an answer to a complaint and is in default.

Disposition: The Commission found him in violation of KRS

324.160(4)(j) for being convicted of a felony while holding a license and failing to report it to the Commission. Mr. Reid's license was revoked.

Julita Nord

(Louisville) Case No. 06-01778

Violation: Ms. Nord stipulated to a violation of KRS 324.160(4)(e) and (p) for failing to disclose her status as a licensee and a buyer in a purchase contract and for negotiating the contract with a consumer who was, at that time, bound by an exclusive agency agreement with another brokerage.

Disposition: Ms. Nord agreed to voluntarily surrender her license to the Commission permanently.

Connie J. Blackwell

(Lawrenceburg)

Case No. 06-0255

Violation: Ms. Blackwell stipulated to a violation of KRS 324.160(4)(u) for violating the Settlement Agreement in Case No. 04-0253.

Disposition: Ms. Blackwell agreed to attend the 48 hour broker management course within six (6) months. The broker management course will count as her continuing education for 2007.

Phyllis Rasnick

(Somerset) Case No. 06-0258

Violation: Ms. Rasnick stipulated to a violation of KRS 324.160(4)(v) for improper conduct in failing to disclose to the

seller that the buyer had stopped payment on the earnest money check. Ms. Rasnick states that the buyer and the buyer's attorney told her and her agent that the check was being sent, but it was not forthcoming.

Disposition: Ms. Rasnick agreed to accept a formal reprimand from the Commission and will attend twelve (12) hours of continuing education, in addition to any hours already required by law. She agreed to pay a fine in the amount of one thousand (\$1,000.00) dollars.

Deborah J. Ball

(Lexington) Case No. 06-0078

Violation: Ms. Ball stipulated to a violation of KRS 324.160(4)(u) for violating KRS 324.111, resulting from a chain of events that began with her depositing escrow funds, which belonged to her husband and his brother, into an interest-bearing account. These events culminated with Ms. Ball withdrawing and disbursing the funds from the account, outside the closings for the real estate transactions involved, following the verbal procedures that met the approval of Ms. Ball's husband and the brothers' CPA firm. These procedures were implemented because Ms. Ball was undergoing medical procedures for a life-threatening disease that made it impossible for her to attend the closings, where she mistakenly believed that the funds had been properly disbursed to the brothers.

continued on page 7



Disciplinary Actions



Disposition: Ms. Ball agreed to pay a fine of one thousand (\$1,000.00) dollars and to successfully complete six (6) hours of continuing education in law.

Donna S. Davis

(Burnside) Case No. 06-0228

Violation: Ms. Davis stipulated to a violation of KRS 324.160(4)(u) for violating 201 KAR 11:350 for failing to obtain and maintain a properly completed seller's disclosure form.

Disposition: Ms. Davis agreed to attend six (6) hours of continuing education and to pay a fine of one thousand (\$1,000.00) dollars.

Stephen Barnett

(London) Case No. 06-0228

Violation: Mr. Barnett stipulated to a violation of KRS 324.160(96) for failing to adequately supervise his sales associate, Ms. Davis.

Disposition: Mr. Barnett agreed to attend six (6) hours of continuing education and to pay a fine of five hundred (\$500.00) dollars.

David M. Vaughn

(Frankfort) Case No. 06-0269

Violation: Mr. Vaughn stipulated to a violation of 201 KAR 11:121, for failing to act in accordance with a fiduciary standard towards a client.

Disposition: Mr. Vaughn agreed to pay a five-hundred dollar (\$500) fine and to attend six (6) hours of continuing edu-

cation in law, in addition to any hours already required under the law.

David A. Harkleroad

(Richmond) Case No. 06-0315

Violation: Mr. Harkleroad, stipulated to a violation of KRS 324.160(4)(u) for failing to communicate the status of a counteroffer in writing and in a timely fashion, in violation of the duties imposed upon them by statute, which constitutes ordinary negligence.

Disposition: He agreed to complete three (3) hours of continuing education in law, in addition to any hours already required by law, within twelve (12) months of the date of the Commission's Final Order.

Raymond F. DeSloover

(Richmond) Case No. 06-0315

Violation: Mr. DeSloover stipulated to a violation of KRS 324.160(4)(u) for failing to communicate the status of a counteroffer in writing and in a timely fashion, in violation of the duties imposed upon them by statute, which constitutes ordinary negligence.

Disposition: He agreed to complete three (3) hours of continuing education in law, in addition to any hours already required by law, within twelve (12) months of the date of the Commission's Final Order.

Dorothy Russell

(Richmond) Case No. 06-0315

Violation: Ms. Russell stipulat-

ed to a violation of KRS 324.160(4)(u) for failing to communicate the status of a counteroffer in writing and in a timely fashion, in violation of the duties imposed upon them by statute, which constitutes ordinary negligence.

Disposition: She agreed to complete three (3) hours of continuing education in law, in addition to any hours already required by law, within twelve (12) months of the date of the Commission's Final Order.

Patricia E. Durbin

(Louisville) Case No. 06-0224

Violation: Ms. Durbin stipulated to a violation of KRS 324.160(4)(b) for unintentionally failing to disclose certain physical defects in the property that she owned and was selling.

Disposition: Ms Durbin agreed to pay two hundred and fifty (\$250.00) dollars to Complainant Genevieve First. Ms. Durbin also agreed to pay a fine to the Commission in the amount of one thousand (\$1,000.00) dollars.

Linda L. Redmond

(Ashland) Case No. 06-0213

Violation: Ms. Redmond stipulated to a violation of KRS 324.160(4)(u) for violating 201 KAR 11:121 for failing to act in accordance with a fiduciary standard toward a client for failing to immediately collect the earnest money deposit, for failing to draft the purchase offer herself and for failing to obtain

continued on page 8

Disciplinary Actions

Continued from Page 6

the original contract.

Disposition: Ms. Redmond agreed to pay a fine in the amount of one thousand (\$1,000.00) dollars and to accept a formal reprimand from the Commission.

Carol Jean Cieraszyński

(Ashland) Case No. 06-0213

Violation: Ms. Cieraszyński stipulated to violation of KRS 324.160(6) for failing to adequately supervise her sales associate, Ms. Linda Redmond.

Disposition: Ms. Cieraszyński agreed to conduct a training course at her office on dual agency.

Dennis Cummins

(Louisville) Case No. 06-0266

Violation: Mr. Cummins stipulated to a violation of KRS 324.160(4)(u) for violating KRS 324.117 for improper advertising. A sign was placed on a property listed by Mr. Cummins and his company name was found only on a sticker that was so small as not to be visible to the public. After being notified of this matter, Mr. Cummins did not see to it that the situation was remedied, even after informing the Commission that it had been rectified.

Disposition: Mr. Cummins agreed to accept a formal reprimand from the Commission and to have his license placed on probation for a period of twelve (12) months.

Advertising Guidelines

Administrative Regulation 201 KAR 11:105 sets out three distinct rules about advertising:

FIRST

A licensee may not offer a property for sale or publicly promote a piece of property without a written listing agreement and consent of the owner. (Section 1.)

SECOND

A licensee may advertise public information, such as sales price, about properties that have sold and closed, even if the licensee did not have a written listing agreement on the property. This section does not allow licensees to advertise active listings. (Section 5.)

THIRD

A licensee may advertise listings of other companies if the licensee has obtained the listing broker's consent and if the licensee includes the listing broker's company name in the advertisement. (Section 6.)



CASH EARNEST MONEY DEPOSITS



At the May 2007 Commission Meeting, a motion was made that cash earnest money can be deposited into the escrow account and withdrawn without a release, if it is done so before the contract is signed.

This issue was raised because there was concern about licensees holding large amounts of cash and the possibility of the money being lost or stolen. This motion in no way affects the requirement that once a contract is signed, none of the earnest money deposits can be withdrawn until the contract has been terminated by performance, by agreement in writing between all parties, or by order of a court of competent jurisdiction.

Education, Research and Recovery Fund

Annual Statement of Income and Expenses for Fiscal Year Ending June 30, 2007

<u>Income FY 2006/2007</u>					
Exam Recovery Fee	\$ 53,070		Speaker Fees	17,134	
Reciprocal Recovery	5,280		Interpreter	990	
Renewal Recovery	668,050		Room Rental	2,125	
Core Course	9,021		Postage/Parcel Delivery	2,173	
Fines	29,300		Postage/Meter & Bulk	39,098	
Education Fines	75,500		Printing State	4,545	
Investment Income	51,202		Printing Vendor	17,770	
Unlicensed Practice Refund	50,000		State Fair	6,529	
Restitution	30,500		Advertising	1,552	
Law Book Revenue	90		Cassettes/Books	1,412	
TOTAL INCOME	<u>\$ 972,013</u>		Subpoenas/Court Fees	3,663	
<u>Expenditures FY 2006/2007</u>			Judgements	46,627	
Legal Services (Attorney General)	37,632		Subscriptions	634	
Continuing Ed. Services	59,198		Seminar Refreshments	5,919	
Investigative Services	147,928		College Grants/Scholarships	306,581	
Court Reporter	826		Educational Assistance	4,500	
			On-line subscriptions	7,794	
			TOTAL EXPENDITURES	<u>\$ 714,630</u>	

Social Security Numbers in Contracts

In many areas, buyers and sellers are still putting their Social Security numbers on purchase contracts. The Commission advises parties not to use these numbers, as there may be issues of identity theft. Many clos-

ing agents and attorneys would like these figures in order to facilitate the closing documents; however, it is advisable to send these figures to them rather than including them in the purchase contract.

SIGNATURES IN LISTINGS

The Commission has recently received several complaints and calls about licensees who enter into listings without the signature of all parties. If the property is owned by a married couple, both spouses must sign the listing agreement. One spouse may not legally sign for the other spouse, unless there is a valid

power-of-attorney signed by the other spouse. A licensee should not allow the sellers to engage in forgery and sign for each other. Often, the couple is in the middle of a divorce, and therefore only one spouse signs. The listing agreement is not valid against the non-signing spouse.

EDUCATIONAL ISSUES

Coming Soon - New ANSI Course

The Commission has been working with the Kentucky Real Estate Appraisers Board and the Real Estate Educators Association state chapter on the development of a three-hour continuing education course, entitled, "ANSI Residential Measuring Standards". This form of measurement is required by several of the local boards throughout the state. In October 2006, the Commission approved implementing this requirement and we are currently working on language for this new regulation.

The Commission has conducted an instructor training program and the course materials have been completed. Continuing education providers who are interested in offering this course for credit should contact the Commission's Education Department for information on the approval process. Watch the website for more information on this new class. The Commission encourages licensees to begin training on this new measurement standard in order to be prepared when this regulation becomes a requirement.

Tracking Your Education Via Commission Website

The Commission receives numerous daily calls from licensees regarding the number of continuing education hours posted in the Commission's database. In an effort to allow licensees to view this information on their own, the education staff has been working with our systems analyst and the University of Louisville Speed School on a project that will allow licensees to track their own continuing education requirements on a new database that will be located on the KREC website. We know that licensees will be just as excited as we are at the Commission about this new resource tool avail-

able to licensees.

The new program will indicate whether you need to take the Kentucky Core Course or regular continuing education programs, whether you are exempt from the requirements for some reason, and will provide two years of continuing education history. We are in the testing phase of this project and hope to have the program operational this fall.

Watch the KREC website and the next newsletter for more details on this new service.

Instructor Workshop Planned for October 2007

The Kentucky Real Estate Commission will sponsor a two day workshop for instructors on October 29 and 30 in Louisville. The workshop will provide information on how to develop a real estate course and tips for improving instructional skills. This program will be presented by Dianna Brouthers, DREI. She is the former president of the Real Estate Educators Association and has developed and presented courses for real estate licensees and instructors across the country.

If you have aspirations of teaching real estate courses at some point in the future, this is the program for you. If you are not currently an approved Kentucky instructor and would like to receive more information about the workshop, submit your name and mailing address via email to linda.poliskie@ky.gov or sarah.west@ky.gov. Questions can be directed to the Education Department at 502-429-7250 or 888-373-3300, Ext.18 or 19.

Disclosure of Status as Licensee

Recently, the Commission has had several cases involving violations of KRS 324.160(4)(e). This statute mandates that licensees disclose their status as a principal (buyer, seller or investor) and as a licensee. Therefore, if you are involved as a principal in a transaction, you must disclose this status in writing. If you are buying property, you must disclose your status in the purchase contract. If you are selling property, you must disclose in writing. Failure to do so will be an automatic violation of license law. It is not enough to say that you told the other parties or their agents verbally or that they knew you were a licensee.

RESTRICTIONS

If you are selling a property that has restrictions, you should provide a copy of those restrictions to the buyer and/or the buyer's agent. Disclosure is key, and "buyer beware" is no longer the theory in Kentucky.

Translators

If you are dealing with clients or customers who do not speak English, please use a translator. Several local Boards have a list of translators in numerous languages. The Commission is currently working with the University of Louisville to develop a Spanish home buying video. If you are dealing with Spanish-speaking clients, this Spanish video will soon be on our website, outlining the home buying and selling process for Spanish clients and customers. Please encourage those clients and customers to review the video.

HAVE YOU MOVED?

Remember to notify the Commission in writing within ten days if your address has changed. There is no charge and you can email your address change to louis.carter@ky.gov. You can also mail it or fax it to 502-429-7246. Keep us informed so that we may keep you informed!

Contratos españoles y Formas Ahora Disponibles

Translation

(Spanish Contracts & Forms Now Available)

The Commission has recently added four new items to the Licensee Restricted Contracts & Forms section on our website. The Spanish versions of the Exclusive Right to Sell Agency Contract, the Exclusive Buyer Agency Contract, the Agency Disclosure form and the Real Estate Purchase Offer/Contract are now available for licensees to download. We hope this helps many of you who deal with Spanish-speaking clients.

Individual License Information Available On-Line

The Commission receives calls on a daily basis from licensees wanting to know when they were originally licensed or when their licenses expire. The Commission has the licensee database available on-line and you can look up your license number and your initial licensure date. Below is an example of the screen and information you can obtain about yourself just by simply getting on the Commission's website.

Licensee Detail

DOE, JOHN Status: Sales
 License Number: 0000
 Initial License: 08/01/2007
 License Expiration Date: 3/31/2008

Two new agreements have been added to the "restricted" section of the Commission's website. There is now a Residential and a Commercial One-Time Showing Agreement. All of the other Commission approved forms and contracts are also located in this section. The website address is www.krec.ky.gov. You will need a user name and password to enter this restricted section. The user name is "get" and the password is "forms." They must be typed in lower case letters. Check the box on your computer so that it will remember the password for future logins.

Kentucky Real Estate Commission
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Louisville, KY 40223
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Toll Free: 1-888-373-3300
Web Address: www.krec.ky.gov

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**The Kentucky Real
Estate Commission
will be closed on:**

**September 3, 2007
(Labor Day)**

&

**November 12, 2007
(Veteran's Day)**

&

**November 22-23, 2007
(Thanksgiving)**