

The Real Estate



Ron Clawson

It is hard to believe that it has been almost a year since I was elected Chair of the Commission and almost 4 years since I was appointed to the Real Estate Commission. These past 4 years have been very rewarding to me working with highly professional people both as licensees and staff regulators. Over this time I have seen many changes in the real estate industry. It seems now with all the "tech" and dot-coms, our industry has had to come out of the box and accept the changes and I do believe that most of the changes have been for the betterment of the industry. I still hear comments from those licensees who have been around for more than 15 years of how difficult it is for them to adapt to the internet way of doing business and having to compete with the new generation of licensees who come into the industry with a computer background achieved through school or, in some cases, self taught.

As a licensee and an appointed regulator I have had the opportunity to see both sides, while at the same time making sure that the consumer is protected in a process that could be considered the most important event in their lives. The Commissioners and staff are constantly reviewing our procedures, our statutes, our education (both prelicense and continuing education), our errors and omissions insurance requirements, disclosures, and the list goes on. In such

Comments from the Chair

by Ron Clawson, Commission Chair

a dynamic world that we now live in it does require constant reviewing.

This past year there was a "milestone" that occurred when the Real Estate Commission met with the leadership of the Idaho Association of REALTORS® in a very open environment in which we discussed issues that affect all real estate practitioners whether or not you are a designated REALTOR® member or a licensee. We agreed upon law changes and support for each other for the betterment of our industry and for all of you who work in the trenches.

We are currently working together to review agency representation and how it is currently being applied in our busi-

ness practices. Issues like designated agency and limited dual agency, reformatting the *Agency Law in Idaho* brochure to make it more user-friendly, elimination of redundant disclosures while assuring adequate disclosure and how agency law can deal with "virtual office" websites.

Which brings me to my last item of discussion. Donna Jones, Executive Director of IREC, and I recently attended a mid-year meeting of ARELLO members in Fort Worth, TX. During the four days we were there we heard from industry members about Internet Data Exchange (IDX) also known as broker reciprocity, where brokers share

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Continuing Education Changes to Take Effect July 1st

Effective July 1, 2002, the Continuing Education Program will expand to allow for more options in obtaining your credit hours required for an active renewal. You will be required to complete one Core course developed by the Real Estate Commission (IREC), and then complete at least 8 credit hours of approved elective course work. The elective course work options include:

◆ **CE Core Course** (*only after a different Core is completed*) Live, Video/Audio Rental & Exam, or Challenge Exam

◆ **Broker Courses** (Law, Brokerage Management, Finance, Valu-

ation & Analysis, GRI) Live, Correspondence courses, or Challenge Exam (no broker licensing credit is allowed for challenging a broker course exam. This option can be used only once every five years of taking the course or exam.) **NOTE:** Broker licensing classes taken during your most recent 2-year license renewal will count toward your continuing education, even if these classes were taken prior to July 1, 2002.

◆ **Real Estate Commission Meeting** attendance will be approved for up to 3 CE credit hours.

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The Real Estate

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Staff Changes



Craig Boyack

Congratulations go to Craig Boyack who was promoted to Investigator for the Commission. Craig will fill the vacancy created when Les Lake resigned to pursue other career interests. Craig has served the Commission well as the Inspector (Auditor) since April 2001, and we look forward to his assistance in the Enforcement Department as an investigator. 

Commission Guidelines

The Commission publishes "Guidelines", which are a further explanation of the Idaho Real Estate License Laws and Rules.

They can be found on our website at www.idahorealestatecommission.com.

The Business Conduct and Office Operations (BCOO) course contains the Guidelines and can be purchased from the Commission office for \$20. 

(Comments from page 1)

websites, and Virtual Office Websites (VOW) where licensees and dot-coms put entire MLS information websites. This is all legal according to the National Association of REALTORS® but must be controlled by local multiple listing service regulations and policed by state regulators. We also heard about toxic mold and how we, as a real estate industry, should deal with it. Mold will be around for a long time. The issue is currently being fueled by the media and although it should not be understated; it should be realized for what it really is and how long it has been around us. Most lawsuits are with the insurance companies, and at great cost, the insurance companies are requiring the

remediation. One third of all homes in the United States have mold and testing followed by remediation and can be very costly. This can be avoided if proper **disclosure** is provided. RELO Companies are already developing Disclosures and Disclaimers for all parties to the transaction, some states have already created laws addressing mold... "Stay tuned"

In conclusion, I want to personally thank the staff of the Idaho Real Estate Commission for their unselfish work and dedication to this agency. Our Real Estate Commissioners are the finest individuals I have ever worked with and I am proud of what we accomplish each year. I compare Idaho with other states and I can truly say we are the best in everything that we do. 

Errors & Omissions Group Policy Update

Commission's Group Policy to Expire October 1st

by Donna Jones, Executive Director



Donna Jones

All coverage under the Commission's Errors & Omission's Group policy will expire October 1, 2002, when the Commission's current group insurance contract ends. The Commission has "gone out for bid" for a new contract, as required by law. Assuming a suitable proposal is received, a new contract for group insurance should be in effect by July. Notice describing the new policy will be sent to all licensees. Licensees will be able to purchase coverage under the new group policy prior to the expiration of the current policy on October 1st. The minimum coverages to be provided by the new contract will remain unchanged. However, the annual premium is expected to increase, but by statute may not exceed \$140. Also, the policy period under the new policy will no longer coincide with individual bi-annual licensing periods. Instead, an annually-renewable policy will expire on the October 1st of each year. (Premiums will be prorated for licensees purchasing coverage after October 1st). The contract specifications for the new group policy were developed by a committee comprised of representatives from the Idaho Association of REALTORS®, the Idaho Department of Insurance, the Idaho Division of Purchasing, and the Idaho Real Estate Commission.

Claims Administration Under the Current Group Policy - the Frontier Situation: The Commission continues to monitor claims administration under its Errors and Omissions Group Policy. As many of you know, Frontier Insur-

ance Company, which held the Commission's Group Policy contract prior to July 2001, is currently in "Rehabilitation" as a result of its financial instability. In August of 2001, the company was taken over by the New York Department of Insurance, which continues to directly supervise the Company's business affairs.

However, and contrary to popular rumor, **ALL** licensees currently insured under the Commission's Group policy **ARE COVERED**, either by Clarendon National (which has taken over claims pursuant to the "cut-through endorsement" obtained by the Commission), or MEDMARC Casualty, the Commission's current contract carrier. Both companies are "A rated" carriers. Both companies are currently administering claims. While it is true that several older, unresolved claims (claims predating May 2000) have remained with Frontier, those licensees know who they are and are in contact with Frontier.

Insurance Purchased on or after 7-1-01: Licensees who purchased insurance under the Commission's group policy *on or after* 7-1-01 hold a MEDMARC policy. MEDMARC is the current carrier of the Commission's group policy, an "A rated" company, and is not affected by the Frontier rehabilitation status. Notices and inquiries regarding a claim under a MEDMARC policy should continue to be directed to RISC Insurance, the current administrator of the policy, at (800)637-7319.

Claims Made Between 5-10-00 and 6-30-01: All notices and inquiries for claims made *after* 5-10-00 should be made **DIRECTLY** to the Clarendon National's third-party administrator:

North American Risk Services
2600 Westhall Lane Suite 300
Maitland, FL 32751
Phone: (800) 315-6090;
Fax: (407) 875-8781

Contacts:

Bert Harvey, Claims Supervisor, ext. 1286
Mel Cruz, ext. 1278
Nancy Bouchard, ext. 1396

Claims Made Prior to 5-10-00: All notices and inquiries for claims made *before* 5-10-00 will remain with Frontier and should be directed to Frontier Insurance:

Frontier Insurance Company in Rehabilitation

195 Lake Louise Marie Road
Rock Hill, NY 12775-8000
Phone: (800) 836-2100;
Fax (845) 791-5053

Contacts:

Nick Estabrook, Claims Processing, ext. 5351
Chris DuBois, Legal Counsel, ext. 5265
Barton Bloom, NY Superintendent of Insurance, ext. 5169 

Have you been to our NEW website?

www.idahorealestatecommission.com

Check it out!

Continuing Education — Frequently Asked Questions

Question: Will the broker course I took last year count for CE toward my next renewal?

Answer: Yes. For any renewal after July 1, 2002, the broker level courses completed during the most recent renewal period will count toward your CE elective hours.

Question: If a student takes a broker course for CE credit, but not for broker licensing credit, are they still required to complete the final course exam?

Answer: Yes. To receive any credit for this advanced broker level course, the exam is required. (54-2036 Idaho Code).

Question: I've been taking classes to get a professional real estate designation. Does any of that count toward CE?

Answer: Yes. Any course developed by a national professional organization that is required in order to earn a professional real estate designation will

be accepted for CE. If you have any questions regarding a particular designation or provider, please contact IREC.

Question: If I took an approved CE course in Washington in June 2002, does it count toward my January 2003 renewal?

Answer: Yes. Keep a copy of your course completion certificate for CE auditing purposes.

Question: I took 45 hours of CE in California. What do I need to renew my Idaho license?

Answer: If those hours are approved for CE credit in California (or any other state) they will be accepted in Idaho toward the elective hour requirement. You will still need to complete the Idaho CE Core course. Keep a copy of your course completion certificate for CE auditing purposes.

Question: What is the easiest way for me to find out what CE courses I've

taken, and what I still need to complete?

Answer: Keep your course certificates! If audited, you will be required to submit copies of all your CE certificates. Look for on-line CE verification form (for the core course only) coming soon to the Commission's website at www.idahorealestatecommission.com.

Question: How can I verify a course is approved for CE credit?

Answer: Those courses that have been submitted directly to IREC for approval are listed on our website at www.idahorealestatecommission.com. If you do not find the course listed there, please feel free to give the IREC staff a call at (208) 334-3285, or toll-free at (866) 447-5411 and we can tell you for certain if it is an approved course.

Question: If I take more than the 20 required hours, will the extra hours carry over to the next renewal?

Answer: Excess credits are not carried over to the next renewal period, but are adding to your professionalism and are a big part of your journey to success! (54-2023(3) Idaho Code)

Question: I received my CRS designation in the mid 70's. Can I use that over and over again every time I renew?

Answer: No. You must have completed the designation course within the most recent renewal period for it to count toward your renewal.

Question: I took a 4-hour ethics course in March that was supposed to count toward my CE. I renew in October. What should I do now that the laws are changing?

Answer: You will need to list this course on the CE Course Verification portion of your renewal. Keep a copy of your course completion certificate for CE auditing purposes. 🏠

(CE from page 1)

Call IREC for specific details and requirements.

◆ **National professional organization courses** in real estate topics that lead to designations (i.e., CRS, CCIM, ABR, LTG).

◆ **Courses approved by other professional organizations** (i.e., Appraisers) or **jurisdictions** (i.e., Washington Real Estate Commission) for educational requirements, if within IREC-approved topic areas.

◆ **Elective courses approved by IREC.** See IREC's website for a complete list and schedule!

Effective July 1, 2003, any renewals or activations after this date will require 16 elective hours plus a Core course.

How will you provide CE documentation to IREC?

You will need to list the CE courses you have completed on the CE Course Verification portion of your renewal. Keep a copy of your course completion certificates for CE auditing purposes.

Other elements to consider:

◆ Excess credits are NOT carried over to the next renewal period.

◆ No duplicate credit is given for courses completed within the same license period.

◆ Education required as part of any disciplinary action will NOT count toward CE requirements.

Best Advice!

Do **NOT** wait until the last few weeks of your license period to complete your continuing education. 🏠

Idaho Real Estate Commission

CONTINUING EDUCATION AND E&O INSURANCE CERTIFICATION

Type or print clearly in ink. Complete ALL information requested, including signature.

Course Title	Course Approval#	School/Provider	Date Completed			Course Hours
			Mo.	Day	Yr.	
1 <i>core:</i>						
2 <i>electives:</i>						
*Total Hours:						

CONTINUING EDUCATION

*Active licensees must have at least 8 hours of approved elective hours, plus one core course. For renewals effective July 1, 2003, and after, active licensees must have at least 16 hours of approved elective hours, plus one core course. Courses completed as part of a prior renewal requirement cannot be applied to a current renewal application. A sample number of real estate licensees will be audited for the purpose of documenting their CE hours. If audited, you will be required to provide proof by submitting copies of your course completion certificates. It is suggested you make a copy of this completed form for your records. **Do not send CE certificates to the Commission unless specifically requested to do so.**

ERRORS & OMISSIONS INSURANCE

Idaho Law requires that actively licensed persons obtain and maintain Real Estate Errors & Omissions Insurance as a precondition to licensure, and that no licensee may engage in practice of real estate without insurance. Failure to obtain and maintain insurance will result in the immediate inactivation of the license, and will also subject the licensee to disciplinary action, which could include suspension or revocation of the license and imposition of a fine.

Applicants are required to obtain a Certificate of Insurance, signed by an authorized agent or employee of the insurance provider, which must be made available for inspection upon request by the Commission.

I certify under penalty of perjury that I have taken and completed these continuing education courses listed above as required by the *Idaho Real Estate License Law and Rules*. I further certify that I have obtained Errors & Omissions Insurance as required by law. I agree to furnish to the Idaho Real Estate Commission, upon request, sufficient evidence of having completed these requirements. Facsimile transmission of this signed original document shall be the same as delivery of an original.

3 *Signature* **4** *Date*

For Commission audit use only:

Moving Forward

by Neal Bernklau, Licensing Supervisor

The Commission is making technological advances in the Licensing Department. Soon, licensees will be permitted go on-line and perform "instant" agent transfers, office name changes, license renewals, and even print their own licenses on a home or office printer. These changes are already in the making and will be completed within a few months.

As part of bringing on these advances, several noticeable changes have been made to accommodate the upcoming on-line processing. For example, licensees will notice a different look to the paperwork received from the Commission office. The most noticeable change will be the design and size of real estate license certificate. The new design is similar to that of Idaho's main license plate. The size of the license will also change to accommodate a standard number 10 envelope. The change in the look and size will be more convenient for licensees and a significant cost savings to the Commission. The Commission will begin issuing the newly-designed license certificates near the end of June.

In addition to the new design for license certificates, the Renewal Notice has changed. The Renewal Notice is now being printed on 8½ by 11 paper and it has been significantly revised to make it easier to read. As those licens-



Neal Bernklau

ees renewing June 30th may have noticed, a Continuing Education Verification form has been added to the Renewal Notice. When renewal time comes around, the Continuing Education Verification form on the back of the Renewal form **MUST** be completed and signed. For more information regarding the new continuing education laws, see the continuing education article on page one of this issue.

In addition to these changes, several changes to the on-line renewal system are being made. Brokers will soon be able to submit the required forms for office changes and agent transfers via the internet. Company and individual name changes will still have to be completed by the Commission office.

As you can see, there are several changes going in to effect in a short period of time. We feel these changes will assist the Commission to move forward on the information superhighway and allow Idaho licensees to conduct much of their Commission business around their schedules. 🏠

Errors & Omission Insurance Contract Update

A reminder for those licensees with Commission Group Insurance: **All policies will expire on October 1, 2002. If you are currently covered by the group policy, new insurance must be purchased prior to October 1st. If new insurance is not purchased, the license will be inactivated.**

The Commission has awarded the new contract for its Errors and Omissions Program to Rice Insurance Services Company, LLP, (RISC). The new group policy is issued by Medmarc Casualty Insurance Company, a carrier with an AMBest financial rating of "A" (Excellent). Under the new contract, the Commission will no longer accept insurance applications or premiums. Applications for insurance and insurance premiums will be sent directly to RISC.

With the new contract, several new optional Endorsements are available. These are:

- Leasing and Property Management Endorsement
- Limited Claims Expenses Coverage Real Estate Regulatory Complaints Endorsement
- Limited Claims Expenses Coverage Environmental Endorsement
- Limited Claims Expenses Coverage Fair Housing Endorsement
- Franchise Endorsement
- Optional Extended Reporting Period Endorsement
- Excess Coverage

By early July, each licensee will be mailed an informational brochure explaining the new policy, along with an Insurance Application Form, early July. A reminder: State law requires that all licensees carry Errors and Omissions Insurance. So, don't forget the October 1st deadline to update your policy. 🏠

In Memory...

The Idaho Real Estate Commission extends their sympathies to the families of:

Ronald Dale Duffy, Boise
Ann Erstad, Boise
Diana Jacobson, Garden City, UT
Shirley Ann Johnson, Boise
G.G. "Jerry" Miller, Boise

Ferd Muller Jr., Council
Walter Lee Rhodes, Nampa
Richard Strickland, Gooding
Victor Thompson, Boise

Course Schedules *July - December 2002*

Following are courses scheduled by approved real estate course providers. Fees are subject to change without notice and may not include textbook costs. Advise the provider of any disabilities needing accommodations. To register for a course, contact the sponsoring provider as listed below. Preregistration is required at least one week in advance of the start of the classes. All courses are subject to minimum enrollment and *may be canceled* according to student demand.

Essentials of Real Estate

(45 hours—Required course for sales license. Intended for the beginner in real estate who has little, if any, previous knowledge in the field. A solid core of fundamental concepts will be studied.)

City	Date	Time	Provider	Instructor	Fee
Correspondence	(FinC201)	n/a	University of Idaho	Loegering	\$295
Correspondence	(RE305X)	n/a	Washington State University	Crellin	\$390
Boise	July 8-12, 15	8:00am	Pioneer Real Estate School	Byers	\$275
	July 10-12, 15-17	8:00am	Academy for Real Estate Careers	Heist	\$275
	July 29-Sept. 9	6:00pm	Pioneer Real Estate School	Jonas	\$275
	July 31, Aug. 1-2, 5-7	8:00am	Academy for Real Estate Careers	Heist	\$275
	Aug. 5-9, 12	8:00am	Pioneer Real Estate School	Byers	\$275
	Aug. 29-Dec. 19	6:00pm	Boise State University	Loegering	\$450
	Sept. 3-6, 9-10	8:00am	Pioneer Real Estate School	Byers	\$275
	Sept. 4-6, 9-11	8:00am	Academy for Real Estate Careers	Heist	\$275
	Sept. 16-Oct. 23	6:00pm	Pioneer Real Estate School	Townsend	\$275
	Sept. 30, Oct. 1-4, 7	8:00am	Pioneer Real Estate School	Byers	\$275
	Oct. 2-4, 7-9	8:00am	Academy for Real Estate Careers	Heist	\$275
	Oct. 28-Dec. 9	6:00pm	Pioneer Real Estate School	Jonas	\$275
	Nov. 4-8, 11	8:00am	Pioneer Real Estate School	Byers	\$275
	Nov. 6-8, 11-13	8:00am	Academy for Real Estate Careers	Heist	\$275
	Dec. 2-6, 9	8:00am	Pioneer Real Estate School	Byers	\$275
Dec. 4-6, 9-11	8:00am	Academy for Real Estate Careers	Heist	\$275	
Hailey	Oct. 7-9, 16-18	8:00am	College of Southern Idaho	Heist	\$312
Idaho Falls	Sept. 19-28	8:00am	Eastern Idaho Technical College	Galloway	\$267
Lewiston	Sept. 12-21	9:00am	Lewis Clark State College	Aubertin	\$230
Post Falls	July 8-18	9:00am	North Idaho College	Hatch	\$249
	Sept. 4-12	9:00am	North Idaho College	Hatch	\$249
	Nov. 4-14	9:00am	North Idaho College	Hatch	\$249
Twin Falls	Sept. 9- Oct. 29	7:00pm	College of Southern Idaho	Brawley	\$312

Real Estate Practices

(45 hours—Required course for sales license. Designed for the student who has a basic understanding of the fundamental concepts of real estate. A study of the applied skills involved in the listing, selling, buying and closing of residential property. To prepare students to perform satisfactorily as a beginner in the real estate business. Completing Practices and its prerequisite satisfies the educational requirements for a salesperson's license.)

City	Date	Time	Provider	Instructor	Fee
Boise	July 16-19, 22-23	8:00am	Pioneer Real Estate School	Byers	\$275
	July 18-19, 22-25	8:00am	Academy for Real Estate Careers	Heist	\$275
	Aug. 8-9, 12-15	8:00am	Academy for Real Estate Careers	Heist	\$275
	Aug. 13-16, 19-20	8:00am	Pioneer Real Estate School	Byers	\$275
	Sept. 11-13, 16-18	8:00am	Pioneer Real Estate School	Byers	\$275
	Sept. 12-13, 16-19	8:00am	Academy for Real Estate Careers	Heist	\$275
	Sept. 17-Oct. 24	6:00pm	Pioneer Real Estate School	Tracy	\$275
	Oct. 8-11, 14-15	8:00am	Pioneer Real Estate School	Byers	\$275
	Oct. 10-11, 14-17	8:00am	Academy for Real Estate Careers	Heist	\$275
	Nov. 5-Dec. 17	6:00pm	Pioneer Real Estate School	Gamblin	\$275
	Nov. 12-15, 18-19	8:00am	Pioneer Real Estate School	Byers	\$275
	Nov. 14-15, 18-21	8:00am	Academy for Real Estate Careers	Heist	\$275
	Dec. 10-13, 16-17	8:00am	Pioneer Real Estate School	Byers	\$275
	Dec. 12-13, 16-19	8:00am	Academy for Real Estate Careers	Heist	\$275
	Hailey	Nov. 6-8, 13-15	8:00am	College of Southern Idaho	Clifton
Idaho Falls	Oct. 10-19	8:00am	Eastern Idaho Technical College	Briggs	\$267
Lewiston	Oct. 3-12	9:00am	Lewis Clark State College	Aubertin	\$230

Practices (Continued)

City	Date	Time	Provider	Instructor	Fee
Post Falls	Aug 5-14	9:00am	North Idaho College	Hatch	\$249
	Oct. 2-11	9:00am	North Idaho College	Hatch	\$249
	Dec. 3-11	9:00am	North Idaho College	Hatch	\$249
Twin Falls	July 8-10, 15-17	8:00am	College of Southern Idaho	Brawley	\$312
	Nov. 6-8, 13-15	8:00am	College of Southern Idaho	Brawley	\$312

Brokerage Management

(30 hours—Required course for broker's license. Intended to help a person understand how to set up and run a real estate brokerage office and emphasizes the application of management techniques required for the brokerage operation.)

City	Date	Time	Provider	Instructor	Fee
Boise	Sept. 23-26	8:00am	Pioneer Real Estate School	Jonas	\$250
Post Falls	Oct. 18-19, 25-26	9:00am	North Idaho College	Albi	\$249
Twin Falls	Dec. 5-6, 12-13	8:00am	College of Southern Idaho	Briggs	\$251

Finance

(30 hours—Elective course for broker's license. Designed as an introduction to real estate financing and includes a study of the sources and application of funds, the financial instruments commonly used, institutional structures and policies, and loan processing. Each student must be familiar with a financial calculator prior to enrolling.)

City	Date	Time	Provider	Instructor	Fee
Correspondence (BUSC262)		n/a	University of Idaho	Hatch	\$295
Boise	Nov. 20-23	8:00am	Pioneer Real Estate School	Clifton	\$250
Twin Falls	Oct. 10-11, 17-18	8:00am	College of Southern Idaho	Clifton	\$251

Law

(30 hours—Required course for broker's license. Designed for the real estate professional as a course in the general principles of law governing the interest in real estate, and to acquaint the student with how the law works, but is not intended to be a substitute for competent legal counsel.)

City	Date	Time	Provider	Instructor	Fee
Correspondence (BUSC263)		n/a	University of Idaho	Felton	\$295
Boise	Aug. 27-30	8:00am	Pioneer Real Estate School	May	\$295
Post Falls	Sept 20-28	9:00am	North Idaho College	Marfice	\$249
Twin Falls	Sept. 12-13, 19-20	8:00am	College of Southern Idaho	May	\$251

Business Conduct & Office Operations

(4 hours—**CE elective approved**—Designed for brokers, sales associates, secretaries, bookkeepers, and others to acquaint them with current laws, rules and procedures governing the handling of client funds, and to assist real estate brokers in developing good record keeping & business practices for their firms.)

City	Date	Time	Provider	Instructor	Fee
Correspondence		n/a	Idaho Real Estate Commission	staff	\$20
Boise	July 9	8:30am	Academy for Real Estate Careers	Heist	\$35
	Sept. 25	8:30am	Academy for Real Estate Careers	Heist	\$35
	Nov. 4	8:30am	Academy for Real Estate Careers	Heist	\$35

Valuation & Analysis

(20 or 30 hours—An introductory course covering the purpose of appraisals, the appraisal process and the different approaches, methods, and techniques used to determine the value of various types of property. Emphasis will be on employing the process in residential brokerage as opposed to how to perform the process. This course partially fulfills the educational requirements for a broker's license.)

City	Date	Time	Provider	Instructor	Fee
Boise	Oct. 28-31	8:00am	Pioneer Real Estate School	Nelson	\$250
Twin Falls	Nov. 18-19, 25-26	8:00am	College of Southern Idaho	Nelson	\$251
	(Advanced) Oct. 23-25	8:00am	College of Southern Idaho	Nelson	\$195

Continuing Education Courses

An updated schedule is available on the Commission's website, www.idahorealestatecommission.com. Courses are subject to change or cancellation; please check directly with the provider to confirm date, time, and location.

The following courses have been approved for continuing education credit. Eight hours of elective courses and a core course, will satisfy the education requirement for those active broker or salesperson renewing between July 1, 2002, and July 1, 2003. Those renewing after July 1, 2003, will be required to complete 16-hours of elective courses and a core. See the article on page 1 for other continuing education options.

Distance Learning

Date	Time	Subject	Provider	Instructor	Fee
Video/Audio Rentals		Continuing Education Core	Idaho Real Estate Commission	IREC	\$15
		Buyer Brokerage	Idaho Real Estate Commission	IREC	\$15
Video Rentals		Continuing Education Core	North Idaho College	Staff	\$25
Computerized		ADA and Fair Housing	realestatewebschool.com	Ferguson	\$45
		Consensual Dual Agency	realestatewebschool.com	Ferguson	\$45
Distance Learning		Business Conduct & Office Operations	Idaho Real Estate Commission	IREC	\$20
		Ethics in Real Estate	realestatewebschool.com	Ferguson	\$45
		Real Estate Math	realestatewebschool.com	Ferguson	\$45
		Tax Free Exchanges	realestatewebschool.com	Ferguson	\$45

Boise

Date	Time	Subject	Provider	Instructor	Fee
July 24	8:00am	Buyer Brokerage & Red Flags Property Inspection	Pioneer Real Estate School	Byers	\$65
July 25	8:00am	Continuing Education Core	Pioneer Real Estate School	Byers	\$45
July 26	8:00am	Continuing Education Core	Academy for Real Estate Careers	Heist	\$35
July 26	1:00pm	Cracking the Code: REALTOR® Ethics	Academy for Real Estate Careers	Heist	\$35
July 29	8:00am	Continuing Education Core	Academy for Real Estate Careers	Heist	\$35
July 29	1:00pm	Buyer Brokerage	Academy for Real Estate Careers	Heist	\$35
Aug. 21	8:00am	Buyer Brokerage & Red Flags Property Inspection	Pioneer Real Estate School	Byers	\$65
Aug. 22	8:00am	Continuing Education Core	Pioneer Real Estate School	Byers	\$45
Aug. 22	8:00am	Continuing Education Core	Academy for Real Estate Careers	Heist	\$35
Aug. 22	1:00pm	Cracking the Code: REALTOR® Ethics	Academy for Real Estate Careers	Heist	\$35
Aug. 26	8:00am	Continuing Education Core	Academy for Real Estate Careers	Heist	\$35
Aug. 26	1:00pm	Buyer Brokerage	Academy for Real Estate Careers	Heist	\$35
Sept. 19	8:00am	Buyer Brokerage & Red Flags Property Inspection	Pioneer Real Estate School	Byers	\$65
Sept. 20	8:00am	Continuing Education Core	Pioneer Real Estate School	Byers	\$45
Sept. 26	8:00am	Continuing Education Core	Academy for Real Estate Careers	Heist	\$35
Sept. 26	1:00pm	Cracking the Code: REALTOR® Ethics	Academy for Real Estate Careers	Heist	\$35
Oct. 17	8:00am	Buyer Brokerage & Red Flags Property Inspection	Pioneer Real Estate School	Byers	\$65
Oct. 18	8:00am	Continuing Education Core	Pioneer Real Estate School	Byers	\$45
Oct. 24	8:00am	Continuing Education Core	Academy for Real Estate Careers	Heist	\$35
Oct. 24	1:00pm	Cracking the Code: REALTOR® Ethics	Academy for Real Estate Careers	Heist	\$35
Oct. 30	8:00am	Continuing Education Core	Academy for Real Estate Careers	Heist	\$35
Oct. 30	1:00pm	Buyer Brokerage	Academy for Real Estate Careers	Heist	\$35
Nov. 25	8:00am	Continuing Education Core	Academy for Real Estate Careers	Heist	\$35
Nov. 25	1:00pm	Cracking the Code: REALTOR® Ethics	Academy for Real Estate Careers	Heist	\$35
Nov. 25	8:00am	Buyer Brokerage & Red Flags Property Inspection	Pioneer Real Estate School	Byers	\$65
Nov. 26	8:00am	Continuing Education Core	Pioneer Real Estate School	Byers	\$45
Dec. 18	8:00am	Buyer Brokerage & Red Flags Property Inspection	Pioneer Real Estate School	Byers	\$65
Dec. 19	8:00am	Continuing Education Core	Pioneer Real Estate School	Byers	\$45
Dec. 20	8:00am	Continuing Education Core	Academy for Real Estate Careers	Heist	\$35
Dec. 20	1:00pm	Cracking the Code: REALTOR® Ethics	Academy for Real Estate Careers	Heist	\$35
Dec. 30	8:00am	Continuing Education Core	Academy for Real Estate Careers	Heist	\$35
Dec. 30	1:00pm	Buyer Brokerage	Academy for Real Estate Careers	Heist	\$35

Continuing Education Courses (Continued)

Idaho Falls

<u>Date</u>	<u>Time</u>	<u>Subject</u>	<u>Provider</u>	<u>Instructor</u>	<u>Fee</u>
July 26	8:30am	Continuing Education Core	Idaho Association of REALTORS®	Leister	\$TBD
Dec. 13	8:30am	Continuing Education Core	Idaho Association of REALTORS®	Mooney	\$TBD

Ketchum

<u>Date</u>	<u>Time</u>	<u>Subject</u>	<u>Provider</u>	<u>Instructor</u>	<u>Fee</u>
Aug. 15	8:30am	Continuing Education Core	Idaho Association of REALTORS®	Mooney	\$TBD
Dec. 5	8:30am	Continuing Education Core	Idaho Association of REALTORS®	Clifton	\$TBD

New Orleans, LA

<u>Date</u>	<u>Time</u>	<u>Subject</u>	<u>Provider</u>	<u>Instructor</u>	<u>Fee</u>
Nov. 8	1:00pm	The Code of Ethics	National Association of REALTORS®	Aydt	\$20/30

Pocatello

<u>Date</u>	<u>Time</u>	<u>Subject</u>	<u>Provider</u>	<u>Instructor</u>	<u>Fee</u>
Oct. 18	8:30am	Continuing Education Core	Idaho Association of REALTORS®	Leister	\$TBD

Post Falls

<u>Date</u>	<u>Time</u>	<u>Subject</u>	<u>Provider</u>	<u>Instructor</u>	<u>Fee</u>
July 11	8:00am	Continuing Education Core	North Idaho College	Hatch	\$39
July 12	8:00am	Real Estate Broker/Salesperson Liabilities	North Idaho College	Albi	\$39
Aug. 7	8:00am	Continuing Education Core	North Idaho College	Hatch	\$39
Aug. 8	8:00am	Real Estate Broker/Salesperson Liabilities	North Idaho College	Albi	\$39
Sept. 13	8:00am	Continuing Education Core	North Idaho College	Hatch	\$39
Sept. 14	8:00am	Real Estate Broker/Salesperson Liabilities	North Idaho College	Albi	\$39

Twin Falls

<u>Date</u>	<u>Time</u>	<u>Subject</u>	<u>Provider</u>	<u>Instructor</u>	<u>Fee</u>
Oct. 3	8:00am	Continuing Education Core	College of Southern Idaho	Leister	\$TBD

Who to Contact: *Course Providers*

<u>Provider Name</u>	<u>Contact</u>	<u>Phone Number</u>
Academy for Real Estate Careers	Gail Heist	208-377-9247
Boise State University	Sue Ellis	208-426-3356
College of Southern Idaho	Joan Brawley	208-733-9554
Eastern Idaho Technical College	Brenda Nordstrom	208-524-3000
Idaho Association of REALTORS®	Shelby Kerns	208-342-3585
Idaho Real Estate Commission	Jill Randall	866-447-5411
National Association of REALTORS®	Constance Leahy	800-874-6500
North Idaho College	Susie McDonald	208-769-3444
Pioneer Real Estate School	Chuck Byers	208-377-4300
RealEstateWebSchool.com	A. Allen Nielsen	800-532-7649
University of Idaho	Independent Study Office	208-885-6641
Washington State University	Robin Stratton	509-335-3557

It is highly
 recommended
 that you
 complete the
 Core course
each year!

Inspections and Brokers Can Help Prevent Mold Law Suits

by Blanche Evans, Editor, Realty Times

Apparently even million dollar paychecks can't prevent the purchase of a home with problems. According to a story featured on Law.com. Erin Brockovich (Brockovich v. Morrison Associates, No. 051037 Los Angeles Co. Super. Ct.) Is one of many complainants who are suing over the spread of mold in tier homes. Brockovich is the law-firm clerk and homeowner activist made famous in last year's Oscar-winning movie, "Erin Brockovich." And she may use her star-power to do for mold issues what she did for contaminated drinking water victims.

Mold is being taken so seriously as an indoor health hazard that the Environmental Protection Agency has just put up a Web page devoted to educating the public about mold and its affect on the lungs. Attorneys are also beginning to take mold seriously, too.

"Mold is where asbestos was 30 years ago," says Alexander Robertson IV, who's firm Knopfler & Robertson of Woodland Hills, California, represents Brockovich, according to the report. Robertson began representing mold clients in 1997, and now has over 1,000 mold plaintiffs. Business is so good, he has had to turn down hundreds of other cases.

What's frightening is the amount of

the awards that many of these cases are getting, many over \$1 million. Agents who aren't properly protected by having their customers and clients sign waivers are at risk of being dragged into lawsuits because they didn't protect themselves. But many agents are reluctant to put waivers in front of clients. They should.

"I'm seeing an increase in claims regarding molds," says Robert N. Bass, real estate defense attorney. "We need to add it to the list of things we talk about with buyers and sellers."

Mold is often a hidden danger, and fails to make most seller disclosures because they don't know it's there. According to Nick D'Ambrosia, vice president and general manager of Hometest, Inc., most problems such as mold are a direct result of three possibilities:

1. A product reaching the end of its life expectancy
2. A lack of required maintenance
3. Defects in construction when the home was originally built.

None of these are items that a typical

home buyer will see, and a home inspector can often only guess at, but a broker should know that selling an older home is going to raise the odds that what can go wrong, will. It's enough to make agents desert older properties and concentrate on new homes, but that won't save them from litigation either.

Mold infestations are also on the rise in new homes.

New Homes Can Also Get Sick...

"New homes—many no more than a year old

are experiencing serious life threatening mold problems," says Nancy Seats, president of Homeowners Against Deficient Dwellings. "Shoddy construction and defective products are contributing to this serious problem in the new homes of today. Families are suffering physically, emotionally, and financially."

New homebuyers are also at risk in other ways. Many choose to negotiate directly with the builder, leaving agents and attorneys out, but they do so at their own liability.

According to a recent dateline NBC
(continued on page 12)

“...even million dollar paychecks can't prevent the purchase of a home with problems”



Gail Heist

“Excellence In Education” Award Goes to Gail Heist

The Education Council presented the Excellence in Education award to Mr. Gail Heist on Wednesday, May 22, 2002, at the Train the Trainer Workshop. Gail is currently certified to teach the Essentials, Practices, Brokerage Management, and continuing education courses, is the school director of the Academy for Real Estate Careers and currently serves on the Real Estate Education Council. We are pleased to have such an outstanding instructor as part of our education program. **Congratulations, Gail!** 🏠

(*Mold from page 11*)

report, Brian and Lorinda Couch bought a new home from Pulte, one of the largest home builders in America. Relying on the homebuilder's warranty, the Couches were shocked to find that shoddy workmanship ran throughout the home, and that many items weren't covered. They were aggravated by dripping faucets, un-wired appliances, uninsulated pipes that burst in 13 degree weather, and a doorway so poorly constructed it allowed rain to pour in, growing mold across the foyer. Now they've moved out of what is now an unhealthy home and are still making payments while they arbitrate the situation. A clause in their contract prohibits them from suing Pulte.

Is hiring a broker the answer?

Would the Couches have been so unlucky if they had hired a broker to represent them? Like many new home buyers, the Couches negotiated directly with the builder to save money. According to the report, "...so instead of getting an outside lawyer they used one suggested by the company – it was cheaper. They saved a bit more money by not hiring an inspector – after all, a county inspector had just OK'd the home," said correspondent Lea Thompson.

But a municipal inspection is not enough. "Many home buyers feel that they do not need to employ a professional home inspector because municipal building inspectors are seeing over 30 homes a day and are normally only inspecting to see that the builder meets the minimum code requirements. The building inspector is not looking at specific construction practices that tend to determine if a home is going to be a trouble-free investment or one that will require significant modification and repair in the future."

Other new home owners are also experiencing problems. The problem is so great in Texas, that homeowners and home inspectors alike are backing

a new bill before the Texas legislature. Presented by Senator Leticia Van De Putte of San Antonio, the Texas Homebuyer Protection Act, if passed will be the nation's first "lemon law" for homes.

Homebuyer John Cobarruvias was so upset with the worthless summary judgement that he got against his builder, that he formed a group called the Home Owners for Better Building. He says homeowners are fed up with builders and their useless warranties. "This is the most protected industry in Texas right now," said Cobarruvias in a recent interview. "You can't touch these people. They are not licensed, not regulated, they have nothing on them and they are making a lot of money."

Both the Couches and Cobarruvias lost a lot of money by not hiring a broker or a home inspector.

Because a broker shares the liability with their customers and clients, a good broker would have insisted that the Couches get their own inspection. It wouldn't have prevented the problems in the home, but it might have opened

other avenues of recourse.

Advises D'Ambrosia, "Savvy home buyers are having newly constructed homes inspected by a professional home inspector who solely represents the buyer during the construction process. The home inspector will inspect the property during several phases of construction and will accompany the buyer at the final walk through and delivery. The home inspector who is trained and experienced in detecting construction defects is inspecting the property for poor construction practices that could be nightmares in the future."

But a good broker needs to also be able to protect his or her firm from liability by advising customers and clients to get their own air-quality and home inspections, and if they refuse, then have them sign a waiver that they were advised to do so and refused. Says attorney Bass, "There are people who are in the business of making a big deal out of mold."

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(208)334-2050 fax

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Disciplinary Actions

Formal actions issued by the Idaho Real Estate Commission:

Cannon, Joseph Reid, inactive salesperson in Sun Valley. Voluntary surrender and termination of his real estate salesperson's license.

Gonzales, Arnold E., sales associate with ERA West Wind in Boise, previously with Realty One Baxter & Associates in Boise. Stipulated to violation of sections 54-2054(7) & (9) for accepting compensation from more than one party without disclosing it, and not having the fee paid through the broker. Given a formal reprimand; real estate license suspended for 90 days; ordered to pay a civil fine of \$2,500, and costs and attorney's fees; required to successfully complete an Ethics class and a Business Conduct and Office Operations class.

Lampman, Douglas J., associate broker with RE/MAX of Nampa/Caldwell in Nampa. Stipulated to violations of sections 54-2039—fee-splitting with an unlicensed person; 54-2040(b)—misconduct by engaging in a flagrant course of misrepresentation; rule 402—misconduct by using, proposing to use or agreeing to use a double contract;

rule 403—fees must be paid through the broker. Real estate license suspended for twelve weeks to commence January 1, 2002, and conclude March 26, 2002, with reinstatement not to occur until civil fine has been paid. Given a formal reprimand; ordered to pay a civil fine of \$5,000, and required to pay costs and attorney fees in the amount of \$1,500.

Lampman, Debra L., designated broker for RE/MAX of Nampa/Caldwell in Nampa. Stipulated to violations of sections 54-2039—fee-splitting with an unlicensed person; rule 416—broker supervision and control of activities of licensee. Real estate license suspended for two weeks to commence April 15, 2002, and conclude April 29, 2002, with reinstatement not to occur until civil fine has been paid. Given a formal reprimand; ordered to pay a civil fine of \$5,000, and required to pay costs and attorney fees in the amount of \$1,500.

Marchbanks, Clint T., sales associate with Future Techs R/E in Caldwell. Stipulated to violation of section 54-202061(1)(a), Idaho Code for felony conviction in case #CR01-5405. Real

estate license revoked but withheld provided he complies with terms and conditions of probation. If court revokes probation his real estate license is automatically revoked.

Rockefeller, Mark S., designated broker for Teton Valley Realtors in Driggs. Stipulated to violation of Section 54-2040B(c), Idaho Code (1994) for civil judgement of fraud and/or misrepresentation entered against a licensed real estate agent. Given a formal reprimand; required to pay \$1,000 civil fine and costs and attorney's fees.

Sleezer, Marty M., designated broker with Total REALTORS® in Wallace. Stipulated to violations of Idaho Code sections 54-2060(3)—failure to account for property which belongs to another; 54-2086(1)(c)—duties to a customer to account for property of a customer; 54-2060(12)—reckless conduct; 54-2044—failure to reconcile; 54-2060(4)—failure to keep adequate records; and 54-2060(5)—failure to respond. Given formal reprimand; real estate license revoked, but revocation suspended provided he complies in a timely manner to terms of the Final Order; he must have CPA reconcile his trust account within 30 days; must repay any shortage within the 30 days; must provide monthly reconciliation within 7 days of receiving his bank statement; is required to pay a civil fine of \$1,500 and costs and attorney fees; and is required to successfully complete live Business Conduct and Office Operation Course and Brokerage Management Course.

Seymour, Ashley D., associate broker with Lawson Company Real Estate in Boise, and previously with Realty Center in Boise. Stipulated to violations of section 54-2064(1)(c) and (e), Idaho Code—failure to account for monies and failure to disclose an adverse material fact to customer/seller. Given a formal reprimand, required to pay \$1,500 civil

(continued on page 14)

Idaho Real Estate License Law & Rules Book

Idaho Real Estate Commission
633 N. 4th St.
P.O. Box 83720
Boise, Idaho 83720-0077

\$2.00

Please send me the Idaho Real Estate License Law and Rules book.

_____ books at \$2.00 each (includes sales tax) = _____, check or money order made payable to the **Idaho Real Estate Commission**.

Ship to:

Name _____

Firm _____

Street Address _____

City _____ State _____ Zip+4 _____

Business Phone (____) _____

Please allow 1-2 weeks for delivery. No UPS shipments to box numbers.

(Disciplinary from page 13)

fine and costs and attorneys fees.

Ward, Douglas P., designated broker with Sundance Realty in Bayview. Stipulated to violations in 1998 of section 54-2064(1)(d) and 54-2040A(h) Idaho Code—failure to disclose an adverse material fact which reasonably should have been known; rule 414—passing judgement on title; rule 202—failure to have all terms and conditions in the Purchase & Sale Agreement; and rule 408.03—no agency confirmation in the Purchase & Sale Agreement. Given a formal reprimand; ordered to pay \$1,800 civil fine and to pay costs and attorney's fees; and required to successfully complete a Real Estate Law and Business Conduct & Office Operation Class within 6 months.

Designated brokers, associate brokers or salespersons issued a civil penalty fine for violation of sections 54-2002, 54-2018(2), and 54-2060(10), Idaho Code—failure to renew license in a timely manner, and continuing to practice as a licensee after license had expired:

Anderson, Donald F., designated broker with Lakeshore Realty in Coeur d'Alene. Civil penalty fine of \$100.

Banister, Gina D., sales associate with Emmett 1 Real Estate in Emmett. Civil penalty fine of \$50.

Carpenter, James David, sales associate with Total Realtors, Inc., in Wallace. Civil penalty fine of \$50.

Davis, Marcia O., sales associate with Real Estate Marketing, Inc., in Boise. Civil penalty fine of \$50.

Gallafent, Steven R., sales associate with RE/MAX Country Real Estate, Inc., in Pocatello. Civil penalty fine of \$50.

Hamilton, Robert L., designated broker with All Star Western in Coeur d'Alene. Civil penalty fine of \$70.

Hepper, Tedi J., sales associate with Holland Realty, Inc., in Boise. Civil

penalty fine of \$50.

Holt, Gary R., sales associate with Century 21 1st Place Realty in Boise. Civil penalty fine of \$100.

Houser, John A., sales associate with Gem State Realty, Inc., in Twin Falls. Civil penalty fine of \$50.

Litzinger, Nancy R., sales associate with Holland Realty, Inc., in Boise. Civil penalty fine of \$50.

Lloyd, Michal K., sales associate with Holland Realty, Inc., in Boise. Civil penalty fine of \$50.

Lohnes, Kolene K., sales associate with Wardley Jag REALTORS®, Inc., in Soda Springs. Civil penalty fine of \$50.

Maher, Lauri L., associate broker with Classic Realty in Ketchum. Civil penalty fine of \$100.

Melton, Julie Lynn, sales associate with Compass, Inc., in Boise. Civil penalty fine of \$50.

Nielson, Kendall, sales associate with Heartland Homes in Meridian. Civil penalty fine of \$100.

Saccoman, Joseph W., sales associate with Holland Realty, Inc., in Boise. Civil penalty fine of \$50.

Shields, Kynette S., sales associate with Classic Realty in Ketchum. Civil penalty fine of \$100.

Skinner, Evan E., sales associate with Smith & Company Realty in Montpelier. Civil penalty fine of \$50.

Stafford, Kathy Lynne, sales associate with Windermere/Capital Group, Inc., in Boise. Civil penalty fine of \$50.

Webster, Wendy Marie, sales associate with RE/MAX West: Results, Inc., in Boise. Civil penalty fine of \$50.

Wood, Dixie L., sales associate with Holland Realty, Inc., in Boise. Civil penalty fine of \$50.

Designated brokers issued a civil penalty fine for violation of sections 54-2038(3) and 54-2060(10), Idaho Code—failure to adequately supervise by allowing an unlicensed person to represent the broker:

Badell, Linda L., designated broker with Classic Realty in Ketchum. Civil penalty fine of \$100.

Badell, Linda L., designated broker with Classic Realty in Ketchum. Civil penalty fine of \$100.

Gailey, Janette S., designated broker with Wardley Jag REALTORS®, Inc., in Soda Springs. Civil penalty fine of \$50.

Hess, Walter L., designated broker with Gem State Realty, Inc., in Twin Falls. Civil penalty fine of \$50.

Holland, John W., designated broker with Holland Realty, Inc., in Boise. Civil penalty fine of \$50.

Holland, John W., designated broker with Holland Realty, Inc., in Boise. Civil penalty fine of \$50.

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Holland, John W., designated broker with Holland Realty, Inc., in Boise. Civil penalty fine of \$50.

Laude, John Arthur, designated broker with Heartland Homes in Meridian. Civil penalty fine of \$100.

(continued on page 15)

Moving?

All licensees, whether active or inactive, must notify (in writing) the Idaho Real Estate Commission when their personal address changes. So, fax it, mail it, fill out a Notice of Change form, change it on the renewal form, or e-mail it to nbernkla@irec.state.id.us. Best of all, there is **NO** charge. 📧

(Disciplinary from page 14)

Longstreet, Garrett James, designated broker with Century 21 1st Place Realty in Boise. Civil penalty fine of \$100.

McFarland, Donald A., designated broker with RE/MAX West: Results, Inc., in Boise. Civil penalty fine of \$50.

Ocepek, Patricia Haney, designated broker with Real Estate Marketing, Inc., in Boise. Civil penalty fine of \$50.

Osburn, Steven Alan, designated broker with Windermere/Capital Group, Inc., in Boise. Civil penalty fine of \$50.

Rosenbaum, Werner, designated broker with RE/MAX Country Real Estate, Inc., in Pocatello. Civil penalty fine of \$50.

Sleezer, Marty M., designated broker with Total REALTORS®, Inc., in Wallace. Civil penalty fine of \$50.

Smith, Dalan E., designated broker with Smith & Company Realty in Montpelier. Civil penalty fine of \$50.

Van Engelen, H. Craig, designated broker with Compass, Inc., in Boise. Civil penalty fine of \$50.

Walker, Bryce N., designated broker with Emmett 1 Real Estate in

Emmett. Civil penalty fine of \$50.

The following designated brokers have been issued citations for violations found during their audits:

Bartel, Frederick A., designated broker with Metro Group Realty in Boise.

Bottles, Mark K., designated broker with Mark K. Bottles Real Estate Services, LLC, in Boise.

Bushell, Geoffrey S., designated broker with Bushell & Associates in Sun Valley.

Cafferty, Danny M., designated broker with Danny M. Cafferty Realty, Inc., in Boise.

Cargill, Robert B., designated broker with Robert Cargill Real Estate in Lewiston.

Culver, Alice Ann, designated broker with Packer's Realty in Boise.

Hansen, Christian E., designated broker with House of Brokers Home Team in Boise.

Harding, Eugene Glen, associate broker with John L. Scott BOI, previously designated broker for River Rock Real Estate in Boise.

Hines, Jerry L., designated broker with Century 21 Riverside Realty in

Burley.

Hopkins, Randy H., designated broker with Hopkins Financial Services in Boise.

Kneisly, Mary Jane, designated broker Coldwell Banker Town & Country in Lewiston.

Laraway, Lawrence C., designated broker with Coldwell Banker Aspen Realty in Boise.

Laude, John Arthur, designated broker with Heartland Homes in Meridian.

Light, Gisela, designated broker with Century 21 Southern Idaho Realty in Mountain Home.

McCall, Gary Allen, designated broker with Carey and Adams in Burley.

Ocepek, Patricia Haney, designated broker with Real Estate Marketing, Inc., in Boise.

Price, David Reed, designated broker with Keystone Realty Group Burley in Burley.

Rohner, Merrillyn F., designated broker with Sun Valley-Boise-McCall Realty in Boise.

Rowe, Daniel T., designated broker with Realty Center in Boise.

Satrape, Dean Anthony, designated broker with Western Land Company, LLC, in Boise.

Skelly, Phil Leon, designated broker with RE/MAX Tri-Cities in Fruitland.

Stewart, Scott J., designated broker with Stewart Laney Oaas in Boise.

Thornton, Timothy P., designated broker with Thornton Oliver Keller Commercial in Boise.

Thornton, Timothy P., designated broker with CFA Thornton Oliver Keller in Boise.

Thueson, Greg B., designated broker with Quest & Company, Inc., in Boise.

Van Engelen, H. Craig, designated broker with Compass, Inc., in Boise.

Vigliaturo, Steve D., designated broker with Premier Properties Real Estate Company in Pocatello. 

 **AGENCY DISCLOSURE BROCHURES**

<i>Office Address</i>	AGENCY DISCLOSURE BROCHURES	<i>Mailing Address</i>
633 N. 4th	Idaho Real Estate Commission	P.O. Box 83720
Boise, Idaho 83702	(208) 334-3285	Boise, ID 83720-0077

Please send me the agency disclosure brochures ("*Agency Law in Idaho*") for distribution to each buyer and seller.

_____ packages at \$_____ each, plus \$_____ 5% sales tax = _____, check or money order made payable to the **Idaho Real Estate Commission**.

Ship to: English Spanish

Name _____

Firm _____

Street Address _____

City _____ State _____ Zip+4 _____

Business Phone (_____) _____

Quantity Discount	
1-5 packages	\$6.00 ea.
6-9 packages	\$4.50 ea.
10+ packages	\$6.00 ea.
add 5% sales tax to ALL orders	

Note: Please allow 1-2 weeks for delivery. No UPS shipments to box numbers.

HONOR ROLL

Offices with *NO* Audit Violations!

(from November 1, 2001, through April 10, 2002)

Office Audits Conducted	118
Offices With No Violations	16
* Limited Activity Offices	

Edward O. Adolfsen, Cedar Hills Realty, Firth
Shelly L. Bennett, Bennett & Associates Real Estate, Moscow
Marvis J. Brice, Advantage 1 Realty, Burley
Nancy Jane Fields, Century 21 Gem Realty, Emmett
Pat R. Hardy, Four Seasons Properties, Coeur d'Alene*
Mary Edith Hill, Hill Real Estate Agency, Boise
Jeffrey C. Huber, White Leisure Development Company, Boise*
David A. Hunt, Boise Real Estate Store, Boise*
Debra Lynn Lampman, RE/MAX of Nampa/Caldwell, Nampa

George Paul Lazaris, Lazaris Realty, Boise
William James Morscheck, Tomlinson Black Associates, Inc., Moscow
Charles O. Packham, Packham Real Estate, Blackfoot*
John W. Povlsen, Povlsen Company REALTORS®, Burley
Teena M. Turner, Evans Realty, Emmett
David Merle Waldo, Waldo Real Estate, Ontario
Linda Colleen Wilson, Wilson Realty, Payette

What's new with the Idaho Real Estate Commission

The Real Estatement

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