

VIRGINIA REAL ESTATE BOARD

EDUCATION COMMITTEE MEETING MINUTES

The Real Estate Board Education Committee met on Wednesday, January 20, 2016, at 2:00 p.m. at the Department of Professional & Occupational Regulation in Richmond.

Committee Members present: Steve Hoover, Chair
Santee Ferebee
Lynn Grimsley
Lee Odems

Board Member present: Joe Funkhouser

Staff Members present: Mark Courtney, Senior Director
Shannon Webster, Director Examinations
Kevin Hoeft, Education Administrator

The meeting was called to order by Chairman Hoover at 2:15 p.m.

A motion was made and approved unanimously to approve the agenda at 2:16 p.m.

The Committee received the following Public Comment:

Matthew Rathbun of Board-certified proprietary school Four Pillars Education, Inc. asked the Committee to consider interpreting the Board's "Guidance Document on Continuing Education Elective Courses" to include the subject of "Real Estate Technology" as an acceptable subject for Continuing Education Elective Course credit. Real estate technology is widespread and developing and its improper use by licensees can harm the public.

Following public comment, the following items were discussed:

Test-out Option for Continuing Education (CE) Requirement

Chairman Hoover asked for input from education providers on this subject. Mark Courtney indicated that one school of thought is to provide licensees with an assessment of their subject knowledge and then design the CE test-out requirement based on meeting the

deficiencies revealed through the assessment. Kevin McGrath of Long and Foster Real Estate opposes a test-out option as it would fail to meet the needs of the constantly changing real estate industry. Barbara Castillo of the Fredericksburg Association of Realtors® opposes an online test-out option but indicated a correspondence test-out option may work. Mr. Hoover asked Board staff to provide the Committee with the best viable CE test-out option for its next meeting.

The meeting was interrupted by a fire alarm at 2:40 p.m.

Mr. Hoover reconvened the meeting at 3:05 p.m.

Principal Broker Accountability

Mr. Hoover then asked for input from education providers on the subject of principal broker accountability. He indicated that principal brokers failing to exercise adequate responsibility is a major nationwide problem, and he would like the Board to come up with solutions to address this problem in Virginia. Deana Wilson of Alpha College of Real Estate suggested the Board develop two to three hours of mandatory content to include in eight-hour Board-approved Broker Management and Agent Supervision courses. By doing this the Board can provide principal brokers with instruction designed to improve broker accountability. Mr. Hoover asked Board staff to determine how this can be accomplished and report back to the Committee at its next meeting.

Senior Director Mark Courtney then introduced Shannon Webster, the new DPOR Director of Examinations, and updated the Committee on the progress that the Board's examination vendor (PSI Exams) has made in updating the real estate salesperson and broker license examinations. PSI Exams will convene a panel of subject matter experts to draft a survey that will be sent to all real estate licensees in late February-early March. The panel of subject matter experts will then reconvene in Spring 2016 to evaluate the survey responses, and will then complete their work in Summer 2016.

The Committee then discussed an email from real estate licensee Max Williams who expressed concern on how the subject of "Preferential Advertising" was covered in a Board-approved Fair Housing Continuing Education course. Fair Housing Director Liz Hayes advised the Committee that real estate advertising is problematic if used in a discriminatory manner, and it is best for education providers to use general, rather than specific, terms when referring to property types or landmarks such as schools or places of worship.

The Committee next considered the education applications on the meeting agenda.

The following actions were taken:

A. Four proprietary school applications were reviewed and approved:

1. Bristol TN/VA Association of Realtors, Inc. Bristol, TN
Contact Person: Hagan Horn
2. Mega Realty & Investment, Inc., Annandale, VA
Contact Person: Diane Lee
3. Melrose Plantation Real Estate LLC, Lancaster, VA
Contact Person: Catherine Bennett
4. Atlantic Appraisal Group, Inc., Virginia Beach, VA
Contact Person: Robert J. Meadows

V. One hundred and six continuing education course applications were reviewed; of these courses:

One previously-approved application for a continuing education course offered by an approved school was considered and approved:

1. 21025 Virginia Mandatory Broker and Agent Supervision (On-line), 8 hours Broker Management, American Institute of Real Estate **(Abraham Halaw)**

One hundred and four original applications for continuing education courses offered by approved schools were considered. Ninety-one of these course applications were approved. Five applications were approved with reduced hours. Three applications were not approved because they do not meet the criteria for continuing education elective content. Four applications were not approved because they did not include adequate instructor qualifications.

1. 20965 Technology, 3 hours Real Estate Related, Four Pillars Education, Inc. **(Not approved - did not meet the criteria for continuing education elective content)**
2. 20966 Technology, 3 hours Broker Management, Four Pillars Education, Inc.
3. 20859 Introduction to Legal Descriptions (On-line), 2 hours Real Estate Related, McKissock, LLC
4. 20860 Essential Elements of Disclosures and Disclaimers (On-line), 4 hours Real Estate Related, McKissock, LLC **(Approved with reduced hours)**
5. 20861 The Nuts and Bolts of Green Building for

- Appraisers (On-line), 3 hours Real Estate Related, McKissock, LLC **(Not approved - did not meet the criteria for continuing education elective content)**
6. 20862 Know Before You Owe: Understanding the TRID Rules and Forms, 2 hours Real Estate Related, NVAR
 7. 20868 Residential Housing: Tenant's Assertion, 3 hours Broker Management, VAR
 8. 20869 Crisis Management for Property Managers, 1 hour Real Estate Related, VAR
 9. 20871 Standard Owner's Policy v. 2013 Homeowner's Policy, 1 hour Real Estate Related, Fidelity National Title Insurance Company
 10. 20874 Rentals: Applications and Leases, 4 hours Real Estate Related, MAI Institute
 11. 20875 Foreclosure for Realtors, 1 hour Real Estate Related, The Title Professionals, LLC
 12. 20876 Judgment Liens and Bankruptcy, 1 hour Real Estate Related, The Title Professionals, LLC
 13. 20881 Residential Contract for Virginia, 4 hours Real Estate Related, MAI Institute
 14. 20882 Contract Update, 1 hour Real Estate Contracts, MAI Institute
 15. 20883 Pricing Strategies: Mastering the CMA, 6 hours Real Estate Related, RAR
 16. 20884 Tax Free Exchanges (On-line), 4 hours Real Estate Related, OnCourse Learning, dba Career WebSchool
 17. 20885 Tax Advantage of Home Ownership (On-line), 2 hours Real Estate Related, OnCourse Learning, dba Career WebSchool **(Approved with reduced hours)**
 18. 20886 Pricing Property to Sell (On-line), 4 hours Real Estate Related, OnCourse Learning, dba Career WebSchool **(Approved with reduced hours)**
 19. 20887 Methods of Residential Finance (On-line), 2 hour Real Estate Related, OnCourse Learning, dba Career WebSchool **(Approved with reduced hours)**
 20. 20889 Basic Real Estate Finance (On-line), 2 hours Real Estate Related, OnCourse Learning, dba Career WebSchool **(Approved with reduced hours)**
 21. 20894 Uncle Sam has Homes For Sale: Listing and Selling HUD Homes (On-line), 4 hours Real

- Estate Related, The CE Shop
22. 20901 Understanding Home and Flood Insurance, 1 hour Legal Updates, 1 hour Real Estate Related, Alpha College of Real Estate
 23. 20909 Virginia Real Estate Mandated Law Update, 2 hours Fair Housing, 3 hours Ethics and Standard of Conduct, 1 hour Legal Updates, 1 hour Real Estate Agency, 1 hour Real Estate Contracts, Henderson Professional Development Seminars
 24. 20910 Fair Housing, 3 hours Fair Housing, Henderson Professional Development Seminars
 25. 20944 Foreclosure Options & Realities plus Flood, 2 hours Legal Updates, Cindy Bishop Worldwide, LLC
 26. 20945 Grasping TRID, 1 hour Real Estate Related, Cindy Bishop Worldwide, LLC
 27. 20946 Code of Ethics-Enforcing the Standards of the Code, 3 hours Ethics & Standards of Conduct, RAR
 28. 20948 New Real Estate Board Regulations, 2 hours Legal Updates, New River Valley School of Real Estate
 29. 20951 Review of VREB Regulations, 2015, 3 hours Broker Management, Moseley Dickinson Academy of Real Estate
 30. 20952 Virginia CE Mandatory Topics (Online), 2 hours Fair Housing, 3 hours Ethics and Standards of Conduct, 1 hour Legal Updates, 1 hour Agency, 1 hour Contracts, OnCourse Learning, dba Career Webschool
 31. 20954 Understanding Home Insurance, 1 hour Real Estate Related, Alpha College of Real Estate
 32. 20955 How to Buy/Sell HUD Homes, 4 hours Real Estate Contracts, Alpha College of Real Estate
 33. 20956 Understanding Flood Insurance, 1 hour Legal Updates, Alpha College of Real Estate
 34. 20957 Title Insurance: Claims Can and Do Happen, 1 hour Real Estate Related, The Title Professionals, LLC
 35. 20958 Affordable Housing Opportunities for Low-Moderate Income Buyers, (on-line) 4 hours Real Estate Related, McKissock LLC
- (Not approved - did not meet the criteria for continuing education elective content)**

36. 20959 Property Management - The Next Generation, (on-line) 3 hours Real Estate Related, McKissock LLC
37. 20960 Buyer Beware: Foreclosed and Neglected Properties, 4 hours Real Estate Related, NVAR
38. 20961 Environmental Issues, 4 hours Real Estate Related, NVAR
39. 20963 Deeds in Virginia, 1 hour Real Estate Related, Champion University
40. 20964 The Virginia Uniform Power of Attorney Act, 1 hour Real Estate Related, Champion University
41. 20967 Americans with Disabilities Act (On-line), 3 hours Real Estate Related, McKissock, LLC
42. 20968 Don't Get Caught Under Water - Legal Updates, 1 hour Legal Updates, Champion University
43. 20970 Compliance with Federal & State Fair Housing Requirements, 3 hours Fair Housing, A.J. Johnson Consulting Services, Inc.
44. 20971 Real Estate Law, 2 hours Legal Updates, Provident School of Real Estate
45. 20972 Essentials in Transaction Management, 1 hour Broker Management, VAR
46. 20974 Managing and Leveraging Teams, 1 hour Broker Management, VAR
47. 20976 Code of Ethics, 3 hours Ethics and Standards of Conduct, Piedmont School of Real Estate
48. 20979 Authority to Execute: Who Can Sign on Behalf of Entities, Trusts and Powers of Attorney, 1 hour Real Estate Related, Old Dominion Settlement, Inc.
49. 20982 Cures for the Common Borrowers Issues, 2 hours Real Estate Related, DAAR
50. 20986 VAR Residential Contract of Purchase, 3 hours Broker Management, WAAR
51. 20987 VAR Residential Contract of Purchase, 3 hours Contracts, WAAR
52. 20988 Legal Updates with Flood Content, 1 hour Legal Updates, Piedmont School of Real Estate
53. 20989 Virginia 8-hour Mandatory Topics, (on-line) 2 hours Fair Housing, 3 hours Ethics and Standard of Conduct, 1 hour Legal Updates, 1 hour Real Estate Agency, 1 hour Real Estate Contracts, Dearborn Financial Publishing, Inc.

54. 20990 2016 Residential Sales Contract, 3 hours Real Estate Contracts, Real Estate Career Academy
55. 20991 2016 Addenda, 1 hour Legal Updates, 2 hours Real Estate Contracts, Real Estate Career Academy
56. 20992 Successful Settlements and Title Insurance, 2 hours Real Estate Related, The Institute of Continuing Education, LC
57. 20993 Negotiations: The Games People Play, 3 hours Real Estate Related, Liz Moore University
58. 20994 Bridge and Construction Loans, 2 hours Real Estate Related, Cindy Bishop Worldwide, LLC
59. 20995 Fair Housing, 2 hours Fair Housing, Four Pillars Education, Inc.
60. 20996 Ethics, 3 hours Ethics & Standards of Conduct, Four Pillars Education, Inc.
61. 20997 Agency, 3 hours Real Estate Agency, Four Pillars Education, Inc.
62. 20998 Escrow, RESPA and Legal Update, 3 hours Legal Updates, Four Pillars Education, Inc.
63. 20999 Escrow, RESPA and Legal Update, 3 hours Broker Management, Four Pillars Education, Inc.
64. 21000 Contracts, 3 hours Real Estate Contracts, Four Pillars Education, Inc.
65. 21001 Redeveloping Brownfield Property (On-line), 1 hour Real Estate Related, Moseley Real Estate Schools, Inc. **(Not approved - inadequate instructor qualifications)**
66. 21002 Market and Feasibility Studies (On-line), 2 hours Real Estate Related, Moseley Real Estate Schools, Inc. **(Not approved - inadequate instructor qualifications)**
67. 21003 Appraisal Reform (On-line), 3 hours Real Estate Related, Moseley Real Estate Schools, Inc. **(Not approved - inadequate instructor qualifications)**
68. 21004 Commercial Franchising (On-line), 3 hours Real Estate Related, Moseley Real Estate Schools, Inc. **(Not approved - inadequate instructor qualifications)**
69. 21005 Real Estate Trends (On-line), 8 hours Real Estate Related, Moseley Real Estate Schools, Inc.
70. 21006 Salesperson Renewal CE Course - 16 hours, 2 hours Fair Housing, 3 hours Ethics and Standards of Conduct, 1 hour Legal Updates,

- 1 hour Real Estate Agency, 1 hour Real Estate Contracts, 8 hours Real Estate Related, Housing Consultants Real Estate School
71. 21012 Insurance 101 for Real Estate Licensees, 1 hour Real Estate Related, Alpha College of Real Estate
72. 21016 2016 Ethics Seminar, 3 hours Ethics and Standards of Conduct, VAR
73. 21017 Real Estate Trends (CRP), 8 hours Real Estate Related, Moseley Real Estate Schools, Inc.
74. 21018 Virginia Salesperson Law Update (On-line), 2 hours Fair Housing, 3 hours Ethics and Standards of Conduct, 1 hour Legal Updates, 1 hour Real Estate Agency, 1 hour Real Estate Contracts, 8 hours Real Estate Related, Moseley Real Estate Schools, Inc.
75. 21019 How to Handle Transactions when your Seller is Deceased, 1 hour Real Estate Related, The Settlement Group Real Estate School
76. 21020 The Mold Issue for Real Estate Licensees and Property Management Professionals, 1 hour Real Estate Related, Alpha College of Real Estate
77. 21021 Property or Business Interruption Plans, 1 hour Real Estate Related, Alpha College of Real Estate
78. 21022 Understanding the Lead Based Paint Rules, 1 hour Real Estate Related, Alpha College of Real Estate
79. 21023 Clearing Common Title Issues, 1 hour Real Estate Related, The Title Professionals, LLC
80. 21024 Residential Leasing Issues for Brokers, 1 hour Broker Management, Moseley-Dickinson Academy of Real Estate
81. 21026 Virginia Broker Law Update (CRP), 2 hours Fair Housing, 3 hours Ethics and Standards of Conduct, 1 hour Legal Updates, 1 hour Real Estate Agency, 1 hour Real Estate Contracts, 8 hours Real Estate Related, 8 hours Broker Management, Moseley Real Estate Schools, Inc.
82. 21027 Virginia Salesperson Law Update (CRP), 2 hours Fair Housing, 3 hours Ethics and Standards of Conduct, 1 hour Legal Updates, 1 hour Real Estate Agency, 1 hour Real

- Estate Contracts, 8 hours Real Estate Related, Moseley Real Estate Schools, Inc.
83. 21028 Negotiation Skills, 4 hours Broker Management, NVAR
84. 21029 Negotiation Skills, 4 hours Real Estate Related, NVAR
85. 21030 Property Management and Leasing, 6 hours Real Estate Related, NVAR
86. 21032 Property Management and Leasing, 6 hours Broker Management, NVAR
87. 21034 The Intricacies of Title Insurance, 2 hours Real Estate Related, Old Dominion Settlement, Inc., dba Key Title
88. 21035 Title Insurance: Claims Can and Do Happen, 1 hour Real Estate Related, Old Dominion Settlement, Inc., dba Key Title
89. 21037 Virginia Agency Law Condensed, 1 hour Real Estate Agency, Kensington Vanguard National Land Services, LLC
90. 21040 Fair Housing, 2 hours Fair Housing, Kensington Vanguard National Land Services, LLC
91. 21041 Evaluating Rental Properties, 4 hours Real Estate Related, Moseley-Dickinson Academy of Real Estate
92. 21042 Legal Updates & Emerging Trends, 2 hours Legal Updates, Shenandoah Valley Training Center
93. 21043 Environmentals Issues Impacting Real Estate, 2 hours Real Estate Related, Shenandoah Valley Training Center
94. 21044 Deeds, 1 hour Real Estate Related, Shenandoah Valley Training Center
95. 21045 Contracts, 2 hours Real Estate Contracts, Shenandoah Valley Training Center
96. 21047 Real Estate Contracts, 3 hours Real Estate Contracts, Henderson Professional Development Seminars
97. 21049 2016 Professional Standards Road Show, 3 hours Ethics and Standards of Conduct, 1 hour Real Estate Related, VAR
98. 21050 Home Inspection 101 for Real Estate Professionals, 2 hours Real Estate Related, National Property Inspections, Inc.
99. 21051 Understanding Older Homes, 2 hours Real Estate Related, National Property Inspections, Inc.
100. 21056 Virginia Broker Law Update (On-line), 2

- hours Fair Housing, 3 hours Ethics and Standards of Conduct, 1 hour Legal Updates, 1 hour Real Estate Agency, 1 hour Real Estate Contracts, 8 hours Real Estate Related, 8 hours Broker Management, Moseley Real Estate Schools, Inc.
101. 21057 Red Flags Property Inspection, 3 hours Real Estate Related, DAAR
102. 21058 Fair Housing, 2 hours Fair Housing, Hometown Title & Escrow, LLC
103. 21061 Agency, 3 hours Broker Management, Four Pillars Education, Inc.
104. 21063 Water Damage Restoration for Real Estate Licensees and Property Managers, 2 hours Real Estate Related, Alpha College of Real Estate

One original application for a continuing education course offered by a school with a pending school application was considered and approved after the school application was approved:

1. 21039 Appraisal Basics for Real Estate Agents, 1 hour Real Estate Related, Atlantic Appraisal Group, Inc.

VI. Twenty-two post license education course applications were considered and approved:

1. 20718 Virginia Post Licensing: Real Estate Laws and Regulations, 8 hours Real Estate Law and Board Regulations, The CE Shop
2. 20872 Real Estate Law and Board Regulations, 8 hours Real Estate Law & Board Regulations, MAI Institute
3. 20890 Pricing Strategies: Mastering the CMA, 2 hours Current Industry Issue & Trends, RAR
4. 20893 Contract Writing, 6 hours Contract Writing, Henderson Professional Development Seminars
5. 20902 Understanding Home and Flood Insurance, 2 hours Current Industry Issues and Trends, Alpha College of Real Estate
6. 20911 Fair Housing, 2 hours Fair Housing, Henderson Professional Development Seminars
7. 20941 Escrow Requirements, 3 hours Escrow Requirements, Henderson Professional Development Seminars

8. 20947 Code of Ethics - Enforcing the Standards of Conduct, 3 hours Ethics & Standards of Conduct, RAR
9. 20950 New Real Estate Board Regulations, 2 hours Current Issues and Trends, New River Valley School of Real Estate
10. 20953 Real Estate Law and Board Regulations (On-line), 8 hours Real Estate Law and Board Regulations, OnCourse Learning, dba Career Webschool
11. 20962 How to Buy/Sell HUD Homes, 2 hours Current Industry Issues and Trends, Alpha College of Real Estate
12. 20984 Cures for Common Borrowers' Issues, 2 hours Current Industry Issues and Trends, DAAR
13. 21007 VAR Residential Contract of Purchase, 2 hours Current Industry Issues and Trends, WAAR
14. 21008 Virginia Post Licensing: Real Estate Law and Board Regulations (On-line), 8 hours Real Estate Law & Board Regulations, Dearborn Financial Publishing, Inc.
15. 21009 Successful Settlement and Title Insurance, 2 hours Current Industry Issues and Trends, Institute of Continuing Education, L.C.
16. 21010 Negotiations - The Games People Play, 2 hours Current Industry Issues and Trends, Liz Moore University
17. 21011 Bridge and Construction Loans, 2 hours Current Industry Issues and Trends, Cindy Bishop Worldwide, LLC
18. 21033 Virginia Agency Law for Real Estate Professionals, 3 hours Virginia Agency Law, Kensington Vanguard National Land Services
19. 21036 Fair Housing, 2 hours Fair Housing, Kensington Vanguard National Land Services
20. 21052 Introduction to High Performance Housing, 2 hours Current Industry Issues and Trends, CVSRE
21. 21066 Water Damage Restoration for Real Estate Licensees and Property Managers, 2 hours Current Industry Issues and Trends, Alpha College of Real Estate
22. 21072 Real Estate Laws and Board Regulations (Online), 8 hours Real Estate Law and Board Regulations, American School of Real Estate Express

VII. Thirteen pre-licensing instructor applications were

reviewed. Eleven applications were approved. Two applicants seeking approval by waiver were not approved.

1. Patti L. Hornstra - **Education & Experience (Principles, Appraisal, Finance, Brokerage, Law)**
2. Cathy J. Ward - **Experience & Designation (Brokerage)**
3. Julie H. Karvelis -**Education & Experience (Principle)**
4. Michael W. Pugh -**Experience & Designation (Brokerage)**
5. Lloyd E. Smart - **Waiver (Principles)**
6. Lori F. Foster - **Waiver (Principles)**
7. Misstie F. Pollard - **Waiver (Principles)**
8. James M. Abrams - **Waiver (Principles) Not approved - did not meet waiver requirements.**
9. Elizabeth A. Abrams - **Waiver (Principles) Not approved - did not meet waiver requirements.**
10. Sandra F. Morris - **Waiver (Principles)**
11. Brenda J. Berryman - **Waiver (Principles)**
12. Carolyn L. Hurley - **Waiver (Principles)**
13. Lee C. Gosselin - **Waiver (Appraisal, Finance, Brokerage, Law)**

VIII. Six pre-license education course applications offered by approved schools were considered and approved.

1. 20897 60-hour Salesperson Principles & Practices Real Estate (On-line), Frederick Academy of Real Estate
2. 20908 60-hour Salesperson Principles & Practices Real Estate (Classroom), Prime Realty & Investment, LLC
3. 21054 45-hour Broker Real Estate Finance (Classroom), Elite School of Real Estate
4. 21055 60-hour Salesperson Principles & Practices Real Estate, (Classroom), Elite School of Real Estate
5. 21059 60-hour Salesperson Principles & Practices Real Estate, (Correspondence), Elite School of Real Estate
6. 21060 45-hour Broker Real Estate Finance (Correspondence), Elite School of Real Estate

IX. Fourteen continuing and post license education instructor applications to teach previously-approved continuing and post license education courses were considered & approved.

1. **John Chandler** - 18183 (Short Sales/Foreclosure), **Alpha College of Real Estate**

2. **Jody L Korman** - 18278/18282 (Agency), 19592/18679 (Ethics), 18441/18462 (Fair Housing), **Cindy Bishop Worldwide, LLC**
3. **A. Christopher Parks and Jeff Divack** - 19622/19624 (203K Renovation Loan), **Cindy Bishop Worldwide, LLC**
4. **Denise A. Buckwalter** - 20524 (8 hr Required Topics), 15692 (Contract Pitfalls), 20719 (8 hours Board Regs and Law), 18005/18004 (Agency Law), 18184/18183 (Current Industry Trends), 18483/18490 (Fair Housing), 18484/18575 (Risk Management), 18485/19570 (Escrow), 18090/18312 (Contracts), 18022/17860 (Ethics), **Alpha College of Real Estate**
5. **Michael S. Vernon** - 20102 (Flood Insurance-Its Impact on Buyers, Sellers and the Real Estate Transaction), **Alpha College of Real Estate**
6. **Jeff Divack and Robert W. Fisher** - 18427/18461 (Financing Workshop), 19812/19813 (Targeting & Servicing First Time Homebuyers), **Cindy Bishop Worldwide, LLC**
7. **Robert W. Fisher** - 20555/20556 (Understanding Credit Repair), 20509/20510 (The Power of VA Loans), 20471/20472 (Listing Tools Masters Use), **Cindy Bishop Worldwide, LLC**
8. **Michele K. Odems** - 20218/20222 (Working with Rentals), **Cindy Bishop Worldwide, LLC**
9. **Larry Anderson** - 19552 (Brokerage Risk & Liability), 19553 (Productive Agents & Profitable Offices), 18084 (Code of Ethics Standards of Conduct), **GPAAR**
10. **Larry Anderson, Gary Duda, Michael Guthrie, and Amy Trumbull** - 18879/18878/18881/18880 (VAR's Residential Contract of Purchase), **CVSRE**
11. **Larry Anderson, Gary Duda, Michael Guthrie, Barbara McMurry, Donna Patton, Amy Trumbull and Patricia Widhalm** - 20916 (Advertising: Promoting Your Business the Right Way), 20918 (Agency: A Complicated Relationship), 20923/20934/20920/20921 (Common Legal Hotline Q & A), 20915/20933 (Dilemmas Facing Real Estate Licensees), 20926/20935 (Disclosure Shall Set you Free!), 20931/20928 (Earnest Money Deposits: Navigating Dangerous Waters!), 20916/20937 (Good Intentions But Risky Results: Balancing Client Interests and Legal & Ethical Obligations), 20864/20867/20865 (New Real Estate Board Regulations), 20922/20936/20924 (Real Estate Laws you Need to Know), 20930/20927 (Sneaky Regs-Little Known But Important Regulations), 20929/20925 (VAR's Suggested Office Policy Manual), **CVSRE**
12. **Erin Barton** - 20560 (Advertising: Promoting Your Business the Right Way), 20638 (Agency for Property Managers/Leasing Agents), 20637 (Agency for Property

- Managers/Leasing Agents), 14073 (Agency: A Complicated Relationship), 20022 (Broker Pitfalls and Resources), 20561 (Broker Pitfalls and Resources), 20595 (Broker Pitfalls and Resources), 20562 (Commissions: Being Paid the Right Way), 20563 (Commissions: Being Paid the Right Way), 20250 (Common Legal Hotline Q and A), 20577 (Common Legal Hotline Q and A), 20576 (Common Legal Hotline Q and A) 20579 (Common Legal Hotline Q and A), 20578 (Common Legal Hotline Q and A) 20587 (Common Legal Hotline Q and A) 17200 (Critical Contract Issues), 18163 (Critical Contract Issues), 17208 (Critical Contract Issues), 20596 (Dilemmas Facing Real Estate Licensees), 20590 (Dilemmas Facing Real Estate Licensees), 20565 (Disclosure Shall Set You Free), 20591 (Disclosure Shall Set You Free), 20027 (Earnest Money Deposits: Navigating Dangerous Waters), 20589 (Earnest Money Deposits: Navigating Dangerous Waters), 20566 (Good Intentions But Risky Results), 20582 (Good Intentions But Risky Results), 20584 (New Real Estate Board Regulations), 20568 (New Real Estate Board Regulations), 20569 (New Real Estate Board Regulations), 20597 (Real Estate Laws You Need to Know!), 20593 (Real Estate Laws You Need to Know!), 20585 (Real Estate Laws You Need to Know!), 19778 (Scams: If It Sounds Too Good To Be True...), 20572 (Sneaky Regs - Little Known but Important Real Estate Board Regulations!), 20571 (Sneaky Regs - Little Known but Important Real Estate Board Regulations!), 19779 (VAR's Purchase Contract: The Ins & Outs), 19780 (VAR's Purchase Contract: The Ins & Outs), 20592 (VAR's Suggested Office Policy Manual), 20570 (VAR's Suggested Office Policy Manual), **VAR**
13. **Eric M. Brindley** - 15481 (Introduction to the 2012 NVAR Regional Contract Form), 19117/19129 (Fair Housing), 14676 (Tax Matters In Real Estate Sales, 15443 (Fair Housing), 15439 (Fair Housing), 16931 (The Code Of Ethics And Standards Of Practice For Real Estate), 16926 (How To Help Clients Avoid Foreclosure), 20554 (2015 Virginia Real Estate Law), 14947 (Negotiation 101: The Psychology Of The Deal), 20739 (Buyer Beware And Disclosure Law In Virginia), 16014 (Residential Standard Agency), 18771 (Short Sales, REO Sales and Some Related Tax Issues), 16945 (Living Trusts In Real Estate), 16816 (Title Insurance Basics: What Is It And How It Works), 16935 (The Closing Process), 16929 (Virginia Residential Property Disclosure), 15471 (Contract Review - A Tale Of Two Contracts), 15615 (Selected Issues In Agency

Law In Virginia), 20741 (Current Legal Issues & Ethical Pitfalls), 20740 (Deeds Of Conveyance), 20742 (Preparing For Success: Keeping Issues From Becoming Problems), 20738 (Handling Sales Of Properties In Decedent's Estates), 14348 (Surveys And Easements - Mapping Out An Approach), 14370 (FIRPTA Requirements in Real Estate Transactions), 14650 (Renovation Financing), 11533 (RESPA Reform Rule - New GFE and HUD-1 Review) 14649 (Closings with A Twist (Non Standard Transactions), 14675 (Using Tax Deferred Exchanges To Increase Buying Power), 15474 (Contracts For Real Estate Professionals), 18991 (Property Owners' & Condominium Owners' Associations: How They Work And What You Need To Know), 18775 (Special Contracts And Seller Financing), 19116 (Current Industry Issues & Trends), 20755 (Real Estate Law & Board Regulations), 19852 (2015 Real Estate Sales Contract), 20123 (Know Before You Owe: The New Industrial Forms), 20749 (Know Before You Owe: The New Industrial Forms), 19118/19130 (Virginia Agency Law), **The RGS Title Real Estate Academy**

14. **Donald Tomlinson** - 15443 (Fair Housing - Updated 2011), 20554 (2015 Virginia Real Estate Law), 20739 (Buyer Beware and Disclosure Law in Virginia), 16014 (Residential Standard Agency), 18771 (Short Sales, REO Sales and Some Related Tax Issues), 16945 (Living Trusts In Real Estate), 16816 (Title Insurance Basics: What Is It And How It Works), 20741 (Current Legal Issues & Ethical Pitfalls), 20740 (Deeds Of Conveyance), 20742 (Preparing For Success: Keeping Issues From Becoming Problems), 20738 (Handling Sales Of Properties In Decedents' Estates), 19116/19128 (Current Industry Issues & Trends), 20755 (Real Estate Law & Board Regulations), 19852 (The 2015 Real Estate Sales Contract), 20123 (Know Before You Owe: The New Industry Forms), 20749 (Know Before You Owe: The New Industry Forms), 19118/19130 (Virginia Agency Law), **The RGS Title Real Estate Academy**

X. There being no other business or additional public comment, the meeting adjourned at 4:52 p.m.