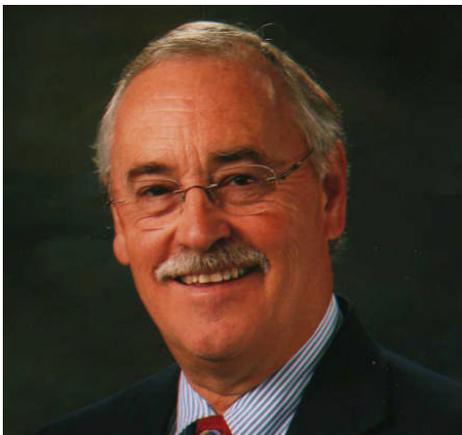


Kentucky Real Estate NEWS

A Publication of the Kentucky Real Estate Commission

Governor Beshear Appoints Glenn Thomas As Commissioner



On October 15, 2008, Mr. Glenn Thomas was appointed by Governor Steve Beshear to a four-year term as Commissioner. Mr. Thomas replaced the expiring term of Lois Ann Dispenett.

Mr. Thomas graduated from the University of Louisville in 1971. In 1977, Mr. Thomas obtained his sales associate license. One year later, he became a licensed real estate broker. In 1980, Mr. Thomas became the President of Hart County Realty, and he continues to serve in that capacity today. He is a real estate developer, investor,

builder, property manager and consultant.

Mr. Thomas holds the prestigious CCIM and ALC designations from the National Association of REALTORS®. He is also a Past-President of the Old Kentucky Home Board of REALTORS® and was President of the Kentucky Association of REALTORS® in 1989. Mr. Thomas also graduated from Leadership Kentucky in 2007.

For over thirteen years, Mr. Thomas has been a consultant to the Hart County Industrial Authority and has led the development of two industrial parks and the construction, sale and leasing of three spec buildings. In 2005, he was appointed Hart County Judge-Executive and was Hart County Citizen of the Year in 1989.

Mr. Thomas resides in Munfordville, Kentucky with his wife Phyllis, who is also a REALTOR®. They have two children and a seven-year old grandson named Travis Glenn.

For assistance in dealing with short-sales, please visit our website and review the short -sale documents. Click on Contracts and Forms and then Restricted Forms to view these documents.

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Kentucky
UNBRIDLED SPIRIT

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Kentucky Real Estate Commission

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Comments from the Chair

by: **Ken Perry,**
Chair



In 2008, the real estate industry, as with many other industries, was affected by tough economic conditions. As a state agency, we are under direction from Governor Beshear to cut back purchases and to try to streamline the operations of the Commission. We have seen a decline in the number of new licensees, as well as a decrease in the total number of active and escrowed licensees. We, too, are feeling the effects of the economy.

Consumers and licensees are certainly feeling the effects. With so many job losses, many homeowners are facing the possibility of losing their homes. Foreclosure rates are on the rise for the third year in a row with so many homeowners experiencing financial difficulties. In an effort to avoid foreclosures, the Department of Housing and Urban Development (HUD) has initiated the Hope for Homeowners Program (H4H), which will provide refinancing for homeowners who cannot make their mortgage payments, but are able to afford a new loan insured by HUD's Federal Housing Administration (FHA). This new program will be available to up to 400,000 homeowners and will allow them to keep their homes and avoid foreclosures.

Licensees dealing with buyers of

foreclosed properties should inform their buyers that this process can be very time consuming and frustrating. Buyers need to understand the delays and hurdles that are common when dealing with foreclosed properties. If the buyers are aware of this on the front end they can be prepared when there are problems during the process of purchasing a foreclosed property.

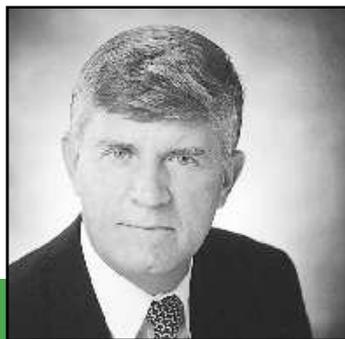
In 2008, the Commission also lost four employees to retirement and another decided to become a full-time mother. With a staff of fourteen, you can imagine the impact of losing five employees. I want to thank each one of them for their service to the Commission, as well as the current employees for their hard work during this transition period.

In closing, please check out our new homebuyers video that is available on our website. The video is available in English and Spanish and is a simplified and easy to understand video that explains the home-buying process.

I hope everyone has a wonderful 2009. Please let the Commission know if there is anything we can do to serve you.

From the Director's Desk

by: Norman E. Brown,
Executive Director



In 2009, some important changes were implemented at the Commission. Many of these changes have taken the effort of a lot of different staff and contractors, and I am very grateful for everyone's time and patience.

Continuing Education Verification

Licenses are now able to check their continuing education hours online. We have been working on this much-needed feature for several years, and we have finally worked out all the kinks. To check your continuing education hours, logon to our website at www.krec.ky.gov. Then, click on the **KREC Database**, check the **disclaimer box** and click on **Next**. This brings you to the search box where you would type in your **last name**, your **first name** and **middle initial**. After you have typed in your name, click on **Start The Search**. Next you would click on the **Continuing Education Info** link and your information is displayed. Please use this valuable tool to ensure that you have taken your required six hours each year and to make sure that three of those hours are in law. Remember, the continuing education delin-

quency fine is **\$500.00**. Please get your hours early!!!

The tutorial has been temporarily taken down from our website, so that our legal staff can work on updating the information. As soon as that project is complete, we will reload the tutorial on our website. We apologize for the inconvenience; however, applicants are able to go to Pearson VUE's website for practice tests at www.pearsonvue.com. The cost is \$19.95.

We also now have several new forms on our website located in the restricted forms section of our website. There is a new purchase and sale contract for vacant land sales, an exclusive right to sell listing agreement for vacant land and the new documents required for commercial affiliation under our new commercial law. Please take a minute to look over all of the forms available on our website.

Finally, I want to welcome our newest Commissioner, Mr. Glenn Thomas. Mr. Thomas brings with him a wealth of real estate knowledge. The Commission staff is excited to have him on board, and we look forward to four great years.

Licensee-Restricted Forms & Contracts

User Name & Password

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 Contracts & Forms.

User Name: *get* (lower case)

Password: *forms* (lower case)

HOME ADDRESS CHANGES

To change your home address, please follow these simple instructions. (There is no charge for a residential address change)

- 1. Go to www.krec.ky.gov**
- 2. Click on Contracts & Forms/Public Access**
- 3. Complete #205 (Outside of Kentucky, you must also complete Form # 407 and have it notarized)**
- 4. Fax the form to 502-429-7246 (one form per licensee).**

You can also either mail or e-mail your address change to Mary.Owheatley@ky.gov with the following information:

- 1. Your Name;**
- 2. Your License Number;**
- 3. Your Old Address;**
- 4. Your New Address;**
- 5. A Contact Phone Number.**

Please Note: If you live outside the state of KY, you must complete Form # 407 (Consent to Service of Jurisdiction).

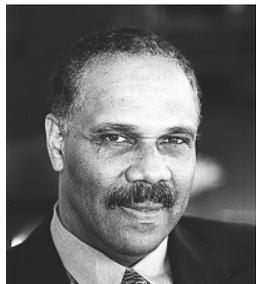
This form must be notarized.

ONE E-MAIL PER LICENSEE

Commissioner's Corner



Ken Perry



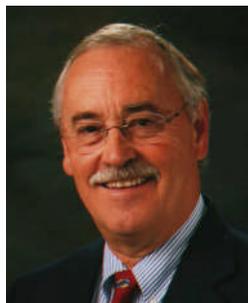
Ron Smith



F. M. Sponcil



Jim Huff



Glenn Thomas

Explanation of License Renewal Delay

By statute, all licenses expire on March 31st of each year, and the Commission is charged with procuring a group E & O insurance program. In November of 2008, the Commission sent out a Request for Bids for the group E & O insurance program. In December of 2008, two bids were received. One of the bids received was deemed non-responsive and the contract was awarded to the only other bidder. A protest was then filed and the Commission had to wait until the Finance and Administration Cabinet ruled on the protest. On March 2, 2009, the protest was denied and a contract was awarded. At this time, the Commission began its license renewal process. However, also on March 2, 2009, the Commission received notification that a bidder had filed a Motion for Restraining Order/Temporary Injunction in Franklin Circuit Court. This prevented the Commission from sending out license renewal packages to principal brokers. On March 6, 2009, there was a hearing scheduled in Franklin Circuit Court and the Finance and Administration Cabinet pulled the contract in order to do an emergency re-bid of the contract. The Request for Bids was released on March 10th and the bid closed on March 12th. On March 12, 2009, the E & O contract was awarded to Rice Insurance Services Company, LLC (RISC), so the Commission resumed its renewal process. This process took several days to complete because Commission staff had to get the materials printed and mailed, as this was all done in-house by Commission staff. All renewals were mailed out by March 17, 2009.

Thank you so much for your patience and we do apologize for any inconvenience this may have caused the licensees of this state.

Errors and Omissions Insurance for 2009/2010

The administrator for the group errors and omissions insurance program is Rice Insurance Services Company, LLC (RISC) and the group carrier is Continental Casualty Company. The premium for 2009/2010 is \$117.00 (plus taxes). Information regarding the group program was included in the renewal package mailed to all principal brokers.

Under the group program, licensees have a \$100,000 limit of liability, a \$0 deductible, and a \$1,000,000 annual aggregate. The policy also provides the following endorsements **at no additional expense** to the licensee: Environmental Endorsement, Fair Housing Endorsement, Primary Residence Coverage Endorsement, Limited Claim Expense Coverage Real Estate Regulatory Complaints Endorsement and Limited Claim Expense Coverage Earnest Money Dispute Endorsement. There is also no additional charge for the Conformity Endorsement Enrollment to other mandatory states (except Tennessee) that accepts the Kentucky policy and conformity endorsement to satisfy their mandatory requirement. Principal brokers received information regarding the sublimits which may apply to the free endorsements. For more specific information and limitations, please visit RISC's website listed below or call its office directly.

The contact information for the group insurance is:

Rice Insurance Services Company, LLC

P.O. Box 6709

Louisville, KY 40206-0709

Phone: 502-897-1876 or Toll Free: 1-800-637-7319

Fax: 502-897-7174

Website: www.risceo.com

Education, Research and Recovery Fund Annual Statement of Income and Expenses for Fiscal Year Ending June 30, 2008

Income FY 2007/2008

Exam Recovery Fee	\$ 38,220
Reciprocal Recovery	6,900
Renewal Recovery	669,880
Core Course	7,892
Fines	22,600
Education Fines	92,000
Investment Income	66,280
TOTAL INCOME	<u>\$ 903,772</u>

Room Rental	3,577
Postage/Parcel Delivery	2,841
Postage/Meter & Bulk	56,518
Printing State	382
Printing Vendor	33,786
State Fair	5,808
Advertising	55
Cassettes/Books	1,420
In-State Travel	1,131
Subpoenas/Court Fees	1,642
Judgments	462,400
Subscriptions	1,252
Seminar Refreshments	8,061
College Grants/Scholarships	288,179
On-line subscriptions	5,035
TOTAL EXPENDITURE	<u>\$1,127,822</u>

Expenditures FY 2007/2008

Attorney General's Office	21,969
Legal Services	988
Continuing Ed. Services	63,877
Investigative Services	145,926
Court Reporter	89
Speaker Fees	22,886

ARELLO DATABASE LICENSEE SEARCH

By logging on to www.arello.org anyone can have access to a searchable database of 3.2 million real estate licensees/registrants located throughout the United States and Canada. Each month, the Kentucky Real Estate Commission downloads our database directly to the ARELLO database. This is an excellent tool for licensees to ensure that they are dealing with a licensed out-of-state real estate professional. Bookmark this site today.



From left to right: Commissioner Jim Huff, Licensee Art Reed, and Chairman Ken Perry. This picture was taken at the Seniors Real Estate Specialist Council reception at the National Association of REALTORS® Convention in Orlando. The SRES designation is owned by the Real Estate Buyer Agent Council, which is owned by NAR. Mr. Art Reed received the 2008 Distinguished Service Award from the SRES Council. The Commission commends Mr. Reed on this most prestigious award.



Disciplinary Actions



Catherine Corbett

(Falls of Rough)

Case No. 07-0026 & 07-0097

RETRACTION

In the last issue, there was an error in the wording of Ms. Catherine Corbett's disciplinary action. The correct disciplinary action is listed below. We apologize for this error.

Violation: In order to resolve the pending matter in an economically feasible and expeditious manner to avoid the undue burden and expense of an evidentiary hearing, Respondent Corbett stipulates to an unintentional violation of KRS 324.160(4)(v), resulting from her mistaken, but good-faith, belief that she could include the following statements in the advertisements for her husband's and her property management company, The Property Place, which is neither a real estate brokerage firm nor affiliated with Coldwell Banker Realty Group or any other real estate brokerage firm: "We can help you Buy – Sell – Build – Rent or Manage your lakefront, residential or commercial property."

Disposition: Ms. Corbett agreed to pay a fine in the amount of \$250.00 within thirty (30) days of the Final Order issued in this case.

David Zaring

(Louisville) Case No. 08-0151

Violation: Mr. Zaring stipulated to a violation of KRS 324.160(4)(j) for being convicted of a felony while holding a Kentucky real estate license.

Disposition: For this violation, Mr. Zaring agreed to have his license placed on probation for the period of his criminal probation, which is five (5) years. He also agreed to pay a fine in the amount of \$1,000.00.

Michael L. Hatter

(Richmond) Case No. 08-0156

Violation: Mr. Hatter stipulated to a violation of KRS 324.160(4)(u) for violating KRS 324.360 and 201 KAR 11:350 for failing to properly complete the Seller's Disclosure Form process.

Disposition: Mr. Hatter agreed to pay a fine of \$1,000.00 and to attend the six (6) hour Commission-approved Core Course.

Thomas F. Burden

(Olaton) Case No. 07-0325

Violation: Mr. Burden stipulated to a violation of KRS 324.160(4)(u) for violating KRS 324.117 for violating the advertising laws.

Disposition: Mr. Burden agreed to pay a fine in the amount of \$500.00 and to complete three (3) additional hours of continuing education in law.

Deborah Godby

(West Somerset) Case No. 08-0303

Violation: Ms. Godby stipulated to a violation of KRS 324.160(4)(h) and KRS 324.160(4)(u) for violating KRS 324.111 for mishandling the monies of others and engaging in reckless and fraudulent conduct.

Disposition: Ms. Godby agreed to voluntarily surrender her license and is barred from brokering real estate in Kentucky. The Complainant, Lisa H. Sanitz, will receive a disbursement from the Recovery Fund due to the underlying fraud involved in this matter.

Stephen R. Clarke

(Russellville) Case No. 08-0076

Violation: Mr. Clarke stipulated to a violation of KRS 324.160(4)(u) for violating KRS 324.111 for mishandling of escrow account funds.

Disposition: Mr. Clarke agreed to pay a fine in the amount of \$250.00.

Lee T. Hamilton

(LaGrange) Case No. 08-0025

Violation: Mr. Hamilton agreed to a stipulation of violation of KRS 324.160(4)(u) for violating 201 KAR 11:121 for failing to ensure that a closing statement was accurate.

Disposition: Mr. Hamilton agreed to pay a fine in the

Disciplinary Actions

Continued from Page 6

amount of \$250.00 and to complete six (6) additional continuing education hours in law.

Paul F. Mik, Jr.

(Ekron) Case No. 08-0118

Violation: Mr. Mik agreed to stipulate to a violation of KRS 324.160(4)(u) for violating the Commission's December 7, 2007 Final Order entered in KREC Case No. 07-0129, resulting from his failure to properly pay one of five \$100.00 installment payments for a \$500.00 fine imposed in that case.

Disposition: Mr. Mik has agreed to have his license placed on probation for 2 years, beginning immediately upon its reactivation. If he fails to reactivate it by March 31, 2009, Mr. Mik has agreed to satisfy initial licensure requirements, including completing the 48-hour broker management course and retaking the written examination. During the probationary period, he has further agreed to submit to random investigations and/or audits of his real estate brokerage practices; timely complete six (6) additional hours of continuing education requirements in law and timely complete the Commission's mandatory continuing education requirements. Further, Mr. Mik is prohibited from filing, or attempting to file, delinquency

plans with the Commission and he is prohibited from causing any negative balance to occur in any escrow account that he is required to maintain. Mr. Mik is also required to take immediate steps to ensure that he does not cause any of his payments by check, issued to the Commission, to be returned due to insufficient funds. Finally, Mr. Mik has agreed that a one-year suspension of his license will be the appropriate penalty if it is proven that he has violated any of the terms of his Settlement Agreement.

William H. Stout

(Louisville) Case No. 07-0297

Violation: Mr. Stout stipulated

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www.krec.ky.gov

to an unintentional violation of KRS 324.160(4)(u); specifically, 201 KAR 11:121, for failing to properly pay bills for a condominium association. This resulted from a mistaken belief that insufficient monthly maintenance fees would be timely received to avoid late charges and other fees that the associate incurred.

Disposition: Mr. Stout paid \$2,000.00 to the association to avoid the economic and undue burden of expenses for defense, and to make an expeditious resolution of the matter.

Sarah Higdon Nunley

(Owensboro) Case No. 07-0354

Violation: Ms. Nunley agreed

to stipulate to a violation of KRS 324.111 for an escrow account violation.

Disposition: Ms. Nunley has agreed to pay a fine in the amount of \$500.00 and to attend six (6) hours of continuing education in law.

Earnest D. Kellogg

(Elizabethtown) Case No. 07-0059

Violation: Mr. Kellogg agreed to stipulate to a violation of KRS 324.160(4)(u) for violating 201 KAR 11:121, resulting from his failure, while acting in the capacity of a dual agent, to ensure that a lender received an addendum to his clients' purchase contract, causing errors on the HUD-1 and aggravation and inconvenience (but no monetary damages) to his seller-clients.

Disposition: Mr. Kellogg's license was suspended for thirty (30) days. However, the suspension was stayed under the condition that he be placed on probation for a period of ninety (90) days from September 5, 2008 to December 3, 2008.

Douglas E. Clinkenbeard

(Radcliff) Case No. 07-0059

Violation: Mr. Clinkenbeard agreed to stipulate to a violation of KRS 324.160(4)(u) for violating 201 KAR 11:121, resulting from his failure, while acting in the capacity of a dual agent, to ensure that a lender received an addendum to his clients' purchase contract, causing errors on the HUD-1 and aggravation and inconvenience

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Disciplinary Actions

Continued from Page 7

(but no monetary damages) to his seller-clients.

Disposition: Mr. Clinkenbeard was ordered to complete an additional six (6) hours of continuing education relating to fiduciary duties.

Sandra M. Rowlett

(Columbia) Case No. 06-0238

Violation: Ms. Rowlett agreed to stipulate to an unintentional violation of KRS 324.160(4)(u); specifically 201 KAR 11:121, Section 1(5) and 201 KAR 11:250, Section 2, resulting from a failure to handle, in a diligent manner, the recordation of a quitclaim deed.

Disposition: Ms. Rowlett agreed to pay for a written title opinion and title insurance in the amount of \$417.20 for the complainant. Ms. Rowlett also agreed to pay the Commission a fine in the amount of \$150.00.

Donna S. Davis

(Burnside) Case No. 06-0228

Violation: Ms. Davis stipulated to a violation of KRS 324.160(4)(u) for violating her Settlement Agreement and Final Order issued June 5, 2007 for failing to timely complete her additional ordered continuing education hours.

Disposition: Ms. Davis agreed to pay a fine in the amount of \$1,000.00 and her license was

suspended from August 1, 2008 to October 1, 2008, a period of 62 days, which is the same number of days as her continuing education requirements were overdue.

Randy Newsome

(Morehead) Case No. 07-0305

Violation: Mr. Newsome agreed to a stipulation of a violation of KRS 324.160(4)(e) for failing to disclose his status as a licensee and a principal, in writing.

Disposition: Mr. Newsome has agreed to pay a fine in the amount of \$250.00.

Jennifer E. Geoghegan

(Lexington) Case No. 08-0008

Violation: Ms. Geoghegan agreed to a stipulation of violation of KRS 324.160(4)(v), for improper and dishonest dealings, for making copies of her client's personal papers without permission.

Disposition: Ms. Geoghegan agreed to a suspension of her license for sixty (60) days, followed by a one (1) year probationary period, and she also agreed to complete nine (9) additional hours of continuing education in law.

Jack C. Rookard, Jr.

(Lexington) Case No. 08-0027

Violation: Mr. Rookard stipulated to an unintentional violation of KRS 324.160(4)(u) for unintentionally violating 201 KAR 11:250 and 201 KAR 11:045, resulting from his failure to include all legally-required information in the summaries of buyers' offers that

his seller-client instructed him to prepare.

Disposition: Mr. Rookard agreed to pay a fine in the amount of \$500.00 and to complete an additional six (6) hours of continuing education in law.

William A. Stull

(Lexington) Case No. 07-0352

Violation: Mr. Stull has agreed to a stipulation of an unintentional violation of KRS 324.160(4)(u); specifically for violating KRS 324.111, resulting from paying his annual renewal fee out of one of his escrow accounts.

Disposition: Mr. Stull has agreed to pay a fine in the amount of \$250.00.

Jerry W. Bishop

(Louisville) Case No. 07-0104

Violation: Mr. Bishop agreed to a stipulation to a violation of KRS 324.160(4)(u); specifically 201 KAR 11:400, for mistakenly, but in good faith, erroneously completing the agency disclosure form and 201 KAR 11:121 for unintentionally breaching the fiduciary duties of loyalty and disclosure to his buyer-clients, resulting from his unintentional failure to properly disclose his interest in the property at issue.

Disposition: Mr. Bishop's license was suspended for thirty (30) days, however, the suspension is probated provided he meets the other terms and conditions. Mr. Bishop agreed to pay a \$1,000.00 fine, to complete an additional six (6) hours

continued on page 9

Linda Poliskie Retires from KREC After 38 Years



After 38 years at the Kentucky Real Estate Commission, Linda Poliskie retired on December 31, 2008. The Commission held a retirement party at the Educator's Conference and many of her colleagues paid tribute to Ms. Poliskie's achievements over the years.

Ms. Poliskie was hired on May 1, 1971 as a clerk. She quickly proved herself and was promoted to several positions in the office

before being promoted to Education Director in 1989. We jokingly say that Linda has done every single job at the Commission in the course of her 38 years.

The Commission is losing a wealth of knowledge with Linda's retiring. Linda is one of those types of people who remembers everything. . . . from song lyrics to movie trivia to Commission policies. She has dedicated most of her life to the real estate licensees of this state.

Over the course of these years, Linda has been actively involved in the Real Estate Educator's Association and the Association of Real Estate License Law Officials. She has made many friends across the country, and she has contributed so much to the real estate industry. She was also heavily involved with the Kentucky Real Estate Education

Foundation's continuing education programs.

Linda's list of accomplishments are far too many to list. However, here are a few things that Linda has been instrumental in promoting: mandating continuing education; ensuring high-quality real estate courses; developing the Kentucky Core Course, the Kentucky Broker Core Course; and the new Commercial Core Course. Her last project was developing a process for licensees to view their continuing education hours on the Commission's website.

Linda's legacy will live on for a very long time, and we will all miss her contributions to the real estate industry and to the education of licensees.

We wish her the best of luck in this new chapter of her life. She must visit us often and be sure to keep in touch. Thanks, Linda!

Disciplinary Actions

Continued from Page 8

of continuing education, and to accept a formal reprimand.

Debbie L. Little

(Slade) Case No. 08-0082

Violation: Ms. Little agreed to a stipulation of a violation of KRS 324.111 for paying renewal and other fees from an escrow account.

Disposition: Ms. Little agreed to pay a fine in the amount of \$250.00.

Robert L. Whitehouse

(Louisville) Case No. 08-0075

Violation: Mr. Whitehouse stipulated to a violation of KRS 324.111 for improper handling of his escrow account.

Disposition: Mr. Whitehouse agreed to pay a fine in the amount of \$250.00.

James B. Schlueter

(Petersburg) Case No. 08-0077

Violation: Mr. Schlueter stipulated to a violation of KRS 324.111 for improper handling of his escrow account.

Disposition: Mr. Schlueter agreed to pay a fine in the

amount of \$250.00.

Barbara Barnett

(Murray) Case No. 07-0293

Violation: Ms. Barnett stipulates to an inadvertent and unintentional violation of KRS 324.160(4)(v) for failing to have specificity in a one-time showing agreement referred to as a "For Sale By Owner Limited Listing Agreement."

Disposition: For this violation, Ms. Barnett agrees to pay a fine in the amount of \$1,000.00.

10th Annual 2008 Half-Century Awards Reception

The Commission held its 10th Annual Half-Century Awards Reception on October 23, 2008 at the Louisville Marriott East. This has easily become one of the Commission's favorite events. It is a pleasure to meet the honorees and to listen to their real estate stories of the past fifty years. What a wonderful accomplishment to have held a real estate license for fifty years!

The event started off with a breakfast, followed by a special musical event featuring the Sweet Adelines. The guest speaker this year was Adam H. Edelen, Chief of Staff to Governor Steve Beshear. The honorees were then given a plaque commemorating their achievements. There was also a slide show presentation with pictures of the honorees when they applied for their licenses in 1958.

A fun time was had by all, and the Commission truly enjoyed meeting everyone and honoring the licensees for such monumental achievements. Congratulations to all of this year's honorees!



Pictured left to right, front row: Mary Heck, E. Porter Hatcher, Jr., Eugene Tillman, Edgar Tetrick; back row: Robert Salyer, Layne Michler and James Clark.

Licensees honored but not present were: David D. Dulworth, Samuel R. Godby, Richard O. Gregory, Paul M. Lockhart, Geneva N. Mize, Ronnie L. Proffitt, Harold E. Pyle, and Thomas G. White

Kim Brewer-Davis Retires from KREC With 27 Years of Service



Kim Brewer-Davis transferred from the Department of Revenue to the Kentucky Real Estate Commission on November 7, 1988. She was hired in the Legal Department and served in this capacity for over two years. She was later promoted to account specialist in January of 1991. She has served in that capacity for almost nineteen years.

Kim was responsible for handling all of the Commission's billings, orders and supplies. She also worked very closely with our Budget Director to set and comply with the state's budget requirements every year. This was not an easy job, as Kim had to comply with many state laws and policies that were constantly changing. She was always ready to take on a new challenge and her work product was exemplary. Kim was always willing to pitch in to help her fellow employees with any job that needed assistance - from processing renewals to stuffing envelopes for mass mailings. She was a true "team player" whom everyone could count on.

Kim was not only an excellent

employee but she also held the title of "the best dressed employee" at the Commission. Many of the employees always swore that Kim never wore the same outfit twice. Her flare for fashion was almost as good as her flare for numbers. She was always dressed to impress!

Kim loved a good laugh and had the wit to go along with it. Over the years, Kim was key in all of the "practical" jokes played on various employees at the Commission. We will try to continue her tradition after she is gone, but it just won't be the same.

Kim, we wish you the best of luck in your "second" career! We will miss you very much.

Deedee Cummings Hired as the New Education Director



Please welcome our new Director of the Education and Licensing Department, Mrs. Deedee Cummings. When we first met Deedee she told us her name is Deirdre Bianca Pecchioni Cummings. She immediately followed up with, "For obvious reasons, I go by Deedee."

Deedee brings to her new position a wealth of experience in state government, having served the public for twelve

years in the Cabinet for Health and Family Services (CHFS). Deedee began her career as an investigator with Child Protective Services, while attending the Brandeis School of Law at night. Within CHFS, Deedee has also worked as a social service and personnel trainer, a personnel investigator with the cabinet's equal employment opportunity compliance branch, and a manager overseeing the personnel, training, and outreach branch at the Commission for Children with Special Health Care Needs. Deedee says, "While I am new to the world of real estate, I am not new to compliance, regulatory and education issues."

Deedee has a bachelor's degree in psychology from Bennett College in Greensboro, North Carolina. While working full-time for CHFS, Deedee completed a master's degree in

education and a law degree, both at the University of Louisville. She is a licensed attorney and a licensed therapist.

Deedee has been married for nine years to former University of Louisville football player, Anthony Cummings, who was on the 1991 Fiesta Bowl Championship Team. They are the proud parents of sixteen year old Kayla, eleven year old Anthony, and five month old Nick. Deedee and Anthony like attending University of Louisville football games, going to their children's games, and traveling. Deedee is very happy to be at the Commission. Deedee says, "I love the people I work with. They are very hardworking and fun-loving."

We are so excited to have Deedee join the KREC family. Welcome aboard Deedee!



From left to right: Shelly Saffran, Norman Brown, Commissioner Ron Smith, Lee Harris and Commissioner Glenn Thomas. This picture was taken at the 2008 ARELLO Conference in Indianapolis, Indiana.

Zero-Call List

The Commission has recently received complaints that licensees are contacting consumers who are on the zero-call list. One of the consumers has already filed a complaint with the Kentucky Attorney General's Office. Please review the zero-call law and make sure you are in compliance. You can reference KRS 367.46951, KRS 367.46955 and 40 KAR 2:075, which are located on our website, or you can review the official version at www.lrc.ky.gov and click on the Kentucky Law link.

HAPPY 2009 FROM THE KREC!



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

April 10, 2009
(1/2 Day Good Friday)

May 25, 2009
(Memorial Day)

July 3, 2009
(Independence Day)