

The Real Estate

Comments From the Commission Chair



“A Progress Report”

By Andy Enrico
Commission Chair

The Idaho Real Estate Commission received a lot of great input from licensees regarding some of the proposed changes being considered by the Commission that were detailed in the July Real Estate.

One of the suggested changes was having an annual license renewal rather than our current two year license period. Another suggestion was to require “Core” be taken annually by licensees, and another concerned licensing of property management.

After receiving feedback from the licensees concerning these changes, the Commission formed some “Work Groups” made up of licensees and members of the industry from around the state to look into the feasibility of those changes.

One of the work groups, the “Education Work Group” (chaired by Mark Jones) concluded the current 2-year renewal period should be maintained.

Regarding the proposal that licensees would be required to take the Commission’s “Core” class every year, this work group endorsed that proposal with the caveat the number of “elective” C.E. hours would be reduced from the current 16 hours to 12 hours.

They also suggested requiring new Idaho licensees to take a specific post-license curriculum instead of the current 16 elective hours in their first license renewal period.

The work group also discussed ways to reduce fines for late E&O insurance and continuing education violations. Even though no definite proposals have been suggested at this point, the work group will be addressing this and other education and licensing issues in 2013.

Another proposal that gained a lot of “attention” from licensees was a proposal to consider the licensing of property management in Idaho. (As many of you know, Idaho is one of the few states that does not license that activity.)

To study this issue, the Commission formed a “Property Management Work Group”, which I chair. It too is made up of both licensees and industry members from around the state. As of this date, the work group has met 4 times and discussed a lot of pros and cons to licensing property management in Idaho, but no definite conclusions have been reached. Again, the work group will continue with this issue in 2013.

The Commissioners are grateful for the interest licensees have taken to give us their feedback on all of these issues as well as the many other suggestions they have brought to our attention.

We know it’s been a challenging few years for the real estate industry, and all of us are encouraged by the upturn in activity and look forward to this positive trend to continue in 2013 and make it a Happy New Year!

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Kim Coster





Topics of Interest

Jeanne Jackson-Heim
Executive Director

The annual group E&O insurance renewal came and went on October 1, and this year we are pleased to report a dramatic decrease in the number of late E&O fines. Thank you to all our local MLS groups, REALTOR® associations and especially LaDawn Anderst at IAR®, who sent out multiple renewal reminders to all Idaho REALTOR® members.

In another partnership with IAR®, the Commission is using civil penalty fine money to underwrite the Graduate REALTOR® Institute 101/102 and 201/202 classes. These courses will be held in Boise in February and April and will be open to all licensees, regardless of membership status in the REALTOR® association. The GRI courses can be used for CE credit or elective courses to obtain a broker license.

Speaking of fine money courses, the Commission will once again offer free Core and reduced cost Real Estate Law courses around the state, starting after the first of the year. Watch your mailbox for a postcard with the schedule of all fine money courses, including the GRI classes. Once scheduled, you can also search for free and reduced cost fine money classes on the Commission website (<http://irec.idaho.gov>) through the public database search.

Q & A about License Renewal

Q: Can I renew someone else's license? Can I have my assistant renew my license for me?

A: No. The renewal process includes questions and certification that the licensee has completed CE and E&O requirements. These questions can only be answered by the licensee! This is not something a licensee can delegate to anyone else.

Q: My CE is completed and posted to my record. Isn't that all I need to do to renew my license?

A: No. All licensees must log in to the online services and renew their January 2013

licenses (for themselves – do not delegate this task to your spouse or assistant) by answering a series of renewal questions and paying the renewal fee. Make sure you get a receipt for your payment! This will verify your renewal was completed and processed in a timely fashion.

Q: I renewed before midnight on the last day of my renewal period. Why was I charged a \$25 late fee?

A: License renewals must be completed by 5:00 p.m. Mountain Time on the last day of the renewal period. Otherwise, the license expires, and the \$25 late fee is automatically assessed.

Q: I don't like using the computer. Why can't I just mail in a check for my license renewal?

A: The Commission has gone to 100% online license renewal. We have dramatically streamlined our office operations and reduced errors, which saves you money because we don't need as many staff to process paper renewals and payments. This means we have been able to keep your license fees at the same \$160 rate for the last 7 years. The Commission office has a computer available for licensee use, and our staff is always happy to assist you with your online renewal, whether it is at our office or over the phone.

Q: How can I renew online if I don't have a credit card?

A: The Commission uses the State's Access Idaho secure payment portal and offers a number of options for safe online payments. Debit cards are also accepted, and you can even pay with an e-check! With an e-check, you enter your account number and bank routing number into the payment portal, and the payment is automatically deducted from your account. It is the same process that stores such as Wal-Mart use, where they scan your check and hand it back to you in the check-out line.

Audit Honor Roll

May 2012 - November 2013

Kim A. Wolfley, DB19953
Western Realty

Owen "Jed" Taylor, DB25232
Taylor Real Estate, LLC

William J. Morscheck, DB5636
Coldwell Banker Tomlinson
Associates

Richard J. White, DB17741
Richard J. White Real Estate, LLC,
DBA: Re/Max River Cities

Cynthia C. Perttu, DB18515
Results Realty, Inc.
DBA: Results Realty

Werner Rosenbaum Jr., DB6843,
Re/Max Country Real Estate Inc.

Gary A. Clark, DB1434,
Clark Real Estate Company

Lawrence R. Bencik, DB582
St. Jo Properties Inc.
DBA: St. Maries Realty

Todd C. Hossner, DB21389
Arrowhead Realty, Inc.

Theresa M. Brown, DB22269
Eagle Point Realty, LLC

Jerilyn Rindfleisch, DB22389
Idaho 1st Class Properties

Michael L. Peterson, DB17716
Century 21 Four Seasons

Steven W. Carey, DB14609
Carey Inc., DBA: Shelman Realty

Terri L. Pritchett, DB19264
Trail Creek Realty, LLC

Jennifer L. "Jen" Aldous, DB31938,
Cook Real Estate

Angela M. McGurkin, DB15641
Moscow Realty, Inc.

Gail A. Byers, DB1159
Gail Byers Real Estate

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Kathleen A. Weber, DB5142
R. E. Partners, LLC
DBA: Re/Max Connections

Gordon R. Harman, DB14370
Harman Agency

David R. O'Brien, DB10834
Cascade Lake Realty, Inc.

Cynthia L. McLaughlin, DB21239
Town & Country Realty
Bear Lake Inc.

Paul E. Doughty, 31981
Mountain Realty, LLC

Ronda S. Conger, DB23336
CBH Sales & Marketing Inc.

Kraig P. Kincheloe, DB28266
SKE Realty Group, LLC

Marjorie S. Stevens, DB15167
North Idaho Group, LLC
DBA: Century 21 RiverStone

Charles E. Parrish, DB11187
Evergreen Realty & Inv.

Patricia A. Krug, DB10724
Windermere/Coeur d'Alene
Realty Inc.

Online Lottery Winners!

Renew your license online at irec.idaho.gov and you will automatically be entered in a drawing for a refund of your license renewal fee. A new winner every month!

June 2012 - Arlene Coon,
BR1623, an inactive broker

July 2012 - Kenneth W. Reed, DB15470,
Premier Properties Inc., Boise

August 2012 - Cynthia J. Kyrias,
SP15355, an inactive salesperson

September 2012 - Sharon R. Robinson,
SP14194, ERA West Wind, Boise

October 2012 - Millie S. Meyer, SP5404,
Brundage Realty Inc., McCall

November 2012 - Scott Bortz, SP23576,
Johnson House Company
DBA: Coldwell Banker Resort Realty



How Do You Learn?

Mike Gamblin
Council Chair

As a real estate educator I have discovered adults learn differently. Varying backgrounds, beliefs, experiences, age and attitudes all contribute to one's learning style. But I also know few adults have pondered the question, "How do I learn best?"

Since every Idaho active real estate licensee is required to take a minimum amount of education to receive and maintain a license, I'd like to suggest you think about this for a moment. Knowing what type of learning style you have can suggest the type of class, instructor and delivery method you should seek. My view is if you must take classes, make the most of them.

I like Neil Fleming's VAK Learning Model. It suggests there are three types of adult learning styles: Visual, Auditory and Kinesthetic. We probably each use all three learning styles to a degree, but studies have shown we prefer and respond best to one. Let's see if you can identify which type you are.

Visual: The Gazer

The visual learner has to see the material presented. They never take their eyes off the screen or whiteboard. They keep asking which page of the outline the class is on, like extra notes and handouts provided, prefer to sit in the front, and comment on the quality of the Power Point slides. They love it when the instructor draws diagrams and pictures that underscore the point being made.

If you are this type of learner, find a class that uses lots of multimedia and an instructor that uses a white board.

Auditory: The Listener

The auditory learner has to hear the material presented. They ask others to be quiet so they can hear, learn while leaning back in their seat and closing their eyes, love stories told in class to convey the point, ask the instructor to speak up or turn up the microphone volume, want a student's question repeated and prefer other classmates pay attention.

This type of learner needs an instructor who maintains classroom control, is a story teller, repeats information to ensure everyone hears and understands, and speaks clearly and with volume.

Kinesthetic: The Doer

The kinesthetic learner has to do something to learn the material. They multitask during class, love group or team exercises, keep a "to-do" list during class (which can contain both items from class and extracurricular activities like a grocery list), want to know other resources they can go find, write detailed critiques of the class and instructor and offer detailed suggestions to improve course quality.

If this is you, find a course and instructor who changes delivery methods often in class by switching from lecture to games to team activities, etc. and isn't disturbed by students who appear to be doing other things in class like doodling and moving around.

A live class or online course can satisfy these learning types if properly presented. So determine your dominant learning style and match your education accordingly. You'll get more out of the time dedicated to your real estate education. It takes more effort but can help you become the best licensee you can be.



Agency Made Simple

MiChell Bird
Education & Licensing Director

The IREC Agency Disclosure Brochure, sometimes referred to as the “blue brochure”, indicates the types of representation available to a buyer or seller in a regulated real estate transaction. In addition, the brochure explains the legal duties and obligations owed to the buyer or seller in each type of representation and a conspicuous notice that no representation will exist without a written agreement.

The brochure must be presented at the first substantial business contact to any prospective buyer or seller. Your brokerage must keep a signed and dated record of a buyer or seller’s receipt of the brochure. Signing a document with a real estate agent at the first substantial contact could be very intimidating to a prospective buyer or seller! It is important for them to know that signing IREC’s Agency Disclosure Brochure does not create a brokerage relationship (a separate written and

signed agreement is required for this purpose).

So how do you explain all of this to a potential client?

The Commission recently made a video to assist our licensees. *Agency Made Simple* is only 15 minutes in length and can be viewed on YouTube (a shortcut is available on IREC’s website at irec.idaho.gov). The video is included as part of Core 2012 but can also be used for office meetings, new member orientation, new licensee training, in real estate classes or just as a refresher of simple language to present the “blue brochure”.

Grab some popcorn and enjoy *Agency Made Simple*.



Disciplinary Actions

May 1, 2012 - October 31, 2012

FORMAL ACTIONS taken by
The Real Estate Commission:

Ayles, Steve L., designated broker in Coeur d’Alene - Had an old trust account that was out of balance. He opened a new trust account and failed to notify the Commission. Stipulated to violation of Idaho Code 54-2038(1) - failure to supervise those who were administering the trust account; 54-2042(4) - failure to reconcile the trust account monthly; 54-2049(5) - failure to keep and maintain trust account reconciliation records; and 54-2060(3) - failure to account for monies coming into the broker’s possession that belongs to another. Given a formal reprimand; his designated broker’s license status is suspended for 3 years; however, he is allowed to retain an associate broker’s license during this time; ordered to pay a \$2,000 civil fine and \$300 costs and attorney’s fees; and must successfully complete a live Business Conduct and Office Operations class.

Boxrud, Jill R., designated broker in Jackson, WY. Convicted of a misdemeanor that demonstrated a lack of trustworthiness to remain in the real estate business, and failed to report this conviction to the Commission within 20 days. Stipulated to violation of Idaho Code 54-2061(1)(a) for the conviction, and 54-2061(3) for failure to report it. Received a formal reprimand; ordered to pay \$300 costs and attorney’s fees; and her license is suspended to run concurrently with her criminal probation (until approximately July 6, 2013). The suspension is withheld provided she complies with the terms of the Final Order, violates no additional license law, and complies with the terms of her criminal probation.

Bramlette J. T., unlicensed individual - Stipulated to violation of Idaho Code 54-2002, as defined by section 54-2004(31)(a), (c) and (d) - unlicensed practice. He is required to pay a \$5,000 civil fine and \$300 costs and attorney’s fees.

Edgar, Michael R., designated broker in Meridian. Stipulated to violation of Idaho Code 54-2053(4) - advertising a Guaranteed Sales Plan without a basis to meet the obligations, advertising that every property has a minimum of \$3,000 equity, sending out misleading \$3,000 “checks” that consumers thought they could cash, publishing misleading success stories, and failing to include the brokerage name in radio advertisements; 54-2054(3) - offering to pay a finder’s fee to unlicensed persons; 54-2060(5) - failure to cooperate with the Commission’s investigation; 54-2060(11) - dishonest and dishonorable dealings for reducing an asking price without

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*The Idaho Real Estate Commission
extends its deepest sympathies to the
families of:*

Kristan Peterson, Rexburg

Carlo Anthony Jensen, Coeur d’Alene

Barbara Monday, Eagle

Vadim Ignatchik, Boise

Kerry Vaughn Kepler, Blackfoot

Susan Stevens, Twin Falls

the seller's permission and despite written instructions that forbid that practice; 54-2087(1) - failure to perform the terms of a written agreement by reducing the asking price of a property without obtaining the seller's permission; - 54-2087(4)(b) - failure to promote the best interest of his client. Given a Formal Reprimand; ordered to pay a \$3,500 civil fine and \$300 costs and attorney's fees; and he must successfully complete a live Risky Business class. His real estate license is suspended for three months, but the suspension is withheld provided he complies with the terms of the Final Order and violates no additional license law.

Glowacki, Jerome J., previously unlicensed. Used Scenic Idaho to obtain deeds to distressed properties, then entered into transactions to purchase these properties, and flip them for a profit. Stipulated to violation of Idaho Code 54-2002 as defined by 54-2004(33)(a), (c) and (d) and by 54-2058(1) - unlicensed practice of real estate; and 54-2003(4) - attempting to use an exemption to the law to circumvent the purpose of the license law. Ordered to pay a \$3,000 civil fine and \$100 costs and attorney's fees.

Glowacki, Mary L., previously unlicensed. Used Scenic Idaho to obtain deeds to distressed properties, then entered into transactions to purchase these properties, and flip them for a profit. Stipulated to violation of Idaho Code 54-2002 as defined by 54-2004(33)(a), (c) and (d) and by 54-2058(1) - unlicensed practice of real estate; and 54-2003(4) - attempting to use an exemption to the law to circumvent the purpose of the license law. Ordered to pay a \$3,000 civil fine and \$100 costs and attorney's fees.

Higley, Joshua G., salesperson in Rigby. Involved in a scheme to flip short sale properties for a profit using unrecorded warranty deeds to create a semblance of ownership. He was unsuccessful in his endeavors. Stipulated to violation of Idaho Code 54-2060(12) - reckless conduct for inducing owners to deed properties to a business entity he owned, and misrepresenting his license status; 54-2085(4) - failure to properly complete the representation confirmation section of the purchase and sale agreement. Given a Formal Reprimand; ordered to pay a \$2,500 civil fine and \$300 costs and attorney's fees; and must successfully complete a live Risky Business course.

Holmes, Teresa D., salesperson in Burley - Involved an agreement between complainant and Holmes, to buy homes, update them, and sell for a profit. Stipulated to violation of Idaho Code 54-2050(1)(e) - failure to obtain proper signatures and dates on a representation agreement; 54-2051(4)(f) - failure to obtain appropriate signatures on a Purchase and Sale Agreement; 54-2053(4) - misleading advertising; 54-2060(12) - gross negligence or reckless conduct for signing the client's name

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Questions & Answers

Don Morse
Investigator

Question #1: A lender calls a real estate salesperson and requests a Broker Price Opinion (BPO's). May a salesperson render the BPO?

Answer: No. Some states allow salespersons to render BPOs, but Idaho law is very clear that only actively-licensed **brokers** may render BPOs. Unfortunately, many lenders have contacted Idaho salespersons (or inactive brokers) and requested BPOs. In some cases, the lenders have assured the salespersons it is perfectly fine for these licensees to render the BPOs, and many licensees have relied on these statements. If the salesperson renders a BPO, the salesperson would be violating Idaho law and may be subject to disciplinary action by the Appraiser Board, the Idaho Real Estate Commission, or civil action under Idaho law. Salespersons who receive requests to render BPOs should decline the requests and/or forward those requests to their designated brokers. **(IREC Guide-line #20)**

Question #2: May a salesperson assist a broker in preparing a BPO?

Answer: Yes, but only if the broker rendering the BPO is the designated broker for the assisting salesperson and the assisting salesperson is acting on behalf of, and under the control and supervision of, the designated broker as required by the License Law. A salesperson that assists his or her designated broker will not be deemed to be engaging in the unlicensed practice of appraisal. Likewise, a salesperson may assist an associate broker in preparing a BPO, if both the salesperson and the associate broker are licensed at the same brokerage, the designated broker has knowledge of and consents to the assistance, and both the salesperson and associate broker are acting under the control and supervision of their designated broker. **(IREC Guide-line #20)**

Question #3: Can a brokerage advertise that anyone buying a home from them, during a specific time period, will receive a rebate?

Answer: License law 54-2054(2) allows a licensee to pay any part or share of a commission, fee or compensation received directly to a principal to the transaction. However, no commission, fee or compensation may be split with any party to the transaction in a manner which would directly or indirectly create a double contract, or which would otherwise mislead any broker, lender, title company, or government agency involved in the transaction regarding source of funds used to complete the real estate transaction or regarding the financial resources or obligations of the buyer.

License law 54-2053(4) provides that no advertising shall provide any information to the public or to prospective customers or clients, which is misleading in nature.

Therefore, any limiting factors in the advertising must be clearly spelled out so as not to mislead anyone reading the advertisement. Additionally, any rebates made to purchasers that will affect their loan, must be disclosed in the Purchase and Sales Agreement for the underwriter's approval.

Question #4: Can a licensed real estate brokerage receive a transaction fee and/or commissions from more than one party in a regulated real estate transaction?

Answer: Yes, but the brokerage receiving the commissions or transaction fees from more than one party is required to disclose in writing. The brokerage must make a full disclosure in writing to all parties. The statute's disclosure requirement is triggered only where the brokerage is going to receive compensation from the buyer and the seller.

Special Online Services Issue

Vol. 2

January 1, 2013

Register a user name

All fields are required for registration, including a valid e-mail address.

Please enter your name exactly as it appears on your license.

First Name

Middle Initial or Nickname

Last Name

Suffix if any

Valid E-Mail Address

Confirm E-Mail Address

Select a Password Retrieval Question

In what city were you born
 Street name where you grew up
 The name of a High School you attended
 The name of your best friend growing up
 What is your favorite pet's name

Password Retrieval Answer

SSN (for verification only) Example: (012345678)

[Click here to create your account](#) [Click here to start over](#)

You should receive your confirmation e-mail within a few minutes.

Q. Why do I need to register?
A. No registration is required to use the public database search. However, you must register to view your own education and licensing records, change your address, renew online, print a license, or add/remove associates.

To register for IREC's Online Services, go to irec.idaho.gov. On the lefthand side of the home page, click on the last button that says "Register a User Name". Fill out the registration page and click the "Submit" button at the bottom of the page, watch for an e-mail from licensing.irec.idaho.gov with your password. Once you receive your password, you can log in to IREC's online services.

To log in to IREC's online services, go to irec.idaho.gov. Click on the button in the menu column on the lefthand side of the home page that says "Log In". Enter your user name (e-mail address) and password. Once logged in, you will see your personal information. You can check your fingerprint status, continuing education, errors and omissions insurance records, and license history. You can also renew your license and print a license certificate for free.

If you have problems registering, go to irec.idaho.gov. On the righthand side under the heading "Quick Links" click "help". Read through tips for resolving registration problems. If you still need assistance, call IREC at 208-334-3285 and one of our friendly staff will assist you.

* Note: iPad or iPhone's cannot be used with IREC's online services at this time.

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IREC continues to update and improve its website to provide licensees the ability to manage many licensing functions online. No registration is required to view the public search pages. With the search engine, you can find a salesperson, broker, time share, course, provider or instructor. Completed searches can be downloaded and saved in MS Excel.

Any Idaho real estate licensee or license applicant, regardless of license status, may register to use IREC's online services. The online services allow brokers to manage their own companies and licenses as well as view information on their associates. Salespersons can keep track of their own education history and E&O.

In addition to renewing licenses online, brokers and salespersons can update addresses, e-mails, and phone numbers online. Brokers have the ability to instantly add or remove an associate and even close a company without submitting any paperwork.

To use IREC's online services, you must register a user name. Creating a new user account is easy, just follow the steps below. Once you have completed the registration process, you will receive an e-mail with your password. Remember, a valid e-mail address is required for confirmation of your account.

See inside for complete details on IREC's Online Services!

We Make Sure Your Personal Information is Protected



In today's world, protecting personal information is important. IREC strives to ensure information collected from you is safeguarded. IREC uses encrypted files, firewalls, database access controls, and passwords to protect your information. IREC monitors its system for viruses and hackers and uses secure channels when moving or storing back-up tapes. These preventative measures are taken every day to protect sensitive data from unlawful use.

Renewing Online is Easy and Efficient!

The Commission requests that all licenses be renewed online. Just follow these **6** simple steps.

1. Log in at irec.idaho.gov
2. Click the "Renew License" tab.
3. Fill out renewal form completely. (You must answer every question.)
 - a. To navigate through pages use the scroll bar, tab key or arrow keys.
 - b. If you are unable to navigate a page, make sure your page is the normal size. Resizing a page or zooming in can cause difficulties.
4. When prompted, make your payment either by credit card, debit card or e-check.
5. Press the "Submit" button at the bottom of the page.
6. You must complete all the steps of the transaction, including clicking the final submit button.

Online renewals must be completed by 5:00 p.m. MST/MDT on the last day of the renewal period.

Please allow 5 to 10 minutes for your license record to be updated in IREC's database. Payment receipts are e-mailed by Access Idaho shortly after completion of renewal.

Changing Your Contact Information or Password

To change your personal contact information or password, log in at irec.idaho.gov. To change your information, type the new information in the appropriate field(s), click "Save Changes" on the bottom right to save new information to your record.

The screenshot shows a form with several sections:

- HOME ADDRESS INFORMATION:** Fields for Address (8549 W Donnybrook Dr), City (Temecula), County (Riverside), State (CA), and Zip Code (777).
- Mailing Address:** Fields for Mailing Address (8549 W Donnybrook Dr), Mailing City (Temecula), Mailing County (Riverside), State (CA), and Mailing Zip (82706).
- CHANGE LOGIN INFORMATION:** Fields for Current Password, New Password, Repeat Password, and Login E-Mail Address.
- HOME CONTACT INFORMATION:** Fields for Phone ((208) 362-5555), Cell Phone ((208) 334-2050), Fax ((208) 599-0000), Toll Free, and Contact E-Mail Address.

Buttons for "Cancel" and "Save Changes" are at the bottom. A note says: "To update a company address, go to 'Manage My Company'."

Just Checking

✓ You can check your CE credits, license history, and E&O information 24 hours a day, 7 days a week on IREC's website. Go to irec.idaho.gov and log in. Click the "License History" tab and click the last date shown. A window will pop up with your current license status, license number, issue date and expiration date. To check CE, click the Education tab. To see the status of your E&O insurance, click the "E&O Insurance" tab.

The screenshot shows the "License History" tab selected. A table lists license transactions:

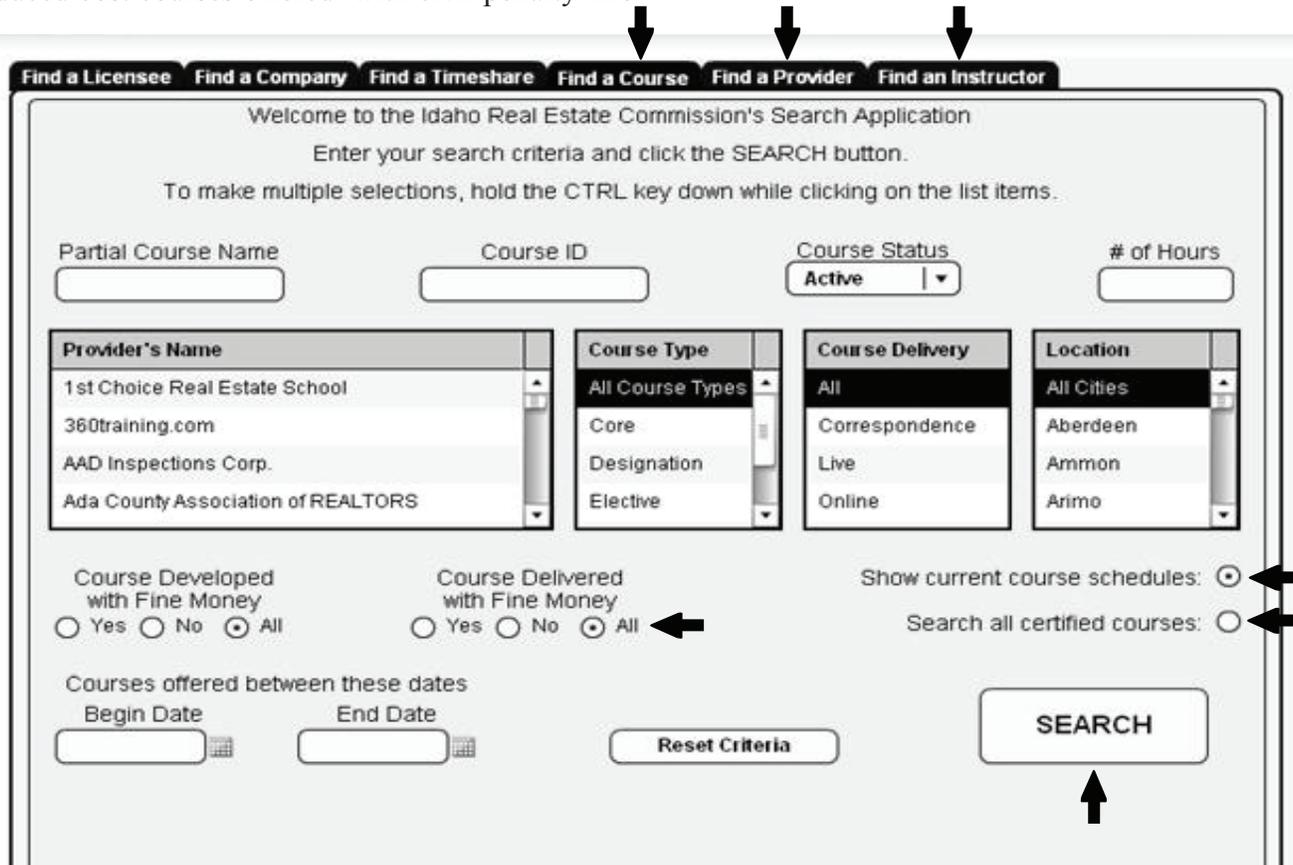
Lic. No.	Trans. Code	Trans. Date	Lic. Exp. Date	Company Name	Lic. Status
DB1	A to I	16-Jul-2012	16-Jul-2012	Test Company 22	Active
DB1	None	02-Jul-2012	31-Jul-2014	RealTeam Real Estate Center, Inc	Active
DB1	RC	12-Jun-2012	14-Jun-2012	Test Company 22	Active
DB1	None	01-Jun-2012	31-Jan-2014	Home My World Realty LLC	Active
DB1	A to I	02-May-2012	14-May-2012	Test Company 22	Active

Below the table, details for the selected license (Lic. No.: DB1, Lic. Status: Active) are shown, including Transaction Date (16-Jul-2012), Lic. Exp. Date (16-Jul-2012), Lic. Type (Designated Broker), Co. Lic. No. (PA4), Co. Name (Test Company 22), DBA Name (IREC TEMP Company DO NOT DELETE), DB Lic. No. (DB26408), and DB Name (Christine Fisher). A "Select Fields to Download" section includes checkboxes for Lic. No., Lic. Status, Lic. Exp. Date, Co. Lic. No., DB Name, and DBA Name. A "Download Results to MS Excel" button is at the bottom.

Need to Find a Course, Provider or Instructor?

Searching for Courses, Providers, and Instructors is easy when you know how. Go to irec.idaho.gov and follow these easy steps to find a class, provider or instructor near you!

1. Click “Public Database Search” link on IREC’s home page.
2. Click “Find a Course”, “Find a Provider”, or “Find an Instructor” tab.
3. Each tab will take you to a screen to choose your search criteria. Select as many search criteria as you want. For example, to find CORE and an Elective course, search both at the same time by holding the Control Key (Ctrl) on your keyboard and clicking both the “CORE” and the “Electives” options in the “Course Type” box. Search for live or online courses in the “Course Delivery” box. You can even find free or reduced cost courses offered with civil penalty fine money by clicking the “Course Delivered with CP Fine Money” radio button.
4. When searching for a course, you have two options. To find an available course offering, click the “Show Current Course Schedules” button. If you want to see if a course is certified by IREC for CE credit, click the “Search All Certified Courses” button.
5. Click on the name of the course, instructor, or provider on the search results to bring up more information about your selection. Selecting a course will show a window with information on the course, such as the fee and how to contact the provider to register.



How to Submit a Non-Certified Class for CE Credit

If you have taken a course that is not certified by IREC, you may submit it to the Education department for consideration by filling out a “Licensee Request for Continuing Education Credit” form. Send it to the IREC Education department with the required attachments listed at least **sixty (60)** days prior to the license renewal date. To download the “Licensee Request for Continuing Education Credit” form go to: irec.idaho.gov/af.html.

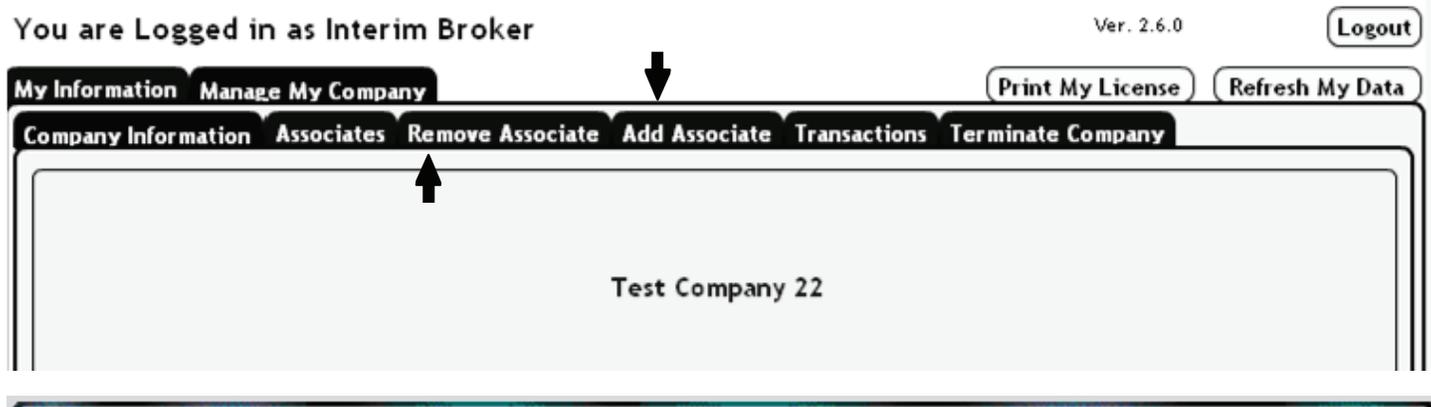
Designated Brokers - Manage Your Company

A designated broker has authority to add or remove an agent from his/her company. To add or remove a licensee:

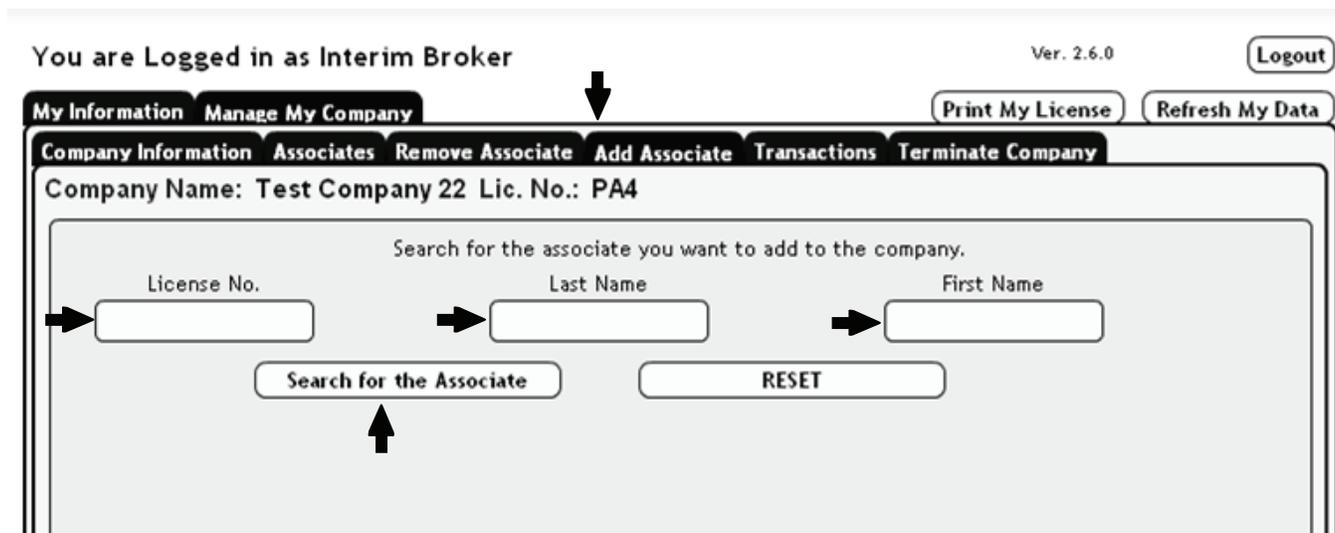
A. Log in and click the “Manage My Company” tab.



B. Choose “Add Associate” or “Remove Associate” tab.



C. To activate an associate, click “Add Associate” tab. In the space provided, either type the associate’s license number, or enter the name and click “Search for the Associate” to find the associate in the database.



D. Once you have found the associate you want to add, click the “Add this Associate” button.

Company Information **Associates** **Remove Associate** **Add Associate** **Transactions** **Terminate Company**

Company Name: Homelands Realty Lic. No.: PR12637

Associate Name: Two Test (Branch Manager)
 License No: BR38067 Lic. Exp. Date: 31-Jan-2013 Lic. Status: Inactive
 E&O Ins. Type: State Policy - Transferable E&O Exp. Date: 01-Oct-2020

Hours	Date Taken	Course No.	Course Name

E. Answer the yes/no question and click “Continue Adding the Associate”.

Idaho law permits a licensee to activate an inactive license only if the licensee: (1) has completed the Continuing Education requirements in section 54-2023, Idaho Code; and (2) is covered by and maintains a policy of real estate Errors and Omissions insurance. A licensee who activates an inactive license but has failed to meet one or both of these requirements may have his license inactivated and be disciplined by the Commission. Although these licensing requirements are the responsibility of the individual licensee, non-compliance may result in a significant disruption to or otherwise negatively impact the brokerage. Accordingly, designated brokers are advised to verify the licensee’s compliance with these requirements prior to submitting this application.

I have read and understood the foregoing. Yes No (with arrow pointing to No)

**Note: Brokers, make sure the licensee you intend to add to your company has completed any CE requirements necessary to activate and has obtained Errors and Omissions insurance before you activate the license.*

F. The last window will give an option to purchase a license certificate. License certificates are not required. You can order a certificate from the Commission office for \$15, or you can print one free through the online services. Continue by clicking “Add This Associate”.

Once you have completed the process, you will receive a message confirming that your request was received.

My Information **Manage My Company** **Print My License** **Refresh My Data**

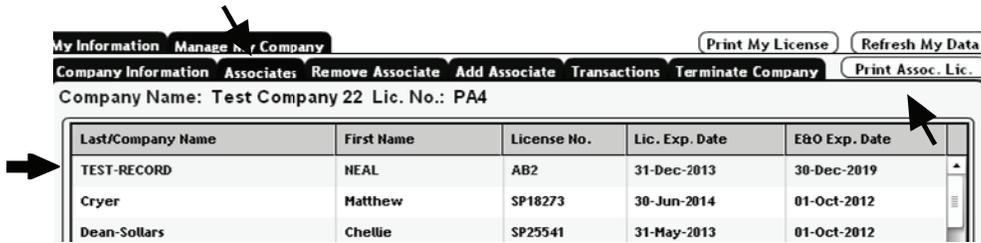
Company Information **Associates** **Remove Associate** **Add Associate** **Transactions** **Terminate Company**

Company Name: Homelands Realty Lic. No.: PR12637

Two Test (Branch Manager)'s license will expire on: 31-Jan-2013
 Two Test (Branch Manager)'s license status will be: ACTIVE
 Two Test (Branch Manager)'s new license type will be: AB

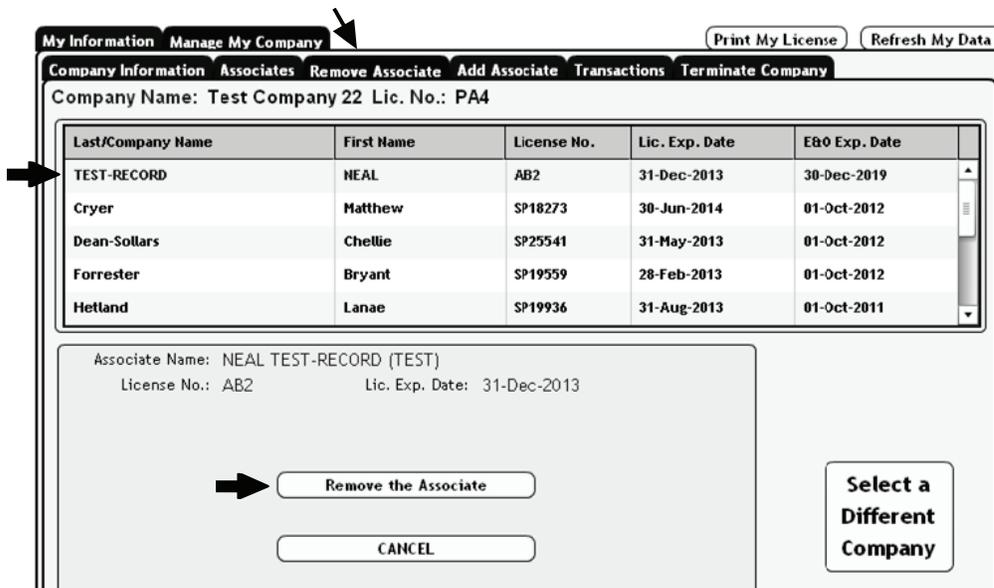
Click here if you want the Idaho Real Estate Commission to print a license and mail it to you.
 The cost to mail you a printed license is: \$15.00

G. You can print a license for associates in your office free of charge. Click on the “Associates” tab and click on the name of the licensee for whom you want a license. Then click the “Print Associate License” button.



Designated Brokers can also verify CE and E&O Insurance information for their associates under the “Associates” tab.

H. To remove an associate, click the “Manage My Company” tab. Highlight the associate you want to remove from your company and then click “Remove Associate”. This will immediately place the license on inactive status.



Effective Dates on Changes and Applications

IREC cannot pre or post-date applications. Changes and license applications are effective on the date processed.

*Online renewals must be completed, including payment, by 5:00 p.m. MST/MDT.

* Paper renewals are no longer accepted. You must renew your license online at: irec.idaho.gov.

* Inactivating - If an agent wants to place his/her license on inactive status, the broker must make the change online. Online changes are effective immediately.



Fingerprinting Through Pearson VUE

* Fingerprints- The Commission contracts for electronic fingerprinting through Pearson VUE, IREC’s exam provider. Please see our website for more information. An applicant can take the license exam and be fingerprinted at the same time, at the same location. **An applicant must make a separate fingerprint appointment when scheduling a licensing exam with Pearson VUE.**

Sign up Solutions and Online Services Help

Forgot your Password? Fill out the form on IREC's Sign up Solutions and Online Services Help page at <http://irec.idaho.gov/signup-solution.cfm> to have your password resent.

- **Forgot your user name?** Go to <https://irec.idaho.gov/irecsecure/new-user-signup.cfm> to reregister with IREC.
- **Unable to use online forms?** Forms not loading? Try downloading the newest version of Adobe Reader.
- **I registered but didn't get the e-mail with my password:**
 - Wait at least 15 minutes** for the information to be sent from the IREC database.
 - Check junk or bulk mail folders** for the IREC e-mail. The e-mail will come from licensing@irec.idaho.gov.
 - Turn off SPAM blockers.** Some anti-SPAM software may prevent you from receiving IREC e-mails. Temporarily disable the software and wait for the e-mail to arrive.
 - Add IREC to your address book** to allow delivery of IREC e-mails. The e-mail address is licensing@irec.idaho.gov, or add the domain irec.idaho.gov.
 - Check e-mail security settings.** A High setting in your e-mail properties may block IREC e-mail. Adjust your setting to Medium or Medium-High.
 - Try re-registering.** – There may be a typo or other error in the information provided on the form.
 - Wait a bit longer.** Most e-mail delays are resolved within 24 hours.
 - Ask your e-mail administrator for help.** If you still haven't received the e-mail, your mail administrator may need to add licensing@irec.idaho.gov to a "whitelist".
- **The screen is blank or looks funny:**
 - Install Adobe Flash Player:** This software is required to view IREC's search and online services – go to <http://get.adobe.com/flashplayer/> for a free download.
 - Go to <http://www.adobe.com/software/flash/about/> to verify Adobe Flash Player is installed and working properly on your computer.
 - Use Internet Explorer or Google Chrome to access our website.** Other browsers may work but are not supported.
 - Make sure your firewall** is allowing access to secure sites.
 - Delete browsing history.**
 - No scroll bar?** Try using the arrow keys on the keyboard to navigate the site or change your zoom level to 100%.
 - Using your iPhone or iPad?** Flash Player may not work with these devices.
- **I am unable to make a payment or the payment window will not load:**
 - Reset your browser** to the default settings.
 - Manage Add-ons.** Make sure Shock Wave Object is enabled.
 - Make sure that the Date and Time settings are correct.**
 - Add the website to the Trusted site list.**
- **The system won't let me renew my license:**
 - Early:** Renew starting 90 days prior to your license expiration date.
 - Late:** Renew up to one (1) year after your license expires.
 - Companies:** When the designated broker renews, the brokerage license(s) will renew at the same time.
- **I can't change my name:**
 - Name changes for companies and individuals** require additional paperwork and may not be completed online at this time. Go to <http://irec.idaho.gov/forms/ree042.pdf> for a Notice of Name Change form.





IDAHO

REAL ESTATE COMMISSION

Published by:
Idaho Real Estate Commission
575 E. Parkcenter Blvd., Suite 180
Boise, ID 83706



The Real Estatement

Vol. 2, 1 - January 2013

The Real Estatement is an official publication published semiannually by the Idaho Real Estate Commission. Articles by outside experts express the author's particular viewpoints. These opinions are not necessarily shared by the Commission, nor should they be mistaken for official policy. The articles are included because we feel they will be of interest to the readers. Submissions are solicited. However, articles should not exceed 500 words and may be edited as space and content demand. Reprint permission is granted provided credit is given to the Commission and the author. Any article separately copyrighted by its author(s) also requires permission from the other(s). Costs associated with this publication are available from the Idaho Real Estate Commission in accordance with section 60-202, I.C. 01-13/11,000/429. Please advise the Commission office of any individuals with disabilities needing accommodation.

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Governor
C.L. "Butch" Otter



Is Your Company Properly Registered?

Jesama Rosensweig
Technical Records Specialist II

The Idaho Real Estate Commission requires that brokerage corporations, limited liability companies, limited partnerships, limited liability partnerships, and partnerships must be registered with the Idaho Secretary of State's Office (SOS). Brokerages operating under assumed business names must also register DBA names. (Idaho Code 54-2016(1)(g)).

The designated broker of these brokerage types must hold one of the following legal positions within the company:

- Corporation – an officer
- Partnership or Limited Partnership – a general manager
- Limited Liability Company – a member or manager

If your company is licensed in another state, you are required to file a foreign certificate of authority with the SOS prior to submitting a company application to the commission.

If you plan to open a Sole Proprietorship, you are not required to file any documentation with the SOS, unless you use an assumed business name. Then your application for a Sole Proprietorship must include a "Certificate of Assumed Business Name" issued from the SOS when submitting your application to the commission.

To maintain licensure in the state of Idaho, it is the responsibility of the designated broker to keep your registered business entity in good standing with the SOS. You must also make sure the commission is notified of any changes with the company (i.e., broker, name, address, type, etc.) Address

changes can be done by logging into your account through IREC's online services (irec.idaho.gov). If the type of company changes (i.e., corporation to LLC) a new company application must be submitted along with all required documentation listed on the application, and a new license number will be issued. Company name changes must first be registered with the SOS and then a Notice of Name Change form filed with IREC.

If a company changes its designated broker, the company has ten (10) business days to submit a Notice of Broker

Change form assigning another qualified licensee as the designated broker before the company license is terminated and all licensees associated with the company are inactivated.

If your company (corporation, LLC, or LLP) is dissolved by the SOS, your company may

be terminated under Idaho Code 54-2016(1)(d). You may also be turned over to the IREC's Enforcement Department for misleading advertisement under Idaho Code 54-2053(4) if you continue to act under the company name. Last month nearly eighty letters were mailed to designated brokers whose companies are out of compliance with the SOS or IREC requirements.

If you have any questions regarding your current company or you are interested in opening a new company, please contact IREC. We are here to help in any way to make the application process as easy as possible.

All documents for filing with the SOS office are available at <http://www.sos.idaho.gov/>.

Any questions regarding the SOS forms, please contact the SOS office directly.

Contact Information:

Idaho Secretary of State's Office
700 W. Jefferson Room E205
Boise, Idaho
208-334-2300

According to the SOS, all company entity types require an annual report to be filed to maintain the company's registration. The annual reports are due in the same month that the original business entity was filed with the SOS office.

to the Purchase and Sale Agreement and a Counter Offer without proper Power of Attorney; and 54-2087(2) - failure to exercise reasonable skill and care in representing the complainant. Given a Formal Reprimand; ordered to pay a \$3,000 civil fine and \$300 costs and attorney's fees. She must successfully complete a live Agency course, and a Real Estate Contracts for Today's Transactions course.

Hotel Assets Group (Hotel AG), unlicensed firm. Took listings of multiple hotel properties in Idaho and successfully closed on the Salmon River Motel in Salmon, ID. Stipulated to violation of Idaho Code 54-2002 - unlicensed practice. Ordered to pay a \$3,000 civil fine and \$300 costs and attorney's fees.

Johnson, Richard R. "Rick", designated broker in Rigby. Stipulated to violation of Idaho Code 54-2038(1)(a) and (b) - failure to supervise and control licensee's actions and review transaction documents; 54-2050 - failure to ensure that brokerage representation agreements were in writing; and 54-2060(12) - reckless conduct. Given a Formal Reprimand; ordered to pay a \$1,000 civil fine and \$300 costs and attorney's fees; and must successfully complete a live Brokerage Management course.

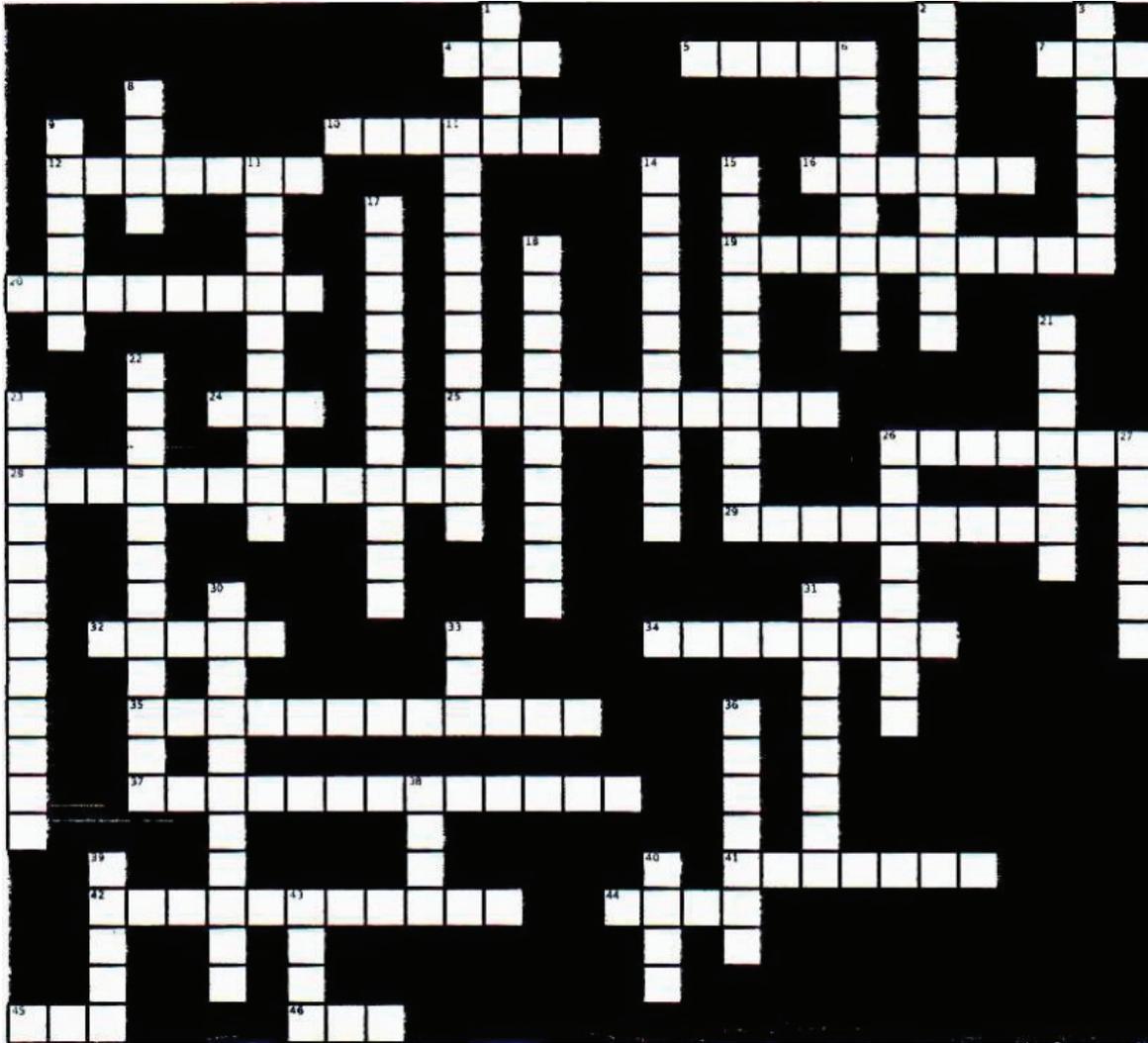
Sanders, Janet L., designated broker with Help-U-Sell of Idaho Falls. Administrative Complaint filed and served on respondent for violation of 54-2038(1)(c) - failure to be reasonably available to supervise the brokerage during regular business hours; 54-2040(1) - failure to maintain a definite business location, and changing her business address without notifying the Commission; 54-2058(2) - failure to promptly make available transaction and real estate trust account records; 54-2058(3) and 54-2060(5) - failure to answer the Commission's reasonable investigative questions and produce documents, books or records for inspection by the Commission's authorized representative. Final Order entered by default. Given a Formal Reprimand; license revoked; required to pay \$675 costs and attorney's fees.

Scenic Idaho, Inc., unlicensed corporation. The Glowackis used Scenic Idaho to obtain deeds to distressed properties, then entered into transactions to purchase these properties, and flip them for a profit. Stipulated to violation of Idaho Code 54-2002 as defined by 54-2004(33)(a), (c) and (d) and by 54-2058(1) - unlicensed practice of real estate; and 54-2003(4) - attempting to use an exemption to the law to circumvent the purpose of the license law. Ordered to pay a \$3,000 civil fine and \$100 costs and attorney's fees.

Stark, Chris, unlicensed individual. Took listings of multiple hotel properties in Idaho. Successfully closed on the Salmon River Motel in Salmon, ID. Stipulated to violation of Idaho Code 54-2002 - unlicensed practice. Or-

Disciplinary Actions continued on page 10

Test Your Knowledge: by Megan Owens, Investigator



Down

1. The interest _____ is the percentage of interest charged on a monthly loan payment.
2. A written justification of the value of a property.
3. A financing technique used to reduce the monthly payment for the home buying borrower during the initial years.
6. To qualify for a 1031 tax _____ exchange of real property, the property exchanged must be held for productive use in a trade, business or for investment.
8. A deed in which the consideration is not monetary, but is made in return for love and affection.
9. An agreement to keep open, for a set period, an offer to sell or lease property.
11. To pledge specific real or personal property as security for an obligation without surrendering possession of it.
13. The failure to use ordinary or reasonable care under the circumstances.
14. The loss of money, property, rights, or privileges due to a breach of a legal obligation.
15. A temporary suspension of payments due under a financing agreement in order to help a distressed borrower recover.
17. Industrial properties that suffer from the presence of ecologically contaminated elements.
18. Real property that has no access to a public road or way.
21. An item of personal property which is movable, as distinguished from real property.
22. The increase in the value of a property due to changes in market conditions, inflation, or other causes.
23. Acquiring a right in property, usually in the form of an intangible property right such as an easement or right-of-way, by means of adverse use of property that is continuous and uninterrupted for the prescriptive period established by state law.
26. The slope, or rate of increase or decrease in elevation of a surface.
27. An owner's financial interest in a property.

continued on page 9

30. A condition that must be met before a contract is legally binding.
31. The illegal practice or channeling home seekers interested in equivalent properties to particular areas to maintain the homogeneity of an area or to create a speculative area.
33. This government agency was created as part of the National Housing Act of 1934. It insured loans made by banks and other private lenders for home building and home buying (abbrev.)
36. A written agreement between a property owner and a real estate broker authorizing the broker to find a buyer for certain real property.
38. A legal claim against property.
39. Loan _____ occurs when someone purposely gives incorrect information on a loan application in order to better qualify for a loan.
40. Stachybotrys and Aspergillus are common names for _____.
43. This government agency provides home loans for rural and agricultural communities (abbrev.)

Across

4. A limit, such as one placed on an adjustable rate mortgage, on how much a monthly payment or interest rate can increase or decrease, either at each adjustment period or during the life of the mortgage.
5. Requirements for _____ insurance must follow the Federal Emergency Management Agency guidelines.
7. This government agency enforces fair housing laws (abbrev.)
10. The reversion of property to the state when an owner dies leaving no legal heirs.
12. Exaggerated or superlative comments or opinions not made as representations of fact and thus not grounds for misrepresentation.
16. A _____ in common has no right of survivorship.
19. A principal of appraisal stating that, between dissimilar properties, the worth of the better property is adversely affected by the presence of the lesser-quality property.
20. A contract that appears valid and enforceable but is subject to rescission by one of the parties who acted under a disability.
24. _____ simple ownership is a form of property ownership in which the owner has outright and unconditional disposal rights.
25. Something of value given or pledged as security for a debt or obligation.
26. The person to whom an interest in real property is conveyed.
28. An improvement that intrudes illegally on another's property.
29. An intermediate floor between two main stories of a building or between the floor and the ceiling of a one-story building.
32. A radioactive gas found in some homes that, if occurring in strong enough concentrations, can cause health problems.
34. One who settles upon unoccupied land without legal claim or authority.
35. A legal proceeding whereby an innocent third party (escrow agent or broker) can deposit with the court property or money that they hold that is subject to adverse claims.
37. The failure to reveal a fact, with or without the intention to conceal it.
41. A way to enter a property; access.
42. A contract which one insurer makes with another to protect the first insurer against loss or liability.
44. Money borrowed that is usually repaid with interest.
45. An auction is a process of buying and selling goods or services by offering them up for _____.
46. Real Estate Settlement Procedures _____ prohibits kickbacks between lenders and third-party settlement service agents in the real estate settlement process.

Answers on page 11

Employees Recognized for Valuable Service



Tammy Collier
Management Assistant



Tammy Anderson
Administrative Assistant I

This year the Commission has recognized two valuable employees for their long-standing service to the State of Idaho. Commission Chair Marvis Brice presented Tammy Anderson with a certificate for five years of state service in February; newly appointed Chair Andy Enrico presented Tammy Collier a certificate for five years of state service in July. Congratulations to you both, and keep up the good work!
January 2013

Staff would also like to congratulate Jeanne Jackson-Heim for being inducted in September 2012 as President-Elect of ARELLO for 2013.



From left to right: Leon Lewis, 2013 ARELLO President, Jeanne Jackson-Heim & Wayne Heim

dered to pay a \$3,000 civil fine and \$300 costs and attorney's fees.

Tri-Star Realty, Inc., unlicensed firm in California. Violation of Idaho Code 54-2002 - unlicensed practice. Commission issued an Order to Cease and Desist, ordering the firm to cease and desist acting as a broker without a license.

Wuestehube, Carl, unlicensed individual in California. Violation of Idaho Code 54-2002 - unlicensed practice. Commission issued an Order to Cease & Desist, ordering him to cease and desist acting as a broker without a license.

LCEs - Civil penalty for violation of Idaho Code 54-2018(5) – submitting a license renewal application without having obtained the CE required by Idaho Code 54-2023; and/or 54-2060(7) - misstatement in the application for renewal of a real estate license. (First time violation unless indicated otherwise by multiple asterisks.)

Anderson, Kent, salesperson in Sandpoint - \$150

Elitharp, Meghan M., salesperson in Nampa - \$500

Gaschler, Lynette, salesperson in Boise - \$500

Hagan, Curtis, salesperson in Sandpoint - \$150

Harris, Valerie J., salesperson in Coeur d'Alene - \$1,000

Hoag, Stuart J., salesperson in Sun Valley - \$500

Johannsen, Irene C., salesperson in Idaho Falls - \$500

Jones, Michael B., designated broker in Athol - \$500

Lowery, William W., salesperson in Meridian - \$150

Merrigan, John P., designated broker in Burley - \$750

Pearman-Gillman, Raymond Eric "Rick", salesperson in Coeur d'Alene - \$500

Tilman, William P., salesperson in Meridian - \$1,000

Torgerson, Tom W., associate broker in Coeur d'Alene - \$500

LEOs - Civil fine for violation of Idaho Code section 54-2013 - failure of a licensee to maintain Errors and Omissions insurance or failure of a licensee to submit or cause to be submitted a certificate of coverage as required. (First time violation unless indicated otherwise by multiple asterisks.)

Adamson, Jon, associate broker in Boise - \$150

Amazing Idaho Real Estate, limited liability company in Eagle - \$150

Anderson, Joel P., designated broker in Eagle - \$150

Ashby, Constance Jo, salesperson in Coeur d'Alene - \$150

Badiola, Lori, salesperson in Nampa - \$300**

Beasley, Melinda Ann, associate broker in Moscow - \$150

Blackburn, William C., designated broker in Middleton - \$150

Blue Larkspur, LLC, terminated limited liability company - \$150

Boise Idaho Group LLC, limited liability company in Eagle - \$150

Brant, Kami, designated broker in Boise - \$150

Bridges-Allton, Rene Myriah, salesperson in Twin Falls - \$600***

Brown, Nicole Amber, salesperson in Boise - \$150

Brown-Heinrich, Lindsey L., salesperson in Boise - \$150

Carter, Harold E., designated broker in Sandpoint - \$300**

Corona, N. Donelle, inactive broker - \$200** (2010 violation)

Cronquist, Jacquelyn "Jackie", salesperson in Nampa - \$150

Dawson, John W., designated broker in Boise - \$150

Denniston, Heather, designated broker in Boise - \$150

Dunford, Joseph W., designated broker in Bloomington - \$600***

Durtschi, Jacob Grant "Jake", salesperson in Idaho Falls - \$150

Eagle Rock Properties, limited liability company in Eagle - \$150

eBay Real Estate Inc., corporation in San Jose, CA - \$150

Eldredge, Charles J., designated broker in Meridian - \$150

FitzSimons, Elga L., salesperson in Meridian - \$150

Foreman, Maria E., associate broker in Moscow - \$600***

Fowler, Ben Michael, designated broker in Meridian - \$150

Gabriel, Ronald, designated broker in Boise - \$300**

Gorrell, Gerald D. "Jerry", designated broker in Glenns Ferry - \$300**

Greer, Bryan, inactive salesperson - \$150

Guardian Investment Real Estate, limited liability company in Boise - \$150

Guiles, Curtis George, salesperson in Boise - \$150

Hawes, Scott W., designated broker in Terrebonne, OR - \$150

Highbarger, Michael, designated broker in Boise - \$150

Horton, Jack, designated broker in Eagle - \$300**

Idaho First Realty Inc., corporation in Sandpoint - \$150

Kushlan, Aimee Lee, salesperson in Middleton - \$150

Landmark REALTORS®, corporation in Caldwell - \$150

Mann, Terrence, inactive broker - \$150

Martin, Katherine, designated broker in Idaho Falls - \$150

McKay, Patricia E., salesperson in Boise - \$150

Moody, James, designated broker in Grangeville - \$300**

Moody, Susan, associate broker in Grangeville - \$300**

Newell, Michelle, inactive broker - \$150

Nicholson, John Scott, salesperson in Boise. Formal Hearing held. Given a Formal Reprimand; ordered to pay a civil fine of \$300 for second time violation and \$3,643 in costs and attorney's fees.

O2 Marketing Group, LLC, limited liability company in Boise - \$150

Peavey-Derr, Judy, designated broker in Boise - \$300**

Perry, Bruce, inactive broker - \$150

Pipkin, Chester, designated broker in Nampa - \$150

Plomasen, James T., salesperson in Ketchum - \$150

Renz, Leon M., salesperson in McCall - \$150

Rivertown Realty, LLC, limited liability company in Idaho Falls - \$150

Robertson, Randall, designated broker in Caldwell - \$150

Ross-Hendricks, Marlow May, salesperson in Post Falls - \$150

Sanders, Sam R., associate broker in Salt Lake City, UT - \$300**

Sather, Larry D., salesperson in Fruitland - \$150

Schrenk, Troy, inactive salesperson - \$100 (2010 violation)

Scothern, Clark D., inactive salesperson - \$150

Skinner, Evan, designated broker in Montpelier - \$600***

Smith, Horace, designated broker in Boise - \$150

Southers, David S., inactive broker - \$600***

Stewart, Rosalee, designated broker in Greenleaf - \$150

Sun Land Investments Inc., corporation in Bellevue - \$150

Svaty, Natalie Elaine, salesperson in Meridian - \$300**

The Peavey Company, corporation in Boise - \$150

Thibadeau, William L., salesperson in Meridian - \$150

Thompson, Tina M., salesperson in McCall - \$150

Toulatos, Marino, designated broker in Ogden, UT - \$150

Vincen, David F., inactive salesperson - \$100 (2008 violation)

Volk, Christopher, inactive salesperson - \$100 (2010 violation)

Western Ranch Management & Realty, Inc., corporation in Terrebonne, OR - \$150

Disciplinary Actions continued from page 10

Williams, Ann K., associate broker in Boise - \$150

Winkler, Ronald, associate broker in Boise - \$300**

=====
LLRs - Violation of Idaho Code 54-2002, 54-2018 and 54-2060(10) - continuing to practice as a licensee after license expired or was inactivated. Designated brokers - \$20 per day. All others - \$10 per day.

Eschen, Christian Barrett, salesperson in Boise - \$20

Hess Jr., Francis J., associate broker in Boise - \$110

Jenkins, Leon Scott, salesperson in Meridian- \$200

Jewell Jr., Thomas Neil, salesperson in Island Park - \$2,390.00

Lucas, Joseph P. "Rusty", designated broker in Boise - \$220

McCoy, Cynthia H., associate broker in Ketchum- \$270

Overton, Sandra L., salesperson in Boise - \$280

=====
 The following designated brokers were issued a citation and civil fine as shown for violations found during their office audits:

Beckstead, Scott, with Scott Beckstead Real Estate Company in Preston - \$25

Breazeal, Rose M., with Kellogg/Wallace Silver Valley Realty in Kellogg - \$50

Crawford, Robert D., with Crawford Olson Real Estate Services in McCall - \$25

Johnston, Michael J., with The Home Specialists in Pocatello - \$75

Jones, Rodney Alan, with Idaho's Real Estate in Rexburg - \$175

Pickford, Marie, with Keller Williams Realty Coeur d'Alene in Coeur d'Alene - \$75

Ward, Rex J., with Direct Realty in Burley - \$25

On The Road Again

The Idaho Real Estate Commissioners held a regular monthly meeting on October 3, 2012 at the Coeur d'Alene resort, during IAR's® Annual Business conference. What a great turnout!



Radon Doesn't Have to be a Deal Breaker: By Jim Faust, Program Manager for IRP

The Idaho Radon Program (IRP) needs your help. Testing for radon during real estate transactions does not have to be a deal breaker. Homes with high levels of radon can be fixed through radon mitigation. The mitigation process can easily be included in the real estate negotiations. The IRP can provide presentations and pamphlets that can help educate real estate licensees about radon and how to test for radon during real estate transactions.

Important information about radon:

- Radon is the second leading cause of lung cancer among non-smokers and causes 21,000 deaths each year in the U.S.
- Radon is a colorless, odorless, and tasteless radioactive gas that is found naturally in soil.

- High radon levels have been found in every county in Idaho, in new and old homes.
- The only way to know if there are high levels of radon in a home is to test. Testing is fast and easy.
- All homes with radon problems can be fixed.
- Improving your radon knowledge can help you better assist your clients and help avoid any potential liability.

For more information, including radon levels by Idaho counties and zip codes, please visit www.radonidaho.org or contact Jim Faust, program manager of IRP, at (208) 334-5717 or faustj@dhw.idaho.gov.

Answers to "Test Your Knowledge"

Down

1. Rate 2. Appraisal 3. Buydown 6. Deferred 8. Gift
 9. Option 11. Hypothecate 13. Negligence 14. Forfeiture
 15. Moratorium 17. Brownfields 18. Landlocked
 21. Chattel 22. Appreciation 23. Prescription 26. Gradient
 27. Equity 30. Contingency 31. Steering 33. FHA
 36. Listing 38. Lien 39. Fraud 40. Mold 43. USDA

Across

4. Cap 5. Flood 7. HUD 10. Escheat 12. Puffing
 16. Tenant 19. Regression 20. Voidable 24. Fee
 25. Collateral 26. Grantee 28. Encroachment
 29. Mezzanine 32. Radon 34. Squatter 35. Interpleader
 37. Nondisclosure 41. Ingress 42. Reinsurance 44. Loan
 45. Bid 46. Act



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REAL ESTATE COMMISSION

Published by:
Idaho Real Estate Commission
575 E. Parkcenter Blvd., Suite 180
Boise, ID 83706



The Real Estatement

Vol. 34, No. 1 - January 2013

The Real Estatement is an official publication published semiannually by the Idaho Real Estate Commission. Articles by outside experts express the author's particular viewpoints. These opinions are not necessarily shared by the Commission, nor should they be mistaken for official policy. The articles are included because we feel they will be of interest to the readers. Submissions are solicited. However, articles should not exceed 500 words and may be edited as space and content demand. Reprint permission is granted provided credit is given to the Commission and the author. Any article separately copyrighted by its author(s) also requires permission from the other(s). Costs associated with this publication are available from the Idaho Real Estate Commission in accordance with section 60-202, I.C. 01-13/11,000/429. Please advise the Commission office of any individuals with disabilities needing accommodation.

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