



# Oregon

Kate Brown, Governor

## AGENDA ITEM NO.

### I.C.

#### Notice of Agenda

#### OREGON REAL ESTATE BOARD

Regular Meeting Agenda

Monday, February 4, 2019

Oregon Real Estate Agency  
530 Center St. NE, Suite 100  
Salem, OR 97301

#### Real Estate Agency

Equitable Center

530 Center St. NE, Suite 100

Salem, Oregon 97301-2505

Phone: (503) 378-4170

Regulations Fax: (503) 373-7153

Admin. Fax: (503) 378-2491

[www.oregon.gov/rea](http://www.oregon.gov/rea)

**NOTE:** *The board plans to meet from 10 a.m. until 1:30 p.m., including a "working lunch" period.*

#### **I. BOARD BUSINESS – Chair Farley**

- A. Call to Order
- B. Chair Farley comments/Roll Call
- C. Approval of the Agenda and Order of Business
- D. Approval of 12.10.18, regular meeting minutes
- E. Date of the Next Meeting: 4.1.19 at the Standard Insurance Center, 900 SW 5<sup>th</sup> Ave, Portland, OR 97204 to begin at 10am.

#### **II. PUBLIC COMMENT – Chair Farley**

- This time is set aside for persons wishing to address the Board on matters not on the agenda. Speakers will be limited to five minutes.
- The Board Chair reserves the right to further limit or exclude repetitious or irrelevant presentations. If written material is included, 12 copies of all information to be distributed to board members should be given to the Board Liaison prior to the meeting.
- Action will not be taken at this meeting on citizen comments. The Board, however, after hearing from interested citizens, may place items on a future agenda so proper notice may be given to all interested parties.
- If no one wishes to comment, the next scheduled agenda item will be considered.

#### **III. REQUESTS FOR WAIVERS – Chair Farley. Waiver request log. None.**

#### **IV. PETITION TO QUALIFY AS A CONTINUING EDUCATION PROVIDER– Chair Farley - Approval of petition log.**

- A. Matt Fellman
- B. Chris Jacobsen continued from 12.10.18 board meeting to allow Mr. Jacobsen to research ORS Chapter 696 and OAR Chapter 863 regarding CEP responsibilities.
- C. Kathy Kemper-Zanck

#### **V. BOARD ADVICE/ACTION – Acting Commissioner Owens**

- A. 2019 potential meeting locations for:
  - 6.3.19 – Salem, venue to be determined
  - 8.5.19 – Hood River, venue to be determined
  - 10.7.19 – Astoria, venue to be determined
  - 12.7.19 – Salem, OREA

#### **VI. NEW BUSINESS – Chair Farley**

- A. 2019 Governor's State Employee Food Drive-Acting Commissioner Dean Owens

#### **VII. COMMUNICATIONS – Administrative Actions Summary – Chair Farley**

#### **VIII. REPORTS – Chair Farley**

- A. Agency division reports-Acting Commissioner Dean Owens
  - Regulation Division – Selina Barnes
  - Land Development Division – Michael Hanifin
  - Education, Licensing, and Administrative Services Division – Anna Higley and Maddy Alvarado

#### **IX. ANNOUNCEMENTS – Chair Farley. Next board meeting: 4.1.19 at the Standard Insurance Center, 900 SW 5<sup>th</sup> Ave, Portland, OR 97204 to begin at 10am.**

#### **X. ADJOURNMENT – Chair Farley**

**Interpreter services or auxiliary aids for persons with disabilities are available upon advance request.**



# Oregon

Kate Brown, Governor

AGENDA ITEM NO.

I.D.

## Real Estate Agency

530 Center St. NE, Suite 100

Salem, Oregon 97301-2505

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### OREGON REAL ESTATE BOARD

**Regular Meeting Minutes  
Oregon Real Estate Agency  
530 Center St. NE, Suite 100  
Salem, OR 97301**

**Monday, December 10, 2018**

#### BOARD MEMBERS PRESENT:

Jef Farley, Chair  
Susan Glen  
Jose Gonzalez  
Dave Hamilton  
Lawnae Hunter, Vice Chair  
Dave Koch  
Pat Ihnat  
Alex MacLean

#### BOARD MEMBERS ABSENT:

Debra Gisriel, excused

#### OREA STAFF PRESENT:

Dean Owens, Acting Commissioner  
Selina Barnes, Regulations Division Manager  
Maddy Alvarado, Customer Service Manager  
Mesheal Heyman, Communication Coordinator

#### GUESTS PRESENT:

Peter Bale  
Julia Felsman  
Billie McNeely, Aging People with Disabilities  
Nelsa Ericson, DHS/APD  
Marta Somerville, DHS/APD

#### I. BOARD BUSINESS – Chair Farley

- A. Call to Order. Chair Farley called the meeting to order at 10am.
- B. Chair Farley comments/Roll Call. Chair Farley asked the board liaison to take roll call, board members to introduce themselves, and explained the role/function of the board.
- C. Approval of the Agenda and Order of Business.

**MOTION TO APPROVE AGENDA AND ORDER OF BUSINESS WITH THE REMOVAL OF AGENDA ITEM NO. IV. JOSEPH EDWARDS REQUEST FOR WATER DUE TO UNSAFE ROAD CONDITIONS BY JOSE GONZALEZ SECOND BY PAT IHNAT**

**MOTION CARRIED BY UNANIMOUS VOTE**

- D. Approval of 10.8.18 regular meeting minutes.

**MOTION TO APPROVE 10.8.18 REGULAR MEETING MINUTES AS SUBMITTED BY DAVE HAMILTON SECOND BY DAVE KOCH**

**MOTION CARRIED BY UNANIMOUS VOTE**

- E. Date of the Next Meeting: 2.4.19 at the Oregon Real Estate Agency, 530 Center St. NE, Suite 100, Salem, OR 97301, to begin at 10am.

#### II. PUBLIC COMMENT – Chair Farley. None.

- This time is set aside for persons wishing to address the Board on matters not on the agenda. Speakers will be limited to five minutes.
- The Board Chair reserves the right to further limit or exclude repetitious or irrelevant presentations. If written material is included, 12 copies of all information to be distributed to board members should be given to the Board Liaison prior to the meeting.

- Action will not be taken at this meeting on citizen comments. The Board, however, after hearing from interested citizens, may place items on a future agenda so proper notice may be given to all interested parties.
- If no one wishes to comment, the next scheduled agenda item will be considered.

**III. NEW BUSINESS – Chair Farley**

- A. PROTECTING VULNERABLE OREGONIANS FROM FINANCIAL ABUSE-Guest Speaker, Billie McNeely, Oregon’s Financial Exploitation Specialist – Ms. McNeely provided a power-point presentation regarding various forms of elder abuse and the reporting/complaint process. Mr. Owens directed board liaison to send the power-point presentation provided by Ms. McNeely to all board members.

**IV. REQUESTS FOR WAIVERS – Chair Farley. Waiver request log.**

- A. Joseph Edwards requests an experience waiver, Mr. Edwards contacted the agency to cancel his appearance due to unsafe road conditions.

**V. PETITION TO QUALIFY AS A CONTINUING EDUCATION PROVIDER– Chair Farley.**

- A. Julia L. Felsman, Ms. Felsman explained she offers courses which include the following topics: Real estate taxation, real estate escrows, appraisals, real estate finance, RESPA, TILA, TRID, Condominium conversions, real estate investing, investment property analysis, economic trends, financial markets, and managing transactions, which are considered acceptable course topics. She also stated that she is very familiar with the record keeping requirements involved in being a continuing education provider.

**MOTION TO APPROVE JULIA FELSMAN’S PETITION TO QUALIFY AS A CONTINUING EDUCATION PROVIDER BY PAT IHNAT**

**SECOND BY DAVE HAMILTON**

**MOTION CARRIED BY UNANIMOUS VOTE**

- B. Chris Jacobsen will appear by phone. Mr. Jacobsen explained he offers courses that include the following topics: loan information, reverse mortgage, down payment assistance, home purchases, and rehabilitation loans. Chair Farley asked Mr. Jacobsen if he familiarized himself with the record keeping requirements associated with being a continuing education provider and Mr. Jacobsen responded that he had not reviewed the requirements. Lawnae Hunter suggested that Mr. Jacobsen’s petition be revisited at the next board meeting. Chair Farley also recommended that Mr. Jacobsen’s petition be continued to the 2.4.19 meeting agenda to allow him to review ORS Chapter 696 and OAR Chapter 867 regarding continuing education provider requirements.

- C. Paul Davis, Julie Peck will appear by phone. Ms. Peck explained she offers courses that include the following topics: property management, risk management, and commercial real estate, which are considered acceptable course topics. Chair Farley asked Ms. Peck if she was with the record keeping requirements associated with being a continuing education provider and she responded that she was very familiar with the requirements.

**MOTION TO APPROVE PAUL DAVIS’S PETITION TO QUALIFY AS A CONTINUING EDUCATION PROVIDER BY LAWNAE HUNTER**

**SECOND BY DAVE KOCH**

**MOTION CARRIED BY UNANIMOUS VOTE**

**VI. BOARD ADVICE/ACTION – Acting Commissioner Dean Owens**

- A. 2019 Chair and Vice Chair elections. Dave Koch nominated Jef Farley for Chair and Lawnae Hunter as Vice Chair

**MOTION TO APPROVE JEF FARLEY AS BOARD CHAIR AND LAWNAE HUNTER AS VICE CHAIR BY DAVE KOCH**

**SECOND BY DAVE HAMILTON**

**MOTION CARRIED BY UNANIMOUS VOTE**

- B. 2019 Board meeting calendar – discussion regarding travel/location:
- 2.4.19 – Salem (OREA)
  - 4.1.19 – Portland (Standard Insurance Center)

Mr. Owens will provide a list of potential meeting locations for the remainder of the year at the next board meeting.

- C. “Attention: Violation Prevention” – afternoon class, following board meetings. No discussion.
- D. Registered Business course with Oregon Association of Realtors – Mr. Owens explained that a class regarding RBN in conjunction with OAR is being explored. The board consensus was RBN class would be beneficial and appropriate.
- E. Board members providing reports at the board meetings – Mr. Owens asked the board if they would be interested in providing a brief report/update of what is going on in the real estate world. Vice Chair Hunter agreed an update would be appropriate and should be given during their introductions.

- F. Experience Waiver Request – historical review. Mr. Owens will provide a condensed version of the historical review of this process at a later date.

**VII. COMMUNICATIONS – Administrative Actions Summary – Chair Farley.** No discussion.

**VIII. REPORTS – Chair Farley**

- A. Acting Commissioner Dean Owens. Mr. Owens provided a brief Agency budget update.  
B. Agency division reports – Acting Commissioner Dean Owens

- Regulation Division – Selina Barnes. Ms. Barnes reviewed the statistics and information provided in the written report. She also explained that the regulation division will be developing/gathering information regarding property management issues to provide to the board at a later date.
- Land Development Division – Mr. Owens summarized the statistics/information provided in the written report, explained the various processes within his division, provided an update on current legislation, and the rulemaking/legislation process.
- Education, Licensing, and Administrative Services Division – Anna Higley and Maddy Alvarado. Ms. Alvarado summarized the statistics and information provided in the written report. She also gave a brief update regarding the NAR Expo she attended in September that was held in Boston.

**IX. ANNOUNCEMENTS – Chair Farley.** Next board meeting: 2.4.19 at the Oregon Real Estate Agency, 530 Center St. NE, Suite 100, Salem, OR 97301.

**X. ADJOURNMENT – Chair Farley.**

Respectfully submitted,

Respectfully submitted,

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DEAN OWENS, ACTING COMMISSIONER

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JEFF FARLEY, BOARD CHAIR

DRAFT

**AGENDA ITEM NO.  
IV.**

**OREGON REAL ESTATE BOARD  
CEP LOG  
2016-2019**

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| 6.6.16   | Kenneth Holman                        | WITHDRAWN | Mr. Holman withdrew his petition and indicated his intention to re-petition the board as a trade association at a later date.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 6.6.16   | CMPS Institute (Gibran Nicholas)      | APPROVED  | <b>FACTS:</b> Chair Hermanski asked CMPS to summarize the basis of their petition. Gibran Nicholas explained that CMPS Institute has provided education across the country and is approved in 10 states to provide CE to real estate agents. Mr. Nicholas also explained CMPS Institute offers the following acceptable course topics: advertising; regulation; consumer protection; real estate taxation; and finance. Chair Hermanski asked if they were familiar with the record keeping requirements and Ms. Nicholas responded that they are familiar with the record keeping requirements<br><b>MOTION TO APPROVE CMPS INSTITUTE’S PETITION TO QUALIFY AS A CONTINUING EDUCATION PROVIDER<br/>BY MARCIA EDWARDS<br/>SECOND BY LAWNAE HUNTER<br/>MOTION CARRIED BY UNANIMOUS VOTE</b>                                                                                                                                                                                                                                                                 |
| 10.3.16  | Michelle Moore                        | APPROVED  | <b>FACTS:</b> Ms. Moore explained that she had nine years of experience in providing continuing education courses covering the following topics: real estate consumer protection, risk management, dispute resolution, and negotiation, which are considered acceptable course topics. Dave Koch asked Ms. Moore if she was familiar with the record keeping requirements involved with being a provider and she responded that she was aware of the requirements.<br><b>MOTION TO APPROVE BY DAVE KOCH<br/>SECOND BY LAWNAE HUNTER<br/>MOTION CARRIED BY UNANIMOUS VOTE</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 12.05.16 | Brix Law LLP                          | APPROVED  | <b>FACTS:</b> Laura Craska Cooper and Brad Miller appeared by phone and Mr. Miller explained Brix Law LP specializes in real estate and land use transactions and both he and Ms. Craska Cooper had an extensive amount of experience in the following areas: real estate leasing, acquisitions, development, financing, general business, and negotiations. Chair Hermanski asked Mr. Miller and Ms. Craska Cooper if they were familiar with the record keeping requirements as a certified education instructor and Mr. Miller responded that they were familiar this requirement.                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 02.06.17 | Systems Effect LLC                    | APPROVED  | <b>FACTS:</b> Mr. Jordan appeared by phone and explained that Systems Effect LLC is a distance learning company that has been in business since 2008 and is currently approved to provide real estate continuing education courses in Arizona, Kansas, Minnesota, Missouri, and Ohio. He also stated that the courses offered cover the following acceptable topics: Principal broker record keeping and supervision, trust accounts, agency relationships, misrepresentation, disclosure, contracts, appraisal, fair housing, risk management, water rights, environmental protection, land use, real estate law, negotiation, and others. Dave Koch asked Mr. Jordan if a tracking device was in place to monitor class time and he responded that there is a timer in place to verify that students meet the required course time. Alex MacLean asked Mr. Jordan if there is a resource for student assistance with questions they might have and Mr. Jordan responded that there is a FAQ information, email system, and staff available for students. |
| 02.06.17 | American Dream Real Estate School LLC | APPROVED  | <b>FACTS:</b> Herbert Nagamatsu appeared by phone and explained that American Dream Real Estate School created, administered and delivered online courses and training programs to students since 2005. He also stated that the courses offered cover the following acceptable topics: Contracts, Risk Management, and real estate finance. Dave Koch asked Mr. Nagamatsu how he derived the questions for the courses and he responded that the topics covered meet with rule and law. Alex MacLean asked Mr. Nagamatsu how students communicate with instructors he responded that contact information for instructors is posted online for students. Mr. Koch asked Mr. Nagamatsu how class time was tracked and he responded timing mechanisms were in place behind the scenes. Mr. Koch also asked Mr. Nagamatsu to explain his record keeping process and he responded records are kept for minimum of 3 years and backup for seven years.                                                                                                           |
| 02.06.17 | Asset Preservation Inc.               | APPROVED  | <b>FACTS:</b> Elisa Mas appeared by phone and explained that Asset Preservation, Inc. has provided 1031 exchange courses for continuing education to real estate professionals all over the nation for over 25 years and was also approved to teach continuing education courses in Texas, New York, Florida, Colorado, Washington, Oklahoma, New Jersey, and Arizona as well as Oregon, previously. She also stated that the courses offered cover the following acceptable topics: Real estate taxation and Real Estate Finance. Alex MacLean asked Ms. Mas when her company was certified and she responded approximately one year ago. Mr. MacLean also asked Ms. Mas if her company was currently certified and if not, to explain the gap in time. Ms. Mas explained the previous administrator was expired and now they want to be certified again.                                                                                                                                                                                                 |

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| 02.06.17 | Military Mortgage Boot Camp                                                  | APPROVED | <b>FACTS:</b> Mike Fischer appeared by phone and explained the current class offered is a 2 or 3 hour version which covers appraisal, VA assistance, and transaction coordination. Chair Edwards asked Mr. Fischer which acceptable topics were covered in the courses offered and he responded that consumer protection was the topic covered. Dave Hamilton stated he would like to see Oregon's program incorporated in the course and Mr. Fischer responded they could incorporate Oregon's program. Chair Edwards clarified that although, incorporating Oregon's program was not a requirement or contingency, it was encouraged.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 02.06.17 | Fairway Independent Mortgage Corp.                                           | APPROVED | <b>FACTS:</b> Kate Myers appeared before the board and explained Fairway Independent Mortgage Corp. was one of the mortgage companies that is allowed to handle VA loans. Chair Edwards asked Ms. Myers which acceptable course topics are covered in their courses and she responded that real estate finance was the topic offered. Dave Koch asked Ms. Myers if there was a record keeping mechanism in place and she responded there is an administrator who would be assigned the record keeping duties                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 04.03.17 | Envoy                                                                        | APPROVED | <b>FACTS:</b> Mr. Varcak appeared by phone and explained he has taught first time home buyers courses and facilitated other trainings. He also said he teaches courses covering the topic of Real Estate Finance, which is an acceptable course topic. Mr. Varcak indicated that his goal was to provide a more structured training program through Envoy. Coni Rathbone asked Mr. Varcak if he has kept track of continuing education credits and he responded that although he had not kept track of credits in the past, he did review all the record keeping requirements and was prepared to follow them. Dave Koch of he intended to use instructors to provide variety of topics and Mr. Varcak responded that he did intend to utilize other instructors. Commissioner Bentley asked Mr. Varcak if he had considered being an instructor rather than a provider and Mr. Varcak responded that his company wanted to provide their own coursework.                                                                                                                                                                                                                                                          |
| 04.03.17 | Oregon Rental Housing Association Education Inc.                             | APPROVED | <b>FACTS:</b> Ms. Pate appeared and explained ORHA Education Inc. is seeking a grant to provide supplemental education to landlords, tenants, and public education. Chair Edwards asked Ms. Pate which location records would be kept and she responded that she believed the Salem office located on Commercial St. would house the records. Commissioner Bentley asked Ms. Pate to clarify the topics that would be offered and she explained she intended to offer courses covering the following topics: Property management, advertising, any type of fair housing issue, real contracts, business ethics, and dispute resolution, which are all acceptable course topics.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 06.05.17 | Mason McDuffie Mortgage Corp.                                                | APPROVED | <b>FACTS:</b> Mason McDuffie Mortgage Corp., Jesse Rivera appeared by phone and explained that he used his experience as a former real estate agent and high school teacher as a way to build good relationships. Mr. Rivera also explained that he would be teaching the following topics during his classes: Real estate finance, contracts, advertising, how to manage brokers, and business ethics, which are acceptable course topics.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 8.7.17   | Real Estate Training Institute, a division of Certified Training Institution | APPROVED | <b>FACTS:</b> Real Estate Training Institute, a division of Certified Training Institution, Ms. Teri Francis and Jenny MacDowel appeared by phone and explained that CTI is a distance learning provider with a total of 16 real estate courses approved by ARELLO and cover the following topics: principal broker supervision responsibilities, agency relationships and responsibilities for broker, principal brokers, or property managers, disclosure requirements, consumer protection, real estate contracts, real estate taxation, fair housings laws or policy, business ethics, risk management, real estate finance, and environmental protections issues, which are acceptable course topics.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 10.02.17 | Housing and Community Services Agency of Lane County                         | APPROVED | Mr. Baker explained he is the landlord liaison at HACSA and is in charge of maintaining the line of communication with landlords. He also stated that HACSA manages the section 8 program for all of Lane County. Mr. Baker explained the courses he offers cover the following topics: fair housing laws and policies, risk management, & advertising regulations, which are acceptable course topics. Chair Edwards asked Mr. Baker if he was familiar with the recordkeeping requirements for continuing education providers. Mr. Baker responded based on the recordkeeping requirements HACSA intends to maintain records both electronically and paper. Farley: Have you been offering courses both and working under a provider? Baker-currently we are partnering with the rental owners association of Lane Co who is a licensed provider-the reason we are asking for our agency is basically not being able to offer classes to the public at large being able to only offer classes to members of the association as well as property managers having to pay for those credits-we want to offer those credits for free. Edwards: excellent resource in Lane County I appreciate your outreach efforts. |
| 10.02.17 | Lumos Academy                                                                | APPROVED | Ms. Mueller explained Lumos is designed to provide exemplary real estate education and our goal is really to do our best to raise the competency level of the brokers throughout the State-better educated broker is better for the client-currently we have 3 instructors. Ms. Mueller explained that the courses offered by Lumos cover the following course topics: principal real estate broker supervision responsibilities, agency relationship and responsibilities, misrepresentation in real estate transactions, advertising regulations, real estate disclosure requirements, real estate consumer protection, fair housing, business ethics, risk management, dispute resolution, real estate escrow, real estate economics, real estate law and regulations, and negotiation, which are considered acceptable course topics.                                                                                                                                                                                                                                                                                                                                                                          |
| 12.04.17 | Jesse Rivera                                                                 | APPROVED | Jesse Rivera appeared in person and explained that he has extensive experience as an instructor and the courses he currently offers include the following course topics: Contracts, compliance with social media, real estate finance, real estate valuation, & negotiation, which are considered acceptable course topics. Ms. Rathbone asked Mr. Rivera what other topics he would be offering and he responded that he planned on giving instruction on advertising.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

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| 12.04.17 | Carl W. Salvo                                        | APPROVED | Carl Salvo appeared by phone. Mr. Salvo explained that he had been in the industry since 1997 and has been asked by several industry members to teach classes. Chair Edwards asked Mr. Salvo if he was familiar with the record keeping requirements as a certified continuing education provider and he responded that he was familiar with the record keeping requirements. He also explained the courses he offered cover the following course topics: how rates are determined, loan estimation, & appraisals, which are acceptable course topics.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 04.02.18 | Stephanie Shapiro                                    | APPROVED | <b>FACTS:</b> Ms. Shapiro explained she has been involved in some capacity of teaching since 2007. She also explained she has been teaching home energy classes and would like to expand her courses. Chair Farley asked Ms. Shapiro if her company provided services to real estate brokers and Ms. Shapiro indicated that she does provide services to real estate industry. Ms. Shapiro has taught courses under the following topics: consumer protection, disclosure requirements, and real estate law/regulation, which are acceptable course topics.<br><b>MOTION TO APPROVE MS. SHAPIRO'S PETITION TO QUALIFY AS A CONTINUING EDUCATION PROVIDER BY DAVE HAMILTON<br/>SECOND BY ALEX MACLEAN<br/>MOTION CARRIED BY UNANIMOUS VOTE</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 04.02.18 | Sirmon Training & Consulting Group<br>– Jason Sirmon | APPROVED | <b>FACTS:</b> Sirmon Training & Consulting Group, Jason Sirmon will appear by phone. Mr. Sirmon explained that his goal was to educate licensees about veterans who are currently on active duty or recently discharged. Chair Farley asked Mr. Sirmon if he was aware he could provide courses as an instructor rather than an continuing education provider and Mr. Sirmon responded that his reason for his petition was based on his approval in 20 different states as a provider and since he is not an instructor it is difficult to manage out of state instructors. Mr. Sirmon offers courses that cover the following topics: NC Mandaotry Update, NC Broker-in-Charge Update, REBAC-Green and Sustainable Housing, REBAC-Short Sales and Foreclosures, Client-Level Negotiation, Commercial and Investment Real Estate, and Ethics in Today's Real Estate, which are acceptable course topics.<br><b>MOTION TO APPROVE SIRMON TRAINING &amp; CONSULTING GROUP'S PETITION TO QUALIFY AS A CONTINUING EDUCATION PROVIDER BY CONI RATHBONE<br/>SECOND BY DAVE HAMILTON<br/>MOTION CARRIED BY UNANIMOUS VOTE</b>                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 6.4.18   | Finance of America Mortgage                          | Approved | <b>FACTS:</b> Finance of America Mortgage, Austin Strode will appear in person. Christina Danish appeared by phone and explained the petition was based on the company specializing in reverse mortgages. She also explained that the company is responsible for educating the real estate professionals about reverse mortgage/home equity mortgage process. Chair Farley asked Ms. Danish if she was aware that her company could provide education in Oregon as an instructor and Ms. Danish responded she was not aware of this process. Ms. Danish explained the courses FAR offers cover the following topics: reverse mortgage and finance, which are considered acceptable course topics.<br><b>MOTION TO APPROVE FINANCE OF AMERICA MORTGAGE'S PETITION TO QUALIFY AS A CONTINUING EDUCATION PROVIDER BY PAT IHNAT<br/>SECOND BY DEBRA GISRIEL<br/>MOTION CARRIED BY UNANIMOUS VOTE</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 10.8.18  | Lumen Mortgage Corporation                           | APPROVED | <b>FACTS:</b> Lumen Mortgage Corporation, David Blackmon will appear by phone. Mr. Blackmon explained that he was the President of Lumen Mortgage Corporation and his company partners with title and escrow companies to provide continuing education courses specific to condominium financing options as well as investment properties. He also explained that the courses offered include the following topics: Real estate finance; Condominiums; and Unit Owner Associations. Chair Farley asked Mr. Blackmon if the classes he offers are through another continuing education provider and Mr. Blackmon responded confirmed. Chair Farley inquired as to the length and level of experience in providing education. Mr. Blackmon explained he had been offering condominium for the last year and prior to that he provided education regarding condominium financing and unit owner association for 10 years. Dave Koch asked Mr. Blackmon what resources he draws in order to teach classes regarding condominium and unit owner associations and he responded that the structure of the courses is shaped through condominium financing eligibility. Debra Gisriel asked Mr. Blackmon if he was familiar with the record keeping requirements required for continuing education providers and confirmed he was familiar with these requirements.<br><b>MOTION TO APPROVE LUMEN MORTGAGE CORPORATION'S PETITION TO QUALIFY AS A CONTINUING EDUCATION PROVIDER BY DAVE HAMILTON<br/>SECOND BY LAWNAE HUNTER<br/>MOTION CARRIED BY UNANIMOUS VOTE</b> |

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| 10.8.18  | HD home Inspections LLC | APPROVED  | <p>HD home Inspections LLC, Russell Lucas will appear by phone. Mr. Lucas explained he provides education regarding building components and inspection issues and the acceptable course topic falls under Real estate property valuation, appraisal, or valuation and Real estate law or valuation. Pat Ihnat asked Mr. Lucas if he was familiar with the requirements involved in being a continuing education provider and he responded that he was familiar with the all requirements including recordkeeping. Dave Koch asked Mr. Lucas how many photos are involved in the inspections portion of the classes offered and Mr. Lucas responded he uses approximately 50 slides during his presentation. Jose Gonzalez asked Mr. Lucas to describe his interaction with first time buyers and Mr. Lucas explained that as an inspector he provides practical guidance and clarity for home buyers.</p> <p><b>MOTION TO APPROVE HD HOME INSPECTION'S PETITION TO QUALIFY AS A CONTINUING EDUCATION PROVIDER BY PAT IHNAT<br/>SECOND BY DAVE HAMILTON<br/>MOTION CARRIED BY UNANIMOUS VOTE</b></p>                                             |
| 10.8.18  | Scott Harris            | APPROVED  | <p>Scott Harris will appear by phone. Mr. Harris explained he is a home inspector and engineer for many years. He also stated that he offers classes which include the following topics: Commercial real estate; Real estate property evaluation, appraisal, or valuation; Risk management; Real estate finance; Real estate development; and Real estate economics, which are all considered acceptable course topics. Mr. Koch asked Mr. Harris to give a brief profile of what the risk management course looked like and Mr. Harris responded this classes include information on how to find out about potential risks involved with properties. Mr. Koch also asked if Mr. Harris was aware of the recordkeeping requirements involved as a continuing education provider and Mr. Harris confirmed his awareness.</p> <p><b>DISCUSSION:</b> Mr. Owens added that it is critical for licensees to consult with experts regarding home inspections.</p> <p><b>MOTION TO APPROVE SCOTT HARRIS'S PETITION TO QUALIFY AS A CONTINUING EDUCATION PROVIDER BY DAVE KOCH<br/>SECOND BY LAWNAE HUNTER<br/>MOTION CARRIED BY UNANIMOUS VOTE</b></p> |
| 12.10.18 | Julia Felsman           | APPROVED  | <p>Julia L. Felsman, Ms. Felsman explained she offers courses which include the following topics: Real estate taxation, real estate escrows, appraisals, real estate finance, RESPA, TILA, TRID, Condominium conversions, real estate investing, investment property analysis, economic trends, financial markets, and managing transactions, which are considered acceptable course topics. She also stated that she is very familiar with the record keeping requirements involved in being a continuing education provider.</p> <p><b>MOTION TO APPROVE JULIA FELSMAN'S PETITION TO QUALIFY AS A CONTINUING EDUCATION PROVIDER BY PAT IHNAT<br/>SECOND BY DAVE HAMILTON<br/>MOTION CARRIED BY UNANIMOUS VOTE</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 12.10.18 | Chris Jacobsen          | CONTINUED | <p>Chris Jacobsen will appear by phone. Mr. Jacobsen explained offers courses that include the following topics: loan information, reverse mortgage, down payment assistance, home purchases, and rehabilitation loans. Chair Farley asked Mr. Jacobsen if he familiarized himself with the record keeping requirements associated with being a continuing education provider and Mr. Jacobsen responded that he had not reviewed the requirements. Lawnae Hunter suggested that Mr. Jacobsen's petition be revisited at the next board meeting. Chair Farley also recommended that Mr. Jacobsen's petition be continued to the 2.4.19 meeting agenda to allow him to review ORS Chapter 696 and OAR Chapter 863 regarding continuing education provider requirements.</p>                                                                                                                                                                                                                                                                                                                                                                      |
| 12.10.18 | Paul Davis              | APPROVED  | <p>Paul Davis, Julie Peck will appear by phone. Ms. Peck explained she offers courses that include the following topics: property management, risk management, and commercial real estate, which are considered acceptable course topics. Chair Farley asked Ms. Peck if she was with the record keeping requirements associated with being a continuing education provider and she responded that she was very familiar with the requirements.</p> <p><b>MOTION TO APPROVE PAUL DAVIS'S PETITION TO QUALIFY AS A CONTINUING EDUCATION PROVIDER BY LAWNAE HUNTER<br/>SECOND BY DAVE KOCH<br/>MOTION CARRIED BY UNANIMOUS VOTE</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 02.04.19 | Matt Fellman            |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 02.04.19 | Chris Jacobsen          |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 02.04.19 | Kathy Kemper-Zanck      |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |







Hello Oregon Real Estate Agency Board Members,

I am writing to request the ability to grant continuing education credit hours to residential real estate agents for a class that I teach. I am in my 19<sup>th</sup> year performing residential home inspections in Oregon and am the current owner of one of the larger inspection firms in the state. I have personally performed over 5000 home inspections and my company has performed over 25,000 inspections dating back to the early 1990s. Aside from the time spent running my company, I am a two-term past president of the Oregon Real Estate Inspector's Association (OREIA). This 50+ member association is the largest such organization in the state.

As you likely know, home inspections in Oregon are regulated by the Construction Contractor's Board and there is a set of Standards of Practice in place (OAR 812-008-0000 thru OAR 812-008-0214). While performing inspections, I am often surprised at not only many real estate agents' lack of knowledge of the items within these SOPs, but their lack of knowledge that the SOPs exist at all. I feel that a real estate agent having a basic understanding of what home inspections in Oregon include is of great benefit to homebuyers. As inspectors, we do our best to educate buyers as to the limitations of our service but our voice often gets lost in the shuffle and excitement of a transaction. Some of the worst disputes and misunderstandings I've seen over the years could have been avoided if agents and their buyers would have had a better understanding of the parameters and limitations of a general home inspection. I believe empowering agents with the education I provide would greatly benefit all of the parties in the transaction.

The class I teach is quite basic but has always been very well received. I typically distribute copies of the Oregon Home Inspection Standards of Practice to all of the attendees and then spend time going through them while emphasizing some sections. There are always many questions and surprises about the exact items that are and are not covered during the course of an inspection. In the end, the agents in the class leave with a much better understanding of what home inspectors do and are in a better position to help their homebuyers.

I have offered this class many times at real estate offices and title companies, and received great feedback. Unfortunately, unless I'm operating under the umbrella of a qualified title company, the attendees of the class don't receive any educational credit. I think this material is very beneficial to real estate agents and ultimately their buyers. Having the ability to pass along CE credits would help me to reach and educate more agents.

I feel my class would qualify for educational credit under ORS 863-020-0035 4i – Consumer Protection as it would protect consumers by educating their agents about what is covered in a general home inspection. The class might also qualify under ORS 863-020-0035 4L – Real Estate Contracts, due to the contracts having a Home Inspection Contingency or ORS 863-020-0035 4s – dispute resolution, due to many disputes originating from items relating to a home inspection.

Thank you very much for your time and consideration,



Matt Fellman, OCHI #414

Owner, Crawford Inspection Services, CCB #76914



PETITION TO QUALIFY AS A  
CONTINUING EDUCATION PROVIDER

Rev. 1/2017

Real Estate Agency  
530 Center St. NE Ste. 100  
Salem OR 97301  
Phone: (503) 378-4170

INSTRUCTIONS

To petition the Real Estate Board for approval of qualifications to become an applicant for certification as a continuing education provider, the petitioner must complete this form and submit it by e-mail to [madeline.c.alvarado@state.or.us](mailto:madeline.c.alvarado@state.or.us) a least 21 days before the next scheduled Board meeting at which the applicant wishes the Board to act.

IMPORTANT:

- ▶ If the petitioner is an entity, the information provided must pertain to that entity. If the petitioner is an individual, the information provided must pertain to that individual.
- ▶ All information and documents submitted as part of this petition become part of the Board Packet, and therefore, public record.
- ▶ Petitioners will need to appear before the Board. This may be done in person or by phone. Once the Agency receives this completed petition, a letter will be sent to the petitioner with the date of the Board meeting the petitioner will need to attend.

If the Board approves this petition, the Agency will mail a letter to the petitioner, at the mailing address provided, confirming the Board's approval. The petitioner may then apply for certification as a continuing education provider under OAR 863-020-0030.

PETITIONER

Name Chris Jacobsen Phone Number 541-840-1510

Physical Address 2587 Whittle Ave Address Cont. \_\_\_\_\_

City Medford State OR Zip Code 97504 County Jackson

E-mail cjacobsen@fairwaymc.com

Mailing Address (if different) \_\_\_\_\_ Address Cont. \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ County \_\_\_\_\_

AUTHORIZED CONTACT PERSON

Prefix Mr. First Name Chris Last Name Jacobsen

Phone Number (541) 840-1510 E-mail cjacobsen@fairwaymc.com

Indicate who will appear before the board on behalf of the Petitioner: Chris Jacobsen

AGENCY USE ONLY

Approved by Board YES NO

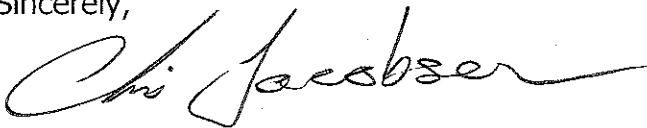
Review Date \_\_\_\_\_



Dear Oregon Real Estate Board,

I have nearly 30 years of real estate finance experience as a state-licensed Mortgage Loan Officer and Branch Manager. I have been a wholesale account representative, a field underwriter. The majority of my experience has been managing lending companies and originating loans. Through the years, I've learned and have become very familiar with local and state economics and business ethics, as well as created a strong bond as part of my local community. Our company has training on ethics multiple times throughout the year as well a continuing education through the NMLS. I have decades of experience and knowledge of the mortgage industry and I would love to share my knowledge with my peers. I have put on numerous seminars for First Time Homebuyers and taught many classes to realtors and people of retirement age the benefits as well as the negative side of a Reverse Mortgage. A Reverse Mortgage is beneficial to nearly all people aged 62 and older, and I feel that not many people in real estate have enough knowledge about how the program actually works to effectively inform Senior citizens of the option. If I was licensed by the state to give those that attend my class a Continuing Education credit, more people in our communities would be aware of and have more knowledge of how this program can be a huge benefit to so many people. Example; A real estate agent called me. Her client recently became a widow, her husband had a massive heart attack. She was reduced to her husband's Social Security which was not much more that her own Social Security. She had a mortgage payment that she soon found that she could not afford. She had 15 acres and she could no longer manage the property. She had a mortgage balance of approximately \$145,000 on a home valued at nearly \$300,000. She planned to sell the home, but she knew she could barely afford to rent, but she didn't want to live off the home proceeds. Because of her new income situation, she would not qualify for a standard home loan. After talking to her about a Reverse Mortgage purchase, she was elated. She was able to buy a home for approximately \$260,000 with \$140,000 down and would never have to make a mortgage payment for the rest of her life. This is just one of the many examples of the times I have personally been able to change my client's life for the better using this program. I appreciate your consideration of me to share my experience and information with real estate agents throughout Oregon.

Sincerely,

A handwritten signature in cursive script that reads "Chris Jacobsen". The signature is written in black ink and is positioned below the word "Sincerely,".

Chris Jacobsen



**PETITION TO QUALIFY AS A  
CONTINUING EDUCATION PROVIDER**

Rev. 1/2017

Real Estate Agency  
530 Center St. NE Ste. 100  
Salem OR 97301  
Phone: (503) 378-4170

**INSTRUCTIONS**

To petition the Real Estate Board for approval of qualifications to become an applicant for certification as a continuing education provider, the petitioner must complete this form and submit it by e-mail to [madeline.c.alvarado@state.or.us](mailto:madeline.c.alvarado@state.or.us) a least 21 days before the next scheduled Board meeting at which the applicant wishes the Board to act.

**IMPORTANT:**

- ▶ If the petitioner is an entity, the information provided must pertain to that entity. If the petitioner is an individual, the information provided must pertain to that individual.
- ▶ All information and documents submitted as part of this petition become part of the Board Packet, and therefore, public record.
- ▶ Petitioners will need to appear before the Board. This may be done in person or by phone. Once the Agency receives this completed petition, a letter will be sent to the petitioner with the date of the Board meeting the petitioner will need to attend.

If the Board approves this petition, the Agency will mail a letter to the petitioner, at the mailing address provided, confirming the Board's approval. The petitioner may then apply for certification as a continuing education provider under OAR 863-020-0030.

**PETITIONER**

Name Kathy Kemper-Zanck Phone Number 541-749-0610

Physical Address 473 W. Hood Ave. Address Cont. Ste 103

City Sisters State OR  Zip Code 97759 County Deschutes

E-mail kathy.kemper-zanck@gmail.com

Mailing Address (if different) 160 South Oak Street #100 Address Cont. PMB 170

City Sisters State OR  Zip Code 97759 County Deschutes

**AUTHORIZED CONTACT PERSON**

Prefix  First Name \_\_\_\_\_ Last Name \_\_\_\_\_

Phone Number \_\_\_\_\_ E-mail \_\_\_\_\_

Indicate who will appear before the board on behalf of the Petitioner: \_\_\_\_\_

**AGENCY USE ONLY**

Approved by Board YES NO

Review Date \_\_\_\_\_

**PETITION TO QUALIFY AS A CONTINUING EDUCATION PROVIDER, Continued**

**QUALIFICATION INFORMATION**

Provide below sufficient information about the petitioner to allow the Board to determine whether the petitioner qualifies for certification. **If the petitioner is an entity, the information provided must pertain to that entity. If the petitioner is an individual, the information provided must pertain to that individual.**

Information **MUST** include one or both of the following:

- ▶ Petitioner's demonstrated expertise and experience in providing educational courses to real estate licensees.
- ▶ Petitioner's demonstrated experience and expertise in two or more course topics eligible for continuing education credit under OAR 863-020-0035.

You may attach up to **three (3)** additional pages if necessary.

- 1) Starting in the fall of 2017 I began to give CE classes. I am currently licensed with three title Companies.
- 2) I was a school teacher for 9 years-I know how to write curriculum & how to teach to make it valuable and memorable.
- 3) I have been in the mortgage industry for over 10 years
- 4) I have taught over 50 mortgage classes-some for CE, some just for general knowledge.
- 5) Realtors enjoy my classes because I make them interesting and entertaining.
- 6) I believe when realtors know more about the mortgage process, they become much better realtors.
- 7) I have 10 courses ready to teach-7 of them have PowerPoints that accompany them.
- 8) Some class Titles are: Real Estate Guide to HECM, Government Loans, 203K FHA, Mortgage Mechanics, Mortgage Insurance & Funding Fees, Cross-Collateral, Construction Loans, Credit Reports & Credit Scores, appraisals in the lending world, Down Payment Assistant Programs & Rural Housing Loans, and How the mortgage industry pre-approves your clients for the "right" loan?
- 9) I can offer to sculpt topics based on the need of individual Real Estate offices, yet keep state the CE requirements.
- 10) My goal is to provide local Realtors with the opportunity to take a lot more mortgage CE. It has surprised me how little even the most seasoned realtors know about the mortgage piece of their puzzle.

*\* see additional page*

**AUTHORIZATION AND ATTESTATION**

- ▶ I hereby certify that I am authorized to submit this form on behalf of the petitioner and that the information is true and accurate, to the best of my knowledge.
- ▶ I acknowledge that petitioner, or authorized individual on petitioner's behalf, has read, understands and is ready to comply with the statutory and administrative rule provisions applicable to certified continuing education providers.
- ▶ I attest that petitioner knows and understands the responsibilities of a certified continuing education provider under OAR 863-020-0050.
- ▶ I attest that petitioner knows and understands the requirements of an instructor under ORS 696.186 and the information required on a continuing education instructor qualification form under OAR 863-020-0060.

Kathy Kemper-Zanck

Date 11-1-18

Printed Name of Authorized Individual

*Kathy Kemper-Zanck*

Signature of Authorized Individual



**Qualification Information for KKZ Continued:**

11) I have a Masters in Teaching Degree

12) My Primary course experience would fall under course topic "T" - Real Estate Finance, but I could also touch on topics G (Advertising regulations), L (Real Estate Contracts), N (Real Estate Property Evaluation, appraisal or valuation) U (Real estate Title), V (Real Estate Escrows), and X (Condominiums) in relation to Real Estate Finance/Mortgages.

12) I am the instructor, CEO, and owner of a nationwide 100% online mortgage and business school called Katalyst Kampus. [www.katalystkampus.com](http://www.katalystkampus.com)

I wrote the entire curriculum, produce approximately 75 videos, 75+ quiz's, 11 chapter tests and a final exam. The school is equivalent to a 350-page book or two-4 credit college courses. I included nearly every mortgage and business topic associated with our industry. The school was made to help new people come into the industry. I teach approximately 2,500 of the 4,000ish details a new mortgage professional would need to know to succeed in our industry. I will be able pull a vast array of content from my school to supplement my classes; from Graphs, video's, pictures, & links to share.

(<http://www.oregon.gov>)



# Governor's State Employees Food Drive

The largest food drive benefiting the Oregon Food Bank Network.

## About Us

The annual Governor's State Employees Food Drive is the largest food drive benefiting the Oregon Food Bank Network.

### Vision

To help the Oregon Food Bank Network feed someone who is hungry.

### Mission statement

To collect funds and food for the Oregon Food Bank Network through fundraising events and donations collected during the month of February.

### Organization

### Annual Performance Measures

Each year, at the Governor's direction a statewide coordinator is designated by the Department of Administrative Services to serve as the food drive chairperson. Agency Coordinators are also identified for each agency, as well as site/office coordinators for section and local offices within each agency. The planning team, assembled by the statewide coordinator, plans and organizes themes, materials and a drive kick-off for all agency coordinators. All coordinators work together to make the food drive a success and ultimately benefit many hungry Oregonians.

### History

In the spring of 1979, Governor Atiyeh initiated Oregon Food Share, the first statewide food distribution network in the nation and the predecessor of the Oregon Food Bank Network, This was in response to federal cutbacks in food stamp allotments, now referred to as SNAP.

Then in 1982, Governor Atiyeh started the Governor's State Employees Food Drive, calling on every state agency to sponsor a food drive "to reduce the suffering of those without adequate food resources" and "to show that true Oregonians believe that we can and do help our friends and neighbors in need."

# GOVERNOR'S STATE EMPLOYEES FOOD DRIVE



**February 2019**  
[oregon.gov/fooddrive](http://oregon.gov/fooddrive)

*Neighbors  
Helping  
Neighbors*

## Ways to participate:

- ▶ Make a payroll deduction
- ▶ Donate nonperishable food
- ▶ Participate in fundraisers
- ▶ Write a check
- ▶ Meet the Governor's Challenge by donating monthly



**OREGON  
FOOD BANK  
NETWORK**

ADMINISTRATIVE ACTIONS  
Reported  
12/03/2018 through 1/22/2019

**REVOCATIONS**

**SUSPENSIONS**

**REPRIMANDS**

Leach, Jane (Portland) Broker 201209864, Stipulated Order dated December 14, 2018, issuing a reprimand with education.

**DENY LICENSE**

**CIVIL PENALTIES**

Expired — Late Renewal civil penalties are computed using each 30-day period as a single offense. The civil penalty for the first 30-day period can range from \$100-\$500, with each subsequent 30-day period ranging from \$500-\$1,000. ORS 696.990

1 REAL ESTATE AGENCY  
2 BEFORE THE REAL ESTATE COMMISSIONER  
3

4 In the Matter of the Real Estate License of )

5  
6 JANE LEACH )

STIPULATED FINAL ORDER  
7  
8

9  
10 The Oregon Real Estate Agency (Agency) and Jane Leach (Leach) do hereby agree  
11 and stipulate to the following:

12 FINDINGS OF FACT  
13 &  
14 CONCLUSIONS OF LAW

15 1.

16 1.1 At all times mentioned herein, Leach was licensed as a real estate broker with  
17 Keller Williams Realty, Portland Central.

18 1.2 On January 17, 2017, Leach filed a complaint with the Division of Finance  
19 against Robert Bowles (Bowles), mortgage broker for Leach's clients, Julia and Ben Nead  
20 (Neads).

21 1.3 On April 18, 2017, the Division of Finance forwarded a referral memorandum  
22 regarding Leach to the Agency. The Agency opened an investigation.

23 1.4 On July 20, 2016, Leach submitted a bid on a HUD home located at 1242 SE  
24 211 Ave, Gresham, Oregon (subject property) on behalf of the Neads.

25 1.5 Included in the bid was the Owner Occupant Sales Package, which under the  
26 "Conditions of Sale," specified the property was to be sold as is, and buyers were prohibited  
27 from doing any work to the property prior to closing.

28 1.6 The Carbon Monoxide Detector Addendum states the carbon monoxide and  
29 smoke detectors were to be installed after closing.

30 ///

1           1.7    On August 29, 2016, a residential appraisal was completed with a subject to  
2 clause in it. The property was required to have a heat source, carbon monoxide and smoke  
3 detectors installed.

4           1.8    Bowles informed Julia Nead that FHA guidelines would not allow for a loan on a  
5 property without a heat source.

6           1.9    On September 7, 2016, Leach emailed Jim Ferris, at Red's Electric, a request for  
7 a bid to install heaters on the subject property.

8           1.10   On September 7, 2016, Leach emailed Julia Nead, stating they had run up  
9 against FHA requirements and they needed to install baseboards. Leach stated she needed to  
10 confirm that Julia Nead could pay \$3,300.00 to Red's Electric and that he was a good friend of  
11 hers and was moving his schedule as a favor to her.

12          1.11   On September 9, 2016, Red's Electric provided an estimate and details regarding  
13 the heat source installation.

14          1.12   On September 9, 2016, Leach emailed Julia Nead and let her know she had met  
15 with Red's at the subject property that morning, and they decided wall heaters should be  
16 installed instead of baseboard heaters for the same price.

17          1.13   On September 12, 2016, Red's Electric completed the heat source installation  
18 and Leach signed off on the work.

19          1.14   Leach provided access to the subject property for Red's Electric to install the  
20 heat source, and allowed Ben Nead access to install carbon monoxide and smoke alarms in  
21 the house.

22          1.15   During the Agency's investigation, Leach was asked if she had read and signed  
23 the carbon monoxide and smoke detector addendum stating that if the detectors need to be  
24 installed, they must be installed after closing. Leach said she knew the policy regarding the  
25 carbon monoxide detector and smoke alarm being installed, but let the buyers install them  
26 anyhow. Leach said she advised her clients not to do it, but they insisted and said it was a risk  
27 they were willing to take.

28 ///

29 ///

30 ///

1           1.16   Regarding the heat source Leach told Agency Investigator/Auditor Lindsey  
2 Nunes (Nunes) that she was aware of the as is condition when purchasing a HUD home. She  
3 said the mortgage broker had said the heat source had to be installed or the loan would not go  
4 through.

5           1.17   Needs were unable to close on the subject property and the transaction failed.

6           **Violation:** By allowing Ben Nead, the potential buyer access to the HUD owned  
7 property to install carbon monoxide and smoke alarms in violation of the HUD contract, Leach  
8 violated ORS 696.301(12) and (14) (2015 Edition) which states a licensee's real estate license  
9 may be disciplined if they have: (12) Demonstrated incompetence or untrustworthiness in  
10 performing any act for which the licensee is required to hold a license, (14) Committed an act  
11 of fraud or engaged in dishonest conduct substantially related to the fitness of the real estate  
12 licensee to conduct professional real estate activity, without regard to whether the act or  
13 conduct occurred in the course of professional real estate activity.

14           Additionally, Leach violated ORS 696.810(3)(a) and (c) (2015 Edition), which states (3)  
15 A buyer's agent owes the buyer involved in a real estate transaction the following affirmative  
16 duties: (a) To exercise reasonable care and diligence; (c) To be loyal to the buyer by not taking  
17 action that is adverse or detrimental to the buyer's interest in a transaction. Leach's conduct is  
18 grounds for discipline under ORS 696.301(12).

19           **Violation:** By orchestrating the heat source installation with Red's Electric for the  
20 subject property, in violation of the HUD contract conditions, costing the buyers \$3,300 when  
21 the transaction failed, Leach violated ORS 696.301(1), (12), (14), and (15) (2015 Edition). A  
22 licensee's real estate license may be disciplined if they have: (1) Created a reasonable  
23 probability of damage or injury to a person by making one or more material misrepresentations  
24 or false promises in a matter related to professional real estate activity, (12) Demonstrated  
25 incompetence or untrustworthiness in performing any act for which the licensee is required to  
26 hold a license, (14) Committed an act of fraud or engaged in dishonest conduct substantially  
27 related to the fitness of the real estate licensee to conduct professional real estate activity,  
28 without regard to whether the act or conduct occurred in the course of professional real estate  
29 activity, (15) Engaged in any conduct that is below the standard of care for the practice of  
30 professional real estate activity in Oregon as established by the community of individuals  
engaged in the practice of professional real estate activity in Oregon.





ORDER

IT IS HEREBY ORDERED that Leach's broker license be, and hereby is reprimanded.

IT IS FURTHER ORDERED that Leach complete the 27-hour Broker Advanced Practices course, (detailed in OAR 863-022-0020 1-1-2018 Edition), within four months from the effective date of this order. Leach must submit a certificate to the Agency showing completion of the 27-hour Broker Advanced Practices Course. This certificate must be submitted to the Agency no later than 10 days after the education has been completed. Leach may not use the 27-hour Broker Advanced Practices Course toward her continuing education requirement for license renewal.

IT IS SO STIPULATED:

IT IS SO ORDERED:

Jane Leach  
JANE LEACH

Dean Owens

DEAN OWENS

Acting Real Estate Commissioner

Date 12/4/18

Date 12-14-2018

Date of Service: 12-14-2018

**REAL ESTATE BOARD  
REGULATION DIVISION REPORT  
February 4, 2019**

Regulation Division Manager: Selina Barnes  
Compliance Specialists 3 (Compliance Coordinator): Deanna Hewitt, Rob Pierce  
Financial Investigators (Investigator-Auditor): Jeremy Brooks, Aaron Grimes,  
 Liz Hayes, Philip Johnson, Meghan Lewis, Lisa Montellano, Lindsey Nunes  
Compliance Specialist 2: Carolyn Kalb  
Compliance Specialists 1: Sue Davenhill, Denise Lewis  
Administrative Specialist: Vacant

**Division Overview**

The Regulation Division receives complaints and determines validity and assignment for investigation. Investigators gather facts (from interviews and documents), prepare a detailed written report and submit to the Manager for review. The Manager determines whether the evidence supports charging a person with a violation of Agency statutes or administrative rules, as well the appropriate resolution. The Manager conducts settlement conferences to resolve cases without a contested case hearing. If a hearing is requested, the investigator works with the Assistant Attorney General in preparing for and presenting the case at hearing.

The Compliance Specialists are responsible for conducting: clients' trust accounts (CTA) mail-in reviews, expired activity investigations, and background check investigations. They also respond to inquiries regarding regulations and filing complaints from the public, licensees, and other governmental agencies.

**Workload and Activity Indicators**

| <b><u>Average #<br/>Current Status</u></b> | <b><u>Q1<br/>2017</u></b> | <b><u>Q2<br/>2017</u></b> | <b><u>Q3<br/>2017</u></b> | <b><u>Q4<br/>2017</u></b> | <b><u>Q1<br/>2018</u></b> | <b><u>Q2<br/>2018</u></b> | <b><u>Q3<br/>2018</u></b> | <b><u>Q4<br/>2018</u></b> |
|--------------------------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| Complaint                                  | 20                        | 24                        | 23                        | 34                        | 30                        | 16                        | 18                        | 14                        |
| Pending Assignment                         | 29                        | 14                        | 10                        | 11                        | 13                        | 20                        | 29                        | 43                        |
| Investigation                              | 49                        | 55                        | 51                        | 45                        | 35                        | 38                        | 38                        | 39                        |
| <i>(# of Investigators)</i>                | 7                         | 7                         | 7                         | 7                         | 7                         | 7*                        | 7*                        | 7*                        |
| Admin Review                               | 30                        | 27                        | 40                        | 62                        | 69                        | 38                        | 16                        | 16                        |

\* One investigator on medical leave.

Investigator/Auditor Frances Hlawatsch has resigned from the Agency to pursue a position with the Portland Police Bureau. We wish Frances well in her new position.

Liz Hayes is reassigned from the Regulation Administrative Specialist position to the vacant Investigator/Auditor position as a developmental work out of class for six months. Liz has a broker license (placed on hold while employed with the Agency) and a Bachelor's degree in Business Finance.

Coverage for the Regulation administrative duties is divided between Regulation Compliance Specialists and Jenifer Wetherbee (Licensing Administrative Specialist).

For information on investigations resulting in administrative actions, please review the "Administrative Actions Summary" section of the Board packet.

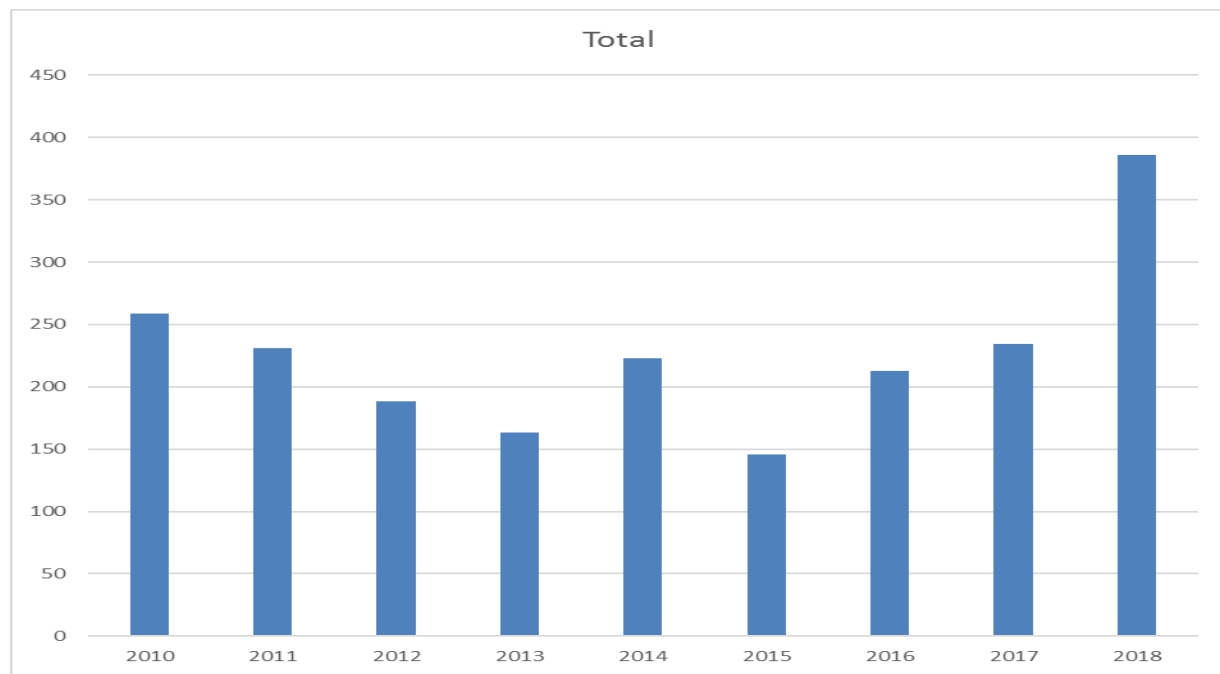
**Report to the Real Estate Board  
Land Development Division  
4 February 2019**

Division Manager: Michael Hanifin

Section Overview:

The Land Development Division reviews and approves filings related to condominiums, timeshares, subdivisions, manufactured home subdivisions, and membership campgrounds. The section reviews and approves the foundational documents creating these types of properties, as well as later amendments to those documents, to verify compliance with statutory requirements. We also issue the Disclosure Statement (sometimes referred to as a Public Report) required for sales of these interests to Oregonians. The Disclosure Statement summarizes key information about the condominium for the consumer, somewhat like the owner's manual for a car.

Workload and Activity Indicators



As reflected in the above chart, there has been steep growth in overall filing volume. This growth is largely due to an increase in condominium filings. In 2018 the agency saw a 65% increase in filings.

## Legislation, 2019 Regular Session

### Agency Budget Bill

SB 5536 – This bill is currently assigned to the Subcommittee on Transportation and Economic Development.

Status: Scheduled for hearing on January 31<sup>st</sup>, 1PM, hearing room F.

### Agency Housekeeping Bill

HB 2275 - This is a minor housekeeping bill that clarifies in ORS 696.030(13) that vacation rentals are not subject to regulation. The clarification regarding vacation rentals is essentially removing the word “nonlicensed”, which we added inadvertently in our comprehensive cleanup of Chapter 696 during the 2017 session.

This bill was heard and returned without amendments to the House floor with a Do Pass recommendation.

### Industry Concepts Impacting Condominium Regulation

HB 2485 –This concept is a reorganization and tightening up of the filing process for condominiums. As initially drafted for the 2017 session, this bill did not have substantive changes to law and focused on process and timing for filing requirements. This concept also modernizes Chapter 100 to facilitate future translation of the condominium filing process from paper to digital. Revisions to the “as introduced” language have been requested and the bill is being worked on by legislative counsel at this time.

Status: In the House Committee on Judiciary, awaiting hearing (no date set)

HB 2486 - This bill relates to the requirement of condominium unit owners associations to file annual reports with the agency. As background, every association is supposed to file an annual report with the agency. That report includes contact information for the chairperson, secretary, and agent. It also must be signed by two of the three, with one of them being the agent. This bill will change the signature requirement on annual reports from two signatures to one and make any changes necessary to ensure such annual reports can be filed digitally. These changes facilitate conversion of the annual reporting to an online format.

Status: In the House Committee on Judiciary, awaiting hearing (no date set)

There are many bills this session related to affordability and availability of housing, and the agency is monitoring this legislation to determine future impacts.

**REAL ESTATE BOARD  
ADMINISTRATIVE SERVICES DIVISION REPORT  
February 4, 2019**

Administrative Services Manager: Anna Higley  
Communications Coordinator: Mesheal Heyman  
Accountant: Caty Karayel  
Systems Administrator: Tiffani Miller  
Program Analyst: Rus Putintsev

Customer Service Manager: Madeline Alvarado  
Compliance Specialist: Tami Schemmel  
Compliance Specialist: Danette Rozell  
Licensing Specialist: Jenifer Wetherbee  
Receptionist: Nenah Darville

Section Overview

The Administrative Services Division acts as support to the Agency as well as the first point of contact for the public. This division manages budget preparation, accounting, purchasing and contracting, inventory control, facilities, payroll, human resources, special projects, information technology (IT), reception, licensing services, communications and education.

Budget Update

Financial Projections: For the 2017-19 biennium projected revenue is at **\$8.8 million** and projected expenses are at **\$7.53 million**.

The 2019-21 Governor’s Budget was published in late November at **\$8.53 million** for the Oregon Real Estate Agency, a reduction of \$50,011 from the Agency Requested Budget. The 9.7% budget increase over the 2017-19 biennium is attributed to the restoration of 3.5% in personal services and standard inflationary adjustments applied to Agencies statewide. There are no new policy option packages or spending categories included in the 2019-21 budget. Acting Commission Owens will present the Agency’s budget to the Joint Committee on Ways and Means on January 31<sup>st</sup>. The final Legislatively Adopted Budget will be published in July 2019.

Licensing & Education

Licensing services include assisting real estate brokers, principal brokers, property managers and escrow agencies as they manage their licenses using eLicense, assisting customers as they process registered business names and branch office registrations in eLicense, registering membership campground contract brokers, completing license applicant criminal background check investigations, processing escrow licensing and security/bonding files, maintaining all licensing history records, electronic processing of fees, and providing general reception services.

Education services includes

RBN Renewal

|                          | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|--------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| <u>Eligible to Renew</u> | 427 | 365 | 395 | 351 | 341 | 354 | 255 | 279 | 268 | 299 | 249 | 316 |
| <u>Failed to Renew</u>   | 23  | 26  | 21  | 21  | 21  | 28  | 21  | 16  | 10  | 14  | 6   | 15  |
| <u>% Renewed</u>         | 95% | 93% | 95% | 94% | 87% | 91% | 92% | 94% | 96% | 95% | 98% | 95% |

## Licensing Statistics

### Total Licensee Counts by Month:

| Individuals (Persons)                     | Nov-18        | Dec-18        |
|-------------------------------------------|---------------|---------------|
| <b>Broker – Total</b>                     | <b>15,891</b> | <b>15,875</b> |
| Active                                    | 14,209        | 14,132        |
| Inactive                                  | 1,682         | 1,743         |
| <b>Principal Broker - Total</b>           | <b>6,445</b>  | <b>6,434</b>  |
| Active                                    | 6,079         | 6,051         |
| Inactive                                  | 366           | 383           |
| <b>ALL BROKERS Total</b>                  | <b>22,336</b> | <b>22,309</b> |
| Active                                    | 20,288        | 20,183        |
| Inactive                                  | 2,048         | 2,126         |
| <b>Property Manager - Total</b>           | <b>921</b>    | <b>915</b>    |
| Active                                    | 799           | 788           |
| Inactive                                  | 122           | 127           |
| <b>MCC Salesperson</b>                    | <b>28</b>     | <b>27</b>     |
| <b>MCC Broker</b>                         | <b>1</b>      | <b>1</b>      |
| <b>TOTAL INDIVIDUALS</b>                  | <b>23,286</b> | <b>23,252</b> |
| Active                                    | 21,116        | 20,999        |
| Inactive                                  | 2,170         | 2,253         |
| <b>Facilities (Companies)</b>             |               |               |
| REMO                                      | 6             | 6             |
| Registered Business Name (RBN)            | 3,927         | 3,913         |
| Registered Branch Office (RBO)            | 748           | 748           |
| Escrow Organization                       | 62            | 62            |
| Escrow Branch                             | 146           | 146           |
| PBLN                                      | NA            | NA            |
| PMLN                                      | NA            | NA            |
| CEP                                       | 317           | 281           |
| MCC Operator                              | 25            | 25            |
| <b>TOTAL FACILITIES</b>                   | <b>5,231</b>  | <b>5,181</b>  |
| <b>TOTAL INDIVIDUALS &amp; FACILITIES</b> | <b>28,517</b> | <b>28,433</b> |

### New Licenses by Month:

| Individuals (Persons)                     | Nov-18     | Dec-18     |
|-------------------------------------------|------------|------------|
| Broker                                    | 136        | 107        |
| Principal Broker                          | 18         | 6          |
| <b>TOTAL BROKERS</b>                      | <b>154</b> | <b>113</b> |
| Property Manager                          | 14         | 6          |
| MCC Salesperson                           | 3          | 1          |
| MCC Broker                                | 0          | 0          |
| <b>TOTAL INDIVIDUALS</b>                  | <b>171</b> | <b>120</b> |
| <b>Facilities (Companies)</b>             |            |            |
| Continuing Education Provider (CEP)       | 2          | 3          |
| REMO                                      | 0          | 0          |
| Registered Business Name                  | 23         | 39         |
| Registered Branch Office                  | 12         | 5          |
| PBLN                                      | NA         | NA         |
| PMLN                                      | NA         | NA         |
| Escrow Organization                       | 2          | 0          |
| Escrow Branch                             | 0          | 0          |
| MCC Operator                              | 0          | 0          |
| <b>TOTAL FACILITIES</b>                   | <b>37</b>  | <b>44</b>  |
| <b>TOTAL INDIVIDUALS &amp; FACILITIES</b> | <b>208</b> | <b>164</b> |

Exam Statistics

*December 2018*  
*ALL LICENSING EXAMS*

Total

|                  |     |
|------------------|-----|
| Broker           | 321 |
| Property Manager | 18  |
| Principal Broker | 49  |
| Reactivation     | 2   |

Pass Rates

| <u>First Time Pass Rate</u><br><u>Percentage</u> | <u>2014</u> | <u>2015</u> | <u>2016</u> | <u>2017</u> | <u>2018</u> |
|--------------------------------------------------|-------------|-------------|-------------|-------------|-------------|
| Broker State                                     | 72          | 69          | 64          | 61          | 58          |
| Broker National                                  | 78          | 78          | 74          | 73          | 72          |
| Principal Broker State                           | 61          | 62          | 59          | 58          | 59          |
| Principal Broker National                        | 86          | 78          | 75          | 76          | 77          |
| Property Manager                                 | 61          | 59          | 64          | 69          | 67          |

Oregon Real Estate Agency  
 Administrative Services Division  
 Licensee Application & Renewal  
 2018 Data

| <b>New Applications</b>  |     |     |     |     |     |     |     |     |     |     |     |     |       |
|--------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-------|
|                          | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Total |
| <b>Brokers</b>           | 322 | 303 | 352 | 353 | 302 | 325 | 271 | 293 | 270 | 236 | 260 | 231 | 3518  |
| <b>Principal Brokers</b> | 48  | 32  | 34  | 25  | 41  | 30  | 26  | 33  | 42  | 38  | 30  | 23  | 402   |
| <b>Property Managers</b> | 26  | 30  | 20  | 18  | 20  | 25  | 19  | 16  | 23  | 29  | 20  | 20  | 266   |
| <b>Total</b>             | 396 | 365 | 406 | 396 | 363 | 380 | 316 | 342 | 335 | 303 | 310 | 274 | 4186  |

| <b>Renewal Activity</b> |              |     |     |     |     |     |     |     |     |     |     |     |     |       |
|-------------------------|--------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-------|
| <b>Brokers</b>          |              | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Total |
| <b>On Time</b>          | Active       | 453 | 430 | 469 | 483 | 481 | 469 | 483 | 464 | 496 | 492 | 436 | 499 | 5655  |
|                         | Inactive     | 56  | 48  | 45  | 37  | 47  | 33  | 39  | 40  | 36  | 44  | 44  | 36  | 505   |
| <b>Late</b>             | Active       | 34  | 21  | 40  | 39  | 42  | 27  | 28  | 37  | 32  | 33  | 41  | 28  | 402   |
|                         | Inactive     | 2   | 10  | 4   | 7   | 13  | 9   | 12  | 11  | 7   | 10  | 10  | 10  | 105   |
| <b>Lapse</b>            |              | 96  | 80  | 97  | 87  | 113 | 84  | 87  | 96  | 88  | 109 | 68  | 81  | 1086  |
|                         | <b>Total</b> | 641 | 589 | 655 | 653 | 696 | 622 | 649 | 648 | 659 | 688 | 599 | 654 | 7753  |

| <b>Principal Brokers</b> |              | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Total |
|--------------------------|--------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-------|
| <b>On Time</b>           | Active       | 227 | 241 | 233 | 238 | 245 | 249 | 203 | 222 | 238 | 208 | 216 | 211 | 2731  |
|                          | Inactive     | 11  | 10  | 10  | 17  | 15  | 17  | 15  | 12  | 8   | 8   | 14  | 12  | 149   |
| <b>Late</b>              | Active       | 8   | 8   | 12  | 16  | 13  | 12  | 12  | 11  | 14  | 9   | 12  | 8   | 135   |
|                          | Inactive     | 1   | 2   | 2   | 3   | 2   | 3   | 1   | 4   | 2   | 2   | 1   | 3   | 26    |
| <b>Lapse</b>             |              | 21  | 18  | 22  | 18  | 21  | 18  | 23  | 14  | 25  | 19  | 32  | 20  | 251   |
|                          | <b>Total</b> | 268 | 279 | 0   | 0   | 296 | 299 | 254 | 263 | 287 | 246 | 275 | 254 | 3292  |





Oregon Real Estate Agency  
 Administrative Services Division  
 Licensee Application & Renewal  
 2017 Data

| <b>New Applications</b>  |     |     |     |     |     |     |     |     |     |     |     |     |       |
|--------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-------|
|                          | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Total |
| <b>Brokers</b>           | 345 | 278 | 333 | 321 | 289 | 290 | 286 | 255 | 279 | 281 | 330 | 313 | 3600  |
| <b>Principal Brokers</b> | 44  | 35  | 33  | 34  | 42  | 30  | 23  | 56  | 41  | 39  | 40  | 36  | 453   |
| <b>Property Managers</b> | 23  | 27  | 33  | 21  | 17  | 17  | 21  | 30  | 23  | 20  | 16  | 20  | 268   |
| <b>Total</b>             | 412 | 340 | 399 | 376 | 348 | 337 | 330 | 341 | 343 | 340 | 386 | 369 | 4321  |

| <b>Renewed &amp; Lapsed Licenses</b> |          |     |     |     |     |     |     |     |     |     |     |     |     |       |
|--------------------------------------|----------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-------|
| <b>Brokers</b>                       |          | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Total |
| <b>On Time</b>                       | Active   | 343 | 343 | 392 | 381 | 412 | 423 | 475 | 437 | 458 | 431 | 381 | 414 | 4890  |
|                                      | Inactive | 46  | 41  | 42  | 30  | 35  | 47  | 44  | 26  | 46  | 38  | 38  | 40  | 473   |
| <b>Late</b>                          | Active   | 39  | 30  | 25  | 31  | 38  | 34  | 31  | 42  | 46  | 62  | 36  | 29  | 443   |
|                                      | Inactive | 13  | 7   | 5   | 4   | 8   | 6   | 9   | 9   | 9   | 6   | 15  | 15  | 106   |
| <b>Lapse</b>                         |          | 72  | 79  | 68  | 91  | 84  | 73  | 85  | 89  | 82  | 81  | 60  | 76  | 940   |
| <b>Total</b>                         |          | 513 | 500 | 532 | 537 | 577 | 583 | 644 | 603 | 641 | 618 | 530 | 574 | 6852  |

| <b>Principal Brokers</b> |          | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Total |
|--------------------------|----------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-------|
| <b>On Time</b>           | Active   | 205 | 176 | 207 | 200 | 189 | 238 | 246 | 243 | 231 | 212 | 205 | 232 | 2584  |
|                          | Inactive | 20  | 8   | 14  | 12  | 9   | 8   | 13  | 4   | 8   | 9   | 13  | 16  | 134   |
| <b>Late</b>              | Active   | 15  | 8   | 11  | 14  | 19  | 17  | 12  | 20  | 18  | 18  | 11  | 16  | 179   |
|                          | Inactive | 1   | 1   | 2   | 3   | 5   | 1   | 4   | 3   | 4   | 1   | 2   | 1   | 28    |
| <b>Lapse</b>             |          | 30  | 22  | 24  | 21  | 17  | 25  | 24  | 18  | 25  | 25  | 24  | 30  | 285   |
| <b>Total</b>             |          | 271 | 215 | 258 | 250 | 239 | 289 | 299 | 288 | 286 | 265 | 255 | 295 | 3210  |



**Oregon Real Estate Agency**  
**Administrative Services Division**  
**Phone Counts**

| <b>(minutes: seconds)</b> | <b>Jan – 18</b> | <b>Feb – 18</b> | <b>Mar – 18</b> | <b>Apr – 18</b> | <b>May-18</b> | <b>Jun-18</b> | <b>Jul-18</b> | <b>Aug-18</b> | <b>Sep-18</b> | <b>Oct-18</b> | <b>Nov--18</b> | <b>Dec-18</b> | <b>2018 Average</b> |
|---------------------------|-----------------|-----------------|-----------------|-----------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|---------------------|
| Call Count                | 2317            | 2006            | 2263            | 2063            | 2113          | 2084          | 1837          | 2049          | 1824          | 2153          | 1828           | 1738          | 2024                |
| Average Wait Time         | :22             | :15             | :17             | :16             | :16           | :27           | :21           | :19           | :21           | :23           | :17            | :25           | :20                 |
| Maximum Wait Time         | 5:32            | 3:23            | 8:58            | 7:05            | 13:27         | 12:18         | 14:40         | 12:53         | 10:26         | 13:22         | 7:41           | 10:07         | 8:29                |

| <b>(minutes: seconds)</b> | <b>Jan – 17</b> | <b>Feb – 17</b> | <b>Mar – 17</b> | <b>Apr – 17</b> | <b>May-17</b> | <b>Jun-17</b> | <b>Jul-17</b> | <b>Aug-17</b> | <b>Sep-17</b> | <b>Oct-17</b> | <b>17-Nov</b> | <b>Dec-17</b> | <b>2017 Average</b> |
|---------------------------|-----------------|-----------------|-----------------|-----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------------|
| Call Count                | 2136            | 1944            | 2065            | 1766            | 1963          | 1939          | 1809          | 2009          | 1893          | 1968          | 1711          | 2051          | 1938                |
| Average Wait Time         | :45             | :21             | :23             | :18             | :17           | :18           | :23           | :22           | :16           | :14           | :16           | :23           | :21                 |
| Maximum Wait Time         | 28:13*          | 11:42           | 8:07            | 8:17            | 7:22          | 5:09          | 7:37          | 6:51          | 4:29          | 4:16          | 4:34          | 13:47         | 7:28                |

| Real Estate Agency AY19 Budget –<br>Biennium to Date (projections through<br>6/30/19) | <u>Legislative<br/>Approved<br/>Budget</u> | <u>Expected Total<br/>Expenditures for<br/>Biennium (current)</u> | <u>Expected<br/>Remaining<br/>Limitation at<br/>end of Biennium</u> |
|---------------------------------------------------------------------------------------|--------------------------------------------|-------------------------------------------------------------------|---------------------------------------------------------------------|
| <b>Total Personal Services</b>                                                        | <b>6,121,432</b>                           | 6,231,187                                                         | (109,755)                                                           |
| <b>Services &amp; Supplies and Capital Outlay Detail:</b>                             |                                            |                                                                   |                                                                     |
| In-State Travel & Out-of-State Travel                                                 | 95,146                                     | 117,264                                                           | (22,118)                                                            |
| Employee Training                                                                     | 35,640                                     | 21,508                                                            | 14,132                                                              |
| Office Expenses                                                                       | 113,231                                    | 38,239                                                            | 74,992                                                              |
| Telecom/Tech Services & Support                                                       | 29,024                                     | 56,251                                                            | (27,227)                                                            |
| State Government Services                                                             | 205,532                                    | 198,610                                                           | 6,922                                                               |
| Data Processing                                                                       | 85,296                                     | 107,376                                                           | (22,080)                                                            |
| Publicity & Publications                                                              | 55,374                                     | 780                                                               | 54,594                                                              |
| Professional Services & IT Professional Services                                      | 178,828                                    | 218,004                                                           | (39,176)                                                            |
| Attorney General Legal Fees                                                           | 254,553                                    | 125,529                                                           | 129,024                                                             |
| Employee Recruitment                                                                  | 7,464                                      | -                                                                 | 7,464                                                               |
| Dues & Subscriptions                                                                  | 9,224                                      | 4,428                                                             | 4,796                                                               |
| Facilities Rent & Taxes                                                               | 245,290                                    | 228,678                                                           | 16,612                                                              |
| Facilities Maintenance                                                                | 4,354                                      | 2,071                                                             | 2,283                                                               |
| Agency Program Related S&S                                                            | 39,796                                     | 250                                                               | 39,546                                                              |
| Other Services & Supplies                                                             | 116,647                                    | 168,153                                                           | (51,506)                                                            |
| Expendable Property \$250-\$5000                                                      | 28,081                                     | 4,118                                                             | 23,963                                                              |
| IT Expendable Property                                                                | 157,006                                    | 17,269                                                            | 139,737                                                             |
| <b>Total Services &amp; Supplies and Capital Outlay</b>                               | <b>1,660,486</b>                           | <b>1,308,528</b>                                                  | <b>351,958</b>                                                      |
| <b>Totals</b>                                                                         | <b>7,781,918</b>                           | 7,539,716                                                         | 242,202                                                             |