



COMMONWEALTH of VIRGINIA

Department of Professional and Occupational Regulation

Terence R. McAuliffe
Governor

Maurice Jones
Secretary of
Commerce and Trade
Jay W. DeBoer
Director

VIRGINIA REAL ESTATE BOARD EDUCATION COMMITTEE MEETING REPORT

The Real Estate Board Education Committee met on Wednesday, May 4, 2016, at 2:00 p.m. at the Department of Professional & Occupational Regulation in Richmond.

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

Staff Members present: Jeffrey Williams, Board Administrator
Christine Martine, Executive Director
Mark Courtney, Senior Director
Jay DeBoer, Director

The meeting was called to order by Chairman Hoover at 2:02 p.m.

The following items were discussed:

Review of Mississippi's Broker Pre-License Education Requirements

After reviewing Mississippi's pre-license education requirements, the committee decided to grant Mississippi brokers 45 hours of pre-license education credit towards Virginia's 180 hour requirement. In order to meet the remaining 135 hours of Virginia's broker pre-license education requirement, a Mississippi broker must complete a Board-approved 45-hour broker pre-license education course in "Real Estate Brokerage" and two other Board-approved 45-hour broker pre-license education courses.

Accurate Reporting of Data

Board staff is working with schools to ensure they accurately report information to PSI and the Board. Proprietary school staff shared concerns about the photograph upload process to PSI and the difficulties they were having. Board staff will investigate the issue.

Agenda Lay Out and Application Updates

Mr. Williams discussed modifications to the agenda layout and asked for feedback from the Committee. Education applications are under review for updates. Staff will get provider feed back to ensure the applications are complete and clear. Committee members shared some suggestions on improvements to the agenda formatting and providers shared some suggestions for improving the applications.

“Expired/Active”

An educational provider stated there is confusion regarding the Department’s website listing a licensee as “Expired/Active” when the individual’s license is expired for less than 30 days. Board staff shared that the regulation states an individual cannot practice licensed real estate if the individual’s license is expired, but that the Department’s system does not place a licensee “inactive” until the license has been expired for 30 days.

A motion was made and approved unanimously to approve the agenda.

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

The following actions were taken:

- A. Two proprietary school applications were reviewed and approved.
 - 1. South Central Association of Realtors, Farmville, VA
 - 2. Advanced Title & Settlements, LLC, Manassas, VA

- B. Sixty five continuing education course applications were reviewed; of these courses:

Twenty eight previously-approved applications for a continuing education course offered by an approved school were considered and approved.

- 1. 21233 Virginia 8 hour Mandatory Topics (On-line), 2 hours Fair Housing, 3 hour Ethics and Standards of Conduct, 1 hour Legal Updates, 1 hour Real Estate Agency, and 1 hour Real Estate Contracts, Northern Virginia Real Estate Network, Inc.
- 2. 21237 Environmental Issues in Your Real Estate Practice (On-line), 4 hours Real Estate Related, Academy of Real Estate
- 3. 21240 Basic Real Estate Finance (On-line), 2 hours Real Estate Related, The Real Estate Academy, Inc.
- 4. 21241 Methods of Residential Finance (On-line), 2 hours Real Estate Related, The Real Estate Academy, Inc.
- 5. 21242 Tax Advantages for Home Ownership (On-line), 2 hours Real Estate Related, The Real Estate Academy, Inc.

6. 21243 Tax Free Exchanges (On-line), 4 hours Real Estate Related, The Real Estate Academy, Inc
7. 21262 Foreclosure in Virginia – Real Estate Agent Perspective, 1 hour Legal Updates, General Land Title & Escrow Corporation
8. 21263 Judgments & Liens in Virginia: A Real Estate Agents Perspective, 1 hour Real Estate Related, General Land Title & Escrow Corporation
9. 21264 Who Owns It? Title & Ownership of Real Estate In Virginia, 1 hour Legal Updates, General Land Title & Escrow Corporation
10. 21265 Title Insurance Basics – Claims, 1 hour Real Estate Related, General Land Title & Escrow Corporation
11. 21266 Divorce, Bankruptcy & Real Estate Settlements, 1 hour Real Estate Related, General Land Title & Escrow Corporation
12. 21267 VAR Residential Real Estate Contract, Part 1 "Fill In the Blanks, 1 hour Real Estate Contracts, General Land Title & Escrow Corporation
13. 21268 VAR Residential Purchase Contract: Parts 2 & 3 - "Standard Provisions & Statutory Requirements, 1 hour Real Estate Contracts, General Land Title & Escrow Corporation
14. 21269 Describing Real Property, 1 hour Real Estate Related, General Land Title & Escrow Corporation
15. 21270 CFPB Combined Disclosure, 1 hour Legal Updates, General Land Title & Escrow Corporation
16. 21271 10 Things Every Loan Officer Wish Every Realtor Would Know, 1 hour Real Estate Related, General Land Title & Escrow Corporation
17. 21272 ALTA'S Best Practices, 1 hour Real Estate Related, General Land Title & Escrow Corporation
18. 21273 1031 Exchanges: What Realtors Need to Know, 1 hour Legal Updates, General Land Title & Escrow Corporation
19. 21274 Title Insurance – Virginia History & Owners Coverage, 1 hour Real Estate Related, General Land Title & Escrow Corporation
20. 21275 Virginia Real Estate Agents and the 2015 CFPB Rules, 1 hour Real Estate Related, General Land Title & Escrow Corporation
21. 21304 CFPD Combined Disclosures, 1 hour Real Estate Related, Cobalt Settlements, LLC
22. 21308 1031 Exchanges: What Realtors Need to Know,

- | | | |
|-----|-------|---|
| 23. | 21309 | 1 hour Real Estate Related, Cobalt Settlements, LLC
Title Insurance Basics – Claims, 1 hour |
| 24. | 21310 | Real Estate Related, Cobalt Settlements, LLC
Home Financing 101, 2 hours Real Estate |
| 25. | 21311 | Related, Cobalt Settlements, LLC
Important Financing Questions Every Agent
Should Ask, 2 hours Real Estate |
| 26. | 21312 | Related, Cobalt Settlements,
Rent vs Buy, 2 hours Real Estate |
| 27. | 21315 | Related, Cobalt Settlements, LLC
Pricing Property to Sell (On-line), 4 hours |
| 28. | 21316 | Real Estate Related,
Mandatory Topics (On-line), 2 hours Fair
Housing, 3 hours Ethics and Standards of Conduct, 1
hour Legal Updates, 1 hour Real Estate Agency, and
1 hour Real Estate Contracts, The Real Estate
Academy |

Thirty seven original applications for continuing education courses offered by approved schools were considered. Thirty four of these course applications were approved. One application was not approved because it did not meet the criteria for continuing education content. The approval of two applications is contingent upon the Board's receipt of more information.

Courses listed below were approved unless noted otherwise.

- | | | |
|----|-------|--|
| 1. | 21218 | Renovation Financing, 3 hours Real Estate
Related, RAR |
| 2. | 21220 | Power Negotiating – Become Your
Marketplace's Most Valuable Real Estate
Professionals, 2 hours Broker Management, VAR |
| 3. | 21227 | Uncovering the Facts about Mortgage
Financing (On-line), 3 hours Real Estate Related,
McKissock, LP |
| 4. | 21228 | Update on Legislation and Property
Management Issues, 2 hours Fair Housing, 1 hour
Legal Updates, 1 hour Real Estate Agency, and 1
hour Real Estate Contracts, FutureLaw, LLC |
| 5. | 21231 | Introduction to Real Estate Investments
On Demand Course V2.0 (On Demand), 8 hours Real
Estate Related, Kaplan Real Estate Schools |
| 6. | 21232 | "Reasonable Accommodations and The Virginia
Fair Housing Law Workshop", 6 hours Fair Housing,
The Virginia Fair Housing Office |
| 7. | 21236 | What Every Real Estate Licensee Should Know
About Title Insurance, 1 hour Real Estate Related,
Alpha College of Real Estate |
| 8. | 21246 | Broker Workshop: What a Broker Needs to
Know, 2 hours Broker Management, RAR |

9. 21248 Legal Update with Flood & FEMA Information, 1 hour Legal Updates, Ann Palmateer Real Estate School, LLCc
10. 21276 Broker Office Policy Workshop, 4 hours Broker Management, RAR
11. 21277 Fair Housing, 2 hours Fair Housing, General Land Title & Escrow Corporation
12. 21286 Cover Your Agency with Sound Office Policy, 3 hours Broker Management, VAR
13. 21287 Appraisal Know How 1, 2, 3, 2 hours Real Estate Related, Cindy Bishop Worldwide
14. 21289 FIRPTA Requirements in Real Estate Transactions, 1 hour Real Estate Related, The RGS Title Real Estate Academy
15. 21290 The Agent Did What? A Focus on Contract Language Within the NVAR Regional Sales Contract, 1 hour Real Estate Contracts, The RGS Title Real Estate Academy
16. 21291 Identity Theft: Protecting Your Clients and Your Business V2.0 (On-line), 4 hours Real Estate Related, Dearborn Financial Publishing, Inc. d.b.a. REcampus.com **(Not approved – did not meet the criteria for continuing education elective content)**
17. 21292 Deconstructing the New Home Contract, 2 hours Real Estate Contracts, The Institute of Continuing Education
18. 21293 Distressed Properties: Short Sales, Foreclosures and Bank Owned Properties, 2 hours Real Estate Related, The Institute of Continuing Education
19. 21294 Prepping for the Unusual – An Overview of the Nonstandard Transaction, 2 hours Real Estate Related, Cobalt Settlements, LLC
20. 21295 Protecting Your Reputation and Profession, 3 hours Ethics and Standards of Conduct, Cobalt Settlements, LLC
21. 21296 Best Practices for Rental Application Review and processing, 1 hour Real Estate Related, NVAR **(Approved pending course name change)**
22. 21297 Current Issues in Landlord Tenant Law & Leasing, 1 hour Real Estate Related, NVAR
23. 21306 Fair Housing Essentials for the Property Manager, 1 hour Real Estate Related, NVAR **(Approved pending receipt of additional course content documentation)**
24. 21307 Starting Your Own Brokerage, 4 hours Real Estate Related, NVAR
25. 21314 Title Insurance: A Deeper Look, 2 hours Real Estate Related, Cobalt Settlements, LLC

26. 21317 Ethics and Standards of Conduct, 3 hours
Ethics and Standards of Conduct, Blue Ridge Real Estate School
27. 21318 Agency, Legal Updates and Contracts, 1 hour
Legal Updates, 1 hour Real Estate Agency, and 1 hour Real Estate Contracts, Towne Realty School of Real Estate
28. 21319 Is There an I In Team? 4 hours Broker
Management, Coldwell Banker Residential Brokerage
29. 21324 RI 501: Agency in Virginia, 3 hours Real
Estate Agency, and 3 hours Real Estate Related,
VAR
30. 21325 RI 502: Sales Contracts, 6 hours Real
Estate Contracts, VAR
31. 21326 RI 504: Working with Buyers, 6 hours Real
Estate Related, VAR
32. 21327 RI 506: Risk Management, 6 hours Legal
Updates, VAR
33. 21328 RI 507: Ethics and Professional
Responsibility, 2 hours Fair Housing, and 4 hours
Ethics and Standards of Conduct, VAR
34. 21329 RI 508: Virginia Law and Regulations, 8
hours Legal Updates, VAR
35. 21330 RI 509: Mastering Negotiations, 4 hours
Real Estate Related, VAR
36. 21331 RI 510: Beneath the Surface: Understanding
the Anatomy of a House (On-line), 6 hours Real
Estate Related, VAR
37. 21343 A Closer Look at Alternative Financing, 1
hour Real Estate Contracts, VESTA Settlements, LLC

C. Twenty eight post license education course applications were reviewed; of these courses:

Two previously-approved applications for post license education courses offered by approved schools were considered and approved.

1. 21234 Virginia Post Licensing: Real Estate Law &
Board Regulations (On-line), 8 hour Real Estate Law
and Board Regulations, Northern Virginia Real Estate
Network, Inc.
2. 21239 Real Estate Law and Board Regulations (On-
line), 8 hours Real Estate Law and Board
Regulations, The Real Estate Academy, Inc.

Twenty six original applications for post license education courses offered by approved schools were considered and approved.

1. 21219 Renovation Financing, 2 hours Current Industry Issues and Trends, RAR
2. 21235 Virginia Post Licensing: Agency Law V2.0 (Online), 3 hours Virginia Agency Law, Dearborn Financial Publishing, Inc. /REcampus.com
3. 21238 Virginia Post Licensing: Contract Writing V3.0 (Online), 6 hours Contract Writing, Dearborn Financial Publishing, Inc/REcampus.com
4. 21244 Virginia Post Licensing: Fair Housing V2.0 (Online), 2 hours Fair Housing, Dearborn Financial Publishing, Inc/REcampus.com
5. 21250 Virginia Post Licensing: Current Industry Issues and Trends V2.0 (On-line), 2 hours Current Industry Issues and Trends, Dearborn Financial Publishing, Inc/REcampus.com
6. 21251 Virginia Post Licensing: Escrow Requirements V2.0 (On-line), 3 hours Escrow Requirements, Dearborn Financial Publishing, Inc/REcampus.com
7. 21252 Virginia Post Licensing: Risk Management V2.0 (On-line), 3 hours Risk Management, Dearborn Financial Publishing, Inc/REcampus.com
8. 21283 National Association of Realtors Code of Ethics, 3 hours Ethics and Standards of Conduct, William E. Wood & Associates Real Estate Academy
9. 21284 Virginia Post-Licensing: Real Estate Law & Board Regulations V2.0 (On-line), 8 hours Real Estate Law & Board Regulations, Dearborn Financial Publishing, Inc/REcampus.com
10. 21288 Appraisal Know How 1,2,3, 2 hours Current Industry Issues and Trends, Cindy Bishop Worldwide, LLC
11. 21301 Virginia Post Licensing: Ethics and Standard of Conduct V2.0 (On-line), 3 hours Ethics and Standards of Conduct, Dearborn Financial Publishing, Inc/REcampus.com
12. 21302 Deconstructing the New Home Contract, 2 hours Current Industry Issues and Trends, The Institute of Continuing Education
13. 21303 Distressed Properties: Short Sales, Foreclosures and Bank Owned Properties, 2 hours Current Industry Issues and Trends, The Institute of Continuing Education
14. 21320 RI 504: Working with Buyers, 2 hours Current Industry Issues and Trends, VAR
15. 21323 Fair Housing Open Doors, 2 hours Fair Housing, CVSRE
16. 21332 RI 501: Agency in Virginia, 3 Virginia Agency Law, VAR

- | | | |
|-----|-------|--|
| 17. | 21333 | RI 502: Sales Contracts, 6 hours Contract Writing, VAR |
| 18. | 21334 | RI 503: Business Planning, 2 hours Current Industry Issues and Trends, VAR |
| 19. | 21335 | RI 505: Working with Sellers, 2 hours Current Industry Issues and Trends, VAR |
| 20. | 21336 | RI 506: Risk Management - Escrow, 3 hours Escrow Requirements, VAR |
| 21. | 21337 | RI 506: Risk Management, 3 hours Risk Management, VAR |
| 22. | 21338 | RI 507: Ethics and Professional Responsibility, 3 hours Ethics and Standards of Conduct, VAR |
| 23. | 21339 | RI 507: Ethics and Professional Responsibility, 2 hours Fair Housing, VAR |
| 24. | 21340 | RI 508: Real Estate Law & Virginia Regulations, 8 hours Real Estate Law and Board Regulations, VAR |
| 25. | 21341 | RI 509: Mastering Negotiations, 2 hours Current Industry Issues and Trends, VAR |
| 26. | 21342 | RI 510: Beneath the Surface: Understanding the Anatomy of A House (On-line), 2 hours Current Industry Issues and Trends, VAR |

- D. Seven pre-licensing instructor applications were reviewed. Six of these applications were approved. One application was not approved because the applicant did not have the required qualifications.

Instructors listed below were approved unless noted otherwise.

1. Jathan Noell Day – (Principles, Appraisal, Finance, Brokerage Law)
2. Danita Tiampa Hayes – (Principles)
3. Andrew D. Park – waiver (Principles) **(Not approved, lacked required experience)**
4. Mary Preston Newton – (Principles)
5. Devon C. Hill – (Principles)
6. Lorrie Penn Hunter – (Principles)
7. Christopher Ronald Hild – (Principles, Appraisal, Finance, Brokerage, and Law)

- E. Four pre-license education course applications offered by approved schools were reviewed. All four were approved **(pending the receipt of additional information related to monitoring and scoring the course exam)**.

- | | | |
|----|-------|--|
| 1. | 21344 | 45 hours Broker Real Estate Brokerage (Correspondence), Real Estate Empower, Inc |
| 2. | 21345 | 45 hours Broker Real Estate Appraisal |

- | | | |
|----|-------|---|
| 3. | 21346 | (Correspondence), Real Estate Empower, Inc
45 hours Broker Real Estate Finance |
| 4. | 21347 | (Correspondence), Real Estate Empower, Inc
45 hours Broker Real Estate Law
(Correspondence), Real Estate Empower, Inc |

F. Sixteen continuing and post license education instructor applications to teach previously-approved continuing and post license education courses were considered. Twelve were approved. Four were not approved due to lack of specific information.

Instructors listed below were approved unless noted otherwise.

1. Robert E. Adams – 20281 (The Purchase Reverse Mortgage), American C.E. Institute, LLC
2. Patricia Young – 20218/ 20222 (Working With Rentals (CE/PLE), Cindy Bishop Worldwide, LLC
3. Kelli R. Walker – 18278/18282 (Agency (CE/PLE), 19592/18679 (Ethics & Standards of Conduct (CE/PLE) 18441/18462 (Fair Housing (CE/PLE), 19280/18737 (Contracts & Addendum's (CE/PLE), Cindy Bishop Worldwide LLC
4. Alaine Donovan – 20871 (Standard Owner's Policy V. 2013 Homeowner's Policy), 14606 (Legal Descriptions and Surveys), 19336 (What Is Title Insurance), 15238/ 15233 (Deed Warranties Tenancies and Decedents Estates), 15676/15671 (Mortgage Fraud), 19040 (Foreclosure Liens and Bankruptcy), 17243/17239 (The Pre-Foreclosure Sale), 19803 (Decedents Estates and Transfers on Death Deeds), 20193 (Introduction to Title Insurance), 20224 (The New Loan Estimate and Closing Disclosure Explained), Fidelity National Title Insurance Company
5. Richard Beard - 18647 (203-K Education for Renovation), 20031/20039 (2015 Residential Sales Contract (VA) Addenda), 19089/19097 (A Mock Settlement), 18610/19074 (Advanced Title Insurance Issues), 14353/17988 (Agency Demystified), 15509 (Agent Duties and Disclosures), 17124/20041 (Bankruptcy and Foreclosure), 18663 (Clearing Title to a Commission Check), 14351 (Closing Real Estate Sales in Virginia), 20035/20042 (Compulsory 2015 Contract Crash Course), 19851 (Congratulations You Got A Listing!), 17584 (Contracts with Escalators), 12832/19835 (Death, Divorce and Bankruptcy), 20117 (Earnest Money Deposits), 18768/18727 (Escrow Requirements), 14518/17618 (Ethics for Real Estate Agents), 14292 (Excellence in Profession), 19466/19488 (Fair Housing), 14500 (Foreclosures, REO's and Short Sales), 18665/18684 (Foreclosures, REOs and Short Sales-A Primer), 19829/19838 (HOA Restrictive Covenants & The VA Property Owners Association Act (2015 Contract), 20802 (Legal

Updates and Emerging Trends with Flood), 18901/18965 (Let's Inspect this a Little More Closely), 18606/19094 (Lien on Me), 18624 (Living the Dream-Simple Steps to Avoiding Problem Settlements), 15819 (Mold and Defective Chinese Drywall), 17114 (Practical Guide to FIRPTA and Foreign Sellers), 18651 (Property Condition Disclosures in Sale Transactions), 19679/19669 (Real Estate Disclosure Law in VA), 20120/20137 (Real Estate Fraud), 19597/19599 (Real Estate Law), 20034/18512 (Risk Management), 18766 (Ten Helpful Legal Cases), 20116/20136 (The 2015 Loan Estimate and Closing Disclosure Statements), 19815/19836 (The New 2015 Residential Sales Contract), 18620/18640 (The Power of Exchange: 1031s), 14372/20040 (Title Insurance and Surveys), 18750 (To Survey or Not to Survey), 18653 (Transactional Red Flags-Authority to Sell), 20805 (Transactions Involving FHA and VA Financing), 20648/20649 (Trid-iculous TILA-RESPAS Integrated Disclosure), 20122/20141 (Unconventional Transactions), 15711 (Understanding and Using the New NVAR Well and Septic Addendum), 14294 (Understanding Deeds and Tenancy), 20028/20038 (Understanding the Conventional, FHA and VA Financing Addenda 2015), 20627/20629 (Understanding the Residential Sales Contract (VA), 14504/17614 (Why Didn't My Short Sale Close), 14503 (Wills, Estates and Title Issues), MBH Settlement Group, LC

6. Angela Eastman - 18647 (203-K Education for Renovation), 20031/20039 (2015 Residential Sales Contract (VA) Addenda), 19089/19097 (A Mock Settlement), 18610/19074 (Advanced Title Insurance Issues), 14353/17988 (Agency Demystified), 15509 (Agent Duties and Disclosures), 17124/20041 (Bankruptcy and Foreclosure), 18663 (Clearing Title to a Commission Check), 14351 (Closing Real Estate Sales in Virginia), 20035/20042 (Compulsory 2015 Contract Crash Course), 19851 (Congratulations You Got A Listing!), 17584 (Contracts with Escalators), 12832/19835 (Death, Divorce and Bankruptcy), 20117 (Earnest Money Deposits), 18768/18727 (Escrow Requirements), 14518/17618 (Ethics for Real Estate Agents), 14292 (Excellence in Profession), 19466/19488 (Fair Housing), 14500 (Foreclosures, REO's and Short Sales), 18665/18684 (Foreclosures, REOs and Short Sales-A Primer), 19829/19838 (HOA Restrictive Covenants & The VA Property Owners Association Act (2015 Contract), 20802 (Legal Updates and Emerging Trends with Flood), 18901/18965 (Let's Inspect this a Little More Closely), 18606/19094 (Lien on Me), 18624 (Living the Dream-Simple Steps to Avoiding Problem Settlements), 15819 (Mold and Defective Chinese Drywall), 17114 (Practical Guide to FIRPTA and Foreign Sellers), 18651 (Property Condition Disclosures in Sale Transactions), 19679/19669 (Real Estate Disclosure Law in VA), 20120/20137 (Real Estate Fraud), 19597/19599 (Real Estate Law), 20034/18512 (Risk Management), 18766 (Ten Helpful Legal Cases), 20116/20136 (The 2015 Loan Estimate and Closing Disclosure Statements), 19815/19836 (The

New 2015 Residential Sales Contract), 18620/18640 (The Power of Exchange: 1031s), 14372/20040 (Title Insurance and Surveys), 18750 (To Survey or Not to Survey), 18653 (Transactional Red Flags-Authority to Sell), 20805 (Transactions Involving FHA and VA Financing), 20648/20649 (Trid-iculous TILA-RESPAS Integrated Disclosure), 20122/20141 (Unconventional Transactions), 15711 (Understanding and Using the New NVAR Well and Septic Addendum), 14294 (Understanding Deeds and Tenancy), 20028/20038 (Understanding the Conventional, FHA and VA Financing Addenda 2015), 20627/20629 (Understanding the Residential Sales Contract (VA), 14504/17614 (Why Didn't My Short Sale Close), 14503 (Wills, Estates and Title Issues), MBH Settlement Group, LC **(Not approved – instructor's qualifications/experience not applicable to each course listed)**

7. Daniel Watson – 16019/18988 (Virginia Residential Agency Law), 15924 (Contract Termination), 15591 (Title Ins.-A Primer), 19337/19345 (Fair Housing), 14381 (Short Sales & Reo's), 17220 (Deeds In Virginia), 17248 (How A Contract Becomes A Closing), 17006 (Delivery - What Is It?), 16712 (Disclosure Law In Virginia), 20186 (Ethics), 19211/19219 (Escrow Requirements), 19474 (Important Financing Questions), 20182 VA Residential Agency Law, 20179/20187 (Overview Of The Tila-Respa Integrated Disclosures), 20457 (Rent Vs. Own), VESTA Settlements, LLC
8. Dennis A. Cestra – 19823/18936 (Fair Housing & the ADA), William E Wood & Associates Real Estate Academy
9. Kathleen Tate - 18647 (203-K Education for Renovation), 20031/20039 (2015 Residential Sales Contract (VA) Addenda), 19089/19097 (A Mock Settlement), 18610/19074 (Advanced Title Insurance Issues), 14353/17988 (Agency Demystified), 15509 (Agent Duties and Disclosures), 17124/20041 (Bankruptcy and Foreclosure), 18663 (Clearing Title to a Commission Check), 14351 (Closing Real Estate Sales in Virginia), 20035/20042 (Compulsory 2015 Contract Crash Course), 19851 (Congratulations You Got A Listing!), 17584 (Contracts with Escalators), 12832/19835 (Death, Divorce and Bankruptcy), 20117 (Earnest Money Deposits), 18768/18727 (Escrow Requirements), 14518/17618 (Ethics for Real Estate Agents), 14292 (Excellence in Profession), 19466/19488 (Fair Housing), 14500 (Foreclosures, REO's and Short Sales), 18665/18684 (Foreclosures, REOs and Short Sales-A Primer), 19829/19838 (HOA Restrictive Covenants & The VA Property Owners Association Act (2015 Contract), 20802 (Legal Updates and Emerging Trends with Flood), 18901/18965 (Let's Inspect this a Little More Closely), 18606/19094 (Lien on Me), 18624 (Living the Dream-Simple Steps to Avoiding Problem Settlements), 15819 (Mold and Defective Chinese Drywall), 17114 (Practical Guide to FIRPTA and Foreign Sellers), 18651 (Property Condition Disclosures in Sale Transactions), 19679/19669 (Real Estate Disclosure Law in VA), 20120/20137 (Real Estate Fraud),

19597/19599 (Real Estate Law), 20034/18512 (Risk Management), 18766 (Ten Helpful Legal Cases), 20116/20136 (The 2015 Loan Estimate and Closing Disclosure Statements), 19815/19836 (The New 2015 Residential Sales Contract), 18620/18640 (The Power of Exchange: 1031s), 14372/20040 (Title Insurance and Surveys), 18750 (To Survey or Not to Survey), 18653 (Transactional Red Flags-Authority to Sell), 20805 (Transactions Involving FHA and VA Financing), 20648/20649 (Trid-iculous TILA-RESPAS Integrated Disclosure), 20122/20141 (Unconventional Transactions), 15711 (Understanding and Using the New NVAR Well and Septic Addendum), 14294 (Understanding Deeds and Tenancy), 20028/20038 (Understanding the Conventional, FHA and VA Financing Addenda 2015), 20627/20629 (Understanding the Residential Sales Contract (VA)), 14504/17614 (Why Didn't My Short Sale Close), 14503 (Wills, Estates and Title Issues), MBH Settlement Group, LC **(Not approved – instructor's qualifications/experience not applicable to each course listed)**

10. Wing Tsang - 18647 (203-K Education for Renovation), 20031/20039 (2015 Residential Sales Contract (VA) Addenda), 19089/19097 (A Mock Settlement), 18610/19074 (Advanced Title Insurance Issues), 14353/17988 (Agency Demystified), 15509 (Agent Duties and Disclosures), 17124/20041 (Bankruptcy and Foreclosure), 18663 (Clearing Title to a Commission Check), 14351 (Closing Real Estate Sales in Virginia), 20035/20042 (Compulsory 2015 Contract Crash Course), 19851 (Congratulations You Got A Listing!), 17584 (Contracts with Escalators), 12832/19835 (Death, Divorce and Bankruptcy), 20117 (Earnest Money Deposits), 18768/18727 (Escrow Requirements), 14518/17618 (Ethics for Real Estate Agents), 14292 (Excellence in Profession), 19466/19488 (Fair Housing), 14500 (Foreclosures, REO's and Short Sales), 18665/18684 (Foreclosures, REOs and Short Sales-A Primer), 19829/19838 (HOA Restrictive Covenants & The VA Property Owners Association Act (2015 Contract)), 20802 (Legal Updates and Emerging Trends with Flood), 18901/18965 (Let's Inspect this a Little More Closely), 18606/19094 (Lien on Me), 18624 (Living the Dream-Simple Steps to Avoiding Problem Settlements), 15819 (Mold and Defective Chinese Drywall), 17114 (Practical Guide to FIRPTA and Foreign Sellers), 18651 (Property Condition Disclosures in Sale Transactions), 19679/19669 (Real Estate Disclosure Law in VA), 20120/20137 (Real Estate Fraud), 19597/19599 (Real Estate Law), 20034/18512 (Risk Management), 18766 (Ten Helpful Legal Cases), 20116/20136 (The 2015 Loan Estimate and Closing Disclosure Statements), 19815/19836 (The New 2015 Residential Sales Contract), 18620/18640 (The Power of Exchange: 1031s), 14372/20040 (Title Insurance and Surveys), 18750 (To Survey or Not to Survey), 18653 (Transactional Red Flags-Authority to Sell), 20805 (Transactions Involving FHA and VA Financing), 20648/20649 (Trid-iculous TILA-RESPAS Integrated Disclosure), 20122/20141 (Unconventional Transactions), 15711

- (Understanding and Using the New NVAR Well and Septic Addendum), 14294 (Understanding Deeds and Tenancy), 20028/20038 (Understanding the Conventional, FHA and VA Financing Addenda 2015), 20627/20629 (Understanding the Residential Sales Contract (VA), 14504/17614 (Why Didn't My Short Sale Close), 14503 (Wills, Estates and Title Issues), MBH Settlement Group, LC **(Not approved – instructor's qualifications/experience not applicable to each course listed)**
11. Ashley Tucker - 18647 (203-K Education for Renovation), 20031/20039 (2015 Residential Sales Contract (VA) Addenda), 19089/19097 (A Mock Settlement), 18610/19074 (Advanced Title Insurance Issues), 14353/17988 (Agency Demystified), 15509 (Agent Duties and Disclosures), 17124/20041 (Bankruptcy and Foreclosure), 18663 (Clearing Title to a Commission Check), 14351 (Closing Real Estate Sales in Virginia), 20035/20042 (Compulsory 2015 Contract Crash Course), 19851 (Congratulations You Got A Listing!), 17584 (Contracts with Escalators), 12832/19835 (Death, Divorce and Bankruptcy), 20117 (Earnest Money Deposits), 18768/18727 (Escrow Requirements), 14518/17618 (Ethics for Real Estate Agents), 14292 (Excellence in Profession), 19466/19488 (Fair Housing), 14500 (Foreclosures, REO's and Short Sales), 18665/18684 (Foreclosures, REOs and Short Sales-A Primer), 19829/19838 (HOA Restrictive Covenants & The VA Property Owners Association Act (2015 Contract), 20802 (Legal Updates and Emerging Trends with Flood), 18901/18965 (Let's Inspect this a Little More Closely), 18606/19094 (Lien on Me), 18624 (Living the Dream-Simple Steps to Avoiding Problem Settlements), 15819 (Mold and Defective Chinese Drywall), 17114 (Practical Guide to FIRPTA and Foreign Sellers), 18651 (Property Condition Disclosures in Sale Transactions), 19679/19669 (Real Estate Disclosure Law in VA), 20120/20137 (Real Estate Fraud), 19597/19599 (Real Estate Law), 20034/18512 (Risk Management), 18766 (Ten Helpful Legal Cases), 20116/20136 (The 2015 Loan Estimate and Closing Disclosure Statements), 19815/19836 (The New 2015 Residential Sales Contract), 18620/18640 (The Power of Exchange: 1031s), 14372/20040 (Title Insurance and Surveys), 18750 (To Survey or Not to Survey), 18653 (Transactional Red Flags-Authority to Sell), 20805 (Transactions Involving FHA and VA Financing), 20648/20649 (Trid-iculous TILA-RESPAS Integrated Disclosure), 20122/20141 (Unconventional Transactions), 15711 (Understanding and Using the New NVAR Well and Septic Addendum), 14294 (Understanding Deeds and Tenancy), 20028/20038 (Understanding the Conventional, FHA and VA Financing Addenda 2015), 20627/20629 (Understanding the Residential Sales Contract (VA), 14504/17614 (Why Didn't My Short Sale Close), 14503 (Wills, Estates and Title Issues), MBH Settlement Group, LC **(Not approved – instructor's qualifications/experience not applicable to each course listed)**
12. Robert Fleck – 18414 (Liens, Taxes and Foreclosures),

- 18450 (Virginia Real Estate Law Combo), McKissock, LLC
13. Theodore Theologis – 20372/20374/20389 (Advertising Rules for Real Estate Agents), 20530 (8 Hr Mandated CE Course), NVAR
14. Coura Gaye Sow – 19822 (Nature Vs Chemicals), 19821 (Risk Awareness), 19819 (Disclosure Is Not A Secret)
19820 (Good Guys/Bad Guys Who's Who In Mortgage Fraud),
20559 (Mandatory Topics For Salesperson)
18630 (Broker Mandatory Topics), REALESTATECE.COM
15. Lyn A. Spaeth, Andrea Hurley, and Kathleen Jean Fauth – 15682 (Accredited Staging Professional Course), Stagedhomes.com
16. Aimee L. Meade – 20876 (Judgement Liens and Bankruptcy), 20875 (Foreclosure for Realtors), 20957 (Title Insurance: Claims Can and Do Happen), 21023 (Clearing Common Title Issues), The Title Professionals, LLC

G. There was no other business or additional public comment.

The meeting adjourned at 4:25 p.m.