



COMMISSION COMMENT

Fall | 2013

Online Renewal is a Huge Success Coming Again, Soon!

Last year was the first year for our new format online renewal service. By all accounts it was a great success giving licensees immediate feedback and timely assurance that their renewal was successful—no more waiting weeks for the receipt card/verification of renewal. Over 90% of our licensees renewed their licenses online and we are planning to increase that percentage this year. The online renewal experience is superior to the manual/paper process in many ways. The online form is pre-populated with your information as it **currently** exists in our database and you have the opportunity to check the information for accuracy and accept it as is or edit as needed, as well as verifying or updating other critical information in our database. For example, there will be no reason to assume your continuing education requirements have been met (or not), you can verify it prior to or while filling out the form.

No Renewal Packets!

We will be sending out renewal reminder postcards to those licensees whose license is expiring this year. If you renewed for two years last year you will not need to renew this year and will not receive a postcard **UNLESS** you are a broker with branch offices, branch offices must be renewed annually. **The postcard will be your only renewal notice.** We will provide paper renewal packets when absolutely necessary, but we strongly encourage all licensees with internet access to renew online. Two-year license fees remain the same as last year’s and there is no difference in fees between renewing online or through the mail.

Licensee Portal

The online renewal along with

access to the records the Commission has relative to your particular license can be found at your licensee portal. To get to the portal you login from our homepage. In order to login you will need to know your user id (which is your real estate license number) and your password. If you do not know your password you can reset it from our website by clicking on the licensee login button in the upper right hand corner of the NREC homepage: <http://www.nrec.ne.gov>, then click on the “change password” link to have a new password E-mailed to you. The email address we have on file for you must be current and you must know your license number to reset your password. **Also, be sure to use the link in the email to get to the page necessary to**

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Commission Meeting Schedule

September 27Lincoln
October 24-25Lincoln
November 21-22Lincoln

On the Inside

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Andy Alloway Appointed to the Commission

Governor Dave Heineman has announced the appointment of Steven Andrew “Andy” Alloway as the Broker at Large Representative on the Nebraska Real Estate Commission. He replaces Robert Dover of Norfolk, who recently completed his six year term.

Mr. Alloway received a Bachelor of Science Degree (Cum Laude) from Northwest Missouri State University before receiving his salesperson’s license in 2001 and his broker’s license in 2005. Mr. Alloway currently serves as the designated broker and President of DEEB Realty in Omaha.

On behalf of myself and all the Commission staff I would like to welcome Andy Alloway to his new post. Further information will be published after he is sworn in at the September Commission meeting.—Greg Lemon, Director, Nebraska Real Estate Commission.

COMMISSION COMMENT

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The Nebraska Real Estate Commission grants permission to reprint articles which appear in this newsletter on condition that recognition of their original publication in the **Nebraska Commission Comment** also appears with the article.

The Nebraska Real Estate Commission often solicits articles from outside experts or reprints articles with permission. While we feel that these articles may offer a broader perspective and will be of interest to the reader, it should be remembered that the views expressed are those of the author and not necessarily those of the Commission.

Printed with soy ink

DIRECTOR'S DESK

Reporting Lawsuits

We have printed several reminders in recent years about the requirement to report lawsuits on original license applications and renewals. The requirement applies to all lawsuits where a licensee is named as plaintiff or defendant. We often hear, "my broker (or office manager, or whoever) said that you only need to report real estate related lawsuits". At our last Commission meeting the question came up regarding whether the Commission ever asked for only real estate related lawsuits.

I did some research, there was a time when we only asked for real estate related lawsuits, the last year we did that was 1975, nearly 40 years ago....

NREC Outreach and Education

From time to time I am asked to speak at Realtor Association meetings and other industry events, I look upon those occasions not only as an opportunity to provide important updates and reminders of license law developments but also as a way to learn from licensees about trends and issues affecting the practice or real estate. If you need a speaker for an upcoming event or program please feel free to contact this office as I and/or one of the Commission's deputies may be able to help you out.

Greg Lemon, Director
Nebraska Real Estate Commission



Director Greg Lemon



Disciplinary Actions Taken by the Real Estate Commission

(Does Not Include Cases on Appeal)

2013-005 – Commission vs. Darwin K. Boyd; Broker; Papillion, NE. Stipulation and Consent Order entered June 20, 2013. License revoked. [Boyd violated Neb. Rev. Stat. § 81-885.11 Any person desiring to act as a real estate broker or real estate salesperson shall file an application for a license with the Commission. The application shall be in such form and detail as the Commission prescribes; Neb. Rev. Stat. § 81-885.12 (4) When an applicant has made a false statement of material fact on an application, such false statement may in itself be sufficient ground for refusal of a license; and Neb. Rev. Stat. § 81-885.24 (29) Demonstrating negligence, incompetency, or unworthiness to act as a broker... Boyd submitted to the Commission a false original Application for a real estate broker's license dated September 26, 2000, and Boyd submitted to the Commission false Renewal Applications dated November 7, 2000, November 24, 2008, October 20, 2009, November 22, 2010, September 21, 2011, and October 26, 2012, in which he failed to report lawsuits in which he was named a Defendant.]

2013-009 – Commission vs. William Glenn Swanson; Salesperson; Omaha, NE. Stipulation and Consent Order entered June 16, 2013. License suspended for a period of three (3) years with the first ninety (90) days served on suspension and the remainder of the three (3) year period stayed and served on probation; plus pay a civil fine of \$1,500.00 by July 16, 2013; plus report any future alcohol or drug related charge or conviction to the Director of the Commission and to his designated broker within seven (7) days of the charge or conviction; plus submit to a criminal background check on or about January 1, 2014, January 1, 2015, and January 1, 2016, by having his finger prints captured by the Nebraska State Patrol; plus submit the resulting final report of such Criminal Background Check to the Commission office no later than February 28th of each year; plus attend regular meetings of Alcoholic Anonymous ("AA") or a similar substance abuse program which provides group therapy or substance abuse counseling during the three (3) year suspension/probation period and provide proof of such attendance to the Commission office on a monthly basis; plus obtain an "AA" sponsor or counselor for such substance abuse program and provide proof to the commission office of such sponsorship or counselor; and any future alcohol or drug related charge or conviction will result in a Show Cause Hearing against him. [Swanson violated: Neb. Rev. Stat. § 81-885.11 Any person desiring to act as a real estate broker or real estate salesperson shall file an application for a license with the commission. The application shall be in such form and detail as the commission prescribes; Neb. Rev. Stat. § 81-885.12 When an applicant has made a false statement of material fact on an application, such false statement may in itself be sufficient ground for refusal of a license; and Neb. Rev. Stat. § 81-885.24 (29) Demonstrating negligence, incompetency, or unworthiness to act as a broker, associate broker, or salesperson. Swanson submitted to the Commission a materially false original Application For A Real Estate License on June 16, 1986, and materially false Renewal Applications on December 1, 2009, December 1, 2010, and November 30, 2011, by failing to report misdemeanor criminal convictions against him; and for having been convicted of five (5) misdemeanor Driving Under the Influence charges.]

2013-013 – Commission vs. William Robert Milczski; Salesperson; Plattsmouth, NE. Stipulation and Consent Order entered June 20, 2013. License suspended for a period of three (3) years with the first ninety (90) days served on suspension and the remainder of the three (3) years stayed and served on probation; plus pay a civil fine of \$1,500.00 by August 19, 2013; plus report any future alcohol or drug related charge or conviction, or any violation of the Court's Order of February 11, 2013, to the Director of the Commission and to his designated broker within seven (7)

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MEET THE REAL ESTATE COMMISSION STAFF

The Real Estate Commission Staff is here to serve the public and the licensee population. It is our goal to be helpful and forthright in a courteous and professional manner. We hope that when you contact our office, you always receive useful, accurate information and/or are referred to the proper authority.

Following is a communication resource to assist you when contacting our office. If the indicated person is unavailable to take your call, please share the purpose for the call and your call will be routed to someone else who can help you.

We take pride in having a skilled staff, if you have comments or suggestions as to how we may better serve you, please contact our office.

COMMUNICATIONS GUIDE

Ask for person indicated if you have questions in the following areas.

Commission Meeting Information	Monica Rut monica.rut@nebraska.gov
Complaint Procedures	Terry Mayrose terry.mayrose@nebraska.gov
Continuing Education History or Inquiries	Tawny Snider tawny.snider@nebraska.gov
Curriculum Design (Education & Instructor Approval)	Teresa Hoffman teresa.hoffman@nebraska.gov
Errors and Omissions Insurance Inquiries	Teresa Hoffman teresa.hoffman@nebraska.gov
Financial Officer	Paige Utecht paige.utecht@nebraska.gov
License Applications Packet Requests	General Staff realestate.commission@nebraska.gov
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Licensing and Education Requirements	Teresa Hoffman teresa.hoffman@nebraska.gov
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Specialized Registrations.	Monica Rut monica.rut@nebraska.gov
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Disciplinary Action (Cont'd)

days of the charge, conviction, or violation; plus submit to a Criminal Background Check on or about January 1, 2014, January 1, 2015 and January 1, 2016, by having his finger prints captured by the Nebraska State Patrol; plus submit the resulting criminal background report to the Commission office no later than February 28th of each year; and any future alcohol or drug related conviction, any violation of the Court's Order of February 11, 2013, or any violation of the laws administered by the Real Estate Commission will result in a Show Cause Hearing against him. [Milczshi violated Neb. Rev. Stat. § 81-885.24 (29) Demonstrating negligence, incompetency, or unworthiness to act as a broker, associate broker, or salesperson, for engaging in repeated acts of criminal conduct which resulted in three (3) misdemeanor criminal convictions involving alcohol, and for having been convicted of Attempt To Commit a Class 3A or Class 4 Felony, a Misdemeanor, by making terroristic threats.]

2013-015 – Commission vs. John E. Wiedel; Broker; Lincoln, NE. Stipulation and Consent Order entered June 20, 2013. License suspended for a period of three (3) years with the first ninety (90) days served on suspension and the remainder of the three (3) years stayed and served on probation; plus pay a civil fine of \$1,500.00 by July 20, 2013; plus report any future alcohol or drug related charge or conviction, or any violation of the Court's final Order dated March 1, 2013, to the Director of the Commission within seven (7) days of the charge, conviction or violation; plus submit to a Criminal Background Check on or about January 1, 2014, January 1, 2015 and January 1, 2016, by having his finger prints captured by the Nebraska State Patrol; plus submit the resulting criminal background reports to the Commission office no later than February 28th of each year; and any future alcohol or drug related conviction, any violation of the Court's Order of March 1, 2013, or any violation of the laws administered by the Real Estate Commission will result in a Show Cause Hearing against him. [Wiedel violated Neb. Rev. Stat. § 81-885.24 (29)

Demonstrating negligence, incompetency, or unworthiness to act as a broker, associate broker, or salesperson, for engaging in repeated acts of criminal conduct which resulted in three (3) misdemeanor criminal convictions involving alcohol.]

2013-017 – Commission vs. Andrew Donald Bock; Broker; Omaha, NE. Stipulation and Consent Order entered June 21, 2013. License censured; plus a civil fine of \$250.00 to be paid by July 21, 2013; plus complete three (3) hours of additional continuing education in the area of agency law and submit proof of completion to the Commission office by September 19, 2013. [Bock violated Neb. Rev. Stat. § 76-2421 (1) At the earliest practicable opportunity during or following the first substantial contact with a seller, landlord, buyer, or tenant who has not entered into a written agreement for brokerage services with a designated broker, the licensee who is offering brokerage services to that person or who is providing brokerage services for that property shall: (a) Provide that person with a written copy of the current brokerage disclosure pamphlet which has been prepared and approved by the commission; and (b) Disclose in writing to that person the types of brokerage relationships the designated broker and affiliated licensees are offering to that person or disclose in writing to that person which party the licensee is representing. Boyd failed to complete an agency disclosure with the seller on first substantial contact; and Boyd violated Neb. Rev. Stat. § 81-885.24 (29) Demonstrating negligence, incompetency, or unworthiness to act as a broker, associate broker, or salesperson; for violating Neb. Rev. Stat. § 76-2421 (1).]

2013-004 – Commission vs. Michael Patrick Boyd; Salesperson; Papillion, NE. Hearing held June 20, 2013. Order entered June 21, 2013. License revoked. [Boyd violated Neb. Rev. Stat. § 81-885.11 Any person desiring to act as a real estate broker or real estate salesperson shall file an application for a license with the Commission. The application shall be in such form and detail as the Commission prescribes; Neb. Rev. Stat. § 81-885.12 (4) When an applicant has made a false statement of material fact on an application, such false statement may

in itself be sufficient ground for refusal of a license; and Neb. Rev. Stat. § 81-885.24 (29) Demonstrating negligence, incompetency, or unworthiness to act as a broker. Boyd submitted to the Commission a false original Application in September, 2000, and, Boyd repeatedly submitted false Renewal Applications in 2000, 2008, 2009, 2010, 2011, and 2012. Boyd also demonstrated unworthiness to act as a Broker by having been sanctioned in the jurisdiction of Arizona, New Hampshire and Oklahoma for illegal real estate brokerage activities.]

2013-021 – Commission vs. Craig Matthew Jungjohann; Broker; Papillion, NE. Stipulation and Consent Order entered August 15, 2013. License suspended for a period of five (5) years with the entire five (5) period stayed and served on probation; plus a civil fine of \$2,500.00 to be paid by September 14, 2013; plus nine (9) hours of additional continuing education with three (3) hours each in the areas of ethics, license law, and trust accounts, and, submit proof of completion to the Commission office by December 13, 2013; plus be subject to additional random trust account examinations by the Commission during the five (5) year suspension/probationary period. [Jungjohann violated Neb. Rev. Stat. § 81-885.21(1) Each broker other than an inactive broker shall maintain in a bank, savings bank, building and loan association, or savings and loan association a separate, insured non-interest-bearing checking account in this state in his or her name or the name under which he or she does business which shall be designated a trust account in which all down payments, earnest money deposits, or other trust funds received by him or her, his or her associate brokers, or his or her salespersons on behalf of his or her principal or any other person shall be deposited and remain until the transaction is closed or otherwise terminated unless all parties having an interest in the funds have agreed otherwise in writing; for receiving trust funds which were not deposited into the trust account. Jungjohann violated Neb. Rev. Stat. § 81-885.24(26) Violating any rule or regulation adopted and promulgated by the commission in the interest of the public and consistent with the Nebraska Real Estate License Act;

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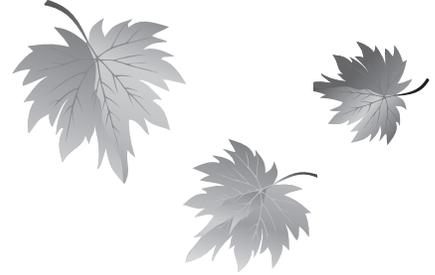
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Disciplinary Action (Cont'd)

specifically Title 299, Chapter 3, Section 002; by failing to maintain an accurate bookkeeping system for his trust account, and Title 299 Chapter 5 Section 003.19; by failing to supervise persons hired to assist him in his or her licensed real estate activities. Jungjohann violated Neb. Rev. Stat. § 81-885.24(29) Demonstrating negligence, incompetency, or unworthiness to act as a broker, associate broker, or salesperson, whether of the same or of a different character as otherwise specified in this section; by violating Neb. Rev. Stat. 81-885.24 (26); Violating any

rule or regulation adopted or promulgated by the commission in the interest of the public and consistent with the Nebraska Real Estate License Act, and Title 299 Chapter 5 Section 003.19, failing to supervise persons hired to assist the licensee in the processing of tenant rent payments for Action Management, and, by hiring a person to assist him in the processing of tenant rent payments and maintaining the trust accounts of Action Management when he had knowledge that that person's broker license had been revoked by the Commission due to misappropriation of trust funds from that person's trust account.]

RENEW Online At
www.nrec.ne.gov



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Online Renewal (Cont'd)

change the password, the site login will not allow access to change your password. If you need help with these things you can call us (402 471-2004) and we will be glad to assist you. Once logged in you will be taken to your licensee portal where the renewal link will be clearly indicated on the main page.

The licensee portal will also provide your Continuing Education and Errors and Omissions insurance information, as well as affiliated licensees and branch office information for designated brokers. All licensees are able to login to their licensee portal at any time but only those whose renewal is due this year will have access to the renewal pages.

The Renewal Process

The online renewal application asks for the same information as the old paper renewals in generally the same order, so it should look familiar. By pre-populating the applicable fields we hope to speed up your renewal process and minimize any errors. The renewal application will also let you attach documents such as CE certificates. All attachments must be in PDF format. PDF converters are readily available online and also built

into many of the latest versions of popular off the shelf software such as Microsoft Word.

The renewal application takes you through the step by step process for renewal and includes numerous stopping points so you can save your work and continue later. While the process and questions are fairly self-explanatory, there are a few hints we would like to add to make your online renewal easier:

Before starting your renewal, please read the online instructions.

From the Licensee Portal, review the continuing education and errors and omissions insurance information we have on file for you. If you need to renew your license this year, your continuing education needs to be complete and you need to have E&O insurance into 2014 unless you are renewing on inactive status. You will need to commit to providing the necessary information by some method, while you may continue through the renewal form without them, these items must be in the office before your license will be renewed. Remember, you may submit additional material while you are in the renewal process by attaching PDF files.

Designated brokers will need to compare their current list of affiliated licensees to our list in the portal (or on the paper renewal) so that they can add or delete names as part of completing the renewal. Designated brokers will also want to review their branch offices every year and consider those they wish to renew or let expire by the end of the year. Online branch renewals are also available. **Please remember that both the designated broker and the managing broker must be renewed on active status before the branch can be renewed.** Employing brokers can check the renewal status of any of their affiliated licensees by checking the expiration date supplied on the list found on their portal.

If there is an affirmative answer regarding errors and omissions insurance claims, lawsuits, etc. have the details, as requested, ready to submit via narrative or attachment.

Final Review and Payment

When you complete entering the renewal information you will be taken to a review page that will allow you to look over what you have entered. Once you have completed your review and made any corrections, you will be taken to the payment portal where you can pay for

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Online Renewal (Cont'd)

your renewal via ACH payment or credit card (Visa, MasterCard or Discover). **Print the confirmation page for your records.** You will receive an email indicating that your renewal has been submitted. This does not confirm renewal that will be confirmed later.

Because there are many items on the renewal form, such as lawsuit information or criminal charges, that will still require review by Commission staff, the renewal status indicated on your licensee portal will indicate "pending Commission's approval" **Your renewal will not be complete until Commission staff have reviewed the form and given final approval, this process may take several days.** Your credit card will not be charged pending final review, but you will probably see a notice of pending charge or charge authorization on your online statement after the renewal has been submitted.

Verification That License Has Been Renewed

Please allow time for the Commission's review of your renewal. After the renewal has been reviewed you will receive an email that will confirm the renewal has been approved OR that the renewal has been rejected and why it has been rejected. Finally, after you have succeeded in renewing and have received the email indicating approval of renewal you will receive another email that contains your receipt card. **PRINT YOUR RECEIPT CARD AND PUT IT IN YOUR WALLET**—no more waiting until a mass mailing in December!

Help for Designated Brokers

The Commission will send an email to designated brokers in December indicating which of their affiliated licensees have not renewed, similar to the letter we have sent in the past. However, **all designated**

brokers, whether due to renew themselves or not, should note that they can go to their licensee portal and review the list of their affiliated licensees to see who has renewed and who has not throughout the renewal period.

E-mail Address Critical

It is very important that we have the correct email address in order to send you your renewal confirmation and other information, please review your online filing to make sure we have the right e-mail address for you or, if changing your address or adding one, to double check to make sure it is correct.

And Please Remember

Failure to receive your renewal reminder postcard or a requested packet because it was lost in the mail or not personally delivered to you does not relieve you of your obligation to renew your license on time.

DEADLINES!

November 30, 2013, is the statutory deadline for submitting renewal application materials for all active and inactive salespersons and brokers, along with the proper fees and, if needed, proof of continuing education and errors and omissions insurance. **However, because that date falls on a Saturday this year electronically submitted renewals will be accepted until Midnight, on December 2nd.** No matter how you are filing your renewal we strongly recommend that you do not wait until the last minute to file as any technical difficulty in filing or filing deficiency will result in a delayed or rejected filing and a late fee.

For those renewing on paper the Commission office is open until 5:00 P.M. (CST). If the renewal is complete and all necessary materials have been submitted, postmarks of December 2, 2013, will be honored. **Postal meter marks will not substitute for postmarks!**

Licenses held on inactive status

must be renewed too.

Inactive licenses are subject to the same deadlines and fees as described in this article.

Individualized Paper Forms

Because the Commission is now able to take ACH payments (electronic checks) requests for paper renewal forms should be minimal. These forms are produced from our database and are individualized to the named licensee. Please take the time to read the supplied information carefully and make any corrections necessary. **Do not attempt to use someone else's form, the barcode will not accommodate this.** Please take care not to lose your requested individualized form. **Email notice of status of paper renewals is not possible, however, you will receive your receipt card via email when the paper renewal is complete and has been processed.**

Incomplete Applications

NO LICENSES WILL BE RENEWED UNTIL THE CORRECT FORM IS RECEIVED AND ALL INFORMATION REQUESTED IN THE APPLICATION IS SUPPLIED. PAPER RENEWALS MUST BE SIGNED BY THE LICENSEE. There should be no questions left unanswered. If active, make certain you properly address your errors & omissions insurance and continuing education requirements. Make sure your ACH, check or credit card information is supplied, filled out properly, legible, and in the correct amount. **If you are unsure as to how to complete your online or paper renewal, we will be happy to answer any questions you may have. INACCURATE OR INCOMPLETE RENEWALS MAY JEOPARDIZE THE TIMELY RENEWAL OF YOUR LICENSE AND COULD RESULT IN THE ASSESSMENT OF LATE FEES.**

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Online Renewal (Cont'd)

Late Renewals

Any salesperson or broker who fails to file a **complete** application for renewal of a license and pay the renewal fee by the deadline date, as provided in the Nebraska Real Estate License Act and Neb. Rev. Stat. 49-1203, may file a late renewal application with all required information included. Renewals which are late must pay, in addition to the renewal fee, the sum of twenty-five dollars for each month, or portion of month, beginning on December 3, 2013; provided that such late application is filed by 5:00 P.M. (CDT) June 30, 2014.

Renew Early!

The processing of renewal applications, as the volume of renewals

received increases near the deadline, can be as long as a week to ten days. This being the case, the rejection of an online renewal, return of the individual application or bundled applications in and of itself will cause late fees to accrue. **Therefore, we encourage all licensees to submit renewals early and not wait until the last minute.**

Remember: Do Not Combine Fees

LICENSE RENEWAL FEES CANNOT BE COMBINED WITH TRANSFER FEES OR EXAMINATION FEES. THESE ARE SEPARATE PROCESSES. PLEASE SEND SUCH REQUESTS AND THE APPROPRIATE FEE UNDER SEPARATE COVER.

Insufficient Funds

ANY PAYMENT RETURNED BY A FINANCIAL INSTITUTION OR ANY STOP PAYMENT THROUGH A CREDIT CARD COMPANY (CHARGEBACK) WILL BE SUBJECT TO A \$30 PROCESSING FEE. IT SHOULD ALSO BE POINTED OUT THAT THE LICENSE ACT PROVIDES THAT ATTEMPTED PAYMENT OF A LICENSE OR RENEWAL FEE BY AN INSUFFICIENT FUNDS CHECK OR INVALID ELECTRONIC PAYMENT MAY BE GROUNDS FOR DENIAL OR REVOCATION OF A LICENSE.

**RENEW Online At
www.nrec.ne.gov**

NEW FORM REQUIRED for Well and Sewage Inspections

Contributed by the Department of Health and Human Services

The Nebraska Department of Health and Human Services Division of Public Health (Department) conducts evaluations of domestic water supplies and onsite wastewater treatment systems at the request of homeowners, purchasers, or mortgage lending institutions. Many lenders require an inspection of the water well and onsite wastewater treatment systems for compliance with applicable State of Nebraska regulations prior to granting a loan. The evaluation includes a visual inspection of the water well and the onsite wastewater treatment systems and water samples are collected from the water well and analyzed for total coliform and nitrates. The cost of the inspection is \$100.

The Department recently updated the Application for Evaluation of Individual Water Supply and Sewage Treatment System. The application is available at http://dhhs.ne.gov/publichealth/Pages/wnh_wellandseptic.aspx. The Department will **not** accept previous versions of the form after October 1, 2013.

If you have questions, please feel free to contact the inspector for the appropriate county (page 5 of the application).

Please note. This application is not for use in Douglas, Hall, Hamilton, Lancaster, Merrick and Scotts Bluff counties. Contact number for the local health departments are as follows: Douglas (402) 444-7485; Hall, Hamilton, Merrick (308) 385-5175; Lancaster (402) 441-8031; Scotts Bluff (308) 436-6636.



Pumpkin Farm 2013

Nebraska Real Estate Commission
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Return Service Requested

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IMPORTANT Errors and Omissions Insurance Information

ALL LICENSEES, WHETHER RENEWING OR NOT, must review their errors and omissions insurance coverage! If your insurance expires on or before January 2, 2014, and you wish to remain on active status you must renew your errors and omissions insurance and proof of insurance for 2014 must be in our records prior to renewing your license. The insurance information packet will not be sent from the Commission but will be mailed to ALL licensees' mailing address directly from the Commission offered plan provider, Rice Insurance Services Company (RISC). As always, you are welcome to use the Commission offered plan or obtain your own equivalent coverage with proper certification, but remember, if your insurance expires on or before January 2, 2014, you must renew your E & O coverage in order to keep your license on active status.



RENEW Online At www.nrec.ne.gov