

# NEBRASKA REAL ESTATE COMMISSION Fall 2019 CONNECTION Fall 2019

# Lisa Ritter Appointed to the Commission



Chairperson Evnen Swears in New Commissioner Lisa Ritter

Governor Pete Ricketts has announced the appointment of Lisa Ritter as the broker at large member of the Nebraska Real Estate Commission. Commissioner Ritter was sworn in by Secretary of State and Commission Chairman Bob Evnen at the October 17, 2019, Commission meeting.

Ms. Ritter is the designated broker for RE/MAX Results in Omaha, NE, and has been licensed as a broker since 2011. In addition, Ritter has been president of both the Nebraska and Omaha Area Realtor's Association and the Omaha Area Board of Realtors REALTOR<sup>©</sup> of the Year in 2012. Ritter is also a Director with the National Association of Realtors.

Commissioners are appointed to six year terms. Ritter replaces Andy Alloway of Omaha.



# New Deputy for Enforcement Appointed

Kenneth Dahlke has been hired as the new Deputy Director for Enforcement with the Nebraska Real Estate Commission. Mr. Dahlke's experience includes 34 years with the Nebraska State Patrol, where he retired as a lieutenant. He has a Bachelor's Degree in Business Administration from Bellevue University as well as completion of the Northwestern University School of Police Staff and Command program. The Deputy for Enforcement serves as chief investigator for the Commission and also answers license law questions from both the industry and the general public. He replaces Duran Cell, who was with the Commission for five years.

### **License Law Briefs**

#### Teams, Agency, and Listing Agreements

In 2016 the Nebraska Legislature passed LB678, officially recognizing real estate teams in the Real Estate License Act for the first time. From a regulatory *(Continued on page 7)* 

#### On the Inside

Director's Desk	page 2
Disciplinary Summary	
Digital Surveillance	
Trust Accounts	page 7

### **Commission Meeting Schedule**

November 21-22	Lincoln
January 23-24	Lincoln
February 27-28	
March 19-20	Lincoln
April 16-17	Lincoln
May 21-22	Lincoln
June 18-19	Lincoln

#### NEBRASKA REAL ESTATE COMMISSION

#### **COMMISSION COMMENT**

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## **DIRECTOR'S DESK**

#### Acting as a Principal in a Transaction, Real Estate Agents as Investors

The Commission has seen a spike in reports of licensees making general solicitations for the purchase of real property through mass mailings, the general press, or social media. These solicitations are presumably for investment or income producing purposes. The License Act and regulations do not prohibit licensees from acting as a principal or investor in a transaction. The



Director Greg Lemon

provisions relating to advertising disclosures require license status information to be provided in the advertising when the licensee is acting as a principal in the sale of real property. A licensee acting as a principal in any real estate transaction does have to disclose they are a licensee and that they have an interest in the property being bought or sold prior to the other party entering into a binding purchase agreement.

#### **Segregation of Activities**

However, a word of caution with these types of solicitations for the purchase of real property. They are perfectly legal within the parameters described above, but if the solicitations are ever used to procure clients for real estate activities such as listings, as in, "well if you don't want to sell it to me, I can list it for sale for you" then the nature of the advertising, by its use, is soliciting clients for activity requiring a real estate license, and therefore would be subject to the advertising rules and broker identification.

If such general solicitations are made, in order for the solicitations not to appear or end up as solicitations for brokerage services, the licensee should segregate the two activities as much as possible. Having a number on the solicitation that is answered as your brokerage number could be looked at as generating leads or procuring clients, you can't play both sides.

In addition, any solicitations for real property where the agent is acting as a private party investor only and not acting as an agent, should not use license status as a marketing tool, "As an experienced real estate agent I can help you

through the transaction process". Those words are fine if you are soliciting a client, if you are just looking to buy the property they are not, they imply you will be offering agency services. All in as a licensee, with the disclosure and fiduciary duty requirements that go with it, or all out.

> Greg Lemon, Director Nebraska Real Estate Commission

# Disciplinary Actions Taken by the Real Estate Commission

(Does Not Include Cases on Appeal)

2018-037 - Commission vs. Tyson Patrick Chohon; Broker; Pierce, NE. Stipulation and Consent Order entered April 18, 2019. License suspended for a period of one (1) year with entire period to be stayed and served on probation. Suspension begins April 18, 2019, and continues through April 18, 2020; plus pay a civil fine of \$1,000.00 due May 18, 2019; plus submit to a yearly criminal background check, by having his fingerprints captured by anyone qualified to take finger prints and submitting the fingerprint cards to the appropriate law enforcement authority, paying the cost of such background check, and submitting the results of such background check to the Commission no later than February 28, 2020. If charged with any misdemeanor or felony offense at any time during the entirety of the one (1) year Suspension/Probation period report such offense to the Commission within five (5) days of being charged. [Chohon violated Neb. Rev. Stat. § 81-885.12 License; when granted, by failing to disclose his 2011 class W Misdemeanor charge on his 2012 renewal application; violated 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. Mr. Chohon failed to disclose his 2011 class W Misdemeanor charge on his 2012 renewal application; 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 failing to disclose his 2011 class W Misdemeanor charge on his 2012 renewal application.]

#### 2018-022 - Commission vs. Christopher Joseph Redfield &

Brian Tyler Littler; Christopher Joseph Redfield Broker; Omaha, NE. Stipulation and Consent Order entered May 3, 2019. License Censured; plus pay a civil fine of \$2,000.00 due June 2, 2019; plus complete three (3) hours of additional continuing education in the area of License Law by November 3, 2019; plus he will be required to testify in this matter on the behalf of the Nebraska Real Estate Commission without the requirement of a subpoena should a hearing be held. [Redfield violated Neb. Rev. Stat. § 81-885.24(2) Intentionally using advertising which is misleading or inaccurate in any material particular or in any way misrepresents any property, terms, values, policies, or services of the business conducted, when he used, or allowed to be used, the name Focal Realty when no such entity or trade name existed and when such name was not registered with the Nebraska Real Estate Commission; violated 299 NAC 2-003 Advertising shall include all forms of identification, representation, promotion, and solicitation disseminated in any manner and by any means of communication to the public for any purpose related to licensed real estate activity. All advertising shall be under the direct supervision of the broker, and prominently display the name the broker is conducting business as recorded with the Commission in a way that is conspicuous, discernible, and easily identifiable by the public. Advertising which is contrary to Sections 003 to 006 of these regulations shall constitute misleading or (Continued on page 4)

#### 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 . . . Alane Roubal alane.roubal@nebraska.gov ken.dahlke@nebraska.gov Continuing Education History or Inquiries ..... . Tawny Snider tawny.snider@nebraska.gov Curriculum Design (Education & Instructor Approval) ..... Alane Roubal alane.roubal@nebraska.gov Errors and Omissions Insurance Inquiries ..... Monica Rut monica.rut@nebraska.gov Financial Officer ..... vacant License Applications Packet License Applications Process . . . . Marilyn Masters marilyn.masters@nebraska.gov Licensing Requirements ..... Monica Rut monica.rut@nebraska.gov New Licenses in Process . . . . . Patricia Menousek patricia.menousek@nebraska.gov Specialized Registrations ..... Monica Rut monica.rut@nebraska.gov Transfer of License ..... Patricia Menousek patricia.menousek@nebraska.gov Trust Account Matters ..... John Clark john.clark@nebraska.gov monica.rut@nebraska.gov

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#### (Continued from page 3)

inaccurate advertising under Section 81-885.24(2) of the Nebraska Real Estate License Act, when he engaged in and or allowed Mr. Littler to engage in advertising that was not under his direct supervision, when he did not prominently display and/or Mr. Littler did not prominently display the name of the broker as recorded with the Commission in a way that was conspicuous, discernible, and easily identifiable by the public, when he engaged in and/or allowed Mr. littler to engage in advertising that was not in his or her name as recorded with the Commission and included the word(s) "Broker" or "Real Estate Broker," and when he engaged in and/or

allowed Mr. Littler to engage in advertising in the name of a trade name that was not registered with the Nebraska Secretary of State and/or recorded with the Commission; 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 when he violated 299 NAC 2-003; 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, when he failed to supervise Mr. Littler for the events, actions and inactions described in Case 2018-022.]

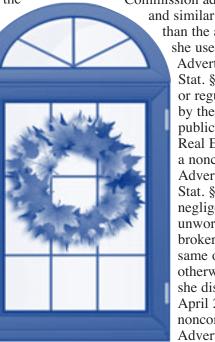
#### 2019-009 - Commission vs. Samantha Denise Johnson;

Salesperson; Lincoln, NE. Stipulation

and Consent Order entered May 23, 2019. License was Censured; plus pay a civil fine of \$2,000.00 due June 22, 2019; plus take an additional three (3) hours of continuing education in the area of License Law due November 23, 2019. [Johnson violated Neb. Rev. Stat. § 299-2-003.07c Advertising featuring the name of an affiliated associate broker or salesperson shall prominently display the name which the broker supervising the affiliated salesperson or associate broker conducts business under as recorded with the Commission adjacent to affiliated licensee's name and similar or greater in size and visibility than the affiliated licensee's name, when she used a noncompliant yard sign; Johnson 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, when she violated 299-2-003.07c; Johnson 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, when she used a noncompliant yard sign and failed to properly remove the yard sign.]

#### 2019-011 - Commission vs Victoria Marie Keck:

**vs. Victoria Marie Keck;** Salesperson; Lincoln, NE. Stipulation and Consent Order entered May 23, 2019. License was Censured; plus pay a civil fine of \$2,000.00 due June 22, 2019; plus take an additional three (3) hours of continuing education in the area of License Law due November 23, 2019. [Keck violated Neb. Rev. Stat. § 299-2-003.07c Advertising featuring the name of an affiliated associate broker or salesperson shall prominently display the name which the broker supervising the affiliated salesperson or associate broker conducts business under as recorded with the



Commission adjacent to affiliated licensee's name and similar or greater in size and visibility than the affiliated licensee's name, when she used a noncompliant Real Estate Advertisement.; Keck 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. when she used a noncompliant Real Estate Advertisement.; Keck 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, when she disregarded Deputy Director Cell's April 26, 2018, e-mail and posted the noncompliant Real Estate Advertisement.]

2019-008 - Commission vs. Justin Lewis Shanahan; Broker; Omaha, NE. Stipulation and Consent Order entered May 23, 2019. License was Censured; plus pay a civil fine of \$2,000.00 due June 22, 2019; plus take an additional three (3) hours of continuing education in the area of License Law due November 23, 2019. [Shanahan violated Neb. Rev. Stat. § 299-2-003.08b Real estate team names shall not include the words: (ii) Company, (x) or similar words suggesting the team is a separate real estate brokerage or company, when he used, or allowed to be used, the name Shadow Ridge Real Estate Company.; Shanahan 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, when he used or allowed to be used, the name Shadow Ridge Real Estate Company; Shanahan 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, when he utilized, or acquiesced to other team members use of, the Logo and violating 81-885.24(26)

and 299-2-003.08b; Shanahan violated Neb. Rev. Stat. §81-885.24(34) Utilizing team advertising or a team name suggesting the team is an independent real estate brokerage, by utilizing the Logo which is utilization of advertising or a name suggesting the team is an independent real estate brokerage.]

#### 2017-023 - Commission vs. Matthew

**Rosmussen;** Salesperson; Bennington, NE. Stipulation and Consent Order entered October 25, 2019. License suspended for a period of three (3) years with the first ten (10) months served on suspension, and the remainder to be stayed and served on probation. Suspension begins November 1, 2019, and continues through September 1, 2020. Probation will begin on September 2, 2020 and continue through November 1, 2022; plus pay a civil fine of \$2,500.00 due September 1, 2020, if fine is not received by this date Mr. Rasmussen will remain on Suspension until the Civil Fine is paid; plus take an additional six (6) hours of continuing education with three (3) hours each in the areas of Ethics and License Law due January 23, 2020;

[Rasmussen violated Neb. Rev. Stat. § 81-885.24(22) Making any substantial misrepresentations; by repair and/or replacement of a septic tank without being a certified professional under the Nebraska Private Onsite Wastewater Treatment System Contractors Certification and System Registration Act.; Rasmussen 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 installing a septic tank without being a state certified installer.]

#### 2018-021 - Mary Katherine Harder vs.

Tiffony Ann Reinders; Inactive Salesperson; Grand Island, NE. Stipulation and Consent Order entered October 25, 2019. License was revoked; [Reinders violated Neb. Rev. Stat. § 81-885.24(12) Offering real estate for sale or lease without the knowledge and consent of the owner or his or her authorized agent or on terms other than those authorized by the owner or his or her authorized agent; by failing to verify the sellers' signatures on the February 28, 2018 Listing Agreement.; Reinders violated Neb. Rev. Stat. § 81-885.24(19) Failing to include a fixed date of expiration in any written listing agreement and failing to leave a copy of the agreement with the principal; by failing to leave a copy of the February 28, 2018 Listing Agreement with the sellers.; Reinders 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 a. Failing to verify the authenticity of the sellers' initials near paragraph 5 of the Purchase Agreement for Subject Property #1; b. Failing to verify the authenticity of the

sellers' signatures on the February 28, 2018, Listing Agreement for Subject Property #1; c. Failing to verify the authenticity of the sellers' signatures on the March 1, 2018, Estimated Real Estate Closing Costs form for Subject Property #1; d. Failing to verify the authenticity of the sellers' signatures on the February 28, 2018, Agency Disclosure Information for Buyers and Sellers form for Subject Property #1; e. Failing to verify the authenticity of the sellers' signatures on the March 6, 2018, Agency Disclosure Information for Buyers and Sellers form for Subject Property #1; f. Failing to verify the authenticity of the sellers' signatures on the April 2, 2018, Addendum to Purchase Agreement for Subject Property #2; g. Failing to verify the authenticity of the sellers' signatures on the April 3, 2018, Estimated Real Estate Closing Statement for Subject Property #2; h. Failing to verify the authenticity of the buyers' signatures on the April 2, 2018, Addendum to Purchase Agreement for Subject Property #2; and i. Failing to verify and failing to investigate further the claim for payment made by ACLS, which turned out to be fraudulent.; Reinders violated Neb. Rev. Stat. 299 NAC 5-003.10 Failure of the licensee to identify in writing to the seller-client, or to a seller-customer if offered pursuant to Neb. Rev. Stat. 76-2421 (4) (b), at the time the offer is presented and accepted, those categories of costs the seller will be expected to pay at closing. At the same time, the licensee shall prepare a written estimate of the costs the seller will be expected to pay at closing, to the extent the necessary cost information is reasonably available. Said written information shall be signed and dated by the seller, and a copy of the signed and dated document(s) shall be maintained in the transaction file in accordance with 299 NAC 3-001. This subsection shall not apply to the sale of new construction; lots; agricultural property; commercial property, including residential property with five or more dwelling units; or to third-party relocation companies acting as sellers. For the purposes of this subsection, the term "agricultural property" shall mean property zoned agricultural by a county in which any part of the property is located, or, if a county does not zone land agricultural, then property any part of which is assessed as agricultural property by a county assessor; by failing to provide the sellers and the buyers with an Estimated Real Estate Closing Statement.]

**2019-016 - Commission vs. Lisa Jo Blaalid-Daugherty;** Yankton, SD. Stipulation and Consent Order entered October 25, 2019. License suspended for a period of four (4) years and one hundred and eighty (180) days with the first one (1) year and one hundred and eighty days (180) served on suspension, and the remainder to be stayed and served on probation. Suspension begins December 24, 2019, and continues through June 22, 2021. Probation will begin on June 23, 2021 and continue through June 23, 2024; plus take an additional three (3) hours of continuing education in the

(Continued on page 7)



The Nebraska Real Estate Commission has been looking at various aspects of electronic surveillance and how it affects agents, clients, and customers engaged in real estate transactions. The issues are complex, but the likelihood of surveillance equipment being active on a given location is high, whether specifically intended as such for security purposes (security cameras, Ring doorbells) or unintentionally recording conversations (digital assistants). Real estate agents need to be aware, and make their clients aware, that the possibility of recording and using statements against the client's interest, or privacy and security violations in a property being shown, are all very real possibilities in this the age of the smart home and i-Phone.

It should be noted that this is a very complicated subject with a lot of potential issues and considerations, and it is difficult to cover all of them with one sweeping disclosure or statement.

Relevant considerations include:

- 1. Unintended or unknown disclosure of a client's motivation or other confidential information through the use of recorded conversations.
- 2. Illegal use of intercepted communications, Nebraska law requires only one party to have knowledge and consent to a recorded conversation, but if neither party has knowledge or consent, the use and recording may be considered an illegal intercepted communication.
- 3. Protection of the property of a seller or landlord (security cameras).
- 4. Illegal video recording, you may not record where there is a reasonable expectation of privacy.
- 5. Buyer's or buyer's agents taking pictures or video of properties for sale, and posting such pictures publicly.

The Nebraska Real Estate License Act does not have any specific provisions on surveillance activity, though we could proceed on demonstrating negligence incompetence, or unworthiness if recording devices were set up and used specifically for the purpose of monitoring communications on the other side of the transaction, or other illegal or illicit purposes.

Nebraska law requires the knowledge and consent of one party participating in a recorded audio communication in order for the recording to be legal (Neb. Rev. Stat. §86-290), while this would probably not be the case in the instance cited above, such recordings still are likely to take place. Video recording is illegal where the person recorded would have a reasonable expectation of privacy (Neb. Rev. Stat. §28-311.08), such as a restroom or dressing room, but not necessarily simply in a private residence.

The real estate industry in Nebraska has done a great job of raising awareness of clients and customers regarding phishing scams and other cyber fraud issues through the use of initial disclosures, informative statements after the signature line of e-mails, etc. The Commission strongly recommends that similar efforts be made to educate consumers on surveillance issues as they work through real estate transactions.

Specific informational statements and educational efforts may vary by region and area of practice, but you may want to provide information or include provisions similar to those found in other jurisdictions:

Georgia (for buyers and tenants):

Assume the property you are viewing has audio/visual surveillance devices in operation. Surveillance technology has advanced to the point where it cannot be seen and more and more homes have it than ever before. This means that when buyers tour a property they should act and speak in a manner which reflects that they are being recorded. Conversations should be kept to a minimum and should be of a nature which does not harm the buyer's negotiating position. The property is not the place to discuss the terms of the offer the buyer is considering. Buyers should not do or say anything that could jeopardize the buyer's negotiating position or alienate the seller.

California (in listing agreement):

Third parties, including, but not limited to, appraisers, inspectors, brokers and prospective buyers, may have access to, and take videos and photographs of, the interior of the Property. Seller agrees: (i) to take reasonable precautions to safeguard and protect valuables that might be accessible during showings of the Property; (ii) to obtain insurance to protect against these risks. Broker does not maintain insurance to protect Seller. Persons visiting the Property may not be aware that they could be recorded by audio or visual devices installed by Seller (such as "nanny cams" and hidden security cameras). Seller is advised to post notice disclosing the existence of security devices.

### Let's Talk Trust Accounts

**Automated Withdrawals** 

There has been a change in Trust Account Manual and the audit procedures for all the brokers involved in property management. In the past, automatic withdrawals from the trust account were not allowed unless they were initiated manually by the broker each time. At the August Commission meeting, automatic withdrawals on a recurring basis for



dedicated accounts with the written approval of the owner for property management accounts were approved. Preferably, this would be done by an addendum to the management agreement. This could include items such as mortgage payments, insurance payments, etc. The trust account must be limited to one owner or one property, with no other funds being deposited or withdrawn for any other owner. The Broker will still be responsible to insure that adequate funds are always available to cover the automatic withdrawal. If you have any further questions or concerns you may contact: Greg Lemon (Director), Ken Dahlke (Deputy Director for Enforcement) or John Clark (Senior Trust Account Examiner)

#### Security Deposits to Unclaimed Property

LB433 (2019) made changes to the Uniform Residential Landlord Tenant Act, requiring security deposits which cannot be returned or are not claimed to be sent to the State Treasurer's as unclaimed property after sixty days. Full text of the changes can be found here: https://www.nebraskalegislature.gov/FloorDocs/106/PD F/Final/LB433.pdf 👜

#### (Continued from page 5)

area of Ethics due December 24, 2019; If charged with another criminal offense at any time during the entirety of the four (4) years and one hundred and eighty (180) days Suspension/Probation period Ms. Blaalid-Daugherty shall report such offense to the Commission within five (5) days of being charged. [Blaalid-Daugherty violated 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 by failing to disclose her conviction of "Petty Theft, Second Degree, \$400 or less", a Class 2 Misdemeanor, constitutes a "False Statement of material fact"; 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 being convicted of Petty Theft, Second Degree, \$400 or less.] 👜



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perspective this change has gone pretty smoothly, however, there are some points of clarifications that need to be mentioned based on some comments I have heard from around the state. Team agency works the same as it would at a small brokerage (as long as the brokerage notes that it practices designated agency in their brokerage policy, or, in other words, the broker has exercised the option allowing one of their agents to represent one side of the transaction, and one of their other agents to represent the other side without triggering dual agency). Under designated agency (practiced by most firms) the only team members who are seller's agents on a listing are the team members named in the listing agreement. Team members and leaders need to be cognizant of this, and make sure that listing agreements specifically name and are signed by the team members providing representation.

#### Advertising Other Brokerages Listings

Neb. Rev. Stat. §81-885.24(12) provides that it is an unfair trade practice to offer real estate for sale or lease without the consent of the owner or his or her authorized agent. While cross advertising is a fairly common practice, this must be done only with permission from the other broker. There are often blanket permissions granted for such advertising through the local Multiple Listing Service and IDX agreements. Such agreements should provide, and the license act requires, that any such advertising clearly identify the listing broker.

### **Reminder: Keep Your** E & O Current

Although the Commission has gone to a two-year license renewal cycle, licensees are still required to renew their errors and omissions insurance annually. You can check the status of your errors and omissions insurance on the licensee portal: https://www.nebraska.gov/apps-

LicenseePortal/login/auth. Please note that errors and omissions insurance must be kept current at all times in order to maintain your license on active status, and must be renewed annually.



Nebraska Real Estate Commission PO Box 94667 Lincoln, NE 68509-4667

**Return Service Requested** 

PRSRT STD U.S. POSTAGE PAID STATE OF NEBRASKA



Nebraska Real Estate Commission: Seated (l to r): Darlene Starman, Lisa Ritter, Sheri Bourne; Standing: Joe Gehrki, Ann Dover, Chairman Robert Evnen, Jim Titus