

STATE OF TENNESSEE
500 JAMES ROBERTSON PARKWAY
NASHVILLE, TN 37243 615-741-2273
<https://www.tn.gov/commerce/regboards/trec.html>

MINUTES

The Tennessee Real Estate Commission met on April 8, 2026, at 9:00 a.m. EST in the training room of East Tennessee Realtors at 609 Weisgarber Road Knoxville, Tennessee, 37919. Additionally, the meeting was streamed electronically via the Webex Webinars meeting platform. Executive Director Denise Baker read the public disclaimer and called the roll. The following Commission members were present: Chairman Geoffrey Diaz, Vice Chair Joan Smith, Commissioner Steve Guinn, Commissioner Michael Gaughan, Commissioner Joe Begley, Commissioner Kathy Tucker, Commissioner Moffett, Commissioner Torbett and Commissioner Wyatt Rampy. Quorum Confirmed. Others present are Associate General Counsel Anna D. Matlock, Associate General Counsel Kim Cooper, Associate General Counsel Aerial Carter, Director of Education Brittany Morris, and TREC staff member Denny Lammers.

The Commission's April meeting agenda was submitted for approval.

The motion to approve the April 8, 2026, agenda was made by Vice Chair Smith and seconded by Commissioner Torbett. The motion passed unanimously.

The February 17, 2026, Commission meeting minutes were submitted for approval. The motion to approve the February 17, 2026, minutes was made by Vice Chair Smith and seconded by Commissioner Moffett. The motion passed unanimously.

INFORMAL APPLICANTS

Troy Dye appeared before the Commission to seek approval for his affiliate broker license. Commissioner Torbett motioned to approve Troy Dye and was seconded by Commissioner Tucker. The motion passed unanimously.

Quenisila Toney appeared before the Commission to seek approval for her affiliate broker license. Commissioner Torbett motioned to approve Quenisila Tonet and was seconded by Commissioner Begley. The motion passed unanimously.

Tracy Jennerjohn appeared before the Commission to seek approval for her broker license. Commissioner Guinn motioned to approve Tracy Jennerjohn and was seconded by Commissioner Moffett,

FRESH START APPLICANTS

Desanta Smith was presented before the Commission to seek approval to apply for his Timeshare Salesperson license.

Vice Chair Smith motioned to deny Desanta Smith and was seconded by Commissioner Guinn. The motion to deny passed unanimously.

Nikki Grubbs was presented before the Commission to seek approval to apply for her Designated Real Estate license. Commissioner Torbett motioned to approve Nikki Grubbs and was seconded by Commissioner Gaughan. The motion passed unanimously.

WAIVER REQUESTS

Executive Director Denise Baker presented Colleen Lloy to the Commission seeking a waiver for re-testing and fees. A motion to approve the request contingent on the applicant completing a TRACE course was made by Commissioner Begley and seconded by Commissioner Torbett. The motion passed unanimously.

Executive Director Denise Baker presented Ebony Hansberry to the Commission seeking a waiver for E&O penalty and late fees. A motion was made by Commissioner Gaughan to assess an One Thousand One Hundred Dollar (\$1,100.00) E&O penalty with the applicant completing a TRACE course and seconded by Commissioner Begley. The motion passed unanimously.

Executive Director Denise Baker presented Brittany Guy to the Commission seeking a waiver for re-testing and fees. A motion to approve the request contingent on the applicant completing a TRACE course was made by Commissioner Torbett and seconded by Commissioner Tucker. The motion passed unanimously.

EDUCATION REPORT

Director of Education Brittany Morris presented the education report to the Commission.

The motion to approve courses 1-42 was made by Vice Chair Smith and seconded by Commissioner Moffett. The motion passed unanimously.

Director of Education Brittany Morris presented the instructor's biographies for approval. The motion to approve the 25 instructor biographies was made by Commissioner Guinn and seconded by Commissioner Torbett. The motion passed unanimously.

EXECUTIVE DIRECTOR REPORT

Executive Director Baker introduced her report showing active licenses by profession as well as exams taken and open and closed reports.

Director Baker began by thanking East Tennessee REALTORS® for hosting the April 2026 TREC board meeting as well as opening their meeting room for education courses the day prior.

Director Baker gave an update to the TREC high school program. We began enrolling students in the program on April 1. So far, we have 50 participants enrolled with 5 more in the process of being enrolled. We have room for around 100 students, so we are at the hallway mark right now. We also went to a high school last week to speak to them about the program. Additional updates will be given at the June TREC meeting.

Lastly, on May 1st TREC will be offering free continuing education once again. However, we will be doing that in West Tennessee at the Memphis Area Association of REALTORS®. The CE will begin at 9:00am EST. There will be a lunch break included. Interested people may visit the Memphis Area Association of REALTORS® website for further information. The cost is free and we do ask that anyone who has previously attended one of these free sessions to allow others to attend this time.

LEGAL SECTION

Associate General Counsel presented a legislative update to the Commission of bills that may impact the industry and the Commission this session. Ms. Matlock discussed the following proposed bills:

- [SB1786/HB1916](#): this bill would add new language exempting licensed affiliate brokers or brokers from also fulfilling requirements to be a designated agent for vacation lodging services. The vacation lodging services, if applicable, will remain under the supervision of the principal broker.
- [HB1677/SB1692](#): filed as Military Families Licensing Recognition Act. This bill creates licensing standards and limitations for active or retired military members, spouses, or dependents for occupational licenses where the person holds a valid license issued by another state or in the military. Those impacted persons are required to be in good standing, pay applicable fees, complete a form, consent to this state's jurisdiction, and without certain criminal or disciplinary dispositions.
- [SB2224/HB2530](#): this bill amends the requirements for sending notices for hearing and errors and omissions suspensions and revocations be sent via first class mail, making this action now permissive and allowing for electronic notification. Additionally, the bill contains amendments for firm office requirements, such as removing the requirement of sending the Commission a zoning letter and some sign standards. The amount of time to finish the broker post continuing education requirement is changed from three (3) to four (4) years. Also, post-licensure criminal convictions are expanded to include violent or force misdemeanors and felonies subject to revocation.

Please note, the information listed above is a summary and all bills listed are proposed and have not passed, nor are considered final. Each bill contains a link to the actual bill filed with the General Assembly.

CONSENT AGENDA

The following cases were presented to the Commission via a Consent Agenda. All cases were reviewed by legal counsel and were recommended for either dismissal or disciplinary action.

A motion was made to accept Counsel's recommendation for complaints 1-198 except for the following complaints, which were pulled for further discussion: **2025065881, 2025060471, 2025069831, 2025067901, 2025064441, 2025065201, 2025073811.**

A motion to accept was made by Commissioner Torbett and seconded by Commissioner Tucker. The motion carried unanimously.

After further discussion on complaint **2025065881** a motion was made by Commissioner Begley and seconded by Commissioner Torbett to accept counsel's recommendation to dismiss. The motion carried unanimously.

After further discussion on complaint **2025060471** a motion was made by Commissioner Guinn and seconded by Commissioner Tucker to accept counsel's recommendation to issue close and flag. The motion carried unanimously.

After further discussion on complaint **2025069831** a motion was made Commissioner Rampy and seconded by Commissioner Begley to accept counsel's recommendation to dismiss. The motion carried unanimously.

After further discussion on complaint **2025067901** a motion was made Vice Chair Smith and seconded by Commissioner Tucker to accept counsel's recommendation to assess **One Thousand Dollar (\$1,000.00) civil penalty for failure to respond to the complaint within ten days as required by Tenn. Code Ann. § 62-13-313(a)(2)**. The motion carried unanimously.

After further discussion on complaint **2025064441** a motion was made Vice Chair Smith and seconded by Commissioner Guinn to accept counsel's recommendation to dismiss. The motion carried unanimously.

After further discussion on complaint **2025065201** a motion was made Vice Chair Smith and seconded by Commissioner Moffett to accept counsel's recommendation to dismiss. The motion carried unanimously.

After further discussion on complaint **2025073811** a motion was made by Vice Chair Smith and seconded by Commissioner Moffett to **Assess the Respondent a Civil Penalty of One Thousand Dollars (\$1,000.00) for employing an unlicensed individual, in violation of Tenn. Code Ann. § 62-13-302**. The motion carried unanimously.

Kim Cooper:
New Complaints

- 1. 2025052281**
Opened: 9/22/2025
First Licensed: 10/4/2016
Expires: 10/3/2026
Type of License: Affiliate Broker
History: None

Complainant contracted with the Respondent to manage a rental property. Complainant alleges Respondent authorized an early move-out and failed to collect one month's rent without consent and concealed it from Complainant. Complainant also alleged Respondent authorized extensive repairs without permission. Complainant alleges Respondent has acted without reasonable skill and care and did not provide services to each party to the transaction with honesty and good faith. Complainant also alleged Respondent violated the terms of their property management agreement. Complainant provided copies of the management agreement, communications between the parties and damages to the property they allege Respondent attempted to conceal from Complainant.

Respondent stated they did ask for authorization for the tenant to move out early and to pay for repairs. The cost of cleaning the unit was deducted from the tenant's security deposit. The remainder of the security deposit was still in the escrow account.

Both parties submitted documentation of their management contract and texts that at times appeared to amend or contradict the explicit terms of the contract. The parties also have disagreements regarding the end date of the management agreement and whether the Respondent fulfilled all their contractual duties. As this is primarily a contractual dispute, it is not within the jurisdiction of the Commission.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

2. **2025065681**
Opened: 11/18/2025
First Licensed: 1/31/2011
Expires: 6/6/2026
Type of License: Principal Broker
History: None

Anonymous Complainant alleged Respondent's affiliate was "advertising a sign which is not compliant, (their) team name is much larger than (their) company name". Complainant provided a picture of the sign, and the team name is in bold letters above the brokerage name.

Respondent stated they also questioned the size of the font prior to printing of the signs, primarily based on the fact the team name was in bold letters and appeared to be larger than the brokerage name. Respondent provided a copy of an email from the sign company, which measured the lettering at Respondent's request. Based on their calculations Respondent's team name is 0.05" inches smaller than the brokerage name.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

3. **2025068331**
Opened: 12/2/2025
First Licensed: 7/1/2020
Expires: 6/30/2026
Type of License: Affiliate Broker
History: None

Complainant is a homeowner who purchased a newly built home in 2023. Complainant makes several allegations against the builder of the home including wiretapping, stalking, electronic surveillance, and various privacy violations. Complainant failed to explain how the Respondent was allegedly part of any of those activities but later submitted additional information alleging Respondent somehow forced Complainant to undergo mental health screenings without Complainant's permission.

Respondent's former principal broker stated they have never met or worked with the Complainant and the address provided by the Complainant is a newly constructed home that has yet to be occupied by anyone. Furthermore, Respondent left their brokerage before the timeframe of events alleged in the complaint.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

4. **2025061871**
Opened: 10/27/2025
First Licensed: 7/22/2021
Expires: 7/21/2027
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker's license expired June 14, 2024. As of October 1, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by October 14, 2025, or the firm would be closed.

Respondent stated they submitted their license renewal to the Commission and resumed their position as the Principal Broker of Respondent. Respondent was the caretaker of a terminally ill family member for much of the time their license was expired and there is no evidence at this time of unlicensed activity.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

5. **2025061191**
Opened: 11/3/2025
First Licensed: 9/23/2021
Expires: 9/22/2027
Type of License: Affiliate Broker
History: None

Complainant and Respondent are both licensees. Complainant's affiliate broker was the listing agent for two properties owned by Seller. The affiliate broker passed away after a Purchase and Sales Agreement was bound on Property #1 but before closing took place. Respondent was the Buyer's agent for that transaction. Complainant alleges they then offered to refer the listing on Property #1 to Respondent in return for a 25% referral fee. Complainant stated "(Respondent) was aware that the referral that was to be paid to me was on (Property #1). (Respondent) was to go out there and have a new acting listing agreement with my brokerage." Complainant alleges Respondent interfered with their listing with Property #2 and convinced Seller to enter into a listing agreement on Property #2 after it was already owned by Complainant. Transaction documents and communication between the parties were provided but were frankly confusing regarding the referral. The parties now disagree on disbursement of the commission check.

Respondent stated that at no time did they have knowledge that Respondent intended to act as the seller's agent on Property #2. Respondent stated it was their understanding that Complainant referred the Seller client to Respondent. Respondent provided copies of transaction documents; communications between the affiliate; the Complainant; their own Principal Broker; the Seller; and the referral agreement. As stated above, communications between the parties were not entirely clear to Counsel as to the nature of the referral and whether the parties ever had an actual meeting of the minds regarding the terms of their commission disbursement. As this appears to be primarily a commission dispute as well as a contractual dispute it is not within the jurisdiction of the Commission.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

6. **2025061741**
Opened: 11/3/2025
Unlicensed
History: None

Complainant is a licensee. Complainant alleges Respondent is licensed in another state but in posts on social media refers to themselves as a Tennessee REALTOR®. Complainant alleges they learned of Respondent when a client mentioned they were considering "looping (Respondent) in

on a project because of” Respondent’s local knowledge. Complainant provided a copy of a social media video posted by Respondent discussing the market in a Tennessee city and where they refer to themselves as a “local realtor” in Tennessee.

Respondent stated they created the social media account as “part of a broader media initiative designed to highlight local development, restaurant openings, and community trends in various cities.” Respondent denied conducting any activity requiring licensure but acknowledged that their advertising actions “understandably could have caused confusion to a broader audience.” Respondent removed all content where they called themselves a REALTOR or implied Tennessee licensure.

Recommendation: One Thousand Dollar (\$1,000.00) civil penalty for unlicensed activity in violation of Tenn. Code Ann. § 62-13-301.

Commission Decision: The Commission accepted Counsel’s recommendation.

7. **2025061771**
Opened: 11/3/2025
First Licensed: 10/6/2005
Expires: 9/10/2027
Type of License: Principal Broker
History: 2019 Consent Order for failure to supervise an affiliate due to lapse in affiliate’s E&O insurance

Complainant purchased a property in 2021; Respondent was the listing agent. Complainant alleged Respondent intentionally advertised the home as a three-bedroom, two-bathroom home but the septic permit is only for a two-bedroom home. Complainant discovered the issue because they now are trying to sell the home.

Respondent stated the appraisal report provided by Complainant’s lenders identified the septic permit capacity as only two bedrooms, and there was discussion about the permit capacity between the Complainant, the lender and Respondent prior to closing. Complainant was able to purchase the home at a reduced price due to the appraisal. Respondent provides copies of the permit and emails between the parties regarding the permit capacity.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel’s recommendation.

8. **2025062381**
Opened: 11/3/2025
First Licensed: 9/11/2020
Expires: 8/7/2026

Type of License: Real Estate Broker
History: None

Complainant, an out of state buyer, contacted Respondent regarding a property listed by Respondent. Complainant alleges they made clear they did not want a buyer's agent and were reaching out to the Respondent because they believed Respondent was the listing agent for those properties. Respondent set up showings for Complainant, who traveled to Tennessee to view the houses Complainant was interested in. Complainant alleges when they arrived Respondent induced them to sign a broker-buyer agreement under false pretenses by misrepresenting its nature and failing to disclose key terms, including its binding duration and commission entitlement. Respondent allegedly also failed to provide Complainant with a copy of the executed broker-buyer agreement at the time of signing. Complainant provided a copy of the "Buyer's Touring Agreement" they signed that provided a specified term and set commission should the Complainant submit an offer on two specific properties. Complainant also provided copies of an email chain wherein they asked for a copy of the agreement and Respondent provided it the next day; and Respondent replied to the accusations by stating "Per our phone call last night here is the agreement that you signed yesterday. I explained to you that it was just for the two properties that I scheduled to show you."

Respondent stated they went over the agreement with the Complainant prior to showing the first home, and reviewed the terms including the effective date, the authorization period, compensation, carryover clause, and that the agreement was limited to the two homes Respondent showed the Complainant. There is insufficient evidence of a violation of the Rules or *Broker Act*.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

9. **2025062721**
Opened: 11/3/2025
First Licensed: 10/6/2008
Expires: 10/5/2026
Type of License: Affiliate Broker
History: None

Complainant was searching for a new home and stated they came across a listing of Respondent's that included an unfinished basement in the total advertised livable square footage. Photos of the home included the unfinished basement. Complainant alleges the Respondent misrepresented the square footage of the home.

Respondent stated the basement of the property included both finished and unfinished areas as shown in the photographs, which Complainant acknowledged they viewed. The home was

professional measured and was found to have more livable square footage than originally advertised.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

10. **2025064351**
Opened: 11/10/2025
First Licensed: 9/12/2012
Expires: 2/23/2027
Type of License: Principal Broker
History: 2021 Consent Order for failure to supervise an affiliate due to lapse in affiliate's E&O insurance

Complainant is a former affiliate of the Respondent. Complainant filed this complaint which pertains solely to a commission dispute. Respondent denied Complainant's allegations. Commission disputes are not within the jurisdiction of the Commission.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

11. **2025062511**
Opened: 11/10/2025
First Licensed: 8/6/2018
Expires: 8/5/2026
Type of License: Real Estate Firm
History: None

Complainant is a Buyer and alleged an affiliate of Respondent's firm was the listing agent for a home Complainant was eager to view and potentially make an offer to purchase. Complainant alleged the affiliate placed a "Coming Soon" sign on the property knowing the home was never going to be on the MLS and had already been under contract for a week. Complainant alleges placing the sign was deceptive and manipulative of consumers.

Respondent's Principal Broker ("PB") stated the named affiliate was affiliated with another firm, but they responded to the allegations made by the Complainant. PB stated the sign was placed and a "precarious offer" received from a potential buyer the same day. Because it was unlikely that the offer was going to work out, the sellers at all times continued to plan to make the listing Active on the MLS. Once the inspection and resolution periods were over, the agent removed the "Coming Soon" sign. PB asserted the complaint was weakened by Complainant's assumptions about the

agent's intentions; PB followed the instructions of their client, and at no time did the agent represent to the public that the listing would enter the MLS.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

12. 2025063141
Opened: 11/10/2025
First Licensed: 10/15/2013
Expires: 11/9/2026
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker's transferred to another firm on August 5, 2025. As of October 6, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by October 20, 2025, or the firm would be closed.

Respondent stated their firm no longer manages any properties and has no intention of doing so in the future. Respondent retired their license on November 21, 2025.

Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4).

Commission Decision: The Commission accepted Counsel's recommendation.

13. 2025064581
Opened: 11/10/2025
First Licensed: 4/12/2019
Expires: 4/11/2027
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker asked to be removed as the Principal Broker on August 5, 2025. As of October 8, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by October 21, 2025, or the firm would be closed.

Respondent stated they are no longer an active brokerage and asked for their license to be closed.

Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4).

Commission Decision: The Commission accepted Counsel's recommendation.

14. **2025064631**
Opened: 11/10/2025
First Licensed: 9/15/2021
Expires: 9/14/2027
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker's license expired on September 14, 2025. As of October 8, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by October 22, 2025, or the firm would be closed.

Respondent's Principal Broker renewed their license effective November 13, 2025.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

15. **2025064461**
Opened: 11/10/2025
First Licensed: 4/26/2022
Expires: 4/25/2026
Type of License: Vacation Lodging Service Firm
History: None

Complainant is the owner of a condominium in a neighboring state. Complainant alleges the Respondent has been designated as the property management company for the community by their Board of Directors. Complainant alleges errors with the meeting minutes and unprofessional behavior. None of the allegations made by the Complainant are within the jurisdiction of the Commission.

Respondent provided a response denying wrongdoing and confirmed the allegations are related to a property in another state.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

16. **2025063391**
Opened: 11/18/2025
First Licensed: 3/11/1997
Expires: 9/15/2027
Type of License: Real Estate Broker
History: 2021 Agreed Citation for advertising violation

Complainant alleges they made a full price offer on a home listed by Respondent, based on information regarding the excellent condition of the home provided by the Respondent and the Seller. Prior to closing, Complainant and their agent spent several hours touring the home and Complainant alleged they all got sick that evening. Complainant later learned the home had extensive mold and water intrusion issues that necessitated costly repairs in the months before Complainant made their offer to purchase and were not just “cosmetic” updates to the exterior of the home as Respondent allegedly stated to their own agent. Complainant alleges Respondent had personal knowledge of the extent of the mold remediation because they were friends with the Seller and did not disclose those issues to Complainant. Complainant alleges the fraud perpetrated by the Respondent cost Complainant travel and rental fees they otherwise would not have incurred. Complainant provided almost 300 pages of documents detailing the repairs and renovations to the home in the months before the home was listed; estimates on additional repairs that would be needed; and the Seller allegedly stating to a contractor that the interior mold issue should be “brushed off and repaint over it.”

Respondent stated the Seller completed the disclosure statement, and the invoices for the remediation were provided to the Complainant and their agent by the Seller. Respondent asserted the Complainant was fully informed as to the nature and scope of the repairs, and Respondent denied any personal knowledge of additional issues. Respondent stated there has never been any mold or air-quality testing done by any party involved in the transaction. Respondent denied concealing, minimizing or misrepresenting any material fact. Once Complainant terminated the contract, Sellers hired a third-party building consultant to inspect the home, and they concluded the home was structurally sound and provided guidance for correcting drainage issues in the crawlspace. There is insufficient evidence the Respondent misled the Complainant or their agent about the condition of the home.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel’s recommendation.

17. **2025065051**
Opened: 11/18/2025
First Licensed: 6/3/2021
Expires: 6/2/2027
Type of License: Affiliate Broker

History: None

Complainant was a buyer and Respondent was the listing agent for a property Complainant wanted to tour. Complainant stated they reached out to Respondent for additional information but felt the Respondent was unprofessional and dismissive of Complainant. Complainant stated that “Based on the tone and conduct, it did not feel as though we would be reasonably accommodated to tour the property or move forward as serious buyers.”

Respondent stated the initial communications with Complainant were odd and Respondent was concerned the Complainant was using “AI” to generate their messages and was not a genuine purchaser. Nevertheless, Respondent did schedule a showing with Complainant, and the Complainant did not show. There is no evidence of a violation of the Rules or *Broker Act*.

Recommendation:

Commission Decision: The Commission accepted Counsel’s recommendation.

18. **2025065101**
Opened: 11/18/2025
First Licensed: 1/25/2021
Expires: 1/24/27
Type of License: Principal Broker
History: None

Anonymous Complainant alleges Respondent, who is licensed in multiple states, has been disciplined in other jurisdictions and did not disclose those disciplinary actions to the Commission.

Respondent provided copies of Consent Orders entered in five states for violations of their applicable statutes or for failure to report those disciplinary actions to their respective regulatory authorities. The states that disciplined Respondent for failure to report have specific Rules or Statutes that require the Respondent to report discipline since their last renewal. Tennessee has no such requirement regarding disciplinary actions taken, only criminal convictions. None of the acts alleged to have occurred in Tennessee; and all disciplinary actions were imposed after Respondent obtained their Tennessee license.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel’s recommendation.

19. **2025065881**
Opened: 11/18/2025
First Licensed: 5/11/2016
Expires: 11/23/2025 (Expired)

Type of License: Principal Broker
History: None

Respondent was the principal broker of the firm selling the homes for the developer of the community where Complainant contracted to build a home. Complainant alleged Respondent and their affiliate conducted a confusing buying process that ultimately resulted in Complainant losing their earnest money which the affiliate “promised was refundable”. Complainant alleges both lack of reasonable skill and care and failure to supervise their affiliate.

Respondent confirmed the Complainant went under a contingency contract for a new home in December 2024, which stipulated the Complainant would receive their earnest money back if they failed to sell their own home in time to close on the property. The contract also stated that if a non-contingent buyer made an offer to purchase, Complainant could either cancel their contract and receive their earnest money back or remove the contingency and move forward. Complainant asked instead to purchase another home in the community, so a new contract was executed with the same contingency and the earnest money applied to that contract. Complainant then asked to contract to purchase yet a different home due to financial issues not related to the sale of their home, and Respondent agreed. Complainant then informed Respondent they had an offer on their home and asked the affiliate for the contingency to be lifted, then changed their mind and informed the affiliate they had decided not to sell their home and asked to cancel the contract and for a refund of their earnest money. Respondent asserted that by Complainant refusing to accept an acceptable offer on their home they were not holding true to the contract both parties entered into and therefore Respondent refused to return the earnest money. Based on the information provided there is insufficient evidence of a violation of the Rules or *Broker Act*.

Recommendation: Dismiss.

Commission Decision: The Commission voted to accept Counsel’s recommendation.

20. 2025064741
Opened: 11/18/2025
First Licensed: 9/21/2023
Expires: 9/20/2027
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm’s Principal Broker transferred to another firm on July 5, 2024. As of October 10, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by October 24, 2025, or the firm would be closed.

Respondent’s new Principal Broker confirmed they transferred to the firm on October 22, 2025.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

21. 2025064921
Opened: 11/18/2025
First Licensed: 2/8/2024
Expires: 2/7/2026
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker transferred to another firm on February 26, 2025. As of October 13, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by October 27, 2025, or the firm would be closed.

Respondent stated they are no longer an active brokerage and asked for their license to be closed.

Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4)

Commission Decision: The Commission accepted Counsel's recommendation.

22. 2025064931
Opened: 11/18/2025
First Licensed: 3/21/2024
Expires: 3/20/2026
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker's transferred to another firm on August 2, 2024. As of October 13, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to

have an active Principal Broker in place by October 27, 2025, or the firm would be closed. A response to the notice was not received and this complaint was opened.

Respondent's former principal broker ("PB") responded to the complaint and stated the Respondent was "not their company", and they left the firm to start their own firm. PB stated they "sent all my papers in" when they left Respondent and were not aware Respondent's license was still active.

Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4).

Commission Decision: The Commission accepted Counsel's recommendation.

23. 2025065011
Opened: 11/18/2025
First Licensed: 4/9/2025
Expires: 4/8/2027
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker transferred to another firm. As of October 13, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by October 27, 2025, or the firm would be closed.

Respondent's former principal broker responded on November 10, 2025, and asked if the license could remain open even though they were now affiliated with another firm. They denied any unlicensed activity.

Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4).

Commission Decision: The Commission accepted Counsel's recommendation.

24. 2025066461
Opened: 11/18/2025

First Licensed: 7/10/2000

Expires: 1/14/2027

Type of License: Real Estate Firm

History: None

Complainant alleges various misdeeds by their homeowner's association (HOA) including theft and failure to maintain insurance. Complainant alleges the Respondent, as the "sole management" of the HOA should be held liable for the missing funds and negligence of the property management company contracted by the HOA to manage the property.

Respondent stated they are a real estate brokerage, and they do not hire or manage the HOA of this community or any other.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

25. 2025056941

Opened: 11/18/2025

First Licensed: N/A

Expires: N/A

Type of License: PROV Course Provider

History: None

This is an administratively opened complaint. Complainant alleges Respondent did not comply with the proper procedures to register individual to take the state and national broker exams. This provider allowed an individual who was ineligible for a Tennessee Broker's license to take the exams by registering this individual directly with the testing vendor in violation of Tenn. Comp. R. & Regs. 1260-01-.02. Complainant also alleges Respondent's website and signature do not contain the name on file with the Commission in violation of Tenn. Comp. R. & Regs. 1260-02-.12.

Respondent acknowledged there were instances in which individuals were registered for the Tennessee broker examination directly with the vendor rather than through the required TREC authorization process.

Respondent stated: "This occurred due to a misunderstanding within our completion submission workflow regarding Tennessee's specific exam eligibility and registration requirements, influenced in part by an email from the vendor instructing education providers to upload 'eligible candidates' directly for broker exams." Respondent stated they updated their internal submission procedures to remove any direct broker exam submissions to align "exclusively with the TREC" requirements. Regarding the advertising, Respondent stated they are a multi-state organization and "maintain clear brand and operational separation between states. Correspondence with Commission staff that included the non-compliant signature only occurred because the Commission's inquiry was originally directed to that address." Respondent also maintains a public facing website for each state they serve, and stated those items comply with the advertising Rules.

Recommendation: Five Hundred Dollar (\$500.00) civil penalty for violation of Tenn. Comp. R. & Regs. 1260-01-.02.

Commission Decision: The Commission accepted Counsel's recommendation.

26. 2025065791
Opened: 12/2/2025
First Licensed: 1/2/2007
Expires: 1/12/2027
Type of License: Real Estate Broker
History: None

Complainant is a Seller, but their relationship to Respondent/licensee was unclear from their complaint. Complainant alleged Respondent lied to obtain their commission and was told by the co-owner of the property to stay off the property until an apparent disagreement between the co-owners was resolved regarding the sale of the property. Complainant seems to be alleging fraud and lack of reasonable skill and care by the Respondent.

Respondent stated their client is the sibling of the Complainant. Sibling is the executor of the estate which includes the property at issue. Respondent was contracted to sell the property, and the sale was approved by the Court. Complainant is unhappy with the proceedings and has repeatedly attempted to interfere both with the sale and with the Court proceedings. Respondent provided a copy of the Agreed Order to Approve the Sale of Real Property; the Probate Order of the Estate confirming the Executor is Respondent's client; and other transaction documents. Respondent also provided a copy of a voicemail wherein Complainant told Respondent they would not cooperate with the sale of the property and has indeed so far been successful in convincing at least one buyer to terminate their purchase agreement for the property.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

27. 2025060471
Opened: 12/5/2025
Unlicensed:
History: None

Complainant owns a rental property managed by a property management firm and Respondent. Complainant alleged mismanagement by Respondent leading to financial losses. Complainant followed up a few weeks after filing the complaint to request the complaint be dismissed, as they had reached a resolution with the Respondent.

Attempts to reach the Respondent have been unsuccessful and mail sent to the address formerly used by the Respondent has been returned.

Recommendation: Close and flag.

Commission Decision: The Commission voted to accept Counsel's recommendation.

28. 2025066021
Opened: 12/2/2025
Unlicensed
History: None

This complaint is **related to REC-2025066011 (#29)**. Complainant alleges multiple violations of the Tennessee Uniform Residential Landlord and Tenant Act that are not under the jurisdiction of the Commission. Complainant also alleges Respondents have been acting as unlicensed property manager for the owner of the property. Complainant has previously filed a complaint against the Respondent in the related case for unlicensed activity that is currently pending. Respondents provided a joint statement again denying the allegations. Because this complaint alleges the same or similar facts as the previous filed complaint, Counsel recommends dismissal.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

29. 2025066011
Opened: 1/6/2026

**Unlicensed
History: None**

This complainant is **related to REC-2025066021 (#28)**. For the reasons stated above, Counsel recommends dismissal.

Recommendation: Dismiss

Commission Decision: The Commission accepted Counsel's recommendation.

**30. 2025067671
Opened: 12/2/2025
First Licensed: 4/28/2021
Expires: 4/27/2027
Type of License: Affiliate Broker
History: None**

Complainant alleged Respondent was issued a no-contact Order due to alleged harassment in a family law matter. Complainant alleged Respondent's license should be revoked because of a lack of ethics.

Respondent stated they did not know the Complainant, and they had never been involved in any sort of real estate transaction with the Complainant. As the allegations involve matters outside the jurisdiction of the Commission, Counsel recommends dismissal.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

**31. 2025063971
Opened: 12/2/2025
First Licensed: 1/26/2017
Expires: 1/25/2027
Type of License: Principal Broker
History: None**

Complainant was a buyer and Respondent was the agent for Seller. Complainant alleges they made an offer to purchase the property, and the Respondent did not pass it on to the Seller. Complainant alleged they had emails from the Seller confirming they did not receive Complainant's offer. Counsel reviewed the emails between Seller and Complainant and Seller stated in the most recent email that Complainant misunderstood their previous communications; that Respondent did present Complainant's offer and "they were not acceptable to me".

Respondent stated they received a verbal offer from Complainant and forwarded that offer to Seller. Complainant's offer was contingent on selling their own property within 30 days. Complainant's offer did not comply with the listing terms requiring cash and non-contingent offers, and the Seller declined the offer. Respondent provided copies of the MLS listing, communications between Respondent and Seller wherein Seller confirmed they received Complainant's offer and declined it. Seller stated: "My agent did what (they) were supposed to do."

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

32. 2025066841
Opened: 12/2/2025
First Licensed: 2/7/1992
Expires: 10/8/2027
Type of License: Affiliate Broker
History: None

Complainant alleged Respondent listed a home and, in the description, stated: "Currently operating as a successful (short term rental) this fully furnished property offers an incredible opportunity for both enjoyment and income generation." Complainant alleged the property does not have a business license and cannot operate as a short-term rental per the deed covenants. Complainant alleged Respondent has been informed the listing is misleading and refused to correct the information.

Respondent stated they confirmed with the Seller that rentals were not prohibited in the subdivision, and all the information in the MLS was provided by the Seller. Respondent has since updated the listing to remove any mention of short-term rental availability.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

33. 2025068801
Opened: 12/2/2025
First Licensed: 4/16/2013
Expires: 3/18/2027
Type of License: Principal Broker
History: 2017 Consent Order for making substantial and willful misrepresentation

Complainant entered a contract with Respondent to build two houses for Complainant. Complainant stated they executed the contract on August 1, 2025, and the homes were supposed to close by September 12, 2025. Complainant alleges there were multiple extensions and that Respondent was unable to close as promised. There are also allegations of funds advanced to Respondent so that Respondent could finish the properties. Complainant alleges after cost overruns and several disagreements regarding the “finished scope of the houses”, they learned one day before a scheduled closing that the Respondent had a back-up offer and was “reselling our improvements that were under contract and under good faith.” Complainant seems to be alleging Respondent failed to provide services with honesty and good faith. Complainant did not provide any documentation, but they stated they were consulting with their lawyer.

Respondent denied the allegations, and provided a timeline of events, along with the Purchase and Sale Agreement and an Amendment extending the closing date based on what Respondent asserted was the Complainant’s failure to close due to lack of lender approval. Respondent also alleged Complainant never submitted the earnest money as required by the contract. Several allegations of bad faith on the part of the Complainant were made by Respondent, and there appears to be a failure to agree with what the contract required of both parties. Respondent asserted they consulted with their attorney regarding steps forward as communication became strained with the Complainant. This is primarily a contractual dispute, and there is insufficient evidence of a violation of the Rules or *Broker Act*.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel’s recommendation.

34. **2025073251**

Opened: 1/6/2026

First Licensed: 4/16/2013

Expires: 3/18/2027

Type of License: Principal Broker

History: 2017 Consent Order for allegations of willful misrepresentation

Anonymous Complainant alleges Respondent has attempted to improperly influence appraisers and has refused to provide proper builder warranties to buyers. Complainant alleges a pattern of unethical behavior by Respondent and asked the Commission to review Respondent’s “practices”. Complainant did not provide any specific instances to investigate and did not provide any documentation to support their allegations.

Respondent denied the allegations.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel’s recommendation.

35. **2025065151**
Opened: 12/2/2025
First Licensed: 9/27/2017
Expires: 9/26/2027
Type of License: Affiliate Broker
History: 2019 Letter of Instruction regarding advertising rules

Complainant was a seller and Respondent was their listing agent. The parties entered into a Right to Sale Listing Agreement on September 15, 2025, for a term of one year. The listing agreement was for a lot on Complainant's property and did not include Complainant's residence. On October 24, 2025, Complainant contacted Respondent and stated they were now going to sell the entire property including the home. Complainant alleges Respondent got upset, told them they had violated the agreement, and "harassed" Complainant. Complainant provided a recording of a voicemail from Respondent wherein Respondent explains the listing is still effective, and the Complainant should have forwarded a prospective buyer's information to Respondent. The voicemail is professional in tone and explains the listing agreement is still in effect. Complainant alleges Respondent refused to remove the listing online and felt that was coercive and dishonest.

Respondent stated they learned after executing the listing agreement that the parcel was too small per local regulations for a home to be built and informed the Complainant. They then talked with the Complainant over the next few weeks about selling the entire tract, including the home. On October 23, 2025, Complainant contacted Respondent and agreed to sell the entire property. Respondent provided a recording of that phone call, which was cordial and Respondent agreed to find a buyer for the property. The next day the Complainant informed Respondent they were already under contract "for the entire address" and would not be needing Respondent's help. Respondent stated the complaint was filed to avoid paying Respondent a commission. There is no evidence that the Respondent acted inappropriately and no evidence of a violation of the Rules or *Broker Act*.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

36. **2025065491**
Opened: 12/2/2025
First Licensed: 9/26/2014
Expires: 9/25/2026
Type of License: Affiliate Broker
History: None

Complainant was a buyer, and Respondent was the Seller's agent. Complainant was pre-approved for a full price offer on the home prior to the listing going live and submitted the offer immediately

after the showing. Complainant alleges the Sellers made a counteroffer and that Respondent asked Complainant's agent to write up the counter and promised the "sellers would sign it right away." The Sellers did not accept the offer and instead submitted a Multiple Offer Disclosure and Notification. The home was under contract with a different buyer the next morning. Complainant alleges Respondent encouraged Complainant to submit a counteroffer under false pretenses, that the offer was used against them, and the Respondent did not communicate "timely or accurately" with Complainant's agent or their own clients.

Respondent stated their clients pre-marketed their home on their neighborhood social media page and there was already interest before the listing went live. Respondent's clients were "very clear" on their price and terms, and Respondent communicated with them throughout the day regarding offers and specifically communications from Complainant's agent. Respondent denied ever telling Complainant's agent the Sellers were accepting Complainant's offer and stated the Sellers also felt pressured and rushed by Complainant's repeated requests for updates. Respondent's clients accepted another offer they found more appealing after the Complainant's offer had expired. Respondent denied any wrongdoing and stated they went by their client's wishes.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

37. 2025064911
Opened: 12/2/2025
First Licensed: 8/9/2002
Expires: 11/23/2026
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker's license expired in 2019. As of October 13, 2025, the firm was still holding an active license without an actively licensed principal broker.

Respondent's former principal broker stated they opened a new firm in March 2025 with a licensed principal broker. The failure to terminate the Respondent firm was a "clerical oversight" and they apologized for the error.

Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4).

Commission Decision: The Commission accepted Counsel's recommendation.

38. 2025062161
Opened: 12/2/2025

First Licensed: 7/27/2021
Expires: 7/26/2027
Type of License: Real Estate Firm
History: 2024 Consent Order for Unlicensed Activity

Complainants allege they are acting on behalf of multiple property owners in a community developed by Respondent but only named a single Complainant who purchased properties from Respondent in 2021 and 2023. Complainant alleges multiple violations of the *Broker Act* by Respondent, primarily related to promised amenities for the community that have not materialized. Complainant alleges Respondent has pursued a continued and flagrant course of misrepresentation by making false promises to secure sales of properties in the community in violation of Tenn. Code Ann. § 62-13-312.

Respondent's Principal Broker stated they are the owner of Respondent, and they are also the owner of a builder/developer corporation formed for the purpose of purchasing land and developing tiny home communities. Respondent's licensees list and rent the homes the builder/developer corporation builds in their communities. Respondent denied the allegations and stated some amenities have been provided by the developer as demonstrated by the documents submitted by Complainant. Respondent's principal broker stated they have not engaged in any real estate transactions with the named Complainant. Documents submitted by both parties demonstrate ongoing litigation and issues between the Complainant and the developer since Complainant purchased their first home, so while it is clear there are unhappy homeowners, this Complainant's complaint is time-barred by the two-year statute of limitation set forth in Tenn. Code Ann. § 62-13-313(e)(1).

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

39. 2025065991
Opened: 12/2/2025
First Licensed: 1/1/1901
Expires: 8/8/2026
Type of License: Real Estate Firm
History: None

Complainant entered into a purchase and sales agreement with "John Doe Homes, Inc" for a home to be built on a lot in a community development owned by "John Doe Homes, Inc." Complainant alleges that after they received conditional loan approval, they experienced a family emergency that required them to take a temporary leave from work. Their loan was then denied due to irregular employment. Complainant alleges they notified the Respondent within three (3) days of the denial as required by the contract, but Respondent refuses to release their earnest money.

Respondent's attorney stated they represent both "John Doe Homes, Inc." and Respondent "John Doe Realty, LLC." Respondent denies wrongdoing and denies that they are a party to the Complainant's contract with "John Doe Homes." Respondent stated that once Complainant submitted proof of conditional loan approval their earnest money deposit became non-refundable per their sales contract. As this is a contractual dispute that does not involve Respondent, Counsel recommends dismissal of the complaint.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

40. 2025064981
Opened: 12/2/2025
Unlicensed: APP Expired
History: None

Anonymous Complainant alleged Respondent was acting as a property manager for short-term rentals without a license. Complainant attached social media posts wherein Respondent stated that "at one of the properties I manage" and another community post where they replied to a request for short term rental management by stating: "I would be glad to talk to you about managing your property. I have a boutique STR management company."

Respondent denied any activity that would require licensure. They stated:

"My role in relation to properties owned by others is limited to that of a co-host or consultant, operating strictly under the property owner's account. All listings for which I provide support appear publicly as being hosted by their respective owners. I do not operate as the listing owner, do not contract with guests, and do not have any listings under my own name other than my personal property, which I own and manage."

Respondent denied handing guest funds, collecting rent, holding security deposits or maintaining escrow or trust accounts on behalf of any property owner. Respondent asserted they contacted the Commission staff in 2023 to inquire as to whether they needed a Vacation Lodging Service license and was told the matter was unclear at that time and so consulted private legal counsel who advised that where guest funds are not handled and escrow accounts are not maintained it was not necessary. Counsel is reticent to believe the narrative presented by Respondent; however, at this time, there is insufficient evidence to support the allegations of unlicensed activity.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

41. 2025064531

Opened: 12/5/2025
First Licensed: 2/21/2018
Expires: 2/20/2026
Type of License: Real Estate Firm
History: None

Complainant entered a contract with Respondent in January 2025 to act as their property manager. Complainant alleges Respondent's employee has acted unprofessionally and violated terms of their contract, specifically by failing to communicate regarding repairs. Complainant provided a copy of a text exchange between the parties, but all comments appeared to be appropriate and respectful, although Complainant stated the Respondent's employee did argue with them over the phone.

Respondent stated they had complied with the terms of the management agreement and provided a copy of the agreement. Respondent attempted to coordinate times for contractors to be in the home and notify the tenants and provided copies of their attempts to communicate with the Complainant, especially regarding an HVAC issue that may have left the tenants unable to occupy the home. Due to the ongoing dissatisfaction of the Complainant, Respondent asked if they'd like to be released from their contract. Complainant did not respond, so Respondent informed them they would be terminating the contract. There is insufficient evidence of a violation of the Rules or *Broker Act*.

Recommendation: Dismiss

Commission Decision: The Commission accepted Counsel's recommendation.

42. **2025065331**
Opened: 12/5/2025
First Licensed: 1/1/1901
Expires: 12/1/2026
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker's license was suspended for not maintaining E&O insurance on January 31, 2025. As of October 15, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by October 29, 2025, or the firm would be closed.

Respondent's Principal Broker stated on November 19, 2025, that they wished to renew their license and keep the firm open even though they have not conducted any brokerage activity in five or six years. They are currently a caretaker for an ill family member. As of the date of this report their license remains suspended.

Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4).

Commission Decision: The Commission accepted Counsel's recommendation.

43. 2025066801
Opened: 12/5/2025
First Licensed: 2/16/2024
Expires: 2/15/2026
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker's license was suspended for not maintaining E&O insurance on June 15, 2024. As of October 20, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by November 2, 2025, or the firm would be closed.

Respondent stated they no longer conduct operations in the State of Tennessee and asked for the license to be closed.

Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4).

Commission Decision: The Commission accepted Counsel's recommendation.

44. 2025063521
Opened: 12/8/2025
First Licensed: 3/7/2022
Expires: 3/6/2028
Type of License: Affiliate Broker
History: 2025 Agreed Citation for advertising violation

Anonymous Complainant alleged Respondent was "advertising a sign which is not compliant, (their) team name is much larger than (their) company name". Complainant provided a picture of the sign, and the team name is in bold letters above the brokerage name.

Respondent provided a copy of an email from the sign company, which measured the lettering at Respondent's request. Based on their calculations Respondent's team name is 0.05" inches smaller than the brokerage name.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

45. 2025067111
Opened: 12/8/2025
First Licensed: 8/12/2021
Expires: 8/11/2027
Type of License: Affiliate Broker
History: None

Complainant was a buyer and Respondent was agent for Sellers. Complainant was represented by their own agent. Complainant alleges Respondent listed the home on the MLS as being connected to sewer, but within a week of closing the septic tank overflowed into the basement of the home. Complainant alleges Respondent knew the septic tank was “backed up and unusable” and intentionally lied to potential buyers and did not disclose this information.

Respondent and their principal broker stated the sellers of the home were the adult children of the deceased owner and the home was being sold as part of settling the estate. They had limited knowledge of the condition of the home. The Seller told Respondent they did not know if the home was on septic or not, but they had been paying a sewer charge to the local water utility. Because the home was built in 1976 there were no septic records that could be located, and the sellers noted on the disclosure form that no permit could be found and that buyers should investigate. The Complainant purchased the property in “As-Is” condition, and the Complainant’s agent notified Respondent that Complainant declined a home inspection. Respondent provided the transaction file including the disclosure forms executed by both parties. Complainant provided a rebuttal stating the home was listed as “Public Sewer” and again asserted the Respondent knew the home was on septic.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel’s recommendation.

46. 2025068081
Opened: 12/8/2025
First Licensed: 2/28/1995
Expires: 6/19/2027
Type of License: Principal Broker
History: None

Complainant purchased a newly built home in a subdivision and Respondent is the on-site sales representative for the builder/developer. Complainant alleges Respondent “continues to mislead, misinform, present and potential new home buyers about the ongoing issues with a large majority of the” homes in the subdivision. Complainant also alleged Respondent has been censoring the homeowners on a Facebook page and that they (the homeowners) have had to go to the town manager to have “structural, electrical and mold” issues addressed. Complainant alleges

Respondent is pursuing a continued and flagrant course of misrepresentation and making false promises regarding the condition of the new homes.

Respondent denied the allegations. Respondent stated if they are asked about any warranty items or punch-list issues they direct the homeowners to the warranty and construction team. They also routinely encourage buyers to obtain their own inspections prior to closing and that if they have personal knowledge of any specific adverse conditions, they disclose those items as required by law. Regarding the Facebook page, Respondent stated the homeowners started their own page, so Respondent discontinued the community page they started when the first homes were built. Additionally, Respondent provided a copy of a “cease and desist” letter sent to Complainants by the builder due to Complainant’s interference with the builder’s business. The allegations and issues Complainant lodged against Respondent are more of a civil matter between Complainant and the builder.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel’s recommendation.

47. 2025068401
Opened: 12/8/2025
First Licensed: 10/24/2017
Expires: 10/23/2027
Type of License: Affiliate Broker
History: None

Complainant is a former affiliate of Respondent’s firm. Complainant alleges wrongdoing on the part of Respondent by withholding Complainant’s commission after they were released from the firm.

Respondent stated the complaint is based solely on a commission disagreement tied to the timing of a potential closing. The transaction did not close, and there are no funds to disburse and no commission to be paid.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel’s recommendation.

48. 2025068411
Opened: 12/16/2025
First Licensed: 5/13/2016
Expires: 5/12/2026
Type of License: Real Estate Firm

History: None

This complaint is **related to REC-2025068401 (#47)**. Complainant filed complaints against the firm and the firm manager/owner. Respondent did provide a response alleging this was a commission dispute. For the reasons stated above, Counsel recommends dismissal.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

49. **2025070011**
Opened: 12/8/2025
First Licensed: 8/21/1995
Expires: 1/9/2028
Type of License: Affiliate Broker
History: None

Complainant contracted with Respondent's client in 2021 to build a home. Complainant alleged Respondent knew of Builder's "financial difficulties" when they accepted the earnest money deposit. The project experienced considerable delays due to financing issues and permit delays, and after agreeing to several extensions Complainant eventually asked to cancel their contract and for the return of the earnest money plus interest and damages. Complainant sued Builder and won an award for damages and then filed this complaint in November 2025 alleging Respondent knew of Builder's issues, assured Complainant prior to entering the contract that there were no problems and is continuing to represent Builder "demonstrating a willingness to perpetuate the builder's fraudulent practices."

Respondent stated the contract was executed over four years ago, in November 2021, and Complainant was represented by their own agent. Respondent indicated the parties were communicating through attorneys by late 2023, and a contingent contract was placed on the house by another Buyer. Respondent denies any wrongdoing, and the statute of limitations on any violation expired in mid-2025 pursuant to Tenn. Code Ann. § 62-13-313(e)(1) which states "Any complaint filed with the commission pursuant to this chapter shall be filed within the longer of the following: (1) Two (2) years from the date of commission of the alleged violation of Tenn. Code Ann. § 62-13-312 or the date that the complainant actually became aware of the violation."

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

50. **2025067421**
Opened: 12/8/2025

First Licensed: 1/19/2024
Expires: 1/18/2026 (Vol. Surrendered)
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported that as of October 13, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by November 4, 2025, or the firm would be closed.

Respondent stated the firm's principal broker's license was suspended due to a lapse of E&O insurance, and the principal broker was in the process of reinstating their license. The firm, however, never opened for business and did not conduct any activity requiring licensure. As of February 27, 2026, both the firm license and that of the principal broker have been surrendered.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

51. 2025067451
Opened: 12/8/2025
First Licensed: 4/4/2025
Expires: 4/3/2027
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported that as of October 21, 2025, the firm was holding an active license without an actively licensed principal broker. The principal broker's license was suspended June 15, 2025, for lack of E&O insurance. Notices were sent to the Respondent to have an active Principal Broker in place by November 4, 2025, or the firm would be closed pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4).

Respondent stated their principal broker resigned and they were unable to locate a replacement within the thirty-day period provided by the Rule. Respondent stated they thought the firm would be administratively closed if a replacement was not in place, and if that is not the case apologized for any confusion.

Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4).

Commission Decision: The Commission accepted Counsel's recommendation.

52. 2025068221
Opened: 12/8/2025
First Licensed: 1/1/1901
Expires: 4/30/2027
Type of License: Real Estate Firm
History: None

Complainant alleges Respondent, who was hired by the homeowner's association to manage their community, has unlawfully initiated collection proceedings against Complainant for dues owed to Respondent, and sent a private process server to harass Complainant at their home. Complainant asked for various remedies including requiring Respondent to cease all collection activities and pay "statutory damages" for alleged violations of Tennessee Consumer Protection Act.

Respondent's attorney denied any wrongdoing while confirming the Complainant is being sued for delinquent association fees. The allegations are not within the scope of the Commission's jurisdiction.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

53. 2025062651
Opened: 12/15/2025
Unlicensed:
History: None

Complainant purchased three (3) homes from Respondent with an agreement that Respondent would also renovate the homes so that Complainant could either rent them out or sell them. Complainant alleges Respondent has only worked on two of the homes since closing, and they are almost a year behind on the promised completion date of the projects. Respondent has not responded to Complainant or to the Commission. The homes appear to have been owned by one of Respondent's businesses when sold to Complainant so there is not at this time any evidence of unlicensed broker activity. Based on the cost of the project, however, Respondent may be engaging in unlicensed contractor activity.

Recommendation: Dismiss and refer to Contractor's Board.

Commission Decision: The Commission accepted Counsel's recommendation.

54. 2025063371
Opened: 12/15/2025
First Licensed: 12/11/2002
Expires: 12/13/2026
Type of License: Principal Broker
History: None

Complainant was a buyer and Respondent was the listing agent. Complainant alleges they purchased the home through the Housing and Urban Development (“HUD”) program after reviewing the FHA appraisal report “which stated there were only minor issues and no major concerns.” Shortly after moving in, Complainant learned the home had severe structural issues and was not safe for occupancy. Complainant blames the appraiser for not meeting the HUD standards and the Respondent for failing to disclose material defects.

Respondent stated they were contracted by HUD to market the home, and their knowledge of the home’s condition was based strictly on walkthroughs and visits after it was listed solely to confirm that no visible changes had occurred to the property. Respondent stated all property condition information, disclosures and reports were provided by HUD and they had no knowledge of structural defects. The home was sold “AS-IS” and Complainant elected not to have a home inspection done prior to closing. There is no evidence of a violation of the Rules or *Broker Act* by Respondent.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel’s recommendation.

55. 2025066121
Opened: 12/15/2025
First Licensed: 3/10/1975
Expires: 9/4/2026
Type of License: Principal Broker
History: None

Complainant was a buyer and Respondent was their agent. Complainant alleges the Seller did not disclose serious issues regarding the sewer system and the electrical system and that the Respondent “did not go over the Home Inspection report with me leaving me to believe the home was in perfect order.” Complainant provided copies of emails wherein Respondent was asked for names of inspectors; provided the names of three (3) inspectors in the area and offered to find more; and Complainant chose one of the three mentioned by Respondent. Complainant provided a copy of the home report and asserts that because the inspection report is “material” the licensee has a duty to go over the report with their client and advise the client to have the report “reviewed by an appropriate professional.” Complainant seems to be alleging a lack of reasonable skill and care by Respondent.

Respondent and their principal broker provided a response to the complaint. Respondent stated the home inspection report recommended if there were any questions they should be addressed to the inspector. Complainant reviewed the report and as a result requested a repair addendum be added to the Purchase and Sales Agreement. Respondent denied Complainant asked any questions about the report and if they had, Respondent would have suggested Complainant contact the inspector or a licensed contractor for further evaluation. Respondent also pointed out the Exclusive Buyer's representation agreement executed by the parties contains a disclaimer stating the Broker is not an expert regarding matters involving home inspections, structural conditions or engineering. There is insufficient evidence of a violation of the Rules or *Broker Act*.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

56. 2025069831
Opened: 12/15/2025
First Licensed: 1/19/2021
Expires: 1/18/2027
Type of License: Principal Broker
History: None

Complainant and Respondent are both licensees. Complainant alleges Respondent used Complainant's photographs to market a property in 2025 that was previously listed by Complainant in 2024. Complainant stated they notified Respondent and did not receive a reply.

Respondent stated the photographs were provided by the Seller, and they did not know the photographs belonged to Complainant. Respondent provided a copy of the MLS listing agreement executed by the seller which contains the clause:

“Seller must provide at least one photo of the property to be displayed on the listing. Photos provided may not have previously appeared on the Multiple Listing Service under a different broker, unless the broker gives their permission in writing. Seller warrants that listing photos provided are their own, or that they have permission to use them, and accepts full responsibility and liability for the use of photos provided. Seller agrees to fully reimburse Broker for any fines or other expenses incurred as a result of Seller providing photos for which they do not have permission to use.”

Respondent went on to criticize the quality of the photos but acknowledged they used them in the listing without Complainant's authorization. Respondent opined that the Complainant filed the complaint because the Respondent did not pay the fee demanded by the Complainant for the use of the

photographs. Respondent did not feel that discipline was warranted in this case since they removed the photos from the listing.

Recommendation: Five Hundred Dollar (\$500.00) civil penalty for violation of Tenn. Comp. R. & Regs. 1260-02-.12(3)(e).

Commission Decision: The Commission voted to dismiss the complaint.

57. 2025070301
Opened: 12/15/2025
First Licensed: 10/17/2011
Expires: 10/16/2027
Type of License: Affiliate Broker
History: None

Complainant and Respondent are both licensees. Complainant was the listing broker for Sellers and Respondent was the Buyers' agent. Complainant alleges Respondent attempted to condition the Buyers' repair amendment on Complainant's agreement to increase Respondent's commission. Complainant alleges the Respondent's actions "attempted to leverage the Buyer's contractual rights." Complainant provided over eighty pages of emails between the parties discussing and arguing about the commission percentage owed to Respondent.

Respondent denied any wrongdoing and alleged Complainant was unhappy the Respondent tried to negotiate their commission above what was offered by Complainant. As this is a commission fee dispute, it is outside the jurisdiction of the Commission.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

58. 2025070411
Opened: 12/15/2025
First Licensed: 2/25/2022
Expires: 2/24/2026
Type of License: Affiliate Broker
History: None

Complainant is a tenant in a property managed by Respondent effective November 8, 2025. Complainant was told the process for rental payments would be different under Respondent's management and is a process that requires additional fees if payment is made through a preferred third-party vendor. Complainant alleges this is violation of their lease.

Respondent stated they have allowed Complainant to make their rent payments pursuant to their lease. At the time of the demand for payment Respondent had not yet received a copy of Complainant's lease from the prior management company and did not realize the payment arrangement was a term of Complainant's lease.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

59. 2025071391
Opened: 12/15/2025
First Licensed: 10/16/2020
Expires: 11/6/2027
Type of License: Principal Broker
History: None

Complainant and Respondent are both licensees. Complainant alleged Respondent's license expired on November 6, 2025, but Respondent continued to have active listings and was negotiating a contract with Complainant's client while their license was expired.

Respondent stated they renewed their license on November 6, 2025, but a clerical error showed their license was both "Expired" and "Active" in the system. Respondent contacted Commission staff when notified of the complaint and provided a copy of their receipt showing payment for renewal on November 6, 2025, as well as a note from Commission staff assuring Respondent their license was active and the update to the system could take as many as 48 hours to appear in the public verification website.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

60. 2025062261
Opened: 12/15/2025
First Licensed: 2/24/2006
Expires: 2/23/2026
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker removed themselves as the principal broker of the firm on May 16, 2024. As of October 3, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by October 17, 2025, or the firm would be closed.

A response to the notice was not received and this complaint was opened. Respondent's mail was returned.

Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4).

Commission Decision: The Commission accepted Counsel's recommendation.

61. 2025062271
Opened: 12/15/2025
First Licensed: 6/9/2010
Expires: 9/1/2026
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker was removed from their position on May 5, 2025. As of October 3, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by October 17, 2025, or the firm would be closed. A response to the notice was not received and this complaint was opened. Respondent's mail was returned unclaimed.

Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4).

Commission Decision: The Commission accepted Counsel's recommendation.

62. 2025062311
Opened: 12/15/2025
First Licensed: 3/6/2012
Expires: 3/5/2026
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker transferred their license on June 20, 2024. As of October 3, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by October 17, 2025, or the firm would be closed. A response to the notice was not received and this complaint was opened. Respondent did not respond to the complaint.

Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4).

Commission Decision: The Commission accepted Counsel's recommendation.

63. 2025061881
Opened: 12/16/2025
First Licensed: 2/8/2024
Expires: 2/7/2026
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker's license expired on July 13, 2025. As of October 1, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by October 14, 2025, or the firm would be closed. A response to the notice was not received and this complaint was opened. Respondent's mail was returned unable to forward.

Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4).

Commission Decision: The Commission accepted Counsel's recommendation.

64. 2025063161
Opened: 12/16/2025
First Licensed: 6/10/2016
Expires: 6/9/2026 (Closed)
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm does not have Principal Broker on file. As of October 6, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by October 20, 2025, or the firm would be closed. A response to the notice was not received and this complaint was opened. Respondent did not respond to the complaint.

Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4).

Commission Decision: The Commission accepted Counsel's recommendation.

65. 2025072521
Opened: 12/23/2025
First Licensed: 6/5/2025
Expires: 6/4/2027
Type of License: Affiliate Broker
History: None

Complainant alleges Respondent has committed ethical violations and violations of the MLS Rules and Regulations. Complainant also provided a copy of an arrest warrant and detainer warrant obtained by Respondent against Complainant in an unrelated criminal matter.

Respondent stated the parties have had ongoing issues and this complaint is just a part of a pattern of harassment by Complainant. Alleged MLS violations are not within the jurisdiction of the Commission.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

66. 2025073541
Opened: 12/23/2025
Unlicensed
History: None

This is an anonymous complaint. Complainant alleged Respondent "is operating as a multi-state, unlicensed real estate operation engaging in fraudulent, deceptive, and illegal activities. Based on the organization's conduct, communications, structure, and public marketing materials, there is strong reason to suspect violations of numerous state and federal laws including RICO, RESPA, tax evasion, wire fraud, money laundering, and real estate licensing." Complainant did not provide any proof of their allegations. A website allegedly linked to Respondent did not contain any evidence of activity, unlicensed or otherwise, in Tennessee.

Respondent stated they do not live in Tennessee and have never conducted business in Tennessee.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

67. 2025073591
Opened: 1/26/2026
Unlicensed
History: None

This complaint is **related to REC-202573541 (#66)**. Respondent's mail sent to the address provided by the Complainant was returned. For the reasons stated above, Counsel recommends dismissal.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

68. 2025073631
Opened: 1/26/2026
Unlicensed
History: None

This complaint is **related to REC-202573541 (#66)**. Respondent's mail sent to the address provided by the Complainant was returned. For the reasons stated above, Counsel recommends dismissal.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

69. 2025073651
Opened: 1/26/2026
Unlicensed
History: None

This complaint is **related to REC #202573541 (#66)**. Respondent's mail sent to the address provided by the Complainant was returned. For the reasons stated above, Counsel recommends dismissal.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

70. 2025064571
Opened: 12/23/2025
First Licensed: 8/29/2018
Expires: 8/28/2026
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker's license was retired on December 27, 2024. As of October 7, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by October 21, 2025, or the firm would be closed. A response to the notice was not received and this complaint was opened. Respondent's mail was returned unable to forward.

Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4).

Commission Decision: The Commission accepted Counsel's recommendation.

71. 2025064611
Opened: 12/23/2025
First Licensed: 12/30/2019
Expires: 12/29/2025 (Expired)
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker transferred to another firm on March 21, 2024. As of October 8, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by October 22, 2025, or the firm would be closed. A response to the notice was not received and this complaint was opened. Mail sent to the Respondent was returned unclaimed.

Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4).

Commission Decision: The Commission accepted Counsel's recommendation.

72. 2025070371
Opened: 12/23/2025
First Licensed: 5/25/2010
Expires: 5/24/2026
Type of License: Real Estate Firm
History: None

Complainant paid an application fee to rent a property and stated they made clear they had two emotional support animals ("ESAs") and healthcare documentation that the ESAs were not "pets" and would be living with Complainant in the home. Complainant alleged they were told by Respondent they had been approved for a property but then denied due to the ESAs. Complainant seems to be alleging discrimination by the Respondent.

Respondent stated the Complainant was approved for a property but could not move in immediately, and so the property was given to another applicant. The Complainant was told their application would be good for another ninety (90) days, but when they followed up with the Complainant were informed they had leased another property.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

73. 2025070561
Opened: 12/23/2025
First Licensed: 12/20/2011
Expires: 12/19/2027
Type of License: Real Estate Firm
History: None

Complainant was a tenant in a home managed by Respondent. After move-out, Respondent deducted funds from Complainant's security deposit alleging damages in excess of normal wear and tear. Complainant disputes there was damage and alleged Respondent did not have the right to deduct those funds from their security deposit.

Respondent stated they had the right to deduct the cost of repairs from Complainant's security deposit and stands by their actions. This is a contract dispute and not within the jurisdiction of the Commission.

Recommendation: Dismiss

Commission Decision: The Commission accepted Counsel's recommendation.

74. 2025071851
Opened: 12/23/2025
First Licensed: 1/09/2008
Expires: 1/08/2028
Type of License: Real Estate Firm
History: 2017 Consent Order for failing, within a reasonable time, to account for or remit any moneys that belong to others

Complainant was the tenant of a property managed by Respondent. Complainant alleged they vacated the property by agreement on October 15, 2025, but did not receive any information regarding their security deposit until December 2, 2025.

Respondent stated they took possession of the home on October 16, 2025, and noted that several repairs were still necessary, and it took several weeks to obtain vendor estimates. Respondent stated they finalized the security deposit accounting as soon as possible and issued a refund for their deposit within 45 days of move-out as permitted in the lease agreement.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

75. 2025072321

Opened: 12/23/2025

First Licensed: 9/20/2022

Expires: 2/13/2027

Type of License: Real Estate Firm

History: 2023 Consent Order for advertising violation; 2023 Consent Order for advertising violation

Complainant, who is not the owner of the property and did not disclose their relationship to the owner, alleged Respondent listed a property without proper condition disclosures and did not correctly advertise the property. Complainant alleged the owner is unclear on what they signed or who now owns the property.

Respondent provided a copy of the Limited Attorney in Fact executed by the parties allowing Respondent to execute transactional documents on behalf of the owner but stated the condition property disclosure was executed by the Owner. Respondent denied any agency relationship with the Complainant and stated once the Owner indicated they were not happy with the structure of the transaction the agreement was terminated. There is insufficient evidence of a violation of the Rules or *Broker Act*.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

76. **2025065361**

Opened: 1/6/2026

First Licensed: 8/15/1994

Expires: 4/18/2026

Type of License: Real Estate Firm

History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker's license was suspended for not maintaining E&O insurance on January 31, 2025, and expired on April 22, 2025. As of October 15, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by October 29, 2025, or the firm would be closed. A response to the notice was not received and this complaint was opened. A response was not submitted.

Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4).

Commission Decision: The Commission accepted Counsel's recommendation.

77. 2025065411
Opened: 1/6/2026
First Licensed: 4/5/1991
Expires: 1/24/2027
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker's license was suspended for not maintaining E&O insurance on January 31, 2025. As of October 16, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by October 30, 2025, or the firm would be closed. A response to the notice was not received and this complaint was opened. Respondent's Principal Broker's license remains suspended, and a response was not submitted to the complaint.

Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4).

Commission Decision: The Commission accepted Counsel's recommendation.

78. 2025065421
Opened: 1/6/2026
First Licensed: 5/19/1992
Expires: 7/16/2026
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker's license was suspended for not maintaining E&O insurance on January 31, 2025. As of October 15, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by October 30, 2025, or the firm would be closed. A response to the notice was not received and this complaint was opened. Respondent's Principal Broker did not respond to the complaint, but they did renew their license on November 5, 2025.

Recommendation: One Thousand Dollar (\$1,000.00) civil penalty for failure to respond to the complaint within ten days as required by Tenn. Code Ann. § 62-13-313(a)(2).

Commission Decision: The Commission accepted Counsel's recommendation.

79. 2025066151

Opened: 1/6/2026
First Licensed: 10/8/2012
Expires: 10/7/2026
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker's license was suspended for not maintaining E&O insurance on January 31, 2025. As of October 16, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by October 30, 2025, or the firm would be closed. A response to the notice was not received and this complaint was opened. Respondent's Principal Broker did not respond to the complaint but they did reinstate their license on December 3, 2025.

Recommendation: One Thousand Dollar (\$1,000.00) civil penalty for failure to respond to the complaint within ten days as required by Tenn. Code Ann. § 62-13-313(a)(2).

Commission Decision: The Commission accepted Counsel's recommendation.

80. 2025066161
Opened: 1/6/2026
First Licensed: 11/7/2016
Expires: 11/6/2026
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker's license was suspended for not maintaining E&O insurance on January 31, 2025. As of October 16, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by October 30, 2025, or the firm would be closed. A response to the notice was not received and this complaint was opened. Respondent's Principal Broker's license remains suspended, and they are the only licensee affiliated with the firm.

Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4).

Commission Decision: The Commission accepted Counsel's recommendation.

81. 2025066171
Opened: 1/6/2026

First Licensed: 5/29/2019
Expires: 1/15/2026
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker's license was suspended for not maintaining E&O insurance on October 15, 2024. As of October 16, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by October 30, 2025, or the firm license would be closed. A response to the notice was not received and this complaint was opened. Respondent's Principal Broker's license remains suspended, and the three other licensees affiliated with the firm all have licenses that expired more than a year ago.

Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4).

Commission Decision: The Commission accepted Counsel's recommendation.

82. 2025066301
Opened: 1/6/2026
First Licensed: 1/21/2020
Expires: 1/20/2026
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker's license was suspended for not maintaining E&O insurance on January 31, 2025. As of October 16, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by October 31, 2025, or the firm would be closed. A response to the notice was not received and this complaint was opened. Respondent's Principal Broker's license remains suspended, and they are the only licensee affiliated with the firm.

Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4).

Commission Decision: The Commission accepted Counsel's recommendation.

83. 2025066321
Opened: 1/6/2026
First Licensed: 10/14/2020
Expires: 10/13/2026

Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker's license was suspended for not maintaining E&O insurance on February 15, 2025. As of October 16, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by October 30, 2025, or the firm would be closed.

In response to the complaint, Respondent's Principal Broker stated they contacted the Commission staff on October 21, 2025, when they received the notice and were able to provide proof of insurance and are actively licensed as of November 24, 2025.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

84. 2025066371
Opened: 1/6/2026
First Licensed: 2/18/2022
Expires: 2/17/2026
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker's license was suspended for not maintaining E&O insurance on January 31, 2025. As of October 17, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by October 31, 2025, or the firm would be closed. A response to the notice was not received and this complaint was opened. Respondent's Principal Broker's license remains suspended, and they are the only licensee affiliated with the firm.

Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4).

Commission Decision: The Commission accepted Counsel's recommendation.

85. 2025066401
Opened: 1/6/2026
First Licensed: 5/10/2022

Expires: 5/9/2026
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker's license was suspended for not maintaining E&O insurance on April 16, 2025. As of October 17, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by October 31, 2025, or the firm would be closed. A response to the notice was not received and this complaint was opened. A copy of the complaint and a request for a response was sent to the last known address of the Respondent via certified mail and was returned "unclaimed." Respondent's Principal Broker's license remains suspended, and they are the only licensee affiliated with the firm.

Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4).

Commission Decision: The Commission accepted Counsel's recommendation.

86. 2025067321
Opened: 1/6/2026
First Licensed: 3/23/2012
Expires: 3/22/2026
Type of License: Real Estate Firm
History: None

Complainant is a homeowner in a community with an HOA, and Respondent has been contracted by the HOA to provide property management services. Complainant alleges the HOA has improperly assessed a \$1,755.00 third-party charge that was not approved by the governing documents or the HOA board.

Respondent stated they were hired to act as the managing agent for the HOA and perform day-to-day operational functions for the HOA. Respondent stated the Complainant's account was delinquent in payment of dues and was referred to collections. The assessment of fees against the Complainant was the result of an invoice for attorney's fees accrued for their services in collecting payment. Based on the information provided this matter is not within the jurisdiction of the Commission.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

87. 2025073841
Opened: 1/6/2026
First Licensed: 6/9/2022
Expires: 6/8/2026
Type of License: Real Estate Firm
History: None

This is an administratively opened complaint. An audit for this firm was opened on November 24, 2025. The auditor alleged that Respondent was commingling operating funds and escrow funds, including several payments from Respondent's trust account that appeared to be for operational expenses.

Respondent's Principal Broker stated they do not hold any of their clients' money; the title company they work with holds all earnest money received from clients. Respondent stated the account audited is their business operating account and the only checks deposited into that account are commission checks. Respondent then pays the agents through an ACH payment. Respondent provided copies of their bank statements, and everything appeared to be in order.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

88. 2025066771
Opened: 1/13/2026
First Licensed: 8/15/2023
Expires: 8/14/2027
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker's license was suspended for not maintaining E&O insurance on August 15, 2025. As of October 20, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by November 3, 2025, or the firm would be closed.

Respondent's Principal Broker stated they removed themselves as Broker on October 22, 2025; renewed their license on November 19, 2025; and transferred to their current firm effective November 20, 2025. They stated they were "under the mistaken understanding that the Respondent firm license would automatically become inactive upon my removal as Principal Broker." Respondent denied any unlicensed activity while their license was suspended. The Principal Broker asked that the Respondent license be closed.

Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4).

Commission Decision: The Commission accepted Counsel's recommendation.

89. 2025067401
Opened: 1/13/2026
First Licensed: 12/15/2023
Expires: 12/14/2025 (Expired)
Type of License: Real Estate Firm
History: None

Complainant is a Commission administrative staff member. Complainant reported the firm's Principal Broker's license was suspended for not maintaining E&O insurance on December 15, 2024. While proof of insurance was eventually provided on April 23, 2025, the civil penalty incurred by the Principal Broker was not paid and so their license remained suspended. As of October 20, 2025, the firm was still holding an active license without an actively licensed principal broker. Notices were sent to the Respondent to have an active Principal Broker in place by November 3, 2025, or the firm would be closed. A response to the notice was not received and this complaint was opened. Respondent's Principal Broker is the only licensee affiliated with Respondent.

Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4).

Commission Decision: The Commission accepted Counsel's recommendation.

90. 2025073181
Opened: 1/13/2026
First Licensed: 1/17/2025
Expires: 1/16/2027
Type of License: Real Estate Firm
History: None

Complainants closed on a home in June 2025 built and sold by Respondent. Complainants allege there was a \$1,000.00 special assessment levied by the city that they later learned was the result of an agreement between the city and Respondent for sewage infrastructure and would be assessed yearly for the next twelve years. Complainant alleges Respondent and the mortgage company they partnered with did not provide any information prior to closing regarding the special assessment.

Respondent stated the Special Assessment disclosure was provided as part of the Home Purchase Agreement and signed by the Complainants. Respondent could not speak to the discussions the Complainants may have had with the mortgage company but also noted the Complainants had their own buyer's agent who was present and should have reviewed the contract with the Complainants

and answered any questions they had. Respondent provided a copy of the disclosure executed by the parties. Complainant provided a rebuttal stating they never received verbal information about the assessment and only understood from the document that there might be fees, not that they had already been assessed. Based on the information provided there is insufficient evidence of a violation of the Rules or *Broker Act* by Respondent.

Recommendation: Dismiss

Commission Decision: The Commission accepted Counsel's recommendation.

91. **2025073831**
Opened: 1/13/2026
First Licensed: 10/27/2017
Expires: 10/26/2027
Type of License: Real Estate Firm
History: None

This is an administratively opened complaint. An audit for this firm was opened on November 24, 2025. The documentation sent in by the firm allegedly showed comingling of operating funds and escrow funds. The auditor noted several check payments from a trust account were made for what appeared to be operational expenses. The auditor is alleging violations of Tenn. Comp. R. & Regs. 1260-02-.09 regarding the management of escrow or trustee accounts.

Respondent stated the payments referenced by the auditor were issued to vendors for services rendered to properties managed on behalf of Respondent's clients. The payments were made from the operating trust account, which is used exclusively for property management expenses. The Respondent provided copies of invoices for the payments that concerned the auditor, and all payments corresponded to repairs or maintenance for specific properties cited in the invoices.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

92. **2025067901**
Opened: 1/13/2026
First Licensed: 5/10/2006
Expires: 12/17/2027
Type of License: Principal Broker
History: 2024 Consent Order for failure to respond to a complaint

Respondent was the agent for Complainant who was selling their home. Complainant alleged Respondent did not respond to most of their communications; did not respond timely to a request to remove their home from the market and cancel the contract; attempted to add a cancellation fee

to their contract; and responded unprofessionally when Complainant demanded a copy of the executed mutual release.

Respondent did not respond to the complaint.

Recommendation: One Thousand Dollar (\$1,000.00) civil penalty for failure to respond to the complaint within ten days as required by Tenn. Code Ann. § 62-13-313(a)(2).

Commission Decision: The Commission voted to accept Counsel's recommendation.

93. 2025074031
Opened: 1/26/2026
First Licensed: 11/17/1986
Expires: 8/31/2026
Type of License: Principal Broker
History: None

An anonymous complainant alleged Respondent had three (3) listings on the MLS that were all showing as "pending" and had been since 2023.

Respondent stated an affiliate that retired their license in December 2025 was the listing agent for the three MLS listing numbers provided by the Complainant. Respondent spoke with the affiliate in May 2025 and told them they should cancel the listings if the properties were currently rented instead of marking them as "not showing/under contract". The affiliate did so and that was the last Respondent heard about the issue until they received this complaint. Counsel searched for the MLS listing numbers provided and they were currently attached to listings that were not affiliated with the Respondent.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

94. 2025073821
Opened: 1/26/2026
First Licensed: 5/19/2020
Expires: 5/18/2026
Type of License: Real Estate Firm
History: None

This is an administratively opened complaint. Respondent firm was notified via mail and email on October 28, 2025, and November 6, 2025, they were being audited and directed to submit the requested financial documents. Respondent did not respond to the auditor's request. On December 16, 2025, and again on January 20, 2026, Respondent was notified of a complaint for failure to

comply with an audit had been opened and a response was required with ten days. Respondent has not responded to the complaint.

Recommendation: One Thousand Dollar (\$1,000.00) civil penalty for failure to respond to the complaint within ten days as required by Tenn. Code Ann. § 62-13-313(a)(2) and One Thousand Dollar (\$1,000.00) civil penalty for failure to comply with an audit in violation of Tenn. Code Ann. § 62-13-312(d). Respondent is directed to comply with auditor's request for documents within 30 days of receipt of the proposed Consent Order.

Commission Decision: The Commission accepted Counsel's recommendation.

TIMESHARES:

95. 2025066531
Opened: 12/2/2025
First Licensed: 4/20/1999
Expires: 12/31/2026
Type of License: Time Share Registration
History: None

Complainant is an owner of a timeshare and asked the Commission to assist them in terminating their contract with Respondent. Complainant entered the contract with Respondent in 2022. Complainant alleges fees have increased every year and they have been unable to use the timeshare as promised.

Respondent provided a copy of the transaction documents executed by the Complainant. Respondent stated the costs and responsibilities were explained at the time of purchase, and Complainant acknowledged they understood the financing and terms when they signed the documents. There is insufficient evidence of a violation of the Rules or *Broker Act*.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

96. 2025065081
Opened: 12/2/2025
First Licensed: 8/23/2017
Expires: N/A
Type of License: Time Share Registration
History: None

Complainant alleged they purchased a time-share interest after being assured it would be a good long-term investment by Respondent but has instead become a financial burden. Complainant asked that the Commission cancel their contract with Respondent.

Respondent stated the Complainant entered their contract in 2019 with subsequent purchases in 2020, 2021 and 2023. Respondent provided copies of the transaction documents and the ten-day right to rescission was acknowledged by Complainant.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

97. 2025072021
Opened: 12/23/2025
First Licensed: 4/30/1999
Expires: 11/23/2026
Type of License: Real Estate Firm
History: None

Complainant alleges Respondent misled them regarding the amount of the monthly payments they would be making towards their purchase and made other misrepresentations about their options to stay at Respondent's properties. Complainant also alleges Respondent pressured them into opening a credit card Complainants did not want to finance the purchase and did not provide the complete contract documents after purchase as required. Complainants asked for their contract to be canceled.

Respondent denies any misrepresentations were made. Respondent provided a copy of the transaction documents and Complainant acknowledged all disclosures and that they understood the ten-day rescission period.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

98. 2025070331
Opened: 1/6/2026
First Licensed: 1/27/2015
Expires: 2/10/2027
Type of License: Real Estate Firm
History: None

Complainant alleges Respondent misrepresented the availability of their time-share interest, did not disclose annual or monthly fees, and charged a down payment to a credit card without the

authorization of the Complainants. Complainant provided a copy of the electronic signature page of the closing documents, and the date of the closing was in October 2022.

Respondent denies any misrepresentations were made. As both the ten-day rescission period has long passed as well as the statute of limitation for complaints to be filed, the Commission does not have jurisdiction over this matter.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

CASES TO BE REPRESENTED

99. 2022045661
Opened: 11/21/2022
Unlicensed
History: None

Complainant is a TREC licensee. Respondent is unlicensed.

Complainant states Respondent is conducting unlicensed real estate activity by using its email address in connection to property that is listed in the MLS. Respondent states it is an employee of a wholesale real estate investor. Respondent states the investor contracts to obtain equitable title to the property and acquired the right to simultaneously market the property for sale as the owner. Respondent states the properties are listed by a flat fee broker who does not represent Respondent or Respondents employer in the transactions. Respondent states it does not represent itself as a real estate agent and is instead represented as the seller.

Counsel recommends discussing the complaint.

Recommendation: Discuss.

Commission Decision: The Commission voted to assess a One Thousand Dollar (\$1,000.00) civil penalty for unlicensed activity.

New Information: Respondent is out of state, and we would be unable to obtain service. There have not been any additional indications of alleged unlicensed activity.

New Recommendation: Close and Flag

New Commission Decision: The Commission accepted Counsel's recommendation.

100. 2022052241
Opened: 1/30/2023
First Licensed: 8/7/2020
Expires: 8/6/2024
Type of License: Real Estate Firm
History: None

Complainant is a principal broker. Respondent is a real estate firm. Complainant alleges Respondent has been operating for several months without a principal broker and the office appears to be abandoned. Complainant alleges Respondent has deceived the public and is most likely conducting real estate transactions with a principal broker. Complainant states if Respondent is no longer conducting business, then Respondent should retire the firm license and release all agents.

Respondent did not submit a response. Counsel researched Respondent and it appears Respondent is presently without a principal broker. The last date Respondent had a principal broker was July 5, 2022. However, Respondent has four (4) affiliates, two (2) are suspended, one (1) is expired, and one (1) license is voluntarily surrendered. Respondent is in violation of Tenn. Code Ann. § 62-13-309(a)(1)(A) which states "Each office shall have a real estate firm license, a principal broker and a fixed location with adequate facilities for affiliated licensees, located to conform with zoning laws and ordinances." Here, there is no principal broker in place at the firm and an active firm license. Though Respondent did send a response, there is no individual to provide a response on behalf of Respondent, and assessment of a civil penalty is not appropriate. As it is critical for a firm to have a principal broker and Respondent has been without one for nearly a year, Counsel recommends Respondent's firm license be revoked in violation of Tenn. Code Ann. § 62-13-309(a)(1)(A).

Recommendation: Revocation.

Commission Decision: The Commission voted to accept counsel's recommendation.

New Information: All affiliates previously related to Respondent remain inactive and the firm appears to be closed.

New Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4)

New Commission Decision: The Commission accepted Counsel's recommendation.

101. 2022052231
Opened: 2/6/2023
First Licensed: 8/11/2020
Expires: 8/10/2024
Type of License: Real Estate Firm
History: None

This complaint is related to REC-2022052241 (#100) and REC-2022052251 (#102).

Complainant is a principal broker. Respondent is a real estate firm. Complainant alleges Respondent has been operating several months without a principal broker and the office appears to be abandoned. Complainant alleges Respondent has deceived the public and is most likely conducting real estate transactions with a principal broker. Complainant states if Respondent is no longer conducting business, then Respondent should retire the firm license and release all agents.

Respondent did not submit a response. Counsel researched Respondent and it appears Respondent is presently without a principal broker. The last date Respondent had a principal broker was August 10, 2022. However, Respondent presently has four (4) affiliates, three (3) suspended, and one (1) in expired grace. Respondent is in violation of Tenn. Code Ann. § 62-13-309(a)(1)(A) which states "Each office shall have a real estate firm license, a principal broker and a fixed location with adequate facilities for affiliated licensees, located to conform with zoning laws and ordinances." Here, there is no principal broker in place at the firm and an active firm license. Though Respondent did send a response, there is no individual to provide a response on behalf of Respondent, and assessment of a civil penalty is not appropriate. As it is critical for a firm to have a principal broker and Respondent has been without one for nearly a year, Counsel recommends Respondent's firm license be revoked in violation of Tenn. Code Ann. § 62-13-309(a)(1)(A).

Recommendation: Revocation.

Commission Decision: The Commission voted to accept counsel's recommendation.

New Information: All affiliates previously related to Respondent remain inactive and the firm appears to be closed.

New Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4).

New Commission Decision: The Commission accepted Counsel's recommendation.

102. 2022052251
Opened: 2/6/2023
First Licensed: 10/23/2018
Expires: 10/22/2024
Type of License: Real Estate Firm
History: None

This complaint is related to REC-2022052241 (#100) and REC-2022052231 (#101).

Complainant is a principal broker. Respondent is a real estate firm. Complainant alleges Respondent has been operating for several months without a principal broker and the office appears to be abandoned. Complainant alleges Respondent has deceived the public and is most likely conducting real estate transactions with a principal broker. Complainant states if Respondent is no longer conducting business, then Respondent should retire the firm license and release all agents.

Respondent answered the complaint through their own ("RO"). RO states they are the sole owner of a limited liability company with multiple DBAs, but the business interest belongs to a family trust where RO claims Complainant is a co-trustee. RO denies all other accusations. RO states this complaint is frivolous and disingenuous as Complainant is aware of the set-up and this complaint is only designed to annoy/harass. Counsel researched Respondent and it appears Respondent is presently without a principal broker. The last date Respondent had a principal broker was August 10, 2022. Respondent presently has two (2) affiliates, one (1) active and (1) expired. Counsel recommends Respondent is in violation of Tenn. Code Ann. § 62-13-309(a)(1)(A) which states "Each office shall have a real estate firm license, a principal broker and a fixed location with adequate facilities for affiliated licensees, located to conform with zoning laws and ordinances." Here, there is no principal broker in place at the firm and an active firm license. Though Respondent did send a response, there is no individual to provide a response on behalf of Respondent, and assessment of a civil penalty is not appropriate. As it is critical for a firm to have a principal broker and Respondent has been without one for nearly a year, Counsel recommends Respondent's firm license be revoked in violation of Tenn. Code Ann. § 62-13-309(a)(1)(A).

Recommendation: Revocation.

Commission Decision: The Commission voted to accept counsel's recommendation.

New Information: All affiliates previously related to Respondent remain inactive and the firm appears to be closed.

New Recommendation: Close firm license pursuant to Tenn. Comp. R. & Regs. 1260-02-.38(4)

New Commission Decision: The Commission accepted Counsel's recommendation.

**103. 2024017671
Opened: 4/15/2024
Unlicensed
History: None**

Complainant is an owner of two short-term rental properties and contracted with Respondent to manage those properties in August 2023. Complainant alleged that Respondent failed to account for expenditures or remit funds almost immediately and contacted their legal counsel to recoup their losses only to learn that the Respondent was not a licensed property management firm, nor did they have a business license in the county. Complainant alleges that Respondent has changed the locks on their properties and ceased communicating with them but believes Respondent is still charging customers to stay in the properties. A website that appears to be Respondent's does offer long and short-term housing, rental management and placement.

Respondent did not respond to the complaint and notices sent to the Respondent via certified mail were returned unclaimed.

Recommendation: One Thousand Dollar (\$1,000.00) civil penalty for unlicensed activity.

Commission Decision: The Commission accepted counsel's recommendation.

New Information: We have been unable to locate Respondent for service of the consent order or any potential notice of hearing.

New Recommendation: Close and flag.

New Commission Decision: The Commission accepted Counsel's recommendation.

104. 2024039501
Opened: 7/29/2024
Unlicensed
History: None

Complainant alleged that Respondent is operating an unlicensed property management company. Complainant provided screenshots of the Respondent's website, entitled "(Respondent) Property Management" and has online booking options as well as an "owner portal".

Respondent stated they were unaware they needed state licensing in addition to the local permits they had already obtained. They apologized for the error and stated they were in the process of obtaining their license.

Recommendation: One Thousand Dollar (\$1,000.00) civil penalty for unlicensed activity.

Commission Decision: The Commission voted to assess a One Thousand Dollar (\$1,000.00) civil penalty for violation of Tenn. Code Ann. 62-13-301, to be reduced to Five Hundred Dollars (\$500.00) should Respondent obtain licensure by November 17, 2024.

New Information: Unable to locate for service of notice of hearing.

New Recommendation: Close and flag.

New Commission Decision: The Commission accepted Counsel's recommendation.

105. 2024044911
Opened: 9/24/2024
First Licensed: 11/18/2021
Expires: 11/17/2025
Type of License: Real Estate Firm
History: 2023 Close and Flag

Complainant alleged that in 2022 a representative of Respondent contacted Complainant and offered the Complainant money to "sign some paperwork to sell (Complainant's) home." On September 13, 2022, a notary public came to Complainant's with a document entitled "Homeowner Benefit Agreement", which Complainant executed and was then paid \$900. Complainant alleges they later learned they had signed away the right to sell their home by anyone other than Respondent for 40 years and that Respondent has placed a lien on Complainant's home for 3% of any sales contract, thereby clouding the title to Complainant's home. Complainant was not provided a copy of the document but later obtained a copy from their county Register and attached a copy to the complaint. Complainant is now represented by private counsel and is moving forward with all legal options for relief.

Respondent did not respond to the complaint.

Recommendation: One Thousand Dollar (\$1,000.00) civil penalty for failure to answer the complaint in ten days as required by Tenn. Code Ann. § 62-13-313(a)(2).

Commission Decision: The Commission voted to authorize a formal hearing and issue a Consent Order for voluntary revocation and to also open an administrative complaint against the Principal Broker of the firm for failing to operate in honesty and good faith.

New Information: The business is no longer operating in the state of Tennessee; unable to obtain proof of service of process.

New Recommendation: Close and flag.

New Commission Decision: The Commission accepted Counsel's recommendation.

**106. 2024065591
Opened: 1/6/2025**

Unlicensed

History: None

Respondent is the owner of a resort that has timeshares, and Complainant submitted a request for the names and addresses of their fellow timeshare use owners pursuant to Tenn. Code Ann. § 66-32-110(12) which provides that there shall be reasonable arrangements for the management of the time-share to provide annual dissemination to all time-share use owners by the developer, or by the managing agent, of a list of the name and mailing addresses of all current time-share use owners in the time-share program. Complainant alleges that Respondent and their Board have repeatedly refused to provide the information.

Respondent's Project Manager responded on behalf of Respondent. Respondent stated the request by Complainant was made during a transition of management to their company, and Respondent sent out a letter to all owners using the contact information provided by the previous company. Before providing the requested information to Complainant, Respondent noted they had customers that resided in both the United States and internationally and they are subject to various privacy acts and data protection regulations. Respondent drafted an indemnity agreement for Complainant's signature and stated they would provide the information once it had been executed.

Complainant provided a rebuttal stating they still do not have the requested information.

Recommendation: One Thousand Dollar (\$1,000.00) civil penalty for violation of Tenn. Code Ann. § 66-32-110(12).

Commission Decision: The Commission voted to accept counsel's recommendation.

New Information: Respondent's attorney clarified the Respondent is not a Time-Share Use Plan but sells Time-Share Estates. The statute cited in the complaint, the Consent Order and the initial response by Respondent's staff member applies exclusively to "time-share use" projects and conveyances. Time-share estates like Respondent are governed by Tenn. Code Ann. § 66-32-107, and that statute does not contain a provision requiring annual dissemination of owner lists. Respondent's attorney also stated that pursuant to a court Order issued in a bankruptcy proceeding, all the information requested by the Complainant was provided to them and all the owners as of September 6, 2025.

New Recommendation: Dismiss.

New Commission Decision: The Commission accepted Counsel's recommendation.

Aerial Carter:

New Complaints

107. 2025061061

Opened: 12/12/2025

First Licensed: 12/6/2013

Expires: 12/5/2025 (Expired)

Type of License: Real Estate Firm

History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license expired and the firm was active. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken.

A response was not provided. The Respondent was registered as a real estate firm. The principal broker is an out of state resident. The principal broker's license expired on December 5, 2023. The Respondent's license expired on December 5, 2025.

Counsel reviewed the Respondent's account on CORE to establish a timeline of events. On September 29, 2025, the principal broker was notified via email and letter that the firm was active

but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm. They directed the firm to designate an active principal broker by close of business on Monday, October 13, 2025. On October 15, 2025, a complaint was administratively opened against the firm due to lack of compliance. The next day a copy of the complaint was sent via mail and email to the Respondent. The Commission doesn't have a record of a response. On November 21, 2025, a letter was sent via certified mail and informed the Respondent that their response was past due. Another letter was sent via certified mail on December 10, 2025.

Under Tenn. Code Ann. § 62-13-309 (a)(1)(A), "each office shall have a real estate firm license, a principal broker and a fixed location with adequate facilities for affiliated licensees, located to conform with zoning laws and ordinances."

Additionally, Tenn. Comp. R. & Regs. 1260-02-.38(1) states that, the Commission must be notified within ten (10) days of the death, resignation, termination, or incapacity of a principal broker. In the event of an unexplained extended absence of a principal broker, the Commission must be notified within a reasonable time. At the time of notification, a plan must be submitted which addresses the continuation of operations without a principal broker.

Based on the information provided, the Respondent was an active firm. The firm didn't have a designated principal broker with a valid license, as required under Tenn. Code Ann. § 62-13-309 (a)(1)(A). The firm also failed to notify the Commission of the death, resignation, termination, or incapacity of a principal broker within ten (10) days and/or provide a plan for operation, in violation of Tenn. Comp. R. & Regs. 1260-02-.38(1).

Therefore, Counsel recommends that the Respondent be assessed a civil penalty of One Thousand Dollars (\$1,000.00) for having a firm but failing to have a designated principal broker with a valid license, as required under Tenn. Code Ann. § 62-13-309 (a)(1)(A). Counsel also recommends that the Respondent be assessed a civil penalty of Five Hundred Dollars (\$500.00) for failing to notify the Commission of the death, resignation, termination, or incapacity of a principal broker within ten (10) days and/or provide a plan for operations without a principal broker, in violation of Tenn. Comp. R. & Regs. 1260-02-.38(1). Counsel recommends that the firm be administratively closed and a case be administratively opened against the principal broker

Recommendation: Assess a Civil Penalty of One Thousand Dollars (\$1,000.00) for having a firm but failing to have a designated principal broker with a valid license, as required under Tenn. Code Ann. § 62-13-309 (a)(1)(A);

Assess a Civil Penalty of Five Hundred Dollars (\$500.00) for failing to notify the Commission of the death, resignation, termination, or incapacity of a principal broker within ten (10) days and/or provide a plan for operations without a principal broker, in violation of Tenn. Comp. R. & Regs. 1260-02-.38(1);

Administratively close the firm; and

Administratively open a complaint against the principal broker for engaging in unlicensed activity.

Commission Decision: The Commission accepted Counsel's recommendation.

108. 2025061031
Opened: 10/27/2025
First Licensed: 2/27/2009
Expires: 12/2/2025 (Expired- Grace)
Type of License: Real Estate Firm
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license expired and the firm was active. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken.

On September 26, 2025, the principal broker was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm.

On October 20, 2025, the Respondent stated that the matter was an oversight. They stated that they misunderstood the renewal process and thought it was processed. At the time of the communication, they were out of the country. After learning about the lapse, they took corrective actions. They stated that they applied for reinstatement and voluntarily ceased all leasing activity until the matter was fully resolved and the broker license was properly reinstated.

Counsel reviewed the Respondent's account on CORE. The Respondent's license entered the principal broker's license was suspended on January 15, 2023, after a lapse in errors and omission (E&O) insurance. The principal broker's license expired on April 22, 2023. An application to reinstate the principal broker's license was submitted and approved on December 4, 2023. The principal broker's license was in "expired-grace" status on December 2, 2025, and expired on February 2, 2026. The principal broker submitted a request to reinstate their license on October 20, 2025. On October 28, 2025, the application was approved. However, the Respondent firm's license is expired.

Based on the information from CORE, there appears to be a history of the Respondent and principal broker having an expired licenses. Due to the history, Counsel recommends this Respondent be assessed a civil penalty of One Thousand Dollars (\$1,000.00) for having a firm but failing to have a designated principal broker with a valid license, as required under Tenn. Code Ann. § 62-13-309 (a)(1)(A); Administratively close the firm

Recommendation: Assess a Civil Penalty of One Thousand Dollars (\$1,000.00) for having a firm but failing to have a designated principal broker with a valid license, as required under Tenn. Code Ann. § 62-13-309 (a)(1)(A);

Administratively close the firm; and

Commission Decision: The Commission accepted Counsel's recommendation.

109. 2025061051
Opened: 12/12/2025
First Licensed: 7/2/2010
Expires: 7/30/2026
Type of License: Real Estate Firm
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license expired and the firm was active. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken. A response wasn't provided. The Respondent is a registered as a real estate firm.

The principal broker's license entered "expired grace" status on April 18, 2025, and expired on June 19, 2025. On September 26, 2025, the principal broker was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm.

October 29, 2025, the Respondent sent an email that asked how to resolve the matter since the fees and penalties were paid before the complaint was opened. Staff stated that a response was needed since the complaint was referred to legal.

On November 21, 2025, a letter was sent via mail and informed the Respondent that their response was past due. Another letter was sent via certified mail on December 4, 2025. The green card returned with a signature.

On January 12, 2025, a renewal application was opened. However, the renewal fee wasn't paid.

The principal broker's license entered "expired grace" status on April 18, 2025, and expired on June 19, 2025. On October 14, 2025, a request to reinstate was sent to the Commission. On October 16, 2025, a renewal application was opened and approved on October 20, 2025.

Here, the firm's principal broker expired from April to October in violation Tenn. Code Ann. § 62-13-309 (a)(1)(A). The firm also failed to provide a response to the complaint within ten (10) days, in violation of Tenn. Code Ann. § 62-13-313(a)(2).

Since the principal broker and firm are complying, Counsel recommends that the Respondent be assessed a civil penalty of Five Hundred Dollars (\$500.00) for having a firm but failing to have a designated principal broker with a valid license, as required under Tenn. Code Ann. § 62-13-309 (a)(1)(A). Counsel also recommends that the Respondent be assessed a civil penalty of Five Hundred Dollars (\$500.00) for failing to provide a response to the complaint within ten (10) days, in violation of Tenn. Code Ann. § 62-13-313(a)(2). Counsel recommends that the firm be administratively closed and a case be administratively opened against the principal broker

Recommendation: Assess a Civil Penalty of Five Hundred Dollars (\$500.00) for having a firm but failing to have a designated principal broker with a valid license, as required under Tenn. Code Ann. § 62-13-309 (a)(1)(A);

Assess a Civil Penalty of Five Hundred Dollars (\$500.00) for failing to respond to a complaint within ten (10) days in violation of Tenn. Code Ann. § 62-13-313(a)(2); and

Administratively open a complaint against the principal broker for engaging in unlicensed activity.

Commission Decision: The Commission accepted Counsel's recommendation.

**110. 2025060861
Opened: 12/12/2025
First Licensed: 1/1/1901
Expires: 3/30/2026
Type of License: Real Estate Firm
History: None**

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license expired and the firm was active. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken. A response wasn't provided. The Respondent is a registered as a real estate firm.

An attorney provided a response on the Respondent's behalf. The response stated that the principal broker renewed their license successfully and had an active license.

On September 25, 2025, the principal broker was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an

application related to reinstating the principal broker, designating a new principal broker or closing the firm.

According to the information on CORE, the principal broker's license was set to expire on December 4, 2025. The principal broker renewed their license on August 31, 2025, and the application was approved on September 26, 2025. On January 6, 2026, an application was submitted to designate the principal broker. The license history showed that a broker was added in 2023.

The firm sent an application for renewal on December 30, 2025, and was approved on March 4, 2026. The firm's license was set to expire on March 4, 2026. Here, Counsel was unable to find where a lapse occurred for the firm or principal broker. Therefore, Counsel recommends that this matter be dismissed.

Recommendation: Dismiss

Commission Decision: The Commission accepted Counsel's recommendation.

111. 2025061111
Opened: 12/5/2025
Unlicensed:
History: None

This complaint is related to REC-2025045831, which was presented during the February 2026 legal report, and contains similar allegations. REC-2025061111 (#111) and REC-2025061151 (##112) are related and contain identical allegations.

The Complainant is an out of state resident. The Respondent is unlicensed. The Complainant alleged that the Respondent engaged in fraudulent activity. The complaint stated that the Respondent operated a company that goes by multiple names and promoted a turnkey real estate program where they identify distressed properties, renovate them, then secures renters. The Complainant stated that they purchased one (1) property from the Respondent and their associate.

The Complainant stated that they purchased property for \$94,800 and an additional \$30,000 that were supposed to pay for renovations. The complaint stated that \$30,000 was held in escrow and they paid \$21,7500 from that account. They were promised that the renovations would be completed within 120 days of closing but based on the pictures they received, approximately 10 percent of the work had been completed. They tried to call, email, and text the Respondent since mid-August but didn't get a response. The Complainant stated they were aware of at least 60 other people who were given false promises regarding home sales and renovations.

An attorney submitted a response on the Respondent's behalf in complaint number 2025045831. It is believed that this response was meant to address this complaint as well. The attorney stated that they represented the Respondent and their affiliated entities. The Respondent denied

fraudulent activity. They stated that the issues resulted from operational shortcomings and an unsustainable business model, not intentional misconduct.

Here, the Respondent sold property to the Complainant without a valid license. The Respondent's license was revoked on December 31, 2000. There is no documentation to suggest that the Respondent owned the property that was sold to the Complainant. Therefore, Counsel recommends that the Respondent be assessed of One Thousand Dollars (\$1,000.00) for engaging in unlicensed activity, in violation of Tenn. Code Ann. § 62-13-301.

Recommendation: Assess a Civil Penalty against the Respondent for One Thousand Dollars (\$1,000.00) for engaging in unlicensed activity for selling property without a valid license, in violation of Tenn. Code Ann. §62-13-301.

Commission Decision: The Commission accepted Counsel's recommendation.

112. 2025061151

Opened: 12/05/2025

Unlicensed:

History: None

This complaint is related to REC-2025045831, which was presented during the February 2026 legal report, and contains similar allegations. REC-2025061111 (#111) and REC-2025061151 (##112) are related and contain identical allegations.

The Complainant is an out of state resident. The Respondent is unlicensed. The Complainant alleged that the Respondent engaged in fraudulent activity. The complaint stated that the Respondent operated a company that goes by multiple names and promoted a turnkey real estate program where they identify distressed properties, renovate them, then secures renters. The Complainant stated that they purchased one (1) property from the Respondent and their associate.

The Complainant stated that they purchased property for \$94,800 and an additional \$30,000 that were supposed to pay for renovations. The complaint stated that \$30,000 was held in escrow and they paid \$21,7500 from that account. They were promised that the renovations would be completed within 120 days of closing but based on the pictures they received, approximately 10 percent of the work had been completed. They tried to call, email, and text the Respondent since mid-August but didn't get a response. The Complainant stated they were aware of at least 60 other people who were given false promises regarding home sales and renovations.

An attorney submitted a response on the Respondent's behalf in complaint number 2025045831. It is believed that this response was meant to address this complaint as well. The attorney stated that they represented the Respondent and their affiliated entities. The Respondent denied fraudulent activity. They stated that the issues resulted from operational shortcomings and an unsustainable business model, not intentional misconduct.

Here, the Respondent sold property to the Complainant without a valid license. There is no documentation to suggest that the Respondent owned the property that was sold to the Complainant. Therefore, Counsel recommends that the Respondent be assessed of One Thousand Dollars (\$1,000.00) for engaging in unlicensed activity, in violation of T.C.A. 62-13-301.

Recommendation: Assess a Civil Penalty against the Respondent for One Thousand Dollars (\$1,000.00) for engaging in unlicensed activity for selling property without a valid license, in violation of Tenn. Code. Ann. § 62-13-301.

Commission Decision: The Commission accepted Counsel's recommendation.

113. 2025060791
Opened: 12/5/2025
First Licensed: 7/5/2001
Expires: 9/27/2027
Type of License: Real Estate Firm
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license expired and the firm was active. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken. A response wasn't provided. The Respondent is a registered as a real estate firm.

The principal broker's license entered "expired grace" status on May 8, 2025, and was expired until September 27, 2025. On September 26, 2025, the principal broker was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm.

On October 16, 2025, a complaint was administratively opened against the firm due to lack of compliance. The next day a copy of the complaint was sent via mail and email to the Respondent. The Commission doesn't have a record of a response. On November 20, 2025, a letter was sent via mail and informed the Respondent that their response was past due.

On February 2, 2025, a renewal application was opened. However, the renewal fee wasn't paid.

The principal broker's license entered "expired grace" status on May 8, 2025, and expired on July 9, 2025. On November 4, 2025, an application to reinstate the principal broker was submitted and approved the next day.

Here, the firm's principal broker expired from May to November, in violation Tenn. Code Ann. § 62-13-309 (a)(1)(A). The firm also failed to provide a response to the complaint within ten (10) days, in violation of Tenn. Code Ann. § 62-13-313(a)(2).

Since the principal broker and firm are complying, Counsel recommends that the Respondent be assessed a civil penalty of Five Hundred Dollars (\$500.00) for having a firm but failing to have a designated principal broker with a valid license, as required under Tenn. Code Ann. § 62-13-309 (a)(1)(A). Counsel also recommends that the Respondent be assessed a civil penalty of Five Hundred Dollars (\$500.00) for failing to provide a response to the complaint within ten (10) days, in violation of Tenn. Code Ann. § 62-13-313(a)(2). Counsel recommends that the firm be administratively closed and a case be administratively opened against the principal broker

Recommendation: Assess a Civil Penalty of Five Hundred Dollars (\$500.00) for having a firm but failing to have a designated principal broker with a valid license, as required under Tenn. Code Ann. § 62-13-309 (a)(1)(A);

Assess a Civil Penalty of Five Hundred Dollars (\$500.00) for failing to respond to a complaint within ten (10) days in violation of Tenn. Code Ann. § 62-13-313(a)(2); and

Administratively open a complaint against the principal broker for engaging in unlicensed activity.

Commission Decision: The Commission accepted Counsel's recommendation.

**114. 2025060851
Opened: 11/3/2025
First Licensed: 6/29/2005
Expires: 5/24/2026
Type of License: Real Estate Firm
History: None**

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license expired and the firm was active. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken.

The Respondent was registered as a real estate firm. The principal broker is an out of state resident. The principal broker stated that they always complied with the renewal process in Tennessee over the years even though they haven't done any business in Tennessee for over five (5) years and only had about two (2) real estate auctions in the past. They stated that in Spring of 2024, they asked a staff member to handle the online process of renewing their license and thought it had been done.

The principal broker acknowledged that it was their responsibility to renew. However, since they would have to start over with the process to gain their licenses that they would allow the firm and broker's license expire. They stated that they have not conducted any business in Tennessee so far.

December 24, 2023, a renewal application was opened. However, the renewal fee wasn't paid. The principal broker's license entered "expired grace" status on March 25, 2024, and expired on May 26, 2024. On September 26, 2025, the principal broker was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm. They directed the firm to designate an active principal broker by close of business on October 10, 2025.

On October 14, 2025, a complaint was administratively opened against the firm due to lack of compliance. The next day a copy of the complaint was sent via mail and email to the Respondent. The Commission doesn't have a record of a response. On October 30, 2025, the Respondent submitted a response. On May 12, 2025, and March 6, 2026, the Respondent submitted a request to reinstate their license. However, the Respondent failed to open a renewal application and as of this legal report, the principal broker's license is still in "expired" status.

Based on the information provided, the Respondent doesn't intend to continue business in Tennessee. Therefore, Counsel recommends that the firm be administratively closed and a case be administratively close the firm

Recommendation: Administratively close the firm; and

Administratively release any licensee associated with the firm.

Commission Decision: The Commission accepted Counsel's recommendation.

115. 2025061011
Opened: 11/3/2025
First Licensed: 1/26/2009
Expires: 1/25/2027
Type of License: Real Estate Firm
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license expired and the firm was active. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken.

A customer service representative provided a response on the Respondent's behalf. They stated that as a property management company they are required to be licensed, have an active principal broker, and the company is allowed to employ a manager who is not licensed if the person's duties are limited to supervision, exhibition of residential units, leasing or collection of security deposits and rentals from the property. They stated that they are managed by a firm with a different name. They asserted that the firm and principal broker are complying.

Counsel reviewed the Respondent's account on CORE to establish a timeline of events. On January 20, 2025, a renewal application for the firm was opened. The application was approved the same day. On October 20, 2024, a renewal application for the principal broker was opened but not completed. The principal broker's license entered "expired grace" status on January 26, 2025, and expired on March 28, 2024. On September 26, 2025, the principal broker was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm. They directed the firm to designate an active principal broker by close of business on October 10, 2025.

On October 15, 2025, a complaint was administratively opened against the firm due to lack of compliance. The next day a copy of the complaint was sent via mail and email to the Respondent. There is no record that the Respondent opened a renewal application and as of this legal report, the principal broker's license is still in expired status.

Under Tenn. Code Ann. § 62-13-309 (a)(1)(A), "each office shall have a real estate firm license, a principal broker and a fixed location with adequate facilities for affiliated licensees, located to conform with zoning laws and ordinances."

Additionally, Tenn. Comp. R. & Regs. 1260-02-.38(1) states that, the Commission must be notified within ten (10) days of the death, resignation, termination, or incapacity of a principal broker. In the event of an unexplained extended absence of a principal broker, the Commission must be notified within a reasonable time. At the time of notification, a plan must be submitted which addresses the continuation of operations without a principal broker.

Here, Counsel looked up the name provided in the response. Two results were found for firms with similar names. However, one firm had an expired license and neither had a record of the principal broker nor the firm being associated with that name. Counsel reviewed the renewal application for the firm. The principal broker is listed multiple times and the license provided was confirmed and expired. The principal broker is the only licensee associated with the firm.

Based on the information provided, the Respondent was an active firm. The firm didn't have a designated principal broker with a valid license, as required under Tenn. Code Ann. § 62-13-309 (a)(1)(A). The firm also failed to notify the Commission of the death, resignation, termination, or incapacity of a principal broker within ten (10) days and/or provide a plan for operation, in violation of Tenn. Comp. R. & Regs. 1260-02-.38(1).

Therefore, Counsel recommends that the Respondent be assessed a civil penalty of One Thousand Dollars (\$1,000.00) for acting as a property management firm without a designated principal broker with a valid license, as required under Tenn. Code Ann. § 62-13-309 (a)(1)(A). Counsel also recommends that the Respondent be assessed a civil penalty of Five Hundred Dollars (\$500.00) for failing to notify the Commission of the death, resignation, termination, or incapacity of a principal broker within ten (10) days and/or provide a plan for operations without a principal broker, in violation of Tenn. Comp. R. & Regs. 1260-02-.38(1). Counsel recommends that the firm be administratively closed and a case be administratively opened against the principal broker.

Recommendation: Assess a Civil Penalty of One Thousand Dollars (\$1,000.00 for acting as a property management firm without a designated principal broker with a valid license, as required under Tenn. Code Ann. § 62-13-309 (a)(1)(A);

Assess a Civil Penalty of Five Hundred Dollars (\$500.00) for failing to notify the Commission of the death, resignation, termination, or incapacity of a principal broker within ten (10) days and/or provide a plan for operations without a principal broker, in violation of Tenn. Comp. R. & Regs. 1260-02-.38(1);

Administratively close the firm based on the fact that the principal broker is unlicensed; and

Administratively open a complaint against the principal broker for engaging in unlicensed activity.

Commission Decision: The Commission accepted Counsel's recommendation.

**116. 2025061781
Opened: 11/3/2025
First Licensed: 12/14/1999
Expires: 3/9/2027
Type of License: Real Estate Firm
History: None**

The Complainant is a Tennessee resident and buyer in a real estate transaction. The Respondent is a Real Estate Firm. The Complainant stated that they purchased a home from the Respondent's agent and their partner on December 7, 2022. They stated that the agent failed to disclose that they were the co-seller and agent. Additionally, after they moved in, they discovered issues with the HVAC and received high electric bills. The issues discovered after moving in and the electric bill will not be discussed further as is outside of the Commission's jurisdiction.

The firm's principal broker submitted a response. They stated that the transaction occurred before they transferred to their current firm (Respondent). They contacted their previous principal broker to obtain the documents related to the transaction.

Counsel reviewed the documents provided. The agent/principal broker was listed on all of the documents as a co-seller and agent. There was also a copy of the personal interest disclosure form. All parties signed the documents. Therefore, Counsel finds Complainant's allegation related to the agent failing to disclose their personal interest to be unfounded. Additionally, under Tenn. Code Ann. § 62-13-31(e) states in relevant part, any complaint filed with the commission pursuant to this chapter shall be filed within two (2) years from the date of commission of the alleged violation of § 62-13-312 or the date that the complainant became aware of the violation.

Here, the transaction occurred in 2022 and prior to the agent's affiliation with their current firm. Based on all the information provided and the fact that the matter has exceeded the statute of limitation, Counsel recommends that this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

117. 2025061891
Opened: 11/3/2025
First Licensed: 8/29/2022
Expires: 8/28/2026
Type of License: Real Estate Firm
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license expired and the firm was active. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken. A response wasn't provided. The Respondent is a registered as a real estate firm.

The principal broker's license entered "expired grace" status on August 29, 2024, and was expired on October 30, 2024. On October 1, 2025, the principal broker was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm.

On October 30, 2025, the principal broker sent an email to the Commission. They stated that they were an independent broker, licensed in California and Tennessee. They were unaware of the lapse for their license expiration. They stated that the notification sent in May of 2024 was sent to their California office. Due to the office manager being fired around the same time, they missed the communication. They stated that they would like to get into compliance and requested a 60-day extension.

Here, the firm's principal broker's license expired on August 29, 2024, and remains unlicensed. Based on the information provided, the Respondent was an active firm. However, the firm didn't have a designated principal broker with a valid license, as required under Tenn. Code Ann. § 62-13-309 (a)(1)(A). The firm also failed to notify the Commission of the death, resignation, termination, or incapacity of a principal broker within ten (10) days and/or provide a plan for operation, in violation of Tenn. Comp. R. & Regs. 1260-02-.38(1).

Therefore, Counsel recommends that the Respondent be assessed a civil penalty of One Thousand Dollars (\$1,000.00) for acting as a property management firm without a designated principal

broker with a valid license, as required under Tenn. Code Ann. § 62-13-309 (a)(1)(A). Counsel also recommends that the Respondent be assessed a civil penalty of Five Hundred Dollars (\$500.00) for failing to notify the Commission of the death, resignation, termination, or incapacity of a principal broker within ten (10) days and/or provide a plan for operations without a principal broker, in violation of Tenn. Comp. R. & Regs. 1260-02-.38(1). Counsel recommends that the firm be administratively closed and a case be administratively opened against the principal broker.

Recommendation: Assess a Civil Penalty of One Thousand Dollars (\$1,000.00) for acting as a property management firm without a designated principal broker with a valid license, as required under Tenn. Code Ann. § 62-13-309 (a)(1)(A);

Assess a Civil Penalty of Five Hundred Dollars (\$500.00) for failing to notify the Commission of the death, resignation, termination, or incapacity of a principal broker within ten (10) days and/or provide a plan for operations without a principal broker, in violation of Tenn. Comp. R. & Regs. 1260-02-.38(1);

Administratively close the firm based on the fact that the principal broker is unlicensed; and

Administratively open a complaint against the principal broker for engaging in unlicensed activity.

Commission Decision: The Commission accepted Counsel's recommendation.

**118. 2025061921
Opened: 11/3/2025
First Licensed: 8/8/2022
Expires: 8/7/2026
Type of License: Real Estate Firm
History: None**

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license expired and the firm was active. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken. A response wasn't provided. The Respondent is a registered as a real estate firm.

The principal broker's license entered "expired grace" status on August 7, 2024, and was expired on October 30, 2024. On October 1, 2025, the principal broker was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm.

On October 28, 2025, the principal broker sent an email to the Commission. They stated that their license was expired but they didn't have any intention to do business in Tennessee or renew their license. As of this legal report, the firm is closed and the principal broker's license is expired.

Based on the information provided and the fact that the principal broker doesn't intend to continue work in Tennessee, Counsel recommends that this matter be closed and flagged. It is also recommended that an administrative complaint be opened against the principal broker and revoke their license or request that the principal broker voluntarily surrender their Tennessee license.

Recommendation: Administratively close and flag the firm; and

Administratively open a complaint against the principal broker and revoke their license or request that the principal broker voluntarily surrender their Tennessee license.

Commission Decision: The Commission accepted Counsel's recommendation.

119. 2025062231
Opened: 10/27/2025
First Licensed: 4/13/2016
Expires: 4/12/2026
Type of License: Affiliate Broker
History: None

REC-2025062231 (#119), REC-2025063991 (#120), and REC-2025062761 (#121), and REC-2025062551 (#158) are related and stem from the same transaction. REC-2025062231 (#119) and REC-2025062551 (#158) are identical.

The Complainant is a Tennessee resident. The Respondent is an Affiliate Broker. The complaint stated that the Respondent engaged in ethical violations. The Complainant stated that the Respondent attempted to make it a condition that purchasing a property they listed was that they use the Respondent to sell their current property. They stated that agents can't require or pressure a prospective buyer to use them as a listing agent as a contingency of purchasing a home. The Complainant alleged that the Respondent violated Tenn. Code Ann. § 62-13-312(b)(5). The complaint stated that the Respondent made a false promise when they stated that the appliances were part of the listed upgrades made to the property. The complaint also mentioned multiple ethical violations. The ethical violations will not be discussed as the Commission doesn't enforce the ethical rules established by the National Association of Realtors.

The Respondent stated that the Complainant was an unrepresented buyer. They represented the seller. They stated that they offered to sell the Complainant's home because their initial offer was approximately \$275,000 less, so they thought they could close the gap and make it work for everybody with commissions. Another realtor who they previously worked with began

communicating directly with both the buyers and sellers outside of their authorization and beyond her defined scope of work. The Complainant later hired the other REALTOR®. The Respondent stated that they never made any sale conditional or suggested that the Complainant was required to list or purchase through them. All their communications and offers were handled properly. They also stated that their broker eventually removed them from the transaction so if there were any miscommunications then it was a result of the other realtor.

Based upon all these facts, Counsel believes that the proper venue for the ethical complaint would be the local real estate association. Additionally, since the Respondent was removed from the transaction before closing and there was no information provided to show the misrepresentation, Counsel recommends this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

120. 2025063991
Opened: 11/10/2025
First Licensed: 10/20/2016
Expires: 10/19/2026
Type of License: Affiliate Broker
History: None

REC-2025062231 (#119), REC-2025063991 (#120), and REC-2025062761 (#121) are related and stem from the same transaction. REC-2025063991 (#120) and REC-2025062761 (#121) were filed by the Respondent in REC-2025062231 (#119).

The Complainant is an Affiliate Broker. The Respondent is an Affiliate Broker and worked at the same firm as the Complainant.

The Complainant stated that the Respondent acted as a transaction coordinator and assistant who was under their direction in a real estate transaction. They paid the Respondent on an hourly and per-transaction basis to provide administrative and coordination support only. Although the Respondent is licensed, they didn't have a listing agreement or buyer representation agreements for any client involved in the transaction.

The Respondent stated that they became involved with the transaction after the buyer and seller made it clear that they wouldn't proceed with the transaction if the Complainant was involved. Their broker was aware of the situation and allowed the transition from the Complainant to them. Their role at that time was to ensure that a deal was reached and that all parties were represented fairly and ethically. They stated that their actions didn't go beyond their authority as they were acting as an agent at that time. The Respondent maintained that they acted professionally throughout the entire situation and was in compliance with all relevant guidelines.

Based on the information provided, the Respondent in this matter is an affiliate broker who worked at the same firm as the Complainant. Due to the seller and buyer not wanting the Complainant involved in the transaction, the Respondent took over. The broker was aware of the issue and authorized the transition of the sale from the Complainant to the Respondent. **REC-2025063991 (#120) and REC-2025062761 (#121)** appear to be a result of an intraoffice dispute. Therefore, Counsel recommends this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

121. 2025062761

Opened: 11/3/2025

First Licensed: 2/10/1997

Expires: 10/25/2026

Type of License: Principal Broker 262905

History: 2015 Agreed Order for violation of operating an unlicensed branch office

REC-2025062231 (#119), REC-2025063991 (#120), and REC-2025062761 (#121) are related and stem from the same transaction. REC-2025063991 (#120) and REC-2025062761 (#121) were filed by the Respondent in REC-2025062231 (#119).

The Complainant is an Affiliate Broker and employee at the Respondent's firm. The Respondent is a Principal Broker.

The Complainant stated that the Respondent engaged in unprofessional conduct by falsely characterizing them with defamatory statements. They also refused to be transparent with the interaction with the other affiliate. Afterwards, the Respondent and other affiliate refused to pay their commission. The allegations related to the ethical violations will not be discussed further as the Commission doesn't enforce the ethical rules established by the National Association of Realtors. Similarly, the allegation related to any commission dispute will not be discussed because the Commission will not intervene in the settlement of debts, loans, draws, or commission disputes between firms, brokers and/or affiliates.

The Respondent acted as the broker for the affiliates involved in the related cases. The Respondent denied using any defamatory statements when speaking about the Complainant. They stated that they believe the Complainant had them confused with the clients who used specific terms to describe the Complainant. The Respondent made the decision to remove the Complainant from the transaction after the buyer and seller made it clear that they wouldn't go forward if the Complainant was involved. They stated that they acted in the clients' best interests. After the transaction, the Respondent made the decision to broker release the Complainant as they felt it was a liability to keep them employed with the firm. They denied any involvement with any commission agreement between the affiliates.

Based on the information provided, the Respondent in this matter was the principal broker. Due to the seller and buyer not wanting the Complainant involved in the transaction, the Respondent authorized the other affiliate to take over the transaction from the Complainant. **REC-2025063991 (#120) and REC-2025062761 (#121)** appear to be a result of an intraoffice dispute. Therefore, Counsel recommends this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

122. 2025063471
Opened: 11/3/2025
First Licensed: 6/26/2019
Expires: 6/25/2027
Type of License: Affiliate Broker
History: None

The Complainant is a licensed real estate professional The Respondent is an Affiliate Broker. The complaint stated that the Respondent had a “coming soon” sign in front of a property for several weeks without it being listed on the MLS. They reached out to the agent to find out when it would be listed and were told that the property had been on the market for an entire month but couldn't provide a MLS number. They were also told that the agent who received an offer was negotiating on and that the property would have been added to the MLS that day, October 24. As of the day of the complaint, October 27, 2025, it was still not on the MLS but still had a “coming soon” sign.

The Respondent stated that they believed that the Complainant was confused about the listing. They had a listing with the same street number but different street names. They stated that their listing was listed on the MLS.

The Complainant submitted a rebuttal and apologized for the complaint. The Complainant stated it was a huge misunderstanding and wasn't diligent in making sure the complaint was against the correct person.

Based upon all these facts, Counsel recommends this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

123. 2025063151
Opened: 11/3/2025
First Licensed: 6/2/2016
Expires: 6/1/2026

Type of License: Real Estate Firm (Closed, Uninsured)
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license was transferred to another firm. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken.

Counsel reviewed the Respondent's account on CORE to establish a timeline of events. On October 6, 2025, the principal broker was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm.

On October 27, 2025, the Respondent stated that their firm hadn't been in business for over a year. They stated that they sold to another firm in August of 2024 and believed that all the administrative work had been completed and the firm properly closed.

Counsel reviewed the Respondent and principal broker accounts on CORE. Here, the principal broker is still licensed, and records show that they transferred to the new firm on February 26, 2025. The Respondent firm submitted a renewal application on March 21, 2024. The designated principal broker was a different person.

Here, the firm has been closed. It appears that the principal broker that was listed on the ten (10) day letter is associated with a different firm. Additionally, the Respondent firm had a different principal broker listed before their license expired. Therefore, Counsel recommends that this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

124. 2025062421

Opened: 11/10/2025

First Licensed: 3/18/2013

Expires: 1/29/2028

Type of License: Principal Broker

History: 2024 Agreed Citation related to advertising violation; 2024 Letter of Warning regarding exercising reasonable skill and care

The Complainant is a real estate professional. The Respondent is a Principal Broker. The Complainant stated that they closed a deal in June of 2025. They were contacted by someone at the Respondent's firm about potentially listing the property that they previously sold. However, the firm never sent a referral agreement to sign. After the deal closed, the Respondent told them that they made a mistake when they failed to get the referral fee or deduct the payments owed prior

to closing. The complaint alleged that the Respondent demanded \$2,600 related to the referral fee, although they didn't agree, and stated that they were afraid that the Respondent would continue to withhold money owed.

The Respondent stated that the Complainant was part of the firm's relocation team and accepted a referral lead in May of 2025. The lead was assigned to another relocation agent, who had an established referral agreement. The client was unsatisfied with the prior agent and asked to be reassigned to a different agent. The Complainant was contacted about working with the relocation lead. The relocation lead provided the terms and fees to the Complainant, which they accepted. The Complainant reached out the relocation client (a referring company) and signed the contract on July 29, 2025. After reviewing this matter, the Respondent stated that they found that a referral agreement had been executed by the firm and the originally assigned agent. However, there was no written referral fee agreement in place for the Complainant.

It was also determined that after securing the listing, the Complainant failed to notify the relocation team that they had been hired by the seller and proceeded to work directly with referral client and the homeowner.

On October 3, 2025, the referral client notified the firm that they were expecting a payment from the closing of the property in the amount of \$2,196.00, representing a 40% referral fee. Since there was no documentation showing what percentage, the Complainant would be responsible for paying, the firm determined that they wouldn't seek reimbursement and any post-closing correction was cancelled.

Based on the information provided, Counsel finds Complainant's allegations related to improperly withholding the Complainant's commission fee to be unfounded. Therefore, Counsel recommends that this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

125. 2025063621
Opened: 11/10/2025
First Licensed: 5/7/2019
Expires: 10/14/2026
Type of License: Real Estate Broker
History: None

The Complainant is a Tennessee resident and seller in a real estate transaction. The Respondent is a Real Estate Broker and represented. The Complainant stated that Their property was under contract for sale. The contract stated that there would be a proration for propane fuel. The Complainant stated that they filled the tank for Five Hundred Dollars (\$500.00) prior to the sale

of the home. However, their agent missed the proration and was told that the buyers would be charged, but they weren't.

The Respondent stated that their clients made an offer. The contract was to take the property "as is," which they understood to mean that would include any fuel, if any. Multiple counteroffers were made between July 23, 2025, to July 26, 2025. All offers included the "as-is" condition. At no point during the negotiations were they told that the buyers were supposed to be responsible for the bill or paying for the fuel. The first time it was mentioned was on August 27, 2025, by the closing agent, which the buyer refused to do.

Based on the information provided, the Complainant's agent failed to include the terms needed for reimbursement of the cost for the propane fuel. Therefore, Counsel recommends this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

126. 2025064231
Opened: 11/10/2025
First Licensed: 4/17/2025
Expires: 4/16/2027
Type of License: Affiliate Broker
History: None

The Complainant is Real estate professional. The respondent is an Affiliate Broker. The complaint alleged that the Respondent failed to follow the "one click" rule on their social media post. They stated that the post gave the Respondent's name, direct number, and brokerage but not the brokerage's number. The complaint asserted that none of the posts follow the "one click" rule.

The Respondent stated that their social media posts include their listings and general posts about recent sales. The screenshots in the complaint did include their brokerage information. Although it wasn't in the picture, it is always included in the post's description.

Based on the information provided, the complaint included screenshots of the Respondent's social media post. However, portions of the posts were cut off. The screenshots from the Respondent show the information in the "more information" portion of the post and included all relevant information for advertisements.

Counsel finds Complainant's allegations related advertising violations to be unfounded. Therefore, Counsel recommends this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

127. 2025064241
Opened: 11/10/2025
First Licensed: 11/13/2020
Expires: 8/8/2026
Type of License: Principal Broker
History: None

This complaint is related to REC-2025050431, which was presented during the February 2026 legal report and contains identical allegations.

The Complainant was a tenant and alleged that the Respondent illegally seized the personal property. Although the Respondent had a writ for the building, the personal contents were not included. The complaint alleged that the Respondent and local police violated the judge's order by refusing to give them entry to the property and illegally disposing of it.

The Respondent stated that they were granted an eviction against the Complainant on June 19, 2025. The judge denied the Complainant's appeal to the eviction and a writ of possession was signed on July 24, 2025. At that time, movers were hired to remove the items from the warehouse with the intention of storing them for 30 days, as required by the lease. Following the judge's order the Complainant was granted an opportunity to remove any items they had left behind, and the property was opened for 10 days to allow the complainant to gather their property, under supervision. At no point did they deny the Complainant's request to remove their property. On July 27, 2025, the Respondent discovered that the complainant had unlawfully entered the property over the weekend and barred the doors. The police were called and a report was filed that stated the Complainant unlawfully entered the property.

Based on the information provided, this matter appears to be a landlord/tenant dispute and circuit court was the appropriate venue for this matter. Therefore, Counsel recommends that this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

128. 2025064341
Opened: 11/10/2025
First Licensed: 7/22/1985
Expires: 12/4/2026
Type of License: Principal Broker
History: 2009 Letter of Instruction; 2016 Consent Order 2021 Consent Order for failure to supervise an affiliate due to lapse in affiliate's E&O insurance; 2016 Consent Order for failure to supervise an affiliate due to advertising violations and

improper, fraudulent or dishonest dealing; 2023 Consent Order for failure to supervise an affiliate due to lapse in affiliate's E&O insurance; 2024 Consent Order for failure to supervise an affiliate due to lapse in affiliate's E&O insurance

The Complainant is a licensed real estate professional. The Respondent is a Principal Broker. The Complainant stated that the Respondent was closing their firm but refused to release agents by not signing the TREC-1 forms.

The Respondent stated that they sent an email to their agents stating that they would be shutting down the firm on December 31, 2025. They stated that since they sent the email two (2) agents decided to transfer so they were unsure whose form would have been delayed.

Counsel reviews the email that was included in the complaint. The email was sent from the Respondent to the affiliates on October 30, 2025, that they would be stopping operations on December 31, 2025.

On CORE, the firm status shows that the license was "voluntarily surrendered" however, several affiliates appear to be connected to the firm. The principal broker's license is still connected to the firm and a new firm. It appears to be a clerical error that the Respondent wasn't removed. Therefore, Counsel recommends that the firm be administratively closed and all affiliates associated with the firm be administratively released.

Recommendation: Dismiss this case; Administratively close the firm; and administratively release all affiliates associated with the firm.

Commission Decision: The Commission accepted Counsel's recommendation.

129. 2025063841
Opened: 11/18/2025
First Licensed: 11/8/2019
Expires: 12/22/2026
Type of License: Affiliate Broker
History: None

This complaint is related to REC-2025047841, which was closed with a letter of warning, and REC-2025046761, which was dismissed with no action. Both complaints were presented during the February 2026 legal report.

The Complainant is a Tennessee resident. The Respondent is unlicensed. The complaint is alleged that the Respondent engaged in fraudulent practices by falsifying documents for the sale of their property. The Complainant stated that they sold their property to the Respondent. After signing the purchase and sale agreement, the Complaint alleged that the Respondent modified the DocuSign document by accessing their account using their IP address. They stated that the Respondent also added fees to the closing costs that were not previously disclosed or authorized.

The Complainant requested \$6,000 in restitution for the title to revert them back, and an itemized list of the charges to justify the disbursement amounts.

The Respondent's attorney submitted a response on their behalf. The Respondent denied the allegations in the complaint. They stated that the Respondent offered to purchase the Complainant's property through their company. However, they stated that the Respondent acted as an investor, not a real estate agent. They stated that all documents were sent via DocuSign and the Respondent lacked the ability to access or modify the documents using the Complainant's IP address. The Respondent further stated that all fees were paid and agreed upon. There was a lien on the property that had to be paid after the sale, but the Respondent didn't know who that individual was.

Based on the information provided, the Respondent purchased the Complainant's property. The purchase and sale agreement was a basic contract and stated that the seller would be responsible for paying liens and/or other fees owed on the property. Additionally, the log for DocuSign showed when the document was created, sent, and completed. The complaint stated that they sold the property to pay off debts. It appears that the profits from the sales were not as much as the Complainant expected. The Commission doesn't have jurisdiction to grant the Complainant the requested relief. The contract didn't include the Respondent's name but the name of the company. It is not required that an individual be licensed to purchase property. However, the name of the company could be considered misleading and should be changed to avoid potential legal action in the future. Counsel recommends that this matter be dismissed since the sale was under the name of the company.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

130. 2025065771

Opened: 11/18/2025

First Licensed: 3/15/2017

Expires: 7/26/2026

Type of License: Principal Broker

History: 2021 Consent Order for failure to exercise reasonable skill and care in providing services to all parties in a transaction

The Complainant is an out of state resident. The Respondent is a Principal Broker. The Complainant alleged that the Respondent improperly withheld their good faith deposit of \$50,000 when they cancelled the contract. The complaint alleged that the Respondent's actions were tantamount to theft.

The Respondent denied the allegations in the complaint. They stated that the matter arose from a private commercial real estate contract dispute where they were the principal party and property owner and not acting in their capacity as a real estate broker. The Respondent stated the earnest

money was deposited with a neutral third-party escrow. The dispute was based on the termination of the contract, in which the Respondent believed the Complainant acted in bad faith.

Based on the information provided, the main issue is a contract dispute. The Commission doesn't have authority over contract disputes. Therefore, Counsel recommends this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

131. 2025061901
Opened: 11/18/2025
First Licensed: 3/14/1991
Expires: 11/3/2026
Type of License: Real Estate Firm
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license expired and the firm was active. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken. A response wasn't provided. The Respondent is a registered as a real estate firm.

The principal broker's license entered "expired grace" status on October 22, 2024. On October 1, 2025, the principal broker was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm. They directed the firm to designate an active principal broker by close of business on October 15, 2025.

On October 31, 2025, the principal broker sent a handwritten response. Some words were hard to decipher, but the main assertion was that the firm had not conducted business. Here, the Respondent firm license is active until November 3, 2026. The firm has no licensees connected to the firm and the last affiliate was released January 13, 2025. Therefore, Counsel recommends that the firm be admiratively closed.

Recommendation: Dismiss and administratively close the firm.

Commission Decision: The Commission accepted Counsel's recommendation.

132. 2025063571
Opened: 11/18/2025
First Licensed: 6/21/2007
Expires: 11/5/2027

Type of License: Real Estate Firm
History: None

This complaint was administratively opened after a routine audit that occurred on October 1, 2025. The audit found that an affiliate with an expired license was on the firm's roster for over sixty (60) days. The matter still wasn't rectified as of October 22, 2025. It was suspected that the affiliate engaged in unlicensed activity while unlicensed.

The Respondent stated that the affiliate didn't engage in any unlicensed activity while their license was lapsed.

According to the information on CORE, the affiliate's license is active and submitted a request to renew their license on October 22, 2025. The application was approved on December 11, 2025. Due to the fact that there is no information to definitively show that the affiliate engaged in unlicensed activity and the amount of time it took to approve the renewal, Counsel recommends that the Respondent be assessed a Letter of Caution to ensure that they are aware of the responsibilities and ensure that all affiliates are properly licensed.

Recommendation: Issue the Respondent a Letter of Caution to ensure compliance with Tenn. Code. Ann. § 62-13-302.

Commission Decision: The Commission accepted Counsel's recommendation.

133. 2025064551
Opened: 11/18/2025
First Licensed: 2/8/2018
Expires: 2/7/2026
Type of License: Real Estate Firm
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license was transferred to a new firm and left the firm without a principal broker. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken. A response wasn't provided. The Respondent is a registered as a real estate firm.

The principal broker's license was transferred to a new firm on January 21, 2025. On October 7, 2025, the firm was notified via email and letter that the firm was active but had no active principal broker.

On November 6, 2025, a response was submitted and stated that when they left the firm, they completed TREC-1 forms for the affiliates. After receiving the complaint, they realized that three (3) of the affiliates didn't upload their forms. On November 9, 2025, a renewal application was

opened. However, the renewal fee wasn't paid. The firm's license entered "expired grace" status on February 7, 2026.

Here, the firm's principal broker transferred to a different firm. It appears that all affiliates were released except one (1), whose license is expired. It doesn't appear that the firm is actively doing business as a real estate firm, and the affiliate was left on the firm's roster inadvertently. Based on the information provided, Counsel recommends that the firm be administratively closed and that the affiliate be administratively released from the firm.

Recommendation: Dismiss this case; Administratively close the firm; and administratively release all affiliates associated with the firm.

Commission Decision: The Commission accepted Counsel's recommendation.

134. 2025064641
Opened: 11/18/2025
First Licensed: 11/10/2021
Expires: 11/9/2025 (Expired-Uninsured)
Type of License: Real Estate Firm
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license was retired and left the firm without a principal broker. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken.

Counsel reviewed the Respondent's account on CORE to establish a timeline of events. The principal broker's license was retired on December 4, 2023. On October 8, 2025, the firm was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm.

On November 6, 2025, a response was submitted and included an email from the staff stating that the firm was closed and no action was needed. Based on the information provided, Counsel recommends that the firm be administratively closed and that the affiliate be administratively released from the firm.

Recommendation: Dismiss this case; Administratively close the firm; administratively release all affiliates associated with the firm.

Commission Decision: The Commission accepted Counsel's recommendation.

135. 2025064691
Opened: 11/18/2025

First Licensed: 9/21/2022
Expires: 9/20/2026
Type of License: Real Estate Firm
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license was transferred to a new firm and left the firm without a principal broker. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken. A response wasn't provided. The Respondent is a registered as a real estate firm.

Counsel reviewed the Respondent's account on CORE to establish a timeline of events. The principal broker's license was transferred to a new firm on August 25, 2025. On October 10, 2025, the firm was notified via email and letter that the firm was active but had no active principal broker.

On November 7, 2025, a response was submitted and stated that when they left the firm, they completed TREC-1 forms for the affiliates. They stated that they were unaware that they needed to fill out a form to voluntarily surrender the firm's license.

Here, the firm opened an application to voluntarily surrender the license on December 3, 2025. Currently, it doesn't appear that any affiliates are still associated with the firm. Therefore, Counsel recommends that the firm be administratively closed.

Recommendation: Dismiss this case; administratively close the firm.

Commission Decision: The Commission accepted Counsel's recommendation.

136. **2025064441**
Opened: 12/2/2025
First Licensed: 5/2/2016
Expires: 5/1/2026
Type of License: Affiliate Broker
History: None

The Complainant is a co-owner of property. The Respondent is an Affiliate Broker. The complaint alleged that in the Fall of 2024 the Respondent was appointed by the court to sell the property that they owned with their former spouse. The Complainant stated that the Respondent pushed for them to vacate the house so that it would sell faster. On September 6, 2025, they were told that there was an offer on the house. They were asked to bring \$3,500 for closing. After agreeing to the terms, the parties went ahead with closing. On October 22, 2025, they received another text from the Respondent asking to bring \$9,119 to closing. This was the night before scheduled closing and the two got into a heated argument via text about the amount. It was alleged that the Respondent

also admitted to having a relationship with the other co-owner outside the court appointment, which led them to believe the Respondent was biased during the sale.

The Respondent Denied the allegations that they pressured the complainant to vacate the property, or that they were biased between the two sellers. The Respondent stated that they served as the listing agent for the sellers of the property. The sellers were co-owners of the property, and they were appointed by the court and had no financial interest in the property or the proceeds. The respondents said that they met with the complainant who explained that they were living in a different city with their new partner. They indicated that vacant homes were optimal to sell but they had no way of enforcing someone to vacate a property. They did state that the payoff amount changed. However, this was due to missed mortgage payments on the property. The new amount was calculated by the title company and the amount reflected half of the amount owed and the court ordered the Complainant to make the payments. The Respondent stated that they met the other co-owner through a tenant and boosted their car once and occasionally spoke with them in passing during court sessions, but they were not biased at any time during their representation.

Based on the information provided, the Respondent was properly appointed to sell the property on behalf of both sellers. The transaction failed to go through because the Complainant was unable to make their payments. There's no indication in the documents showing that the Respondent was biased against the complainant. Therefore, Counsel recommends that this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission voted to accept Counsel's recommendation.

137. 2025068041
Opened: 12/2/2025
First Licensed: 3/10/2020
Expires: 3/9/2026
Type of License: Affiliate Broker
History: None

The Complainant is a Tennessee resident and seller in a prospective real estate transaction. The Respondent is an Affiliate Broker and represented the prospective buyers. The complaint alleged that the Respondent engaged in unprofessional conduct when they brought a dog into their home during a showing, without permission. They stated that the dog was carried throughout the showing and the Respondent allowed the dog to use the bathroom in their backyard without cleaning it up. The Complainant stated that they didn't want other sellers to go through a similar experience.

The Respondent stated that on November 17, 2025, they were viewing several properties with their clients. The Complainant's home appeared to be vacant, but they instructed everyone to put on booties over their shoes. They turned off the alarm upon entry and reengaged when they left. They stated that the dog was a 4-pound, hypoallergenic dog that belonged to their clients and was their emotional support dog. They carried the dog throughout the entire showing of the home to prevent the dog from walking around inside the home. They did put the dog down outside briefly but

denied that the dog used the bathroom while outside but was confident that the dog didn't go to the bathroom, but if they would have cleaned up any mess. Since the animal was their clients' emotional support animal, they believed they were responsible for accommodating the needs throughout the showing process. They did apologize for any trouble any misunderstanding could have caused.

Based upon all these facts, Counsel recommends this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

138. 2025067091

Opened: 12/2/2025

First Licensed: 10/4/2023

Expires: 10/3/2027

Type of License: Affiliate Broker

History: None

The Complainant was the buyer in a prospective real estate transaction. The Respondent is an Affiliate Broker and acted as the buyer's agent. The complaint stated that on May 17, 2025, they entered into a purchase and sale agreement. They made it clear to the Respondent that they were uncertain proceeding with the purchase until they could receive an estimate of the necessary repairs and that the purchase was contingent on the repairs. Despite that, the Respondent allowed them to sign the purchase and sale agreement but did not adequately communicate or document any conditional intent to proceed on those repair estimates. When the estimates were obtained, they were higher than expected so they decided to back out of the contract. After their withdrawal, they were sued by the sellers on September 2, 2025. The complaint alleged that the Respondent engaged in multiple ethical violations, failed to disclose material facts and failed to represent their interest properly.

The Respondent stated that they're confident that they reviewed all the facts with their client/Complainant. The Respondent stated that after meeting with the buyer they expressed concern about the condition of the home. They answered all questions to the best of their ability and disclosed knowledge of a past contract which was terminated during the inspection period. They were able to provide the Complainant with a copy of the home inspection report which detailed necessary repairs. After they view the property and the inspection report they proceeded to offer \$200,000 and a "pass or fail" contingency to get more information regarding the repairs needed. The offer was countered by the seller which the Complainant ultimately rejected. About a month later the listing agent contacted the Respondent and stated that the sellers were willing to accept the original offer if it's sold "as is" with no contingencies. This was presented to the Complainant, who provided a counteroffer for \$190,000. The seller agreed and the contract was signed on June 17, 2025, it was disclosed that the contract was "as is."

Counsel reviewed all documents provided, based on the second contract signed in June of 2025, the contract that waived all inspections and the resolution period. The inspection report detailed defects found within the home. The contract was signed by the Complainant, and the inspection report was reviewed before entering the second contract. Ultimately the complaint was a contract dispute. Counsel finds the Complainant's allegations related to failure to disclose to be unfounded. Therefore, it is recommended that this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

139. 2025065201
Opened: 12/2/2025
First Licensed: 8/7/2019
Expires: 8/6/2027
Type of License: Affiliate Broker
History: None

Complainant is a licensed real estate professional. The Respondent is an Affiliate Broker. The complaint appears to be filed by a third party against the Respondent. On October 20, 2025, they stated that they received a call from the buyer's agent. The Respondent acted as the seller and listing agent and the transaction. The Complainant was called because the buyer's agent needed help. Their understanding of the issue occurred when the agent saw that the property was under contract and going to sell in three (3) days without their knowledge or consent. Then they were told that the property was in foreclosure and the Respondent got another agent in their office to submit a fraudulent offer/contract. The Complainant admitted to impersonating the Respondent and their coworker to go through their files after they became aware of the allegations. The complaint further stated that the offer/contract was not properly bound because there was no way to verify the signatures dates or times as the documents were signed via PDF editor instead of Dotloop or AuthiSign. The contract also required \$20,000 in earnest money but since they never received the earnest money the contract was invalid. The complaint was filed to see if an ethical violation occurred.

The Respondent stated that the initial contract was provided by the buyer's agent, who was also an agent at their firm. They relied on the documents provided to them, which is standard practice when the buyer's representative prepares the contract. They said they didn't fabricate, alter, or falsify signatures. They stated that all information entered into the document reflected what had been mutually agreed upon by the parties. At the time that the documents were executed, it was their understanding that earnest money, while customary, was not a legal requirement for contract validity. Since the transaction involved the sale of commercial property, they were unaware of the difference with earnest money requirements. Their belief was based on conversations that they previously had with a title attorney. Once they became aware that there could be a potential issue, they spoke with their broker.

They asked about the earnest money and to their knowledge their broker raised concerns about the earnest money being received. They contacted the title company, who confirmed that the earnest money hadn't been received. As a result, they decided to terminate the contract. The Respondent stated that the responsibility to deliver the earnest money is on the buyer and the buyer's agent and they do not control their funds.

Based on the information provided, the Complainant was not a party to the transaction and had no personal knowledge of the interactions. It was concerning that the documents received were obtained by impersonating the Respondent and their coworker. The main issue seemed to be a contract dispute after the earnest money wasn't provided to the title company. Counsel recommends that this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission voted to accept Counsel's recommendation.

140. 2025069141
Opened: 12/2/2025
First Licensed: 2/11/2015
Expires: 5/21/2026
Type of License: Principal Broker
History: None

The Complainant is a tenant. The Respondent is Principal Broker and manages the rental units. The Complainant alleged that the Respondent failed to ensure that the property was safe. They stated that since moving in, they observed suspicious individuals entering the parking lot late at night, masked intruders near their unit, and construction personnel entering areas without notice.

The Respondent stated that they were not the property manager, landlord, or owner of the property where the Complainant resided. They stated that they were hired to be the listing agent for the property and are not the individual to contact related to maintenance or property management.

Based on the information provided, the Respondent was not acting as a property manager and wasn't the proper individual to file a complaint against. However, the Commission doesn't interfere with property management disputes if the Respondent is the owner, real estate professional, and/ or hired by a licensed real estate firm. Therefore, Counsel recommends that this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

141. 2025063501
Opened: 12/2/2025
First Licensed: 1/19/2000

Expires: 9/8/2027
Type of License: Principal Broker
History: None

REC-2025063501 (#141) and REC-2025062781 (#142) are related and contain identical allegations.

The Complainant was a buyer in a real estate transaction. The Respondent is a Principal Broker. The complaint was filed against the Respondent's agent who advertised that the home included a "whole house water purification system." However, after they moved in, they discovered that the property only included a water softener system from 2005, which was non-operational. They asserted that the Respondent's agent engaged in false advertisement and the Respondent failed to properly supervise the agent.

The Respondent's attorney submitted a response on their behalf. The Respondent stated that all documents encouraged the Complainant to carefully review the accuracy of the accuracy of the information provided for the property. On April 30, 2025, the sellers sent an email where some of the home features were identified, including the water purification system. The agent had no reason to believe that the system wasn't as the seller claimed. Additionally, an amendment was signed by all parties that stated that the buyer made any/all inspections available and removed inspection contingency and accept the home "as is." It further stated that the seller was not obligated to make any repairs or improvements to the property.

Counsel reviewed the documents provided. It was confirmed that the contract included a second amendment that stated that the Complainant completed all the necessary inspections. Additionally, the information relayed to the agent can't be imputed on the agent unless they had actual knowledge that the information was incorrect. Counsel recommends that this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

142. 2025062781
Opened: 12/2/2025
First Licensed: 10/28/2020
Expires: 10/27/2026
Type of License: Affiliate Broker
History: None

REC-2025063501 (#141) and REC-2025062781 (#142) are related and contain identical allegations.

The Complainant was a buyer in a real estate transaction. The Respondent is an Affiliate Broker. The complaint was filed against the Respondent, who advertised that the home included a

“whole house water purification system.” However, after they moved in, they discovered that the property only included a water softener system from 2005, which was non-operational. They asserted that the Respondent engaged in false advertisement and the Respondent failed to properly supervise.

The Respondent’s attorney submitted a response on their behalf. The Respondent stated that all documents encouraged the Complainant to carefully review the accuracy of the accuracy of the information provided for the property. On April 30, 2025, the sellers sent an email where some of the home features were identified, including the water purification system. The Respondent had no reason to believe that the system wasn’t as the seller claimed. Additionally, an amendment was signed by all parties that stated that the buyer made any/all inspections available and removed inspection contingency and accept the home “as is.” It further stated that the seller was not obligated to make any repairs or improvements to the property.

Counsel reviewed the documents provided. It was confirmed that the contract included a second amendment that stated that the Complainant completed all the necessary inspections. Additionally, the information relayed to the Respondent can’t be imputed on the agent unless they had actual knowledge that the information was incorrect. Counsel recommends that this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel’s recommendation.

143. 2025067121
Opened: 12/2/2025
First Licensed: 9/1/2021
Expires: 8/31/2027
Type of License: Affiliate Broker
History: None

The Complainant was a buyer in a real estate transaction. The Respondent an Affiliate Broker. The Complainant stated that although the Respondent and their firm did what they had to make the sale. However, they felt that the Respondent didn’t always act in their best interest. Specifically, they stated that the Respondent failed to help them understand that the property incorrectly stated that it was connected to the sewer, but after moving in they discovered that it was connected to a septic tank and not functioning. When they notified the Respondent of the issue, they were told that there was nothing they could do since the contract was complete and funded. They asked if the seller’s agent and seller could pay concessions for the misrepresentation and was told the answer would likely be “no.” The Respondent reached out to the seller’s agent, but the seller was unwilling to pay. The Respondent stated that they would pay for the small repairs, but the Complainant had to pay \$700 to the repairman.

Respondent stated that the seller provided a Subsurface Sewage Disposal Disclosure for the Complaint to review and sign. That disclosure clearly indicated that no septic records could be

found. They went over the importance of having a home inspection, which was signed and acknowledged by the Complainant. The Respondent was told by the Complainant that they didn't trust home inspectors and that the report wouldn't have been able to identify the septic issue. It was suggested that the Complainant get a septic inspection. Nevertheless, the Complainant didn't request a septic inspection during the allotted inspection period and purchased the property "as is."

Based on the information provided, Counsel recommends that this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

144. 2025064801
Opened: 12/2/2025
First Licensed: 2/9/2024
Expires: 2/8/2026
Type of License: Real Estate Firm
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license was retired and left the firm without a principal broker. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken.

The principal broker's license was retired on July 5, 2024. On October 10, 2025, the firm was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm.

On November 14, 2025, a response was submitted. The Respondent stated that the firm was not active and according to the Secretary of State, the company dissolved on August 11, 2025, and had not conducted any real estate transactions since 2024, prior to the principal broker retiring their license.

Based on the information provided, Counsel recommends that the firm be administratively closed and that the affiliate be administratively released from the firm.

Recommendation: Dismiss this case; Administratively close the firm; and administratively release all affiliates associated with the firm.

Commission Decision: The Commission accepted Counsel's recommendation.

145. 2025066341
Opened: 12/2/2025

First Licensed: 11/19/2021
Expires: 11/18/2025 (Expired- Grace)
Type of License: Real Estate Firm
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license was suspended and left the firm without a principal broker. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken.

Counsel reviewed the Respondent's account on CORE to establish a timeline of events. The principal broker's license was suspended on July 15, 2024, for failing to maintain errors and omissions (E&O) insurance. On October 10, 2025, the firm was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm.

On October 17, 2025, a complaint was administratively opened against the firm due to lack of compliance. The next day a copy of the complaint was sent via mail and email to the Respondent.

On November 14, 2025, a response was submitted. The Respondent stated that their E&O insurance didn't lapse at any time and if it shows that then it must be a clerical error. According to CORE, the Respondent firm's license is expired. The principal broker added E&O insurance on June 15, 2024. The principal broker applied for renewal on August 17, 2025, however, relevant information was missing and not approved. The principal broker's license entered "expired grace" status on November 10, 2025, and expired on January 19, 2026. The firm's license entered "expired grace" status on November 18, 2025, and expired on January 19, 2026.

Under Tenn. Code Ann. § 62-13-309 (a)(1)(A), "each office shall have a real estate firm license, a principal broker and a fixed location with adequate facilities for affiliated licensees, located to conform with zoning laws and ordinances."

Additionally, Tenn. Comp. R. & Regs. 1260-02-.38(1) states that, the Commission must be notified within ten (10) days of the death, resignation, termination, or incapacity of a principal broker. In the event of an unexplained extended absence of a principal broker, the Commission must be notified within a reasonable time. At the time of notification, a plan must be submitted which addresses the continuation of operations without a principal broker.

Based on the information provided, the Respondent was an active firm. The firm didn't have a designated principal broker with a valid license, as required under Tenn. Code Ann. § 62-13-309 (a)(1)(A). The firm also failed to notify the Commission of the death, resignation, termination, or incapacity of a principal broker within ten (10) days and/or provide a plan for operation, in violation of Tenn. Comp. R. & Regs. 1260-02-.38(1).

Therefore, Counsel recommends that the Respondent be assessed a civil penalty of One Thousand Dollars (\$1,000.00) for having a firm but failing to have a designated principal broker with a valid license, as required under Tenn. Code Ann. § 62-13-309 (a)(1)(A). Counsel also recommends that the Respondent be assessed a civil penalty of Five Hundred Dollars (\$500.00) for failing to notify the Commission of the death, resignation, termination, or incapacity of a principal broker within ten (10) days and/or provide a plan for operations without a principal broker, in violation of Tenn. Comp. R. & Regs. 1260-02-.38(1). Counsel recommends that the firm be administratively closed and a case be administratively opened against the principal broker

Recommendation: Assess a Civil Penalty of One Thousand Dollars (\$1,000.00) for having a firm but failing to have a designated principal broker with a valid license, as required under Tenn. Code Ann. § 62-13-309 (a)(1)(A);

Assess a Civil Penalty of Five Hundred Dollars (\$500.00) for failing to notify the Commission of the death, resignation, termination, or incapacity of a principal broker within ten (10) days and/or provide a plan for operations without a principal broker, in violation of Tenn. Comp. R. & Regs. 1260-02-.38(1);

Administratively close the firm;

Administratively release any affiliates associated with the firm; and

Administratively open a complaint against the principal broker for engaging in unlicensed activity.

Commission Decision: The Commission accepted Counsel's recommendation.

**146. 2025066761
Opened: 12/2/2025
First Licensed: 2/9/2023
Expires: 2/8/2027
Type of License: Real Estate Firm
History: None**

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license was suspended and left the firm without a principal broker. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken.

Counsel reviewed the Respondent's account on CORE to establish a timeline of events. The principal broker's license was suspended on August 15, 2024, for failing to maintain errors and omissions (E&O) insurance and expired on February 8, 2025. On October 20, 2025, the firm was notified via email and letter that the firm was active but had no active principal broker. The

communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm.

On November 12, 2025, a complaint was administratively opened against the firm due to lack of compliance. The next day a copy of the complaint was sent via mail and email to the Respondent. On November 18, 2025, the Respondent stated that they attempted to correct the missing information for the firm and principal broker. However, they were unable to upload the documents.

Under Tenn. Code Ann. § 62-13-309 (a)(1)(A), “each office shall have a real estate firm license, a principal broker and a fixed location with adequate facilities for affiliated licensees, located to conform with zoning laws and ordinances.”

Additionally, Tenn. Comp. R. & Regs. 1260-02-.38(1) states that, the Commission must be notified within ten (10) days of the death, resignation, termination, or incapacity of a principal broker. In the event of an unexplained extended absence of a principal broker, the Commission must be notified within a reasonable time. At the time of notification, a plan must be submitted which addresses the continuation of operations without a principal broker.

Based on the information on CORE, the principal broker’s license is still in “expired” status. The firm didn’t have a designated principal broker with a valid license, as required under Tenn. Code Ann. § 62-13-309 (a)(1)(A). The firm also failed to notify the Commission of the death, resignation, termination, or incapacity of a principal broker within ten (10) days and/or provide a plan for operation, in violation of Tenn. Comp. R. & Regs. 1260-02-.38(1).

Therefore, Counsel recommends that the Respondent be assessed a civil penalty of One Thousand Dollars (\$1,000.00) for having a firm but failing to have a designated principal broker with a valid license, as required under Tenn. Code Ann. § 62-13-309 (a)(1)(A). Counsel also recommends that the Respondent be assessed a civil penalty of Five Hundred Dollars (\$500.00) for failing to notify the Commission of the death, resignation, termination, or incapacity of a principal broker within ten (10) days and/or provide a plan for operations without a principal broker, in violation of Tenn. Comp. R. & Regs. 1260-02-.38(1). Counsel recommends that the firm be administratively closed and a case be administratively opened against the principal broker

Recommendation: Assess a Civil Penalty of One Thousand Dollars (\$1,000.00) for having a firm but failing to have a designated principal broker with a valid license, as required under Tenn. Code Ann. § 62-13-309 (a)(1)(A);

Assess a Civil Penalty of Five Hundred Dollars (\$500.00) for failing to notify the Commission of the death, resignation, termination, or incapacity of a principal broker within ten (10) days and/or provide a plan for operations without a principal broker, in violation of Tenn. Comp. R. & Regs. 1260-02-.38(1);

Administratively close the firm;

Administratively release any affiliates associated with the firm; and

Administratively open a complaint against the principal broker for engaging in unlicensed activity.

Commission Decision: The Commission accepted Counsel's recommendation.

147. 2025065391
Opened: 12/2/2025
First Licensed: 11/20/1987
Expires: 3/4/2027
Type of License: Real Estate Firm
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license was suspended and left the firm without a principal broker. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken.

The principal broker's license was suspended on January 31, 2025, for failing to maintain errors and omissions (E&O) insurance and expired on February 8, 2025. On October 15, 2025, the firm was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm.

On November 18, 2025, the Respondent stated the firm was moving offices at the time and missed the letter. They stated that they have corrected the E&O issue.

Counsel confirmed that the Respondent firm and principal broker have active licenses. Based on the information provided, Counsel recommends that the Respondent be assessed a civil penalty of Five Hundred Dollars (\$500.00) for having a firm but failing to have a designated principal broker with a valid license, as required under Tenn. Code Ann. § 62-13-309 (a)(1)(A).

Recommendation: Assess a Civil Penalty of Five Hundred Dollars (\$500.00) for having a firm but failing to have a designated principal broker with a valid license, as required under Tenn. Code Ann. § 62-13-309 (a)(1)(A).

Commission Decision: The Commission accepted Counsel's recommendation.

148. 2025067231
Opened: 12/5/2025
First Licensed: 12/1/2025
Expires: 11/30/2027
Type of License: Affiliate Broker

History: None

A complaint was filed against the Respondent and alleged unlicensed activity. The Respondent is an Affiliate Broker. The Complainant alleged that the Respondent contacted them about a new neighborhood but didn't have a valid license.

The Respondent denied the allegations and stated that they had no record of any interaction with Complainant. They stated that they didn't try to sell anyone real estate, but they did apply for a license.

Based on the information provided, the Complainant didn't include a name or mailing address. The complaint form stated that the incident occurred on October 30, 2025, which would have been before the Respondent received their license. However, the complaint included no information related to the contact or the attempted sale. Therefore, Counsel recommends that this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

149. 2025067511
Opened: 12/5/2025
First Licensed: 5/22/2006
Expires: 6/6/2026
Type of License: Principal Broker
History: None

The Complainant was a buyer in a real estate transaction. The Respondent is a Principal Broker and served as the builder's agent. The Complainant alleged that they purchased a new construction build on October 10, 2020. Shortly after purchasing the property, they learned that there was a remediated sinkhole that was not previously disclosed. The plat map wasn't provided at closing. They also stated that there was stormwater drainage on the property that wasn't disclosed either. They stated that the Respondent didn't pay for their inspection and the damage should have been covered by the home warranty.

The Respondent stated that they became aware of the issue after they were contacted by the Complainant after closing, which occurred in 2020. They stated that they tried to connect the builder and Complainant to resolve any issues but were not responsible for paying the Complainant's inspection.

Tenn. Code Ann. § 62-13-31(e) states in relevant part, any complaint filed with the commission pursuant to this chapter shall be filed within two (2) years from the date of commission of the alleged violation of Tenn. Code Ann. § 62-13-312 or the date that the complainant became aware of the violation.

Based on all the information provided and the fact that the matter has exceeded the statute of limitation, Counsel recommends that this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

150. 2025070021
Opened: 12/8/2025
First Licensed: 9/11/2018
Expires: 5/15/2026
Type of License: Principal Broker
History: None

The Complainant was a buyer in a real estate transaction. The Respondent is a Principal Broker. The Respondent's agent acted as the listing agent for the seller. The Complainant stated that they were an out of state resident and purchased the property "sight unseen." They weren't told that there were any issues with the property other than there "may have been a fire" in the HVAC system and it was replaced. They were told that there was no structural damage. They stated that they paid \$120,000 for the property. An exemption form was signed by the Respondent that stated that they hadn't lived in the house in three (3) years. The complaint alleged that the Respondent misrepresented the condition of the property.

The Respondent stated that their agent acted as the listing agent. The property belonged to the seller's mother, but the seller hadn't lived at the property in years. The seller filled out the proper exemption forms for the transaction. They stated that they weren't aware of any damage in the basement or attic. The Complainant's agent had a duty to convey any concerns related to the property. They stated that the Complainant knew that the sale was "as is" and waived inspections.

Based on the information provided, the exemption form was signed and the inspections were waived. Therefore, Counsel recommends that this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

151. 2025067481
Opened: 12/8/2025
First Licensed: 5/10/2024
Expires: 5/9/2026
Type of License: Real Estate Firm
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license was transferred to a new firm and left the firm without a principal broker. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken.

Counsel reviewed the Respondent's account on CORE to establish a timeline of events. The principal broker's license was suspended on September 15, 2025, for failing to maintain errors and omissions (E&O) insurance. On October 21, 2025, the firm was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm.

On November 14, 2025, a complaint was administratively opened against the firm due to lack of compliance. The next day a copy of the complaint was sent via mail and email to the Respondent. On November 18, 2025, they provided proof of E&O insurance in October of 2024.

Based on the information on CORE, the principal broker's license is still in "expired" status. The firm didn't have a designated principal broker with a valid license, as required under Tenn. Code Ann. § 62-13-309 (a)(1)(A). The firm also failed to notify the Commission of the death, resignation, termination, or incapacity of a principal broker within ten (10) days and/or provide a plan for operation, in violation of Tenn. Comp. R. & Regs. 1260-02-.38(1).

Therefore, Counsel recommends that the Respondent be assessed a civil penalty of One Thousand Dollars (\$1,000.00) for having a firm but failing to have a designated principal broker with a valid license, as required under Tenn. Code Ann. § 62-13-309 (a)(1)(A). Counsel also recommends that the Respondent be assessed a civil penalty of Five Hundred Dollars (\$500.00) for failing to notify the Commission of the death, resignation, termination, or incapacity of a principal broker within ten (10) days and/or provide a plan for operations without a principal broker, in violation of Tenn. Comp. R. & Regs. 1260-02-.38(1). Counsel recommends that the firm be administratively closed and a case be administratively opened against the principal broker

Recommendation: Assess a Civil Penalty of One Thousand Dollars (\$1,000.00) for having a firm but failing to have a designated principal broker with a valid license, as required under Tenn. Code Ann. § 62-13-309 (a)(1)(A);

Assess a Civil Penalty of Five Hundred Dollars (\$500.00) for failing to notify the Commission of the death, resignation, termination, or incapacity of a principal broker within ten (10) days and/or provide a plan for operations without a principal broker, in violation of Tenn. Comp. R. & Regs. 1260-02-.38(1);

Administratively close the firm;

Administratively release any affiliates associated with the firm; and

Administratively open a complaint against the principal broker for engaging in unlicensed activity.

Commission Decision: The Commission accepted Counsel's recommendation.

152. 2025067491
Opened: 12/8/2025
First Licensed: 2/1/2002
Expires: 6/6/2027
Type of License: Real Estate Firm
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license was transferred to a new firm and left the firm without a principal broker. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken.

Counsel reviewed the Respondent's account on CORE to establish a timeline of events. The principal broker's license was retired on August 21, 2025. On October 21, 2025, the firm was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm.

On November 14, 2025, a complaint was administratively opened against the firm due to lack of compliance. The next day a copy of the complaint was sent via mail and email to the Respondent.

On November 25, 2025, a response was submitted. The Respondent stated that the firm was not active and closed.

Here, the principal broker retired their license on August 21, 2025. The firm still has an active license, but no licensees are connected. Based on the information provided, Counsel recommends that the firm be administratively closed.

Recommendation: Dismiss this case; administratively close the firm.

Commission Decision: The Commission accepted Counsel's recommendation.

153. 2025067501
Opened: 12/8/2025
First Licensed: 1/9/2025
Expires: 1/8/2027
Type of License: Real Estate Firm
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license was transferred to a new firm and left the firm without a principal broker. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken.

Counsel reviewed the Respondent's account on CORE to establish a timeline of events. The principal broker's license transferred to another firm on April 7, 2025. On October 13, 2025, the firm was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm.

On November 14, 2025, a complaint was administratively opened against the firm due to lack of compliance. The next day a copy of the complaint was sent via mail and email to the Respondent.

On December 1, 2025, a response was submitted. They stated that the firm never changed brokers but changed locations. They stated that they tried to get the address updated multiple times.

Here, the principal broker transferred their license on April 10, 2025. The firm still has an active license but only one (1) licensee is connected. Based on the information provided, Counsel recommends that the firm be administratively closed.

Recommendation: Dismiss this case; administratively close the firm.

Commission Decision: The Commission accepted Counsel's recommendation.

154. 2025068281
Opened: 12/8/2025
First Licensed: 11/27/2012
Expires: 11/26/2026
Type of License: Real Estate Firm
History: None

The Complainant is a Tennessee resident. The Respondent is a Real Estate Firm. The Complainant stated that they attempted to rent a house but was told by the rental company that their documents were false. The complaint alleged that they were profiled.

The property manager provided a response. The response stated that the Complainant's application didn't satisfy their verification process and contained material deficiencies that made it unreliable. They stated that the procedures were objective and all qualifications and standards were applied uniformly.

The Commission doesn't interfere with property management disputes if the Respondent is the owner, real estate professional, and/ or hired by a licensed real estate firm. Here, the Respondent is a licensed real estate firm. Therefore, Counsel recommends that this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

155. 2025069311
Opened: 12/8/2025
First Licensed: 3/11/2025
Expires: 3/10/2027
Type of License: Real Estate Firm
History: None

The Complainant is a Tennessee resident and was a seller in a prospective real estate transaction. The Respondent is a Principal Firm. The Complainant stated that the Respondent listed their property and was under contract. They stated that the buyer in the transaction was issued a denial letter by their lender. However, one (1) month later, the same buyer purchased another property using the same lender who previously issued the denial letter. The complaint alleged that they believe there was potential fraud by the loan officer and mortgage company.

The principal broker provided a response. The response stated that the firm represented the seller in the transaction and provided all required information in good faith. They requested the termination letter from the employer, which was the basis for the denial, and the denial letter from the lender.

Based on the information provided, the Respondent wasn't involved in providing the buyer with the rejection letter. Counsel recommends this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

156. 2025069991
Opened: 12/8/2025
First Licensed: 2/5/2013
Expires: 2/4/2027
Type of License: Real Estate Firm
History: None

The Complainant was a buyer in a real estate transaction. The Respondent is a Real Estate Firm. The Complainant stated that on October 24, 2025, they sent a certified letter to the principal broker and asked them to file reports on their errors & omissions (E&O) insurance. The complaint stated that the Respondent failed to disclose significant issues that were discovered after they moved into

the house on September 12, 2025. They asserted that it was a breach of ethics and they wouldn't have purchased the property if they'd known about the issues.

A response was emailed on the Respondent's behalf. The response stated that the principal broker passed away October of 2025 and the firm was closed.

Counsel reviewed the report that was attached to the complaint. The report identified various risks at the property from September 14, 2025, to October 15, 2025.

Based on the information provided, the parties closed on September 5, 2025, and the defects were found after the Complainant moved in. There was nothing in the information provided that indicated that the Respondent was aware of the risks. Counsel is unsure who provided the response to the complaint, but the firm and principal broker currently show "active" status.

Counsel recommends that this matter be closed and flagged; administratively close the firm; and administratively change the principal broker's license to "deceased, inactive" status.

Recommendation: Close and flag; Administratively close the firm; and administratively change the principal broker's license to "deceased, inactive" status.

Commission Decision: The Commission accepted Counsel's recommendation.

157. 2025061311
Opened: 12/15/2025
Unlicensed
History: None

This case is related to REC-2025045831, which was presented during the February 2026 legal report, and contains identical allegations but from different Complainants. REC-2025061111 (#111), REC-2025061151 (#112) and REC-2025061311 (#157) are related.

The Complainant is an out of state resident. The Respondent is unlicensed. The Complainant alleged that the Respondent engaged in fraudulent activity. The complaint stated that the Respondent operated a company that goes by multiple names and promoted a turnkey real estate program where they identify distressed properties, renovate them, then secures renters. The Complainant stated that they purchased two (2) properties from the Respondent.

The first property was purchased on March 14, 2024, for \$87,933.83. The second property was purchased on July 31, 2024, for \$81,840.94. In addition to the purchase price, they spent an additional \$55,000 towards the cost of renovations for the properties. The Respondent stated that the Respondent managed the properties. The Complainant stated that in April and July of 2025, they flew to Tennessee to meet with the Respondent due to unpaid rent. After the visit in July, they sent an email stating that they were cutting ties with the Respondent's management group due to not receiving payment.

An attorney submitted a response on the Respondent's behalf in complaint number 2025045831. It is believed that this response was meant to address this complaint as well. The attorney stated that they represented the Respondent and their affiliated entities. The Respondent denied fraudulent activity. They stated that the issues resulted from operational shortcomings and an unsustainable business model, not intentional misconduct.

Counsel reviewed the Secretary of State's website and was able to confirm that the company name provided is registered in Tennessee. However, the Respondent didn't provide a name as the designated agent for the business. The complaint didn't include the address information for the properties purchased so Counsel was unable to look at the ownership records.

Based on the information provided, it appears that the Complainant invested money to purchase property in Tennessee. It is unknown whether they own just a portion or the entire property. However, the Respondent was responsible for collecting and distributing the rent. The Respondent acted as a management company without the proper license and engaged in unlicensed activity. Therefore, Counsel recommends that this Respondent be assess a total civil penalty of Two Thousand Dollars (\$2,000.00) (or \$1,000.00 per property that the Respondent managed)

Recommendation: Assess a Civil Penalty against the Respondent for One Thousand Dollars (\$1,000.00) for engaging in unlicensed activity for managing the property that was purchased on March 14, 2024, in violation of Tenn. Code. Ann. §62-13-301.

Assess a Civil Penalty against the Respondent for One Thousand Dollars (\$1,000.00) for engaging in unlicensed activity for managing the property that was purchased on July 31, 2024, in violation of Tenn. Code. Ann. §62-13-301.

Commission Decision: The Commission accepted Counsel's recommendation.

158. 2025062551
Opened: 12/15/2025
First Licensed: 4/13/2016
Expires: 4/12/2026
Type of License: Affiliate Broker
History: None

REC-2025062231 (#119), REC-2025063991 (#120), and REC-2025062761 (#121), and REC-2025062551 (#158) are related and stem from the same transaction. REC-2025062231 (#119) and REC-2025062551 (#158) are identical.

The Complainant is a Tennessee resident. The Respondent is an Affiliate Broker. The complaint stated that the Respondent engaged in ethical violations. The Complainant stated that the

Respondent attempted to make it a condition that purchasing a property they listed was that they use the Respondent to sell their current property. They stated that agents can't require or pressure a prospective buyer to use them as a listing agent as a contingency of purchasing a home. The Complainant alleged that the Respondent violated Tenn. Code Ann. § 62-13-312(b)(5). The complaint stated that the Respondent made a false promise when they stated that the appliances were part of the listed upgrades made to the property. The complaint also mentioned multiple ethical violations. The ethical violations will not be discussed as the Commission doesn't enforce the ethical rules established by the National Association of Realtors.

The Respondent stated that the Complainant was an unrepresented buyer. They represented the seller. They stated that they offered to sell the Complainant's home because their initial offer was approximately \$275,000 less, so they thought they could close the gap and make it work for everybody with commissions. Another realtor who they previously worked with began communicating directly with both the buyers and sellers outside of their authorization and beyond her defined scope of work. The Complainant later hired the other realtor. The Respondent stated that they never made any sale conditional or suggested that the Complainant was required to list or purchase through them. All their communications and offers were handled properly. They also stated that their broker eventually removed them from the transaction so if there were any miscommunications then it was a result of the other realtor.

Based upon all these facts and the fact that the matter is identical to the related case, Counsel believes that the proper venue for the ethical complaint would be the local real estate association. Additionally, since the Respondent was removed from the transaction before closing and there was no information provided to show the misrepresentation. Counsel recommends this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

159. 2025069801

Opened: 12/15/2025

First Licensed: 5/8/2002

Expires: 3/16/2026

Type of License: Principal Broker

History: 2019 Consent Order for failure to supervise an affiliate due to lapse in affiliate's E&O insurance; 2021 Consent Order for failure to supervise an affiliate due to lapse in affiliate's E&O insurance; 2023 Consent Order for failure to supervise an affiliate due to lapse in affiliate's E&O insurance; 2024 Consent Order for failure to supervise an affiliate due to lapse in affiliate's E&O insurance; 2024 Consent Order for failure to respond to a complaint; 2024 Consent Order for failure to supervise an affiliate due to lapse in affiliate's E&O insurance; 2025 Consent Order for failure to supervise an affiliate due to lapse in affiliate's E&O insurance; 2025 Consent Order

for failure to supervise an affiliate due to lapse in affiliate's E&O insurance; 2025 Consent Order for failure to supervise an affiliate due to lapse in affiliate's E&O insurance; 2025 Consent Order for failure to supervise an affiliate due to lapse in affiliate's E&O insurance; 2025 Consent Order for failure to supervise an affiliate due to lapse in affiliate's E&O insurance; 2025 Consent Order for failure to supervise an affiliate due to lapse in affiliate's E&O insurance

The Complainant was a buyer in a real estate transaction. The Respondent is a Principal Broker. The Complainant alleged that the Respondent's agent improperly withheld their earned money deposit of \$5,000 after they terminated their contract with the sellers.

The Respondent stated that they believed that the complaint was meant to be against their agent since they acted as the listing agent during this transaction. The parties entered a binding agreement on May 13, 2025. The inspection period was fourteen (14) days, and the deadline was May 27, 2025. The Complainant submitted a repair proposal, but the seller declined any repairs. The Complainant sent a request to mutually release the earnest money on June 3, 2025, which was after the inspection period.

Based on the information provided, this matter is a contract dispute. The Commission doesn't have authority to intervene and is better suited for civil court. Therefore, Counsel recommends that this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

160. 2025070131
Opened: 12/15/2025
First Licensed: 12/16/1997
Expires: 1/27/2028
Type of License: Affiliate Broker
History: None

The Complainant stated that the Respondent unlawfully entered into a listing agreement with the seller. The complaint asserted that the Respondent knew or should have known that the seller didn't have authority to sell the property. The seller was appointed as the administrator of an estate for the decedent and the listing agreement was void because it exceeds the authority of the seller.

The Respondent denied any wrongdoing. The decedent didn't have a will, and the seller was appointed as the administrator of the estate. They stated that the seller had the right to enter into the agreement.

Counsel reviewed the documents provided. Based on the Order from Chancery Court, the seller was the administrator of the estate. This appears to be a family dispute as the Complainant is the child of the decedent while the seller is the former spouse.

Tenn. Code Ann § 62-13-406(c) states that there shall be no imputation of knowledge or information among or between clients, the managing broker and any designated agent or agents in a designated agency situation.

Based on the information provided, the Respondent acted in good faith. Any disputes related to inheritance are better suited for Probate Court. Therefore, Counsel recommends this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

161. 2025062251
Opened: 12/15/2025
First Licensed: 4/11/2008
Expires: 4/10/2026
Type of License: Real Estate Firm (Closed)
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license was transferred to a new firm and left the firm without a principal broker. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken.

Counsel reviewed the Respondent's account on CORE to establish a timeline of events. The principal broker's license was retired on January 3, 2025. On October 8, 2025, the firm was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm.

On October 21, 2025, a complaint was administratively opened against the firm due to lack of compliance. The next day a copy of the complaint was sent via mail and email to the Respondent.

On December 18, 2025, Respondent submitted a TREC-2 form on October 30, 2025. Based on the information provided, the firm is already closed, and no affiliates are associated with the firm. It is recommended that this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

162. 2025062301
Opened: 12/15/2025
First Licensed: 11/18/2011
Expires: 11/17/2025 (Expired)
Type of License: Real Estate Firm
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license was transferred to a new firm and left the firm without a principal broker. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken.

Counsel reviewed the Respondent's account on CORE to establish a timeline of events. The principal broker's license transferred their license to another firm on January 24, 2024. On October 3, 2025, the firm was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm.

On October 21, 2025, a complaint was administratively opened against the firm due to lack of compliance. The next day a copy of the complaint was sent via mail and email to the Respondent. A response was not received.

Based on the information provided, the Respondent firm's license is in "expired" status, but no affiliates are associated with the firm. Therefore, Counsel recommends that the firm be administratively closed

Recommendation: Dismiss this case and administratively close the firm

Commission Decision: The Commission accepted Counsel's recommendation.

163. 2025070191
Opened: 12/15/2025
Unlicensed
History: None

An anonymous complaint was filed against the Respondent and alleged unlicensed activity. The complaint stated that the Respondent publicly advertised and operated a short-term vacation rental management and booking company without a short-term rental license. The Complainant stated that the Respondent's business entity was formed on March 17, 2022. They included a screenshot of a portion of the rental website.

The Respondent stated that when they first started managing short-term rentals, they researched and obtained all the necessary licenses. Once they received the complaint, they immediately applied for the vacation lodging services (VLS) application and paid the fees.

Based on the information provided, the Respondent applied for and was approved for the VLS license. On February 4, 2026. Due to the complaint being anonymous, there was limited information related to the specific actions of the Respondent. Therefore, Counsel recommends this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

164. 2025071451
Opened: 12/16/2025
First Licensed: 3/16/2006
Expires: 2/24/2028
Type of License: Principal Broker
History: None

The Complainant was a tenant at a property that the Respondent's firm managed. The Respondent is a Principal Broker. The complaint alleged that the Respondent engaged in unethical conduct when they failed to uphold the deal, they made to resolve their debt and prevent their account being reported to a collection agency.

The Respondent stated that the Complainant entered a lease agreement on February 3, 2022. The parties had an agreement that allowed the Complainant to pay \$2,000 to settle their outstanding balance. However, the Complainant never made the payments, as agreed so the balance increased to \$4,080.80.

Based on the information provided, this is a landlord/tenant dispute. The Commission doesn't have authority over this matter. Therefore, Counsel recommends that this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

165. 2025071831
Opened: 12/16/2025
First Licensed: 3/26/2003
Expires: 11/29/2027
Type of License: Principal Broker
History: None

The Complainant was a prospective tenant at a property that the Respondent's firm managed. The Respondent is a Principal Broker. The complaint alleged that the Respondent failed to properly manage the rental property.

The Respondent stated that they managed property for an owner. They advised the Complainant that the owner didn't use the standard lease agreements. However, the Complainant was still interested in renting the property. Throughout the process they acted as an intermediary, but the parties were unable to reach an agreement, so a lease agreement wasn't signed.

Based on the information provided, this is a landlord/tenant dispute. The Commission doesn't have authority over this matter. Therefore, Counsel recommends that this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

166. 2025071841
Opened: 12/16/2025
First Licensed: 9/9/2022
Expires: 9/8/2026
Type of License: Affiliate Broker
History: None

A complaint was filed against the Respondent and alleged that the Respondent violated the advertising rules. The complaint included a screenshot of an email sent by the Respondent.

The Respondent is an Affiliate Broker. They stated that the communication was a recruiting email, not a real estate advertisement, and it clearly stated that they were not advertising real estate services. The email was created and distributed through a third-party recruiting platform used by our corporation, not by their brokerage, and the content, including the videos, was provided and approved at the corporate level. They stated that the complaint failed to state what the advertising violation was so they couldn't fully respond to the complaint.

The email that was attached to the complaint mentioned the culture of their firm with the message "culture is coolture." The email included a screenshot of a video, but no link was provided. The screenshot and email didn't promote property listings. Based on the information provided, Counsel recommends that this matter be dismissed.

Recommendation: Dismiss

Commission Decision: The Commission accepted Counsel's recommendation.

167. 2025072261

Opened: 12/16/2025
First Licensed: 9/6/2018
Expires: 9/5/2026
Type of License: Affiliate Broker
History: None

The Complainant is homeowner. The Respondent is an Affiliate Broker and represented a prospective seller. The Complainant stated that the Respondent listed the property that belonged to their ex-wife. The property was adjacent to theirs. They alleged that the Respondent posted pictures of the property line that extended onto their property. They asked for the pictures to be removed. The listing was removed. The property is in litigation due to the dispute, and they stated that the listing was an intentional way to avoid litigation.

The Respondent stated that the property was professionally surveyed before the listing. Stakes were placed to mark the boundary line, however, the Complainant's shed slightly encroached on the seller's property. The Respondent stated that the Complainant continuously interfered with the listing and potential sale of the property, so the listing was removed at the seller's request.

Based on the information provided, this is a property dispute. The Commission doesn't interfere with disputes related to boundary lines. Therefore, Counsel recommends that this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

168. 2025064501
Opened: 12/23/2025
First Licensed: 6/28/2021
Expires: 6/27/2027
Type of License: Affiliate Broker
History: None

The Complainant stated that the Respondent showed them a rental property on July 14, 2025. The Complainant stated that facts about the rental and stipulations were either withheld or misrepresented how often the owner would come to the property. The misrepresentation led them to sign a lease agreement on July 17, 2025, with a move in date of August 11, 2025.

The Respondent is an Affiliate Broker and managed the property for the owner. They stated that the lease stated that the owner would retain access to the basement for storage and would be responsible for lawn care. Their understanding was that after the Complainant stopped paying rent, the eviction process started.

Based on the information provided, this matter is a landlord/tenant dispute. The Commission doesn't interfere in matters related to rental property if the Respondent is the owner, a licensed real estate professional, or working for a licensed real estate firm. Here, the Respondent is a licensed real estate agent. Based upon all these facts, Counsel recommends this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

169. 2025064521
Opened: 11/18/2025
Unlicensed
History: None

REC-2025064521 (#169) and REC-2025064681 (#170) are related and contain the same allegations.

This complaint was filed against the Respondent and alleged unlicensed activity. The complaint alleged that the Respondent falsely represented themselves as a real estate professional and communicated with them about renting property. The Complainant was sent screenshots from social media

A response was provided that stated that after the complaint, they believe that the contact information provided were linked to unrelated or suspicious activity, which may indicate that the complaint was submitted fraudulently. They stated that they had no contact with the Complainant and any publicly shared rental photos or posts were misused by scammers. They stated that they were willing to cooperate with the Commission.

Counsel reviewed the screenshots from social media and confirmed that a firm didn't exist for the names provided. Although the Respondent denied involvement with the complaint, the response lacked any identifiable information that would suggest that they were properly licensed.

Since a firm license wasn't located and the Respondent's admission, Counsel recommends that the Respondent be assessed a civil penalty of One Thousand Dollars (\$1,000.00) for engaging in unlicensed activity by acting as a property management firm without a valid license, in violation of Tenn. Code. Ann. §62-13-301.

Recommendation: Assess a Civil Penalty in the amount of One Thousand Dollars (\$1,000.00) for engaging in unlicensed activity by acting as a property management firm without a valid license, in violation of Tenn. Code. Ann. §62-13-301.

Commission Decision: The Commission accepted Counsel's recommendation.

170. 2025064681
Opened: 12/23/2025
Unlicensed
History: None

REC-2025064521 (#169) and REC-2025064681 (#170) are related and contain the same allegations.

This complaint was filed against the Respondent and alleged unlicensed activity. The complaint alleged that the Respondent falsely represented themselves as a real estate professional and communicated with them about renting property. The Complainant was sent screenshots from social media

A response was provided that stated that after the complaint, they believe that the contact information provided were linked to unrelated or suspicious activity, which may indicate that the complaint was submitted fraudulently. They stated that they had no contact with the Complainant and any publicly shared rental photos or posts were misused by scammers. They stated that they were willing to cooperate with the Commission.

Counsel reviewed the screenshots from social media and confirmed that a firm didn't exist for the names provided. Although the Respondent denied involvement with the complaint, the response lacked any identifiable information that would suggest that they were properly licensed.

Since a firm license wasn't located and the Respondent's admission, Counsel recommends that the Respondent be assessed a civil penalty of One Thousand Dollars (\$1,000.00) for engaging in unlicensed activity by acting as a real estate agent without a valid license, in violation of Tenn. Code. Ann. §62-13-301.

Recommendation: Assess a Civil Penalty in the amount of One Thousand Dollars (\$1,000.00) for engaging in unlicensed activity by acting as a real estate agent without a valid license, in violation of Tenn. Code. Ann. §62-13-301.

Commission Decision: The Commission accepted Counsel's recommendation.

171. 2025072501
Opened: 12/23/2025
First Licensed: 6/11/2015
Expires: 3/10/2027
Type of License: Real Estate Broker

History: None

The complaint stated that on November 5, 2025, the Respondent listed a property on the MLS however, a notice of *lis pendens* was recorded July 12, 2025. The *lis pendens* would prevent clear title because to put the public on notice that there would be pending litigation related to the subject property. On November 6, 2025, the Complainant sent an email the Respondent to inform them about the filing, but the Respondent still listed the property and refused to remove it. The complaint asserted that the Respondent knew or should have known that the title wasn't clear. They also stated that the Respondent misrepresented the square footage of the property.

The Respondent stated that they listed the property on behalf of a local bank, who was the rightful owner following foreclosure and seller. After receiving the email, they immediately contacted the seller's legal department for guidance. The seller's attorney stated that the Complainant *lis pendens* filing was not perfected under the relevant Tennessee law. They relied on the sellers, seller's legal team, and court documents to determine if they could still market the property. After speaking with the MLS and the MLS Chief Executive, they were told that the attorney's clarification was sufficient. The listing was later marked "pending" after the seller accepted a legitimate offer. They stated that the square footage was sourced from public tax records and the seller's property file. They stated that they were unaware of any discrepancy related to the square footage.

Under Tenn. Code Ann. § 62-13-406(c) there shall be no imputation of knowledge or information among or between clients, the managing broker and any designated agent or agents in a designated agency situation.

Based on the information provided, the Respondent had no reason to believe that the legal advice was inaccurate. The Respondent appears to have done their due diligence by contacting the MLS Executive Director, seller, and relying on legal advice. The documents provided by the legal team showed that the *lis pendens* was dismissed by a lawful court. Furthermore, the Respondent relied on the seller's information and public records to report the square footage. Therefore, Counsel recommends this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

172. 2025064621
Opened: 12/23/2025
First Licensed: 4/28/2020
Expires: 4/27/2026
Type of License: Real Estate Firm
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license retired their license and left the firm without a principal broker. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken.

Counsel reviewed the Respondent's account on CORE to establish a timeline of events. The principal broker's license was transferred February 25, 2025. On October 8, 2025, the firm was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm. A response was not provided.

Counsel confirmed that the Respondent firm has an active license. There are no licensees affiliated with the firm as of February 25, 2025.

Based on the information provided, Counsel recommends that the firm be administratively closed.

Recommendation: Dismiss and administratively close the firm.

Commission Decision: The Commission accepted Counsel's recommendation.

173. 2025064671
Opened: 12/23/2025
First Licensed: 5/17/2022
Expires: 5/16/2026
Type of License: Real Estate Firm
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license retired their license and left the firm without a principal broker. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken.

Counsel reviewed the Respondent's account on CORE to establish a timeline of events. The principal broker's license entered "expired grace" status on May 16, 2024, and expired on August 21, 2025. On October 1, 2025, the principal broker opened an application to reinstate their license but didn't complete it. On October 9, 2025, the firm was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm. A response was not provided.

Counsel confirmed that the Respondent firm has an active license, but the principal broker's license expired. On February 15, 2025, the firm opened an application to renew. However, it was not completed. There are no licensees affiliated with the firm as of February 25, 2025. Based on the information provided, Counsel recommends that the firm be administratively closed.

Recommendation: Dismiss and administratively close the firm.

Commission Decision: The Commission accepted Counsel's recommendation.

174. 2025064781
Opened: 12/23/2025
First Licensed: 1/10/2024
Expires: 1/9/2026 (Expired-Grace)
Type of License: Real Estate Firm
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license expired and left the firm without a principal broker. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken.

Counsel reviewed the Respondent's account on CORE to establish a timeline of events. The principal broker's license transferred their license to another firm on May 31, 2024.

On October 9, 2025, the firm was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm. On October 11, 2025, the firm opened an application to reinstate their license but didn't complete it. A response was not provided.

Counsel confirmed that the principal broker and firm have an active license, but the Respondent's license expired on March 12, 2026. There are no licensees affiliated with the firm as of February 25, 2025. Based on the information provided, Counsel recommends that the firm be administratively closed.

Recommendation: Dismiss and administratively close the firm.

Commission Decision: The Commission accepted Counsel's recommendation.

175. 2025064821
Opened: 12/23/2025
First Licensed: 2/1/2024
Expires: 1/31/2026
Type of License: Real Estate Firm
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker retired their license and left the firm without a principal broker. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken.

Counsel reviewed the Respondent's account on CORE to establish a timeline of events. The principal broker retired their license on September 4, 2024.

On October 10, 2025, the firm was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm.

On November 2, 2025, the firm opened an application to reinstate their license but didn't complete it. A response was not provided.

There are no licensees affiliated with the firm. Based on the information provided, Counsel recommends that the firm be administratively closed.

Recommendation: Dismiss and administratively close the firm.

Commission Decision: The Commission accepted Counsel's recommendation.

176. 2025064841
Opened: 12/23/2025
First Licensed: 3/11/2024
Expires: 3/10/2026
Type of License: Real Estate Firm
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license retired their license and left the firm without a principal broker. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken.

Counsel reviewed the Respondent's account on CORE to establish a timeline of events. The principal broker transferred their license to another firm on January 8, 2025.

On October 10, 2025, the firm was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm.

On December 1, 2025, the firm opened an application to reinstate their license but didn't complete it. A response was not provided. The firm's license is currently in "expired grace" status as of March 10, 2026.

There are no licensees affiliated with the firm as of October 21, 2024. Based on the information provided, Counsel recommends that the firm be administratively closed.

Recommendation: Dismiss and administratively close the firm.

Commission Decision: The Commission accepted Counsel's recommendation.

177. 2025066541

Opened: 1/6/2026

First Licensed: 5/10/2019

Expires: 5/9/2027

Type of License: Principal Broker

History: 2021 Consent Order for failure to supervise an affiliate due to lapse in affiliate's E&O insurance

The Complainant is a real estate professional. The Respondent is a Principal Broker. The Complainant alleged that the Respondent failed to pay a referral fee and interfered with an existing contractual relationship. The complaint stated that on July 27, 2025, the Complainant entered into a referral agreement with the Respondent. The buyers were under an active and exclusive representation agreement with the Complainant.

The referral agreement, which was mutually executed by both brokerages, provided for a 25% referral fee payable to the Complainant's firm upon the successful closing of a property purchased by the referred buyers through the Respondent. The Complainant requested that the fee.

After the complaint was filed, the referral payment was made. The arbitration case was dropped. The Complainant asked for the complaint to be withdrawn.

Tenn. Comp. R. & Regs. 1260-02-.02(8) states that the Commission will not intervene in the settlement of debts, loans, draws, or commission disputes between firms, brokers and/or affiliates.

Based on the information provided, the referral agreement was entered into after one of the Respondent's affiliates continued to show property to buyers, who were already under contract with the Complainant. The agent advised the buyer that they just had to ask to be released to break the representation agreement.

Counsel recommends this matter be dismissed because the Commission doesn't interfere with disputes related to referral fees. However, it is recommended that a case be administratively opened against the Respondent's agent for interference with an existing contract.

Recommendation: Dismiss and administratively open a case against the Respondent's agent for interference with an existing contract.

Commission Decision: The Commission accepted Counsel's recommendation.

178. 2025066961
Opened: 1/6/2026
First Licensed: 3/20/2003
Expires: 1/6/2027
Type of License: Principal Broker
History: None

The Complainant is a real estate professional. The Respondent is a Principal Broker. The Complainant was an affiliate with the Respondent's firm. The complaint alleged that the Respondent withheld compensation documentation and failed to provide accounting for missing funds owed to them. The complaint included screenshots of email exchanges between the parties

Based on the information provided, the Complainant was paid their commission after taxes were deducted. The dispute appears to be the amount of taxes that were taken and how it was calculated instead of a complete withholding of money owed to the Complainant.

Tenn. Comp. R. & Regs. 1260-02-.02(8) states that the Commission will not intervene in the settlement of debts, loans, draws, or commission disputes between firms, brokers and/or affiliates.

This matter appears to be a dispute about commission fees and settlements of debt after the Complainant left the firm. Therefore, Counsel recommends this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

179. 2025072091
Opened: 1/6/2026

First Licensed: 9/11/1978

Expires: 9/4/2027

Type of License: Affiliate Broker

History: 2006 Consent Order for allegations of misrepresentation of square footage of a listing

A complaint was filed against the Respondent that alleged that the Respondent sold a home with known foundation and structural issues.

The Respondent denied that they sold any home with known foundation and structural issues. They stated that they didn't sell a home to the Complainant and the only sale they were aware of is one involving an individual with the same last name. The listing occurred approximately sixteen (16) years ago and denied knowledge of any defects.

Based on the information provided, the complaint didn't include an address or any additional information that would indicate that the Respondent was aware of any defects. However, identifying foundation and structural issues would be beyond the scope of the Respondent's expertise. Therefore, Counsel recommends that this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

180. 2025072761

Opened: 1/6/2026

First Licensed: 8/27/2021

Expires: 8/26/2027

Type of License: Affiliate Broker

History: None

The Complainant is a real estate professional. The Respondent is an Affiliate Broker. The complaint alleged that the Respondent contacted their client while there was an exclusive representation agreement under contract. The Respondent and their lender contacted their client via telephone and said "several derogatory claims" against them, which damaged the relationship with their client.

An attorney submitted a response on the Respondent's behalf. The response stated that on September 18, 2025, the Respondent attended a professional real estate conference. While there, they were notified by the lender that the second appraiser assigned to the transaction was unable to reach the listing agent to schedule the appraisal. The Respondent texted the Complainant to let them know that the lender was trying to reach them. They stated that they didn't initiate contact with the Complainant's client. The Respondent denied making any improper statements and can't meaningfully respond to unspecified allegations lacking attribution.

Here, the complaint didn't identify any specific derogatory statements/ remarks that were made by the Respondent. There was no information provided that showed that the Respondent damaged that professional relationship between the Complainant and their client. Based on the lack of information, Counsel recommends that this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

181. 2025073371
Opened: 1/6/2026
First Licensed: 8/8/1996
Expires: 3/24/2027
Type of License: Affiliate Broker
History: None

The Complainant was a tenant at the owner's rental property. The Respondent is an Affiliate Broker. The complaint stated that the owner rented their property to the Complainant. While under lease, they experienced damage to their personal property after flooding in the home in 2024. The Complainant alleged that the Respondent knew about the defects when they listed the property after they moved out, without disclosing the defects.

The Respondent stated that they were not involved with the lease in any capacity. The agreement was between the owner and Complainant. They stated that any damage the Complainant may have incurred should have been addressed through renter's insurance. After the Complainant moved out, the owner asked them to tour the property to assess its marketability. After extensive work, the property was listed on the MLS. They stated that the repairs would be fully disclosed to any future buyer, along with a lifetime warranty for the work performed.

Based on the information provided, the Complainant rented the property from the owner directly in 2024, water damage occurred in the basement. The Complainant moved out before the property was placed on the market and would not be involved in the listing. The tenant issues will not be addressed as the Complainant wasn't involved in the lease agreement. Therefore, Counsel recommends that this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

182. 2025073791
Opened: 1/6/2026
First Licensed: 4/29/1993
Expires: 10/17/2027
Type of License: Affiliate Broker

History: None

A complaint was filed against the Respondent and alleged that the Respondent asked for a commission after it was claimed that the Complainant breached the contract.

Based on the information provided, the Complainant was the seller and entered into a listing agreement with the Respondent. There appeared to be multiple disagreements about the repairs that the seller would complete and the structure of the agreement. It is believed that this matter is a contract dispute and is better suited for civil court. Therefore, Counsel recommends this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

183. 2025064751
Opened: 1/6/2026
First Licensed: 11/30/2023
Expires: 11/29/2025 (Expired)
Type of License: Real Estate Firm
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker transferred their license and left the firm without a principal broker. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken.

The principal broker transferred their license to another firm on July 23, 2024. On October 10, 2025, the firm was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm.

A response was not provided. The firm's license is currently in "expired" status as of November 29, 2025. There are no licensees affiliated with the firm. Based on the information provided, Counsel recommends that the firm be administratively closed.

Recommendation: Dismiss and administratively close the firm.

Commission Decision: The Commission accepted Counsel's recommendation.

184. 2025064991
Opened: 1/6/2026
First Licensed: 11/21/2024

Expires: 11/20/2026 (Voluntarily Surrendered)
Type of License: Real Estate Firm
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker transferred their license and left the firm without a principal broker. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken.

Counsel reviewed the Respondent's account on CORE to establish a timeline of events. The principal broker transferred their license to another firm on August 7, 2025.

On October 10, 2025, the firm was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm.

A response was not provided. The firm's license was voluntarily surrendered on January 7, 2026. There are no licensees affiliated with the firm. Based on the information provided, Counsel recommends that the firm be administratively closed.

Recommendation: Dismiss and administratively close the firm.

Commission Decision: The Commission accepted Counsel's recommendation.

185. 2025067751
Opened: 1/13/2026
First Licensed: 6/30/2006
Expires: 6/30/2026
Type of License: Principal Broker
History: 2024 Agreed Citation for advertising violation

The Complainant was a buyer in a real estate transaction. The Respondent is a Principal Broker. The complaint was referred from a different government agency. The complaint alleged that the Respondent proceeded with closing on the property they purchased, without having a certificate of occupancy. The home was purchased on January 4, 2023. The Complainant asked to be reimbursed for the costs associated with purchasing a non-occupancy-approved home, compensation for loss in property value and repairs related to issues that would have been avoided if they had been informed. They also requested a refund of the Respondent's commission, as they failed their fiduciary duty.

A copy of a blank purchase and sale agreement was attached. So, nothing is known about the prior transaction. However, it is Counsel's understanding that a certificate of occupancy is provided by the builder of a new construction property and issued by the local code office. There was no

information provided that the Respondent misrepresented the property. Additionally, it is outside of the Commission's jurisdiction to require the Respondent to pay the Complainant or issue a refund to the Complainant. Furthermore, the incident occurred over two (2) years after the alleged violation and exceeded the statute of limitations. Therefore, Counsel recommends this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

186. 2025073561
Opened: 1/13/2026
First Licensed: 3/30/2023
Expires: 3/29/2027
Type of License: Affiliate Broker
History: None

The Complainant was a buyer in a real estate transaction. The Respondent is an Affiliate Broker. The Complainant alleged that the Respondent assisted them and their spouse with the purchase of property. They moved from Florida to Tennessee. The Complainant didn't want their spouse on the deed, but the Respondent told them that they had to add their name. The proceeds from the sale of their out-of-state property were used to purchase the Tennessee property. They alleged that they were at risk of losing their inheritance because of the Respondent's misrepresentation that their spouse had to be on the deed.

The Respondent denied telling the Complainant that their spouse had to be on the deed. They started working with the Complainant in 2023 and they closed on the house in Tennessee in September of 2024. They stated that they were professional and ethical throughout the process. Around July of 2025, the Complainant made accusations that they were romantically involved in their spouse, which was untrue. At that time, they decided to limit communication. They stated that they acted in good faith and with integrity towards all parties involved.

Based on the information provided, the complaint stated that after they moved, they initiated divorce proceeding and inferred that the Respondent had a personal relationship with the Respondent. The concern appears to be that the spouse's name on the deed allowed them to assert a claim on the property and potentially the money the Complainant invested. However, Counsel didn't find a violation of the Commission's rules or regulations. Therefore, Counsel recommends that this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

187. 2025067441

Opened: 1/13/2026
First Licensed: 4/30/2024
Expires: 4/29/2026
Type of License: Real Estate Firm
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license was retired and left the firm without a principal broker. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken.

Counsel reviewed the Respondent's account on CORE to establish a timeline of events. The principal broker's license was suspended on January 31, 2025, for failing to maintain errors and omissions (E&O) insurance. On October 21, 2025, the firm was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm.

On November 14, 2025, a complaint was administratively opened against the firm due to lack of compliance. The next day a copy of the complaint was sent via mail and email to the Respondent.

Based on the information on CORE, the principal broker's license is in "suspended" status. The firm's license is in "active" status, with an expiration date of April 29, 2026. The principal broker is the only licensee affiliated with the firm. Based on the information provided, Counsel recommends that the firm be administratively closed.

Recommendation: Dismiss and administratively close the firm.

Commission Decision: The Commission accepted Counsel's recommendation.

188. 2025067471
Opened: 1/13/2026
First Licensed: 5/6/2024
Expires: 5/5/2026
Type of License: Real Estate Firm
History: None

This complaint was administratively opened against the Respondent after staff discovered that the principal broker's license was retired and left the firm without a principal broker. A ten (10) day letter was sent to the firm that instructed the firm to designate a new principal broker or close the firm. The deadline passed but no action was taken.

Counsel reviewed the Respondent's account on CORE to establish a timeline of events. The principal broker's license was suspended on July 15, 2025, for failing to maintain errors and omissions (E&O) insurance. On October 21, 2025, the firm was notified via email and letter that the firm was active but had no active principal broker. The communication stated that there was no record of an application related to reinstating the principal broker, designating a new principal broker or closing the firm.

On November 14, 2025, a complaint was administratively opened against the firm due to lack of compliance. The next day a copy of the complaint was sent via mail and email to the Respondent.

Based on the information on CORE, the principal broker's license and the firm's license were voluntarily surrendered. Based on the information provided, Counsel recommends that the firm be administratively closed and administratively release any affiliate associated with the firm.

Recommendation: Dismiss; administratively close the firm; Administratively release any affiliate associated with the firm.

Commission Decision: The Commission accepted Counsel's recommendation.

189. 2025073811
Opened: 1/13/2026
First Licensed: 4/23/2014
Expires: 4/22/2026
Type of License: Real Estate Firm
History: None

This matter was administratively opened against the Respondent after they were selected for a routine audit. The audit found that the Respondent firm had an expired licensee on their roster.

The Respondent stated that they didn't have a record of the expired licensee working in Tennessee after February 28, 2025.

Based on the information provided on CORE, the Respondent's roster still has the expired licensee. The principal broker is responsible for ensuring all individuals under their supervision have the proper licensing. Therefore, Counsel recommends that the Respondent be assessed a Civil Penalty of One Thousand Dollars for employing an unlicensed individual, in violation of Tenn. Code Ann. § 62-13-302.

Recommendation: Assess the Respondent a Civil Penalty of One Thousand Dollars (\$1,000.00) for employing an unlicensed individual, in violation of Tenn. Code Ann. § 62-13-302.

Commission Decision: The Commission voted to accept Counsel's recommendation.

190. 2025069451
Opened: 1/20/2026
First Licensed: 10/25/2006
Expires: 7/9/2026
Type of License: Real Estate Broker
History: 2021 Consent Order for failure to supervise an affiliate due to lapse in affiliate's E&O insurance

REC-2025069451 (#190) and REC-2025069461 (#191) are related and contain the same allegations.

The Complainant is a licensed real estate professional. The Respondent is a Real Estate Broker and represented the seller. Complainant. The Complainant alleged that the seller refused to release refundable earnest money after a valid financing contingency termination, and their attempt to characterize the buyers as in default contrary to the contract terms.

The complaint stated that during financing review, the lender informed the buyers that approval couldn't be issued as submitted and would require the buyers to materially change their financial condition (delinquent debt payoff and rapid rescore). The Complainant asserted that this constituted loan disapproval "as submitted" under the Financing Addendum. The buyers exercised their right to termination under the financing contingency on October 31, well within the contingency period. Under the contract, this makes the earnest money refundable (less the \$250 administrative fee).

An attorney provided a response on the Respondent's behalf. They stated that the dispute is between the seller/builder and the buyer. However, they believe that the buyers had a legitimate claim for the \$5,000 in earnest money. The Respondent denied any wrongdoing.

Based on the information provided, this matter is a contract dispute. The Commission doesn't have jurisdiction over this matter. Therefore, Counsel recommends this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

191. 2025069461
Opened: 1/20/2026
First Licensed: 10/25/2006
Expires: 7/9/2026
Type of License: Real Estate Broker
History: 2021 Consent Order for failure to supervise an affiliate due to lapse in affiliate's E&O insurance

REC-2025069451 (#190) and REC-2025069461 (#191) are related and contain the same allegations.

The Complainant is a licensed real estate professional. The Respondent is a Real Estate Broker and represented the seller. Complainant. The Complainant alleged that the seller refused to release refundable earnest money after a valid financing contingency termination, and their attempt to characterize the buyers as in default contrary to the contract terms.

The complaint stated that during financing review, the lender informed the buyers that approval couldn't be issued as submitted and would require the buyers to materially change their financial condition (delinquent debt payoff and rapid rescore). The Complainant asserted that this constituted loan disapproval "as submitted" under the Financing Addendum. The buyers exercised their right to termination under the financing contingency on October 31, well within the contingency period. Under the contract, this makes the earnest money refundable (less the \$250 administrative fee).

An attorney provided a response on the Respondent's behalf. They stated that the dispute is between the seller/builder and the buyer. However, they believe that the buyers had a legitimate claim for the \$5,000 in earnest money. The Respondent denied any wrongdoing.

Based on the information provided, this matter is a contract dispute. The Commission doesn't have jurisdiction over this matter. Therefore, Counsel recommends this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

192. 2025074931
Opened: 1/20/2026
First Licensed: 3/13/2018
Expires: 3/12/2024 (Expired, Active)
Type of License: Affiliate Broker
History: None

The Complainant stated that they "got sued by somebody." They stated they had no idea who was on the land that they owned but the Respondent acted as the owner of the property and deed. The complaint alleged that the Respondent didn't make a payment and was setting up deals and acting like a real estate agent and claiming ownership.

The Respondent stated that they didn't represent anyone in a real estate transaction. They stated that it was a private sale.

Based on the information provided, it appears to be an issue related to ownership rights. The allegation didn't involve a transaction between the Complainant and the Respondent. The documents provided indicated that the Complainant and Respondent are co-defendants in an ongoing legal dispute that was filed in December of 2025. Although there are allegations of fraudulent activity, the matter has not been resolved, and it is likely that this matter will be an extensive process. If the Respondent were convicted of fraudulent activity related to any transaction where they acted as a real estate agent, then a civil penalty could be imposed for unlicensed activity. However, ownership in this matter is unclear. Therefore, Counsel recommends that this matter be placed in Litigation Monitoring to see how the matter proceeds.

Recommendation: Litigation Monitoring.

Commission Decision: The Commission accepted Counsel's recommendation.

193. 2025073321
Opened: 1/26/2026
First Licensed: 4/13/2023
Expires: 4/12/2027
Type of License: Affiliate Broker
History: None

The Complainant was the owner of rental property. Respondent is an Affiliate Broker. The Complainant stated that they entered into a property management agreement with the Respondent. However, after they reviewed the tax documents on December 5, 2025, they realized there was a shortfall.

A response wasn't provided.

Therefore, Counsel recommends the Respondent be assessed a civil penalty of One Thousand Dollars for failure to respond to the complaint within ten (10) days, in violation of Tenn. Code Ann. § 62-13-313(a)(2).

Recommendation: Assess a Civil Penalty of One Thousand Dollars (\$1,000.00) for failure to respond to the complaint within ten (10) days, in violation of Tenn. Code Ann. § 62-13-313(a)(2).

Commission Decision: The Commission accepted Counsel's recommendation.

194. 2025073661
Opened: 1/26/2026
First Licensed: 4/14/1992
Expires: 11/23/2026
Type of License: Real Estate Broker

History: None

The Complainant was the owner of rental property. Respondent is a Real Estate Broker. The Complainant stated that they entered into a property management agreement with the Respondent. The complaint alleged that the Respondent refused to send itemized deductions for the rental income.

An attorney submitted a response on the Respondent's behalf. The Respondent stated that the Complainant had an owner portal where they access monthly statements for their property. Each statement shows rent collected and expenses deducted. In addition to having access through the portal, the Respondent emailed a copy of the monthly statement to the owner each month.

Based on the information provided, the concern is about money allocations or contract dispute. For example, the Complainant stated per their agreement with the Respondent all bids include labor and all materials. And disputed being charged \$186.25 for paint. The Commission doesn't have jurisdiction over this matter. Therefore, Counsel recommends this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

195. 2025073111
Opened: 1/26/2026
First Licensed: 3/23/2009
Expires: 3/22/2027
Type of License: Real Estate Firm
History: None

The Complaint stated that they entered a contract with the Respondent to auction off commercial property that they owned. After an issue with receiving the desired bids, the Respondent asked for their commission. They stated that the Respondent didn't properly explain the contract or how the commission fee worked.

The Respondent stated that they told the Complainant that if the offer wasn't accepted then they could be reimbursed out of pocket or transition the agreement into a traditional listing. Money was spent on advertising, and the commission fee was fairly negotiated by the parties. The auction went forward but it didn't sell. They stated that the Complainant wasn't charged for advertising or the commission fee.

Based on the information provided, this matter was a commission dispute, which the Commission doesn't have jurisdiction over. The complaint mentioned that the property was auctioned off. As this is outside of the Commission's expertise, Counsel recommends that this matter be referred to the Tennessee Auctioneer Commission.

Recommendation: Dismiss; refer this matter to the Tennessee Auctioneer Commission.

Commission Decision: The Commission accepted Counsel's recommendation.

196. 2025072731
Opened: 2/2/2026
First Licensed: 10/5/2023
Expires: 10/4/2025 (Expired, Active)
Type of License: Affiliate Broker
History: None

The Complainant is a prospective seller in a real estate transaction. The complaint alleged that the Respondent engaged in unlicensed activity when they performed real estate duties, which included listing their property, conducting showings, and representing themselves as an agent, although their license was expired.

The Respondent stated that their license expired because of a failure to turn in continuing education (CE) hours. They stated that they paid their renewal fees on time and requested that their license be reinstated.

Counsel reviewed the Respondent's account on CORE. It showed that the Respondent's license is currently in "expired" status. Although the Respondent opened an application to reinstate their license and uploaded their CE hours, the payment was insufficient.

Based upon all these facts, Counsel recommends that this Respondent be assessed a civil penalty of One Thousand Dollars (\$1,000.00) for engaging in unlicensed activities, in violation of Tenn. Code Ann. §62-13-301.

Recommendation: Assess the Respondent a civil penalty of One Thousand Dollars (\$1,000.00) for engaging in unlicensed activities, in violation of Tenn. Code Ann. §62-13-301.

Commission Decision: The Commission accepted Counsel's recommendation.

197. 2025071221
Opened: 2/2/2026
Unlicensed
History: None

The Complainant is a Tennessee resident. The Respondent is unlicensed. The Complainant stated that the Respondent acted as a wholesaler. After a house was sold, they discovered that some of the money was missing. There was a deduction for an assignment fee, which was not disclosed. They also alleged that the Respondent acted as a broker without a valid license.

A response was not provided.

Based on the information provided, the Respondent acted as a wholesaler. It is understood that wholesalers don't need a license to conduct their activities. Therefore, Counsel recommends this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

TIMESHARES:

198. 2025068931
Opened: 12/2/2025
First Licensed: 4/20/1999
Expires: 12/31/2026
Type of License: Time Share Registration
History: None

Complainant is an out of state resident. Complainant stated that they entered a contract with Respondent on December 28, 2023. The Complainant stated that after signing the contract they were charged extensive fees and there was limited availability when they tried to use their timeshare. They tried to use the timeshare as a rental property to earn extra income and pay the homeowner association (HOA) fees but were told they couldn't advertise the property that way or use the income to pay HOA fees. They stated that they feel like they should be able to cancel without penalties or reimbursement. They stated that they contacted multiple agencies and were told that the rescission period passed. They stated that they stopped paying the fees because it is a scam.

A Representative provided a response on the Respondent's behalf. They stated that they have addressed the concerns previously and attached copies of their response that was already sent. They stated that their position remained the same and that the contract is valid and enforceable.

Based on the information provided, Complainant is outside of the rescission period. Therefore, Counsel recommends this matter be dismissed.

Recommendation: Dismiss.

Commission Decision: The Commission accepted Counsel's recommendation.

MEETING ADJOURNED 11:22 AM EST