

Legal Updates

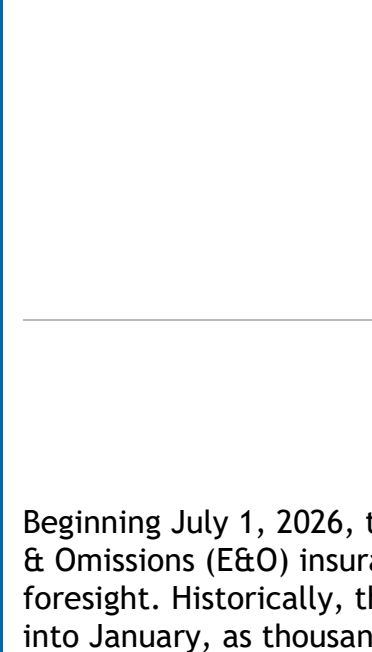
The 114th session of the Tennessee General Assembly adjourned on April 23, 2026. This legislative session comes with a few changes that impact the Commission. Please be aware of the following bills:

Public Chapter 1095 (SB1786/HB1916): This bill exempts 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. This act went into effect on May 22, 2026.

Public Chapter (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. This act went into effect on July 1, 2026.

Public Chapter 1039 (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-licensure 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. This act went into effect on July 1, 2026.

Please note, the information listed above is a summary. All bills listed can be read in full in each respective hyperlink of the Public Chapter of the signed law. As a result of amendments to several of the existing statutory provisions, rulemaking is required. Therefore, in the coming months, the Commission will consider rulemaking changes to effectuate the new statutory amendments.



Executive Director's Note

As we move forward through another busy season in Tennessee real estate, I want to take a moment to recognize the ongoing professionalism, adaptability, and commitment shown by our licensees, educators, and industry partners across the state. The work you do each day strengthens public confidence and helps ensure that Tennessee's real estate market remains both vibrant and well-regulated.

TREC's priorities remain clear: promoting transparency, supporting education, and upholding high standards of practice. We continue to review complaints, conduct audits, and provide guidance with the goal of protecting consumers while giving our industry the tools it needs to grow responsibly. Every interaction we have – whether with a broker, an affiliate, or a member of the public – reinforces the importance of these shared responsibilities.

Looking ahead, TREC will remain focused on improving communication and making resources easier to access. We encourage all licensees to stay informed, keep their information current, and take advantage of the educational opportunities available throughout the year. Your engagement is essential to ensuring compliance and maintaining a strong professional community.

Thank you for your continued dedication. It is a privilege to serve alongside you as we work to support a safe real estate environment for all Tennesseans.

Denise Baker, TREC Executive Director

Errors and Omission Insurance

Beginning July 1, 2026, the Tennessee Real Estate Commission (TREC) enters a new two-year Errors & Omissions (E&O) insurance term with RISC Insurance – a shift designed with intention and foresight. Historically, the Commission has seen a spike in inquiries during the holiday season and into January, as thousands of licensees rush to manage their E&O status at the same time. By realigning the renewal period, TREC hopes to ease that pressure and bring greater consistency to the compliance cycle.

On **July 31, 2026**, the suspension clock starts. For any affiliate, broker, or principal broker without E&O coverage on file, suspension procedures automatically begin. As required under Tennessee law, TREC will generate and mail three letters dated **August 4, 2026**, sent around **August 7**: one to the affiliate's home address, one to the affiliate's firm, and one to the principal broker. These letters mark the official notice of suspension – and serve as a final prompt to act before penalties take effect.

Civil penalties begin **September 1, 2026**. From September through December, affiliates may incur penalties of **\$200 or \$400**, depending on whether their policy is backdated, and principal brokers face identical penalty amounts *plus* a Consent Order for failure to supervise. Even broker-released licensees fall under the penalty structure during this window.

For those who remain suspended for a full year, TREC's obligation is clear: revocation. Under Tenn. Code Ann. § 62-13-12(l)(1), licenses are automatically revoked after twelve months of suspension. At that point, TREC issues electronic notices to the licensee's email and to the principal broker.

These actions serve a purpose beyond procedure; they reinforce the critical importance of E&O compliance and demonstrate how timely coverage safeguards consumers while upholding the standards of Tennessee's real estate profession.

Commissioner's Corner

Jon Moffett is a third-generation entrepreneur, military veteran, and longtime business owner whose family has maintained a respected local flower shop for decades. His extensive experience in small business operations and community engagement informs his continued commitment to public service.



Mr. Moffett's career in Tennessee state government includes distinguished service as Assistant Commissioner and subsequently Deputy Commissioner of the Tennessee Department of Labor. Following his tenure in state leadership, he served as a legislative advocate before the Tennessee General Assembly.

Though he's retired, Mr. Moffett remains actively involved in community initiatives and public service. He currently serves as a public member of the Tennessee Real Estate Commission, as defined under state statute, which requires two commission members to be individuals who are not engaged in real estate brokerage, financing, or development. His appointment reflects his longstanding dedication to representing the interests of Tennessee.

2026 Commission Meeting Dates

Date	Time	Location	Event
8/5/2026	8:30 am	Davy Crockett Tower, Room 1-A	Commission Meeting
10/7/2026	8:30 am	Davy Crockett Tower, Room 1-A	Formal Hearing
10/8/2026	8:30 am	Davy Crockett Tower, Room 1-A	Commission Meeting
12/9/2026	8:30 am	Davy Crockett Tower, Room 1-A	Commission Meeting
12/10/2026	8:30 am	Davy Crockett Tower, Room 1-A	Formal Hearing

*Davy Crockett Tower is located at 500 James Robertson Parkway, Nashville, TN 37243.

Licensing Statistics

Active Licenses by Profession	As of July 27, 2026
Active Military Exemption	1
Affiliate Broker	33,571
Real Estate Broker	8,134
Real Estate Firm	4,953
Acquisition Agent License	386
Time Share Exempt	159
Time Share Registration	22
Time Share Salesperson	875
Vacation Lodging Service Firms	298
VLS Designated Agents	297
Total	48,696

Disciplinary Action Report

March 2026				
Respondent	Location	Violation	Action	Date
Vivien Perez	Clarksville, TN	Social media advertising	\$500 civil penalty	3/4/2026
Mrs. Brittany "Britt" Nicole Pace-Raley	Clarksville, TN	Social media advertising violation	\$500 civil penalty	3/5/2026
Karen E. Hoff	Madison, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	3/13/2026
Daniel Earl Reeder	Goodlettsville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	3/24/2026
K. Jennifer "Jen" Thoni Lucy	Murfreesboro, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	3/13/2026
Luke Bransford Searcy	Nashville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O Insurance	\$400 civil penalty	3/31/2026
Tracy King	Sevierville, TN	Advertising Violation	\$1,000 civil penalty and T.R.A.C.E. Course	3/17/2026
Tannor McKinley Giles	Sevierville, TN	Advertising Violation	\$500 civil penalty	3/17/2026
Melissa Collins Murphy	Spokane, WA	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	3/31/2026
Jennifer "Jen" Louise Carstensen	Germantown, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	3/10/2026
Rhoda Ann Hedden	Dalton, GA	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	3/13/2026
Albert George Zampino, Jr.	Nashville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	3/10/2026
Lakesa "Kesa" Lee Fowler	Hendersonville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	3/3/2026
Donald F. Berschback	Nashville, TN	Failure to exercise reasonable skill and care in providing services to all parties to the transaction	\$1,000 civil penalty and T.R.A.C.E. Course	3/24/2026
Karen R. Baker	Lewisburg, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$200 civil penalty	3/5/2026
Donald Kendall Hall	Olive Branch, MS	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	3/13/2026
Donald Kendall Hall	Olive Branch, MS	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	3/13/2026
Alvin Sawyer	Cordova, TN	Failure to respond to a complaint	\$1,000 civil penalty plus half of costs	3/27/2026
Clinton "Ross" Morford	Clarksville, TN	Inducing a party to break a contract where submission is motivated by personal gain for the licensee	\$1,000 civil penalty	3/30/2026

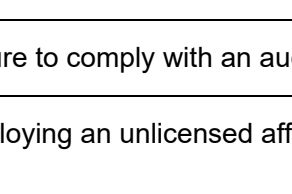
April 2026				
Respondent	Location	Violation	Action	Date
Markietta S. Munck	Cleveland, TN	Responsibility of Principal Broker to supervise all advertisement by real estate agents	\$500 civil penalty	4/22/2026
Andrew Hendry	Franklin, TN	Advertising violation	\$500 civil penalty	4/14/2026
Markietta S. Munck	Cleveland, TN	Failure to supervise affiliate. Advertising violation	\$1,000 civil penalty	4/22/2026
Katya A Hancock	Cleveland, TN	All advertising requires the firm name to appear in letters the same size or larger than those spelling out the name of a licensee or the name of any team, group or similar entity	\$500 civil penalty	4/24/2026
Christian Vincent Rasmussen	Franklin, TN	Advertising violation	\$500 civil penalty	4/14/2026
Joshua Rogers	Jacksonville, FL	Unlicensed Activity	\$1,000 civil penalty	4/29/2026
LaNita Elle Hatcher	Franklin, TN	Failure to exercise reasonable skill and care	\$500 civil penalty	4/10/2026
Chad R. Rochelle	Townsend, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	4/6/2026
Van Asa Preston	Clarksville, MS	Failure to respond to a complaint	\$1,000 civil penalty	4/14/2026
Christa Huffstickler	Atlanta, GA	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	4/6/2026
Tina Marie Baker	Andersonville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	4/6/2026
Tina Marie Baker	Andersonville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	4/6/2026
Tina Marie Baker	Andersonville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	4/6/2026
Amberly "Abbi" Tomme	Winchester, TN	Failure to supervise an affiliate due to an advertising violation	\$500 civil penalty	4/29/2026
Tina Marie Baker	Andersonville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	4/6/2026
Flipper McDaniel & Associates	Calhoun, GA	Unlicensed Activity	\$1,000 civil penalty	4/17/2026
Heartland Real Estate & Auction	Carthage, TN	Commingling of funds between firm accounts	\$500 civil penalty	4/14/2026
Just Listed Knoxville Real Estate	Knoxville, TN	Failure to respond to a complaint	\$1,000 civil penalty	4/14/2026
Barrington Realty, LLC	Franklin, TN	Failure to comply with an audit	\$1,000 civil penalty	4/8/2026
Glosson Real Estate Group	Memphis, TN	Employing an unlicensed affiliate	\$1,000 civil penalty	4/17/2026

May 2026				
Respondent	Location	Violation	Action	Date
Carrie "Boots" Floyd-Barber	Nashville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	5/19/2026
Jonathan Allan Hars	Nashville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	5/6/2026
Teremy "Tee" D. Banks	Nashville, TN	Failure to exercise reasonable skill and care to all parties to the transaction	\$500 civil penalty	5/8/2026
Nathaniel Derek Barr	Chattanooga, TN	Advertising violation	\$500 civil penalty	5/27/2026
Deanne Elizabeth Vinsant	Maryville, TN	Unlicensed Activity	\$1,000 civil penalty	5/26/2026
PR&M of Tennessee, Inc.	Crossville, TN	Failure to respond to a complaint	\$1,000 civil penalty	5/14/2026
Repass Properties, LLC	Brentwood, TN	Unlicensed activity	\$1,000 civil penalty	5/27/2026
Delta Realty Group	Memphis, TN	Failure to comply with an audit	\$1,000 civil penalty	5/18/2026
Rental Connections, Inc.	Antioch, TN	Unlicensed activity	\$1,000 civil penalty	5/20/2026

June 2026				
Respondent	Location	Violation	Action	Date
Kevin Earl Wilson	Nashville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	6/24/2026
Jacob W. Biddle	Memphis, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$200 civil penalty	6/30/2026
Aleah Jaine Armstrong	Nashville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	6/29/2026
Joseph "Jody" W. McKibben	Brentwood, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	6/29/2026
Tyler Graham	Nashville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	6/24/2026
Aleah Jaine Armstrong	Nashville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$200 civil penalty	6/29/2026
Aleah Jaine Armstrong	Nashville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$200 civil penalty	6/29/2026
Lee Gordon Pfund	Nashville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	6/15/2026
Patrick Michael Watkins	Johnson City, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O Insurance	\$1,000 civil penalty	6/17/2026
Geoffrey Lane Hurdle	Chattanooga, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	6/17/2026
Lee Gordon Pfund	Nashville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	6/15/2026
Lee Gordon Pfund	Nashville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	6/15/2026
Lee Gordon Pfund	Nashville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	6/15/2026
Joel Aaron Brown	Cornelius, NC	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	6/30/2026
Joel Aaron Brown	Cornelius, NC	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	6/30/2026
Lee Gordon Pfund	Nashville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	6/15/2026
David J. Funk	Alexandria, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	6/25/2026
Frederic Darren Payne	Ringgold, GA	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	6/24/2026
Jeff D. Browning	Nashville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	6/18/2026
Kevin Gioia	San Diego, CA	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	6/25/2026
Seth Michael Rowley	Murfreesboro, TN	Unlicensed activity	\$1,000 civil penalty	6/2/2026
Marshall Kyle Davenport	College Grove, TN	Unlicensed Activity	\$500 civil penalty, \$750 costs, and voluntary revocation of license for a period of five years	6/18/2026
McCarter Development Co.	Sevierville, TN	Failure to respond to a complaint	\$1,000 civil penalty	6/11/2026
Jim Curley Properties	Nashville, TN	Failure to comply with an audit	\$2,000 civil penalty	6/1/2026
Davenport Realty Group	College Grove, TN	Unlicensed activity	Revocation of firm license for a period of five years	6/18/2026
Capital Resorts Group, LLC	Myrtle Beach, SC	Failure to respond to a complaint	\$1,000 civil penalty	6/3/2026

Contact TREC: Phone: 615-741-2273 Email: trec.info@tn.gov	Mailing Address: Tennessee Real Estate Commission 500 James Robertson Pkwy Nashville, TN 37243-1141	Office Hours: M-F 8:00am-4:30pm CLOSED on all State Holidays
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Fostering fair marketplaces, public safety, and consumer education that promote the success of individuals and businesses while serving as innovative leaders. Our divisions include the State Fire Marshal's Office, Insurance, Securities, Regulatory Boards, Tennessee Law Enforcement Training Academy, Tennessee Emergency Communications Board and TennCare Oversight.

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