



ALABAMA REAL ESTATE
COMMISSION
EMPOWER, CONNECT, AND EDUCATE

LICENSE RENEWAL DEADLINE IS AUGUST 31, 2020

PAYMENT MUST BE RECEIVED BY AUGUST 31, 2020 TO AVOID \$150 LATE PENALTY FEE

This issue of *The Update* contains important information about the renewal process. For additional information, visit the Commission's website, arec.alabama.gov, and our social media sites, Facebook, Twitter and Instagram.

WHAT LICENSES MUST BE RENEWED?

All **Active** and **Inactive** licenses must be renewed **EXCEPT** temporary salesperson licenses and salesperson licenses of those who pass the broker exam in June, July, August, or September and do not want the broker license issued until October 1, 2020. If you hold or are responsible for one of the following active or inactive licenses, **you must pay the renewal fee by August 31, 2020 to avoid an additional \$150 late penalty fee.**

ACTIVE LICENSES

- **Salesperson licenses** (*not temporary licenses*)
- **Broker licenses** which include first, second, third, fourth, etc. broker licenses (*not temporary licenses*)
- All **associate broker licenses**
- All **qualifying broker licenses**
- All **company licenses** which include sole proprietorships, corporations, branch offices, and partnerships

INACTIVE LICENSES

- **Salesperson licenses** (*not temporary licenses*)
- **Associate Broker licenses**

TEMPORARY SALESPERSON LICENSES

Temporary salesperson licenses are not renewable. Therefore, the renewal deadlines do not apply to these licenses. However, you will need to pay attention to the date your particular temporary license expires and be certain to complete your post license course and apply to have a permanent license issued prior to that time. That permanent license will then expire on September 30, 2022.

IF YOU ABSOLUTELY MUST RENEW BY MAIL

It is strongly encouraged that you renew your license online through the Commission's website because it is quick, convenient and secure. However, if you choose to renew by mail, please submit your payment with your renewal postcard and put name and license number of the license you are renewing in the memo section of the check or certified funds to ensure your payment is applied correctly.

Qualifying brokers, if you are mailing one check to pay for multiple license renewals, please include all renewal postcards for the licenses

NEW LICENSE RENEWAL POSTCARDS FROM THE COMMISSION

Licenses not renewed by late July 2020 will be mailed a renewal postcard.

you are renewing or enclose a cover letter listing the names and license numbers being renewed to ensure the payment is applied correctly.

Renewal payments can be mailed to the Alabama Real Estate Commission, 1201 Carmichael Way, Montgomery, AL 36106. Payments must be postmarked by the carrier by August 31, 2020 to avoid the late penalty fee.

THE UPDATE IN THIS ISSUE

• Renewal Fees	2
• Renewal Online	2
• Please Use a Unique Email Address	2
• Important Renewal Reminders	3
• How to Reset Your Online Services Login Password	3
• How to Plan a Successful Renewal	4
• ATTENTION: Qualifying Brokers Check the CE Credit for All Licensees in Your Company	5
• Risk Management Requirements	5
• Continuing Education Requirements for License Renewal in 2020	6
• Q & A	6
• Check Your CE Credit on the Commission's Website	7

RENEWAL FEES

- These fee totals are the license renewal fee plus the real estate research and education fee (\$7.50 per year; \$15 total for the two-year license period) for brokers and salespersons. Brokers with multiple licenses will only pay the real estate research and education fee once.
- All companies, including sole proprietorships, must pay the license renewal fee.
- Renewal fees received or postmarked September 1, 2020 through September 30, 2021 will be subject to a \$150 late penalty fee to be paid in addition to the renewal fee.

RENEWAL FEES

(for active and inactive licenses)

If paid by August 31, 2020

Broker	\$205
Salesperson	\$185
Company	\$170

LATE RENEWAL FEES

(for active and inactive licenses)

If paid beginning September 1, 2020

Broker	\$355
Salesperson	\$335
Company	\$320

Acceptable Forms of Payment

No credit card payments can be accepted by phone or by mail.

Online:

eCheck
Visa
MasterCard
American Express
Discover

Mail:

Personal check
Business check
Certified funds

RENEW ONLINE arec.alabama.gov

YOU MUST RENEW YOUR LICENSE ONLINE BEFORE MIDNIGHT AUGUST 31, 2020 TO AVOID THE \$150 PENALTY FEE

RENEW ONLINE

Quick. Secure. Instant Confirmation.

Renew your license online at arec.alabama.gov. Log in under the Online Services login or select the Renewal quick link.

Both active and inactive licenses must be renewed to remain current. Renewing online is fast, convenient and you receive immediate confirmation that your payment has been processed. There is no need to mail a check and delay confirmation. In addition to Visa, MasterCard, American Express and Discover, you can pay online using an electronic check (eCheck). eCheck is another convenient and quick way to

pay for your license renewal online. To use an eCheck online you simply enter your checking account number from the bottom of a paper check. All online renewal payment transactions, including eCheck, are processed through NIC and Alabama Interactive eGovernment Solution for the state of Alabama.

RENEWING ONLINE IS SECURE.

NIC and Alabama Interactive affirm, "... commitment to security is unparalleled. Our security solutions focus on the people, processes, and technology requirements to ensure a forward leaning information security posture. We maintain a layered security approach with audits, testing, and governance controls. In addition, we are certified by the Payment Card Industry Data Security Standards (PCI-DSS) as a Level 1 Service Provider and listed as a PCI-DSS

Compliant provider on Visa's Global Registry of Service Providers. Our payment solutions not only comply with accounting and audit standards, they also exceed the standards set by the Payment Card Industry."

Please try to avoid waiting until the last day to renew. The Commission offices close at 4:30 p.m. and after this time no team members will be available to assist you should you encounter an issue. If you run into issues renewing online on the last day and cannot reach anyone for assistance, you have the option to mail your renewal fee to the Commission office; however, you must ensure it is postmarked by the carrier by August 31, 2020 to be considered timely.

QUALIFYING BROKERS, DON'T PUT YOUR LICENSEES OUT OF BUSINESS

It is important for the company qualifying broker and the branch qualifying broker or brokers, to communicate with each other to ensure they have all met renewal requirements for 2021-2022, since failure to do so can affect the other. For example, if the qualifying broker of the company does not pay their renewal fee by September 30, 2020, their license will expire and be placed inactive. The company, and its licensees, cannot conduct real estate activities with no qualifying broker. This can also affect the branch office and its licensees, since the parent company's broker is inactive.

Please Use A Unique Email Address

The Commission is requesting that everyone use a personal email address specific to themselves; NOT one that is shared. Generic email addresses may be rejected because they cannot serve to validate various online transactions and will not ensure that you receive important information from the Commission in a timely manner. For example, use janedoe@gmail.com as opposed to abcrealty@gmail.com. To update your email address and other contact information, log in to Online Services at arec.alabama.gov.

IMPORTANT RENEWAL REMINDERS

IMPORTANT REMINDERS FOR INACTIVE LICENSEES

License renewal postcards are scheduled to be mailed to your home or mailing address by late July for those who have not yet renewed. Therefore, you should see the renewal postcard arrive by the first week in August.

Inactive licensees must renew their inactive licenses by August 31 of each renewal year to keep the license current and avoid the late penalty fee.

Continuing education (CE) is not required to renew and maintain an inactive license; however, inactive licensees must still renew their inactive licenses by August 31 of each renewal year to keep the license current and avoid the late penalty fee.

IMPORTANT REMINDERS FOR ACTIVE LICENSEES

License renewal postcards are scheduled to be mailed by late-July to your company's address for those who have not yet renewed online. These are a reminder to renew and should arrive by the first week of August. By the time these are mailed you are nearing the deadline, hurry up and renew online or get your postcard from your broker and renew by mail. If the postcard cannot be found, renew online or contact the Commission for another notice which must be mailed with payment.

Licensees who completed the 30-hour post license course on or after October 1, 2018 do not have to complete an additional 15 hours of CE. The 30-hour post license course, which was completed as a requirement for obtaining the original license, will count as all 15 hours of CE.

IMPORTANT REMINDERS FOR QUALIFYING BROKERS

Ensure all renewal postcards, including the company's renewal postcard, are received and then distribute them to all licensees. Any licensee who has renewed online prior to renewal notices being mailed from the

Commission will not receive a renewal postcard. If you have licensees who inactivate or transfer to other companies after renewal postcards are mailed, please ensure that you forward their renewal postcards to them since they are still required to renew their licenses. If you cannot forward their renewal postcards, please contact the Commission and we will send them new renewal notices.

If you are renewing online, **you will note that your company license and broker license are preselected for you**, since you MUST renew your company license AND qualifying broker license together. **Just select continue to move on with the rest of your renewal.** However, if you do not wish to renew your company license for the 2021-2022 period but you would like the convenience of renewing your broker's license online, please contact a member of the Licensing Division for assistance. As a reminder, you cannot engage in real estate activities for the 2021-2022 license period with an expired company license.

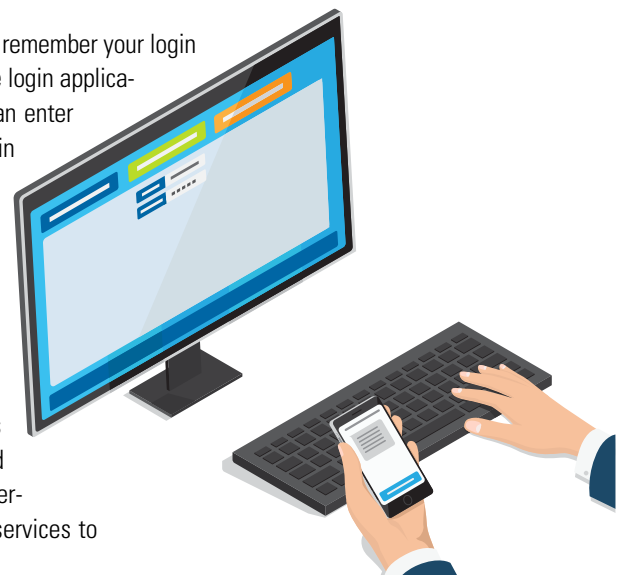
Remember, licenses are available for printing only after all renewal requirements have been met and the license has been issued. Therefore, if you have a licensee who has paid their renewal fee by the August 31 deadline, but has not completed CE requirements, the new 2021-2022 license will not be mailed or made available for printing until the CE credit has been reported to the Commission and the license has been issued.

PLEASE NOTE: Because of COVID-19, the Commission extended the CE deadline for the 2021-2022 licenses to December 31, 2020. Although there has been significant opportunity to complete CE within the familiar deadline, you may have licensees who utilize the extension and you may have to track them longer than you usually do. As always, we recommend that the requirements for renewal and CE be completed sooner rather than later.

HOW TO RESET YOUR ONLINE SERVICES LOGIN PASSWORD

If you have already created a username and password for Online Services and cannot remember your login credentials, you can reset your password by selecting the option at the bottom of the login application. Begin by entering your username; if you have forgotten your username, you can enter your license number or email address and proceed. You should receive an email within thirty minutes of submitting your request with instructions on completing the resetting of your password. If you do not find the email in your inbox, check to make sure that it is not in your spam or junk mail folder. If you do not receive an email after completing these steps, you should contact the Commission for assistance.

If you have never created a valid username and password, click on Online Services Login from the main page and enter your license number in the username field. When you enter your license number make sure you enter it without the dash zero or number which follows the nine-digit number. For example, if your license number is 000045555-2 then you should enter it as 000045555 or 45555. You will then be directed to a registration page where a username and password can be created. Once your username and password have been created you can immediately log in to the available services to renew your license.



Renewing a License Can Be Easy —

ANSWERS PROVIDED HERE

▪ **Renewing Inactive License?**

Renewal fee paid by August 31, 2020 + no continuing education = a renewed current license that will be issued on October 1, 2020.

(The license can be activated once your continuing education has been satisfied for the 2021-2022 license period.)

▪ **Renewing Active License?**

Renewal fee paid by August 31, 2020 to avoid a late penalty fee or by September 30, 2020 to avoid it from expiring + 15 hours continuing education by the December 31, 2020 one-time extension = an active current license on January 1, 2021.

PLEASE NOTE: Because of COVID-19, the Commission extended the CE deadline for the 2021-2022 licenses to December 31, 2020. Even so, there has been significant opportunity to complete CE within the familiar deadline and we recommend that the requirements for renewal and CE be completed sooner rather than later. Remember, that until both the status for renewal and the status for CE are satisfactory, your qualifying broker will not be able to print your license.

▪ **Renewing Multiple Broker Licenses?**

Pay \$205 for one of your broker licenses (which includes the \$15 research and education fee) + \$190 for each additional broker license you are renewing. (You pay the research and education fee only once.)

▪ **Renewing Qualifying Broker License Online?**

The qualifying broker license and the company license must be renewed together when done online. If the qualifying

broker does not intend on renewing the company license for the 2021-2022 license period, they must contact the Commission's Licensing Division for assistance.

▪ **Late Renewal Payment Deadline?**

Renewal fees paid online or postmarked September 1, 2020 through September 30, 2021 will be assessed a \$150 late penalty fee in addition to the renewal fee.

▪ **Renewing Active and Inactive License by Mail?**

Please confirm that your check is filled out completely with the correct amount, date and signature and is made payable to the Alabama Real Estate Commission or AREC.

▪ **Renewing Multiple Licenses by Mail?**

If mailing a combined check for multiple licenses, include the individual renewal postcards for each licensee being renewed or enclose a cover letter listing the names and license numbers being renewed.

▪ **Printing Renewed Licenses?**

Renewed licenses are available for printing by your qualifying broker after all renewal requirements have been met and the license has been issued. If a broker has a licensee who renewed by the August 31, 2020 deadline but did not complete CE requirements, the new 2021-2022 license will not be mailed or made available for printing until CE credits have been reported to the Commission and the license has been issued.

How to Plan for a Successful Renewal

GOAL 1:

Ensure that your renewal fee is paid by August 31, 2020 to avoid the additional \$150 late penalty fee required if renewal is done September 1, 2020 through September 30, 2021. Also, paying by this deadline will ensure that your license will not expire or lapse. If you plan to maintain an inactive license on October 1, 2020, by accomplishing this one goal you will have successfully renewed. If you plan to maintain an active license, you must also complete goal two — Complete 15 hours of CE.

GOAL 2:

Ensure that your 15 hours of CE is completed for the 2021-2022 license period. The law requires you complete your CE by midnight September 30, 2020. **Please note: Due to COVID-19, the Commission has granted a one-time extension to licensees who have NOT previously met CE for the 2021-2022 license period, until midnight December 31, 2020 to complete CE.** Therefore, if you plan to maintain an active license on October 1, 2020, you must have completed goal one by September 30, 2020. Any active licensees who have not met CE requirements before midnight on December 31, 2020, regardless of paying the renewal fee, will be placed on inactive status effective January 1, 2021.

ATTENTION: Qualifying Brokers

CHECK THE CE CREDIT for All Licensees in Your Company

As a Qualifying Broker, you can check the CE credit for all licensees in your company. This is encouraged to make sure everyone has satisfied the CE requirement for an active license.

Log in to the Commission's Online Services and select the *Education History (CE Credit)* link under *Available Services*. You can check your own CE here and also select your company and you will see a list of individuals who are licensed with your company. Selecting the license number of an individual will reveal all courses currently submitted to the Commission. Also, the *Status for Next License Renewal* will be displayed. If a licensee has NOT satisfied the CE requirement for the license renewal in 2020, you will see *Insufficient CE*. If a license has NOT been renewed, you will see *Renewal Not*

Paid. Nothing will appear if the CE and license renewal have both been satisfied. You will not be able to print the 2021-2022 license until both the CE requirement and the license renewal have been completed.

mission extended the CE deadline from September 30 to December 31, 2020. Although there has been significant opportunity to complete CE prior to the standard deadline, licensees may utilize the deadline extension and you may

License Number	Name	Status For Next License Renewal
0000 [REDACTED]	[REDACTED]	Insufficient CE, Renewal not paid
0000 [REDACTED]	[REDACTED]	Insufficient CE, Renewal not paid
0000 [REDACTED]	[REDACTED]	Renewal not paid
0000 [REDACTED]	[REDACTED]	

All Qualifying Brokers are encouraged to continue reviewing this information to make sure all company licensees have satisfied the CE requirement. Some licensees may think they have completed all 15 hours but may not have taken a required Risk Management course.

PLEASE NOTE: Due to COVID-19, the Com-

mission extended the CE deadline from September 30 to December 31, 2020. Although there has been significant opportunity to complete CE prior to the standard deadline, licensees may utilize the deadline extension and you may have to track their CE longer than you usually do. Remember, until the CE and license renewal requirements have both been satisfied, you will not be able to print a license. As always, we recommend that the requirements for license renewal and CE be completed sooner rather than later.

Quickly Check Your Renewal Status from the Commission's Website

The License Verification feature on the Commission's website is a quick and easy way to check your renewal status without logging in under your license record. It is also an easy way to confirm that your renewal fee has been applied. To perform this search, go to the Professionals section of our website, select Licensing, select License Search, and select License Status Verification. Simply search by the criteria provided and select the record. Selecting a license record reveals the *Renewal Expires* and *License Expires* dates.

If the *Renewal Expires* date is September 30, 2020, this indicates the license has not been renewed for 2021-2022; however, if it has been updated to September 30, 2022, this indicates the license has been renewed for 2021-2022 and the payment has been applied.

If the *License Expires* date is September 30, 2020, this indicates the licensee has not met CE requirements for the 2021-2022 license period; however, if it has been updated to September 30, 2022, this indicates CE has been met and the new 2021-2022 license has been issued and is available for printing by the qualifying broker from the Commission's website or has been mailed to the qualifying broker.

We encourage licensees who mail in their renewal payment to the Commission office to check this section first before contacting the Commission to confirm that their renewal payment has been received. Please allow up to 7 days after mailing for your renewal payment to be reflected on the website.

This is also a good tool for qualifying brokers to use to check the renewal status of the licensees under their company or branch. They can search and select their company record, then select *licensees* or *branches* and review each record.

Risk Management Requirements

Current CE requirements for the renewal of an active license are six (6) hours of Risk Management coursework and nine (9) hours of other approved CE courses. A licensee must have both Levels 1 and 2 to satisfy the requirement.



LEVEL 1 for Risk Management includes the *Risk Management: Avoiding Violations* course **required for all licensees**...both salespersons and brokers.



LEVEL 2 for Risk Management includes the *Risk Management for Salespersons* course, the *Risk Management for Brokers* course, or an industry-specific Risk Management course approved by the Commission.

QUALIFYING BROKERS, ASSOCIATE BROKERS, AND SALESPERSONS

You must take *Risk Management: Avoiding Violations* for Level 1.

You can choose from the following courses to satisfy Level 2:

- *Risk Management for Salespersons*
- *Risk Management for Brokers*
- Risk Management courses in other areas such as commercial real estate and property management if they are approved by the Commission

Q & A

Q: Can I take more than six hours of Risk Management?

A: Yes. A good example is a salesperson who takes *Risk Management: Avoiding Violations* for Level 1 and *Risk Management for Salespersons* for Level 2. That will satisfy the Risk Management requirement, but the salesperson can also take *Risk Management for Brokers* and have that course satisfy three of the remaining 9 hours of CE. The same would apply to brokers who desire to take *Risk Management for Salespersons* as an extra course. [License Law Rule 790-X-1-.11(1)(a)(b)(c)]

Q: In what time frame must courses be taken to count toward renewal for an active 2021-2022 license?

A: Courses taken between the date of issuance of a renewed license in 2018 and the date of December 31, 2020 are acceptable for meeting renewal requirements for issuance of an active license. [Commissioners' one-time deadline extension based on COVID-19]

Q: How do I know how many CE hours I have taken?

A: All licensees can check their CE credit by logging in to the Online Services section of the Commission's website and selecting the link entitled *Education History (CE Credit)* under *Available Services*.

Q: How can I find out where courses are being offered?

A: There is a Course Search feature on the Commission's website located in the *Education* section under the *Professionals* heading. This feature allows licensees to search for courses using any of the following criteria: course type, course name, instructor's last name, and location.

PLEASE NOTE: We recommend that your CE be completed sooner rather than later so the deadline will not be missed, and your license status can remain active.

Q: If I am a new licensee and recently completed the 30-hour post license course, do I have to take more courses for renewal?

A: No. The 15 hours of CE earned from the post license course will satisfy the CE requirement for the first renewal of a license. [License Law Rule 790-X-1-.12(11)]

Q: If I took 15 hours of CE during this current license period to activate my inactive license, will those hours take care of my renewal for the next period?

A: No. If 15 hours of CE were taken to activate a license for the first time during this license period, an additional 15 hours must be taken to renew that activated license for the next license period. [License Law Rule 790-X-1-.13(1) and Section 34-27-35(j)(1)]

Q: What if I took courses in another state?

A: Classroom courses taken in another state can be used to satisfy the requirement of nine (9) hours of CE, but not the Risk Management requirement. You must submit the following documentation to the Commission's Education Division to receive credit:

1. Verification that the course is approved by any real estate commission
2. Verification of the number of hours for which it is approved
3. Verification that you attended 100% of the course. [License Law Rule 790-X-1-.12(13)]

Continuing Education Requirements for License Renewal in 2020

BASIC INFORMATION:

Total CE needed:	15 hours License Law Section 34-27-35(j)(1) License Law Rule 790-X-1-.11(1)
Deadline:	December 31, 2020 Commissioners' one-time deadline extension based on COVID-19
Courses to take:	6 hours in Risk Management 9 hours in approved courses License Law Rule 790-X-1-.11(1)(a)(b)

Exemptions for CE Requirement

As stated in Section 34-27-35(j)(2) of Alabama License Law, there are two possibilities for exemption from CE required for license renewal.

1. Any licensee reaching the age of 65 on or before September 30, 2000 AND having been licensed 10 years prior to that date is exempt from CE requirements.
Example: This CE exemption only applies to a licensee who will be at least 85 years old on or before September 30 of this year and was licensed prior to September 30, 1990.
2. Reciprocal licensees who have held an Alabama license for less than one year are not required to show proof of CE for the first renewal of their license.
Example: This CE exemption only applies to a reciprocal licensee who received an Alabama license after September 30, 2019.

Renewal Requirements for RECIPROCAL LICENSEES

Reciprocal licensees have options from which to choose to satisfy CE requirements for license renewal.

OPTION 1

Take 15 hours of Alabama-approved CE including six (6) hours of Risk Management and nine (9) hours of other approved courses. The nine (9) hours of CE can be taken in another state as long you provide verification that you attended the course, verification that the course was approved by any real estate commission, and the number of hours for which it was approved.

OPTION 2

Submit a certification of licensure or letter from the regulatory agency in the state where prelicense coursework was completed and the licensing examination was passed. The certification of licensure or letter must show:

1. The type of license
2. The license is active and current at least through October 1, 2020
3. The company by whom the license is held
4. Prelicense coursework requirements were met in that state
5. A full licensing examination, not just the state portion, was passed in that state

The certification of licensure or letter must be dated no earlier than June 1, 2020. A real estate commission may mail or email original certifications of licensure to our Education Division. Licensees who can access their official certification of licensure on their real estate commission's website may mail or email it to our Education Division.

A letter was mailed to all reciprocal licensees detailing these options and the requirements of each.

CHECK YOUR CE CREDIT on the Commission's Website

- Go to the Commission's website at arec.alabama.gov to log in to *Online Services*.
- Once logged in, you will see the current contact information the Commission has on record for you as well as a list of Available Services. Click on *Education History (CE Credit)* to see a list of all courses taken for which credit has been submitted. If you have completed a course and it is not identified in the list, you should contact the instructor or school and let them know.
- Click on the course title and you will see specific course information.
- In the list of courses, you will also see an option to evaluate the course. You have 30 days to evaluate each course. **An expired course evaluation does NOT affect your course credit in any way.**
- CE courses for the 2020 license renewal are archived when all renewal requirements have been satisfied and the active license has been issued. Both current and archived courses can be seen in a licensee's Available Services.
- Once a CE course has been completed for the next license renewal in 2022, it will be shown in this area of the website.



THE UPDATE

ALABAMA REAL ESTATE

COMMISSION

EMPOWER, CONNECT, AND EDUCATE



EMPOWER Empowering the real estate professional and the consumer.



CONNECT Connecting the real estate professional and consumer to the resources they need.



EDUCATE Educating the real estate professional and the consumer.

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THE UPDATE

is published for the benefit of the Alabama Real Estate Industry by the Alabama Real Estate Commission.

COMMISSION MEETINGS OPEN TO THE PUBLIC

All Commission meetings are open to the public and that includes real estate licensees. Commissioners welcome and encourage attendance and observation by any licensee in any location. Locations, dates, and times can be found on the Commission's website at arec.alabama.gov.

REAL ESTATE LICENSES EXPIRE SEPTEMBER 30, 2020

Remember to renew all broker, salesperson, and company licenses in every even-numbered year.

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SAVING COMMISSION DOLLARS

by Vaughn T. Poe, Executive Director

Our goal has always been to resourcefully spend Commission funds; therefore, we are making changes to the delivery method for *The Update* quarterly newsletter. This "Special License Renewal Issue 2020" of *The Update* is the last copy that we plan to mail.

At present, the cost to process and distribute hard copies of *The Update* newsletter to our 35,000 real estate licensees and companies is approximately \$75,000 annually. Mobile devices and phones can allow for online distribution and reading of our newsletter while on the go.

All issues of *The Update* are available on the Commission's website, arec.alabama.gov. We will continue to send emails and post to our social media platforms informing licensees when the new issues are available online. The Commission will also honor requests from those who wish to continue receiving a hard copy. Thank you for your assistance and understanding as we make this change.