LICENSE RENEWAL DEADLINE IS AUGUST 31, 2024

PAYMENT MUST BE RECEIVED BY AUGUST 31, 2024, 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, Instagram, YouTube and LinkedIn.

AUGUST 31 IS ON SATURDAY AND THE COMMISSION WILL BE CLOSED

he August 31, 2024, deadline falls on Saturday; therefore, if you experience any issues renewing online after 4:30 p.m. on Friday, August 30, there will be no Commission staff members available to assist you. We recommend you have your license renewed before Friday, August 30 to ensure that someone will be available to offer assistance.

If you have issues renewing your license online on August 31, you have the option to mail your renewal, but it **must be postmarked no later than August 31** for it to be considered timely and for you to avoid the \$150 late fee. The mailing address is 1201 Carmichael Way, Montgomery, AL 36106.

If you must mail your renewal, include the name and license number for the license you are renewing in the memo section of the check, money order, or certified funds to ensure your payment is applied correctly. For multiple licenses, include a cover letter listing the names and license numbers for the licenses being renewed.

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, 2024. If you hold or are responsible for one of the following active or inactive licenses, you must pay the renewal fee by August 31, 2024, to avoid an additional \$150 late penalty fee.

ACTIVE LICENSES

- Salesperson licenses (not temporary salesperson 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 and Branch licenses which include sole proprietorships, corporations, LLCs, and partnerships

INACTIVE LICENSES

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

Renewal fees must be paid for inactive licenses; however, 15 hours of CE is not required until the licensee decides to activate the license.

RENEW ONLINE

Quick. Secure. Instant Confirmation.

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

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. Acceptable online payment options are Visa, MasterCard, American Express, Discover, and eCheck (electronic check).

TEMPORARY SALESPERSON LICENSES

Temporary salesperson and broker licenses are not renewable. Therefore, if you can maintain your temporary salesperson license after September 30, 2024, you will not have to renew your license for 2024. Pay attention to the date your particular temporary license expires and be certain to complete your 30-hour post license course and apply to have your permanent license issued prior to that time. A permanent license issued on or after October 1, 2024, will expire on September 30, 2026.

RENEWAL POSTCARDS FROM THE COMMISSION



Licensees who have not renewed by late July 2024 will be mailed a renewal postcard. Postcards for active licensees will be mailed to the Qualifying Broker at the company address. Postcards for inactive licensees will be mailed to the licensee's preferred mailing address (home or office) the Commission has on file.

Qualifying Brokers: if you receive a postcard for an active licensee in your company, please make sure you pass that postcard on to the licensee. They WILL NOT receive a separate postcard at their home address.

RENEWAL **FEES**

- These fee totals include the license renewal fee plus the real estate research and education fee for brokers and salespersons (\$7.50 per year, or \$15 total for the twoyear license period). Brokers with multiple licenses will only pay the real estate research and education fee once
- All companies and branches, including sole proprietorships, must pay the license renewal fee to remain active on October 1, 2024.
- Renewal fees received or postmarked September 1, 2024 - September 30, 2025, 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, 2024

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

LATE RENEWAL FEES

(for active and inactive licenses)

If paid ON or AFTER September 1, 2024

Broker \$355 Salesperson \$335 Company/Branch \$320 Pay Online: eCheck, Visa, MasterCard, American Express, or Discover.

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

Pay by Mail: Personal check, business check, money order, or certified funds

Mail to 1201 Carmichael Way, Montgomery, AL 36106. Make checks payable to AREC or to Alabama Real Estate Commission. Mailed payments must be postmarked no later than August 31 to avoid the \$150 penalty fee.

QUALIFYING BROKERS: You, your company, and all licensees in your company/branch will be forced inactive on October 1, 2024, if you do not pay renewal fees AND complete CE by September 30, 2024!

t 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 2025-2026. Failure to do so can affect the other. For example, if the Qualifying Broker of the company does not pay their renewal fees and complete the required 15 hours of CE by September 30, 2024, their license will expire and be placed inactive. Neither the company nor its licensees can conduct real estate activities without a Qualifying Broker. The branch offices and their licensees are also affected when the parent company and its Qualifying Broker is inactive. If the Qualifying Broker is forced inactive on October 1, no licensees under the Qualifying Broker will be able to perform any activities that require a real estate license.

If you are a Qualifying Broker and you do not intend to maintain an active license, please contact the Commission's Licensing Division for assistance at arec@arec.alabama.gov or 334-242-5544.



Online Payments to Commission Show As "State of Alabama" on Statements

Do not cancel online payments made to the Commission because you do not see "Alabama Real Estate Commission" as the vendor on your credit card or bank statement.

Online payments that are made to the Alabama Real Estate Commission will show on your credit card/bank statements as "State of Alabama." All online payments by credit card, debit card, or eCheck are processed through Alabama Interactive, the contracted vendor for processing online transactions for all state agencies; this includes the Alabama Real Estate Commission. Therefore, the payment will show as "State of Alabama."

Some licensees have canceled payment when they did not see "Alabama Real Estate Commission" as the vendor on their statement. This has resulted in renewal fees and other fees and fines being unpaid. When a

licensee cancels an online payment to the Commission or reports it as an unauthorized charge, the Commission is notified that the payment did not go through. The transaction is then treated as it were a bad check because we did not receive the payment.

Canceled payments by licensees have resulted in formal complaints being filed against those licensees for violating Alabama real estate license law Section 34-27-36(a)(16), which states that it is a violation to "present to the Commission, as payment for a fee or fine, a check that is returned unpaid." If you make an online payment to the Commission, please contact us before you cancel or dispute the transaction because your statement shows payment to "State of Alabama." We will be happy to verify what the online payment was for and the amount that was paid.

Quickly Check Your Renewal Status on the Commission's Website

he License Status 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 or calling the Commission office. 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, arec.alabama.gov. 1.
- Select License Search from the Licensing menu.
- Select License Status Verification on the Commission's website. 3.
- Search by the criteria provided and select the record to see your Renewal Expires and License Expires dates.

If the Renewal Expires date is September 30, 2024, this indicates that the renewal fee has not been paid for 2025-2026; however, if it has been updated to September 30, 2026, this indicates the renewal fee has been paid for 2025-2026 and the payment has been applied.

If the License Expires date is September 30, 2024, this indicates the licensee has not met CE requirements for the 2025-2026 license period; however, if it has been updated to September 30, 2026, this indicates CE has been met and the new 2025-2026 license has been issued and is available for printing by the Qualifying Broker from the Commission's website.

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 seven (7) days after mailing your renewal payment for it 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.

HOW TO PLAN FOR A SUCCESSFUL RENEWAL

STEP 1: Pay your renewal fees by August 31, 2024, to avoid an additional late penalty fee.

Ensure that your renewal fees are paid by August 31, 2024, to avoid the additional \$150 late penalty fee. Payments made between September 1, 2024-September 30, 2025, will automatically include the \$150 late fee.

STEP 2: Complete 15 hours of required CE by September 30, 2024.

If you want to have an active license issued on October 1, 2024, you must complete CE, in addition to paying fees. If CE has not been completed and submitted to the Commission by the school by September 30, your license will expire and become inactive on October 1 even if the renewal fees have been paid. To regain an active license at that point, you will need to complete the required 15 hours of CE and pay a \$25 fee to reactivate your license.

HOW TO RESET YOUR ONLINE SERVICES PASSWORD

o log in to the Commission's Online Services, click the *Online Services* Login link on the arec.alabama.gov homepage and enter your email address and password.

If you have forgotten your password, you can click the "Forgot Password" link from the login page. You will then be taken to a page to enter your email address and click Submit. If the email address entered matches an email address that the Commission has on file for you, an email will be sent to that address. You should receive an email within thirty minutes of submitting your request with instructions on how to reset your password. If you do not find the email in your inbox, check your spam or junk mail folder. If you do not receive an email after completing these steps, contact the Commission for assistance.

If no email address is found or you no longer have access to the email address that the Commission has on file for your license, you can reset your email. Click on Reset Email and enter your last name, license number, and the last four digits of the phone number. You will then be taken to a screen where you can reset your email address. If you need assistance, contact the Commission at arec@arec.alabama.gov or 334-242-5544.

Renewing a License Can Be Easy

Renewing An Inactive License

Renewal fee paid by August 31, 2024 to avoid a penalty fee + no continuing education = a renewed current license that will be effective on October 1, 2024. License renewal fees must still be paid to keep your inactive license current. If you ever activate the license, you will have to complete the required 15 hours of continuing education and pay a \$25 activation fee.

Renewing An Active License

Renewal fee paid by August 31, 2024, to avoid a penalty fee or by September 30, 2024, to avoid it from expiring + 15 hours continuing education = an active current license on October 1, 2024.

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 2025-2026 license period, they must contact the Commission's Licensing Division for assistance.

Late Renewal Payment Deadline

Renewal fees paid online, or postmarked September 1, 2024, through September 30, 2025, will be assessed a



\$150 penalty fee in addition to the renewal fee. Renew by August 31, 2024 to avoid the \$150 late penalty 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. If mailing a combined check for multiple licenses, 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, 2024, deadline but did not complete CE requirements, the new 2025-2026 license will not be made available for printing until CE credits have been reported to the Commission and the license has been issued.

QUALIFYING BROKERS...

You Can Check Renewal Status for All Licensees in Your Company

As a Qualifying Broker, you can check the renewal status for all licensees in your company.

Log in to Online Services on the Commission's website. Under Available Services, choose License Renewal to view the renewal status of the Qualifying Broker, the company, and all licensees in the company. If renewal fees have been paid, Renewal Status will show Paid. If fees have not been paid. Renewal Status will show Not Renewed.

ONLINE RENEWALS						
	Name	License Number	License Type	License Status	Amount	Renewal Status
	Everybody Realty	000000000-0	Company	Active	\$170.00	Not Renewed
a	Everybody Else Realty	0000000000	Company	Active	\$170.00	Not Renewed
0	Jonathan Everybody	000000000-1	Qualifying Broker	Active	\$205.00	Not Renewed
	Millie Everybody	0000000000	Salesperson	Active		Paid
0	Tillie Everybody	0000000000	Salesperson	Active	\$185.00	Not Renewed
Ö	Susie Everybody	0000000000	Salesperson	Active	\$185.00	Not Renewed
0	John F. Everybody	000000000-0	Salesperson	Active	\$185.00	Not Renewed
0	Rick Everybody	0000000000	Salesperson	Active	\$185,00	Not Renewed
	Roger Everybody	0000000000	Salesperson	Active		Paid

CHECK, DOUBLE CHECK AND TRIPLE CHECK

t is renewal time and unfortunately what that means for our Legal Division is an influx of "bad check" cases. Section 34-27-36 of License Law sets forth the violations that may result in a formal complaint being filed against a licensee. Specifically, Section 34-27-36(a)(16) explains that it is a violation to present "to the Commission, as payment for a fee or fine, a check that is returned unpaid." The majority of formal complaints filed each year is for this violation and, in my opinion, this is the most easily avoidable violation. If you check, double check and triple check before your payment is submitted, we can cut these violations in half.

The most common mistake when sending in a paper check is that the check is written on a closed account. By taking a moment to review which account the check is being written from, this mistake should never happen. The closed account mistake is the easiest to avoid. Make certain you are using the correct checkbook and not an older one for an account that is no longer operational.

Most licensees pay online through Alabama Interactive, and mistakes are often made here as well. In fact, the majority of violations are a result of keying in the wrong information. Paying on Alabama Interactive requires you to manually enter your banking information. If any of the information is typed in wrong, you are not immediately alerted nor is the transaction cancelled. Instead, the payment is processed and a few days later the Commission learns that the payment was returned unpaid. Quite often the licensee first learns of this when an investigator contacts them regarding the violation. It is important to know that if you pay through Alabama Interactive it is referenced and listed on your statement as a payment to "State of Alabama" not the Alabama Real Estate Commission. Even though licensees are notified of this multiple times, some licensees have cancelled their payment while it is processing because they thought the wrong entity had been paid.

The punishment for bad checks includes fines ranging from $$100 ext{ to } $2,500 ext{ and possible license suspension or revocation.} A$ bad check in the amount of \$10 submitted for a Certificate of Licensure can lead to a returned check fee, a formal complaint, a guilty finding and hundreds or thousands of dollars in fines. Simply by ensuring that checks are written from open accounts with enough funds and banking information is entered correctly can save you from this costly mistake.

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. (If you have not already done so, you will need to verify your contact information before the links under Available Services are accessible.) 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 used for license renewal are archived when all renewal requirements have been satisfied and the active license has been issued.
- Once all of your renewal requirements have been met, you may begin taking CE courses for your next license renewal. Both archived and current CE courses can be seen in the Available Services area of the Commission's website.

CE Course Completion vs. CE Course Credit

Continuing education (CE) course credit does not automatically appear in your record when you complete a course. The school from whom you took the course must submit the CE credit to the Commission. Therefore, if you wait until September 30 to finish a CE course, the CE credit may not be submitted by midnight and your license will automatically be placed on inactive status.

Do you want to avoid an inactive license? Take and complete your CE courses early. Do not wait until September to begin taking

15 hours of CE. The longer you wait to take the courses, the higher the chance that you will not complete them and be forced inactive resulting in payment of a license activation fee once the course credit has been submitted.

Since the license renewal deadline is August 31, make that your CE completion deadline as well. Do not wait until the end of September to take CE courses because that can result in both an inactive license and payment of a license activation fee.

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 the mandatory courses. All licensees must take the 3-hour Risk Management: Initial Contact to Accepted Offer course, and all brokers (Qualifying and Associate Brokers) must also take the 3-hour Mandatory Broker CE course, in addition to the mandatory Risk Management course. The remaining hours can be any approved elective courses. The 9 or 12 hours of elective 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 course work was completed and the license examination was passed. The certification of licensure or letter must show:

- 1. The type of license
- The license is active and current at least through October 1, 2024 2.
- The company by whom the license is held
- Prelicense coursework requirements were met in that state 4
- 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, 2024. 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.

QUALIFYING BROKERS...

YOU CAN CHECK CE CREDIT FOR ALL LICENSEES IN YOUR COMPANY

s 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.

Click *Qualifying Broker* to see your CE credit hours, which courses have been completed, and which courses still need to be completed.

Click *Company* to see the list of all licensees in the company and their CE status. Click on the License Number to see their CE credit hours, the courses that have been completed, and the courses/hours that still need to be completed.

For your license, and for the licensees in your company, there will be a statement under *Status for Next License Renewal* indicating whether or not CE has been completed.



IMPORTANT:

We recommend that your CE be completed sooner rather than later so the deadline will not be missed, your license status can remain active, and you can avoid paying an additional \$25 license reactivation fee.

If CE is not completed and entered into the Commission's system by the school or instructor before midnight September 30, 2024, your license will expire and become inactive. If this happens, once your CE is showing in your record, you will have to pay an additional \$25 to reactivate your license.

Complete your CE far enough in advance to give the real estate school or instructor time to enter your CE into our system before September 30, 2024. The Commission **cannot** accept certificates of completion as proof that you completed CE. The CE must be submitted by the school or instructor only.

Continuing Education Qs & As:

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

A: Yes. Even though instructors use the same course outline, they may teach the content differently. [License Law Rule 790-X-1-.11(1)(a)(b)]

Q: In what time frame must courses be taken to renew an active license?

A: Courses taken between the date of issuance of a renewed license in 2022 and the date of September 30, 2024 are acceptable for meeting renewal requirements for issuance of an active 2025-2026 license.

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. This information is current and is the same information that the Commission staff sees when accessing your record.

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.

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 CF 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 to activate my inactive license this license period, 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 meet the current CE requirement in order to renew that activated license for the next license period. [License Law Rule 790-X-1-.13(1) and Section *34-27-35(i)(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 12 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)]

Q: Do I have to wait until October 1, 2024, to start taking CE courses for the next license renewal in 2025?

A: No. As soon as you have satisfied the CE requirement for the 2024 license renewal **AND** paid the license renewal fee **AND** the Commission has issued your 2025-2026 license, you can begin taking CE courses for the next license renewal in 2026. All of this could take place anytime after June 15.

Continuing Education Requirements for License Renewal in 2024

BASIC INFORMATION:

Total CE needed: 15 hours

> License Law Section 34-27-35 (i) (1) License Law Rule 790-X-1-.11 (1)

CE Deadline: September 30, 2024

Courses to take: **Salespersons**

3 hours — Risk Management: Initial Contact to Accepted Offer

12 hours — Other approved courses License Law Rule 790-X-1-.11(1)(a)(b)

Qualifying Brokers and Associate Brokers

3 hours - Risk Management: Initial Contact to Accepted Offer

3 hours – Mandatory Broker CE Course

9 hours — Other approved courses

License Law Rule 790-X-1-.11(1)(a)(b)

Can I "Carry Over" **Excess CE Hours?**

here are licensees who take more than 15 hours of CE during a license period. Some of them intentionally take more than 15 hours because they enjoy the education. Of course, some of them accidentally take more than 15 hours. The Commission continues to receive the question "Can I carry over excess CE to the next license period?".

The answer to that question is "no". Only 15 hours of CE are required to renew an active license every two years. If a licensee takes more than 15 hours, either accidentally or intentionally, all of those hours will be archived when the license is renewed.

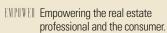


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THE IPDATE

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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, 2024

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

RENEW ONLINE AT AREC.ALABAMA.GOV

BY AUGUST 31, 2024, TO AVOID THE \$150 LATE PENALTY FEE