

Maryland Real Estate Commission

Business Meeting

Meeting Minutes

DATE: **September 17, 2025**

TIME: 10:30 A.M.

LOCATION: 100 S. Charles Street
Tower 1
Baltimore, MD 21201
(Teleconference via Google Meet)

MEMBERS PRESENT:

Demetria Scott, *Commissioner, Chair*
Hope Mims, *Commissioner*
Sandy Olson, *Commissioner*
Joe Wilson, *Commissioner*
Jackie Alexander, *Commissioner*
Roxanne Alston, *Commissioner*
Nea Maloo, *Commissioner*

MEMBERS ABSENT:

Kambon Williams, *Commissioner*

STAFF PRESENT:

Robert Pambianco, *Assistant Attorney General*
Scott Lederer, *Executive Director*
Christopher Morton, *Paralegal*
Lucinda Rezek, *Paralegal*

PUBLIC PRESENT:

Kathleen Dartez
Brenda Kasuva, *MREEA*
Bob Pettis
Christa McGee, *Maryland Realtors*
Stephanie Gones, *The CE Shop*
Tamekia Martin
Deb Hutson
Barbara Maloney
Maryam David, *Maryland Insurance Administration*
Stacey Price
Dave Stromberg

Roll Call/Quorum Announced and Meeting Called to Order

- Chair Scott called the meeting to order at 10:32 A.M. Roll call was conducted by Mr. Lederer.

Approval of Report of Complaints/Administrative Dismissals for September

Motion (made by Commissioner Wilson, seconded by Commissioner Alexander) **to approve the Administrative Dismissals for September 2025 with the removal of case # 065-RE-2025 for panel review.**

No discussion.

Motion carried.

Approval of Minutes

Motion (made by Commissioner Mims, seconded by Commissioner Wilson) **to approve the July 16, 2025, Business Meeting minutes without corrections.**

No discussion.

Motion carried.

Committee Reports

Education - Commissioner Mims, Chair

- The Broker Supervision Course slides and outline were finalized.
- **Motion** (made by Commissioner Maloo, seconded by Commissioner Mims) **to update COMAR 09.11.23 Broker Supervision Course hours from 3 hours to 1.5 hours.**

No discussion.

Motion carried.

- The Advertising Checklist Task Force is recruiting volunteers from associations, brokers, and educators to update the checklist. The goal is to complete the Advertising Checklist update by November 2025.
- Meetings are being coordinated with PSI to revise Maryland state exam questions. The goal is to complete the PSI Maryland State Exam updates by the end of 2025.
- Two versions of the Source of Income documents have been posted online. The Maryland Commission on Civil Rights version covers tenant rights, and the MREC version covers buy/sell transactions. Both versions have been approved for inclusion in Fair Housing CE classes.

Legislative – Commissioner Alexander, Chair

- The committee met on September 15 with DLLR Policy Director Aajah Harris.
- The committee will republish the Property Disclosure/Disclaimer Statement for additional public comment in the Maryland Register.
- The committee will coordinate early with DLLR Government Affairs to identify proposed legislation affecting licensees.
- The committee will explore new initiatives, including fingerprinting and background checks for new licensees, licensing property management, updating the Code of Ethics, and implementing DEI/ADA training for commercial licensees.
- The committee will increase meeting frequency during the legislative session.
- Commissioner Sandy Olson asked where the disclosure form would be posted.
- Counsel Robert Pambianco explained that the form will appear in the Maryland Register.

Comments from Executive Director Lederer

- August 2025 license counts were down approximately 3–4 percent year over year.
- Reciprocal licenses increased slightly during the same period.
- The commission is processing 75–100 out-of-state waivers per month.
- At the ARELLO Conference, Lederer shared insights on nationwide broker supervision challenges.
- Lederer also reported on the emerging use of AI in regulatory work.

Comments from Counsel Robert Pambianco

- There are no major updates, but he is working with staff and the Legislative Committee on future regulatory and legislative initiatives.

Comments from Chair Scott

- Commissioner Ellong has resigned, leaving the consumer-member seat vacant.
- The public was encouraged to apply for the Consumer-Member vacancy within five days.
- The Education Committee was commended for revisions to the Broker Supervision Course.
- The course's purpose was emphasized as regulatory compliance and public protection, not risk management.
- The Maryland REALTORS association was congratulated for winning the ARELLO Community Education Award.
Maryam David from the Maryland Insurance Administration (MIA) was welcomed as a guest speaker.
- Maryam David, Maryland Insurance Administration
 - Title producers must conduct thorough title searches to identify liens, easements, unpaid taxes, and code violations before settlement.
 - Common complaints include failure to disclose material facts, missed liens, unrecorded encumbrances, and cyber fraud.
 - Buyers should understand what title insurance covers versus exclusions, noting that lender and buyer policies differ.
 - The Maryland Insurance Administration (MIA) does not hold title company records; insurers or the title producer must be contacted after a company closes.
 - Attorney opinion letters as a substitute for title insurance are currently under national discussion, but have not been adopted in Maryland.
 - Commission questions included:
 - Nea Maloo asked about the licensing process.
 - Jackie Alexander asked about lien coverage and unrecorded liens.
 - Kathleen Dartez asked about attorney opinion letters replacing title insurance.

Old Business

- Commissioner Mims
 - The Advertising Checklist Task Force includes Commissioners Mims and Alston, Executive Director Lederer, and Counsel Pambianco.
 - The task force is planning two meetings—one with brokers/associations and one with educators—to update the checklist by November.

- Commissioners were asked to submit names of potential participants by September 18.

New Business

- There was no new business.

Public Comment

- Bob Pettis
 - Mr. Pettis asked about the distribution of the new Broker Supervision Course slides. Mr. Lederer stated the slides will be sent to schools immediately.
 - Questions were raised about updates to the BRAD and Commercial Agency outlines. Mr. Lederer noted the BRAD outline will be reviewed, and the Commercial Agency outline is newer, but feedback is welcome.
- Brenda Kasuva
 - Ms. Kasuva asked about the PSI exam update timeline. Commissioner Mims confirmed it's to revise exam questions by year-end.
- Christa McGee
 - Ms. McGee thanked the Commission for the recognition and described MarylandHomeownership.com, the program that won the ARELLO award.

Adjournment

There being no further business.

Motion to adjourn the meeting (made by Commissioner Mims, seconded by Commissioner Olson).

Motion carried.

Meeting adjourned at 11:28 A.M.

The next monthly business meeting is on Wednesday, October 15, 2025.

APPROVED AS PRESENTED ____ **SIGNATURE ON FILE** ____

Demetria Scott, Chairperson