BEFORE THE ARKANSAS REAL ESTATE COMMISSION

IN THE MATTER OF Tommy David Hendrix-Brown, Principal Broker Nexthome BHB Property Advisors Jonesboro, Arkansas FH 3919

CONSENT ORDER

The Arkansas Real Estate Commission (hereinafter referred to as "the Commission") and Tommy David Hendrix-Brown (hereinafter referred to as "Respondent") hereby enter into an agreed Order to resolve the referenced matter.

IT IS HEREBY AGREED by and between the Respondent and the Commission's Executive Director that:

- Respondent Tommy David Hendrix-Brown holds a Broker's license and is subject to the jurisdiction of the Commission.
- 2. Respondent hereby waives any further procedural steps herein, including without limitation of his right to a hearing and all rights to seek judicial review or to otherwise challenge or contest the validity of this Consent Order.
- 3. Respondent has read the proposed Consent Order, acknowledges his right to consult with counsel, and voluntarily agrees to enter into this Consent Order on his own volition and without reliance upon any representation by the Commission, or any officer, employee, agent, or representative thereof other than expressly set forth herein.
- 4. Respondents have executed this Consent Order for the purpose of resolving the pending matter without further administrative action. In this regard, the Respondent agrees that the Commission will review and determine whether to approve this Consent

Order. Furthermore, should the Commission not approve this Consent Order, the Respondent agrees that the presentation to and consideration of this Consent Order by the Commission shall not unfairly or illegally prejudice the Commission or any of its members from further participation in the consideration and resolution of the matters set forth in the Order herein.

5. The Respondent and the Commission fully understand and agree that approval and entry of this Consent Order shall in no way preclude additional proceedings by the Commission against the Respondents for acts or omissions not specifically set forth in the Order herein.

FINDINGS OF FACT

6. Respondent Hendrix-Brown obtained his Arkansas Salesperson license on February 28, 2017. Respondent Hendrix-Brown obtained his Arkansas Broker's license on October 11, 2021. At all times pertinent to the complaint, Respondent Hendrix-Brown held an active Arkansas Real Estate Principal Broker's License with NextHome BHB Property Advisors in Jonesboro, Arkansas.

COMPLAINANT LESTER

- 7. On or about June 28, 2021, Seller Gary Trout entered into an Exclusive Right to Sell Agreement with NextHome BHB Property Advisors with Dual Agent Caitlin Lester (Complainant Lester) to list subject property located at 1114 West Nettleton Avenue, Jonesboro, Arkansas, in the amount of \$175,000. The listing period was to begin on June 28, 2021 and expire on September 28, 2021.
- 8. On or about July 16, 2021, Seller Gary Trout submitted an Agency Agreement Addendum to change the offer price from \$175,000 to \$169,900.

- 9. On or about July 23, 2021, Buyers Walter and Susie George submitted an Exclusive Buyer Agency Agreement with NextHome BHB Property Advisors to begin July 23, 2021 and expire December 31, 2021. Other conditions listed stated, "Buyers will not owe the percentage of professional service fees as long as the property is listed with a cooperating brokerage offering at least 3%. If the seller paid commission is less than 3%, NextHome BHB Property Advisors reserves the right to collect remainder (under the provision of Paragraph 6 from the Buyer or as part of contract negotiations and/or seller concessions."
- 10. On or about July 23, 2021, Buyers Walter and Susie George submitted a Real Estate Contract for the purchase of 1114 West Nettleton Avenue, Jonesboro, Arkansas, in the amount of \$169,900. Seller agreed to pay \$6,000 of buyers closing cost, prepaids and other concessions and closing was to be on September 24, 2021.
- 11. On or about July 25, 2021, Seller Gary Trout submitted a Seller's Counter to the Real Estate Contract which stated the purchase price was to be \$172,900 and seller agreed to pay \$6,000 towards buyers closing cost, fees, and other items. All parties signed in agreement.
- 12. On or about August 10, 2021, Principal Broker Shana Pierce emailed AREC Supervisor Heather Garrett, "Good morning, Heather! I am following up to our conversation last Thursday about your recommendation for the owners/agents of NextHome BHB Property Advisors to disclose when using Nexa Mortgage."
- 13. On or about August 20, 2021, Principal Broker Shana Pierce emailed AREC, "Heather, Due to circumstances within the office, I am leaving. The other 2 EB's are leaving. There is no broker to fill the void. Please call me to discuss the next steps for them and assigning an interim broker."
- 14. On or about August 20, 2021, Respondent Hendrix-Brown emailed AREC Supervisor Heather Garrett, "Hi Heather! I am writing to you to request that I be granted Temporary Principal Broker for the real estate firm that I own and operate in Jonesboro. Our Principal Broker is wanting to leave and has been contacting each of our agents individually

asking them to transfer their license. We have lost 4 agents in the last 24 hours. We need to terminate our PB ASAP."

- 15. On or about August 20, 2021, Executive Director Andrea Alford emailed Respondent Hendrix-Brown, "Tommy, Are you serving as both a licensed real estate agent and a licensed mortgage broker, and are you serving the same clients in both of those capacities?" Respondent Hendrix-Brown replied, "Hi Mrs [sic] Alford, I do hold a mortgage license as well but have never served the same clients as both a mortgage broker and real estate agent. My mortgage broker company allows me to carry my real estate license but I would never serve the same client. That is in my opinion to [sic] close to a conflict of interest. . ."
- 16. On or about August 20, 2021, Executive Director Andrea Alford emailed Respondent Hendrix-Brown, "As a principal broker, your licensees' clients would be your clients. Are you saying that no client of the real estate firm with which you are licensed utilizes or will utilize your mortgage services?" Respondent Hendrix-Brown replied, "Yes as a principal broker I would not allow any of my clients to use my mortgage services. I will comply with any restrictions that you see fit. This is of the utmost importance to me and my fellow owners. . ."
- 17. On or about August 22, 2021, Principal Broker Shana Pierce emailed AREC and copied the staff of NextHome BHB Property Advisors, "To all it may concern: I am no longer able to assume my responsibilities as Principal Broker of NextHome BHB Property Advisors. I am relinquishing my responsibilities as Principal Broker effective Monday, August 23, 2021. My license and pocket card have been surrendered to the AREC."
- 18. On or about August 22, 2021, Complainant Lester and Seller Trout signed and submitted a Termination of Real Estate Contract Addendum. The termination was not signed by any other party.
- 19. On or about August 24, 2021, Complainant Lester transferred her license from NextHome BHB Property Advisors to Live Oak Real Estate in Jonesboro, Arkansas.

- 20. On or about September 1, 2021, Respondent Hendrix-Brown ordered a Credit Report check for Buyer Susie George, Ioan number 2109200082 under NEXA Mortgage LLC.
- 21. On or about September 22, 2021, Respondent Hendrix-Brown transferred all mortgage loans to another associate of NEXA Mortgage LLC.
- 22. On or about September 23, 2021, Complainant Lester texted Respondent Hendrix-Brown and Dual Agent Remington Hendrix-Brown, "Have all the loan conditions been met in underwriting?" Respondent Hendrix-Brown replied, "It has not come back from UW yet. I'll let you know when it does and if there is anything left. We had to modify the loan so we are waiting on UW to review. Probably won't have it back until Monday."
- On or about September 23, 2021, Complainant Lester texted Respondent Hendrix-Brown and Dual Agent Remington Hendrix-Brown, "I need assurances that this is going to close. My seller has to sign a lease today with a non-refundable deposit. What had to be modified?" Respondent Hendrix-Brown replied, "As I'm sure you are aware assurances can't be given when you are dealing with someone's loan or even the sale of a property as things can happen at the last minute. I also can't disclose information regarding the borrower to anyone. I can tell you that the loan is in approved status and waiting for Underwriter review. I just spoke with your seller. He came to the office because he wasn't clear on the timeframe and what to expect."
- 24. On or about September 29, 2021, Carissa from Nix Title Company emailed Respondent Hendrix-Brown and Complainant Lester, "See termite, I don't see that we have a title request for this property yet. Do you have an update?' Respondent Hendrix-Brown replied, "My apologies I thought my assistant sent over the title request. Here is the info: Loan# 296417W1026 Loan Amount: \$173,700 Mortgage Clause is attached in PDF." The emailed had a signature of "Tommy Hendrix Brown MORTGAGE LOAN ORIGINATOR NMLS#2097123".
- 25. On or about September 29, 2021, Respondent Hendrix-Brown emailed Nix Title Company, "Hey there! I am shooting for next Friday 10/8 or the following Monday just depending on when the underwriter sends back their final approval. I hate waiting on other people lol".

- 26. On or about October 5, 2021, Respondent Hendrix-Brown emailed Nix Title Company, "Hey there! Can I get the loan number updated on the title work and CPL for this loan please? New Loan #296417W1026 Lender stays the same."
- 27. On or about October 8, 2021, Respondent Hendrix-Brown ordered a Credit Report for Buyer Susie George, loan number 2109200082, under NEXA Mortgage LLC.
- On or about October 14, 2021, Complainant Lester emailed Respondent Hendrix-Brown, Dual Agent Remington Hendrix-Brown and Seller Gary Trout, "Any update? Gary and I understand he is not the only displaced or inconvenienced party in this transaction. However, our patience is wearing thin. We want this to close but we cannot continue to waste time. If they assured a final decision last night, what is the hold up on the answer?" Respondent Hendrix-Brown replied, "I believe everyone's patience is running thin at this point. In response to your question, Caitlin, I can't tell you what the hold is exactly other than every question the bank has asked has been answered timely and we are being told it will be finished today. Everyone is working hard at this and it is everyone's hope that we get a good answer very soon."
- 29. On or about October 22, 2021, Complainant Lester emailed Respondent Hendrix-Brown, Dual Agent Remington Hendrix-Brown and Seller Gary Trout, "Tommy, Please present this termination to the buyers, as per my client's request." Respondent Hendrix-Brown replied, "Caitlin, I have a scheduled phone call with Gary tomorrow. After speaking with him tomorrow we will decide on whether or not to present a termination because I need to make sure that every party understands the effects related to a termination. The transaction will be handled between myself and Gary going forward. Thanks for your assistance this far, Caitlin. Gary, I look forward to speaking with you tomorrow and getting this all worked out for you. I apologize for this dragging out, (as we have previously discussed) but I can assure you we can come to a resolution tomorrow. Going forward please only communicate directly with me."
- 30. On or about October 26, 2021, NEXA Mortgage submitted a form named, "DU Underwriting Findings" recommending approval and eligibility for Buyer Susie George.

- 31. On or about October 29, 2021, Respondent Hendrix-Brown, Buyers Susie and Walter George, and Seller Trout signed a General Addendum that stated, "Walter George to be removed as a party to the contract."
- 32. On or about October 29, 2021, Respondent Hendrix-Brown emailed Nix Title Company and Orion Lending, "Please release the CD to the Borrower so we can start the 3 day wait." In the subject line it stated, "Re: Escrow# 21-2725 / Ln#XXXX759185, George".
- 33. On or about November 1, 2021, Nix Title Company replied to Orion Lending, "Please send over payoff statements for the following reflected on Addendum to Closing Disclosure: UPGRADE INC \$4,964 SW CRDT SYS \$2,789 WEBBNK/FHUT \$315". Respondent Hendrix-Brown replied to Nix Title Company and copied Orion Lending, "Hey there! These have actually been paid off (except the Upgrade which we aren't needing to pay off anymore)."
- 34. On or about November 2, 2021, NEXA Mortgage submitted a form named, "DU Underwriting Findings" recommending the referral and eligibility for Buyer Susie George.
- 35. On or about November 3, 2021, Respondent Hendrix-Brown emailed Seller Gary Trout, "Hey, Gary! Just wanted to give you a quick update. We are waiting on the lender to ge [sic] the docs prepared and over to Nix title for closing. I spoke with Ashley Keller over at Nix and she is on standby for the docs. I hope they have them in the morning, but I will keep you posted in case we have to move to Friday depending on when the docs get over there. The buyer's [sic] have already gotten their cashiers [sic] check and are ready to close.....we are just waiting on paperwork."
- 36. On or about November 5, 2021, Executive Director Andrea Alford emailed Respondent Hendrix-Brown, "Tommy Hendrix-Brown: See the attached regarding AREC Complaint # 21-107. We are considering setting an emergency hearing to ask for immediate revocation of your broker's license; therefore, we need an expedited response filed by you with this office within three (3) business days. If we proceed with an emergency meeting, we will follow with a full Commission hearing on Monday, December 13. You will receive a copy of the attached

by USPS mail overnight delivery and regular mail. Jay Drake of the Arkansas Securities Department is also being notified of this investigation. This is a very serious matter. Your prompt attention is strongly recommended."

- 37. On or about November 5, 2021, Respondent Hendrix-Brown and Buyer Susie George electronically signed a NEXA Mortgage LLC form advising Buyer Susie George of their personal information sharing policies.
- 38. On or about November 8, 2021, a Closing Date Modification Addendum was agreed upon by all parties to change the closing date from September 24, 2021 to November 8, 2021.
- 39. On or about November 8, 2021, Buyer Susie George signed a Uniform Residential Loan Application.
- 40. On or about November 8, 2021, Closing occurred on the subject property and Seller Trout signed a Closing Disclosure.
- 41. On or about November 8, 2021, a Closing Disclosure was signed by Buyer Susie George. On the last page under "Contact Information", it listed Respondent Hendrix-Brown as the Mortgage Broker with Nexa Mortgage, LLC.
- 42. On or about November 8, 2021, a Closing Worksheet was completed showing Respondent Hendrix-Brown as the Loan Officer, Susie George as the buyer and Gary Trout as the seller.
- 43. In a Title Company document dated November 16, 2021, it referenced File #21-2725 and advised, "Closing Date: 9/24/2021" The date was marked through and in handwriting next to the date it stated, "10-8 per Tommy or 10-11". Under the title "Lender" it stated, "TBD" this entry was marked through and in handwriting next to it, it stated, "Tommy Nexa".
- 44. On an unknown date, Buyer Walter George wrote a review on Google that stated, "I really love this company! They worked sub [sic] yo [sic] to sun down to make sure we got our home. Remington Hendrix and Tommy Hendrix-Brown personally handled everything. Thank you

Remington for showing us this house and being the best at what you do. Tommy thank you for helping us improve our credit and working overtime just to make our dreams come true. Regardless if how many rejections and delays that came about, you all still believed with us and remain positive. . ."

COMPLAINANT FAULKNER

- 45. On or about July 28, 2021, Buyer Eliana and Juan Morales were pre-approved by NEXA Mortgage, LLC. for a loan to purchase a home. Respondent Hendrix-Brown provided a timeline document with his response to the complaint.
- 46. On or about August 24, 2021, Complainant Faulkner and Listing Agent Abby Lee with ERA Doty Realty entered into an Exclusive Right to Sell Agreement to list the subject property located at 1243 Highway 69 Boulevard, Truman, Arkansas, in the amount of \$169,900. The listing period was to begin on August 25, 2021 and expire on December 31, 2021.
- 47. On or about September 5, 2021, Respondent Hendrix-Brown processed Buyers Eliana and Juan Morales' loan. Respondent Hendrix-Brown provided a timeline document with his response to the complaint.
- 48. On or about September 5, 2021, Buyers Eliana and Juan Morales submitted a Real Estate Contract for the purchase of 1243 Highway 69 Boulevard, Trumann, Arkansas, in the amount of \$173,000, with closing to be on October 15, 2021.
- 49. On or about September 5, 2021, Complainant Faulkner submitted a Seller's Counter to the Real Estate Contract. Complainant Faulkner stated she was to pay \$6,500 of the buyers closing costs, prepaid items, settlement items and transaction fees. All parties signed as accepting the agreement.
- 50. On or about September 7, 2021, Respondent Hendrix-Brown handed the loan information to another loan officer who worked for NEXA Mortgage LLC.
- 51. On or about September 8, 2021, Buyers Eliana and Juan Morales entered into an Exclusive Buyer Agency Agreement with NextHome BHB Property Advisors to begin on

- September 1, 2021 and expire on December 31, 2021. Respondent Hendrix-Brown, Agent Remington Hendrix-Brown, and Buyers Eliana and Juan Morales signed the agreement.
- 52. On or about September 20, 2021, Respondent Hendrix-Brown stated an appraisal was ordered by an unknown appraiser by NEXA Mortgage LLC in an email to AREC Investigator.
- 53. On or about September 22, 2021, Respondent Hendrix-Brown transferred all loans with NEXA to David Mcelyea.
- 54. On or about September 24, 2021, Respondent Hendrix-Brown stated the loan went into final processing with an underwriter with Orion Lending in a phone interview with AREC Investigator.
- 55. On or about September 27, 2021, Listing Agent Abby Lee and Agent Remington Hendrix-Brown texted, "You should have the offer in your email!!! Crossing our fingers!" Listing Agent Abby Lee asked, "Who is the lender?" Agent Remington Hendrix-Brown replied, "They are with Nexa Mortgage." Listing Agent Abby Lee asked, "Is that a local company? I just looked it up. Southwest drive [sic]. I'll get it over to sign, Seller accepts verbally for now [sic]".
- 56. On or about September 27, 2021, Listing Agent Abby Lee texted Agent Remington Hendrix-Brown, "Any word on appraisal? I really need to know if it's ordered [sic]". Agent Remington Hendrix-Brown replied, "Hey hey! I have sent the lender a message. Waiting to hear back. I will call them at noon if I haven't heard back yet." Listing Agent Abby Lee texted, "Ok thank you for keeping me posted!!" Agent Remington Hendrix-Brown replied, "Absolutely!! Sorry, I was waiting yesterday to hear back and never did. So I will follow up today." Agent Remington Hendrix-Brown texted Listing Agent Abby Lee, "Lender will be ordering the appraisal today!"
- 57. On or about September 30, 2021, Agent Remington Hendrix-Brown texted Listing Agent Abby Lee, "We are still waiting. The appraiser hasn't picked it up yet. Sorry, I have been waiting [sic] here [sic] back. The lender said they would call the appraisal desk tomorrow and see if they can send it out to 50 more appraisers to get someone to pick it up." Listing Agent Abby Lee responded, "Pls do! And keep me posted ASAP. Thanks [sic]".

- 58. On or about October 5, 2021, Agent Remington Hendrix-Brown texted Listing Agent Abby Lee, "Listen you are okay! Obviously my husband owns Nexa but I am focused on the real estate side. I want this deal to close just as bad. I am heading to the office so when I get there I will find out about the appraisal. If it has not been picked up then I will find out what options we have. If we need to move lenders we will! Tommy will tell me if we need to move in order to get it closed."
- 59. On or about October 5, 2021, Listing Agent Abby Lee texted Agent Remington Hendrix-Brown, "I've left Tommy a message and text also. Seller wants that house appraised ASAP or she may terminate and get it back on market with a lender who will close the loan. She is agitated. Buyer has to be too I'm sure. There are appraisers willing to do it. I'd say your buyer could switch lenders but I can't say that to you! Lol!! Bc y'all are the lender also. So I am in a pickle on how to make this work for both of our clients [sic]".
- 60. On or about October 13, 2021, Listing Agent Abby Lee texted Agent Remington Hendrix-Brown, "Is there a back up lender by chance who can help get the loan closed?" Agent Remington Hendrix-Brown replied, "I have been talking to them and having them apply at another lender to get a second opinion. I am working on it!" Agent Remington Hendrix-Brown texted Listing Agent Abby Lee, "Okay, so I have had a long conversation with my buyer today. She had gone to USA Mortgage in March for a previous home and had something show up last minute on her credit. She was told to wait until it fell off in April. The underwriters just sent an email to Tommy that stated she wouldn't be eligible until November. I know your person is in a time crunch so if she would rather terminate we can."
- 61. On or about October 13, 2021, Listing Agent Abby Lee sent a text to Respondent Hendrix-Brown that stated, "We need termination tonight by 9 pm on 1243 hwy 69. We were mislead [sic] by you on lending for your client."
- 62. On or about October 13, 2021, Termination of Real Estate Addendum was submitted with all parties signing in agreement.

- Respondent Hendrix-Brown, "Mr. Hendrix-Brown: I authorized you to act as temporary Principal Broker for NextHome BHB Property Advisors on Monday, August 23, 2021. The loan transition agreement you have provided was effective as of September 22, 2021. The offer involved in the complaint was accepted on September 5, 2021. Your email below indicates that you handed off any loans that were in process for agents in your office to other loan officers with Nexa when you became Principal Broker. Do you have documentation showing any loan transition agreements earlier than September 22? Who was the loan originator for the buyer who submitted the offer to Seller Erin Faulkner at the time the offer was submitted? To be clear, the issue at hand in my communications with you is whether or not you continued to serve as the loan officer for any client or clients of your firm after you were made temporary Principal Broker. . . . "
- 64. On or about March 13, 2024, Respondent Hendrix-Brown replied to an AREC Investigator's email that stated, "Hey Deondra! I hope you are doing well! This has been some time ago and I will do my very best to answer your questions. The lender was myself while I worked at NEXA Mortgage LLC. I was notified by the underwriter that this file couldn't close because the borrower/buyer had to [sic] many late payments on their previous mortgage. I don't have the exact dates of when these emails took place because I no longer work for NEXA and do not have access to those records. I do know that the moment I was told I notified Remington and he notified the listing agent/seller. . ."

CONCLUSIONS OF LAW

65. The Faulkner and Morales's transaction resulted in NextHome BHB Property Advisors, a firm owned by Respondent Hendrix-Brown, accepting compensation for the real estate transaction along with Respondent Hendrix-Brown receiving payment from Nexa Mortgage, as a result, Respondent Hendrix-Brown accepted compensation from more than one

party without written disclosures to all parties in the transaction, a violation of Commission Rule 8.5(d).

- 66. By delaying the termination to the Buyer's Mortgage Loan Officer, Lender's advantage, Respondent Hendrix-Brown failed to protect and promote the interests of the clients, a violation of Commission Rule 8.5(a).
- 67. By obtaining a Broker's license while concealing the fact of working as a Lender for NEXA Mortgage with the same clients to a transaction, Respondent Hendrix-Brown obtained a Broker's license by means of fraud, a violation of Arkansas Code Annotated § 17-42-311(a)(1).
- 68. By representing both parties in a transaction without disclosing compensation from the real estate side and the lending side, Respondent Hendrix-Brown made a substantial misrepresentation, a violation of Arkansas Code Annotated § 17-42-311(a)(4).
- 69. By being untruthful about his full involvement with both the mortgage services and real estate services to the Executive Director of AREC, Respondent Hendrix-Brown violated Arkansas Code Annotated § 17-42-311(a)(7).
- 70. The Faulkner and Morales's transaction resulted in NextHome BHB Property Advisors, a firm owned by Respondent Hendrix-Brown, accepting compensation for the real estate transaction along with Respondent Hendrix-Brown receiving payment from Nexa Mortgage, as a result, Respondent Hendrix-Brown accepted compensation from more than one party without written disclosures to all parties in the transaction, Respondent Hendrix-Brown violated Arkansas Code Annotated § 17-42-311(a)(8).
- 71. By representing both parties to the transaction while delaying the termination of the contract to the Buyer's, Mortgage Loan Officer and Lender's advantage, Respondent Hendrix-Brown is unworthy to act as a licensed broker, a violation of Arkansas Code Annotated § 17-42-311(a)(11).
- 72. By being untruthful about his full involvement with both the mortgage services and real estate services at the same time, with the same clients to the Executive Director of AREC,

Respondent Hendrix-Brown acted dishonestly, a violation of Arkansas Code Annotated § 17-42-311(a)(13).

- 73. By accepting additional compensation from the buyers while representing them as their lender without full written disclosure to all parties, Respondent Hendrix-Brown violated Commission Rule 8.5(c).
- 74. By failing to notify the listing agent and Complainant Faulkner of the delays from attempting to help his buyer clients to qualify for the loan as their lender, Respondent Hendrix-Brown violated Arkansas Code Annotated § 17-42-311(a)(4).
- 75. By failing to be honest about who the lender was in the transaction and that Respondent Hendrix-Brown was helping his buyer clients qualify for the loan is a violation of Arkansas Code Annotated § 17-42-311(a)(7).
- 76. Any violations found proven in paragraphs 65 through 75 constitute a violation of Arkansas Code Annotated § 17-42-311(a)(2) and are subject to disciplinary action pursuant to Arkansas Code Annotated §§ 17-42-312 and 25-15-217.

ORDER

IT IS THEREFORE ORDERED that Respondent Tommy Hendrix-Brown pay a \$3,000 fine to the Arkansas Real Estate Commission within 90 days of the date of this Order. Respondent's license shall be immediately revoked. The Respondent must appear before the Commission in a formal hearing if they wish to apply for a license in the future.

IT IS FURTHER ORDERED that the Commission shall retain jurisdiction of this matter for purposes of implementing and enforcing this Consent Order and that Respondent's failure to comply with any provision herein shall constitute a violation of a Commission order pursuant to Arkansas Code Annotated § 17-42-311(a)(2) for which the Commission may impose disciplinary action upon the Respondent's license.

IT IS SO ORDERED this	12	_day of __	Lugn	101	2025.

ARKANSAS REAL ESTATE COMMISSION

Samue Browney Vice CHAIR

Approved:

Tommy Hendrix-Brown

Tommy Hendrix-Brown, Principal Broker Respondent

Melissa L. Goff

Executive Director