

DOOR TO DOOR

Tennessee Real Estate Commission Newsletter
WINTER 2024



Active Licenses by Profession	As of February 1, 2024
Acquisition Agent License	258
Acquisition Agent Registration	42
Acquisition Representative Registration	2,330
Affiliate Broker	32,423
VLS Designated Agent	205
RE Broker	7,793
Real Estate Firm	4,801
Time Share Exempt	151
Time Share Registration	23
Time Share Salesperson	808
Vacation Lodging Service Firms	220
Total	49,054

DIRECTOR'S NOTE



Want free advertising materials? Be a HERO!

Creating fire-safe homes and neighborhoods builds a stronger Tennessee for everyone. As a real-estate professional, you can help ensure your customers are staying safe from the risk of home fires by being a HERO with the Tennessee State Fire Marshal's Office.

[HEROES \(Helping Educate Residents On Safety\)](#) is a recognition program from the State Fire Marshal's Office that acknowledges the work of licensed real-estate agents and home inspectors who go above and beyond to help their clients (and their communities) stay safer by raising awareness of the importance of fire safety.

How can you be a [HERO](#)? It's simple!

Sign up by sending an email to sfmo.heroes@tn.gov and providing your contact information including your name, mailing address, and current phone number.

We'll send you a FREE HEROES STARTER KIT that includes fire safety postcards and magnets that can help clients remember fire safety tips. The cards and magnets can be personalized with your contact information to help your clients remember you for their future needs.

Spread the word about how simple fire prevention steps can save lives by giving the cards and magnets to your clients.

Once you start giving out the materials, tell us about it! We'll share your success on our social media channels. The more creative you are when it comes to sharing this message, the more lives could be saved. Questions? Contact us today at sfmo.heroes@tn.gov.

*Denise Beard Baker - Executive Director
Tennessee Real Estate Commission*

William C. "Bill" Tune, Jr. Award for Excellence in Education Winner



In remembrance of its namesake to ensure that this honor is awarded only to individuals who represent the highest ideals of dedicated service and professionalism in real estate education, the Tennessee Real Estate Commission has voted unanimously to award the William C. "Bill" Tune, Jr. Award for Excellence to Marcia Franks.

Ms. Franks, in TREC's estimation is a consummate influential leader in state real estate education, along with her many years in the real estate industry in Tennessee and serving on the state Commission which she completed last year. Also, during her tenure, Ms. Franks became a member and was then elected President of ARELLO, the international Association of Regulatory Education and License Law Officials.

NEWS AND UPDATES

TREC AUDITS

In March 2024, TREC will resume firm audits. According to T.C.A. § 62-13-312(d), the director of the division of regulatory boards or the director's duly authorized representatives may, at all reasonable hours, examine and copy books, accounts, documents or records that are relevant to a determination of whether a licensee has properly maintained and disbursed funds from escrow or trustee accounts required under this part. In case of refusal to permit the access accorded by this subsection (d), the director or the director's authorized representatives may pursue the remedies provided by § 4-5-311(b) for disobedience to any lawful agency requirement for

information. Refusal shall also constitute grounds for the commission to suspend or revoke a license.

TREC audits will focus on (1) The depositor of the funds; (2) The date of deposit; (3) The date of withdrawal; (4) The payee of the funds; and (5) Other pertinent information that the commission may require as stated in T.C.A. § 62-13-321.

Regulatory Board Analyst, Alyssia Zamora, will conduct firm audits. If selected for a firm audit, Ms. Zamora will email and mail notice to the principal broker of the firm.

TREC WEBSITE

TREC has updated its website for approved pre-licensing and [continuing education courses](#). Please note:

- Pre-License courses shall not be used for continuing education.
- Education Providers have ten (10) working days to submit your education roster.
- Code of Ethics is a requirement of your local board of REALTORS® not TREC.
- To renew your license online, visit <https://core.tn.gov>.
- TREC Core Course is a mandatory Course to renew your license.

Train the Trainer

The [Tennessee Real Estate Commission Instructor Training Manual](#) has been updated. If you are a pre-licensing or continuing education provider or instructor in Tennessee, please review the updated training materials.

TREC Continuing Education Panel Discussion

TREC employees will host a panel discussion at the Central West Tennessee Association of REALTORS® in Jackson, TN on May 8, 2024, at 10:30 AM. Attendees will receive one hour of continuing education for attending this training session. Participants are not required to be REALTORS® to attend. Please register as a [guest here](#).

2024 COMMISSION MEETINGS

DATE	TIME	LOCATION
4/10/2024	8:30am	Davy Crockett Tower, Room 1-A 500 James Robertson Parkway Nashville, TN 37243 Connection Register to attend
4/11/2024	8:30am	Davy Crockett Tower, Room 1-A 500 James Robertson Parkway Nashville, TN 37243
5/9/2024	8:30am	City of Jackson George A. Smith Meeting Room Jackson City Hall 101 E. Main St., Jackson, TN 38301 Connection Register to attend
5/10/2024	8:30am	City of Jackson George A. Smith Meeting Room Jackson City Hall 101 E. Main St., Jackson, TN 38301
6/12/2024	8:30am	Davy Crockett Tower, Room 1-A 500 James Robertson Parkway Nashville, TN 37243 Connect Register to attend
6/13/2024	8:30am	Davy Crockett Tower, Room 1-A 500 James Robertson Parkway Nashville, TN 37243
8/7/2024	8:30am	Davy Crockett Tower, Room 1-B 500 James Robertson Parkway Nashville, TN 37243 Connect Register to attend
8/8/2024	8:30am	Davy Crockett Tower, Room 1-B 500 James Robertson Parkway Nashville, TN 37243
9/11/2024	8:30am	Davy Crockett Tower, Room 1-A 500 James Robertson Parkway Nashville, TN 37243 Connect Register to attend
9/12/2024	8:30am	Davy Crockett Tower, Room 1-A 500 James Robertson Parkway Nashville, TN 37243
10/17/2024	8:30am	East TN

10/18/2024	8:30am	East TN
11/13/2024	8:30am	Davy Crockett Tower, Room 1-B 500 James Robertson Parkway Nashville, TN 37243 Register to attend

DISCIPLINARY ACTION REPORTS

October 2023				
Respondent	Location	Violation	Action	Date
Markietta A. Munck	Cleveland, TN	Advertising violation	\$500 civil penalty	10/9/2023
Kelsey Jackson	Murfreesboro, TN	Advertising violation	\$500 civil penalty	10/19/2023
Jasminda Curran	Crossville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/20/2023
Charles L. Yates	Kodak, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/23/2023
Darren Paul Wood	Charlotte, NC	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/26/2023
Kenneth H. Smith	Mount Juliet, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/25/2023
Lydia Beatty	White House, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/23/2023
Sabrina Brown	Memphis, TN	Unlicensed activity	\$1,000 civil penalty	10/2/2023
Marie Eubanks	Athens, AL	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$200 civil penalty	10/24/2023
Brent Stacey Graves	Gallatin, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/20/2023
Stephen W. Jacobs	Franklin, TN	Failure to exercise reasonable skill and care to all parties in a transaction	\$1,000 civil penalty	10/9/2023
Harry A. Spore	Somerville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/9/2023
Jason Catalogne	Nashville, TN	Advertising violation	\$500 civil penalty	10/26/2023
Mark Franklin Rigsby	Greenback, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/20/2023
James D. "Jimmy" Simmons	Winchester, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$200 civil penalty	10/4/2023
Tammy Jean Paxson	Christiana, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/20/2023
James Quance	Thompsons Station, TN	Advertising violation	\$500 civil penalty	10/11/2023
Gerald M. Johnson	Jackson, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/9/2023
Kurt J. Steckel	Nashville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/20/2023
Jennifer Kristen Lusk	Gray, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$200 civil penalty	10/26/2023
William B. Reames	Nashville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/23/2023
Sherita Detrice McCray	Collierville, TN	Failure to provide written notification of agency relationship	\$500 civil penalty	10/9/2023
Jeannie "JJ" Love	Murfreesboro, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/11/2023
Kimberly Kay Stone	Nashville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/26/2023
Cynthia "Donna" Knight	Mount Juliet, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$200 civil penalty	10/4/2023
Karen Bradshaw	Knoxville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/4/2023
Deborah Jean Gibson	Elizabethton, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/11/2023
Nick Butcher	Thompsons Station, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/11/2023
Bobby Lee Teems, Jr.	Lafayette, GA	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/24/2023
John Scott Richardson	Nashville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/11/2023
Gene E. Adams	Memphis, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/26/2023
Sandra W. Biebers	Germantown, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/20/2023
Jean A. Montgomery	Goodlettsville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/26/2023
Matthew G. Howe	Nashville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/12/2023
Dagan Conrad Greene	Knoxville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$200 civil penalty	10/9/2023
Lisa Brock Brown	Morristown, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$200 civil penalty	10/9/2023
Daniel Earl Reeder	Gallatin, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$200 civil penalty	10/20/2023
Lana Muir Fowler	Germantown, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/4/2023
Kenya Deann Worley	Loudon, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/4/2023
Philip E. Dildine	Gallatin, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/24/2023
John A. Elkington	Germantown, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/27/2023
Travis Derrrell Patterson	Memphis, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	10/4/2023
Cristy Dawn Herman	Sparta, TN	Advertising violation	\$500 civil penalty	10/20/2023
Elizabeth Ritter	Chattanooga, TN	Advertising violation	\$1,000 civil penalty	10/31/2023
November 2023				
Respondent	Location	Violation	Action	Date
Julie Kristen Simmons	Clarksville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	11/30/2023
Yvonne G. Wampler	Norton, VA	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	11/27/2023
Abigail Hancock	Cleveland, TN	Advertising violation	\$500 civil penalty	11/3/2023
Zachary Griest	Murfreesboro, TN	Advertising violation	\$500 civil penalty	11/15/2023
Kurt J. Steckel	Nashville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	11/29/2023
Leigh Ann Bales	Corryton, TN	Failure to exercise reasonable skill and care to all parties in a transaction	\$500 civil penalty and CE in cor	11/14/2023
Michael Shane Bales	Corryton, TN	Failure to exercise reasonable skill and care to all parties in a transaction	\$750 civil penalty and CE in cor	11/14/2023
Donzettaquice "Donzie" Titus	Mount Juliet, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	11/20/2023
Amy Nicole Mullins	Ringgold, GA	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	11/7/2023
Jessica Jafari-Womack	Wauconda, IL	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	11/8/2023
Anthony Farnum	Bristol, VA	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	11/3/2023
Max Patton, III	Mount Juliet, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	11/7/2023
Teresa A. "Terri" Kilgour	Murfreesboro, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	11/15/2023
Nathan Lee Mitchell	Johnson City, TN	Unlicensed activity	\$1,000 civil penalty	11/21/2023
Lisa Brock Brown	Morristown, TN	Failure to timely account for or remit earnest money	\$1,000 civil penalty	11/30/2023
Jennifer Cooper	Ringgold, GA	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	11/29/2023
Derrick D. Miller	Portland, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	1/7/2023
Billy Joe Stewart	Germantown, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	11/7/2023
Gary Carden	Brentwood, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	11/3/2023
Tracy Dawn Lee	Lafayette, GA	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	11/7/2023
Darren Wilmoth	Nashville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	11/1/2023
Paul Conrad Teruya	Hixson, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	11/1/2023
Steven Samuel Lilly	Nashville, TN	Failure to exercise reasonable skill and care to all parties in a transaction	\$2,000 civil penalty	11/21/2023
Timothy E. Turner	Franklin, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	11/3/2023
Cleveland TN Property Rentals	Cleveland, TN	Unlicensed activity	\$1,000 civil penalty	11/7/2023
December 2023				
Respondent	Location	Violation	Action	Date
Harry Andrew Day	Franklin, TN	Advertising violation	\$500 civil penalty	12/8/2023
John Scott Richardson	Nashville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	12/7/2023
Dana S. Rowland	Old Hickory, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	12/1/2023
Charles L. Yates	Kodak, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	12/14/2023
Tamara A. Senibaldi	Goodlettsville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	12/28/2023
Alhassan Darboe	Knoxville, TN	Advertising violation	\$500 civil penalty	12/7/2023
Robert H. Goodall, Jr.	Gallatin, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	12/28/2023
Cheryl B. Harris	Cordova, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	12/28/2023
Sally J. Woodard	Columbia, TN	Failure to adequately supervise an affiliate	\$1,000 civil penalty	12/8/2023
Kassi L. Wright	Maryville, TN	Failure to exercise reasonable skill and care to all parties in a transaction	\$1,000 civil penalty	12/1/2023
Christopher Carl Todd	Signal Mountain, TN	Failure to supervise an affiliate due to advertising violation	\$500 civil penalty	12/1/2023

Christopher Carr Todd	Signal Mountain, TN	Failure to supervise an affiliate due to advertising violation	\$500 civil penalty	12/1/2023
Craig Sias	Ooltewah, TN	Advertising violation	\$500 civil penalty	12/14/2023
Randall B. Smith	Brentwood, TN	Failure to adequately supervise an affiliate	\$1,000 civil penalty	12/13/2023
Treba Carter	Old Hickory, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	12/13/2023
Lynn Stubblefield	Sewanee, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	12/13/2023
Mark Campbell Jenkins	Smithville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	12/15/2023
Mark Campbell Jenkins	Smithville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	12/15/2023
Randall Lavern Garrett	Memphis, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	12/27/2023
Philip Marvin Zuehlke	Franklin, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	12/26/2023
Gerard Milton Bullock	Mount Juliet, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	12/26/2023
Gerard Milton Bullock	Mount Juliet, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	12/26/2023
Debra Melvin	Mount Juliet, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$200 civil penalty	12/19/2023
Music City Vacation Homes, LLC	Nashville, TN	Unlicensed activity	\$200 civil penalty	12/1/2023
Peter George Toma	Clarksville, TN	Unlicensed activity	\$1,000 civil penalty	12/7/2023

January 2023				
Respondent	Location	Violation	Action	Date
James E. Spencer	Brentwood, TN	Failure to supervise an affiliate due to advertising violation	\$500 civil penalty	1/30/2024
Thomas Samuel Hoover, Jr.	Nashville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	1/31/2024
Robert "Trey" Pearce Ellis III	Franklin, TN	Internet advertising	\$500 civil penalty	12/20/2023
Robert Murphy	Nashville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	1/10/2024
James "Jimmy" Burris, Jr.	Murfreesboro, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	1/24/2024
William Dickson	Cleveland, TN	Unlicensed activity	\$1,000 civil penalty	1/23/2024
Ed Sena	Livonia, MI	Unlicensed activity	\$1,000 civil penalty	1/12/2024
Tracey Marie Crouse	Greenville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	1/23/2024
Beth A. Glosson	Memphis, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	1/4/2024
Thomas "Eddie" Ferrell	Nashville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	1/4/2024
Amanda Tuka	Clarksville, TN	Failure to exercise reasonable skill and care to all parties in a transaction	\$1,000 civil penalty	1/29/2024
Nina Marie Desjean	Knoxville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	1/29/2024
Roland "Jay" J. Allen	Crossville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	1/2/2024
Lisa Richart-Hernandez	Mount Pleasant, SC	Unlicensed activity	\$1,000 civil penalty	1/16/2024
Katelyn Hamby	Brentwood, TN	Failure to supervise an affiliate due to an advertising violation	\$1,000 civil penalty	1/9/2024
Ervin Cecil Moore	Cookeville, TN	Failure to exercise reasonable skill and care	\$1,000 civil penalty	1/5/2024
Patrick "Pat" Rae Manning	Bluff City, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	1/10/2024
Jason Richard Rankin	Jefferson City, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	1/9/2024
Brett Griggs	Spring Hill, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	1/4/2024
Bethany Anne Oakes	Johnson City, TN	Acting as principal broker at two separate firms and advertising violation	\$500 civil penalty	1/22/2024
Nathan Stoker	Ringgold, GA	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$1,000 civil penalty	1/30/2024
Marion Creson	Murfreesboro, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$200 civil penalty	1/12/2024
Pamela S. Hammontree	Knoxville, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	1/22/2024
Richard Lawrence Lee	Burns, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$200 civil penalty	1/12/2024
Melissa Goddard	Newport, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$200 civil penalty	1/5/2024
John D. Fisher	Dyersburg, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$400 civil penalty	1/30/2024
Craig T. Casey	Henderson, TN	Failure to supervise an affiliate due to lapse in affiliate's E&O insurance	\$200 civil penalty	1/22/2024
Greifzu and Company Management Services, LLC	Rowell, GA	Unlicensed activity	\$1,000 civil penalty	1/9/2024
Bradford Real Estate	Nashville, TN	Failure to respond	\$1,000 civil penalty	1/12/2024

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ABOUT THE TENNESSEE DEPARTMENT OF COMMERCE AND INSURANCE

Fostering fair marketplaces, public safety, and consumer education that promote the success of individuals and businesses while serving as innovative leaders. Our divisions include the State Fire Marshal's Office, Insurance, Securities, Regulatory Boards, Tennessee Law Enforcement Training Academy, Tennessee Emergency Communications Board and TennCare Oversight.

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