



THE DIVISION OF REAL ESTATE REVIEW

IDFPR

Quarterly Newsletter

Illinois Department of Financial and Professional Regulation

SPRING 2025

ACCOMPLISHMENTS OF 2024

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MESSAGE FROM THE DIRECTOR

Greetings from the Division of Real Estate,

As we welcome the arrival of spring throughout Illinois, we wanted to take a moment to look back and evaluate the goals that were set, deadlines met and accomplishments made in 2024. The Division of Real Estate (“DRE”) is proud of the progress we made this past year and excited to showcase the individual unit highlights that are contained in this issue.

In 2025, we strive to offer more opportunities to connect with consumers and licensees alike by expanding our outreach programs, sharing insights, updates, and guidance that educate and empower us all. Consumer protection and customer service are key to our success, and I want to thank the entire Division of Real Estate team for their efforts in continuing our mission to serve the public and our licensees.

2025 is already shaping up to be an exciting year for the Division of Real Estate and IDFPR as we strategically implement our new licensing system – CORE. We will provide progress updates and detailed timelines for DRE’s transition to the new system in upcoming newsletters.

Thank you,
Laurie Murphy



**Laurie Murphy, Director of
the Division of Real Estate**

QUARTERLY ENFORCEMENT REPORT

DIVISION OF REAL ESTATE ENFORCEMENT JULY – DECEMBER 2024

These enforcement actions were taken by DRE during July – December 2024. All enforcement actions by IDFPR may be found in our monthly enforcement reports [HERE](#).

[July 2024 IDFPR Enforcement Report \(illinois.gov\)](#)

[August 2024 IDFPR Enforcement Report \(illinois.gov\)](#)

[September 2024 IDFPR Enforcement Report \(illinois.gov\)](#)

[October 2024 IDFPR Enforcement Report \(illinois.gov\)](#)

[November 2024 IDFPR Enforcement Report \(illinois.gov\)](#)

[December 2024 IDFPR Enforcement Report \(illinois.gov\)](#)

[January 2025 IDFPR Enforcement Report \(illinois.gov\)](#)

[February 2025 IDFPR Enforcement Report \(illinois.gov\)](#)

2025 RENEWAL DEADLINES THROUGH AUGUST 31, 2025

- | | |
|---|-----------|
| • Managing Broker | 4/30/2025 |
| • Licensed Real Estate Education Provider | 6/30/2025 |
| • Licensed Real Estate Pre-License Instructor | 6/30/2025 |
| • Licensed Real Estate Pre-License Course | 6/30/2025 |
| • Licensed Real Estate Licensed CE Instructor | 6/30/2025 |
| • Licensed Real Estate Licensed CE Course | 6/30/2025 |
| • Community Association Firm | 8/31/2025 |
| • Community Association Manager | 8/31/2025 |

ACCOMPLISHMENTS OF 2024



The Division of Real Estate is excited to share some of our outstanding highlights listed by Unit.

General Counsel

- The Real Estate License Act of 2000 (225 ILCS 454/) was amended by P.A. 103-1039 and signed into law on August 9, 2024. The Act was updated to reflect important regulatory transitions, including requiring written brokerage agreements and moving towards an endorsement process for out-of-state brokers to work in Illinois.
- Home Inspector Rules were updated (68 IAC 1410) effective February 2, 2024. This was a comprehensive overhaul to reflect numerous amendments to the Act and incorporate modern aspects of the profession. The Rules were last substantively modified in 2010.
- Real Estate Appraiser Rules were updated (68 IAC 1455) effective September 24, 2024. This was a comprehensive overhaul to reflect numerous changes to the Act and incorporate new Federal requirements for the profession. Particularly, an alternative experience program for trainees was approved, along with a new course required for all applicants and licensees on fair housing laws and valuation bias in the appraisal process.
- The Appraisal Subcommittee Compliance Review of the Appraisal and Appraisal Management Company Programs was completed, and the Division received a finding of “Good.” The positive outcome of this review reflects the hard work the Division has put into its appraisal programs over the years.
- The Military Portability Licensing Bill was passed, amending 20 ILCS 5, by P.A. 103-0708. The law permits military members and their spouses who have an identical license in another state to work in Illinois throughout their military orders.

Licensing and Education

- Participated in the successful launch of the Department’s ePay Program in June 2024. Since its implementation, the ePay program significantly increased the processing speed of new license applications, renewals, and sponsor changes, with less reliance on manual payment processing. The Division has received 2,140 ePayments since launch, totaling \$515,153.00 through 12/31/2024.

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- Hired Nicole Moon, an experienced educator, as the Education Coordinator for the Division to fill the vacancy left by the previous Coordinator.
- Hired a new UIS Graduate Public Service Intern to assist the Division.
- Updated several real estate course curriculums to reflect recent revisions to the Real Estate License Act of 2000 and changes to the real estate industry.
- Collaborated with exam provider PSI to install an improved “self-service” online process for scheduling licensure exams. This project was a priority because of consistent feedback from exam takers and Real Estate Educators who detailed a confusing process that required multiple steps by separate parties. The new process provides all registration tools to the candidate only (so they may confirm their own education and schedule an online or in-person exam all in one session).
- Implemented several procedural improvements to increase efficiencies in application processing and review times. These improvements included:
 - Revising the application review system to ensure faster processing of applications without sacrificing quality;
 - Restoring email notifications to licensees for pending sponsorship requests submitted via the Online Services Portal.
- Continually monitored and updated the consumer-facing DRE webpages to contain the latest forms, applications, and relevant information for licensees and the public.

Complaint Intake

The Real Estate Division Complaint Intake Unit received the following for each respective calendar year:

	2023	2024	% Change
Appraisal & AMC	169	123	-27.22%
Auction	38	16	-57.89%
Community Association Manager	198	178	-10.10%
Home Inspection	28	31	+10.71%
Real Estate	943	791	-16.12%
Totals	1,376	1,139	-17.22%

Complaint Intake routinely processes about 1,200 – 1,500 complaints per year. Volume varies based on the overall real estate market, as well as licensing cycles and the normal expansion and contraction of license categories.

Examinations Unit

The Examinations Unit maintained its exemplary status for 2024.

- Performed targeted examinations on self-sponsored managing brokers to ensure proper licensing and operations to maintain strong consumer protections.
- Created efficiencies within the examination process for modernization and clarification purposes.
 - Conducted a comprehensive overhaul of examination forms and letters.
 - Streamlined and updated the referral process to Prosecutions when an active brokerage is non-responsive to the Department.
- Conducted 293 examinations throughout the entire State of Illinois.
- Promoted Jennifer Rossiter Moreno as Real Estate Coordinator in December to oversee and enhance the Unit.

Investigations

The focus for the Investigations Unit in 2024 was improving efficiencies and training for staff.

Efficiencies

- Investigations focused on older cases and substantially reduced the case backlog by 25% across all professions.
- The Unit hired UIS Graduate Public Service Intern to assist with administrative duties, allowing Chief Hector Rodriguez to focus on caseload reduction and assisting the investigators.

Trainings

- Three investigators completed the National Certified Investigator and Inspector Training (“NCIT”) presented by the Council on Licensure, Enforcement and Regulation (“CLEAR”).
- In October 2024, three members of the Investigations team attended the ARELLO Regulatory Investigations Seminar (ARIS) presented by the Association of Real Estate Law Officials (“ARELLO”).

Prosecutions

- Issued a summary suspension of a Real Estate Managing Broker and the individual's Real Estate Broker Corporation, which resulted in a revocation of both licenses and each license being fined \$25,000. Violations included failure to remit or account for the money of others, commingling funds, failure to deposit into an escrow account, and false advertising. Additionally, a related unlicensed entity was ordered to Cease and Desist the unlicensed activity and assessed a \$25,000 civil penalty.
- Conducted a week-long Community Association Management trial concerning an individual who was summarily suspended in March 2023. The Administrative Law Judge's recommendation, which was adopted by the Board, was a revocation of the license and a \$250,000 fine. The violations were for gross overcharging for services, charging for services not rendered, and failure to account for funds coming into their possession.
- Increased the number of informal conferences for applicants with conviction history to give them an opportunity to plead their case in an informal setting (to help reduce barriers to entry into the profession).
- With our commitment to second-chance opportunities, prosecutions reviewed more than 200 applicants with criminal convictions, prior discipline, or sister-state discipline with an eye towards rehabilitation.

From January 1, 2024 through December 31, 2024:

Real Estate:	Pending Cases:	120
	New Cases Received:	325
	Complaints Filed:	48
	Closed:	290
Appraisal:	Pending Cases:	11
	New Cases Received:	29
	Complaints Filed:	6
	Closed:	36
CAM:	Pending:	24
	New Cases Received:	34
	Complaints Filed:	9
	Closed:	32
Auction:	Pending:	12
	New Cases Received:	9
	Complaints Filed:	9
	Closed:	10
Home Inspection:	Pending:	7
	New Cases Received:	11
	Complaints Filed:	2
	Closed:	8

Boards

We have four boards within the Division of Real Estate. They are the Real Estate Administration and Disciplinary Board (“READ”), the Community Association Manager Licensing and Disciplinary Board (“CAM”), the Auction Advisory Board, and the Real Estate Appraisal Administration and Disciplinary Board. In 2024, our boards welcomed three new appointments and eight reappointments, culminating in a current 31 total board members serving, representing various geographic areas and diverse backgrounds that continue to be a priority for DRE.

A major function of two of our boards is complaint and case review. This function utilizes the expertise and consumer protection intentions of our board members to advise and guide complaints and cases that come into our Division. Our CAM Board sent 144 complaints to investigations and closed 86, while our READ Board recommended 244 complaints to investigations with 85 being closed between January 1, 2024 and December 31, 2024. We value our board members and appreciate their partnership in serving and protecting our consumers.

DRE BOARD OPENINGS

We are always looking for new board member candidates! It is imperative we maintain a diverse selection of expert board members representing a wide range of geographic regions in the State of Illinois. As terms expire and vacancies need to be filled, we encourage anyone interested to reach out and inquire how and why they may be a good fit for a board role.

Boards that currently have vacancies and/or upcoming term expirations include the following:

- Real Estate Administration and Disciplinary Board
 - o (2) Broker or Managing Broker
- Real Estate Appraisal Administration and Disciplinary Board
 - o (1) Certified Residential Real Estate Appraiser
 - o (1) Certified General Real Estate Appraiser
- Community Association Manager Licensing and Disciplinary Board
 - o (2) Community Association Manager
 - o (1) Unit Owner

If you or someone you know is interested in serving on a board, please email Jennifer Rossiter Moreno at jennifer.rossitermoreno@illinois.gov to receive information about basic qualifications and requirements to apply.

PERSONNEL UPDATES



Congratulations! Jennifer Rossiter Moreno, Real Estate Coordinator

Jennifer Rossiter Moreno proudly serves as Real Estate Coordinator for the Division of Real Estate in the Illinois Department of Financial and Professional Regulation after originally joining as the Division's Operations Manager. Her vision and passion for growing business through people earned her a reputation as an exceptional communicator, reliable team member, and consummate leader. Jennifer grew up in the northern suburbs of Chicago before moving to the west coast where her love of recruiting and coaching began. Jennifer earned the reputation as an energetic game changer where she worked as a well-respected and innovative talent agent in Los Angeles for over a decade. She was instrumental in creating and strengthening work environments and compensation for actors, dancers, and choreographers in film, television, and on stage. Eventually, she moved back home to Chicago to raise her family. It was during the process of purchasing her first home that a subsequent career in real estate began, and she's held a Real Estate Broker license since 2018. Jennifer looks forward to having a positive impact on the Division of Real Estate in her new role.



Welcome! Kimberly Prickett, Operations Manager

In December, DRE welcomed Kim Prickett as its new Operations Manager. In this role, she assists Director Laurie Murphy with internal operations and coordinates executive-level projects and events on behalf of the Division. Prior to joining IDFPR, Kim worked in residential real estate for more than 16 years, most recently as the Listing and Marketing Coordinator for the Lukins Home Network Team at Compass. She has extensive experience in marketing, transaction coordination and operations management, and welcomes the opportunity to utilize these comprehensive skills as DRE's Operations Manager. Outside of work, Kim is an ardent sports fan and University of Michigan graduate, and visits campus every fall to attend a football game with her college roommates. She also enjoys walks with her dog Buddy, volunteers for the Hinsdale Humane Society, and loves to attend as many concerts as possible, especially with her three grown children.



Welcome! Asna Aliuddin, Prosecutions Unit

Asna Aliuddin joins DRE as a Staff Attorney. Prior to joining the team, Asna was a courtroom attorney and regional counsel for the Illinois Department of Children and Family Services ("DCFS"). While at DCFS, Asna represented the Department in a busy child protection courtroom in Cook County, handling litigation and administrative hearing matters. Asna graduated magna cum laude from Loyola University Chicago with a BBA in finance. She spent years working in the healthcare field before pursuing her law degree. Asna received her JD from Chicago-Kent College of Law, where she received a Certificate in Business Law and CALI Awards for achieving the highest grade in multiple classes. In her spare time, Asna enjoys spending time with her son and family, eating out at restaurants, and traveling the world.

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Thank You, Debra Malinowski!

Celebrating 28 Years of Service with the Division of Real Estate

The Division of Real Estate celebrated our dedicated employee, Deb Malinowski, in both our Chicago and Springfield offices this past December! Deb was an integral part of the daily operations of the Division during her tenure. Her dedication, hard work, and willingness to take on new tasks was of great value to the entire DRE team. She will be greatly missed, and we wish Deb all the best in her retirement and thank her for her service!



EVENTS



2024 Illinois State Auctioneer Championship

DRE Director Laurie Murphy joined four auction industry professionals as a judge at the 2024 Illinois State Auctioneer Championship at the Illinois State Fair in Springfield in August. Spencer Smith of Monticello was crowned Illinois State Champion Auctioneer, while Ben Ladage of Auburn was runner-up in this prestigious contest.



Illinois REALTORS® — 107th Inaugural Gala

Director of Real Estate Laurie Murphy and Real Estate Coordinator Jennifer Rossiter Moreno were honored to join the Illinois REALTORS® for their 107th Inaugural Gala on September 18 in Oakbrook. The evening also served as a benefit for the Illinois Real Estate Educational Foundation, a not-for-profit organization that aids and promotes real estate education throughout Illinois. 2024 Illinois REALTORS® President Matt Silver was celebrated as the organization also inducted its next President, Tommy Choi.

Association of Real Estate License Law Officials – Annual Conference

IDFPR furthered Illinois' standing as a leader in the real estate industry by attending the Association of Real Estate License Law Officials ("ARELLO") Annual Conference in Chicago this past September. Secretary Mario Treto, Jr., Deputy Secretary Ericka Johnson, Director of Real Estate Laurie Murphy, and Deputy Director of Real Estate Jeremy Reed learned about what's shaping the future of real estate from other national and state leaders, and how those ideas can be utilized here in Illinois. In addition, Director Murphy was inducted into the ARELLO Board of Directors!



Mainstreet Organization of Realtors Oktoberfest

DRE's Real Estate Coordinator Jennifer Rossiter Moreno answered questions, shared information, and provided updates for licensees at the Mainstreet Organization of Realtors Oktoberfest in Downers Grove on October 3. Real Estate Administration and Disciplinary Board Member Shirin Marvi was among the attendees who stopped by to say hello.

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EVENTS *(continued from page 12)*

Housing Matters Conference



Director of Real Estate Laurie Murphy and Deputy Director Jeremy Reed were proud to present at the Housing Matters Conference hosted by Housing Action Illinois in Bloomington in October. They spoke on the Reconsideration of Value process, which allows borrowers to request the appraiser reevaluate a property's value for a residential loan. Director Murphy also spoke alongside Betsy Urbance, Illinois REALTORS® General Counsel and Vice President of Legal Services, about the National Association of Realtors' settlement and the impact on real estate practices and regulation.

Association of Real Estate License Law Officials' Regulatory Investigations Seminar

Division of Real Estate Chief of Investigations Hector Rodriguez, along with investigators Jim Farrelly and Devlin Gordon, attended the Association of Real Estate License Law Officials' Regulatory Investigations Seminar ("ARIS") in Columbus, Ohio in October. This training brought together experts in the investigatory field to dive into the latest methods and practices to uncover wrongdoing, while also further honing the skills and techniques of real estate industry investigators.



Association of South Asian Real Estate Professionals Gala



IDFPR was honored to join the Association of South Asian Real Estate Professionals ("ASARP") at their annual gala in Elmhurst on October 25. Secretary Mario Treto Jr. and Director of Real Estate Laurie Murphy enjoyed celebrating the year's accomplishments for the not-for-profit which helps real estate professionals of South Asian descent get to know one another and share ideas about the industry.

Association of Appraiser Regulatory Officials – Fall Conference

Director of Real Estate Laurie Murphy and Deputy Director Jeremy Reed joined the Association of Appraiser Regulatory Officials ("AARO") at their 2024 Fall Conference in Boston in October. They attended a training focused on enforcement and compliance, as well as numerous conference sessions highlighting cybersecurity, risk management, and other procedural and policy updates.



REAL ESTATE SCHOLARSHIP OPPORTUNITY



Each fiscal year, IDFP is authorized to fund at least \$15,000 to a scholarship program for historically marginalized persons who wish to pursue courses of study that will prepare them for careers relating to real estate or enhance the skills and knowledge that they currently use as real estate professionals (225 ILCS 454/25-25). The State of Illinois contracts with the Illinois Real Estate Educational Foundation ("IREEF") to administer the Illinois Diversity Real Estate Scholarship Program. Since 2019, the Department has doubled the yearly funding amount to \$30,000. This allows IREEF to award 60 scholarships each fiscal year to qualified residents of Illinois.

To learn more or apply, click the link below:

<https://www.ilreef.org/scholarships/>



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**Check out our DRE FAQ
playlist on YouTube [here!](#)**

<https://idfpr.illinois.gov/dre.html>



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