BEFORE THE
MISSOURI REAL ESTATE COMMISSION
STATE OF MISSOURI

MISSOURI REAL ESTATE COMMISSION	)	
	)	
vs.	)	**License No. 2005036788**
	)	
LAURA LENISE GREER,	)	
	)	
Licensee.	)	

FINDINGS OF FACT, CONCLUSIONS OF LAW AND REVOCATION ORDER

Pursuant to § 339.100.5, RSMo,[1] the Missouri Real Estate Commission hereby issues its ORDER REVOKING the real estate license of Laura Lenise Greer, License No. 2005036788. As set forth in § 339.100.6, RSMo, Laura Lenise Greer may submit a written request to the Administrative Hearing Commission seeking a hearing and review of the Commission's decision to revoke her license. Such written request must be filed with the Administrative Hearing Commission within ninety (90) days of mailing, by certified mail, this notice of revocation. The written request should be addressed to the Administrative Hearing Commission, P.O. Box 1557, Truman State Office Building, Room 640, Jefferson City, MO 65102-1557. If no written request for review is filed with the Administrative Hearing Commission within the ninety-day period, all rights to appeal the Commission's decision shall be considered waived. Should Ms. Greer file a written request for review of this Order, the terms and conditions of this Order shall remain in force and effect unless and until such time as the Administrative Hearing Commission issues an Order to the contrary.

In support of the foregoing, the Commission hereby states:

1 All statutory references are to the Revised Statutes of Missouri, as amended, unless otherwise indicated.

I.

FINDINGS OF FACT

1. The Missouri Real Estate Commission ("Commission") is an agency of the State of Missouri created and existing pursuant to § 339.120, RSMo, for the purpose of executing and enforcing the provisions of §§ 339.010 to 339.205 and §§ 339.710 to 339.855, RSMo, and the regulations promulgated thereunder, relating to real estate salespersons and brokers.

2. Laura Lenise Greer ("Greer" or "Licensee") is a natural person residing at 1703 Daly Drive, Harrison, Arkansas 72601. Greer is licensed by this Commission as a real estate salesperson, license number 2005036788, which was current at all times relevant to this proceeding.

3. On or about November 29, 2010, Laura Lenise Greer pled guilty to Wire Fraud in violation of 18 U.S.C. § 1343 and 18 U.S.C. § 2 in the United States District Court, Western District of Missouri, Southern Division, case number 09-03093-17-CR-S-ODS, in connection with a home mortgage scheme. On or about January 27, 2012, Greer was sentenced to five (5) years supervised probation and ordered to pay restitution in the amount of $533,045.14.

4. Pursuant to notice and § 339.100, RSMo, the Commission held a hearing on June 13, 2012, at the Division of Professional Registration, 3605 Missouri Boulevard, Jefferson City, Missouri 65102, for the purpose of determining whether revocation of Greer's license was required under § 339.100, RSMo. The Commission was represented by Assistant Attorney General Craig Jacobs. Greer was present personally and through legal counsel, Stuart Huffman. All of the members of the Commission were present and participated in the hearing and subsequent deliberations. After being present and considering all of the evidence presented during the hearing, the Commission issues this Findings of Facts, Conclusions of Law and Revocation Order.

5. Ms. Greer testified that the activities from which her conviction arose occurred while she was employed with Charles Walker Reality. She testified that this was her first real estate related employment and testified as to the lack of orientation and training at this employer. She further testified that she was told what she was doing was legal. Ms. Greer also testified regarding her subsequent employment and the much more thorough training that she has received from those employers. Ms. Greer testified as to her initial and continued cooperation with federal officials in connection with the criminal prosecution of others involved in the mortgage fraud scheme. She testified that her cooperation included potentially testifying at criminal trials. She testified that she remains committed to cooperate should that need arise. Ms. Greer also testified that working in real estate is her best way to make money so that she can pay the restitution that she owes.

6. Miles Noenig testified as chief executive officer of Ms. Greer's current employer and to the training that Ms. Greer has received there and through continuing education programs. Mr. Noenmig testified that he has had no issues with Mr. Greer.

II.

CONCLUSIONS OF LAW

7. Section 339.100.5, RSMo, provides, in relevant part:

> Notwithstanding other provisions of this section, a broker or salesperson's license shall be revoked, or in the case of an applicant, shall not be issued, if the licensee or applicant has pleaded guilty to, entered a plea of nolo contendere to, or been found guilty of any of the following offenses or offenses of a similar nature established under the laws of this, any other state, the United States, or any other country, notwithstanding whether sentence is imposed:
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> . . .
>
> (5) Mortgage fraud as defined in section 570.310, RSMo.

8. Section 570.310, RSMo, provides, in pertinent part:

1. It is unlawful for a person, in connection with the application for or procurement of a loan secured by real estate to willfully:

(1) Employ a device, scheme, or artifice to defraud;

(2) Make an untrue statement of a material fact or to omit to state a material fact necessary in order to make the statement made, in the light of the circumstances under which it is made, not misleading;

(3) Receive any portion of the purchase, sale, or loan proceeds, or any other consideration paid or generated in connection with a real estate closing that such person knew involved a violation of this section; or

(4) Influence, through extortion or bribery, the development, reporting, result, or review of a real estate appraisal, except that this subsection does not prohibit a mortgage lender, mortgage broker, mortgage banker, real estate licensee, or other person from asking the appraiser to do one or more of the following:

(a) Consider additional property information;

(b) Provide further detail, substantiation, or explanation for the appraiser's value conclusion; or

(c) Correct errors in the appraisal report in compliance with the Uniform Standards of Professional Appraisal Practice.

9. The crime of Wire Fraud in connection with a home mortgage scheme as set forth herein is an offense of a similar nature to mortgage fraud as defined in § 570.310, RSMo.

10. As a result of Greer pleading guilty to a crime of a similar nature to mortgage fraud as defined in § 570.310, RSMo, Greer's real estate salesperson license must be revoked under § 339.100.5, RSMo.

III.

ORDER

Therefore, pursuant to § 339.100.5, RSMo, it is the ORDER of this Commission that the real estate salesperson license of Laura Lenise Greer, license number 2005036788, is hereby **REVOKED**. All evidence of licensure shall be returned to the Commission within 30 days of this Order.

So Ordered effective this 9th day of July, 2012.

Janet Carder
Executive Director
Missouri Real Estate Commission