

# Topical Index

Chapter

## active/inactive licenses

|          |              |  |   |
|----------|--------------|--|---|
| Statute: | 12-61-109(4) | no acts after employment terminated                  | 1 |
| Rule:    | C-26         | broker license may be issued inactive                | 2 |
|          | D-2          | license may be inactive until request active         | 2 |
|          | D-3          | inactive license must be renewed                     | 2 |
|          | D-5          | inactive renewal notice mailed to last known address | 2 |
|          | E-44         | actions prohibited after inactive                    | 2 |

## address (change of)

|          |                 |   |   |
|----------|-----------------|---|---|
| Statute: | 12-61-103(2)    | must maintain place of business                       | 1 |
|          | 12-61-109(1)    | change of business location, cancellation             | 1 |
|          | 12-61-113(1)(k) | disciplinary actions                                  | 1 |
| Rule:    | C-2             | resident must maintain a practice available to public | 2 |
|          | D-9             | fees are required to change business address          | 2 |

## adverse possession

|          |           |                              |   |
|----------|-----------|------------------------------|---|
| Statute: | 38-41-101 | limitation of eighteen years | 6 |
|----------|-----------|------------------------------|---|

## advertising (also see tradenames)

|                      |                   |  |    |
|----------------------|-------------------|--|----|
| Statute:             | 12-61-103(10)     | only licensed name                                       | 1  |
|                      | 12-61-113(1)(c)   | false advertising  | 1  |
|                      | 12-61-113(1)(c.5) | violation Colorado Consumer Protection Act               | 1  |
|                      | 24-34-701         | discrimination   | 26 |
| Rule:                | C-18              | may use a trade name                                     | 2  |
|                      | C-19              | guidelines for use of a trade name                       | 2  |
|                      | C-20              | different businesses cannot have identical names         | 2  |
|                      | C-21              | individual proprietor may not adopt a trade name         | 2  |
|                      | E-2               | advertising fees   | 2  |
|                      | E-8               | advertising in broker's name, broker owned & sale recaps | 2  |
|                      | E-20              | authority  | 2  |
|                      | E-27              | misrepresentation  | 2  |
| Position statement:  |                   | referral fees and advertising services                   | 3  |
| General Information: |                   | truth in lending (Reg. Z)                                | 17 |

## affiliated business arrangements

|          |                  |   |    |
|----------|------------------|---|----|
| Statute: | 12 U.S.C. § 2607 | prohibition against kickbacks and unearned fees       | 24 |
|          | 12-61-113.2      | prohibition of certain referrals                      | 24 |
|          | 10-11-124        | affil. bus. arrang., investig. info. shared with DORA | 24 |
| Rule:    | E-22             | inducements to/from title insurance prohibited        | 24 |
|          | E-46             | affiliated business arrangements                      | 24 |

## application (see Licensing Requirements)

**appraisal**

|                           |   |    |
|---------------------------|---|----|
| Statute: 12-61-701        | legislative declaration   | 10 |
| 12-61-702                 | definitions   | 10 |
| 12-61-703                 | board of real estate appraisers                                 | 10 |
| 12-61-704                 | powers and duties of the board                                  | 10 |
| 12-61-705                 | fees, penalties and fines collected                             | 10 |
| 12-61-706                 | qualifications for appraiser's license and certification        | 10 |
| 12-61-707                 | expiration of licenses  | 10 |
| 12-61-708                 | licensure or certification by endorsement                       | 10 |
| 12-61-709                 | denial of license or certificate                                | 10 |
| 12-61-710                 | prohibited activities   | 10 |
| 12-61-711                 | judicial review   | 10 |
| 12-61-712                 | unlawful acts   | 10 |
| 12-61-713                 | injunctive proceedings  | 10 |
| 12-61-714                 | requirements for appraisers to be licensed – special provisions | 10 |
| 12-61-715                 | duties of board under federal law                               | 10 |
| 12-61-716                 | business entities   | 10 |
| 12-61-717                 | provisions found not to comply                                  | 10 |
| 12-61-718                 | scope of article  | 10 |
| General information:      | concept, methods, market data                                   | 10 |
| Board rules – appraisers: |   | 10 |
| Broker rule E-42:         | comparative analysis by brokers                                 | 2  |
| Position statement CP24:  | market analysis & evals for loan purposes                       | 3  |
| CP-30                     | Seller-Assisted Down Payments                                   | 3  |

**associations (see Common Interest Ownership and Condominiums)**

**assumptions**

|                       |    |
|-----------------------|----|
| General information   | 18 |
| Assumption settlement | 19 |

**attorney in fact (see power of attorney)**

**auctioning**

|                          |                              |   |
|--------------------------|------------------------------|---|
| Statute: 12-61-101(2)(f) | requires license             | 1 |
| Position Statement CP26: | services requiring licensure | 3 |

**branch offices**

|                        |                                 |   |
|------------------------|---------------------------------|---|
| Statute: 12-61-103 (2) | more than one place of business | 1 |
| Rule: C-3              | available to manage             | 2 |
| E-1(s)                 | trust account                   | 2 |

**broker (definitions and responsibilities) (see also brokerage relationships)**

|                    |   |   |
|--------------------|---|---|
| Statute: 12-61-101 | definition                              | 1 |
| 12-61-102          | license required                        |   |
| 12-61-103(2)       | place of business                       | 1 |
| 12-61-104          | licenses                                | 1 |
| 12-61-109          | change of license status                | 1 |
| 12-61-113          | causes for investigation and discipline | 1 |
| 12-61-118          | broker liability                        | 1 |

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|  | 12-61-802        | definitions  | 1  |
|  | 12-61-803        | relationships between the broker and the public          | 1  |
|  | 12-61-804        | single agent engaged by seller or landlord               | 1  |
|  | 12-61-805        | single agent engaged by buyer or tenant                  | 1  |
|  | 12-61-806        | dual agency prohibited                                   | 1  |
|  | 12-61-807        | transaction broker                                       | 1  |
|  | 12-61-808        | broker disclosures                                       | 1  |
|  | 12-61-809        | duration of relationships                                | 1  |
|  | 12-61-810        | compensation   | 1  |
|  | 12-61-811        | violations   | 1  |
| Rule:  | C-2              | brokerage practice available to public                   | 2  |
|  | C-3              | supervision  | 2  |
|  | C-16             | lending a license  | 2  |
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|  | E-4              | copies to principals                                     | 5  |
|  | E-30             | responsibilities, policy manual and supervision          | 2  |
|  | E-31             | supervision of licensees with 2 or more years experience | 2  |
|  | E-32             | high level of supervision of inexperienced licensees     | 2  |
|  | E-33             | ministerial tasks  | 2  |
|  | E-38             | office policy procedures for designated brokerage        | 2  |
|  | E-39             | office policy regarding brokerage relationships          | 2  |
|  | E-40             | double-ended brokerage relationships                     | 2  |
| Position statement CP21:                             |                  | office policy manual/supervision                         | 3  |
| General Information:                                 |                  | planning and zoning knowledge                            | 4  |
|  |                  | responsibility   | 14 |
|  |                  | qualifying the buyer                                     | 15 |
|  |                  | maintaining trust accounts                               | 19 |
| <br>   |                  |  |    |
| <b>Broker associate (also see employed licensee)</b> |                  |  |    |
| Statute:   | 12-61-109(2)     | employee   | 1  |
| <br>   |                  |  |    |
| <b>Brokerage relationships (also see disclosure)</b> |                  |  |    |
| Statute:   | 12-61-101(3)     | employee   | 1  |
|  | 12-61-113(1)(e)  | employed licensee acts in name of employer               | 1  |
|  | 12-61-203.5      | interference with brokerage relationship                 | 1  |
|  | 12-61-801 et seq | brokerage relationships                                  | 1  |
| Rule:  | E-10             | employed licensees are not independent                   | 2  |
|  | E-33             | ministerial tasks  | 2  |
| Position statement:                                  |                  | agreements between broker and salesperson                | 3  |
| General Information:                                 |                  | definition, duties and liabilities                       | 14 |
|  |                  | listings   | 15 |
| <br>   |                  |  |    |
| <b>bulk transfers (See Uniform Commercial Code)</b>  |                  |  |    |
| <br>   |                  |  |    |
| <b>business opportunities</b>                        |                  |  |    |
| Statute:   | 12-61-101(2)(i)  | license required   | 1  |
| Atty Gen'l. opinion:                                 |                  | license required   | 5  |
|  |                  | Rule F Conway-Bogue – no forms for                       | 5  |
| General Information:                                 |                  | matters to consider                                      | 23 |

**buyer agency**

|                      |              |   |    |
|----------------------|--------------|---|----|
| Statute:             | 12-61-101(2) | definition                                      | 1  |
|                      | 12-61-802    | definitions                                     | 1  |
|                      | 12-61-803    | relationships between brokers and the public    | 1  |
|                      | 12-61-805    | single agent engaged by buyer or tenant         | 1  |
|                      | 12-61-808    | broker disclosures                              | 1  |
|                      | 12-61-809    | duration of relationships                       | 1  |
|                      | 12-61-810    | compensation                                    | 1  |
|                      | 12-61-811    | violations                                      | 1  |
| Rule:                | E-39         | office policy regarding brokerage relationships | 2  |
|                      | E-34         | presentation of offers                          | 2  |
|                      | F-7          | forms index; approved forms                     | 28 |
| General Information: |              | relationship with buyer                         | 14 |
|                      |              | listings  | 15 |

**buy outs (also see disclosure)**

|                          |     |                            |    |
|--------------------------|-----|----------------------------|----|
| Rule:                    | F-7 | forms index; approved form | 28 |
| Position statement CP23: |     | licensee buy-out agreement | 3  |

**case laws and opinions**

|                      |  |                            |   |
|----------------------|--|----------------------------|---|
| General Information: |  | significant Colorado cases | 5 |
|----------------------|--|----------------------------|---|

**civil rights (also see fair housing)**

|                                 |                    |   |    |
|---------------------------------|--------------------|---|----|
| Statute:                        | 12-61-113(1)(m .5) | violation of fair housing laws cause for revocation | 1  |
|                                 | 24-34-301 et seq   | Colorado Civil Rights                               | 26 |
| General Information:            |                    | Federal law   | 26 |
| Americans with Disabilities Act |                    | 25  |    |

**closings**

|                         |                 |  |       |
|-------------------------|-----------------|--|-------|
| Statute:                | 6-1-105(1)(v)   | good funds   | 27    |
| Statute:                | 12-61-113(1)(h) | failure to provide closing statement                 | 1     |
|                         | 38-35-125       | good funds   | 9     |
| Rule:                   | E-4             | copies of documents                                  | 2     |
|                         | E-5             | responsibility for closing                           | 2     |
|                         | E-5 (f)         | trans funds prior to closing                         | 2, 20 |
|                         | E-14            | advise attorney                                      | 2     |
|                         | E-36            | good funds   | 2     |
|                         | E-37            | closing fees   | 2     |
|                         | F-7             | forms index, approved forms                          | 2, 28 |
| Position statement CP7: |                 | closing costs  | 3     |
|                         |                 | good funds joint position with division of insurance | 3, 9  |
| Case Law:               |                 | Conway Bogue vs. Denver Bar                          | 5     |
| General Information:    |                 | good funds, closing instructions, etc.               | 9, 20 |
|                         |                 | example closings                                     | 19    |
|                         |                 | RESPA  | 19    |
|                         |                 | tax withholding                                      | 25    |
|                         |                 | good funds (6-1-105(1)C.R.S.)                        | 27    |

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### Colorado affordable housing program

|                      |   |    |
|----------------------|---|----|
| Position statement:  | trust account interest/housing fund               | 3  |
| General Information: | account for community affordable housing programs | 20 |
| Rule: F-7            | forms index, contract to buy and sell real estate | 28 |

### commissions (see fees)

### common interest communities

|                      |  |    |
|----------------------|--|----|
| Statute: 38-33.3-101 | Colorado Common Interest Ownership Act         | 4  |
| General Information: | as a subdivision                               | 4  |
|                      | type of ownership                              | 6  |
|                      | common interest community addendum to buy/sell | 28 |
|                      | common interest community disclosure           | 27 |
|                      | management of common interest associations     | 20 |

### condominiums

|                      |  |    |
|----------------------|--|----|
| Statute: 38-32-101   | estates above the surface                      | 4  |
| 38-33-101            | condominium act                                | 4  |
| 38-33.3-101          | Colorado Common Interest Ownership Act         | 4  |
| General Information: | as a subdivision                               | 4  |
|                      | type of ownership                              | 6  |
|                      | common interest community addendum to buy/sell | 28 |
|                      | common interest community disclosure           | 27 |
|                      | condominiums as securities                     | 17 |
|                      | management of common interest associations     | 20 |

### conservation easements

|                    |  |    |
|--------------------|--|----|
| Statute: 12-61-719 | conservation easement appraisals               | 11 |
| 12-61-720          | certification of conservation easement holders | 11 |
| 12-61-721          | conservation easement oversight commission     | 11 |
| 24-33-112          | conservation easement holders                  | 11 |

### continuing education

|                          |  |   |
|--------------------------|--|---|
| Statute 12-61-110 (4)(a) | requirement to renew active license                        | 1 |
| 12-61-110.5              | 12 hr. core, Rule 260, auth. topics, 1st yr. exempt        | 1 |
| Rule: B-1                | when required  | 2 |
| B-2                      | methods  | 2 |
| B-3                      | Commission Update course standards                         | 2 |
| B-4                      | distance learning permitted                                | 2 |
| B-5                      | unacceptable courses                                       | 2 |
| B-6                      | courses exempt from pre-approval                           | 2 |
| B-7                      | courses requiring Commission approval                      | 2 |
| B-8                      | administrative rules for course approval                   | 2 |
| B-9                      | term of course approval                                    | 2 |
| B-10                     | proof of course completion                                 | 2 |
| B-11                     | provider must maintain records                             | 2 |
| B-12                     | update course approval application process                 | 2 |
| B-13                     | commission course audits                                   | 2 |
| B-14                     | renewal, activation or reinstatement attests to compliance | 2 |

**contracts (and forms)**

|                         |                 |                             |    |
|-------------------------|-----------------|-----------------------------|----|
| Statute:                | 12-61-113(1)(h) | copies to principals        | 1  |
| Rule:                   | E-4             | copies to principals        | 2  |
|                         | E-13            | deal directly with broker   | 2  |
|                         | E-34            | present to listing agent    | 2  |
|                         | F-1 through F-7 | use of approved forms       | 28 |
| Position statement CP8: |                 | assignment of contracts     | 3  |
|                         | CP25            | recording                   | 3  |
| Case Law:               |                 | Conway-Bogue, summary       | 5  |
| General Information:    |                 | matters to be considered    | 16 |
|                         |                 | Right-to-sell, right-to-buy | 15 |

**cooperating broker (also see disclosure)**

|                         |           |   |    |
|-------------------------|-----------|---|----|
| Statute:                | 12-61-802 | definitions                                     | 1  |
|                         | 12-61-803 | relationships between the broker and the public | 1  |
|                         | 12-61-808 | broker disclosures                              | 1  |
|                         | 12-61-809 | duration of relationships                       | 1  |
|                         | 12-61-810 | compensation                                    | 1  |
|                         | 12-61-811 | violations                                      | 1  |
| Rule:                   | E-1(0)    | delivery of contract and earnest money          | 2  |
|                         | E-4       | duplicate records                               | 2  |
|                         | E-5       | prepare closing statement                       | 2  |
|                         | E-39      | office policy regarding brokerage relationships | 2  |
| Position statement CP9: |           | record-keeping                                  | 3  |
|                         | CP28:     | showing properties                              | 3  |
| General Information:    |           | agency  | 14 |
|                         |           | listings  | 15 |

**cooperative housing (also see subdivisions) :**

|                      |             |                            |   |
|----------------------|-------------|----------------------------|---|
| Statute:             | 12-61-401   | defined as Subdivision     | 4 |
|                      | 38-33.5-101 | formation                  | 4 |
|                      | 38-33.5-102 | requirements               | 4 |
|                      | 38-33.5-103 | provisions for taxes       | 4 |
|                      | 38-33.5-104 | financing and stock        | 4 |
|                      | 38-33.5-105 | provisions in lease        | 4 |
|                      | 38-33.5-106 | exempt from securities law | 4 |
| General information: |             | registration required      | 4 |

**corporations / partnerships / limited liability co.**

|                          |                     |   |    |
|--------------------------|---------------------|---|----|
| Statute:                 | 12-61-103(7)(a-b-c) | requirements for licensure                        | 1  |
|                          | 12-61-103(9)        | fictitious name                                   | 1  |
|                          | 12-61-107(2)        | service of process                                | 1  |
|                          | 12-61-113(2)        | responsibility                                    | 1  |
| Rule:                    | A-26                | temporary broker                                  | 2  |
|                          | C-16                | loss of authority                                 | 2  |
|                          | C-17                | name of corporation                               | 2  |
|                          | C-22                | employing broker qualifications for               | 2  |
|                          | C-25                | broker's termination of employment                | 2  |
| Position statement CP18: |                     | payments to a wholly owned employee's corporation | 3  |
| General Information:     |                     | tax treatment of business entities                | 25 |

## Topical Index

### counterproposal

|                      |                            |    |
|----------------------|----------------------------|----|
| Rule: F-7            | forms index; approved form | 28 |
| General Information: | elements                   | 16 |

### deeds (also see trust deeds):

|   |                                       |    |
|---|---------------------------------------|----|
| Rule F-7                                      | forms index; approved trust deed form | 28 |
| Case law: warranty deed not covered by Rule F |                                       | 5  |
| General Information:                          | deeds                                 | 8  |
|   | types of interest in land             | 6  |

### disclosure

|                        |  |    |
|------------------------|--|----|
| Statute: 6-1-105(1)(u) | deceptive trade practice                             | 27 |
| 12-61-113(1)(d)        | acting for more than one party                       | 1  |
| 12-61-113(1)(q)&(r)    | profits/buy-out                                      | 1  |
| 12-61-807(2)           | by transaction brokers                               | 1  |
| 12-651-808             | broker disclosures                                   | 1  |
| 38-35.5-101            | stigmatized property                                 | 27 |
| 38-35.7-102            | Common Interest Community                            | 27 |
| 38-35.7-101            | special district disclosure language                 | 25 |
| 32-1-1601              | special districts                                    | 25 |
| 38-35.7-103            | Disclosure - methamphetamine laboratory              | 25 |
| Rule: E-25             | disclosure of licensure                              | 2  |
| E-35                   | brokerage relationship disclosure required           | 2  |
| E-39                   | office policy regarding brokerage relationships      | 2  |
| E-41.                  | Change of status disclosure in writing               | 2  |
| F-7                    | forms index; seller's property disclosure forms      | 28 |
| F-7                    | forms index; brokerage relationship disclosure forms | 28 |
| F-7                    | forms index; lead-based paint disclosure forms       | 28 |

### discrimination (see fair housing)

|   |  |   |
|---|--|---|
| <b>easements (see interest in land)</b> |  | 6 |
|---|--|---|

### earnest money deposits (also see trust accounts and see record keeping)

|                          |   |    |
|--------------------------|---|----|
| Statute: 12-61-113(1)(f) | custody of broker                             | 1  |
| 12-61-113(1)(g)          | failing to account                            | 1  |
| Rule: E-1                | place in separate trust accounts              | 2  |
| E-1(m)                   | checks and notes/terms and conditions         | 2  |
| E-1(n)                   | deposit 1st day after received                | 2  |
| E-1(o)                   | deliver deposit to listing broker             | 2  |
| E-1(o)                   | checks and notes payable to broker            | 2  |
| E-1(g)                   | defined as money belonging to others          | 2  |
| E-1(r)                   | deposits in lieu of cash                      | 2  |
| E-5(f)                   | transfer of funds                             | 2  |
| E-15                     | no broker right to deposit if seller defaults | 2  |
| F-7                      | forms index; promissory notes                 | 28 |
| F-7                      | forms index; release of earnest money         | 28 |
| Position statement CP6:  | release of earnest money deposit/dispute      | 3  |
| CP8:                     | assignment of earnest money deposit           | 3  |
| General Information:     | disputes, amount, cautions                    | 16 |

**education**

|         |                     |  |   |
|---------|---------------------|--|---|
| Statute | 12-61-103 (4)       | pre-license requirements                       | 1 |
|         | 12-61-103 (6) (c)   | brokerage administration                       | 1 |
|         | 12-61-103.5 (2) (b) | broker transition course                       | 1 |
| Rule    | A-17                | pre-license education course hours             | 2 |
|         | A-23                | acceptable education principles required       | 2 |
|         | A-23.5              | distance learning approval standards           | 2 |
|         | A-24                | commission has course approval/audit authority | 2 |

**employed licensees (definition and responsibilities)**

|                          |                 |  |    |
|--------------------------|-----------------|--|----|
| Statute:                 | 12-61-101(2)    | acts requiring license                                 | 1  |
|                          | 12-61-102       | license required                                       | 1  |
|                          | 12-61-103(9)    | no trade name, woman can use maiden name               | 1  |
|                          | 12-61-103(10)   | licensed under one name                                | 1  |
|                          | 12-61-109(1-4)  | changing employing broker                              | 1  |
|                          | 12-61-113       | acts subject to investigation                          | 1  |
|                          | 12-61-113(1)(k) | responsible for adherence to all laws                  | 1  |
|                          | 12-61-117       | payment only from employing broker                     | 1  |
| Rule:                    | D-7             | payment from previous broker                           | 2  |
|                          | D-9             | fees required for change of employment                 | 2  |
|                          | E-10            | license not transferable                               | 2  |
|                          | E-17            | must report legal proceeding involvement               | 2  |
| Position Statement CP15: |                 | sale of items other than real estate                   | 3  |
| Case Law:                |                 | Commission jurisdiction acting on own account (Seibel) | 5  |
| General Information:     |                 | brokerage relationships                                | 14 |
|                          |                 | considerations in contracting                          | 16 |

**equity skimming (also see Foreclosure)**

|          |           |  |    |
|----------|-----------|--|----|
| Statute: | 18-5-802. | Equity skimming of real property.      | 27 |
|          | 6-1-1111  | Equity purchasers (during foreclosure) | 27 |

**errors and omissions insurance**

|          |              |   |   |
|----------|--------------|---|---|
| Statute: | 12-61-103.6. | errors and omissions insurance required | 1 |
| Rule:    | D-14         | requirements and terms                  | 2 |

**escrow account (see trust accounts)**

**estates (see interest in land)**

**exchange**

|                      |              |  |    |
|----------------------|--------------|--|----|
| Statute:             | 12-61-101(2) | license required                                 | 1  |
| Rule:                | F-7          | forms index; approved exchange contract/addendum | 28 |
| General Information: |              | working with both sides                          | 15 |

**exemptions (see license exemption)**

**expired license (see renewal)**

**extensions (see forms)**



## Topical Index

### fair housing (also see civil rights)

|                            |  |    |
|----------------------------|--|----|
| Statute: 12-61-113(1)(m.5) | endanger public                        | 1  |
| General Information:       | Colorado and federal fair housing acts | 26 |

### farm and ranch brokerage

|                      |   |    |
|----------------------|---|----|
| Rule: F-7            | forms index; vacant land sellers disclosure | 28 |
| F-7                  | forms index; listing, buy-sell              | 28 |
| General Information: | farm and ranch                              | 22 |

### fees and payments

|                          |  |    |
|--------------------------|--|----|
| Statute: 12-61-113(1)(j) | unauthorized payment                               | 1  |
| 12-61-113(1)(q)          | undisclosed fees                                   | 1  |
| 12-61-113.2              | prohibition of certain referrals                   | 24 |
| 12-61-117                | payment only from broker                           | 1  |
| 12-61-201                | commission only when purchase consummated/defeated | 1  |
| 12-61-202                | no commission entitlement if title defect          | 1  |
| 12-61-203.5              | referral fees                                      | 1  |
| 12-61-810                | compensation                                       | 1  |
| Rule: E-1 (f)(6)         | when earned  | 2  |
| E-2                      | non-refundable retainer fees                       | 2  |
| E-15                     | no broker right to deposit if seller defaults      | 2  |
| E-18                     | fees from mortgage lenders                         | 2  |
| E-19                     | fees from title company prohibited                 | 2  |
| E-22                     | inducements to/from title insurance prohibited     | 2  |
| E-23                     | payment to out-of-state broker                     | 2  |
| E-28                     | fees from pre-owned home warranty company          | 2  |
| Position statement: CP10 | compensation between broker and salesperson        | 3  |
| CP11                     | assignment of commission                           | 3  |
| CP12                     | rebating - payments to buyer or seller             | 3  |
| CP18                     | payment to wholly owned employee's corporation     | 3  |
| General Information:     | broker compensation                                | 15 |
|                          | broker finances commissions                        | 17 |

### financing

|                      |                                  |    |
|----------------------|----------------------------------|----|
| General Information: | qualifying the buyer             | 16 |
|                      | types, sources, methods          | 17 |
|                      | dual contracting                 | 17 |
|                      | equity skimming                  | 17 |
|                      | standard for servicing mortgages | 17 |

### foreclosure(also see trust deeds)

|                   |                                       |    |
|-------------------|---------------------------------------|----|
| Statute 6-1-1101. | "Colorado Foreclosure Protection Act" | 27 |
| 6-1-1104.         | Foreclosure consulting services       | 27 |
| 6-1-1111          | Equity purchasers                     | 27 |

### forms(see contracts)

### good funds (see closings)

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