



Summary of Ethics Citation Program

Citation Policy

Missouri REALTORS® (“MR”) adopted an Ethics Citation Policy (the “Citation Policy”), including a Schedule of Citable Offenses and Fines (“Citation Schedule”), effective 1/22/2016. [A copy of the entire Citation Policy is available here.](#) One benefit of this process (the “Citation Program”) is that it may serve to avoid the hearing process, which is often time-consuming and confrontational for the parties involved.

The process works somewhat like a traffic ticket. There are set fines (and in some cases, education requirements) for certain violations of the National Association of REALTORS® (“NAR”) Code of Ethics. A REALTOR® can either accept a citation (or challenge it and have his/her “day in court”). The current Citation Schedule is attached.

Filing a complaint under the Citation Policy

- The Citation Program is limited to specific violations of the NAR Code of Ethics. Ethics complaints which include allegations outside the Articles and Standards of Practice listed on the Schedule, or which are deemed to be sufficiently egregious to warrant a hearing, will be handled through the regular hearing process.
- If you are a REALTOR® or member of the public, you will file a complaint in the customary manner, using the complaint forms (E-1 and MO E-1) or by filing it online via [Missouri REALTORS® website](#). The process is confidential, just like the regular hearing process, but it does not allow you to remain anonymous.
- As always, your complaint will first be reviewed by a panel of the MR Statewide Grievance Committee. If the Grievance Committee decides that the violation(s) alleged in a complaint make the case eligible for a hearing, it will be forwarded to the Citation Committee to determine its eligibility for the Citation Program. If it is, the Respondent will be issued a “Citation” and provided with a copy of your Complaint and all evidence submitted. You will also be notified that a Citation has been issued. The Respondent will then have twenty (20) days to either participate in the Citation Program (*i.e.*, accept the Citation), or request a full hearing on the alleged ethical violation(s).
- If the Respondent accepts the Citation (or fails to timely request a hearing) they will be required to pay the Scheduled fine associated with each alleged violation, and attend any required education course. You will be notified that a Citation has been paid once MR has received payment.
- If the Respondent requests a hearing, you will need to be available to present your case before the MR Statewide Professional Standards Committee. You will receive notice from MR regarding the hearing date and procedures. If you refuse or are unable to participate in the hearing, the provisions of Section 21(f)(3) in the NAR *Code of Ethics and Arbitration Manual* shall apply.

Limitations on Citations Issued

A REALTOR® is also limited in the number and type of Citations that (s)he may receive, according to the following rules:

- No more than two (2) Citations will be issued to a member within a consecutive twelve (12) month period, starting on the date the first complaint was filed, at the same association.
- No more than three (3) Citations will be issued to a member within a consecutive thirty-six (36) month period, starting on the date the first complaint was filed, at the same association.
- No additional Citation is permitted where the cumulative fine for Citations issued would be more than \$5,000 in any three (3) year period at the same association.
- If any of the above circumstances are present, then your Complaint will be referred for a hearing in the customary manner.
- The State Association may, at its discretion, adopt and revise or modify from time to time as part of the Citation Schedule, an escalating fine schedule for repeat citations. If an escalating fine schedule is used, the Citation Panel may only consider the past citations for the particular conduct alleged in the complaint.
- The fact that a respondent has previously been issued a citation for any violation- whether or not it was paid- shall not be admissible in any ethics or arbitration hearing, including a hearing to consider a complaint where the respondent rejected a citation and requested a hearing. A hearing panel may consider citations previously issued to the respondent for the purpose of determining appropriate discipline as provided in Subsection C of the Bylaws.

If you have questions about the Citation Program, email Tracey Yost at Tracey@morealtor.com or call 573-445-8400, ext. 1280.

Return completed Complaint form to:

Missouri REALTORS®
Attn: Professional Standards
2801 Woodard Dr. Suite 101
Columbia, MO 65202.

Citation Policy Schedule of Citable Offenses and Fines (rev. 04/30/2026)

Fine amounts, as specified below, equally apply to all violations of Articles and Standards of Practice referenced herein:

- 1st violation \$500
- 2nd violation \$1,000
- 3rd violation \$3,000

For 2nd and 3rd violations only, members are also required to attend a live Code of Ethics course that meets or exceeds the NAR Code of Ethics Training Requirement for new or existing members in addition to any Fine amount imposed. Any specific course required (and time to complete the same) shall be as specified by the Citation Panel.

	Applicable Article and Standard of Practice
Article 1	
Failure to fully disclose and obtain consent from both parties when representing both the seller/landlord and buyer/tenant in the same transaction	Article 1, supported by Standard of Practice 1-5
Failure to submit offers and counter-offers objectively and as quickly as possible	Article 1, supported by Standard of Practice 1-6
Failure on the part of a listing broker to provide, as soon as practical, written affirmation that an offer was presented or written notification that the seller/landlord has waived the obligation to have the offer presented, upon written request of a cooperating broker submitting an offer	Article 1, supported by Standard of Practice 1-7
Failure on the part of a buyer's/tenant's broker to provide, as soon as practical, a written affirmation to the listing broker stating that the counter-offer has been submitted to the buyers/tenants, or a written notification that the buyers/tenants have waived the obligation to have the counter-offer presented	Article 1, supported by Standard of Practice 1-8
Failure to advise sellers/landlords of information specified in Standard of Practice 1-12 prior to entering into a listing contract	Article 1, supported by Standard of Practice 1-12
Failure to advise buyers/tenants of information specified in Standard of Practice 1-13 prior to entering into a buyer/tenant agreement	Article 1, supported by Standard of Practice 1-13
Accessing or using, or allowing others to access or use, a property managed or listed on terms other than those authorized by the owner or seller	Article 1, supported by Standard of Practice 1-16
Article 3	
Failure to communicate a change in compensation for cooperative services prior to the time that REALTOR® submits an offer to purchase/lease the property	Article 3, supported by Standard of Practice 3-2
As a listing broker, unilaterally modifying the offered compensation with respect to a cooperative transaction after a REALTOR® has submitted an offer to purchase or lease that property	Article 3, supported by Standard of Practice 3-2
Delaying or withholding delivery of a buyer's/tenant's offer	Article 3, supported by Standard of Practice 3-2
Failing to disclose existence of accepted offers, including offers with unresolved contingencies, to cooperating brokers	Article 3, supported by Standard of Practice 3-6
Misrepresenting the availability of access to show or inspect a listed property	Article 3, supported by Standard of Practice 3-8
Providing access to listed property on terms other than those established by the owner or the listing broker	Article 3, supported by Standard of Practice 3-9
Article 4	
Failing to disclose REALTOR®'s present or contemplated interest in writing to all parties to the transaction	Article 4

Article 5	
Providing professional services without disclosing REALTOR®'s present interest in property	Article 5 (limited to present interest, not contemplated)
Article 6	
Accepting any commission, rebate, or profit on expenditures without client's knowledge or consent	Article 6 (first paragraph)
Failure to disclose to a client or customer REALTOR®'s financial benefits or fees received as a direct result of recommending real estate products or services	Article 6 (second paragraph)
Failure to disclose REALTOR®'s direct interest in an organization or business entity when recommending to a client or customer that they use the services of that organization or business entity	Article 6, supported by Standard of Practice 6-1
Article 12	
Failing to present a true picture in real estate communications and advertising	Article 12
Failing to disclose status as real estate professional in advertising and other representations	Article 12
Representing brokerage services to a client or customer as free or available at no cost when the REALTOR® receives compensation from any source for those services	Article 12, supported by Standard of Practice 12-1
Failure to exercise care and candor when communicating the terms and conditions of premiums, prizes, merchandise discounts or other inducements to list, sell, purchase, or lease	Article 12, supported by Standard of Practice 12-3
Advertising property for sale/lease without authority of owner or listing broker	Article 12, supported by Standard of Practice 12-4
Failing to disclose name of firm in advertisement for listed property	Article 12, supported by Standard of Practice 12-5
Failing to disclose status as both owner/landlord and REALTOR® or licensee when advertising property in which REALTOR® has ownership interest	Article 12, supported by Standard of Practice 12-6
Falsely claiming to have "sold" property	Article 12, supported by Standard of Practice 12-7
Failure to take corrective action when it becomes apparent that information on a REALTOR®'s website is no longer current or accurate	Article 12, supported by second sentence of Standard of Practice 12-8
Failure to disclose firm name and state of licensure on REALTOR® firm website	Article 12, supported by Standard of Practice 12-9
Misleading consumers through deceptive framing, manipulating content, deceptively diverting internet traffic, presenting other's content without attribution or permission, or using misleading images	Article 12, supported by Standard of Practice 12-10
Registering or using of deceptive URL or domain name	Article 12, supported by Standard of Practice 12-12
Representing that the REALTOR® has a designation, certification, or other credential they are not entitled to use	Article 12, supported by Standard of Practice 12-13
Article 14	
Failing to cooperate in a professional standards proceeding or investigation in circumstances when cooperation has been demanded by the association and association has advised REALTOR® failure to cooperate could result in an allegation of a violation of Article 14	Article 14
Article 16	
Placing for sale/lease sign on property without permission of seller/landlord	Article 16, supported by Standard of Practice 16-19