



**STATE OF MISSISSIPPI
OFFICE OF THE STATE AUDITOR
SHAD WHITE
AUDITOR**

August 21, 2018

Limited Internal Control and Compliance Review Management Report

Robert Praytor, Administrator
Mississippi Real Estate Commission
P.O. Box 12685
Jackson, MS 39236

Dear Mr. Praytor:

Enclosed for your review are the Limited Internal Control and Compliance Review Findings for the Mississippi Real Estate Commission for the Fiscal Year 2017. In these findings, the Auditor's Office recommends the Mississippi Real Estate Commission:

1. Strengthen controls over employee personal, medical, and compensatory leave;
2. Strengthen controls to ensure compliance with state laws over bank accounts;
3. Strengthen controls to ensure compliance with state laws over capital assets;
4. Strengthen controls over cash receipts to ensure timely transfer to the State Treasury;
5. Strengthen controls to ensure compliance with state laws over travel; and
6. Strengthen controls over disbursements.

Please review the recommendations and submit a plan to implement them by September 4, 2018. The enclosed findings contain more information about our recommendations.

During future engagements, we may review the findings in this management report to ensure procedures have been initiated to address these findings.

This report is intended solely for the information and use of management, Members of the Legislature and federal awarding agencies and is not intended to be and should not be used by anyone other than these specified parties. However, this report is a matter of public record and its distribution is not limited.

I hope you find our recommendations enable the Mississippi Real Estate Commission to carry out its mission more efficiently. I appreciate the cooperation and courtesy extended by the officials and employees of the Mississippi Real Estate Commission throughout the audit. If you have any questions or need more information, please contact me.

Sincerely,

A handwritten signature in blue ink, reading "Stephanie C. Palmertree".

Stephanie C. Palmertree, CPA, CGMA
Director, Financial and Compliance Audit
Enclosures

The Office of the State Auditor has completed its limited internal control and compliance review of the Mississippi Real Estate Commission for the year ended June 30, 2017. The Office of the State Auditor's staff members participating in this engagement included Derrick Garner, CPA, Selena Davis, CPA, and Brianna Dang.

Our procedures and tests cannot and do not provide absolute assurance that all state legal requirements have been met. Also, our consideration of internal control over financial reporting would not necessarily disclose all matters in internal control over financial reporting that might be weaknesses. In accordance with Section 7-7-211, Miss. Code Ann. (1972), the Office of the State Auditor, when deemed necessary, may conduct additional procedures and tests of transactions for this or other fiscal years to ensure compliance with legal requirements.

In performing our review, we noted a certain matter involving internal control over financial reporting and instances of noncompliance that require the attention of management. These matters are noted under the headings **OTHER CONTROL DEFICIENCY** and **INSTANCES OF NONCOMPLIANCE WITH STATE LAW**. A control deficiency exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis.

OTHER CONTROL DEFICIENCY AND INSTANCES OF NONCOMPLIANCE WITH STATE LAW

Finding 1: Mississippi Real Estate Commission Should Strengthen Controls over Employee Personal, Medical, and Compensatory Leave.

Executive Summary: Multiple instances were noted in which the agency did not comply with state laws requiring eight (8) hours of personal leave be taken before recording medical leave. In addition, several instances were noted in which the agency's in-house "Request for Leave" forms were not completed, leave was incorrectly entered into State Payroll and Human Resource System (SPAHRS), and compensatory leave was not used in accordance with the Agency's policies. Auditor also noted some instances in which leave was not recorded in SPAHRS during an employee's absence.

Recommendation: We recommend the Mississippi Real Estate Commission implement procedures to ensure compliance with state laws over employee leave. In cases where medical leave is associated with ongoing treatment, chronic illness or FMLA, there should be certifying documentation from an attending physician kept in the employee's file. In addition, the agency should strengthen its controls over leave entered into SPAHRS to ensure that leave is entered correctly and properly documented.

Detailed Analysis: During our review of the agency's employee personal, medical, and compensatory leave for 100% of employees for 2 months, we noted the following issues:

- Five (5) instances in which employees did not use 8 hours of personal leave prior to taking medical leave.
- Three (3) instances totaling 23.5 hours in which the agency's Request for Leave Form was not completed documenting the employee's absence from work.
- Three (3) instances in which employee hours were incorrectly entered into SPAHRS.
- Two (2) instances in which the employee did not use compensatory time by the last day of the month following the month in which compensatory time was earned per Agency policy.
- Leave taken was not being recorded in SPAHRS when an employee was absent from work, resulting in employees receiving compensation for time not actually worked, and retaining leave that should have been used.

Section 25-3-95, Miss Code Ann. (1972), states that major medical leave may be used for the illness of an employee or a member of the employee's immediate family only after the employee has used one day of accrued personal or compensatory leave for each absence due to illness, or leave without pay if the employee has not accrued personal or compensatory leave. This section also states that major medical leave may be used, without prior use of personal leave, to cover regularly scheduled visits to a doctor's office or a hospital for the continuing treatment of a chronic disease, as certified in advance by a physician.

Section 25-3-101, Miss Code Ann. (1972), states that the State Personnel Board shall promulgate rules for the administration of Sections 25-3-91 through 25-3-99, which shall be binding upon state service agencies within the meaning of Section 25-9-107. The MS State Personnel Board's Employee Handbook states that an eligible employee that meets the requirements of the Family and Medical Leave Act of 1993 may take FMLA leave on an intermittent basis or stretch their leave out by working a reduced schedule. Employees eligible for "intermittent or reduced schedule leave" must provide certification of the medical necessity for such leave. Failure to properly record employee leave and comply with state law regarding the use of medical leave could result in the unauthorized use of medical leave, which in turn could result in the misstatement of personal and major medical leave balances for employees.

Section 25-3-97, Miss Code Ann. (1972), states that all organizations shall keep accurate records of the leave accumulated and used by the officers and employees thereof. Failure to record leave used in SPAHRS when an employee misses work results in employees receiving compensation for time not actually worked.

Finding 2: Mississippi Real Estate Commission Should Strengthen Controls to Ensure Compliance with State Laws over Bank Accounts.

Executive Summary: Auditor noted one of Mississippi Real Estate Commission's bank accounts did not comply with the maximum allowed balance as required by state law. It was also noted the agency had several checks written without a proper signature authorizing payment. Good internal controls require that all checks issued by the agency be signed by authorized agency personnel.

Recommendation: We recommend the Mississippi Real Estate Commission ensure compliance with state laws over their bank accounts. Account balances should be maintained as authorized by Department of Finance and Administration (DFA) and the Office of State Treasurer (Treasury). We also recommend strengthening internal controls over bank accounts to ensure checks written on the accounts are signed by an authorized signor.

Detailed Analysis: During our review of the Mississippi Real Estate Commission bank accounts, the auditor noted the following:

- MREC did not comply with the maximum allowed balance of \$1,000 as approved by the Department of Finance and Administration (DFA) and the Office of State Treasurer (Treasury). MREC's Appraisal Board custodial account maintained month ending balances that ranged from \$4,001.57 to \$6,906.57 for all twelve (12) months of fiscal year 2017.
- Several checks that were written on MREC's collection account cleared the bank with no signature from an authorized signor.

Section 7-9-12, Miss. Code Ann. (1972) states, "the State Treasurer may by regulation provide for the establishment of commercial bank accounts by any state agency, which shall serve as the depository for funds which are collected or held by state agencies and required by law to be deposited in the Treasury.

Each such account established shall have a maximum balance to be fixed by the State Treasurer.” Failure to maintain bank balances as authorized by the Department of Finance and Administration (DFA) and the Office of State Treasurer (Treasury) may result in a potential loss of interest income to the State.

Good internal controls require that all checks issued be signed by authorized agency personnel. Failure to properly authorize checks may result in errors or fraud without being detected in a timely manner.

Finding 3: Mississippi Real Estate Commission Should Strengthen Controls to Ensure Compliance with State Laws over Capital Assets.

Executive Summary: Multiple instances were noted in which assets were deleted without proper documentation authorizing the deletion of the asset. Good internal controls require approval for deleted assets. In addition, it was noted the agency does not maintain a property log which shows a listing of the assets currently onsite, which includes information such as the serial number, inventory number, and employee name which has possession of the asset. State law requires certain information for each agency asset. Auditor also noted it does not appear the agency is following its policy over documenting the addition and deletion of assets.

Recommendation: We recommend the Mississippi Real Estate Commission strengthen controls over property to ensure the agency is following its policies and procedures over the addition and deletion of agency assets. The agency should also ensure the property log contains the required information necessary for tracking assets. In addition, the agency should ensure that all deleted assets are properly approved.

Detailed Analysis: During our review of capital assets additions and deletions, the auditor tested 100% of the agency's transactions and noted the following:

- The agency does not maintain a property log which shows a listing of the assets currently onsite, which includes information such as the serial number, inventory number, and employee name which has possession of the asset.
- The agency does not follow its policies and procedures for documenting the addition and deletion of assets.
- Six (6) instances in which an asset was deleted totaling \$5,055.46 without proper authorization on file for the deletion of the asset.

Section 29-9-1, Miss Code Ann. (1972), states that the state auditor of public accounts shall require the heads of all state agencies to make an inventory of all lands, buildings, equipment, furniture, and other personal property owned by or under the control of the respective agencies.

Section 29-9-3, Miss Code Ann. (1972), states the inventories herein required shall show the name, description, serial number, purchase or construction date, and the cost or purchase price of each article or piece of property, and any further information which the state auditor may require. A number shall be securely attached to each piece of furniture, equipment, or other property designated by the auditor not having a serial number, and the number shall be used in inventories as a serial number. Failure to report asset information hinders the State Property Office in its oversight responsibility of identifying and protecting the state inventory and property. In addition, not providing the required information could result in the asset being lost, misplaced, or stolen.

Good internal controls require the agency follow its policy and procedures to properly report the addition and deletion of assets. The failure to follow policies and procedures over property could result in the

misappropriation of state funds, theft of state property, and incorrect agency property records reported to the State Property Office.

Good internal controls also require administrative personnel approval before an asset is deleted or transferred out of the agency. Failure to have proper approval before assets are deleted could result in assets being erroneously deleted or stolen.

Finding 4: Mississippi Real Estate Commission Should Strengthen Controls over Cash Receipts to Ensure Transfers to State Treasury are timely and in accordance with State Law.

Executive Summary: Multiple instances were noted in which the agency did not transfer funds to the State Treasury timely. State law requires that public funds be deposited by the end of the next business day following the day of collection. Lack of controls can lead to misappropriated assets, fraud, waste, and abuse.

Recommendation: We recommend the Mississippi Real Estate Commission implement controls, policies, and procedures over cash to ensure compliance with laws by transferring funds into the State Treasury in a timely manner.

Detailed Analysis: During our review of thirty (30) cash receipt transactions for Mississippi Real Estate Commission, the auditor noted two (2) instances in which the agency did not transfer funds to the State Treasury timely. The transfers were approximately one (1) to three (3) days late.

Section 7-9-21, Miss. Code Ann. (1972), states that all public funds which are required to be paid into the Treasury, be deposited in the State Treasury by the end of the next business day following the day that such funds are collected. The untimely deposit and transfer of funds may result in the loss of investment earnings to the State and increase the risk of theft and/or misplacement of funds while held at the agency.

Finding 5: Mississippi Real Estate Commission Should Strengthen Controls to Ensure Compliance with State Laws over Travel.

Executive Summary: Multiple instances were noted in which employees were reimbursed for meals that were included in the conference registration fee. State law requires that if meals are included in the registration fee for a conference, employees should not claim meals as part of their travel expenses.

Recommendation: We recommend that the Mississippi Real Estate Commission strengthen controls over travel to ensure compliance with state law and with guidelines set forth by the Department of Finance and Administration's (DFA) in the MS State Travel Manual.

Detailed Analysis: During travel expenditures test work of fifteen (15) transactions, the auditor noted two (2) instances totaling \$39.97 in which employees were reimbursed for meals that were included in the conference registration fee.

Section 25-3-41, Miss Code Ann. (1972), establishes guidelines for travel reimbursement of officers and employees of the State of Mississippi, and of any department, institution, board or commission thereof. It also provides that the Mississippi Department of Finance and Administration (DFA) shall promulgate rules and regulations to effectuate economies for all expenses authorized under this section.

DFA's MS State Travel Policy Section 5.115 states that "meals shall not be claimed as a separate item of expense on the Travel Voucher when included in the conference registration fee." Failure to follow state travel laws and regulations could result in excessive costs incurred by the agency.

OTHER CONTROL DEFICIENCY

Finding 6: Mississippi Real Estate Commission Should Strengthen Controls over Disbursements to Ensure Proper Segregation of Duties.

Executive Summary: During our review of Disbursements for the Mississippi Real Estate Commission, we noted the agency lacks proper segregation of duties. It was noted that one person records invoices for payment of expenditures in MAGIC and also approves the payment in MAGIC.

Recommendation: We recommend the Mississippi Real Estate Commission strengthen its controls over disbursements to ensure proper segregation of duties. The agency should implement policies and procedures over expenditures to ensure no one individual has the capacity to both record and approve payments for expenditures in MAGIC.

Detailed Analysis: During our review of 15 contractual services expenditures at the Mississippi Real Estate Commission during fiscal year 2017, the auditor noted one person was allowed to record invoices for the payment of an expenditure in MAGIC as well as approve the payment in MAGIC.

Good internal controls require the functions of processing and recording transactions to be properly segregated to prevent loss from unauthorized use or theft. Failure to adequately segregate duties over expenditures increases the potential for errors or fraud to occur without being detected in a timely manner.

End of Report



Mississippi Real Estate Commission

ADMINISTRATOR
ROBERT E. PRAYTOR

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September 26, 2018

COMPLIANCE REVIEW FINDINGS

Mr. Shad White, State Auditor
Office of the State Auditor
State of Mississippi
P. O. Box 956
Jackson, MS 30205-0956

Dear Mr. White:

The Mississippi Real Estate Commission (MREC) and the Mississippi Real Estate Appraiser Licensing and Certification Board (MAB) has received the “Limited Internal Control and Compliance Review Management Report” from your office and, in my capacity as the Administrator of both Agencies, I have conducted staff meetings with the employees of both agencies and have conducted individual meetings with specific staff personnel in order to adequately address any deficiencies and/or instances of noncompliance revealed by your audit.

FINDING #1: The Mississippi Real Estate Commission and the Real Estate Appraiser Board (MREC/MAB) should strengthen controls over Employee Personal, Medical and Compensatory Leave.

*** Five (5) instances in which employees did not use 8 hours of personal leave prior to taking medical leave:**

The internal review by the staff of the MREC/MAB indicated those finding to be factual. Upon closer review it was determined that some employees had mistakenly indicated medical leave in lieu of personal leave and the oversight was not immediately discovered by the Personnel Officer.

CORRECTIVE ACTION: Two staff meetings were held and a review of the entire Personnel Manual and §25-3-95 of the Mississippi Code Annotated with the entire staff. New office procedures/protocols were implemented as of September 15, 2018.

***Three (3) instances totaling 23.5 hours in which the agency's "Request for Leave Form" was not completed documenting the employee's absence from work.**

The internal review indicated those findings to be factual because there were three (3) instances where employees were absent from work and neither the Agency Staff nor the individual employees were in possession of a valid leave form.

CORRECTIVE ACTION: All employees were informed that Leave Forms were to be presented to an immediate Supervisor or the Administrator for approval "prior" to any leave be taken OR, in cases where the absence for work was unexpected, the employee must present a Leave Form the first day they return to work or no leave will be authorized.

***Three (3) instances in which employee hours were incorrectly entered into SPAHRS.**

The internal review indicated those findings were factual.

CORRECTIVE ACTION: The Personnel Officer has been directed to access the SPAHRS system after the leave (time) has been posted and run a comparative analysis to verify that the time entered matches the time sheets and the computations in the SPAHRS program.

***Two (2) instances in which the employee did not use compensatory time by the last day of the month following the month in which compensatory time was earned per Agency Policy.**

The internal review indicated those findings were factual. The two employees referenced in the audit were the Administrator and the Director of Accounting and Finance. The Director of Accounting typically accumulates compensatory time only during the end of the Fiscal Year when a new Budget and the "GAAP" package is being finalized. The accumulated hours have been allowed to "carry-over" to a later month. The Administrator averages working a fifty (50) hour week and has done so for over twenty (20) years. He reached the maximum number of two hundred and

forty (240) hours of comp time years ago, has stopped accumulating additional time and is not inclined to take time off from work---just donates it to the state.

CORRECTIVE ACTION: The Director of Accounting and Finance will take her compensatory time in a timely fashion.

***Leave taken was not being recorded in SPAHRS when an employee was absent from work, resulting in employees receiving compensation for time not actually worked, and retaining leave that should have been used.**

The internal review indicated that the findings appeared to be correct but the MREC and MAB employee's time was being recorded based on the Agencies "Additional Compensatory Policy" (effective May 1, 2010) to the Personnel Handbook which allowed an employee to be approved and make-up time; which time was, in fact, added to the employee's timesheet accordingly.

CORRECTIVE ACTION: The Administrator changed the previous policy which allowed employees to "make-up" time when they knew they were going to miss a few hours in any day for events such as doctor's appointments, school activities and the such. The changes allow employees to begin work earlier or leave later in order to accumulate the eight (8) hours necessary for a full days' work.

FINDING #2: The MREC/MAB should strengthen controls to ensure Compliance with State Laws over Bank Accounts.

***MREC/MAB did not comply with the maximum allowed balance of \$2,000.00 as approved by the Department of Finance and Administration (DFA) and the Office of State Treasurer (Treasury). MREC's Appraisal Board custodial accounts maintained monthly ending balances that ranged from \$4,001.57 to \$6,906.57 for all twelve (12) months of fiscal year 2017.**

The findings of the internal review validated the Compliance report. However, we do not concur with this as a finding because when the Federal Registry Account was established with DFA in 1991 it was explained that all funds in the account were being held for a "Federal Entity" to be paid over a two (2) year period and that the balances in the account could reach as high as \$15,000.00. At the time the account was established (and for every audit since that time) there has been no problem cited with the account balances.

The Appraisal Board Federal Registry Account is federal money that is never revenue for the state of Mississippi but instead “funds held for others.” The Mississippi Real Estate Appraiser Licensing and Certification Act of 1990 requires that the Appraisal Board collect the fee for the Federal Registry as required by the Appraisal Subcommittee of the Federal Financial Institutions Examination Council. This fee is currently \$40.00 per year collected ONCE every two years. These fees are sent directly to the Appraisal Subcommittee in order for appraisers licensed in this state to be placed on the Federal roster as required by Federal Statute and the fees are audited and reconciled by the Appraisal Sub-Committee.

CORRECTIVE ACTION: With that said, The MREC/MAB will increase the maximum balance on the checking account to \$12,500.00. The proper forms and documentation will be completed and submitted to DFA no later than October 1, 2018.

***Several checks that were written on MREC’s collection account cleared the bank with no signature from an authorized signor.**

The findings of the internal audit did verify that several refund checks were inadvertently mailed to individuals without an authorized signature. Several of the checks were negotiated by the MREC’s bank without any signature. The Director of Accounting and Finance reconciled all of the “Refund Forms” with the checks which were cashed and the ones which were returned (for lack of a signature) and documented the authenticity of each refund. We concur that several checks were written on MREC’s collection account that cleared the bank with no signature from an authorized signer. The person who prepared the refund checks left them on her desk to complete another task and, when she returned to her desk, simply placed the checks in envelopes and mailed them. This was an unintended oversight on our part.

CORRECTIVE ACTION: To ensure that all future MREC collection account checks have a signature from an authorized signor we have added a verification step in the approval process. This corrective action has already been implemented with the Director of Accounting and Finance having direct responsibility.

FINDING #3: The MREC/MAB should strengthen controls to ensure Compliance with State Laws over Capital Assets.

***The Agency does not maintain a property log which shows a listing of the assets currently onsite, which includes information such as the serial number, inventory number and employee name which has possession of the asset.**

The findings of the internal audit did verify that property log had several minor deficiencies; particularly with indicating the name of the employee who was in possession of a specific asset.

CORRECTIVE ACTION: The Property Officer has compiled a current list of all assets which includes a serial number, state inventory number and the name (location) of the employee who has the use of the asset and has verified that each asset is in the possession of the indicated employee.

***The Agency does not follow its policies and procedures for documenting the addition and deletion of assets.**

The findings of the internal audit did verify that several assets had been either received or had been moved to a storage area (for deletion from the asset log) by an employee without giving the property officer the proper notice of the receipt or notice that an asset was no longer functional. The items were actually “on-site” but they had not been properly accounted for on the property log.

CORRECTIVE ACTION: The Administrator assigned specific individuals to receive all shipments of assets and to verify all invoices/packing materials and inform the Property Officer of the arrivals. Similarly, all employees were informed that no asset should be moved to a storage area without informing the Property Officer and the Administrator.

***Six (6) instances in which an asset was deleted totaling \$5,055.46 without proper authorization on file for the deletion of the asset.**

The findings of the internal audit verified that the items had been properly deleted from the property asset log but that the items had not been properly documented in MAGIC when the property assets of the MREC and the MAB were combined in Fiscal 2017. The MREC had the proper documentation on hand for five (5) of the items in question.

As per the other item, Laser-Jet Printer with Inventory Number #832-0000492”, this asset was deleted by the Property Officer on December 12, 2016 and documentation was provided from MAGIC which verified it as Asset #742000055550 with a serial number of CNDXC11790 being property deleted.

CORRECTIVE ACTION: A computerized Property Log has been established along with definitive assignments for employees handling property assets.

FINDING #4: The MREC/MAB should strengthen controls over Cash Receipts to ensure transfers to the State Treasury are timely and in accordance with State Law.

***Section 7-9-21 of the Mississippi Code (1972) states that all public funds which are required to be paid into the Treasury be deposited in the State Treasury by the end of the next business day following the day that such funds are collected. The untimely deposit and transfer of funds may result in the loss of investment earnings to the State and increase the risk of theft and/or misplacement of funds while held at the agency.**

The findings of the internal audit verified two (2) instances in which we did not transfer funds to the State Treasury in a timely fashion. The two (2) employees who are assigned the task of verifying the deposits and transferring the funds to the State Treasury were both on vacation during the same week in the month of August.

Unfortunately, the month of August happens to be the month of the year where two Fiscal Years overlap somewhat and is also the month when budget requests are due from the two (2) agencies. The Director of Accounting and Finance is charged with the task of transferring the funds as the final back-up and did not finalize the transfers within the allotted time frame.

It appears that on one occasion the State hand-mail pick-up came very early and rather than delivering the transfer (downtown) in person we waited until the next day and that added another day to our transfer process.

CORRECTIVE ACTION: Our corrective action is to make all deposits in a timely manner even if it requires a person deliver of the transfer by the Director of Accounting and Finance. That is currently a part of our policies/procedures.

FINDING #5: The MREC/MAB should strengthen Controls to ensure Compliance with State Laws concerning Travel.

***During travel expenditures test work of fifteen (15) transactions, the auditor noted two (2) instances totaling \$39.97 in which employees were reimbursed for meals that were included in the conference registration fee.**

The findings of the internal audit did confirm that there were two (2) such instances. In both instances the Administrator approved the payment of the meals even though meals were simultaneously furnished as part of a conference registration. In one

instance a MAB employee with medical issues chose not to eat what was being furnished at a conference luncheon and in the other instance a Real Estate Commissioner attended an off-site lunch meeting which was related to the MREC.

CORRECTIVE ACTIONS: The Administrator will remind Real Estate Commissioners and Appraisal Board Members that any requested or documented reimbursement for meal expenses cannot coincide with meals which are provided as part of conference registrations and that no expenses will be approved without valid receipts; including receipts for hotels with zero (\$0.00) balances.

FINDING #6: The MREC/MAB should strengthen its controls over Disbursements to ensure Proper Segregation of Duties.

***During the review of fifteen (15) contractual services expenditures at the MREC/MAB during Fiscal Year 2017, the auditor noted one person was allowed to record invoices for the payment of an expenditure in MAGIC as well as approve the payment on MAGIC.**

The findings of the internal audit did confirm that the Director of Accounting and Finance recorded invoices for payment in MAGIC and then actually approved those same payments. However, in between the recordation of the invoices and the approval for payment, the MREC Administrator individually “approves” all of the transactions in MAGIC. No invoices are paid by the Director of Accounting without the Administrators prior approval.

CORRECTIVE ACTIONS: Despite the oversight of the Administrator on all financial transactions, the MREC/MAB has instituted measures which place another employee in the approval process in MAGIC.

I hope you will find the responses to the Compliance Review Management Report adequate for your needs but if you need any additional information, please do not hesitate to contact this agency.



Robert E. Praytor
Administrator
Mississippi Real Estate Commission