



The Voice for Real Estate® in the Memphis Area

Fax Transmittal

DATE: April 27, 2010

TO: Malcolm B. Settles

RECIPIENT FAX #: 1-866-278-2875

FROM: Jules Wade

TOTAL PAGES: 18 (including cover page)

SPECIAL INSTRUCTIONS OR MESSAGES





6393 Poplar Avenue · Memphis, Tennessee 38119 · 901.685.2100 · fax 901.761.4003 · www.maar.org

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April 27, 2010

**VIA FACSIMILE (1-866-278-2875)
and COURIER**

Mr. Malcolm B. Settles
First National Realty, Inc.
6423 Summer Gale Drive
Memphis, TN 38134

Re: Application for Branch Designated Realtor® Member Membership in
the Memphis Area Association of Realtors®, Inc. ("MAAR")

Dear Mr. Settles:

This will acknowledge receipt of your application for Branch Designated
Realtor® membership in MAAR dated Thursday, April 22, 2010.

Your application is deficient and objectionable at least with respect to the
matters described below:

First, at the top of the first page, you checked the line indicating that you are
applying for membership in MAAR as a Branch Designated Realtor®. If so, who
will be the Designated Realtor® for First National Realty, Inc.? Since the address
you provided, namely, 6423 Summer Gale Drive in Memphis, appears to be the only
office of First National Realty in Shelby, Tipton, and Fayette counties, such office
does not qualify as a "branch" for this purpose. Perhaps you intended to apply for
membership as the Designated Realtor®; if so, your application should be amended
to make that clear.

Second, your application is incomplete, in that if you intended to apply for
membership as the Designated Realtor® for First National, you should have
responded to Question D(3); however, the space following that question is blank. If
you intended to apply for membership as the Branch Designated Realtor®, we need
an application for the Designated Realtor®, as well as proof that First National has
more than one office in Shelby, Tipton, and Fayette counties and that you will be
located at a secondary office of First National within those counties. Also, you left
blank Question F(9)(b), which asks for your National Realtor® Database System
number.





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Third, your application was not accompanied by proper payment. You have attached to your application a list of over 150 licensees employed by or associated with First National, including some individuals who were MAAR members prior to April 15, 2010. As you know, Larry Mayall resigned from MAAR on April 15, 2010, in order to avoid suspension from MAAR. At that time, he was the Designated Realtor® for First National. The resignation of Mr. Mayall from membership in MAAR had the effect of causing the resignation of all other Realtor® Members or Realtor®-Associate Members employed by or affiliated with First National. Your application must be accompanied by the reinstatement fee (\$50.00) for each licensee employed by or affiliated with First National who seeks reinstatement as a member of MAAR. Of course, as you know, Mr. Mayall is not eligible for reinstatement. Please designate which of the individuals on the list attached to your application desire reinstatement as MAAR members and provide a check for their reinstatement fees.

Fourth, you are not eligible for membership in MAAR as the Branch Designated Realtor® or the Designated Realtor® for First National unless and until Mr. Mayall severs his connection with First National. As noted above, you have not responded to Question D(3), which asks for the names and license numbers of each principal, corporate officer, or trustee of First National. Also, the inclusion of Mr. Mayall's name on the list of licensees associated with First National that you provided with your membership application is contrary to the notion that he is no longer connected with First National. Accordingly, if you contend that Mr. Mayall has severed his connection with First National, we request an affirmative statement to that effect, as well as supporting documentation.

Your application may be deficient or objectionable for other reasons, but the matters identified in this letter need to be rectified before MAAR can further consider your application. If you want to amend or supplement your application to address these concerns, please do so by initialing and dating any changes on the enclosed copy of your April 22, 2010 application, and then deliver such copy, as so amended, to our office, accompanied by payment of the reinstatement fees for all Realtor® Members or Realtor®-Associate Members who are seeking reinstatement.

Alternatively, if you wish to submit an entirely new application, please notify us to that effect, in which case we will consider your April 22, 2010 application to be withdrawn.





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Mr. Malcolm B. Settles

April 27, 2010

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As you know, MAAR member services for all licensees employed by or affiliated with First National will be terminated on May 4, 2010, unless an application for membership is submitted and approved, and all appropriate fees are paid, by that date.

Directors

Walter Allen

Frances Anderson

Anne M. Chambers

Michael Green

Michelle Hayes

Randy Jefferson

Betsy Kelly

John E. Stamps

R. Darnell Tate

Very truly yours,

Jules C. Wade
Executive Vice President





MEMPHIS AREA ASSOCIATION OF REALTORS®

REALTOR® MEMBER
APPLICATION FOR MEMBERSHIP

Date: 4-22-10

A. Membership Category Requested: (Check One)
 Designated REALTOR® Branch Designated REALTOR® REALTOR®

B. State Licensing Information: (attach copy of current Broker License.)
1. State Broker License Number 238986 2. Date first licensed in real estate 6-15-1988

C. Identification: (print or type)
1. Name Malcolm B. Settles
2. Real Estate Firm First National Realty, Inc
3. Firm Address 6423 Summerdale Drive Office Phone (901) 255-2745
City, State Memphis, TN Zip Code 38134 Office Fax 7866-278-2875
4. Residence Address 4928 Ridge Park Drive Contact Phone (901) 649-3929
City, State Memphis, TN Zip Code 38128 Personal Fax _____
5. E-Mail _____ Web Site _____

D. Firm Information:
1. Check one: Individual Partnership Corporation
2. State position with firm: Principal Partner Corporate Officer
 Trustee Employee Independent Contractor
 Other (Explain) _____
3. Application for Designated REALTOR®, list names and license number of each other Principal, Corporate Officer, or Trustee of your firm: _____
4. FOR DESIGNATED REALTOR® USE ONLY: List Tennessee Real Estate Licensees (or attach list) associated with firm: see attached

E. Credit Reference:
Banks: (Checking & Savings) DuPont Credit Union
Credit Cards: (Types) Visa

F. General Information: (Questions 1-6 should be answered by Designated REALTORS® only. Questions 7-14 are optional for all REALTORS®.)
1. Has your real estate license, in this or any other state, been suspended or revoked? Yes _____ No
a. If "Yes," specify the place(s) and date(s) of such action, and detail the circumstances relating thereto.

- 2. Are there now, or have there been within the past five (5) years, any complaints against you from any real estate regulatory agency or any other agency of government? Yes No
 - a. If "Yes," specify the substance of each complaint in each state, the agency before which complaint was made, and the current status or resolution of such complaint. _____
- 3. Have you ever been convicted of a felony? Yes No
 - a. If "Yes," explain _____
- 4. Give name(s) of Institution(s) in which you maintain your escrow account. 1st TN Bank
- 5. Are you now involved in any pending bankruptcy? Yes No
 - a. If "Yes," explain _____
- 6. Have you been involved in any bankruptcy or insolvency proceedings in the past three (3) years? Yes No
 - a. If "Yes," state circumstances _____
- 7. Do you hold, or have you ever held, a real estate license in any other state? Yes No
 - a. If so, specify MS
- 8. How many years have you been active in the business? 10-15-1988-4-2010
- 9. Are you currently a member of another Association? Yes No
 - Have you ever been a member of another Association? Yes No
 - a. If "Yes," to either question, name of each Board, type of membership held, and dates establishing the time period for which membership has been held. Northwest MS Association of Realtors
 - b. If so, what is your NRDS (National Realtor Database System) number? _____
- 10. Have you participated in a Multiple Listing Service? Yes No
 - a. Where? TNEMS
- 11. Have you ever been refused membership in any other real estate association? Yes No
 - a. If "Yes," state basis for each such refusal and detail the circumstances related thereto. _____
- 12. Are you now employed or engaged in any other business or profession? Yes No
- 13. Is membership in MAAR your: Primary Board? Or Secondary Board?
 - a. If secondary, please indicate name of Primary/Board _____
- 14. What is your primary field of business? Residential: Commercial:
Property Management: Appraisal:

G. For Designated REALTOR Use Only:

Statement of Responsibility. I assume full responsibility for accurate completion of this application form and do endorse this applicant as an individual who will be a credit to our trade association. Further, I will make every effort to see that this applicant fully complies with all regulations and requirements of the Tennessee Real Estate Commission and the Memphis Area Association of REALTORS®.

I hereby unreservedly recommend that this applicant be approved subject to approval by the Board of Directors.

4-22-10
Date

Signed Malcolm Settle
Designated Realtor

F. Statement of Understanding

To: Board of Directors, Memphis Area Association of REALTORS®

I hereby apply for REALTOR® membership in the Memphis Area Association of REALTORS® ("the Association"). Attached is a check for the required fees and dues as set forth in the Bylaws of the Association.

I understand that my application for membership is subject to all applicable provisions of the Bylaws of the Association.

I understand that, upon request, I must exhibit the required city, county, and business tax license receipts, and my state real estate license. If elected to membership, I agree to keep all licenses current as long as I remain an Association member and actively engage in the real estate profession. If elected to membership, I understand that I will have a membership obligation for observance of all federal, state, county, and city laws, statutes, and ordinances, and the rules and regulations of the Tennessee Real Estate Commission, pertaining to the real estate profession and to keep myself informed of the current requirements thereof.

If elected to membership, I understand that I will be subject to and obligated to abide by the Bylaws and *Code of Ethics and Arbitration Manual* of the Association, as well as all rules and regulations, practices, and procedures duly established from time to time by the Association. I understand that the Bylaws and the *Code of Ethics and Arbitration Manual* of the Association provide procedures for disciplinary action for breaches of the Code of Ethics and other membership obligations, including the obligation to arbitrate any future disputes with another Member in accordance with the Association's arbitration procedures. If elected to membership, I understand and agree that no person shall be liable to me for any charges made, information furnished or evidence given against me pursuant to any provision of the *Code of Ethics and Arbitration Manual* of the Association, unless made, furnished or given in bad faith and with conscious awareness of the falsity thereof, and I further agree that neither the Association nor any director, officer, member, or representative thereof shall have any liability to me for any action taken in good faith in connection with any such proceedings for disciplinary action or arbitration. I agree to read and familiarize myself with the Bylaws and the *Code of Ethics and Arbitration Manual* of the Association.

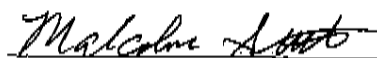
* NOTE: Applicant acknowledges that if accepted as a Member and subsequently resigns from membership in the Association with an ethics complaint or arbitration request pending, the Board of Directors may condition the right of the resigning Member to reapply for membership upon the applicant's verification that the member will submit to the pending ethics or arbitration proceeding and will abide by the decision of the Hearing Panel; or if a Member resigns without having complied with an award in arbitration, the Board of Directors may condition any reapplication of the former Member upon commitment to pay the award, plus any costs that have previously been established as due and payable by the former Member, provided that the award has not, in the meanwhile, been otherwise satisfied.

I certify that I am not nor is any real estate firm in which I am affiliated as a sole proprietor, general partner, or corporate officer involved in any pending bankruptcy or insolvency proceedings or have not been adjudged bankrupt in the past three (3) years. If application for membership is approved by the Association with a pending bankruptcy or insolvency proceedings, the Association may then establish policy that its interests and those of its members and the public could adequately be protected by requiring that the applicant pay cash in advance for Association and MLS fees for up to one (1) year from the date that membership is approved or from the date that the applicant is discharged from bankruptcy (whichever is later).

If membership in the Association is approved and bankruptcy proceedings occur, the Member may be placed on a "cash basis" from the date that bankruptcy is initiated until one (1) year from the date that bankruptcy is discharged.

I certify that, if elected to membership, I will be actively engaged in the real estate profession as an employee of or as an independent contractor with a Designated REALTOR® of the Association, who shall act as my Sponsoring Broker.

ALL APPLICANTS READ CAREFULLY: I understand that the Association will investigate my application and qualifications for membership through its appropriate committees, directors, and other representatives, and that members of the Association may submit objections to my application. I fully consent to such investigation, evaluation, and consideration of my membership application and qualifications, and I hereby waive any claim against, and fully release from liability, the Association and each and every officer, director, committee member, and member of the Association, with respect to any claim or liability which might otherwise arise by reason of any action taken, objection made, or information furnished in good faith, in connection with my application for membership.



Applicant Signature

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tnrbal12/v2.1.81          MAINTAIN ANY LICENSE DATA          2501/TRECAFBRTS
File: 238986
SSN: ██████████          PRINCIPAL BROKER
                          ACTIVE, State Insured
Name: MALCOLM B. SETTLES
Addr: 6423 SUMMER GALE          State: TN
                                   Zip: 38134
City: MEMPHIS                   County: SHELBY

Certificate No: 405514          First License: 06/15/1988
"      Date: 04/22/2010          In Rank Since: 05/06/2004
Last Renewal: 06/05/2009       License Method: 9999, TITLE, Title
Current Expiry: 06/19/2011     Renewal Notice: 03/24/2009
                                   In Directory?      Include
Status Date: 02/22/2005        Fee Exempt?      N
Note:

Action: ... D-Contact ██████████ I-CE_Hst J-Doc_Hst ...
          Maintain supporting license
    
```




MEMPHIS AREA ASSOCIATION OF REALTORS®

REALTORS® MULTIPLE LISTING PARTICIPATION AGREEMENT

FIRM: First National Realty, Inc
ADDRESS: 6423 Summer Gate Drive Memphis, TN 38134
OFFICE PHONE: 901-255-2745

STATEMENT OF UNDERSTANDING

As Principal of the above firm, I pledge faithfully to abide with the Rules and Regulations of the Multiple Listing Service of the Memphis Area Association of REALTORS®, and further agree that all other REALTORS® and Associate Members of my firm engaged in the selling of residential properties shall abide by these rules.

Malcolm Settles
Typed or printed name of Principal Broker

4-22-10 Date
Malcolm Settles Signature of Principal Broker

If you have any questions, please contact MAAR at 901.685.2100.

Please send completed forms to MAAR, P.O. Box 171159, Memphis, TN 38187-1159 or fax to Member Services at 901.761.4003 or e-mail to membership-mls@maar.org.



MEMPHIS AREA ASSOCIATION OF REALTORS® MULTIPLE LISTING SERVICE

REALTOR™ LOCKBOX SYSTEM AGREEMENT

THIS REALTOR™ LOCKBOX SYSTEM AGREEMENT ("THIS AGREEMENT") IS HEREBY ENTERED INTO ON THIS 22 DAY OF April, 2010, BY AND BETWEEN MEMPHIS AREA ASSOCIATION OF REALTORS®, INC. ("MAAR"), WHICH OPERATES A MULTIPLE LISTING SERVICE ("MLS"), AND Malcolm B. Settles ("HOLDER"), WHO IS A REAL ESTATE LICENSEE ASSOCIATED WITH Malcolm B. Settles ("PARTICIPANT"), WHO IS A PARTICIPANT IN THE MLS AND THE PRINCIPAL BROKER OF First National Realty, Inc. THE PRINCIPAL OFFICE OF WHICH IS LOCATED AT 6423 Summer Gate Dr. Memphis, TN 38134.

Name of Real Estate Licensee Name of Principal Broker
Company Name
Street Address City State Zip

For good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereby agree as follows:

1. **LOCKBOX:** MAAR has sold to Holder, or to Participant for Holder's use, one or more REALTOR™ Lockboxes ("Lockbox"), as reflected on a separate ledger, maintained by MAAR, for use in connection with the REALTOR™ Lockbox System ("System") that has been sold and licensed by SentiLock, LLC ("SentiLock") to MAAR.
2. **SMART CARD READER AND SOFTWARE:** MAAR has also sold to Holder, or to Participant for Holder's use, one or more Smart Card Readers, which are SentiLock-supplied devices that may be attached to an Internet-connected personal computer (meeting certain minimum standards established by SentiLock) to allow renewal and maintenance of SentiCards™. MAAR is making available to Holder and/or Participant certain SentiLock-supplied software ("SentiLock Software") to be used with Smart Card Readers, subject to a SentiLock license agreement to be executed by the owner of the personal computer on which SentiLock Software is installed.
3. **RECEIPT OF SentiCard™ AND PIN:** By separate agreement Participant has granted permission to MAAR to sell to Holder a SentiLock electronic smart card ("SentiCard™") permitting entry into the System. MAAR hereby acknowledges receipt of the sum of \$_____ from Holder for the purchase of SentiCard™ Number _____. Holder hereby acknowledges receipt of the SentiCard™ and his/her personal identification number ("PIN") from MAAR.
4. **LICENSE TO USE:** Holder is hereby granted a revocable license to use the SentiCard™ in connection with his/her normal and customary activities while acting as a real estate agent or non-principal broker, all upon the terms and conditions set forth herein. Holder shall be permitted to use the other components of the System upon the terms and conditions set forth herein. Upon termination or revocation of Holder's right to use the System or any component thereof, and upon request of the MLS Holder shall immediately return to the MLS all Lockboxes, SentiCards™, Smart Card Readers, and any other SentiLock-supplied devices, and shall cease using any SentiLock-supplied software.
5. **PURPOSE:** Holder shall use the SentiCard™ only for the purposes of gaining authorized entry into real property on which a Lockbox has been installed pursuant to an agreement with the owner(s) of such real property. Holder shall use the other components of the System only as necessary for proper use of the SentiCard™ and/or Lockbox.
6. **OTHER EQUIPMENT AND SOFTWARE:** Holder and/or Participant are responsible for providing the necessary Internet connection, computer hardware, and non-SentiLock-supplied software for communication with the System. These elements are not provided by MAAR or SentiLock. In order to be sufficient and compatible with the System, these elements must meet SentiLock's specifications, a copy of which is available from MAAR and/or SentiLock.
7. **REVOCATION OF LICENSE AND PERMISSION:** Holder's license and permission to use the System shall be revoked forthwith upon the occurrence of any one or more of the following events:
 - (a) Suspension or termination of either Participant or Holder from the MLS.
 - (b) Termination of Holder's association with Participant for any reason. (When Holder again becomes affiliated with an eligible MLS participant, license may be reinstated upon such other participant's assuming responsibility for Holder's SentiCard™ and Holder's use of other components of the System.)
 - (c) Failure of Participant or Holder to comply with any of the terms and conditions set forth herein, including but not limited to the provisions for maintenance and security in Paragraph 9 below, or any provision of the MLS Rules and Regulations.
 - (d) Failure of Participant or Holder to comply with: (i) SentiLock's operating and maintenance procedures as established from time to time and published on SentiLock's website; or (ii) any license agreement that SentiLock may require Participant or Holder to execute.
 - (e) Expiration or termination of the Master Agreement between MAAR and SentiLock, LLC, as described in Paragraph 21 below.
 - (f) Termination of Participant's Guaranty Agreement for REALTOR® Lockbox System (the "Guaranty") or receipt of notice by MAAR from Participant, pursuant to Guaranty, to exclude Holder from access to the System.

One of the effects of revocation of Holder's license and permission to use the System will be the MLS's deactivation of Holder's SentiCard™.
8. **CURRENT UPDATE CODE:** Holder acknowledges that each SentiCard™ has an update code and that this code expires periodically as determined by the MLS. Holder cannot use the SentiCard™ unless he/she updates the SentiCard™ during each designated period by using a Smart Card Reader or following other procedures required by SentiLock and the MLS. Holder will not be permitted to update his/her SentiCard™ if Holder's SentiCard™ license is revoked pursuant to paragraph 7 above.
9. **MAINTENANCE AND SECURITY OF SYSTEM:** Holder acknowledges that it is necessary to maintain security of the System to prevent its use by unauthorized persons. Consequently, Holder agrees:
 - (a) To keep the SentiCard™ in Holder's possession or in a safe place at all times.
 - (b) Not to allow his/her PIN to be attached to the SentiCard™.
 - (c) Not to disclose his/her PIN to any third party.
 - (d) Not to loan the SentiCard™ or permit the SentiCard™ to be used by any other person, for any purpose whatsoever.
 - (e) Not to duplicate, tamper with, or modify the SentiCard™, the Smart Card Reader, the Lockbox, or any other component of the System or allow any other person to do so.
 - (f) Not to assign, transfer, or pledge any component of the System or any rights thereto.
 - (g) To follow all additional security procedures as specified by the MLS and/or SentiLock from time to time.
 - (h) To comply with any license agreement for SentiLock Software and SentiLock's operating and maintenance procedures as established from time to time and published on SentiLock's website, and any license agreement for SentiLock Software.

10. **Apr. 27. 2010 2:16 PM:** In the event a SentiCard™ or other System component is lost, stolen, or otherwise unaccounted for, the MLS shall promptly thereafter execute and deliver to MAAR an affidavit as to all the facts surrounding the loss, theft, or inability to account therefor.
11. **AUDIT/INSPECTION:** Holder shall submit the SentiCard™ for inspection at the MLS office after receipt of notice to do so by the MLS. The SentiCard™ shall be deemed unaccounted for if Holder does not demonstrate that the SentiCard™ is within his/her physical control during the time period specified by the MLS.
12. **FAILURE TO COMPLY:** Any failure to comply with any of the terms of this Agreement, the MLS Rules and Regulations, or any license for SentiLock Software shall constitute an event of default hereunder and may result in immediate termination of Holder's right to use the System.
13. **VIOLATION:** If Holder violates this Agreement, the MLS Rules and Regulations, or any license for SentiLock Software, Holder and/or Participant: (a) shall be subject to loss of access to the System, fines and/or other sanctions as determined by the MLS Rules and Regulations then in effect; (b) may be required to return all components of the System assigned to or within the possession, custody or control of Holder; and (c) may be liable for damages.
14. **INDEMNIFICATION:** Holder covenants and agrees to indemnify and hold MAAR, the MLS, and their respective officers, directors, employees, and representatives harmless from any and all losses, expenses, liabilities, obligation, claims, or demands, including attorneys' fees and expenses, in connection with Lockboxes, SentiCards™, Smart Card Readers, and other System components used by or assigned to Holder, including but not limited to or Holder's use of the Lockbox or the SentiCard™, use of the SentiCard™ by any other person, loss of the Lockbox or the SentiCard™, or any breach of this Agreement, the MLS Rules and Regulations, or any license for SentiLock Software by Holder.
15. **REIMBURSEMENT:** In the event MAAR or the MLS commences legal proceedings against Holder to enforce or interpret any of the provisions of this Agreement, Participant and Holder shall be jointly and severally liable for all reasonable attorney's fees and expenses incurred by MAAR or the MLS.
16. **PARTICIPANTS AND HOLDER'S RESPONSIBILITIES:** Holder hereby warrants and covenants that now and for so long as Holder shall be assigned a SentiCard™ or otherwise have access to the System: (a) Participant shall be both a principal broker and an authorized participant in the MLS; (b) Holder shall be in fact associated with Participant in an active effort to sell real estate through a business office under the control and supervision of Participant; (c) Participant and Holder shall maintain current Tennessee real estate licenses; and (d) Participant and Holder shall promptly notify the MLS should any of the statements in this numbered paragraph no longer be true. Holder agrees to: (a) attend an instructional meeting on the operation and use of the System as required by the MLS; and (b) comply with MLS Rules and Regulations for use of the System, including obtaining a confirmed appointment from each listing office or listing agent before entering the property through the use of the Lockbox unless "Open Lockbox" is denoted in the MLS listing.
17. **ACTION TO ENFORCE:** Any action for the enforcement of this Agreement may be taken or brought in the name of MAAR or the MLS.
18. **WARRANTY:** Participant's and Holder's sole and exclusive warranty with respect to the Lockbox, the SentiCard™, the Smart Card Reader, SentiLock Software, and any other component of the System shall be only that warranty which MAAR obtains from SentiLock and is permitted to pass through to Participant and Holder. **SUCH WARRANTY SHALL BE EXCLUSIVE AND IN LIEU OF ANY IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE AND ANY OTHER WARRANTY WHETHER EXPRESSED OR IMPLIED.** MAAR and the MLS do **NOT** represent or warrant that the System may not be compromised or circumvented or that the Lockbox, the SentiCard™, or other System components will prevent any loss by burglary or other criminal action. Holder agrees that neither MAAR nor the MLS has made any representations or warranties, express or implied, regarding such compromise or circumvention. It is expressly understood and agreed that the System is not designed or marketed as a security system. The System will be unavailable at certain times due to maintenance and may be unavailable at other times due to Internet or telecommunication service outages or malfunctions or other reasons. Neither Holder nor Participant nor any other person shall have any claim against MAAR as a result of any failure or malfunction of the System.
19. **AUTHORIZATION:** Prior to installing or using the Lockbox on any property, Participant or Holder shall secure written authorization from the owner(s) of such property. Extreme care shall be taken to ensure that all doors to the property and the Lockbox are locked. Participant and Holder shall include in the listing agreement, or some other agreement signed by the owner(s) of such property prior to installation or use of the System, a provision whereby the owner(s) acknowledge(s) the risk of using the System and release(s) MAAR, the MLS, and their officers, directors, employees, representatives, and independent contractors from any and all liability in connection with the System.
20. **PARTICIPANT AS HOLDER:** If this Agreement is being used in connection with issuance of a SentiCard™ and/or other System components to Participant and no name is filled in on the blank line above for "Holder," Participant shall be deemed to be "Holder" and shall have all the obligations assigned herein to "Holder."
21. **AGREEMENT BETWEEN MAAR AND SENTRILOCK:** Holder's and Participant's rights under this Agreement and Holder's and Participant's rights to use the System are dependent upon MAAR's rights under that certain SentiLock System Agreement dated November 7, 2004 by and between SentiLock and MAAR (the "Master Agreement"). Holder's and Participant's rights to use the System or any component thereof are subject to termination upon expiration or termination of Master Agreement.
22. **COMPLETE AGREEMENT:** This Agreement is the complete and exclusive statement of the agreement between the parties and may be amended only by a written instrument executed by both parties hereto. However, Participant has entered into the Guaranty, pursuant to which Participant has guaranteed the obligations of Holder hereunder, as well as the obligations of other real estate licensees with whom Participant is associated.
23. **MISCELLANEOUS:** If any provision of this Agreement shall be held to be invalid, illegal, or unenforceable, such holding shall not affect the validity, legality, or enforceability of the remaining provisions. The MLS Rules and Regulations, as referred to herein, shall include any and all amendments thereto which may be adopted from time to time. The captions used in this Agreement are for convenience of reference only and shall not affect the meaning of any provision of this Agreement.

IN WITNESS WHEREOF, the parties have entered into this Agreement at Memphis, Tennessee, on the date first above written.

MAAR:

HOLDER:

MEMPHIS AREA ASSOCIATION OF REALTORS®, INC.

By: _____

Malcolm Settles
Holder's Signature

Title: _____

Malcolm Settles
Print Holder's Name

4928 Ridge Park Dr mpls 38128
Holder's Address



MEMPHIS AREA ASSOCIATION OF REALTORS®

GUARANTY AGREEMENT FOR REALTOR™ LOCKBOX SYSTEM

THIS GUARANTY AGREEMENT FOR REALTOR™ LOCKBOX SYSTEM ("THIS GUARANTY") IS HEREBY ENTERED INTO ON THIS 22 DAY
 OF April 2010, BY Malcolm B. Settles ("PARTICIPANT"), WHO IS THE PRINCIPAL BROKER
Name of Principal Broker
 OF First National Realty, Inc. ("COMPANY"), THE PRINCIPAL OFFICE OF WHICH IS LOCATED AT
Company Name
16423 Summer Gate Memphis, TN 38134
Street Address City State Zip

IN FAVOR OF AND FOR THE BENEFIT OF MEMPHIS AREA ASSOCIATION OF REALTORS®, INC. ("MAAR").

WHEREAS, pursuant to that certain SentiLock System Agreement dated November 7, 2004 (the "Master Agreement") by and between MAAR and SentiLock, LLC ("SentiLock"), SentiLock has sold and licensed to MAAR, and has permitted MAAR to re-sell and re-license to certain authorized users, the REALTOR™ Lockbox System (the "System") for use in connection with the multiple listing service ("MLS") owned and operated by MAAR; and

WHEREAS, the System includes SentiLock electronic smart cards ("SentiCards™"), REALTOR™ Lockboxes ("Lockboxes"), Smart Card Readers, which are SentiLock-supplied devices that may be attached to an Internet-connected personal computer (meeting certain minimum standards) to allow renewal and maintenance of SentiCards™, and SentiLock-supplied software ("SentiLock Software") to be installed on authorized users' personal computers for use with Smart Card Readers; and

WHEREAS, MAAR requires that a real estate licensee, in order to qualify as an authorized user of the System, execute a REALTOR™ Lockbox System Agreement (the "System Agreement"), a copy of which is attached hereto as Exhibit A, and obtain the personal guaranty of his/her principal broker for obligations there under; and

WHEREAS, to induce MAAR to enter into a System Agreement with real estate licensees who are associated with Participant In Company and meet certain other qualifications, Participant desires to enter into this Guaranty.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Participant agrees as follows:

1. **DEFINITION OF HOLDER:** All real estate licensees who are eligible under the MLS Rules and Regulations, who have executed a System Agreement, and who are associated with Participant in Company either now or at any time while Master Agreement is in effect, other than those real estate licensees identified by Participant in accordance with Paragraph 15 below, shall be deemed to be "Holders, or, individually, a "Holder," as those terms are used herein.
2. **AUTHORIZATION FOR SYSTEM AGREEMENT WITH HOLDER:** Participant hereby authorizes and requests MAAR to enter into a System Agreement with each and every Holder.
3. **OBLIGATIONS UNDER SYSTEM AGREEMENT:** Participant hereby unconditionally guarantees to MAAR full payment and faithful performance of all obligations of Holder which may arise pursuant to each System Agreement entered into by and between MAAR and a Holder. Participant also hereby agrees to be bound by all obligations assigned to either Holder or Participant in each System Agreement with a Holder. The term "obligations" is used herein in its most comprehensive sense and includes all debts, obligations, and liabilities, whether due or not due, absolute or contingent, liquidated or unliquidated, determined or undetermined, and whether Participant or Holder may be liable individually or jointly with others, or whether recovery against Holder may be or hereafter become unenforceable. Separate actions may be brought and prosecuted against Participant, whether or not an action is brought against Holder, and whether or not Holder is joined in any such action.
4. **MAINTENANCE AND SECURITY OF SYSTEM:** Participant acknowledges that it is necessary to maintain security of the System to prevent its use by unauthorized persons. Consequently, Participant shall ensure that each Holder complies with all obligations under System Agreement, including:
 - (a) Keeping the SentiCard™ in Holder's possession or in a safe place at all times.
 - (b) Not allowing Holder's PIN to be attached to the SentiCard™.
 - (c) Not disclosing Holder's PIN to any third party.
 - (d) Not loaning the SentiCard™ to any person, or allowing it to be used by any other person, for any purpose whatsoever.
 - (e) Not duplicating, tampering with, or modifying the SentiCard™, the Smart Card Reader, the Lockbox, or any other component of the System or allowing any other person to do so.
 - (f) Not assigning, transferring, or pledging any component of the System or any rights thereto.
 - (g) Following all additional security procedures as specified by the MLS and/or SentiLock from time to time.
 - (h) Complying with any license agreement for SentiLock Software and SentiLock's operating and maintenance procedures as established from time to time and published on SentiLock's website.
5. **LOST OR STOLEN SENTRICARD™:** In the event a SentiCard™ or other System component is lost, stolen, or otherwise unaccounted for, Participant shall notify the MLS immediately by telephone and promptly thereafter execute and deliver to MAAR, or ensure that the appropriate Holder executes and delivers to MAAR, an affidavit as to all the facts surrounding the loss, theft, or inability to account therefore.
6. **AUDIT/INSPECTION:** Participant shall be responsible, along with Holder, for submitting each Holder's SentiCard™ for inspection at the MLS office after receipt of notice to do so by the MLS. The SentiCard™ shall be deemed unaccounted for if Participant or Holder does not demonstrate that the SentiCard™ is within Participant's or Holder's physical control during the time period specified by the MLS.
7. **VIOLATION:** In the event of breach of this Guaranty or the System Agreement by Participant or Holder, either or both of them: (a) shall be subject to loss of access to the System or fines or other sanctions as determined by the MLS Rules and Regulations then in effect; (b) may be required to return all components of the System within their possession, custody, or control; and (c) may be liable for damages.
8. **INDEMNIFICATION:** Participant covenants and agrees to indemnify and hold MAAR, the MLS, and their respective officers, directors, employees, and representatives harmless from any and all losses, expenses, liabilities, obligation, claims, or demands, including attorneys' fees and expenses, in connection with Lockboxes, SentiCards™, Smart Card Readers, and other System components purchased by or licensed to Participant or Holder, including but not limited to Participant's or Holder's use of the Lockbox or the SentiCard™, use of the SentiCard™ by any other person, loss of the

Lockbox or the SentiCard™, or any breach by either Participant or Holder of this Guaranty, the System Agreement, the MLS Rules and Regulations, or any license for SentiLock Software.

- 9. **REIMBURSEMENT:** In the event MAAR or the MLS commences legal proceedings against Participant or Holder to enforce or interpret any of the provisions of this Guaranty or System Agreement, Participant shall be liable for reasonable attorney's fees and expenses incurred by MAAR or the MLS.
- 10. **PARTICIPANT'S AND HOLDER'S WARRANTIES AND COVENANTS:** Participant hereby warrants and covenants that now and for so long as Holder shall be assigned a SentiCard™ or otherwise have access to the System: (a) Participant shall be both a principal broker and an authorized participant in the MLS; (b) Holder shall be in fact associated with Participant in an active effort to sell real estate through a business office under the control and supervision of Participant; (c) Participant and Holder shall maintain current Tennessee real estate licenses; and (d) Participant and Holder shall promptly notify the MLS should any of the statements in this numbered paragraph no longer be true. Participant agrees that he/she and Holder will: (a) attend an instructional meeting on the operation and use of the System as required by the MLS; and (b) comply with MLS Rules and Regulations for use of the System, including obtaining a confirmed appointment from each listing office or listing agent before entering the property through the use of the Lockbox unless "Open Lockbox" is denoted in the MLS listing.
- 11. **ACTION TO ENFORCE:** Any action for the enforcement of this Guaranty or System Agreement may be taken or brought in the name of MAAR or the MLS.
- 12. **WARRANTY:** Participant's and Holder's sole and exclusive warranty with respect to the Lockbox, the SentiCard™, the Smart Card Reader, SentiLock Software, and any other component of the System shall be only that warranty which MAAR obtains from SentiLock and is permitted to pass through to Participant and Holder. SUCH WARRANTY SHALL BE EXCLUSIVE AND IN LIEU OF ANY IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE AND ANY OTHER WARRANTY WHETHER EXPRESSED OR IMPLIED. MAAR and the MLS do **NOT** represent or warrant that the System may not be compromised or circumvented or that the Lockbox, the SentiCard™ or other System components will prevent any loss by burglary or other criminal action. Participant agrees that neither MAAR nor the MLS has made any representations or warranties, express or implied, regarding such compromise or circumvention. It is expressly understood and agreed that the System is not designed or marketed as a security system. The System will be unavailable at certain times due to maintenance and may be unavailable at other times due to Internet or telecommunication service outages or malfunctions or other reasons. Neither Holder nor Participant nor any other person shall have any claim against MAAR or the MLS as a result of any failure or malfunction of the System.
- 13. **AUTHORIZATION:** Prior to installing or using the Lockbox on any property, Participant or Holder shall secure written authorization from the owner(s) of such property. Extreme care shall be taken to ensure that all doors to the property and the Lockbox are locked. Participant or Holder shall include in the listing agreement, or some other agreement signed by the owner(s) of such property prior to installation or use of the System, a provision whereby the owner(s) acknowledge(s) the risk of using the System and release(s) MAAR, the MLS, and their officers, directors, employees, representatives, and independent contractors from any and all liability in connection with the System.
- 14. **AGREEMENT BETWEEN MAAR AND SENTRILOCK:** Holder's and Participant's rights under the System Agreement and this Guaranty, and Holder's and Participant's rights to use the System, are dependent upon MAAR's rights under the Master Agreement. Holder's and Participant's rights to use the System or any component thereof are subject to termination upon expiration or termination of the Master Agreement.
- 15. **EXCLUSION OF HOLDERS:** If Participant desires to exclude a Holder from access to the System, Participant shall so notify the MLS in writing. Upon receipt of such written notice, the MLS will not accept any System Agreement that such Holder submits and shall cancel any System Agreement with Holder that is then in effect.
- 16. **DELAY IN DEACTIVATION:** Participant acknowledges that when a Holder becomes ineligible for access to the System, whether because of conduct of Holder or Participant, or notice to the MLS from Participant to exclude Holder from the System, or otherwise, there may be a delay in the MLS's deactivating Holder's SentiCard. Participant shall remain responsible for Holder's acts and omissions until such deactivation, and thereafter for failure to return System components and any continuing violations of Holder's obligations.
- 17. **TERMINATION OF GUARANTY:** Upon thirty (30) days advance written notice to MAAR, Participant may terminate this Guaranty, but such termination shall be effective only as to liability for acts or omissions that occur after such termination. Moreover, all rights of Holders under their respective System Agreements shall cease upon termination of this Guaranty, and Holders may be required to return all devices and software covered by System Agreements unless, prior to termination of this Guaranty, another principal broker associated with Company executes a new Guaranty Agreement for REALTOR™ Lockbox System and thereby agrees to guarantee all future obligations of Holders.
- 18. **COMPLETE AGREEMENT:** This Guaranty and the System Agreement are the complete and exclusive statement of the agreement between the parties and may be amended only by a written instrument executed by the respective parties thereto.
- 19. **MISCELLANEOUS:** If any provision of this Guaranty shall be held to be invalid, illegal, or unenforceable, such holding shall not affect the validity, legality, or enforceability of the remaining provisions. The MLS Rules and Regulations, as referred to herein, shall include any and all amendments thereto which may be adopted from time to time. The captions used in this Guaranty are for convenience of reference only and shall not affect the meaning of any provision of this Guaranty. This Guaranty is not assignable.

IN WITNESS WHEREOF, Participant has entered into this Guaranty at Memphis, Tennessee, on the date first above written.

PARTICIPANT:

Malcolm Settles

Participant's Signature

Malcolm Settles

Print Participant's Name

4928 Ridge Park Dr

Memphis TN 38128

Participant's Address

FIRST NATIONAL REALTY, INC 6423 SUMMER GALE DRIVE 901-255-2745 ACTIVE
 (#258267, expires 02/22/11) MEMPHIS, TN 38134

SUPPORTED LICENSE #53291 - RICHARD SCARBROUGH (BR, expires 02/06/11)
 SUPPORTED LICENSE #55108 - SHIRLEY K WESTBY (BR, expires 01/24/11)
 SUPPORTED LICENSE #56059 - WANDA B BURCH (AF, expires 08/31/11)
 SUPPORTED LICENSE #56375 - FRED H WALTON (AF, expires 07/12/11)
 SUPPORTED LICENSE #211494 - ROBERT N KAHN (AF, expires 05/08/12)
 SUPPORTED LICENSE #221383 - DELORES W PAGE (AF, expires 05/15/10)
 SUPPORTED LICENSE #231010 - ERMA T HAYSLETT (AF, expires 09/03/11)
 SUPPORTED LICENSE #231574 - NANCY B BOWMAN (BR, expires 03/19/11)
 SUPPORTED LICENSE #232213 - DAVID J NEWMAN (BR, expires 12/16/10)
 SUPPORTED LICENSE #234228 - DERBY THOMAS (AF, expires 06/19/10)
 SUPPORTED LICENSE #234387 - SONJA R JONES (AF, expires 11/25/11)
 SUPPORTED LICENSE #238986 - MALCOLM B SETTLES (BR, expires 06/19/11)
 SUPPORTED LICENSE #239779 - ANGELA M BECKLEY (AF, expires 08/19/11)
 SUPPORTED LICENSE #241043 - GLORIA RENUA CLAYBORNE WILKERSON (AF, expires 02/01/12)
 SUPPORTED LICENSE #242463 - PAULINE B STORY (AF, expires 12/19/11)
 SUPPORTED LICENSE #251171 - DOROTHY I. MOORE (AF, expires 10/04/11)
 SUPPORTED LICENSE #253998 - ROBERT A. FREY (BR, expires 06/25/11)
 SUPPORTED LICENSE #256164 - EVELYN H. WALL (AF, expires 05/26/10)
 SUPPORTED LICENSE #257974 - ERIK A. MOORE (BR, expires 08/24/10)
 SUPPORTED LICENSE #259399 - T. BRYANT MCCORMACK (BR, expires 03/28/11)
 SUPPORTED LICENSE #262021 - LUCILLE B. DUDLEY (AF, expires 05/27/10)
 SUPPORTED LICENSE #262574 - JAMES ALAN CONNER (BR, expires 11/29/10)
 SUPPORTED LICENSE #264672 - CHARLENE COE BAILEY (AF, expires 08/24/11)
 SUPPORTED LICENSE #265032 - NICK S. ARYAN (BR, expires 03/15/12)
 SUPPORTED LICENSE #266579 - JANICE M. CRAWFORD (BR, expires 11/08/10)
 SUPPORTED LICENSE #267076 - LATASHA CONWAY (AF, expires 03/19/12)
 SUPPORTED LICENSE #267798 - MARILYN K. BARTLING (AF, expires 03/09/12)
 SUPPORTED LICENSE #268877 - ROBERT C. HOSHALL (AF, expires 02/19/12)
 SUPPORTED LICENSE #269800 - SANDRA R. GILL (BR, expires 03/25/12)
 SUPPORTED LICENSE #269988 - REGINA DRAIN (AF, expires 03/03/12)
 SUPPORTED LICENSE #270087 - FRANK J. NEWSON (AF, expires 06/10/10)
 SUPPORTED LICENSE #270124 - SANDRA D. BEAUREGARD (AF, expires 07/17/11)
 SUPPORTED LICENSE #270287 - ROBERT BLAKLEY (AF, expires 12/27/11)
 SUPPORTED LICENSE #271113 - MATTIE B. HUGHLETT (BR, expires 04/04/11)
 SUPPORTED LICENSE #271371 - ETHEL JEAN MASSEY (BR, expires 04/02/11)

SUPPORTED LICENSE #271412 - ROSA L. ANDERSON (AF, expires 01/23/12)
 SUPPORTED LICENSE #272000 - DOROTHY M. BOLDEN (AF, expires 09/01/11)
 SUPPORTED LICENSE #272688 - WILLIE J. WINDLESS (AF, expires 07/19/11)
 SUPPORTED LICENSE #272750 - JOHN A. AMAEFULA (AF, expires 06/04/10)
 SUPPORTED LICENSE #272943 - STEPHANIE M. GREEN (AF, expires 09/22/11)
 SUPPORTED LICENSE #272981 - SHARON Y. CARTHER (AF, expires 05/07/12)
 SUPPORTED LICENSE #272983 - CHARLES C. FIFER (AF, expires 04/30/10)
 SUPPORTED LICENSE #273604 - LARRY D. MAYALL (PB, expires 01/18/11)
 SUPPORTED LICENSE #273686 - CAROL Y. MAYALL (AF, expires 04/10/12)
 SUPPORTED LICENSE #274557 - SHERWIN ELAINE MUHAMMAD (BR, expires 04/01/11)
 SUPPORTED LICENSE #274966 - CHESTER B. JONES (AF, expires 10/09/11)
 SUPPORTED LICENSE #275139 - LINDA W. BELL (AF, expires 03/30/12)
 SUPPORTED LICENSE #276035 - SAVIDEV "SAMMIE" RIAI (AF, expires 03/09/12)
 SUPPORTED LICENSE #276223 - JAMES W. FINNIE JR. (AF, expires 03/16/12)
 SUPPORTED LICENSE #276239 - PATRICK TERRELL (BR, expires 04/01/11)
 SUPPORTED LICENSE #276456 - CAROL A. COMPARE (AF, expires 11/04/11)
 SUPPORTED LICENSE #276637 - JOYCE E. JONES (AF, expires 05/03/10)
 SUPPORTED LICENSE #276773 - GINA C. INLOW (AF, expires 09/16/11)
 SUPPORTED LICENSE #277848 - DONALD L. MAYALL (AF, expires 08/24/11)
 SUPPORTED LICENSE #278237 - WESLEY B. CINCORE (AF, expires 09/16/11)
 SUPPORTED LICENSE #278347 - CHARLOTTE OWENS (AF, expires 01/04/12)
 SUPPORTED LICENSE #278370 - TONJA HOSEY (AF, expires 01/27/12)
 SUPPORTED LICENSE #278640 - FRED STRICKLIN (AF, expires 10/23/11)
 SUPPORTED LICENSE #279002 - TOMMY L. DAVIS (AF, expires 10/19/11)
 SUPPORTED LICENSE #279161 - CATINA A. FELTS (AF, expires 03/26/12)
 SUPPORTED LICENSE #279433 - LILLIAN J. FLEMING (AF, expires 12/23/11)
 SUPPORTED LICENSE #279534 - JUANITA MOSBY (AF, expires 04/02/12)
 SUPPORTED LICENSE #279786 - FRANCISCA P MADDEM (AF, expires 12/10/11)
 SUPPORTED LICENSE #279920 - RICHARD N. "RICH" HARGER JR. (BR, expires 02/05/11)
 SUPPORTED LICENSE #282110 - BRIAN L. MALLORY (AF, expires 11/02/10)
 SUPPORTED LICENSE #282320 - DAVID "SCOTT" JENKINS (AF, expires 12/28/11)
 SUPPORTED LICENSE #282564 - BRENDA ABIDE (BR, expires 07/12/10)
 SUPPORTED LICENSE #282581 - STEPHANIE D. ANDERSON (AF, expires 07/30/11)
 SUPPORTED LICENSE #282781 - VUANITA F. MCARTHUR (AF, expires 02/15/12)
 SUPPORTED LICENSE #283303 - TERRESA A PROCTOR (AF, expires 07/20/11)
 SUPPORTED LICENSE #283379 - RICHERA D. JACKSON (AF, expires 10/04/11)
 SUPPORTED LICENSE #283631 - JANICE Y. CHISM (AF, expires 06/12/10)
 SUPPORTED LICENSE #283808 - MICHELLE AMEN (AF, expires 12/06/11)

SUPPORTED LICENSE #283841 - DUKE E. COLEMAN (AF, expires 08/04/10)
 SUPPORTED LICENSE #284917 - GREGORY "GREG" M. RENFROW (AF, expires 12/17/11)
 SUPPORTED LICENSE #284932 - BRENDA L. ALLEN (AF, expires 01/01/12)
 SUPPORTED LICENSE #285063 - ANDREA G. MOORE (AF, expires 05/11/12)
 SUPPORTED LICENSE #285942 - PLESHETTA L HUNT (AF, expires 02/03/11)
 SUPPORTED LICENSE #286394 - TAMMARA LATOIA TATE (AF, expires 03/06/11)
 SUPPORTED LICENSE #286555 - MONICA R. RAINEY (AF, expires 06/08/10)
 SUPPORTED LICENSE #287687 - ELLIS RANKIN (AF, expires 07/12/11)
 SUPPORTED LICENSE #287722 - SANDRA V. WRIGHT (AF, expires 08/16/11)
 SUPPORTED LICENSE #288431 - LAKESHA "KAY" PARSON (AF, expires 07/24/11)
 SUPPORTED LICENSE #288793 - DANA YARBROUGH (AF, expires 07/20/11)
 SUPPORTED LICENSE #288896 - MELISSA RIDDLE (AF, expires 10/31/11)
 SUPPORTED LICENSE #289295 - OLENA KEENE (AF, expires 12/03/11)
 SUPPORTED LICENSE #289396 - GWENDOLYN WARE (AF, expires 03/13/12)
 SUPPORTED LICENSE #289858 - BEVERLY HYTER (AF, expires 06/17/10)
 SUPPORTED LICENSE #290366 - SILVIA TELLO (AF, expires 11/06/11)
 SUPPORTED LICENSE #290692 - EVELYN MCGUIRE (AF, expires 09/27/11)
 SUPPORTED LICENSE #290789 - PAMELA MASHELL LANE-WRIGHT (BR, expires 03/06/11)
 SUPPORTED LICENSE #290842 - GEOFFREY ONGAYO (AF, expires 02/24/12)
 SUPPORTED LICENSE #290844 - TIFFANY OWENS (AF, expires 02/26/12)
 SUPPORTED LICENSE #291211 - ERNEST PALMER IV (AF, expires 02/27/12)
 SUPPORTED LICENSE #291927 - DEREK BRANCH (AF, expires 02/11/12)
 SUPPORTED LICENSE #292353 - TORRANCE GREEN (AF, expires 04/11/12)
 SUPPORTED LICENSE #293066 - JOHN JOHNSON (AF, expires 03/23/12)
 SUPPORTED LICENSE #293831 - RONNIE "RON" NICKS JR (AF, expires 04/25/12)
 SUPPORTED LICENSE #294950 - SANDRA WEARY KILLEBREW (AF, expires 05/16/12)
 SUPPORTED LICENSE #295366 - YVONNE C ADAMS (AF, expires 07/05/11)
 SUPPORTED LICENSE #295418 - REBECCA "BECKY" J. WHITE (AF, expires 08/07/11)
 SUPPORTED LICENSE #295552 - CHRISANA "CHRIS" W. GRIFFITH (AF, expires 01/07/12)
 SUPPORTED LICENSE #295737 - YETTA Y. JUSTICE (AF, expires 07/10/11)
 SUPPORTED LICENSE #295883 - MARLENE MCGHEE (AF, expires 12/03/11)
 SUPPORTED LICENSE #296175 - KENDALL D NORFORK (BR, expires 04/27/12)
 SUPPORTED LICENSE #296414 - EARLEANE J ALDRIDGE (AF, expires 05/16/10)
 SUPPORTED LICENSE #297125 - CARLA LYNN LAWSON (AF, expires 04/25/10)
 SUPPORTED LICENSE #297181 - GINA JACKSON BARNES (AF, expires 06/20/10)
 SUPPORTED LICENSE #297291 - ANNA MARIE MARTIN (AF, expires 10/08/11)
 SUPPORTED LICENSE #297453 - CHARLES EDWARD CONARD JR. (AF, expires 03/18/10)
 SUPPORTED LICENSE #297535 - JOYE ELAINE MARTIN (AF, expires 06/08/10)

SUPPORTED LICENSE #297537 - GWYN E RYAN (AF, expires 06/10/12)
 SUPPORTED LICENSE #297552 - SHAUNETTE M YOUNG (AF, expires 06/25/10)
 SUPPORTED LICENSE #297637 - RODERICK DESHON SCOTT (AF, expires 09/30/11)
 SUPPORTED LICENSE #297812 - STACY A BARNES (AF, expires 03/11/12)
 SUPPORTED LICENSE #298575 - KELLY MCCORMICK CRAWFORD (AF, expires 04/11/10)
 SUPPORTED LICENSE #300512 - MARGO LYNN HARRIS (AF, expires 09/05/11)
 SUPPORTED LICENSE #300944 - EDNA JOHNSON (AF, expires 09/29/11)
 SUPPORTED LICENSE #301097 - CONNIE J WRIGHT (AF, expires 10/02/11)
 SUPPORTED LICENSE #301313 - ANTONIO "TONY" WAYNE PITTMAN (AF, expires 10/12/11)
 SUPPORTED LICENSE #301449 - MICHAEL TODD BRANDON (AF, expires 10/17/11)
 SUPPORTED LICENSE #302256 - TIMOTHY "TIM" P. JORDAN (AF, expires 12/12/11)
 SUPPORTED LICENSE #302546 - PAMELA M CASTON (AF, expires 12/18/11)
 SUPPORTED LICENSE #302745 - PATRICIA ANN DIDLAKE (AF, expires 01/08/12)
 SUPPORTED LICENSE #302816 - CAROLYN TANGERY (AF, expires 01/17/12)
 SUPPORTED LICENSE #302817 - LACHOYA TOMAUNA THOMPSON (AF, expires 01/09/12)
 SUPPORTED LICENSE #302923 - VERONICA HYNES DAVIS (AF, expires 01/17/12)
 SUPPORTED LICENSE #303056 - STEPHANIE RENEE MOSS (AF, expires 02/07/12)
 SUPPORTED LICENSE #303216 - SHUNJI QUENAE BROWN-WOODS (AF, expires 01/30/12)
 SUPPORTED LICENSE #303448 - JOHNATHAN DARNELL TOWNES (AF, expires 02/12/12)
 SUPPORTED LICENSE #303599 - AUDREY B COLEMAN (AF, expires 02/23/12)
 SUPPORTED LICENSE #303710 - JOHNNITA "NICKIE" NICOLE JONES (AF, expires 03/15/12)
 SUPPORTED LICENSE #303741 - SUSAN K DYE (AF, expires 03/05/12)
 SUPPORTED LICENSE #303816 - STACY J HOBSON (AF, expires 03/06/12)
 SUPPORTED LICENSE #303920 - GENA F. BANKS (AF, expires 03/08/12)
 SUPPORTED LICENSE #304502 - CHRISTY OBERGFELL GREER (AF, expires 04/02/12)
 SUPPORTED LICENSE #304520 - DONNA DANIELS-CRAWFORD (AF, expires 03/30/12)
 SUPPORTED LICENSE #304554 - EARNEST EUGENE WELLS JR (AF, expires 03/30/12)
 SUPPORTED LICENSE #305575 - CICLEY LATRICE BOYER (AF, expires 05/18/10)
 SUPPORTED LICENSE #305678 - JAMES"JIM" MICHAEL TERRELL (AF, expires 05/21/10)
 SUPPORTED LICENSE #306171 - VELECIA DENISE YOUNG (AF, expires 08/10/10)
 SUPPORTED LICENSE #306520 - STEPHANIE RENEE ROZIER (AF, expires 07/10/10)
 SUPPORTED LICENSE #307317 - TIMOTHY "TIM" L. PARKES (AF, expires 03/09/11)
 SUPPORTED LICENSE #307321 - CALVIN N PHAN (AF, expires 08/15/10)
 SUPPORTED LICENSE #307447 - YOLONDA CHANTAY WILLIAMS (AF, expires 08/23/10)
 SUPPORTED LICENSE #307819 - TEDRA R JONES FERGUSON (AF, expires 09/05/10)
 SUPPORTED LICENSE #307937 - DENA YVONNE MOORE (AF, expires 09/12/10)
 SUPPORTED LICENSE #308275 - ANDRE ZAKEL WOODS (AF, expires 10/04/10)
 SUPPORTED LICENSE #308441 - LISA C THOMAS (AF, expires 10/08/10)

SUPPORTED LICENSE #308971 - MELISSA ANN TONEY (AF, expires 11/14/10)
 SUPPORTED LICENSE #309183 - KEVIN "KG" EARL GAUSE (AF, expires 12/03/10)
 SUPPORTED LICENSE #310009 - VINH LE (AF, expires 01/31/11)
 SUPPORTED LICENSE #310532 - BLAINE M MATTISON (AF, expires 02/20/11)
 SUPPORTED LICENSE #311855 - PAMELA "PAM" PALMER-WILLIAMS (AF, expires 04/16/11)
 SUPPORTED LICENSE #312206 - CARLOS DEVELLE JONES (AF, expires 04/30/11)
 SUPPORTED LICENSE #312383 - TAKESHA "KESHA" CORZETTE TRAWICK (AF, expires 05/09/11)
 SUPPORTED LICENSE #312689 - SHARON ANN LONG (AF, expires 05/23/11)
 SUPPORTED LICENSE #312705 - TANIKA NICOLE BLAND (AF, expires 05/31/11)
 SUPPORTED LICENSE #313135 - ANTHONY DEWAYNE WILLIAMS (AF, expires 06/18/11)
 SUPPORTED LICENSE #313201 - JOANNE SMALLWOOD (AF, expires 07/01/11)
 SUPPORTED LICENSE #313305 - JAMES LEE PHELAN (AF, expires 07/02/11)
 SUPPORTED LICENSE #313832 - MATTHEW ALLEN MAYALL (AF, expires 07/30/11)
 SUPPORTED LICENSE #314070 - GAIL SPINOSA (AF, expires 08/08/11)
 SUPPORTED LICENSE #314115 - CEDAHLLIA RHIANNON STAND (AF, expires 09/12/11)
 SUPPORTED LICENSE #314503 - AREA C MAYS (AF, expires 09/05/11)
 SUPPORTED LICENSE #314923 - ANNETTE LYNN BUTLER (AF, expires 10/01/11)
 SUPPORTED LICENSE #315498 - XADIMUL "HAKHEM" RASULU SAMBA (AF, expires 11/07/11)
 SUPPORTED LICENSE #316001 - ROSE MARY NELSON (AF, expires 01/07/12)
 SUPPORTED LICENSE #316190 - KRISTOPHER "KRIS" WILLIAM GOUDY (AF, expires 01/22/12)
 SUPPORTED LICENSE #316985 - SUSAN K JENKINS (AF, expires 03/31/12)
 SUPPORTED LICENSE #317019 - ELIZABETH "LIZ" MIBRAU KROEKER (AF, expires 04/02/12)
 SUPPORTED LICENSE #317415 - LISA LATAVIETTE NELSON (AF, expires 05/11/12)
 SUPPORTED LICENSE #317499 - LISA MILES HAWKINS (AF, expires 05/19/10)
 SUPPORTED LICENSE #318060 - MARIA TERESINA WESLEY (AF, expires 07/17/10)
 SUPPORTED LICENSE #318279 - TIMIKO YVETTE ROGERS (AF, expires 08/18/10)
 SUPPORTED LICENSE #318529 - ALETHA BAPTIST (AF, expires 09/16/10)
 SUPPORTED LICENSE #318849 - ROBERT "BOB" OWEN HUNT (AF, expires 11/17/10)
 SUPPORTED LICENSE #319465 - DAVID MILTON SANDY (AF, expires 03/24/11)
 SUPPORTED LICENSE #320369 - BRYAN CARRUTHERS (AF, expires 09/01/11)
 SUPPORTED LICENSE #320461 - ELIZABETH "LIZ" JOY NOWLIN (AF, expires 09/29/11)
 SUPPORTED LICENSE #321139 - TERRY LEE KING (AF, expires 02/10/12)