



STATE OF TENNESSEE  
DEPARTMENT OF COMMERCE AND INSURANCE

DON SUNDQUIST  
GOVERNOR

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ANNE B. POPE  
COMMISSIONER

TENNESSEE DEPARTMENT OF COMMERCE AND INSURANCE  
OCTOBER 2002 DISCIPLINARY ACTIONS

NASHVILLE – The Department of Commerce and Insurance's regulatory boards and commissions took the following disciplinary actions in October 2002:

TENNESSEE REAL ESTATE COMMISSION

DEBRA SCALF	Elizabethton, TN 37643	Agreed Citation \$250	Tennessee Code Annotated § 62-13-312(b)(14) and Commission Rule § 1260-2-.12(2)(d) advertising, failure to include firm telephone number.
BECKY SKELTON	Morristown, TN 37814	Agreed Citation \$250	Tennessee Code Annotated § 62-13-312(b)(14) and Commission Rule § 1260-2-.12(2)(d) advertising, failure to include firm name.
ANGELA JACKSON	Ten Mile, TN 37880	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
WILLIAM H. JOHNSON	Nashville, TN 37215	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
BILLY H. JONES	Sevierville, TN 37876	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
DAVID B. KEMP	Nashville, TN 37206	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
ALBERT E. KENMAR	Sevierville, TN 37862	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
BRIAN S. KETTLER	Memphis, TN 38111	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
ZONA M. KILGORE	Soddy Daisy, TN 37379	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
BRENDA D. KIRK	Nashville, TN 37218	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
TRACY L. KLEIN	Hendersonville, TN 37075	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
ALICE I. LEON	Knoxville, TN 37918	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
JOHN J. O'DONNELL	Knoxville, TN 37919	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
KATHERINE B. OSBORNE	Seymour, TN 37865	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
HARRIET A. PATTERSON	Clarksville, TN 37043	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
JOSEF PAXTON	Smyrna, TN 37167	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
JOHN T. RYNKEWICZ	Sevierville, TN 37862	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.

SHAYNE L. SANDERS	Nashville, TN 37214	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
KATHY J. SHEMWELL	Eads, TN 38028	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
MITZI G. SMITH	Mason, TN 38049	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
RAY N. STANLEY	Sevierville, TN 37876	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
JOHN D. WATKINS	Nashville, TN 37205	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
RICHARD M. DAVIS	Seymour, TN 37865	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
DONNA H. DAVIS	Nashville, TN 37221	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
DONALD B. DARNELL	Murfreesboro, TN 37127	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
MONICA M. DALTON	Sevierville, TN 37862	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
DONALD R. CHOUINARD	Knoxville, TN 37917	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
MARK E. BROWN	Paris, TN 38242	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
RANDY D. BROWN	White House, TN 37188	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
MICHAEL D. BREEDEN	Powell, TN 37849	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
KAREN C. BOWERS	Elizabethton, TN 37643	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
HERBERT L. BRADSHAW	Pleasant View, TN 37146	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
CHARLES R. BOSS, SR.	Nashville, TN 37217	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
BETTYE M. BOND	Nashville, TN 37209	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
JAMES M. BENSON	Sevierville, TN 37862	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
KEVIN D. BARNES	Sevierville, TN 37862	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
JEFF T. BARKER	Collierville, TN 38017	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
SUZANNE L. ALDERMAN	Knoxville, TN 37931	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
TERRI L. YANCEY	Kingston Springs, TN 37082	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
ARIO B. ZADEH	Nashville, TN 37211	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
ROBERT L. YOUNG	Lawrenceburg, TN 38464	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
JOHN D. NEWMAN	Nashville, TN 37214	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
ALBERT L. MCKINLEY	Memphis, TN 38175	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.

JOSEPH M. MOORE	Sevierville, TN 37876	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
LINDA C. MORTON	Sevierville, TN 37862	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
LARRY V. MUNZ	Nashville, TN 37214	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
JAMIE D. NEAL	Sevierville, TN 37862	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
DORA WILSON-MOORE	Memphis, TN 38109	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.
JOSH A. TURNER	Madison, TN 37115	Final Order Revocation	Tennessee Code Annotated §§ 62-13-312(b)(14) and 62-13-112 and Commission Rule § 1260-1-.15 failure to obtain errors & omissions insurance.

**TENNESSEE COSMETOLOGY BOARD**

TIPS TOES & MORE	101 N. Main St. Memphis, TN 38103	Civil Penalty \$300	Tennessee Code Annotated § 62-4-118 states it is unlawful to operate a shop without a valid license.
STYLES GALORE #2	1382 E. Shelby Dr. Memphis, TN 38116	Civil Penalty \$300	Tennessee Code Annotated § 62-4-119 provides the owner of a shop shall be responsible for ensuring that only persons licensed by the Board perform cosmetology service in the shop.
REGAL NAILS	3600 Mallory Ln. Franklin, TN 37064	Civil Penalty \$1,000	Tennessee Code Annotated § 62-4-119 provides the owner of a shop shall be responsible for ensuring that only persons licensed by the Board perform cosmetology service in the shop.
BEAUTIFUL NAILS	4108 S. Plaza Dr. Memphis, TN 38116	Civil Penalty \$300	Tennessee Code Annotated § 62-4-118 states it is unlawful to operate a shop without a valid license.
CHRISTY NAILS	5004 Thoroughbred Ln. Brentwood, TN 37027	Civil Penalty \$300	Rule § 0440-2-.03 states the manager of an establishment shall be responsible for maintaining all parts of a salon in a sanitary condition at all times.
FANTASY HAIR SALON	1409 Getwell Memphis, TN 38111	Civil Penalty \$300	Tennessee Code Annotated § 62-4-118 states it is unlawful to operate a shop without a valid license.
FUN CUTS FOR KIDS	1026 Germantown Rd. Cordova, TN 38018	Civil Penalty \$300	Tennessee Code Annotated § 62-4-118 states it is unlawful to operate a shop without a valid license. Rule § 0440-2-.10 states no animals, birds or fish shall be permitted in any establishment with the exception of animals used to help disabled persons.
NEW BEGINNINGS	218 4 <sup>th</sup> Ave. Franklin, TN 37064	Civil Penalty \$300	Rule § 0440-3-.10 states the manager of an establishment shall be responsible for maintaining all parts of a salon in a sanitary condition at all times. Rule § 0440-2-.10 states no animals, birds or fish shall be permitted in any establishment with the exception of animals used to help disabled persons.
STYLES ETC. INC.	2815 Rennoc Cleveland, TN 37918	Civil Penalty \$300	Tennessee Code Annotated § 62-4-119 provides the owner of a shop shall be responsible for ensuring that only persons licensed by the Board perform cosmetology services in the shop.
J NAILS & CO.	5101 Sandelin Memphis, TN 38117	Civil Penalty \$300	Tennessee Code Annotated § 62-4-118 states it is unlawful to operate a shop without a valid license. Rule § 0440-2-.03 (1) states the manager shall be responsible for maintaining all parts thereof in a sanitary condition at all times.
TAR DE MAR COSMETICS & HAIR DESIGN	666 East Trigg Memphis, TN 38106	Civil Penalty \$300	Tennessee Code Annotated § 62-4-118 states it is unlawful to operate a shop without a valid license.
FANTASTIC SAM'S	540 South Mendenhall #11 Memphis, TN 38117	Civil Penalty \$300	Tennessee Code Annotated § 62-4-118 states it is unlawful to operate a shop without a valid license.
FANTASTIC SAM'S	540 South Mendenhall #1 Memphis, TN 38117	Civil Penalty \$300	Tennessee Code Annotated § 62-4-119 provides the owner of a shop shall be responsible for ensuring that only persons licensed by the Board perform cosmetology services in the shop. Rule § 0440-2-.09 states laundry work may only be done in areas not frequented by the general public.
GEMINI RED'S	1799 Keith St. Cleveland, TN 37312	Civil Penalty \$500	Tennessee Code Annotated § 62-4-119 provides the owner of a shop shall be responsible for ensuring that only persons licensed by the Board perform cosmetology services in the shop.
SUPERCUTS #TN 8263	7000 Lee Highway Chattanooga, TN 37421	Civil Penalty \$300	Tennessee Code Annotated § 62-4-113 states every holder of a license shall prominently display such license at the holder's workstation.

**TENNESSEE ALARM SYSTEMS CONTRACTORS BOARD**

HOMESecure	1650 McArthur Manchester, TN 37355	Civil Penalty \$50	Tennessee Code Annotated § 62-32-316(d) Failure to display certification number.
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**TENNESSEE MOTOR VEHICLE COMMISSION**

NASHVILLE PETERBILT, INC.	115 Haywood Lane Nashville, TN 37011	Civil Penalty \$5,000	Tennessee Code Annotated § 55-17-110 states that employing any person in sales activity that has not been licensed as a salesperson is unlawful.
PARKWAY MOTORS	3373 Jackson Ave. Memphis, TN 38112	Civil Penalty \$1,000	Rule § 0960-1-.11 states that failure to make available sales records is prohibited.
ELITE MOTORS, INC.	701 Providence Blvd. Clarksville, TN 37042	Civil Penalty \$1,000	Tennessee Code Annotated § 55-17-114 states that improper use of special license plates assigned to dealers is prohibited.
CARPENTER BUS SALES	328 Southgate Court Brentwood, TN 37027	Civil Penalty \$1,000	Tennessee Code Annotated § 55-17-110 states that sales activities must be conducted at the licensed location.

**TENNESSEE PRIVATE PROTECTIVE SERVICES**

ERIC L. STEVENS	918 Cannon St. Nashville, TN 37210	Revocation	Tennessee Code Annotated § 62-35-120(b) Failure to timely notify of arrest or conviction.
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**TENNESSEE AUCTIONEER COMMISSION**

GEORGE HAMILTON JR. AUCTION CO.	P.O. Box 536 Dunlap, TN 37327	Agreed Citation \$100	Rule § 0160-1-.20 (1) Advertising in any form that is designed to give notice of an upcoming auction must include the name and license number of the auction firm or gallery responsible for holding the sale.
RON GREGORY REALTY & AUCTION	500 Kasper Way Goodlettsville, TN 37072	Agreed Citation \$100	Rule § 0160-1-.20 (3) Advertising for a sale at which some items will be auctioned with reserve and some items will be auctioned without reserve shall clearly and conspicuously indicate this fact to the public. In written advertisements for such a sale, the font size, style and case of the type used in publicizing the part of the sale that is to be held without reserve shall not differ from the font size, style and case used to publicize the part of the sale to be held with reserve.
FELLER BROWN REALTY & AUCTION	212 Madison St. Madison, TN 37115	Agreed Citation \$500	Rule § 0160-1-.02 (2) False, deceptive, misleading and untruthful advertising is prohibited.
SIMS REALTORS, AUCTIONEERS INC.	#2 N. Public Square Murfreesboro, TN 37130	Agreed Citation \$100	Rule § 0160-1-.02 (2) False, deceptive, misleading and untruthful advertising is prohibited.
ACTION AUCTION COMPANY	145 S. Lowry St. Smyrna, TN 37167	Agreed Citation \$100	Rule § 0160-1-.02. (4) Any advertising or advertisement purporting or suggesting that an auction sale is being held in conjunction with or as a result of a bankruptcy proceeding, or that items to be sold at auction were previously purchased in connection with a bankruptcy proceeding shall contain the bankruptcy court case number assigned by the court of jurisdiction for such proceeding.

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