

Preparing an Ethics Complaint

What your written narrative and supporting documents should include



This guide helps you organize an ethics complaint so the facts, the Article(s) you believe were violated, and the supporting evidence are easy to understand and review. **Keep your complaint factual, organized, and focused on the conduct at issue.**

180 DAYS	NO FILING FEE	ARTICLES REQUIRED
File within 180 days of the conduct, or when the facts reasonably could have been known.	No fee is required to file an ethics complaint with SBAOR.	Identify one or more Articles of the REALTOR® Code of Ethics you believe may have been violated.

Before You File

- Only REALTORS® and REALTOR-ASSOCIATE®s are subject to the NAR Code of Ethics. SBAOR determines whether the Code of Ethics may have been violated - not whether a law or licensing regulation was violated.
- An ethics proceeding does not award money or punitive damages and does not suspend or revoke a real estate license.
- Your complaint must contain enough facts that, if the facts are taken as true, they could support a possible violation of one or more Articles of the Code of Ethics.

Your Complaint Package Should Include

1. A completed and signed Ethics Complaint Form (D-1) sent via online portal.
2. A typed written narrative explaining what happened and why you believe the Code of Ethics may have been violated. SBAOR cannot process the complaint without the narrative.
3. The specific Article number(s) you believe may have been violated. Standards of Practice may help explain an Article, but the complaint should identify the Article(s) themselves.
4. Copies of relevant supporting documents, organized and labeled as exhibits.
5. Your narrative and supporting documents should be organized into **one (1) PDF document**. Please do not send in a bunch of separate attachments.

IMPORTANT: The complainant bears the burden of proof. Your narrative and exhibits should show what happened, what should have happened but did not, and how those facts relate to the Article(s) cited.

How to Write the Narrative

- **Write in chronological order.** Use dates whenever possible and identify who said or did what.
- Separate facts from conclusions. Instead of writing "the REALTOR® was dishonest," state the specific representation, action, or omission you believe was improper and identify the evidence supporting it.
- Reference exhibits as you go. Example: "See Exhibit C - email dated May 12, 2026."
- For each Article alleged, explain which facts you believe support that Article. Do not simply list Article numbers without an explanation.
- Keep the narrative concise and focused. Leave out unrelated disputes, personal attacks, speculation about motives, and repetitive information.

RECOMMENDED NARRATIVE FORMAT

You may use the outline below as a template for your written statement.

1. CASE INFORMATION	Identify the complainant, respondent, brokerage(s), property address or transaction involved, your role in the transaction, the respondent's role, and the key dates.
2. SHORT SUMMARY	In 2-4 sentences, summarize the conduct you are complaining about and list the Article(s) you believe may have been violated. You can also use this in your opening statement if your complaint goes to a hearing.
3. CHRONOLOGY OF EVENTS	Describe the events in date order. For each important event, state: the date; who was involved; what occurred; what was said or communicated; and which exhibit supports the statement.
4. ARTICLE-BY-ARTICLE EXPLANATION	Use a separate heading for each Article. Example: "Article 1." Under that heading, identify the facts that you believe support the alleged violation and reference the relevant exhibit(s).
5. WITNESSES	List anyone with first-hand knowledge of the relevant events. Briefly state what each witness observed or can verify. Keep in mind that having the witness attend the hearing in person has more weight than a written statement.
6. CLOSING	End with a brief statement such as: "Based on the facts and documents described above, I believe the conduct may constitute a violation of Article(s) _____. I respectfully request that SBAOR review this complaint under its Professional Standards procedures."

Supporting Documents/Exhibit Checklist

Include only documents that help establish the facts in your complaint. Common examples include:

☐ Contracts, representation agreements, listing agreements, counteroffers or addenda	☐ Relevant disclosures or written notices
☐ MLS printouts showing the information at issue	☐ Emails, text messages, letters or other correspondence (please keep them in chronological order.
☐ Screenshots, advertisements, social media posts or other marketing materials	☐ Documents showing when information was sent, received, disclosed or requested
☐ Written statements or names of witnesses with first-hand knowledge	☐ Any other document directly supporting the conduct described in your narrative

MAKE THE EXHIBITS EASY TO FOLLOW

- Label documents Exhibit A, Exhibit B, Exhibit C, etc., and use the same exhibit labels in your narrative.
- Put emails and text messages in chronological order and include enough context to identify the sender, recipient, and date.

FINAL CHECK BEFORE SUBMITTING

Can a reviewer quickly tell who did what, when it happened, which Article(s) are involved, and which exhibit supports each important fact? If yes, your complaint is organized for efficient review.

Submit your complaint to SBAOR via the online portal at SouthBayAOR.com/ethics.

Submit your written narrative and supporting documents to Nikki Vasquez at nikki@southbayaor.com.