

REAL ESTATE COMMISSION

Professional and Vocational Licensing Division
Department of Commerce and Consumer Affairs
State of Hawaii
www.state.hi.us/hirec

MINUTES OF MEETING

The agenda for this meeting was filed with the Office of the Lieutenant Governor, as required by Section 92-7(b), Hawaii Revised Statutes.

Date: Friday, February 28, 2003

Time: 9:00 a.m.

Place: Kapuaiwa Room
HRH Princess Victoria Kamamalu Building
1010 Richards Street, Second Floor
Honolulu, Hawaii

Present: John Ohama, Chair
Mitchell Imanaka, Vice Chair
Louis Abrams, Member
Patricia Choi, Member
Iris Okawa, Member
Peter Rice, Member
Vern Yamanaka, Member

Calvin Kimura, Supervising Executive Officer
Alan Taniguchi, Executive Officer
Diane Choy Fujimura, Senior Real Estate Specialist
Cynthia Yee, Senior Condominium Specialist
Lorene Arata, Real Estate Specialist
Russell Wong, Real Estate Specialist
David Grupen, Condominium Specialist
Cheryl Leong, Condominium Specialist
Shari Wong, Deputy Attorney General
Irene Kotaka, Secretary

Lawrence Kamakawiwo'ole, Special Deputy Attorney General
James Patton
Syed Sarmad

Excused: Marshall Chinen, Member
Kathleen Kagawa, Ph.D., Member

Call to Order: The Chair called the meeting to order at 9:03 a.m., at which time quorum was established.

Chair's Report: No report was presented.

Executive Officer's
Report:

**Announcements, Introductions, Correspondence and Additional
Distribution**

Additions to the Agenda

Upon a motion by Commissioner Rice, seconded by Commissioner Choi, it was voted on and unanimously carried to add the following items to the agenda:

6. Licensing – Applications
 - e. Activities 4 Less, Inc.
 - f. Central Oahu Real Estate

Legislative Report

The third legislative report was emailed to the Commissioners for their information. The SEO reported on the status of House Bill No. 75, H.D.1 and Senate Bill No. 1087, S.D.1.

Commissioner Imanaka asked staff if there were aware of the changes that were made to House Bill No. 1671, which exempted condos from the assisted living provisions. The SEO reported that the Department is tracking the bill through RICO. Also, the Recodification Attorney is in contact with all of the parties involved in this. Commissioner Imanaka stated that the bill has been amended and staff may want to look into the amendments.

Minutes of Previous Meetings

Upon a motion by Commissioner Imanaka, seconded by Commissioner Abrams, it was voted on and unanimously carried to approve the minutes of the January 24, 2003 Real Estate Commission meeting as circulated.

Committee
Reports:

Laws and Rules Review Committee

Upon a motion by Commissioner Okawa, seconded by Commissioner Abrams, it was voted on and unanimously carried to accept the report of the February 12, 2003 Laws and Rules Review Committee meeting as follows:

1. Minutes of January 10, 2003 – **Accept.**
2. Program of Work, FY03
 - a. Neighbor Island Outreach – The next neighbor island outreach is scheduled to be held in the Conference Room of the Kona Board of REALTORS' offices, located at 75-240 Nani Kailua Drive, Suite 157, Kailua-Kona, Hawaii, on Thursday, May 8, 2003.
 - b. Subcommittee on Property Manager Licensing and Related Issues – **Defer** discussion to the March 12, 2003 meeting.
3. ARELLO, Other Organizations and Jurisdictions
Midyear Meeting – **Recommend approval** to send one Commissioner and one staff member to the ARELLO Midyear Meeting and the Western District Meeting, to be held at Incline Village, Nevada, on April 10 to 12, 2003, subject to the Governor's fiscal policy and budgetary approval.

4. Special Issues
 - a. Renewal – Real Estate Broker (Sole Proprietor): Eulogio J. Tabisola – Acknowledge withdrawal of Mr. Tabisola’s real estate broker’s (sole proprietor) renewal application.
 - b. Request for Nonbinding Opinion – Yumi Matsumoto, Hawaiian Joy, LLC – **Recommend** that staff inform Ms. Matsumoto that she should consult legal counsel.
5. Budget and Finance Report – Real Estate Recovery Fund – **Recommend acceptance** of the financial summary of the Real Estate Recovery Fund, dated November 30, 2002.
6. Next Meeting: Wednesday, March 12, 2003
 9:00 a.m.
 Kapuaiwa Room
 HRH Princess Victoria Kamamalu Building
 1010 Richards Street, Second Floor
 Honolulu, Hawaii

Education Review Committee

Upon a motion by Commissioner Yamanaka, seconded by Commissioner Choi, it was voted on and unanimously carried to accept the report of the February 12, 2003 Education Review Committee meeting as follows:

1. Minutes of January 10, 2002 – **Accept.**
2. Continuing Education Administration, Curriculum, Courses, Providers, and Instructors
 - a. Applications
 - 1) Administrative Issues – 2003-2004 Continuing Education Providers and Course Ratification List – **Recommend approval** of the following registrations/certifications:

<u>Registration/Certification</u>	<u>Effective Date</u>
Provider (s)	
Hawaii Association of REALTORS® (Administrator: Marsha Shimizu)	01/01/2003
Realty Network Corp, Russ Goode Seminars (Administrator: Sherrill L. Goode)	01/01/2003
Real Estate Continuing Education (Administrator: John Reilly)	01/01/2003
Continuing-Ed-Online.org (Administrator: Steven Myers)	01/01/2003
Thomas J. Douma (Administrator: Thomas J. Douma)	01/27/2003
Course(s)	
“Diversity and Doing Business”	01/01/2003
“Fair Housing”	
“Introduction to Commercial Real Estate”	
“Property Management and Managing Risk”	

“Risk Management”
(Dearborn Real Estate Education/Fahrni School of Real Estate)

“Risk Reduction: Baker’s Dozen” 01/01/2003
(Oliver E. Frasca/Honolulu Board of REALTORS®)

“Accredited Buyer Representative” 01/01/2003
(Nationally Certified Course/Honolulu Board of REALTORS®)

“Buyer Representation in Real Estate” 01/01/2003
“Ethics and Real Estate”

“Fair Housing”
“Risk Management”
“Investment Property Practice & Management”
“Real Estate Finance and Tax Issues”
(ARELLO Certified Course/Continuing-Ed-Online.org)

“Essentials of Finance” 01/01/2003
“Essentials of Listing”
“Essentials of the DROA”
(Hawaii Association of REALTORS®)

“Analysis of Investment Real Estate” 01/06/2003
“Contracts”
“Disclosure”
“Finance”
“Residential Tax Rules, Section 1031 Exchange, & Foreign
Investors”
“Agency, Practical Ethics, and Fair Housing”
(Hawaii Association of REALTORS®)

“Ethics and Real Estate” 01/30/2003
(Dearborn Real Estate Education/Dower School of Real Estate)

- 2) Course – “Mortgages, FNMA, FICO, ETC.”,
Author/Owner: Abe Lee, Provider: Abe Lee Seminars,
Course Category: Finance, Clock Hours: 3 –
Recommend approval
- 3) Course – “NAR Code of Ethics Made Easy,”
Author/Owner: Honolulu Board of REALTORS®,
Provider: Honolulu Board of REALTORS®, Course
Category: Dispute Resolution and Risk Management,
Clock Hours: 3 – **Recommend approval**

b. Continuing Education Core Course – Proposed new format for
Core Course(s) – **Recommend approval** of the following
decisions for the 2003-2004 Core Courses:

- 1) The Commission shall continue to require that a licensee
complete at least 4 hours of a Commission-approved
mandatory core course plus at least 6 hours of
Commission-approved elective courses to meet the 10
hours CE requirements.
- 2) The Commission will not have a Commission-developed
mandatory core course for this biennium.
- 3) The Commission will approve CE provider-developed
mandatory core courses of 4 hours in the following core
topic areas as a pilot project:

* Chapter 467, Hawaii Revised Statutes, Chapter 99,
Hawaii Administrative Rules, and updates as of the
date of instruction, if any. Updates may include any
2003 and 2004 Legislative Acts applicable to real
estate licensees.

- * Chapter 514A, HRS, Chapter 107, HAR, and updates as of the date of instruction.
 - * Ethics
 - * Fair Housing
 - * Agency and Disclosure
- 4) A CE provider may submit for Commission approval, a 4 hour mandatory core course on any of the core topics or any combination of the core topics. The mandatory core course may be delivered in two 2-hour sessions subject to the same procedures the Commission previously approved on December 13, 2002 as a pilot project. Specifically, this includes:
- a) Provider shall provide written disclosure to each student that they have to complete both 2 hour sessions to receive credit for completing a Commission approved mandatory core course and to receive a continuing education completion certificate, that failure to complete either session means an incomplete and no credit or certificate will be issued, and that the provider will handle all inquiries/problems concerning completion of the initial session and not REB. This written disclosure shall be provided to each student before the start of the initial session.
 - b) The written disclosure is to be signed by student, provider keeps original and student receives a copy. Should there be a problem, upon request, the provider shall provide original to REB.
 - c) It is solely the responsibility of the provider to keep records on students and completion of each session. The provider shall not provide any roster record or any other type of record to REB until a student completes the second session. REB will not keep any records of students completing the initial session.
 - d) The provider shall not issue any CE completion certificate or include in any roster record submitted to REB any student that has not completed the required two 2-hour sessions.
 - e) Provider may want to consider presenting both sessions during the second year of the licensing biennium.
 - f) This split format is a pilot project subject to student evaluations handled confidentially and Commission evaluation program monitoring.
- 5) Shall be subject to the Commission approved evaluation program.
- c. **Recommend approval** of forming a sub-committee, whose Chair and members to be designated by the ERC Chair, to evaluate continuing education for real estate licensees, including

a survey of licensees, CE providers and instructors, clarifying principal broker's responsibilities to set ". . . a policy on continuing education requirements for all associated real estate licensees in compliance with the statutory requirement;" (§467-1.6(6), HRS) . . . and "Ensuring that all associated real estate licensees are provided information and training on the latest amendments to real estate licensing laws and rules as well as other related laws and rules." (§467-1.6(9), HRS). Questions and issues to be considered may include:

- * Are 10 hours CE requirement sufficient?
 - * Are 4 hours mandatory core course hours sufficient?
 - * Increasing mandatory hours to 8
 - * Increasing overall required CE hours
 - * PBs and BICs evaluation of CE effectiveness
 - * Review Roster Access program in light of possible changed or increased requirements
 - * National trend
 - * Administration and resource issues
 - * PVL and DCCA concerns
3. Prelicensing Education Administration, Curriculum, Schools, Instructors, and Equivalency – Applications – Prelicense Guest Lecturer – Catherine M. Fujisaki, Prelicense School: Dower School of Real Estate, Elizabeth Dower, Principal - **Recommend approval.**
 4. Test Development and Scenario Exam Items – **Recommend approval** of committee members to participate in test development session scheduled for March 13 – 14, 2003: Vern Yamanaka, Louis Abrams, Peter Yanagawa, Suzette Nasser, Leonard Kacher, Michael Ching, Trudy Nishihara, and Helen Tajiri. Additional participants may be included.
 5. Budget and Finance Report – November 30, 2002 – **Accept.**
 6. Next meeting: Wednesday, March 12, 2003
10:00 a.m.
Kapuaiwa Room
HRH Princess Victoria Kamamalu Building
1010 Richards Street, 2nd Floor
Honolulu, Hawaii

Condominium Review Committee

Upon a motion by Commissioner Imanaka, seconded by Commissioner Rice, it was voted on and unanimously carried to accept the amended report of the February 12, 2003 Condominium Review Committee meeting as follows:

1. Minutes of January 10, 2003 Meeting – **Accept**
2. Condominium Governance and Management
AOAO Registrations – 2001-2003 Biennium Registration, January 2003 – **Recommend approval** to ratify effective dates for AOAO registrations received for the 2001-2003 biennium through January 31, 2003.
3. CPR Registration, Developer's Public Reports
 - a. January 2003 – **Recommend approval** to ratify issuance of effective dates of the developer's public reports and extensions issued for the month of January 2003.

- b. Kalihi Valley Estate, Reg. No. 4900 – Developer’s Final Public Report – **Recommend approval** to issue an effective date for the developer’s final public report when the developer has met all requirements for issuance of an effective date, including among other requirements the submission of the required county letter pursuant to section 514A-40(b), HRS, indicating compliance with the county zoning, building ordinances, and codes, and section 514A-1.6, HRS, indicating the condominium project’s compliance with underlying county zoning, ordinances, permitting requirements (including existing use permit 2002 EU-10), and Chapter 205, HRS.)
- c. Diamond Head Terrace – **Recommend deferral** pending receipt of further information.
- d. Developer’s Public Report – Page 19 REC form – Recommend amending page 19 to read as follows:
Copies of the condominium and sales documents and amendments made by the developer are available for review through the developer ~~[and are on file at the Department of Commerce and Consumer Affairs.]~~ or through the developer’s sales agents if any.
- e. Informal Non-Binding Interpretation Requests
 - 1) Section 514A-31(b), HRS, concurrent CPR and time share registration and extensions – **Recommend deferral** to March 2003 CRC meeting.
 - 2) Delivery of Developer’s Preliminary Public Report & Sections 514A-31 and 62, HRS – **Recommend approval** to issue an informal nonbinding interpretation that read together with §§514A-31, 42, RHS and §16-107-2, Hawaii Administrative Rules “Offer for sale” require a developer to deliver to each prospective purchaser a copy of a developer’s preliminary public report at the time an “offer for sale” is made; including at the time a prospective purchaser signs a reservation agreement to reserve an opportunity to purchase an undesignated apartment and makes a deposit.
- 4. Interactive Participation with Organizations – CAI – **Recommend approval** to send one Commissioner and one staff member to the CAI’s 52nd National Conference, to be held in Dallas, Texas, on May 1 to 3, 2003, participants to be decided by the Chair and Supervising Executive Officer, subject to the Governor’s fiscal policy and budgetary approval.
- 5. Budget and Finance Report – November 30, 2002 – **Recommend acceptance.**
- 6. Next Meeting: **Wednesday, March 12, 2003**
11:00 a.m.
Kapuaiwa Room
HRH Princess Victoria Kamamalu Building
1010 Richards Street, Second Floor
Honolulu, Hawaii

Licensing and
Registration -
Ratification:

Upon a motion by Commissioner Okawa, seconded by Commissioner Choi, it was voted on and unanimously carried to ratify the attached list.

Licensing –
Applications:

Coco Isle Realty, Inc.

Commissioner Choi recused herself from the meeting.

James Patton, proposed principal broker and president of Coco Isle Realty, Inc., was present to answer any questions the Commissioners may have regarding the real estate corporation application of Coco Isle Realty, Inc.

Mr. Patton was asked if he wished to have the application considered in executive session. He declined the offer.

Mr. Patton stated that he wanted to disclose that he had a substance abuse problem in 1989. He went into real estate and has been a broker in the State of Hawaii for the past 12 years.

Upon a motion by Commissioner Rice, seconded by Commissioner Abrams, it was voted on and unanimously carried to take this matter under advisement.

Commissioner Choi returned to the meeting.

Syed Sarmad

Syed Sarmad was asked if he wished to have his request for a preliminary decision for a real estate salesperson's license considered in executive session. He declined the offer.

Mr. Sarmad thanked the Commission for allowing him to be present.

Mr. Sarmad stated that he is a citizen of Bangladesh and he has been in the United States since he was seventeen years old. His father was an engineer and his mother was a homemaker. One of his uncles was the Minister of Finance for Bangladesh and another was the Dean of Admissions at the University. Mr. Sarmad stated that he had graduated in the top ten percent of his class and he received his Bachelor of Science degree in Business Administration from the University of Nebraska.

Mr. Sarmad stated that shortly after he graduated, he heard about timeshares and was fascinated with the concept. He went to work for a marketing company, which was run by James Quincy. In the 1981, he had an agreement with the developer to sell timeshares. Mr. Quincy oversold the timeshares and Mr Sarmad was not aware of the illegal activity. Several people in the company were convicted as a result of an investigation. He cooperated with the government and provided testimony which helped lead to the convictions.

Mr. Sarmad stated that he is sorry about what happened 23 years ago and regrets it. It is in his nature to show respect. He dealt with people in fairness and with respect. He truly regrets what happened but he cannot change the past. Mr. Sarmad stated that he would like to hand out letters of reference from his employer, a real estate timeshare company in California, and a retired Chief of Police in Palo Alto, California. The retired police chief was a client of his who

later became a personal friend. All of the parties have known him both professionally and personally.

Mr. Sarmad stated that he would like to bring to the attention of the Commissioners that it is not in his nature to deceive people. He asked that the Commission grant his real estate license so that he may pursue a career in real estate.

Mr. Sarmad stated that the State of Hawaii did not regulate timeshares 25 years ago. Mr. Sarmad assured the Commission that he would not disappoint them and that he would live up to the high standards if he were to be granted a Hawaii real estate license.

Mr. Sarmad was questioned about the revocation of his California license. Mr. Sarmad stated that he had lived in California since 1989 and had returned to Hawaii in November 2002. He was an assistant to the president of the company. He helped clients after they finished their purchase.

Mr. Sarmad stated that he did not feel motivated at that time to apply for a license in California. In 1985, California issued him a restricted license. Mr. Sarmad stated that he had disclosed the details of what had happened in 1980/1981 to the California Department of Real Estate. He did not have a conviction at that time. He passed the real estate salesperson's licensing examination in California in 1984. He moved back to Hawaii in 1985. The California Department of Real Estate had informed him that he could get his license back, but he did not pursue it since he had moved back to Hawaii. He lived in Hawaii between 1985 to 1987.

Mr. Sarmad stated that after one year, he could submit his application to remove the restriction from his California real estate license, but he did not. He had taken his continuing education courses, submitted his application and disclosed the 1986 charges.

Mr. Sarmad was asked if he had any records of his conviction and probation. Mr. Sarmad stated that he had completed his probation in four years instead of the five years that was ordered because of good conduct.

Mr. Sarmad was asked if he had satisfied the federal tax lien. Mr. Sarmad stated that he was still making payments. Mr. Sarmad stated that he would need to make payments until December 31, 2003 because the period of the lien expires at the end of the year. He stated that he has been paying three hundred dollars a month since 1994.

Commissioner Okawa thanked Mr. Sarmad for disclosing the information and for providing the background information.

When asked if he would be willing to provide more information to the Commission, Mr. Sarmad stated that he would be happy to get any information that was needed.

Mr. Sarmad stated that he became licensed in Hawaii in 1986, moved back to California in 1987 and was in a bad automobile accident there. Once he was able to walk again, he moved back to Hawaii. His probation was completed in

1990. Mr. Sarmad again stated his willingness to provide the information. He assured that Commissioners that the information that was provided was totally factual. He worked for Lifetimes of Vacations, Inc. in 1982.

Upon a motion by Commissioner Okawa, seconded by Commissioner Imanaka, it was voted on and unanimously carried to take this matter under advisement.

Chapter 91, HRS
Adjudicatory
Matters:

The Chair called for a recess from the meeting at 9:32 a.m., to discuss and deliberate on the following adjudicatory matters, pursuant to Chapter 91, HRS:

In the Matter of the Real Estate Broker's Licenses of Kamaole Management Systems, Inc. dba KMS Realty, R. Paul Grant and Jack T. George; REC 2001-231-L

Upon a motion by Commissioner Imanaka, seconded by Commissioner Abrams, it was voted on and unanimously carried to accept the Settlement Agreement After Filing of Petition for Disciplinary Action and Commission's Final Order.

In the Matter of the Real Estate Salesperson's License of Song H. Chun, REC 2000-187-L

Commissioner Rice moved to accept the Settlement Agreement Prior to Filing of Petition for Disciplinary Action and Commission's Final Order. Commissioner Abrams seconded the motion.

Commissioner Rice withdrew his motion. Commissioner Abrams withdrew his second.

Upon a motion by Commissioner Rice, seconded by Commissioner Abrams, it was voted on and carried to accept the Settlement Agreement Prior to Filing of Petition for Disciplinary Action and Commission's Final Order. Commissioners Rice, Abrams, Choi, Imanaka, Okawa, and Yamanaka voted in favor of the motion. Commissioner Ohama opposed the motion. The motion was carried.

In the Matter of the Real Estate Salesperson's License of Tyrone D. Fellers, REC 2002-301-L

Upon a motion by Commissioner Rice, seconded by Commissioner Abrams, it was voted on and unanimously carried to accept the Settlement Agreement Prior to Filing of Petition for Disciplinary Action and Commission's Final Order.

Following the Commission's review, deliberation and decisions in these matters, pursuant to Chapter 91, HRS, the Chair announced that the Commission was reconvening its scheduled Commission meeting at 9:53 a.m.

Executive
Session:

Upon a motion by Commissioner Okawa, seconded by Commissioner Rice, it was voted on and unanimously carried to enter into executive session, pursuant to Section 92-5(a),(1), HRS, "To consider and evaluate personal information relating to individuals applying for professional or vocational licenses cited in section 26-9 or both."

Upon a motion by Commissioner Imanaka, seconded by Commissioner Choi, it was voted on and unanimously carried to move out of executive session.

Licensing -
Applications:

Laverne L. Young

After a review of the information submitted by the applicant, Commissioner Okawa moved to approve the real estate salesperson's license application of Laverne L. Young. Commissioner Rice seconded the motion. The motion was voted on and unanimously carried.

Kayne D. Oku

After a review of the information submitted by the applicant, Commissioner Rice moved to approve the real estate salesperson's license application of Kayne D. Oku. Commissioner Okawa seconded the motion. The motion was voted on and unanimously carried.

Coco Isle Realty, Inc.

Commissioner Choi recused herself from the meeting.

After a review of the information presented by the applicant, Commissioner Abrams moved to approve the real estate corporation application of Coco Isle Realty, Inc. Commissioner Rice seconded the motion. The motion was voted on and carried.

Commissioner Choi returned to the meeting.

Syed Sarmad

After a review of the information presented by the applicant, Commissioner Ohama moved that the Commission would most likely deny Syed Sarmad's application for a real estate salesperson's license unless he provides more information along with his application for licensure. Commissioner Yamanaka seconded the motion. The motion was voted on. Commissioner Abrams opposed the motion. The motion was carried.

Activities 4 Less, Inc.

After a review of the information submitted by the applicant, Commissioner Rice moved to deny Activities 4 Less, Inc.'s request for a six-month extension to find a permanent principal broker. Commissioner Abrams seconded the motion. The motion was voted on and unanimously carried.

Central Oahu Real Estate

After a review of the information submitted by the applicant, Commissioner Yamanaka moved to approve the real estate corporation application of Central Oahu Real Estate. Commissioner Abrams seconded the motion. The motion was voted on and unanimously carried.

Next Meeting: Friday, March 28, 2003
9:00 a.m.
Kapuaiwa Room
HRH Princess Victoria Kamamalu Building
1010 Richards Street, Second Floor
Honolulu, Hawaii

Adjournment: With no further business to discuss, the Chair adjourned the meeting at 10:14 a.m.

Reviewed and approved by:

/s/ Alan Taniguchi
Alan Taniguchi
Executive Officer

March 28, 2003
Date

- [X] Approved as circulated.
[] Approved with corrections; see minutes of _____ meeting.

APPROVED APPLICATIONS FOR REAL ESTATE
REAL ESTATE COMMISSION MEETING ON FEBRUARY 28, 2003

<u>Brokers – Corporations and Partnerships</u>	<u>Effective Date</u>
Happy Hula Ranch, Inc., Happy Hula Realtors Jeffrey W. Ellison, PB	01/06/03
Unichinal, Inc., Advanced Properties Charles Cheng, PB	01/10/03
Fountains Retirement communities of Hawaii, Inc., Halenohona Properties Clifton C. Cassity, PB	01/10/03
Whale Song Realty, Inc. Froyam Edel, PB	01/16/03
Patricia S. Rubio, Inc. Patricia S. Rubio, PB	01/05/03
JCS Realty Inc. James C. Shipman, PB	01/15/03
Zen Properties, Incorporated Carol Ginoza, PB	02/05/03
<u>Brokers – Limited Liability Companies and Partnerships</u>	<u>Effective Date</u>
Hawaii Commercial Real Estate, LLC James M. Brown, PB	01/01/03
Realty Executives Aiona Properties, LLC Gwen Herrington, PB	01/14/03
Property House Realty, LLC Peter Moix, PB	01/14/03
Black Sand Beach Realty, LLC Ralph S. Usina, PB	01/29/03
<u>Brokers – Sole Proprietor</u>	<u>Effective Date</u>
Joseph M. Stimbroski	01/03/03
John M. Veltri	01/10/03
Derek T. Kimura	01/16/03
Kenneth F. Gemelli, Mather Gemelli Real Estate	01/16/03
Jody L. Nako	01/17/03
Sandy Thomas, All Kauai Real Estate	01/22/03
Joan M. Larson, West Maui Properties	01/23/03
Steven M. Molmen	01/24/03
Doris J. Jacober	01/21/03
Merlene McCullough	01/24/03
Wallace T. K. Ching	01/30/03
Sterling C. Chisholm, Sterling Properties	02/06/03
Shelly M. Freitas, Shell'z Ohana Realty	01/31/03
Mirko Kaleo Manfredi, Island Sun Realty	01/27/03
Lance M. Kakuno, LMK & Associates	01/27/03

<u>Trade Name</u>	<u>Effective Date</u>
Diane E. Mather Gemelli, Assist-2-Sell Buyers and Sellers Realty	01/08/03
Jeffrey Samuels, Jeffrey Samuels Real Estate Services	01/10/03
Concepts Unlimited, Inc., Concepts Unlimited GMAC Real Estate	01/30/03
Bay Realty, Inc., Timeshare Resales Hawaii	01/27/03
Karyl S. Choate, Choate Hawaii Real Estate	02/05/03

<u>Branch Office</u>	<u>Effective Date</u>
Hawaiiana Management Company Ltd. Richard J. McDougal, PB	01/06/03
All Islands Inc., Century 21 All Islands James W. Wright, PB	01/07/03
Coldwell Banker Commercial Pacific Properties Ltd. Rondolph B. Teves, PB	01/21/03

<u>Equivalency to Uniform Section of Examination Certificate</u>	<u>Expiration Date</u>
Zita Maria Annen	01/17/05
Lance B. Fulford	01/23/05
William K. Malish	01/23/05
William C. Christensen	01/23/05
Angela Han	01/23/05
Lorraine Marie Coleman	01/23/05
Marlene Phyllis Barnett	01/27/05
Heather Phillips	02/03/05
Zellie Nelson	02/07/05
Kent A. Ohmann	02/07/05
Craig Steven Cantrell	02/07/05
Rebecca Sue Bailey	02/07/05
Raymond F. Findlay	02/07/05
Peggy L. Hook	02/11/05
Christopher Jean Prieto	02/11/05
Raymond Lynn Garcia	02/12/05

<u>Educational Equivalency Certificate</u>	<u>Expiration Date</u>
Zita Maria Annen	01/17/05
Lance B. Fulford	01/23/05
William K. Malish	01/23/05
William C. Christensen	01/23/05
Angela Han	01/23/05
Lorraine Marie Coleman	01/23/05
Samuelu Samuelu	01/23/05
Raymond Lyon Katkish	01/23/05
George H. Gillen	01/23/05
Elizabeth Y. Gillen	01/23/05
John Thomas Niedenthal	01/23/05
Marlene Phyllis Barnett	01/27/05
Matthew Aaron Teho	02/03/05
Peter A. Gelsey	02/03/05
Zellie Nelson	02/07/05
Kent A. Ohmann	02/07/05

Educational Equivalency Certificate

	<u>Expiration Date</u>
Kory M. Quinn	02/07/05
Craig Steven Cantrell	02/07/05
Rebecca Sue Bailey	02/07/05
Ambre Teik Hall	02/07/05
Erika Ellendil Ireland	02/07/05
Rolf Holger Wolters	02/07/05
Raymond F. Findlay	02/07/05
Peggy L. Hook	02/11/05
Christopher Jean Prieto	02/11/05
Raymond Lynn Garcia	02/12/05

Real Estate Broker Experience Certificate

	<u>Expiration Date</u>
Lance B. Fulford	01/23/05
William K. Malish	01/23/05
William C. Christensen	01/23/05
Nelson S. Char	01/23/05
Lorin K. Wong	01/23/05
Vincent J. Greco, Sr.	01/23/05
Cheryl Y. Kunimoto	01/23/05
Marni J. Shirley	01/23/05
Rorie Alos Urban	01/27/05
Mary Beth San Juan	01/27/05
Michael R. S. Burnstein	02/03/05
Miles T. Nishijima	02/03/05
Faith F. Robertson	02/03/05
Zellie Nelson	02/07/05
Kent A. Ohmann	02/07/05
Kory M. Quinn	02/07/05
Jennifer J. Powell	02/07/05
Cliff A. McCluney, IV	02/07/05
Raymond F. Findlay	02/07/05
Georgiana M. Tempo	02/07/05
Peggy L. Hook	02/11/05
Christopher Jean Prieto	02/11/05
Raymond Lynn Garcia	02/12/05

Real Estate Broker (upgrade)

	<u>Effective Date</u>
Stuart R. Norsell	01/07/03
Akimi Mallin	01/09/03
Kelly K. Kauwe	01/09/03
Douglas F. Bryant	01/13/03
Matt Tawab	01/23/03
Joan M. Larson	01/23/03
Sterling C. Chisholm	02/06/03
Harry Lee	01/28/03

Restoration – Real Estate Salesperson

	<u>Effective Date</u>
Jessie W. C. Asing	12/30/02
Lily Y. W. Young	12/31/02
Meryle N. Carr	01/01/03
Scott P. Unger	01/06/03
Hae Yun Chu Magsanoc	01/09/03

Restoration – Real Estate Salesperson

Marsha L. Saiki
Wendy L. Andrews
Bee K. Tan

Effective Date

01/13/03
01/13/03
01/17/03