



<http://www.hawaii.gov/hirec>

October 2008

Nov. 30 Is Deadline to Renew Real Estate Licenses

Remember, the renewal deadline is **NOVEMBER 30, 2008**. All real estate licenses, course certifications, prelicense school, instructor, and substitute instructor registrations, and continuing education provider registrations must be renewed by the renewal deadline to be assured that there is no break in the validity of your license or registration.

ON-LINE RENEWAL will be offered again! There will be a discount on renewal fees for those licensees who choose the on-line renewal route. More information will be posted on the Commission's website, www.hawaii.gov/hirec, click on Real Estate License Renewals.

It is highly recommended that **the licenses/registrations of the brokerage firm, PB, BICs, and RBOs be simultaneously renewed during early November** and prior to renewals of all associating licensees to ensure sufficient time to correct any problems and to ensure successful renewals of associating licensees. If an associating licensee's renewal application is submitted prior to the PB's, BIC's, and brokerage firm's renewal applications, the associating licensee's renewal application will be held in suspense until the PB, BIC(s), and brokerage firm have successfully renewed all licenses.

PBs and BICs should complete all CE requirements immediately as successful renewal includes completion of CE requirements **prior** to submission of a renewal application.

To re-register a branch office, a BIC's license must also be successfully renewed in addition to the PB's license and the brokerage firm's license. If the PB's, BIC's, and/or the brokerage firm's license are not successfully renewed **prior** to the associating licensees, the license renewal applications of all associating licensees will be placed on "suspense" and renewed on **inactive** status come January 1, 2009.

Whether license renewals are handled by the individual licensee or the brokerage firm, the PB is responsible for the associating licensee's current and active status. It is recommended that PBs ensure all associating licensees are current and active by requiring all licensees to submit a photocopy of their 2009-2010 pocket license prior to December 31, 2008. **REMEMBER**, by January 1, 2009, licenses which are not current and active are converted to an inactive or forfeited status. If this conversion takes place, disciplinary action may occur and the consumer may recover all commissions and/or

compensations paid.

RENEWING ON ACTIVE STATUS: Individual licensees who renew their license on active status need to complete 10

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DCCA Introduces New Online Continuing Education System

The Department of Commerce and Consumer Affairs' Real Estate Commission encourages nearly 15,000 active licensed real estate professionals to view their continuing education information online at: <http://pvl.ehawaii.gov/rece>.

This new system provides Hawaii's real estate licensees with the ability to view the number of continuing education (CE) hours required and earned for the current licensing period, their CE history, and to search for future CE courses being offered by approved CE providers. Real estate licensees may also access and reprint their own course completion certificates for the current and previous bienniums, whereas in the past, this was done by the CE providers. Additionally, real estate principal brokers and brokers-in-charge may monitor and view the current CE hours, CE history, and license status of all licensees associated with the brokerage. The system is updated daily and is simple to use.

"This new system integrates all parts of the continuing education process, from provider course submission and approval to real estate licensee access of continuing education information, course offerings, and approved providers," said Neil Fujitani, supervising executive officer, Real Estate Branch. "This is an integrated system which will help manage and efficiently serve our real estate licensees."

The development of this online service is part of the state's ongoing initiative to improve efficiency by implementing electronic government services. Hawaii's official internet portal, eHawaii.gov, is managed by Hawaii Information Consortium, LLC (HIC). HIC works with the state agencies to enable them to conduct state business online and improve public access to government information.

Nov. 30 Is Deadline to Renew Real Estate Licenses

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hours of approved continuing education (CE) courses. Licensees are required to take the 2007-2008 mandatory core course, which consists of Part A and Part B. The CE completion certificates do not have to be submitted with the renewal application unless otherwise instructed. All CE courses should be completed in advance of the date of submission of the renewal application or the license may be renewed on an inactive status. Any individual licensee not completing the CE requirement will be renewed on an inactive status without further notice.

CE RECORDS: Upon completion of a CE core or elective course(s), the licensee will receive the CE course completion

certificate with either “core” or elective” printed on the left and right sides of the certificate.

<http://pvl.ehawaii.gov/rece> A principal broker or licensee can verify if a licensee has completed the 10 hours CE requirement, the specific courses completed, the number of CE hours required, the number of CE hours earned, and the number of CE hours remaining to complete the CE requirement.

Check the continuing education course schedule at <http://pvl.ehawaii.gov/rece>.

RENEWING ON INACTIVE STATUS: Individual licensees who renew their license on an inactive status do not have to complete the CE requirement but must submit the renewal application and fees by November 30, 2008. An inactive licensee desiring to change to active status shall submit the original CE certificates with a completed Change Form and a reactivation fee.

NEW SALESPERSON in 2008: If you were issued a new salesperson license in calendar year 2008 and renew your license by the renewal application deadline of November 30, 2008, you will be deemed to have completed equivalent to the CE requirement and will not have to complete the CE requirement for this license renewal only.

CANDIDATES FOR LICENSURE: Subject to compliance with the license application deadline, a candidate for licensure may want to consider being licensed as of January 1, 2009 rather than the remaining months of 2008 and be subject to renewal requirements. Please call the Real Estate Branch (808-586-2643) for additional information.

Office for the Day Was Held On Kauai September 10

The Real Estate Commission’s Real Estate and Condominium Specialists set up offices for the day at the Lihue Public Library, September 10, 2008, to discuss real estate licensing and condominium concerns with interested parties.

The Specialists discussed questions about licensing laws and rules, license applications, broker experience certificate applications, examination administration, continuing education, new legislation, Commission procedures, educational programs, and related topics.

Other questions that came up at the sessions concerned boards, associations, meetings, managing agents, condominium association registration, condominium hotel operators, fidelity bonding, the condominium property regime statute, public reports, project registration, the condominium dispute resolution program, new legislation, reserves, and other condominium-related topics. The Condominium Specialists assisted four interested parties during the Specialists’ Office of the Day. All parties raised concerns regarding the condominium project registration procedures. Specific questions raised included clarification about phased projects, do owner-occupant provisions apply to spatial units, what happens if unit A purchases a parking easement from unit B, is there a checklist for “fractional” condominiums, are spatial units required to be defined in the declaration and map or either one, because the law requires only the map. Responses provided are non-binding.

If you have any questions, you may contact a Real Estate Specialist or a Condominium Specialist at (808) 586-2643. You may also write to: Real Estate Commission, 335 Merchant Street, Room 333, Honolulu, HI 96813, or you may email staff at hirec@dcca.hawaii.gov.

The Specialists’ Office for the Day program is funded by the Condominium Education Fund and the Real Estate Education Fund.

Continuing Education Course Listing Only Available at www.pvl.ehawaii.gov/rece

Effective immediately, the up-to-date Continuing Education Course Listing will only be available at www.pvl.ehawaii.gov/rece. The course listing will no longer appear in the Real Estate *BULLETIN*.

As always, courses are subject to change or cancellation; please check directly with the provider to confirm date, time and location. The continuing education course schedule reflects all continuing education courses offered as of August 18, 2008.

Remember that the Commission’s mandatory core course for the 2007-2008 biennium is in two parts, and both Part A and Part B must be completed to receive the four hours of Continuing education credit. All licensees must also complete six hours of continuing education elective course hours for a total of 10 continuing education hours, in order to renew a real estate license on active status for the 2009-2010 biennium.

The Chair's Message

The cloudy economic climate is starting to overshadow the real estate industry as real estate licensees start feeling the effects of the retreating market. Not only is the real estate market slowing down, prompting some licensees to exit from the industry or seriously consider whether or not to renew their license on active status for the 2009-2010 biennium, but a new law and a proposed rule definition may also restrict licensees from conducting business as usual. The Unauthorized Practice of Law (UPL) issue and the Mortgage Rescue Fraud Prevention Act (SLH 2008, Act 137) are two ominous clouds on the horizon that the real estate industry must pay specific attention to in the coming months and at the 2009 Hawaii legislative session.



Trudy Nishihara

Many may believe that the Unauthorized Practice of Law, which is a proposed rule to define the practice of law by the Hawaii Supreme Court, does not affect real estate licensees, and that the proposed rule to define the practice of law will only affect ordinary laymen who act as legal counselors in producing deeds, trusts, contracts, etc. This is not so, unless the rule specifically "exempts real estate licensees" as it does for insurance agents, CPA's and Financial Planners.

Real estate licensees in their day-to-day professional practice, work with contracts and agreements and are bound to certain professional performance requirements governed by Hawaii Revised Statutes, Chapters 467, and Hawaii Administrative Rules, Chapter 99. Our real estate licensing laws and rules will change to conform to the Hawaii Supreme Court's rule, and may require real estate licensees to hire and work with attorneys when going over each agreement and contract with clients. Whether this new performance requirement of a real estate salesperson or broker is practical or logical, will be an issue that the Hawaii Association of REALTORS® and other interested groups will be addressing with the Hawaii Supreme Court in the drafting of their final proposed rule.

The Mortgage Rescue Fraud Prevention Act (Act 137) which became law on June 3, 2008, has placed real estate licensees in a quandary. How should the licensee proceed in handling a short sale in default, a pre-foreclosure, or assisting a client who is 90 days late on his mortgage loan payment? This new law was intended to protect unknowing consumers who were preyed upon by mortgage "sharks," but is resulting in prohibiting real estate licensees from their traditional practice of assisting with the disposition of real property to help remedy their client's precarious financial situation.

Now, according to this new law, only a "Distressed Property

Consultant" may assist those in this situation, and the fees charged for this assistance will be determined by the law. Lenders, banks, and attorneys are exempt from this law, and may charge fees without any limitations. Real estate licensees currently participate as foreclosure commissioners, and act as a liaison between a seller of defaulted property and a mortgage company to help sell the property.

Under Act 137, this may be a violation. Should sellers now ask real estate licensees to help them sell their property that is in mortgage default, they may get confused and not understand why real estate licensees can no longer provide the services they have traditionally provided in the past. Each real estate brokerage must determine the limits of service their agents can provide to sellers who are in default of their loan. To further understand the new law, the Hawaii Association of REALTORS® is forming a task force of involved organizations to review the impact of Act 137 on the real estate industry and existing real estate laws.

It really feels like hurricane season with these types of changes looming over our industry. While the climate could be better, it will only improve if we can educate ourselves and consumers regarding the proposed rule definition of the unauthorized practice of law and the new law known as the Mortgage Rescue Fraud Prevention Act. We need to be clear in how these two issues impact our industry practice. We also need to work together with other consumer groups and concerned organizations to ensure that any new law or rule is practical, logical, and for the benefit of the consumer.



State of Hawaii Real Estate Commission

Telephone 586-2643

Website: www.hawaii.gov/hirec

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This material can be made available to individuals with special needs. Please call the Senior Real Estate Specialist at 586-2643 to submit your request.

What You Need to Know about Change Forms

Changing brokers? Starting your own brokerage? Designating a broker-in-charge? Changing principal brokers? Releasing a salesperson from your brokerage? What you need to do all of the above and more is “the Change Form,” that ubiquitous piece of paper available on the Commission’s website, www.hawaii.gov/hirec, click on “Forms”.

The most important things to remember when submitting a Change Form to the Commission are:

(1) Reporting of Changes within 10 Days

“Each individual licensee shall file with the commission and shall notify the commission of any change in writing, within ten days of the change, on a form provided by the commission: . . .” (Hawaii Administrative Rules (HAR), Section 16-99-5(a), emphasis added)

For example, if a real estate salesperson is leaving brokerage A to sign up with brokerage B, the real estate salesperson is responsible to report this change via the Change Form. The principal broker or the broker in charge is also responsible to report this fact within ten days of the change.

The salesperson may obtain the releasing signature of the principal broker or the broker-in-charge of brokerage A, and also obtain the signature of the new principal broker to sign the salesperson on to the new brokerage, and submit the Change Form with both signatures. In the event the principal broker, for whatever reason, refuses to release a licensee, the licensee may obtain the signature of the new principal broker, signing the licensee on to the new brokerage. This Change Form must be submitted to the Licensing Branch for processing.

There is also the scenario where a principal broker wants to release a licensee for good reason, but cannot locate the licensee, or the licensee is unresponsive. HAR, Section 16-99-5.1(c), states, “A principal broker or broker in charge may place an individual licensee associated with or employed by the brokerage firm on an involuntary inactive status after written notification to the affected individual licensee.” Written notification includes sending notification to the licensee that he or she is being released from the brokerage effective a specific date. Request the licensee respond within a reasonable time to your notification. If no response is received, mail the Change Form and proof of written notification to the Licensing Branch for processing.

(2) Inability of Principal Broker to Act

If the **principal broker is suddenly unable to act in the case of illness or death** and no commission approved temporary principal broker has been designated PRIOR to the principal broker being unable to act, all associated licensees will have their license placed on involuntary inactive status. (See HAR, Section 16-99-5.1)

If the principal broker knows that he or she will not be able to act, or, if he or she will be absent from the brokerage for more than 30 calendar days, a temporary principal broker or broker in charge must be designated. The Change Form must be submitted with the name of the temporary PB or BIC and the dates of the temporary appointment indicated. A temporary

PB or BIC may hold this status for a maximum of 6 months. A one-time extension for another 6 months may be approved by the Commission. (See HAR, Section 16-99-3(o)) On the Change Form, the appointing broker must complete Part 2A, and the temporary broker must acknowledge the appointment by completing Part 2B. There is a \$10 fee.

It is good practice for all brokerages to consider designating a broker in charge as a matter of course. This poses a problem for the brokerages that are one-person operations, or for those brokerages that have only a couple of associated licensees. This may be even more difficult if the brokerage is organized as a sole proprietorship. If the sole proprietor/principal broker is unable to act, the licensees associated with the sole proprietorship may become involuntarily inactive, as there is no principal broker on record. If the brokerage is organized as a corporation, LLC, or LLP, the officers and/or directors may designate a new principal broker in case the original principal broker is suddenly unable to act.

(3) A licensee is leaving a brokerage to start his or her own brokerage

The licensee (assuming the licensee is a broker) must first register the name of his or her brokerage with the Business Registration Division (BREG) of the Department of Commerce and Consumer Affairs (DCCA). If the entity (Corporation, LLC, LLP, or Partnership) will be using a trade name, the trade name must also be registered with BREG.

The entity must then apply for a broker’s license. The application form is downloadable at www.hawaii.gov/hirec, click on “Forms.” There is a Change Form that must also be filed with the entity application for licensure. The Change Form is for the licensee who is leaving the original brokerage, and thus must be released by the principal broker or broker in charge by signing Part 2A at the bottom of the Change Form. Part 2B will be signed by the licensee who will be the principal broker of the new entity. (The new entity licensing application assesses a fee of \$330 in an odd-numbered year, and \$235 in an even-numbered year.)

It is a good idea, if both parties are willing, to leave the “date released” and “date hired” blanks open on the Change Form, with no date filled in, or “upon approval” filled in, when the licensee being released is opening their own brokerage or is applying as a sole proprietor. With these blanks left open, the date of release and the date hired of the new entity or new sole proprietor will be the same, and the license will not be placed on involuntary inactive status. Remember that no real estate activity may be conducted with an inactive license, as it would be considered unlicensed activity.

(4) Change Legal Name of Individual or Entity

If you are changing your legal name, you must indicate the change on the Change Form, attach the old wall certificate, and submit documentation regarding the change, i.e. marriage certificate, divorce decree. Licensees may retain their former legal surname if the surname is legally changed subsequent to

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licensing. All licensees must report their legal name upon licensure, but may also select a “license name,” such as a nickname, or initials used with their legal surname. If adding a “license name” subsequent to licensing, the selection of a “license name” is reported via the Change Form. There is a \$10 fee.

If the name of an entity is changed, attach the old wall certificate, and a file-stamped copy of “Certificate of Amendment” filed with the Business Registration Division (BREG), Commerce and Consumer Affairs. There is a \$10 fee.

(5) Reactivating license

There is a \$75 reactivation fee for an entity or branch office, and a \$25 reactivation fee for a salesperson and broker-

salesperson. The broker signing on the reactivated salesperson or broker-salesperson must complete Part 2A of the Change Form.

The entity reactivation also requires the submission of a Certificate of Good Standing from BREG, an Entity Resolution, and separate Change Form for the new principal broker (and brokers in charge, if applicable), and each associating salesperson and broker-salespersons.

The Change Form is not as confusing as it may appear. The instructions are included on the back of the form. You may call the Real Estate Branch if you have any questions or concerns at 808-586-2643, or email hirec@dcca.hawaii.gov. The Change Form is available on www.dcca.hawaii.gov/hirec, click on “Forms.”

Administrative Actions

Julianna Garris, Patricia Choi, and Patricia Choi Realty, Inc.—REC 2006-151-L

On November 10, 2004, the Department of Commerce & Consumer Affairs received Respondent Garris’ application for renewal of her license as a real estate broker with Patricia Choi Realty, Inc., dated November 3, 2004. The application did not provide answers to questions 1 through 3 with either “yes” or “no.” In addition, Respondent Garris’ renewal application reflected an old post office box address no longer in use. RICO alleged that as result of the untimely completion of Respondent Garris’ renewal application, Respondent Garris’ real estate broker’s license expired on December 31, 2004 and was renewed on May 2, 2006. Respondent Garris was employed by Respondent Patricia Choi Realty, Inc. and continued to engage in activity requiring a license during the period in which her license was delinquent. RICO alleged that Respondent Garris failed to comply with the laws relating to the licensing of real estate salespersons by engaging in real estate activity without the required license in violation of HRS §467-7 (license required). RICO further alleged that Respondents Choi and Patricia Choi Realty, Inc. failed to properly supervise Respondent Garris in violation of HRS §467-1.6(b)(7) (failure to ensure that the licenses of all associated real estate licensees are current and active). The foregoing allegations, if proven, would constitute violations of the following statutes governing the conduct of real estate brokers in Hawaii: HRS §467-7 and 467-1.6(b)(7). Respondents admitted to the veracity of the allegations. They also admitted that their acts constitute unintentional violations. They entered into a Settlement Agreement Prior to Filing of Petition for Disciplinary Action as a compromise of the claims and to conserve on the expenses of proceeding with an administrative hearing. Under terms of the agreement, Respondents Patricia Choi and Patricia Choi Realty, Inc. agreed to pay a \$1,000 fine. Respondent Garris agreed to pay a \$3,000 fine. The Commission accepted the Settlement Agreement on April 25, 2008.

Arthur G. Crabtree—REC 2007-275-L

On October 15, 2007, RICO filed a petition for disciplinary

action against the real estate broker’s license of Respondent. On December 10, 2007, RICO filed a motion for summary judgment. On January 11, 2008, Respondent filed a memorandum in opposition to the motion and a motion for stay of proceedings. On January 24, 2008, both motions came up for hearing before the Hearings Officer. Neither Respondent Crabtree nor anyone on his behalf appeared at the hearing. The Hearings Officer denied Respondent’s motion for stay of proceedings and entered the following findings of fact, conclusions of law, and recommended order granting the petitioner’s motion for summary judgment:

Respondent was originally licensed by the Commission as a real estate broker on February 4, 2005. His license expired on December 31, 2006. On July 14, 2006, Respondent was found guilty and convicted by a California jury of 10 felony and misdemeanor offenses against children that occurred between 2002 and 2005.

RICO charged Respondent with violating §436-B-19 (12) (the licensing authority may revoke any license because it deems the holder to be unfit to hold a license). The Hearings Officer recommended that the Commission find that RICO was entitled to an order concluding that Respondent violated §436-B-19 (12) and grant RICO’s motion for summary judgment. For the violations found, the Hearings Officer recommended that Respondent’s real estate broker’s license be revoked.

Upon reviewing the proceedings, the Commission denied Respondent’s motion to stay proceedings and adopted the Hearings Officer’s recommended decision as the Commission’s Final Order. On April 25, the Commission granted RICO’s petition for summary judgment and revoked Respondent’s real estate broker’s license.

Joe Esquibel and Karen Esquibel—REC 2008-55-L

RICO alleged that on April 17, 2007, in the District Court of the Third Circuit, an order was entered confirming an arbitration award against Respondents in the amount of \$714.64 arising out of a contractual dispute regarding Respondents’ real estate business. Respondents failed to report the court order to the Commission within 30 days. If proven at an administrative

Administrative Actions

hearing, the allegation would constitute a violation of HRS §436B-16. Respondents admitted to the veracity of the allegation. They entered into a Settlement Agreement Prior to Filing of Petition for Disciplinary Action as a compromise of the claims and to conserve on the expenses of proceeding with an administrative hearing. Respondents agreed to pay a \$500 fine.

The Commission approved the settlement agreement on May 30, 2008.

Michael P. Ireland—REC 2007-477-L

RICO alleged that on August 16, 2007, Respondent was convicted of driving under the influence. Respondent disclosed the conviction in writing to the Commission and has complied with all the terms of the conviction. RICO further asserted that Respondent was convicted of a few driving or traffic-related misdemeanors and petty misdemeanors during the 20 years preceding his 2002 application for a real estate salesperson license but did not disclose them on his application. RICO asserted that if these allegations were provided an administrative hearing, they could constitute violations of at least the following statutes governing the conduct of real estate licenses: HRS §436B-19(5) (procuring a license through misrepresentation); (12) (failure to adhere to any law such that the licensing authority deems the holder to be an unfit person to hold a license); (14) (conviction of a penal crime related to the qualifications functions, or duties of the licensed profession or vocation); (17) (violating the chapter); §467-20 (filing a notice, statement, or other document that is false or contains a misstatement of fact); and HAR §16-99-25 (filing a false statement with the Commission). Respondent asserts that he never intended to be dishonest. He did not admit to RICO's allegations and denied having violated any licensing law or rule. He entered into the settlement agreement as a compromise of the claims and to conserve on the expense of a hearing. Respondent agreed to pay a \$1,500 fine.

The Commission accepted the Settlement Agreement on June 27, 2008.

Sandy Xay and Angelita Pasion—REC 2007-12-L

RICO alleges that Respondent Xay's salesperson's license expired December 31, 2004 and was restored on November 17, 2006. RICO further alleged that Respondent Xay was employed by Respondent Pasion and continued to engage in activity requiring a license during the period in which her license was expired. RICO alleged that Respondent Xay failed to comply with the laws relating to the licensing of real estate salespersons by engaging in real estate activity without the required license in violation of HRS §467-7 (license required). RICO alleged that Respondent Pasion failed to properly supervise Respondent Xay in violation of §467-1.6(b)(7) (failure to ensure that the licenses of all associated real estate licensees are current and active). Respondents admitted to the veracity of the allegations and entered into a Settlement Agreement Prior to

Filing of Petition for Disciplinary Action as a compromise of the claims and to conserve on the expense of proceeding with an administrative hearing. Respondent Pasion agreed to pay a \$1,000 fine. Respondent Xay agreed to pay a \$2,000 fine. The Commission accepted the settlement agreement on June 27, 2008.

Nathalie Mullinix Realty Universal, Inc., a Real Estate Broker, and Nathalie C. Mullinix, a Real Estate Broker—REC 2006-361-L

RICO alleged that in 2006 Respondents listed a home in Hawaii Kai for sale on the Multiple Listing Service. The home is a two-bedroom, two-bath unit. Respondents listed the home on the MLS as a three bedroom two-bath unit with this notation in the comments: "Loft is the 3rd bdrm." RICO alleged that advertisements which ran in local papers contained no comment or clarification to explain that a "loft" was the third bedroom. The buyers who eventually purchased the home discovered, upon viewing the home for the first time, that it was clearly a two-bedroom unit with a loft area. The buyers did not object, however, because they wanted at least a two-bedroom home. Before the sale of the home closed, the home was appraised professionally as a two-bedroom unit with a loft. Before the sale closed but after the buyers' loan had been approved and the appraisal and inspections were completed, Respondents amended the MLS listing to reflect that the home was a two-bedroom unit. RICO asserted that these allegations, if proven at an administrative hearing, could constitute violations of at least the following statutes: HRS §436B-19(2) (false or deceptive advertising), (7) (professional misconduct), §467-14(20) (failure to maintain a reputation for or record of honesty, truthfulness, fair dealings), (13) violating the chapter and rules), and HAR §16-99-3(b) (licensee shall protect the public against misrepresentation). Respondents asserted that the listing was not a deception nor was it done with dishonest intent. They also asserted there was no consumer harm as the buyers were pleased with the unit and purchased it. Respondents denied having violated any licensing law or rule and entered into the settlement agreement strictly as a compromise of the claims and to conserve on the expense of a hearing. Respondents agreed to pay a \$3,000 fine.

The Commission accepted the settlement agreement on July 25, 2008.

Toti D.O. Manhan, Respondent—REC 2007-335-L

RICO alleged that Respondent failed to disclose a prior criminal conviction on his application for real estate licenses. RICO further alleged that if proved at an administrative hearing, the allegation would constitute a violation of HRS §467-20 (filing a document that is false or untrue.) Respondent admitted to the veracity of the allegation and entered into a Settlement Agreement Prior to Filing of Petition for Disciplinary Action voluntarily. Respondent agreed to pay a \$500 fine.

The Commission accepted the settlement agreement on July 25, 2008.

Two Commissioners Named to Second Terms

Governor Linda Lingle reappointed Commissioners Carol Mae A. Ball and Michele Sunahara Loudermilk to second four-year terms on the Hawaii Real Estate Commission, effective July 1, 2008. The Twenty-Fourth Hawaii State Legislature confirmed both appointments.

Commissioner Ball graduated from Baldwin High School and received her Bachelor of Arts degree from the University of Michigan. She is a real estate broker, and owns the Carol Ball School of Real Estate, based on Maui, and is a registered prelicense instructor and continuing education instructor. She is the current Chair of the Commission's Education Review Committee. She also holds the professional real estate designations of Certified Real Estate Brokerage Manager (CRB), Certified Residential Specialist (CRS), Graduate, REALTORS Institute (GRI), and Accredited Buyer Representative Manager (ABRM).

Commissioner Ball is an active and valuable member of the Commission and her participation and insights gained over her many years of experience as a licensed real estate broker demonstrate her commitment to the issues that come before the Commission, and carrying out the purposes of the

Commission.

Commissioner Loudermilk is a graduate of Punahou School, and received her Bachelor of Arts degree in Journalism and Romance Languages from the University of Oregon, and her Doctorate of Jurisprudence from the William S. Richardson School of Law, University of Hawaii. She currently serves as the Associate General Counsel for Alexander & Baldwin, Inc., where she focuses her practice on leasing, purchase and sale, development, and financing. Commissioner Loudermilk is a member of the Hawaii State Bar Association, and has been an active member of the Hawaii Women's Legal Foundation and Hawaii Women Lawyers.

Commissioner Loudermilk has served on the Commission since July 1, 2004, and her legal background has enabled her to quickly understand the purpose of the Commission, her role as a public member, and the oftentimes complex issues facing the Commission and its three standing committees. She is quick to grasp the issues being reviewed, to articulate her analysis, and plays an important role in discussions and decisions. She is currently the vice-chair of the Commission's Laws and Rules Review Committee.

Continuing Education Providers

Abe Lee Seminars	942-4472	Hawaii Island Board of Realtors, Inc.	935-0827
Akahi Real Estate Network, LLC	331-2008	Hogan School of Real Estate	1-800-794-1390
All Islands Real Estate School Property Merchants	564-5170	Honolulu Board of Realtors	732-3000
Americas Best	888-910-5452	Investment Property Exchange Services, Inc.	263-4312
Brian R. Thomas dba Edventures	885-2117	Kauai Board of Realtors	245-4049
Career Webschool Cengage Learning, Inc.	1-800-532-7649	Kendalltodd, Inc.	704-271-1285
Carol Ball School of Real Estate	871-8807	Kona Board of Realtors, Inc.	329-4874
Character Training Inc.		Lorman Education Services	715-833-3940
CLE International	303-377-6600	Lynn W. Carlson	874-4064
Coldwell Banker Pacific Properties RE School	597-5542	Maui Community College-VITEC	984-3231
Continuing Ed Express LLC	866-415-8521	Pacific Real Estate Institute	524-1505
Continuing-Ed-Online.Org	1-800-925-1502	ProSchools, Inc.	1-800-452-4879
Dower School of Real Estate	735-8838	Ralph Foulger's School of Real Estate	239-8881
Ecobroker International	1-800-706-4321	Realtors Association of Maui Inc.	873-8585
Eddie Flores Real Estate Continuing Education	951-9888	Remi School of Real Estate	230-8200
Energy & Environmental Building Association	952-881-1098	Russ Goode Seminars	597-1111
ERA School of Real Estate, A Division of SRH	877-6565	Seiler School of Real Estate	874-3100
Fahrni School of Real Estate	486-4166	Servpro Industries, Inc.	615-451-0600
Fleet Realty Inc., dba Fleet Educational Services	639-4123	Shari S. Motooka-Higa	537-8520
Hawaii Academy of Real Estate	245-8169	The Seminar Group	206-463-4400
Hawaii Association of Realtors	733-7060	University of Hawaii at Manoa	956-8244
Hawai'i CCIM Chapter	528-2246	Vitousek Real Estate Schools, Inc.	946-0505

2008 Real Estate Commission Meeting Schedule

Laws & Rules Review Committee

Condominium Review Committee

Education Review Committee

(These committees meet one after another,
beginning at 9 a.m.)

Wednesday, October 8, 2008

Wednesday, November 12, 2008

Wednesday, December 10, 2008

Real Estate Commission, 9 a.m.

Friday, October 31, 2008

Friday, November 21, 2008

Friday, December 19, 2008

All meetings will be held in the Queen Liliuokalani Conference Room of the King Kalakaua Building, 335 Merchant Street, First Floor.

Meeting dates, locations, and times are subject to change without notice. Please visit the Commission's website at www.hawaii.gov/hrec or call the Real Estate Commission Office at 586-2643 to confirm the dates, times, and locations of the meetings. This material can be made available to individuals with special needs. Please contact the Executive Officer at 586-2643 to submit your request.

Pay Your Taxes Online

Did you know you can file your General Excise and other business taxes online? *Did you know you can pay your General Excise and other business taxes online?*

Many people don't know they can **file and pay** their General Excise and other business taxes online. The process is relatively simple, fast, and error-free. Below are simple instructions on how to register your entity and get started:

Go to the Department of Taxation's website at: hawaii.gov/tax and click on "E-File Login"

· Scroll all the way down to the bottom of the page and Click on "I have read the requirements."

· Click on:

- "Register to File as an Individual/Sole Proprietor" or
- "Register to File as a Business Entity"

● Complete the required information and then click on "Register." You will be prompted to sign in using your USER ID (your SSN or FEIN) and PASSWORD (case sensitive) to access your account. You are now ready to E-File and/or E-Pay. E-filing your GE and other business tax returns is easy and fast – you'll even get confirmation that your tax return was submitted and HISTORY of all your tax returns and payments that were previously submitted. E-paying your GE and other business taxes is **FREE** when using your checking account (if using a credit card you will be charged a credit card processing fee of 2.25%).

For questions on E-Filing or E-Paying, call the Department of Taxation Electronic Processing Section at 587-1740 or email to: Tax.Efile@hawaii.gov.

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