# School Files

Hawaii Real Estate Commission

August 2004

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#### **2004 LEGISLATIVE UPDATE**

The 2004 legislative session resulted in the passage of two bills supported by the Real Estate Commission, and the enacting of numerous other bills that impact the real estate industry in some way. This legislative update will be additional material for those continuing education providers who are teaching the Commission's 2003-2004 core course. ProSchools, Inc., the Commission's developer of the 2003-2004 core course, will be providing the information to all those who are teaching the core course. The following are brief summaries of the legislation. Go to <a href="https://www.capitol.hawaii.gov">www.capitol.hawaii.gov</a> for complete language of the act enacted.

## CHAPTER 467, HRS REAL ESTATE BROKERS and SALESPERSONS

**ACT 012 HB 2417** allows Real Estate Commission to enter into formal license recognition agreements with other states and jurisdictions recognized by the ARELLO.

CHAPTER 508D, HRS MANDATORY SELLER DISCLOSURES

**ACT 186 SB 2704 HD1 CD1** requires disclosure of any release or waiver of liability for a construction defect, considered a material fact, by the seller of residential real property.

CHAPTER 708, HRS RELATING TO CRIMINAL TRESPASS (Section 708-814)

ACT 50 SB2294 SD1 HD1 amends provision relating to criminal trespass in the  $2^{nd}$  degree. Provides that a person commits the offense of criminal trespass in the  $2^{nd}$  degree if the person enters or remains unlawfully in or upon commercial premises or public property after a reasonable warning or request to leave by the owner or lessee or their authorized agent or a police officer.

#### CHAPTER 481P, HRS RELATING TO TELEMARKETING

ACT 8 SB2902 SD2 amends provisions relating to unfair or deceptive acts or practices. Provides that it is an unfair or deceptive act

or practice and a violation for any seller or telephone solicitor to call a telephone number that is listed on the national do-not-call registry administered by the FTC and FCC.

#### CHAPTER 454, HRS RELATING TO MORTGAGE BROKERS and SOLICITORS

ACT 14 HB1737 HD1 includes employees and exclusive agents within the exemption from regulation under the mortgage broker and solicitor law provided for banks, insurance companies, and other similar organizations, defines "exclusive agents" as licensed insurance producers who represent a single banking subsidiary or an insurance company.

#### CHAPTER 846E, HRS

**ACT 59 SB2842 SD1 HD4** amends provisions relating to sex offender registration and notification. Requires the judicial council to establish a task force to engage in a comprehensive review of public access to information regarding persons convicted of sexual offenses.

#### CHAPTER 26, HRS RELATING TO BUSINESS REGISTRATION

ACT 116 SB1318 SD1 HD2 CD1 authorizes DCCA to adjust business registration fees and other non-tax revenues to help align revenue collections with expenditures. Reduces filing and miscellaneous fees.

#### CHAPTER 414, HRS RELATING TO CERTIFICATES OF GOOD STANDING

ACT 117 SB2906 reduces filing fees charged for certificates of good standing.

#### RELATING TO CONSTRUCTION CLAIMS

ACT 119 SB2358 SD2 HD1 CD1 establishes procedures to resolve construction defect claims that require notice of the defect, and opportunity to settle or repair, and mediation of unresolved disputes, prior to litigation. The seller of new structure and the contractor doing the remodeling include in a contract and require a notice of the contractor's right to resolve alleged construction defects before a claimant may commence litigation, upon entering into a contract for sale of a new structure or the construction of substantial remodeling of a premises. Abolishes the Design Professional Conciliation Panel. Also <u>defines contractor</u> as ". . .any person, firm, partnership, corporation, association, or other organization that is engaged in the business or designing, manufacturing, supplying products, developing, constructing or selling a dwelling.

#### CHAPTER 342H, HRS

**ACT 143 HB2375 HD1 SD1** makes it a class C felony to knowingly dispose of certain amounts of solid waste anywhere other than a permitted solid waste management system without written approval of the director of health.

#### RELATING TO PUBLIC PROPERTY

**ACT 169 SB3044 HD1** creates a misdemeanor offense for obstructing public access to the sea, the shoreline, any inland recreational area by the way of or through any of the public rights of way, transit areas, or public transit corridors. Sets minimum fines.

#### CHAPTER 205, HRS RELATING TO AGRICULTURE

ACT 170 SB2246 SD1 HD1 exempts agricultural leases and utility and access easements form the prohibition of private restriction on agricultural uses and activities within state agricultural districts.

#### CHAPTERS 39 and 201G, HRS

**ACT 185 SB2926 SD1 HD2 CD1** increases the bond authorization amount under the Hula Mae multi-family housing program from \$200 million to \$300 million to facilitate the development or rehabilitation of affordable rental housing projects.

#### CHAPTER 235, HRS

**ACT 195 HB1848 HD1 SD1 CD1** provides an income tax deduction of up to \$3,000 per exceptional tree for expenditures to maintain exceptional trees on the taxpayer's property that have been designated by the county arborist advisory committee as an exceptional tree.

## CHAPTER 436B, HRS RELATING TO ABANDONED APPLICATIONS FOR PROFESSIONAL AND VOCATIONAL LICENSEES

**ACT 011 HB2418** clarifies that a licensing applications be considered abandoned if it is not completed and the required documents and other information are not submitted by DCCA within 2 years from the last date documents or information were requested or submitted.

#### CHAPTER 514A, HRS RELATING TO CONDOMINIUM PROPERTY REGIMES

ACT 12 SB2009 SD1 HD1 clarifies that a condo board may lease or change the use of common elements without obtaining the requisite owner approval, if acting under its authority to install, or change or abandon the use of telecommunications equipment.

**ACT 164** (SLH 2204) repeals and replaces the condominium property regimes law in part as follows:

- Establishes a two year condominium dispute hearings pilot program with funding in the amount of \$25,000 appropriated from the Condominium Management Education Fund for fiscal year 2004-2005, effective July 1, 2004, which shall be repealed on July 1, 2006 (Part III). The pilot program requires the DCCA hearings officer to hear and decide certain qualifying condominium disputes which have not been successfully resolved by mediation.
- Requires the director of commerce and consumer affairs prior to the 2005 and 2006 regular sessions of the legislature shall prepare and submit a report to the legislature evaluating the operation and effect of the pilot program.
- Delays the effective date of Parts 1 of the Act (General Provisions), II (Applicability), VI (Management of Condominiums) until July 1, 2005; and conditions of the effective date of these parts on the adoption of the provisions relating to the creation, alteration, termination (Part III) registration and administration of condominium (Part IV), and the protection of condominium purchasers (Part V) by July 1, 2005; and

• Appropriates out the Condominium Management Fund to the Department of Commerce and Consumer Affairs to conduct post bill passage educational activities, including the continuation of 1 full time temporary condominium specialist.



#### **COURSE AND INSTRUCTOR MONITORING**

In May 2004, the Commission reinstated its Course and Instructor Evaluation program. The evaluation program is initially relying on Real Estate Branch staff and the Commissioners to monitor the courses and instructors. The monitors attend the course and complete an evaluation form which rates the course and instructor in numerous categories.



To date, the overall evaluation results have been very good. Instructors appear to know and understand their course materials and subject matter. The instructors have years of experience in the real estate industry, and have also been teaching for many years. Nearly all of the instructors monitored prefer the lecture style of teaching.

So far, among the courses monitored, five of them were core courses, four of the courses were the Commission's core course, "Real Estate Law Review & Update/Ethics 2003-2004", and one core course was one that was submitted by a continuing education Provider.

In two instances, the course door certificate was not initially displayed as required, but the door certificate did appear subsequently when the staff on hand were questioned.

The core course is designed as a 4 hour class, excluding breaks, and housekeeping announcements. More often than not, the actual class time was under 4 hours by about 25-30 minutes. More effort and attention needs to be expended in seeing that the class time is at 4 hours. Did the instructors run out of material? The core course materials are quite extensive and may be supplemented appropriately by the individual instructors.

Other evaluation items such as checking in of students, proper identification verification, signing in and out when leaving the classroom during instruction, seemed to be in place and ran smoothly.

The Course and Instructor Evaluation program will continue. Only if there are glaring discrepancies or conduct that needs attention, will the Commission contact the school and instructor. Mahalo for your cooperation!



# PROMISSOR TEST DEVELOPMENT MEETINGS AND EDUCATORS/SCHOOL MEETING DAY

Promissor, the Commission's test will administrator, be conducting test development meetings here in Honolulu, Wednesday, August 25 through Friday, August 27, 2004, at the Ala Moana Hotel. The 2 ½ day session will involve two groups, a salesperson group and a broker group. The main purpose of these groups will be: (1) to review (and revise if necessary) the salesperson and broker pools of test questions (items) on the Hawaii-specific portions of the real estate licensing examinations, and (2) to write new test questions as necessary. We will be especially addressing the new broker curriculum, its impact on the current content outline, and item writing relative to these issues.

In conjunction with the test development meetings, Promissor and the Commission will be holding a School/Industry day meeting at the Ala Moana Hotel on Friday, August 27, from 2:00 p.m. to 5:30 p.m. Topics to be discussed include recent law changes and the new broker curriculum, as well as examination registration and administration, test center procedures/security, overview of the Promissor test development process, overview of the new broker curriculum content, and a question and answer session

#### To register for the meeting:

Leave a voice mail message at 1-800-274-3444 ext. 5006 and include your name, name of your organization, and the number of people that plan to attend and the contact person's phone number in case you need to be reached.

We hope to see you on:

Friday, August 27, 2004 Ala Moana Hotel 410 Atkinson Drive Honolulu, Hawaii 96814

#### RENEWAL TIME IS HERE

All prelicense instructors, schools, continuing education providers and continuing education courses must by recertified by **November 30, 2004**, if you want to continue operating and if you want to offer your courses in the 2005-2006 biennium. Recertification applications will be mailed out in October 2004 and will also be available on the Commission's website: <a href="www.hawaii.gov/hirec">www.hawaii.gov/hirec</a>. While the actual expiration date for certifications is December 31, 2004, the renewal/recertification deadline is November 30, 2004.

If you are one of the Continuing Education Providers who received certification for your own core course for the 2003-2004 biennium, that core course's certification will expire as of December 31, 2004. These core courses may not be recertified, as they are only available during the biennium in which they were submitted and approved.

In prior years, licensees seeking to restore or activate their license in the first half of the first year of the licensing biennium (the even numbered year) were faced with tracking down a core course to take, and which was conveniently offered near their residence. This was especially difficult for Neighbor Island licensees who were faced with taking the core course on O'ahu. This should no longer be a problem as the Commission now has an on-line core course available across the state offered certified through numerous Continuing Education Providers. The licensee must contact the desired Continuing Education Provider to sign up for the core course. A list of Continuing Education **Providers** who offer Commission's on-line core course, "Real Estate Law Review & Update/Ethics 2003-2004" are as follows:

> Abe Lee Seminars Akahi Real Estate Network, LLC Honolulu Board of REALTORS Kona Board of REALTORS Kauai Board of REALTORS Seiler School of Real Estate

#### **NEW BROKER'S CURRICULUM**

At its monthly Education Review Committee meeting on July 14, 2004, the Education Review Committee approved the new broker curriculum. The actual implementation date will be determined shortly, after development of new test items to be included in the broker's examination. In the meantime, start thinking about how the new material will be incorporated in to your existing prelicense broker's curriculum. One prelicense school has started development of the new curriculum in an electronic delivery format. As you know, the new curriculum is 80 hours in length. Help is on the way.

The Commission is working on a Request for Proposals to develop modules in an on-line format. Although initial inquiries reflect that it may not be economically feasible, the Commission hopes to have available specific modules, that are compatible with learning in an on-line format, which will be available to prelicense schools who can then integrate these on-line modules into their live presentation curriculum. There may be user fees for use of the on-line modules which may be determined by individual partnership agreements between a prelicense school and the contractor who develops the on-line broker's curriculum modules. That's the plan.

The Chair has announced a tentative date of January 2005 as the implementation date of the new broker examination. The new broker curriculum will be effective prior to the new examination date with a workshop for instructors. More information will be available, with specific time frames, shortly. Also in the works is the test development for the broker's license examination, which will incorporate new material in the broker's curriculum into the broker's license examination. The test development will take place August 25-27, 2004, when Promissor representatives come to Honolulu to meet with the Commission's test development committee. Stay tuned for more.

#### TWO NEW COMMISSIONERS

Carol Mae A. Ball and Michelle Sunahara Loudermilk are the two newest members of the Hawaii Real Estate Commission as of July 2004. Ms. Ball replaces Maui Commissioner Peter Rice, and Ms. Loudermilk replaces public member of the Commission, Marshall Chinen.

Ms. Ball hails from Maui and graduated from the University of Michigan with a Bachelor's degree. She is a licensed real estate broker since 1978, and is currently the president and principal broker of Carol Ball and Associates

Ms. Ball is also a certified prelicense instructor for the Commission. She is a member of the REALTORS' Association of Maui, the Hawaii Association of REALTORS, and the National Association of REALTORS. She is a certified real estate broker manager, a certified residential specialist, and a graduate of the REALTORS' Institute.

Ms. Loudermilk is from Honolulu and graduated from the University of Oregon with a Bachelor of Arts degrees in Journalism and the Romance Languages.

Ms. Loudermilk earned a Juris Doctor degree from the William S. Richardson School of Law and is an attorney with Cades Schutte specializing in commercial real estate transactions as well as banking and finance. She is a member of the American Bar Association, the Hawaii State Bar Association, and Hawaii Women Lawyers.

She is also a mentor in the William S. Richardson School of Law student-attorney mentorship program.

#### 25<sup>th</sup> Annual Real Estate Educators Association Conference San Antonio, Texas June 21-23, 2004

The 25<sup>th</sup> annual Real Estate Educators Association (REEA) conference was well-attended with 70 first-time participants, including Hawaii Real Estate Commissioners Vern Yamanaka, Chair, Education Review Committee, and Trudy Nishihara, Vice Chair, Education Review Committee. The theme for this year's conference was "REEA – The Lone Star in Real Estate Education."

Each year, the Commission sends at least one commissioner and one Real Estate Branch representative to the REEA conference. At last year's conference in Philadelphia, Real Estate Branch staff made contact with ProSchools, Inc., and this resulted in the Commission contracting ProSchools, Inc. to develop its 2003-2004 mandatory core course, in both a live presentation format and an on-line format.

On day two of the REEA conference, there are four "track sessions" offered to attendees. Hawaii's participants attended the "Regulators Track" session, a round table discussion. The following is a brief summary of information presented by those in attendance.

**Regulators Track** this is an interesting session that is always held at each REEA conference. Brief updates are given by attendees concerning licensing, continuing education, and on issues such as license reciprocity, agency, and testing. Some interesting comments:

- In North Carolina, prelicense schools are "held responsible" for 180 days after their students take the exam referring to reliability of information taught in that school. Initiated cross-checking of licensees at license exams to address problem of imposters who have been taking exams for others. Stats showed that when students took the exam within 30 days of class completion, 85% passed, within 90 days 70% passed, within 120 days 55% passed, 180 days less than 50% passed.
- Alberta, Canada the only self-regulated jurisdiction in N. America. Instituted a program to teach survival in the industry due to a 50% dropout rate after 2 years. The course is a 2-day course, "Introduction to Real Estate," and requires a high school diploma. 90 hours prelicense will be increased to 200 hours! There were problems with imposters taking the licensing exam, so they imposed a policy of retaining their picture I.D. until after completion of test.
- In Georgia, they require schools to upload continuing education information directly to the regulator's database. Schools can do their own course approvals and course codes when applying for school registration. Two new requirements are in effect: 1) IDW within one year of approval of instructor and 2) instructors must take a classroom version of salesperson's course.
- Montana instituted a post-license course designed by a task force, which brokers are required to provide to their agents. Looking at brokers not taking national portion of test. Brokers course is designed to operate in field, salespersons must have 2 years and 30 transactions to become broker.
- In South Dakota, continuing education requirement was recently increased from 30 to 100 hours. Single licensing has caused an influx of reciprocity applicants for broker's license.

- In Idaho, a lottery system was put in place to encourage on-line renewals. The winner gets a "free renewal" (refund of fees). This was very successful, and now a monthly lottery will be established. Idaho has 5,800 active licensees, about 4,000 inactive. Their continuing education requirement was raised from 12 to 20 hours about 3 years ago. Idaho recognizes "all kinds of CE."
- In South Carolina, brokers were not taking charge of post-licensing for agents as required, so post-license courses were created.
- In Texas, their continuing education task force has recently recommended 24 months of renewal. Licensees renew by their own renewal date. Texas has a 15 hour continuing education, 6 hours of which are mandatory (3 hours in a legal update class, and 3 hours of ethics). The remaining 9 hours may be obtained in "anything," there is no need to register the course, submit course outlines and time frames.
- In Nevada, they are implementing a post-license education requirement of 30 hours, to be completed within a year. The 30 hours of continuing education will include topics of negotiation skills, time management skills, "survivor" skills, which are traditionally areas that are not usually approved for real estate continuing education. Nevada also has a task force to examine "agency". They are concerned that their testing needs to include more practical application type questions.
- In Colorado, the education director annually writes the commission update course regarding current updates only. This may be changed because of the high level of work and time it involves on the part of the education director. Colorado is also looking at mandatory E & O insurance, a rule re-write, e-business, and is revisiting brokerage relationships/agency, and looking at making statutory changes in this area. There was 70% on-line renewal in 2003 (every 3 years).



## REAL ESTATE COMMISSION 2004 MEETING SCHEDULE

Laws & Rules Review Committee – 9 a.m.  Education Review Committee – Upon adjournment of the Laws & Rules Review Committee Meeting Condominium Review Committee – Upon adjournment of the Education Review Committee Meeting	Real Estate Commission – 9 a.m.
Wednesday, August 11, 2004	Tuesday, August 31, 2004
Wednesday, September 8, 2004	Friday, September 24, 2004
Wednesday, October 13, 2004	Friday, October 29, 2004
Wednesday, November 10, 2004	Wednesday, November 24, 2004
Thursday, December 9, 2004	Friday, December 17, 2004

All meetings will be held in the Queen Liliuokalani Conference Room, King Kalakaua Building, 335 Merchant Street, First Floor, Honolulu. The September 8, 2004 Committee meetings will be held in Conference Rooms A, B and C of the State Office Building, located at 3060 Eiwa Street, Lihue, Kauai.

Meeting dates, locations and times are subject to change without notice. Please visit the Commission's website at <a href="www.hawaii.gov/hirec">www.hawaii.gov/hirec</a> or call the Real Estate Commission's 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.



# REAL ESTATE COMMISSION MEETINGS AND SPECIALISTS OFFICE FOR THE DAY

The Real Estate Commission will convene standing committee meetings, in Conference Rooms A, B & C of the State Office Building, located at 3060 Eiwa Street, Lihue, Kauai.

#### Wednesday, September 8, 2004

Laws and Rules Review Committee – 9:30 a.m.

Education Review Committee – Upon adjournment of the
Laws and Rules Review Committee Meeting

Condominium Review Committee – Upon adjournment of the
Education Review Committee

The Commission will also be holding a Specialists' Office for the Day while the meetings are in progress and also by appointment. This will provide real estate licensees, condominium owners, educational providers, or anyone else interested in real estate licensing or condominium issues with an opportunity to meet with the Specialists to discuss their concerns.

(Times and locations may be subject to change.)

Real estate licensees, government officials, members of the condominium community, educators, and interested individuals and organizations are invited to attend and participate at these public meetings. Members of the Real Estate Commission and the Commission's staff will be present. The meetings will have set agenda items and an open forum time slot (see note). The Committees encourages any comments and recommendations on the program of work and budget for FY04. To assist you in understanding the Commission and the programs involved, listed below are the issues facing each Committee:

<u>Laws and Rules Review Committee.</u> Interpretation, concerns, problems, and proposed amendments relating to: Chapter 467, HRS, Real Estate Brokers and Salespersons, and Chapter 99, HAR; Chapter 436B, HRS, Professional and Vocational Licensing Law; Chapter 53, HAR, Fees Relating to Boards and Commissions; and concerns about related laws and rules.

<u>Education Review Committee.</u> Real estate brokers and salespersons; real estate education; mandatory continuing education curriculum, courses, providers, and instructors; prelicensing education curriculum, schools, and instructors; real estate licensing exam, curriculum, and administration; real estate education fund; proposed program of work.

Condominium Review Committee. Chapter 514A, Hawaii Revised Statutes ("HRS"), Condominium Property Regime and Chapter 107, Hawaii Administrative Rules ("HAR"), condominium projects and public reports, condominium governance and management, condominium association registration, condominium dispute resolution program, condominium managing agent registration, condominium education programs, condominium management education fund, condominium recodification report and the proposed program of work.

Note: The open forum time slot will be on a first come, first served basis, and the Chair reserves the right to limit the time due to the number of participants. If you have a specific concern and would like to address the Committee on the concern, please contact the Commission's office toll-free from the Island of Kauai at 274-3134, extension 62643 or at 586-2643 immediately for additional assistance.

Individuals who require special needs accommodations are invited to call Calvin Kimura, Supervising Executive Officer, at 586-2643, or toll-free from the island of Kauai, at 274-3134, ext. 62643, at least **4 working days** in advance of the meeting.



#### **ANNOUNCEMENTS**

Neil Fujitani joined the Real Estate Branch on June 16, 2004, as the Branch's Executive Officer. Neil comes to the Real Estate Branch from the Legislature where

he was a Staff Attorney for the Transportation Committee. We also offer congratulations as he welcomed his second child into the world on June 22, 2004.





#### **CURRENT PRELICENSE EDUCATION SCHOOLS**

Provider	Phone No.	E-mail	Web Address
Abe Lee Seminars	942-4472	abelee@hawaii.rr.com	www.abeleeseminars.com
Akahi Real Estate Network LLC	331-2008	akahi@jayhawaii.com	www.jayhawaii.com
Century 21 Real Estate School	263-4074	c21hale@aol.com	www.the-islands.com
Coldwell Banker Pacific Properties		Pre-Licensing	www.cbpacific.com/About
Real Estate School	748-3410	School@cbpacific.com	RESchool.as
Dower School of Real Estate		davidcatanzaro@msn.co	www.dowerrealtywindward
Windward	263-9500	<u>m</u>	<u>.com</u>
Dower School of Real Estate	735-8838	dower@dower.com	www.dower.com
Fahrni School of Real Estate	486-4166		
Hawaii Academy of Real Estate			
LLC	245-8169		
Hudson Real Estate School	387-6566		
Maui Community College – VITEC	984-3231		
Premier Realty 2000 Inc.	955-7653		www.pr2k.com
REEF Inc., Hawaii Institute of Real			
Estate	944-0071	hire@808mail.com	www.JohnStapleton.com
Seiler School of Real Estate	874-3100	seiler@maui.net	www.rickseiler.com
University of Hawaii at Manoa	956-8244	pamelaf@hawaii.edu	www.outreach.hawaii.edu
Vitousek Real Estate Schools	946-0505	vitousek@vitousek.net	www.vitousek.com





#### **CURRENT CONTINUING EDUCATION PROVIDERS**

Provider	Phone No.	E-mail	Web Address
Abe Lee Seminars	942-4472	abelee@hawaii.rr.com	www.abeleeseminars.com
Akahi Real Estate Network LLC	331-2008	akahi@jayhawaii.com	www.jayhawaii.com
Brian R. Thomas dba Edventures	885-2117		
Century 21 Real Estate School	263-4074		
Coldwell Banker Pacific Properties		Pre-Licensing	www.cbpacific.com/About
Real Estate School	748-3410	School@cbpacific.com	RESchool.as
Continuing-ed-online.org	866-523-3638	steve@continuing-ed-	www.continuing-ed-
		online.org	online.org
Dower School of Real Estate	735-8838	dower@dower.com	www.dower.com
Dower School of Real Estate			www.dowerrealtywindward
Windward	263-9500	davidcatanzar@msn.com	<u>.com</u>
Duplanty School of Real Estate	737-5509	duplanty@lava.net	www.duplantyschool.com
Eddie Flores Real Estate	951-9888	info@eddiefloresce.com	www.eddiefloresce.com
ERA School of Real Estate	877-6565		
Fahrni School of Real Estate	486-4166		
Hawaii Assn. of REALTORS®	733-7060		www.hawaiirealtors.com
Hawai'i CCIM Chapter	528-2246	info@ccimhawaii.org	www.ccimhawaii.org
Hogan School of Real Estate	1-800-794-1390		
Honolulu Board of REALTORS®	732-3000	hbradmin@hicentral.com	www.hicentral.com
John Reilly		John@internetcrusade.com	www.john-reilly.com
Kapiolani Community College	734-9211		
Kauai Board of REALTORS®	245-4049		
Kona Board of ERALTORS® Inc.	329-4874		
Lorman Education Services	715-833-3940	creditinfo@lorman.com	www.lorman.com
Lynn W. Carlson	874-4064		
Pacific Real Estate Institute	524-1505		
Premier Realty 2000, Inc.	955-7653		www.PR2K.com
REALTORS® Assn. of Maui Inc.	873-8585	info@mauiboard.com	www.mauiboard.com
Russ Goode Seminars	597-1111	Russ@RussGoode.com	www.RussGoodeSeminars
			<u>.com</u>
Seiler School of Real Estate	874-3100	seiler@maui.net	www.rickseiler.com
Thomas J. Douma	879-6000	tom@inspectiongroup.com	www.hawaiiinspectiongro
			up.com
University of Hawaii at Manoa	956-8244	pamelaf@hawaii.edu	www.outreach.hawaii.edu
Waikiki Realty Real Estate School	955-8282		



SCHOOL FILES
Published by the
Hawaii Real Estate Commission
335 Merchant Street, Room 333
Honolulu, Hawaii 96813
(808) 586-2643

Commissioners: John Ohama, Chair Real Estate Commission Mitchell A. Imanaka, Vice Chair Real Estate Commission Chair, Condominium Review Committee Louis E. Abrams, Vice Chair Laws and Rules Review Committee Carol Mae A. Ball, Member Kathleen H. Kagawa, Member Michelle Sunahara Loudermilk, Member Trudy Nishihara, Vice Chair **Education Review Committee** Iris R. Okawa, Chair Laws and Rules Review Committee Vern M. Yamanaka, Chair **Education Review Committee** 

State of Hawaii Real Estate Commission SCHOOL FILES

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

