#### **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, November 22, 2002

Time: 9:00 a.m.

<u>Place:</u> Kapuaiwa Room

HRH Princess Victoria Kamamalu Building

1010 Richards Street, Second Floor

Honolulu, Hawaii

Present: John Ohama, Chair

Louis Abrams, Member Marshall Chinen, Member Patricia Choi, Member

Kathleen Kagawa, Ph.D., 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 David Grupen, Condominium Specialist Cheryl Leong, Condominium Specialist Shari Wong, Deputy Attorney General

Irene Kotaka, Secretary

Excused: Mitchell Imanaka, Vice Chair

<u>Call to Order:</u> The Chair called the meeting to order at 9:05 a.m., at which time quorum

was established.

<u>Chair's Report:</u> No Chair's report was presented.

Executive Officer's Announcements, Introductions, Correspondence and Additional

Report: Distribution

The EO reported that as of November 21, 2002, 2,276 licensees have renewed their licenses online, which is 14.7% of the total number of licensees eligible to be renewed online. The Commission is encouraging

that licensees renew their licenses online at

www.ehawaiigov.org/pvlrenew.

## Additions to the Agenda

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

6. Licensing – Applications

f. Howard G. Kruschke

## Minutes of Previous Meetings

Upon a motion by Commissioner Choi, seconded by Commissioner Abrams, it was voted on and unanimously carried to approve the minutes of the October 30, 2002 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 November 13, 2002 Laws and Rules Review Committee meeting as follows:

- 1. Minutes of October 9, 2002 **Accept.**
- 2. Program of Work, FY03
  - a. Rule Making, Chapter 99, HAR, Real Estate Brokers and Salespersons **Recommend** rescinding the Commission's prior recommendation for rule making, dated October 4, 1995 relating to the use of broker (B), salesperson (S), REALTOR (R), or REALTOR-Associate (RA) in advertising and incorporate the Commission's last decision, dated August 30, 2002, regarding advertising and all REALTOR boards into the next rule making process.
  - b. Neighbor Island Outreach The next neighbor island outreach is scheduled to be held on the island of Maui, on Friday, January 10, 2003, subject to room availability.
  - Division and Department Programs RICO Real Estate
     Advisory Committee Recommend approval to add L.
     Richard Melcher and P. J. Moore to the RICO Real
     Estate Advisory Committee.
- 3. Next Meeting: Thursday, December 12, 2002

9:00 a.m.

Kapuaiwa Room

HRH Princess Victoria Kamamalu Building

Honolulu, Hawaii

## **Education Review Committee**

Upon a motion by Commissioner Choi, seconded by Commissioner Kagawa, it was voted on and unanimously carried to accept the report of the November 13, 2002 Education Review Committee meeting as follows:

1. Minutes of October 9, 2002 – Accept. Continuing Education Administration, Curriculum, Courses, 2. Providers, and Instructors - Applications 2003 - 2004 Continuing Education Providers and a) Course Ratification List – Recommend approval of the following providers and courses: Registration/Certification **Effective Date** Provider(s) Honolulu Board of REALTORS® January 1, 2003 (Administrator: Suzanne K. King) Abe Lee Seminars January 1, 2003 (Administrator: Abraham W.H. Lee) **Duplanty School of Real Estate** January 1, 2003 (Administrator: Gretchen Duplanty) Course(s) "Computers, Internet & the Licensee" January 1, 2003 "CRATS, CRUTS & FLPS: An Alternative Way to Own & Sell Real Estate" January 1, 2003 "Developing Small Properties" January 1, 2003 "Escrow, Title & Appraisals" January 1, 2003 "HUD, VA, (Non) Judicial Foreclosures" January 1, 2003 "Mediation, Arbitration, Litigation" January 1, 2003 "Permits, Permits & More Permits: Researching Building Permits and 25+ Other Permits Handbook" January 1, 2003 "Sticks, Bricks & Steel Understanding Plans & Construction Methods" January 1, 2003 "Surveys, Termites & Home Inspections" January 1, 2003 "The Condominium development Process" January 1, 2003 "Understanding Contracts Part I" January 1, 2003 "Understanding Contracts Part II" January 1, 2003 "Understanding Contracts Part III" January 1, 2003

"Understanding the Land Use Ordinance: C & C

"Understanding Vacation Ownership/

"Zoning-Issues, Problems, Questions,

(Owner/Author: Gino L. Gabrio) "Red Flags Property Inspection Guide"

"Wills, Trusts and Real Estate"

(Owner/Author: Abe Lee)
"Commercial Real Estate Sales and

"Real Estate Finance Today"

January 1, 2003

Honolulu"

Timeshare"

Answers"

Leasing"

"Environmental Issues in Your Real Estate Practice" January 1, 2003 (ARELLO Certified Course/Abe Lee) "Advanced Property Management" January 1, 2003 (Paul Dold, Esg./Duplanty School of Real Estate) "Condominium Laws and Issues" January 1, 2003 "How to Manage Residential Property" January 1, 2003 "Residential Property Management: Laws and Rules" January 1, 2003 "Residential Sales Contracts" January 1, 2003 "Risk Reduction When Listing" January 1, 2003 (Gretchen Duplanty/Duplanty School of Real Estate)

- b) Request on Core Course Brian Thomas Request for core course to be taught in two, two-hour segments, one during the first year of the biennium and the second during the second year of the biennium, for four (4) continuing education credit hours total. Question regarding interpretation of §16-99-100(6), Hawaii Administrative Rules, to mean that one course may be taught over a two-year period for the already established amount of credits. **Defer** discussion to next meeting and seek consultation with Deputy Attorney General. Also, suggested that Mr. Thomas discuss his proposal with ERC Chair Pat Choi, and Vice Chair Vern Yamanaka.
- 3. Prelicensing Education Administration, Curriculum, Schools, Instructors, and Equivalency
  - a) 2003-2004 Prelicensing Education Schools and Instructors Ratification List **Recommend approval** of the following schools and instructors:

    Registration/Certification Effective Date

School(s)

Maui Community College-VITEC January 1, 2003 (Principal: Dawn G. Okazaki)
Instructor(s)
Jon Hudson January 1, 2003 (Salesperson and Broker Curriculum)
Paige B. Vitousek January 1, 2003 (Salesperson and Broker Curriculum)
Abraham W.H. Lee January 1, 2003 (Salesperson and Broker Curriculum)

- b) Prelicense School Hudson Real Estate School, Principal – Jon Hudson, effective date January 1, 2003 – **Defer and request appearance** of Mr. Hudson at next meeting.
- 4. Program of Work
  - a) Bids for Bulletin publication/mailing **Recommend approval** of Pacific Printing and Publishing, Inc., as lowest bidder, to print and mail Bulletin.
  - b) Extension of Hawaii Association of REALTORS®' contract **Recommend approval** to extend contract for an additional two years.

5. Next meeting: Thursday, December 12, 2002

10:00 a.m.

Princess Victoria Kamamalu Building 250 South King Street, 2<sup>nd</sup> Floor

Honolulu, Hawaii 96813

#### **Condominium Review Committee**

Upon a motion by Commissioner Rice, seconded by Commissioner Choi, it was voted on and unanimously carried to accept the report of the November 13, 2002 Condominium Review Committee meeting as follows:

- 1. Minutes of October 9, 2002 Meeting Accept
- 2. CPR Registration, Developer's Public Reports
  - October 2002 Recommend approval to ratify issuance of effective dates of the developer's public reports and extensions issued for the month of October 2002.
  - b. Consultants **Recommend approval** to ratify the subcommittee selection of Glenn Adachi and Michael Sakai as condominium consultants.
- 3. Next Meeting: Thursday, December 12, 2002

11:00 a.m. Kapuaiwa Room

HRH Princess Victoria Kamamalu Building 1010 Richards Street, Second Floor

Honolulu, Hawaii

<u>Licensing and</u> <u>Registration -</u> Ratification: Upon a motion by Commissioner Choi, seconded by Commissioner Okawa, it was voted on and unanimously carried to ratify the attached list.

<u>Licensing</u> – Applications:

#### Frank S. Y. Park

Frank S. Y. Park was asked if he wished to have his application for a real estate salesperson's license considered in executive session. He declined the offer.

Mr. Park stated that he would answer any questions that the Commission may have regarding his application.

Commissioner Okawa informed Mr. Park that one of the standards for granting a real estate license is that the applicant must have a reputation for trustworthiness. The documents that were submitted by Mr. Park shows that he successfully completed his probation. Commissioner Okawa noted that people's behavior tends to be better when under supervision. Now that Mr. Park is no longer on probation, the Commission would like to ensure that Mr. Park has been rehabilitated.

Mr. Park stated that he knows that he will do good. It is a part of his past that he wishes he could forget. He stated that he does not use ice. He

used it before because of the people that he hung around with at that time. He is more family oriented now.

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

## Richard M. Shively

Richard M. Shively was asked if he wished to have his application for a real estate salesperson's license considered in executive session. He declined the offer.

Mr. Shively stated that he had made a mistake. His being involved in marijuana was a greater mistake. Mr. Shively stated that it was not a revelation he made recently. He decided to remove himself from the marijuana business when he was in his forties. He turned his back on a considerable amount of money.

Mr. Shively left his career in real estate 15 years ago. Mr. Shively stated that if he had become active in real estate, he would not have been seduced by getting rich in the marijuana business. His involvement in the marijuana business caused him to have regrets. He experienced great pain and was separated from his family. His daughter did not forgive him during his imprisonment. His wife stuck with him. Mr. Shively stated that it was brought to his attention that he may not have shown remorse. He asked that the Commission considers what the separation from his family, his imprisonment and probation may have had on his life.

Mr. Shively stated that the second mistake that he had made was applying for his real estate license from the mainland. In 1976, he lived on Oahu. Hawaii is his home. He has more family on the Big Island. He is a long-time resident. His nephews were born and raised on the Big Island. He and his wife own their own home, and they plan to be here for the duration. He will not go away. He will eventually have his real estate license. It is his destiny. Mr. Shively stated that he had worked until 10 p.m. last night and then he got up at 5 a.m. to fly here to be at the meeting. He is trying to rebuild his life in real estate. Mr. Shively stated that he is not asking for a license so that he can perform illegal or illegitimate acts.

Mr. Shively asked the Commissioners to grant him his license because:

- It is the right thing to do. He stated that he had taken eight different real estate courses. He has taken and passed the real estate licensing examination twice. He has worked and studied for years and has gone to great personal expense to qualify. His goal is to have a legal and legitimate license.
- 2. It is the moral thing to do. Mr. Shively stated that he has shown that he is a man of honesty and integrity. Mr. Shively stated that

the marijuana conviction occurred over five years ago. Mr. Shively asked if it were moral to place barriers on a man's efforts to rehabilitate himself. Mr. Shively stated that he has no career pension or savings. He has no means of providing for retirement. Mr. Shively stated that the denial of his license was based on political reasons.

3. It is the legal thing to do. Mr. Shively stated that he had appealed the Commission's decision last year. The decision was that there was no legal reason that he was not entitled to be licensed. Mr. Shively stated that he had applied to the DCCA for his mortgage solicitor's license. He submitted the exact same package to the DCCA. He was granted his mortgage solicitor's license. Mr. Shively stated that it seemed odd that a sister agency would grant him a license to handle large sums of money but the Commission would not. He can see no legal reasons why his license was denied by this body.

Mr. Shively asked when he would be granted his license if he would not be granted it 15 years after the conviction, five years after the imprisonment and five years after probation. He stated that he will continue to apply and will appeal his license until he is granted a license.

Commissioner Okawa informed Mr. Shively that she appreciated the statement that was read. However, the Commissioners have a duty to the community and to the licensees applying for licensure. The decisions made by the Commission are based on the statutes. Commissioner Okawa stated that she appreciated the additional documents submitted by Mr. Shively.

Mr. Shively stated that perhaps parts of the statements he made sounded harsh but he wants his license so bad and he thinks that he deserves it. Mr. Shively stated that there are licensees who have known him for a long time in Kona who feel that he should be licensed.

Mr. Shively stated that the Commission had wanted him to communicate his regret. Mr. Shively stated that marijuana left his life at retirement age in shambles. He does not ever want to repeat it.

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

## Rohnar Boyd

Rohnar Boyd was asked if he wished to have his application for a real estate salesperson's license considered in executive session. He declined the offer.

Mr. Boyd stated that he did not have a prepared statement. Mr. Boyd stated that his convictions and arrests were not to be taken lightly. It was

very serious. Mr. Boyd stated that he has serious regrets and it continues to plague him. He is remorseful and is sorry to have it happen. He is married and has two children. He is licensed in California and has a successful development company there. He is a builder on Kauai and is attempting to get his real estate license to compliment that. He has an active California real estate license.

Mr. Boyd was asked if his California real estate license was in good standing. He answered yes.

Commissioner Okawa asked Mr. Boyd to explain how many years it has been since the arrests and convictions. Mr. Boyd stated that he was arrested on December 12, 1986. He was sentenced to two years in 1987 and served less than two years. He completed the terms in 1987 or 1988 and was put on probation. In 1991, he was arrested for driving while under the influence. He completed all of the programs that were assigned for that.

Mr. Boyd was asked to reconfirm that he had attempted to obtain his records but they had been destroyed.

Mr. Boyd stated that he had contacted the agency and then later asked his mother to obtain the records since he was not living in California. They were told that many of the records were destroyed. Mr. Boyd stated that it had been a very difficult time of his youth, and he is glad that it is behind him. He feels that he has made great contributions to the community. He is a member of AYSO and is a referee for soccer teams. He is very involved in his children's lives and wants to contribute to the community.

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

#### Byron J. Park

Byron J. Park was asked if he wished to have his application for a real estate broker's license considered in executive session. He declined the offer.

Mr. Park stated that he has been licensed for 19 years. It has been almost 12 years since the complaint was filed. Mr. Park stated that there is not a day when he does a real estate transaction that he does not thing about what happened. Mr. Park stated that he holds a CRS designation and he has been nominated three times for the Aloha Aina Award. It is his goal to get his real estate broker's license. Mr. Park stated that when he sees someone with an "R" designation, he knows how much he has to go through. He is 55 years old.

Mr. Park stated that he is humbly coming before the Commission to request that they grant his real estate broker's license.

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

#### TaylorMay Services, LLC

Jonathan Chun, attorney for TaylorMay Services, LLC, was present to answer any questions the Commission may have regarding the broker exempt condominium hotel operator registration of TaylorMay Services, LLC. Mr. Chun was asked if he wished to have the application considered in executive session. He declined the offer.

Mr. Chun stated that he did not have anything to add but he would be happy to answer any questions the Commission may have.

Mr. Chun was informed that a complaint was filed with RICO but no action has been taken as yet. Mr. Chun stated that he was not aware of the complaint. The applicant was not notified and was not given written notice.

Commissioner Abrams asked Mr. Chun who the public would go through in the event that there is a problem.

The SEO stated that the law was changed to remove the fidelity bond requirement for those who are licensed as a real estate broker. Only broker exempts are required to have the bonding and other requirements. The condominium hotel operators would have to designate someone in Hawaii to represent them.

Mr. Chun was asked if William Victor May had a Hawaii address. Mr. Chun stated that Mr. May did not live in Hawaii.

Mr. Chun was asked who the consumer would contact if they were having problems locally.

Senior Condominium Specialist Yee stated that there should be a designated person who is in charge. The application did not indicate the local contact person. She also informed the Commissioners that since TaylorMay Services, LLC is an LLC, and they would fall under the jurisdiction of BREG and would be required to have a person in Hawaii who could accept service for the company.

Commissioner Abrams asked what happens to the money that is collected by the broker-exempt CHO. Senior Condominium Specialist Yee informed him that as a broker exempt CHO, they would have to follow the laws and rules but they would not be required to be licensed.

Mr. Chun stated that everything is currently handled through the internet. Information would then be referred to the owners and the owners would decide whether or not they would like to rent out their unit. If the unit is available, the funds would be sent directly to TaylorMay Services, LLC.

Mr. Chun was asked what happened to the rental deposits. Mr. Chun stated that he did not know. Mr. Chun was asked if his clients were taking rental deposits now. Mr. Chun stated that his clients own two units but they have not taken any deposits because they are not licensed.

Mr. Chun stated that they are aware that if his client manages apartments, they would have to register. However, they are not clear as to what management encompasses. They were not sure what management was so they advised their clients not to do anything. Mr. Chun stated that the real issue is management. They are trying to keep it to what they have at this point in time. If their broker exempt CHO registration is granted, they will have to take a more active role in managing the apartments. His clients should have someone on site or on staff. At this point in time, they have not done that yet.

Mr. Chun was asked if his clients would have someone on site if the broker exempt CHO registration was granted. Mr. Chun said that is what they are looking at.

Commissioner Rice asked Mr. Chun if they would be providing reservation or management services. Mr. Chun was asked what his clients are doing now. Mr. Chun informed the Commissioners that they are doing purely reservations. They do not have someone on site that can respond.

The SEO stated that the CHO registration does involve management. It has to do with offering units that are transient less than 30 days. There are CHO rental pools that are registered as CHOs. The purpose of the law was to protect the apartment owner and the transient visitors. It has nothing to do with having a person clean up the place. Some reservation people are CHOs.

Commissioner Abrams asked if TaylorMay Services, LLC wanted to offer other properties, too. Mr. Chun said that they would like to offer more. Mr. Chun also stated that there are people who are conducting CHO activities without being registered. They are not avoiding the GET and TAT fees.

Upon a motion by Commissioner Okawa, seconded by Commissioner Rice, 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 9:50.m., to discuss and deliberate on the following adjudicatory matters, pursuant to Chapter 91, HRS:

In the Matter of the Real Estate Salesperson's and Broker's Licenses of Steven L. Walker and A & B Properties, Inc., REC 2001-172-L

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

<u>Licensing -</u> <u>Applications:</u>

## Frank S. Y. Park

After a review of the information presented by the applicant, Commissioner Rice moved to approve the real estate salesperson's license application of Frank S. Y. Park. Commissioner Abrams seconded the motion. The motion was voted on and unanimously carried.

## Richard M. Shively

Commissioner Okawa stated that contrary to the statements made by Mr. Shively, there was no political motive in the initial denial of his real estate salesperson's license application. Based on the additional information presented by Mr. Shively, the Commission is able to reach a different decision.

After a review of the information presented by the applicant, Commissioner Abrams moved to approve the real estate salesperson's license application of Richard M. Shively. Commissioner Choi seconded the motion. The motion was voted on and unanimously carried.

## Rohnar R. Boyd

After a review of the information presented by the applicant, Commissioner Okawa moved to approve the real estate salesperson's license application of Rohnar R. Boyd. Commissioner Abrams seconded the motion. The motion was voted on and unanimously carried.

## Byron J. Park

After a review of the information presented by the applicant, Commissioner Abrams moved to approve the real estate broker's license of Byron J. Park. Commissioner Choi seconded the motion. The motion was voted on and unanimously carried.

## TaylorMay Services, LLC, Sunspot Vacation Rentals

After a review of the information presented by the applicant, Commissioner Choi moved to approve the broker exempt condominium hotel operator registration of TaylorMay Services, LLC, Sunspot Vacation Rentals. Commissioner Rice seconded the motion. The motion was voted on and carried. Commissioners Abrams and Yamanaka voted against the motion.

#### Howard G. Kruschke

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

#### Committee Reports:

The issue of proposing guidelines to be used in determining rehabilitation will be referred to the Laws and Rules Review Committee for further discussion.

The reexamination of the laws and rules relating to condominium hotel operator registration will be referred to the Condominium Review Committee for further discussion.

National Association of REALTORS Conference – Commissioner Choi reported on the National Association of REALTORS Conference that she just attended and stated that she will be submitting a written report shortly.

Next Meeting:

Friday, December 13, 2002 9:00 a.m. Kapuaiwa Room HRH Princess Victoria Kamamalu Building 1010 Richards Street, Second Floor Honolulu, Hawaii

Adjournment:		nment:	With no further business to discuss, the Chair adjourned the meeting a 10:37 a.m.
			Reviewed and approved by:
			/s/ Alan Taniguchi Alan Taniguchi Executive Officer
			December 13, 2002 Date
[	Х	1	Approved as circulated.
[	] Approved with corrections; see minutes of meetir		Approved with corrections; see minutes of meeting.

# APPROVED APPLICATIONS FOR REAL ESTATE REAL ESTATE COMMISSION MEETING ON NOVEMBER 22, 2002

Brokers – Corporations and Partnerships Hawaii Pacific Venture Inc., HPV Realty Leolani F. Kini, PB	Effective Date 10/28/02
Brokers – Limited Liability Companies and Partnerships Resortquest Hawaii, LLC Jerry M. Hiatt, PB	Effective Date 10/28/02
Ferreira Properties LLC Diane A. Ferreira, PB	01/01/03
Adams Hawaii Properties, LLC Ludwig Kuglmeier, PB	10/31/02
Brokers - Sole Proprietor Jonalee L. Yuen, Morning Star Realty Harriet H. Klark, Klark Properties Edward M. Slavish, Slavish & Assoc. Charles M. Daitoku Gordon M. K. Wong Stanley M. Yoshioka	Effective Date 10/16/02 10/25/02 01/01/03 10/02/02 10/11/02 10/25/02
Trade Name Deborah K. Lambert, Lambert Realty	Effective Date 10/16/02
Corporation Name RCI Resort Management, Inc. (fka RCI Management, Inc.)	Effective Date 10/17/02
Equivalency to Uniform Section of Examination Certificate Nancy Gail Robinson Johnny Mack Throgmorton John Charles Giberson Barbara Giberson Ingrid E. Hale William R. Reed Patricia A. Xifo Manuel Anthony Eneriz Diana J. Woods Clifford Arthur Pappas Michael J. Peters Bryan J. Kopecky Wendy Lazer Robert Frank Marmarosa, Jr. Ted Ben Debsky Jorge A. Freire Victor Katsumi Higgins	Expiration Date 10/21/04 10/21/04 10/21/04 10/21/04 10/21/04 10/22/04 10/23/04 10/23/04 10/29/04 10/29/04 10/30/04 11/01/04 11/04/04 11/04/04

Educational Equivalency Certificate Nancy Gail Robinson Johnny Mack Throgmorton Walter "Dane" Kana'i Springer Patricia A. Xifo Manuel Anthony Eneriz Diana J. Woods Lorena Goya Clifford Arthur Pappas Geoffrey Paul Engelman Michael J. Peters Bryan J. Kopecky Wendy Lazer Robert Frank Marmarosa, Jr. Ted Ben Debsky Jorge A. Freire Victor Katsumi Higgins Eric Lee Cafferio	Expiration Date 10/21/04 10/21/04 10/21/04 10/23/04 10/23/04 10/23/04 10/29/04 10/29/04 10/29/04 10/30/04 11/01/04 11/04/04 11/04/04 11/07/04 11/12/04
Real Estate Broker Experience Certificate Randall M. Tong Sandra M. Mann William R. Reed Abha Dubey Lorena Goya Michael J. Peters Bryan J. Kopecky Wendy Lazer Sterling C. Chisholm Elizabeth M. Spector Wayne H. Nakamoto Eric Lee Cafferio Man Wai Lui	Expiration Date 10/21/04 10/21/04 10/22/04 10/23/04 10/23/04 10/29/04 10/30/04 11/01/04 11/06/04 11/08/04 11/12/04
Real Estate Broker (upgrade) Jonalee L. Yuen Cheryl L. Lee Mark H. Stevens Vernon G. Koike Karel M. Kon Diane K. Pool Matt Hunter	Effective Date 10/16/02 10/22/02 10/18/02 10/25/02 01/01/03 01/01/03 01/01/03
Restoration – Real Estate Salesperson Carol A. Frei Bon-Wi Uy Richard C. Muschaweck Celia D. Domingo Grace Y. Tsujimura John Robert Hoff Yvienne M. Tagorda Sandie Joe Otani	Effective Date 11/01/02 10/02/02 10/17/02 10/18/02 10/18/02 10/21/02 10/29/02 11/06/02

Restoration – Real Estate BrokerEffective DateCharles M. Daitoku10/02/02Robert R. Cloutier10/24/02Stanley M. Yoshioka10/25/02