#### **REAL ESTATE COMMISSION**

Professional and Vocational Licensing Division
Department of Commerce and Consumer Affairs
State of Hawaii
www.hawaii.gov/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: Wednesday, November 24, 2004

<u>Time:</u> 9:00 a.m.

Place: Queen Liliuokalani Conference Room

King Kalakaua Building

335 Merchant Street, First Floor

Honolulu, Hawaii

Present: John Ohama, Chair, Broker/Honolulu Commissioner

Mitchell Imanaka, Vice Chair, Broker/Honolulu Commissioner

Louis Abrams, Broker/Kauai Commissioner Carol Ball, Broker/Maui Commissioner

Kathleen Kagawa, Broker/Honolulu Commissioner

Michele Sunahara Loudermilk, Public/Honolulu Commissioner

Trudy Nishihara, Broker/Honolulu Commissioner Vern Yamanaka, Broker/Hawaii Island Commissioner

Calvin Kimura, Supervising Executive Officer

Neil Fujitani, Executive Officer

Diane Choy Fujimura, Senior Real Estate Specialist Cynthia Yee, Senior Condominium Specialist

Lorene Kimura, Real Estate Specialist Ryan Yamashiro, Real Estate Specialist Cheryl Leong, Condominium Specialist David Grupen, Condominium Specialist Shari Wong, Deputy Attorney General

Irene Kotaka, Secretary

Lei Fukumura, Special Deputy Attorney General

Kelly Lawrence Rana Nuesca Richard Ball

Absent: Iris Okawa, Public/Honolulu Commissioner

Call to Order: The Chair called the meeting to order at 9:04 a.m., at which time quorum was

established.

Chair's Report: The Chair wished everyone present a "Happy Thanksgiving!"

Executive Officer's

Report: Distribution

Additional Distribution

The following materials were distributed prior to the start of the meeting:

Announcements, Introductions, Correspondence and Additional

- 4. Committee Reports
  - e. Legislation
- 6. Licensing Applications
  - o. Amy J. Vogel

Real Estate Specialist Kimura reported on the status of the real estate license renewals. The statistics, as of November 22, 2004, are as follows:

Total number of real estate broker renewals received (including completely processed and pending renewals) – 3,035 Online renewals – 1,333, which is 43.9%

Total number of real estate salesperson renewals received (including completely processed and pending renewals) – 4,662 Online renewals – 2,525, which is 54.16%

Total broker and salesperson renewals received (including completely processed and pending renewals) – 7,697

# **Minutes of Previous Meeting**

Upon a motion by Commissioner Imanaka, seconded by Commissioner Abrams, it was voted on and unanimously carried to accept the minutes of the October 29, 2004 Real Estate Commission meeting.

## **Committee Reports:**

### **Laws and Rules Review Committee**

Upon a motion by Commissioner Abrams, seconded by Commissioner Imanaka, it was voted on and unanimously carried to accept the report of the November 10, 2004 Laws and Rules Review Committee meeting as follows:

- 1. Minutes of October 13, 2004 Accept
- 2. Program of Work, FY05
  - Licensing Renewal Renewal Workshops will be held in conjunction with the Specialists' Office of the Day on the neighbor islands and on Oahu, from 9:30 a.m. to 12:30 p.m., as follows:

Kauai – Monday, November 15, 2004 Kauai Board of REALTORS, 4359 Kukui Grove, # 103, Lihue

Kona – Tuesday, November 16, 2004 Kona Board of REALTORS, 74-5620 Palani Court, #106 Kailua-Kona

Oahu – Thursday, November 18, 2004 Honolulu Board of REALTORS, 1136 12<sup>th</sup> Avenue, Holomua Room, Honolulu

Hilo – Tuesday, November 23, 2004 Hawaii Island Board of REALTORS, 26 Waianuenue Avenue, Hilo

 Subcommittee on Agency – Recommend continuation of discussion at the December Laws and Rules Review Committee meeting.

> 3. ARELLO, Other Organizations and Jurisdictions – Colorado Real Estate Commission's request to enter into a reciprocal agreement – Recommend that staff respond that the Commission is looking into the reciprocal license issues and will not be entering into an agreement at this time.

4. Next Meeting: Thursday, December 9, 2004

9:00 a.m.

Queen Liliuokalani Conference Room

King Kalakaua Building

335 Merchant Street, First Floor

Honolulu. Hawaii

Commissioner Abrams reported that the Subcommittee on Agency will be sharing a copy of the Hawaii Association of REALTORS' proposed legislation with other interested parties for review, analysis, comment, and recommendations. These groups could be trade organizations, the insurance industry, the State Bar Association, consumer groups, and others in the real estate industry. Some of the agency reports will also be posted on the Commission's website.

#### **Education Review Committee**

Upon a motion by Commissioner Yamanaka, seconded by Commissioner Nishihara, it was voted on and carried to accept the report of the November 10, 2004 Education Review Committee meeting as follows:

- 1. Minutes of October 13, 2004 – Accept.
- 2. **Recommend** a poll of Commissioners to be taken to change the December Committee meetings from Thursday, December 9 to Wednesday, December 8, 2004 or a more appropriate time.
- Next meeting: Thursday, December 9, 2004 3.

Upon adjournment of the Laws and Rules Review Committee Meeting, which convenes at 9:00 a.m.

Queen Liliuokalani Conference Room

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Honolulu, Hawaii

Commissioner Nishihara moved to add the extension of the Hawaii Association of REALTORS' contract to provide real estate seminars and Instructors Development Workshops to the agenda. Commissioner Kagawa seconded the motion. The motion was voted on and unanimously carried.

Commissioner Yamanaka moved to approve the extension of the contract with the Hawaii Association of REALTORS to provide real estate seminars and the Instructors' Development Workshops for another two years. Commissioner Nishihara seconded the motion. The motion was voted on and unanimously carried.

#### **Condominium Review Committee**

Upon a motion by Commissioner Kagawa, seconded by Commissioner Abrams, it was voted on and unanimously carried to accept the amended report of the November 10, 2004 Condominium Review Committee meeting as follows:

- 1. Minutes of the October 13, 2004 Meeting **Accept.**
- 2. Condominium Governance and Management
  - AOAO Registrations 2003-2005 Biennium Registration –
     Recommend approval to ratify effective dates for the AOAO 2003-2005 biennium registrations received through October 31, 2004.
  - b. Condominium Seminars and Symposium Approval of 2005 CAI
     Hawaii Chapter Seminars Recommend approval of the 2005
     Seminars & Events as proposed in its October 13, 2004 request
     as CMEF subsidized seminars subject to the existing contract
     terms and conditions.
- 3. CPR Registration, Developer's Public Reports
  - October 2004 Recommend approval to ratify issuance of effective dates of the developer's public reports and extensions issued for the month of October 2004.
  - Request for exemption of Owner Occupant Law –
     Jane Echevarria Recommend approval to issue a "no action" letter subject to the receipt of verification from Mr. Echevarria's physicians attesting to his medical condition.
  - c. Ko Olina Kai Golf Estates and Villas #5284, Nikki Senter, Esq. –
     (Deferred from the October 13, 2004 CRC Meeting) –
     Recommend approval to defer making a recommendation to such time after the developer submits for the Committee's consideration a proposed "corporate/completion guarantee."
  - d. Elevations for Kauai Beach Resort Condo Conversion Bernice Littman, Esq. – Recommend approval in situations where the county has no copies of plans for existing structures that are being converted to condominium apartments to permit as part of the condominium map information relating to showing the elevations of the building or buildings required by §514A-12(a), HRS, by means of photographs scaled heights along side of the buildings together with the "as built" certified statement of a registered architect or professional engineer.
  - e. 909 Kapiolani **Recommend approval** to not issue an informal non-binding interpretation of the definition of "apartment with an exit to a public street or highway…" as set forth in §514A-3, HRS.
- 4. Next Meeting: Thursday, December 9, 2004

Upon adjournment of the Education Review Committee Meeting, which is upon adjournment of the Laws and Rules Review Committee meeting, which convenes at

9:00 a.m.

Queen Liliuokalani Conference Room

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Commissioner Imanaka recused himself from voting on items 3.c. and 3.e. of the report. Commissioner Loudermilk recused herself from voting on item 3.d. of the report.

### Legislation

Copies of the following proposed legislation were distributed to the Commissioners for their review and comment:

- 1. A Bill for an Act Relating to the Small Business Bill of Rights
- 2. A Bill for an Act Relating to Professions and Vocations Licensure Restoration

Senior Specialist Yee also reported that a bill is being proposed to allow the Association of Apartment Owners' funds to be invested out-of-state.

The Commissioners were asked to notify the Program Specialist by today if they had any concerns on the Small Business Bill of Rights. They were also asked to notify the Program Specialist if they had concerns on the other two bills by December 3, 2004.

Commissioner Yamanaka asked if there would be any provisions for military personnel who were deployed and who are unable to complete the continuing education requirements. He was informed that there would not be any special provisions as the licensees are able to complete their courses online and there was a sufficient amount of time prior to deployment to complete the requirements.

<u>Licensing and</u> <u>Registration –</u> <u>Ratification:</u> Upon a motion by Commissioner Imanaka, seconded by Commissioner Abrams, it was voted on and unanimously carried to approve the ratification of the attached list.

# <u>Licensing</u> – Applications:

#### Kelly J. Lawrence

Kelly J. Lawrence was asked if she wished to have her application considered in executive session. She declined the offer.

Ms. Lawrence stated that she thinks she would do a very good job if she were allowed to have her real estate salesperson's license. She also stated that she is extremely honest at this point in her life. She had made a lot of mistakes previously. She does not intend to go back. She can only go forward. She has been employed with Fairfield Resorts since December 2002. She helps the owners of the time share units in the Fairfield Resorts.

When asked what she would do if she were granted her license, she replied that she would move into the Sales Department as they have already agreed to take her if she became licensed.

Ms. Lawrence was asked to provide information on her conviction. She stated that she had broken up with her ex-husband in 1992. They both subsequently remarried and there was a lot of animosity between the parties. She and her exhusband's new wife did not get along at all. His wife had spanked her child and four months prior to that incident, the Child Protective Agency was called. They were going to put her son in a foster home. When Ms. Lawrence picked up her son, he had welts on his behind. She called her ex-husband's wife and got into it on the phone with her. Ms. Lawrence stated that she had never been involved in a fight before. She went over to confront her ex-husband's wife and grabbed a knife to threaten her but his wife did not run. A scuffle ensued and his wife got cut. She stated that the incident was not directed towards the general public.

Her ex-husband has since divorced his wife. Ms. Lawrence stated that she gets along with her ex-husband now and even went on a trip to Florida with her son, her ex-husband and the ex-wife's daughter.

#### Rana Nuesca

Rana Nuesca was asked if she wished to have her application for a real estate broker's license considered in executive session. She declined the offer.

Ms. Nuesca said that during the past few months, she had been thinking about what had happened. She said that she remembers losing quite a bit of family members in death. She lost her grandfather, her father and her grandmother. She had just gotten out of a bitter divorce. Her daughter is a recovering drug addict. She had a tough time doing what she needed to do to comply with everything else. Ms. Nuesca stated that she had taken her real estate broker's test this summer. She stated that in 1997, she was a single mother and had to support her daughter. She admits that she made a mistake in filling out the application.

Ms. Nuesca was asked to explain why she wanted to obtain her real estate broker's license. She said that she was encouraged by her principal broker since she assists him a lot and would be able to assist him in his absence.

Ms. Nuesca was asked to explain why she had answered "no" on the application regarding her previous conviction. Ms. Nuesca stated that it was a while back and there were too many things going on. She did not even think about it. She said that it was pretty painful for her to think back to the past. She lost her family, and her daughter was addicted to crystal meth. Her daughter has been a drug addict for eight years and has been in and out of treatment.

Ms. Nuesca was asked to explain why she did not appear in court. She said that she did not show up for her court hearing because everything happened at the same time.

Real Estate
Recovery Fund
Report:

No report was presented.

<u>Chapter 91, HRS,</u> Adjudicatory Matters: The Chair called for a recess from the meeting at 9:35 a.m., to discuss and deliberate on the following adjudicatory matters, pursuant to Chapter 91, HRS:

In the Matter of the Real Estate Broker's License of Karl F. Lingenfelder dba Kala Properties, REC 2001-33-L, et al

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

In the Matter of the Real Estate Broker's License of Steven D. Weeks, REC 2003-44-L

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

# In the Matter of the Real Estate Salesperson's License of Sheldon H. Lau, REC 2003-279-L

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

Following the Commission's review, deliberation and decisions in these matters, pursuant to Chapter 91, HRS, the Chair announced that the Commission was reconvening its scheduled Commission meeting at 10:15 a.m.

# Executive Session:

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

# <u>Licensing</u> – Applications:

# Kelly J. Lawrence

After a review of the information presented by the applicant, Commissioner Imanaka moved to approve the conditional real estate salesperson's license of Kelly J. Lawrence. Commissioner Abrams seconded the motion.

Based on Ms. Lawrence's presence at the meeting, her history and her ability to acknowledge what went wrong, the Commission did not have concerns regarding the welfare fraud conviction. Chair Ohama noted that Ms. Lawrence would be under the direct supervision of her principal broker.

The motion was voted on and carried. Commissioner Yamanaka voted against the motion.

# Amy J. Vogel

After a review of the information submitted by the applicant, Commissioner Abrams moved to approve the real estate salesperson's license of Amy J. Vogel. Commissioner Kagawa seconded the motion. The motion was voted on and unanimously carried.

#### Rana Nuesca

After a review of the information presented, Commissioner Abrams moved to approve the real estate broker's license of Rana Nuesca and that this matter be referred to RICO. Commissioner Imanaka seconded the motion.

Commissioner Loudermilk expressed her concerns that the applicant did not answer the application correctly and she was not satisfied with the explanation given by the applicant. Commissioner Yamanaka agreed with Commissioner Loudermilk.

Commissioner Ball noted that Ms. Nuesca had said that she did not put the information in there because it was a personal matter and this was a business application.

Commissioners Abrams, Kagawa, Nishihara and Imanaka voted in favor of the motion. Commissioners Yamanaka, Loudermilk, Ball and Ohama voted against the motion. The motion died due to a lack of quorum.

After a review of the information presented by the applicant, commissioner Loudermilk moved to deny the real estate broker's license application of Rana Nuesca. Commissioner Yamanaka seconded the motion. Commissioners Ball, Loudermilk and Yamanaka voted in favor of the motion. Commissioners Ohama, Imanaka, Abrams, Nishihara, and Kagawa voted against the motion. The motion died due to a lack of quorum.

After a review of the information presented by the applicant, Commissioner Abrams moved to approve the real estate broker's license application of Rana Nuesca. Commissioner Imanaka seconded the motion. Commissioners Imanaka, Abrams, Kagawa, Nishihara, and Ball voted in favor of the motion. Commissioners Loudermilk, Yamanaka and Ohama voted against the motion. The motion passed.

Upon a motion by Commissioner Abrams, seconded by Commissioner Imanaka, it was voted on and unanimously carried to refer this matter to RICO.

**Next Meeting:** 

Friday, December 17, 2004

9:00 a.m.

Queen Liliuokalani Conference Room

King Kalakaua Building

335 Merchant Street, First Floor

Honolulu, Hawaii

Adjournment:

With no further business to discuss, the Chair adjourned the meeting at

10:33 a.m.

Reviewed and approved by:

/s/ Neil Fujitani Neil Fujitani Executive Officer

December 17, 2004 Date

[	X ]		Approved as circulated.	
[	]		Approved with corrections; see minutes of	meeting
NF	/isk/11/2	26/04		

# APPROVED APPLICATIONS FOR REAL ESTATE REAL ESTATE COMMISSION MEETING ON NOVEMBER 24, 2004

Brokers – Limited Liability Companies and Partnerships World Class Properties, LLC Andrea Lievens, PB Dubey Realty LLC	Effective Date 11/08/04 01/01/05
Abha Dubey, PB	
Brokers – Sole Proprietor  Diana C. Prentiss, Lotus Properties James R. Hill Paul T. Ruffo George E. Isaacs, Jr. Riccardo A. Figliuzzi, Jr. John R. Sherman Sharon L. Trehern, Sharon Trehen Realty Ed Torrison, Splintered Paddle Realty	Effective Date 10/20/04 10/01/04 10/06/04 10/06/04 10/11/04 10/15/04 10/28/04 10/28/04
Trade Name Clayton K. M. Tom, Clayton Properties Lawrence Yuen Hin Heu, Heu Properties Jonalee L. Yuen, Morning Star Realty	Effective Date 10/19/04 10/27/04 10/28/04

Branch Office
Hawaiian Island Homes, Ltd.
Peter Savio, PB

Effective Date
10/29/04

Equivalency to Uniform Section of Examination Certificate Steven C. Grannis Andrew P. Lowell Marc Stuart Nissenson	Expiration Date 10/22/06 10/22/06 10/22/06
Joseph Norman Beck	10/22/06
Haruko Kubozono Linda Jean Frank	10/25/06 10/26/06
Norma Jean Jessup	10/26/06
Donald Edward Hickey Manuel Diaz	10/26/06 10/27/06
Ramona Lorraine Owen Jason West Cortina	10/27/06 10/28/06
Patrick Joseph Maher	10/28/06
Thomas Andrew Zeman Christa Lea Huey	10/28/06 10/29/06
Justine Miles Kroes James Scott King	11/01/06 11/03/06
Liane Miliaulani Stewart	11/03/06

Equivalency to Uniform Section of Examination Certificate Maricar C. Balgos-Campos Danna Lark Christensen Michele Ann Schiro Victoria Phi Nguyen Renata Cordeiro DeMoraes Kirk Phillip Soares Ronald Leroy Olen Rock E. White Stephanie Mary Peterson Kostantinos Theodorou Yousef Keshavarz Michael Sean Garland Samuel T. Chun Gregory J. Cline Michael James Magaw Larry A. Paul Scott D. Nelson Lisa Ruth Arin Rebecca J. Schroedter-lon Gary Wayne Morgan Gregory P. Cohen Zachary Paul Stankovits Robin Sara Lack	Expiration Date 11/03/06 11/03/06 11/03/06 11/03/06 11/04/06 11/04/06 11/05/06 11/05/06 11/05/06 11/08/06 11/08/06 11/09/06 11/10/06 11/10/06 11/10/06 11/12/06 11/12/06 11/15/06 11/15/06 11/15/06 11/16/06
Educational Equivalency Certificate Steven C. Grannis Carl David Soto Andrew P. Lowell Marc Stuart Nissenson Yik Cheung Fan Joseph Norman Beck Yamato Michelle Milner Gertrudes Iris Villaflor Kyle Hope Martin Nancy Esther Kou Linda Jean Frank Norma Jean Jessup Donald Edward Hickey Zoe W. Fenske Manuel Diaz Ramona Lorraine Owen Moe Abulkalam Sears Patrick Joseph Maher Thomas Andrew Zeman	11/16/06  Expiration Date 10/22/06 10/22/06 10/22/06 10/22/06 10/22/06 10/22/06 10/22/06 10/25/06 10/25/06 10/25/06 10/26/06 10/26/06 10/26/06 10/27/06 10/27/06 10/27/06 10/28/06

Educational Equivalency Certificate	Expiration Date
Christa Lea Huey	10/29/06
Justin Miles Kroes	11/01/06
Diana J. Woods	11/03/06
James Scott King	11/03/06
Liane Miliaulani Stewart	11/03/06
	11/03/06
Maricar C. Balgos-Campos	
John Edward Gravener	11/03/06
Sean Michael Kleeman	11/03/06
Todd Lee Svetin	11/03/06
Danna Lark Christensen	11/03/06
Michele Ann Schiro	11/03/06
Victoria Phi Nguyen	11/03/06
Renata Cordeiro DeMoraes	11/04/06
Kirk Phillip Soares	11/04/06
Ronald Leroy Olen	11/05/06
Rock E. White	11/05/06
Stephanie Mary Peterson	11/05/06
Todd James Patrick	11/05/06
Kostantinos Theodorou	11/08/06
Anton Aleric Ewing	11/08/06
Yousef Keshavarz	11/08/06
Michael Sean Garland	11/09/06
Lorena Goya	11/09/06
Samuel T. Chun	11/09/06
Gregory J. Cline	11/10/06
Michael James Magaw	11/10/06
Alex Yong Shen Zheng	11/10/06
Larry A. Paul	11/10/06
Guy R. LaGuire	11/10/06
V. Max Raksasat	11/10/06
Mary Browne-Burris	11/10/06
Mary M. Beddow	11/10/06
Scott Seiyei Kamiya	11/12/04
Scott D. Nelson	11/12/06
Lisa Ruth Arin	11/12/06
Rebecca J. Schroedter-Ion	11/12/06
Robin Charles Glass	11/15/06
Gary Wayne Morgan	11/15/06
Gregory P. Cohen	11/15/06
Reginald Oliver Lawson	11/15/06
Zachary Paul Stankovits	11/16/06
Robin Sara Lack	11/16/06
Deana Leigh Sullivan	11/16/06

Real Estate Broker Experience Certificate	Expiration Date
Steven C. Grannis	10/22/06
Andrew P. Lowell	10/22/06
Kenneth Apilado	10/22/06
Georgette Kealohaonalani Caldeira	10/25/06
Edwin L. Souza, III	10/25/06
Norma Jean Jessup	10/26/06
Victoria Madriaga Isagawa	10/26/06
Layne Owen	10/26/06
Dennis K. W. Eng	10/26/06
Faith Ellyn Naluai	10/26/06
Manuel Diaz	10/27/06
Conchita Curioso Teocson	10/27/06
Ross Matthew Brown	10/27/06
Eleanor Ganoot Tan Chico	10/27/06
Elizabeth K. Freitas	10/27/06
Anna Chtistine Birkholm	10/27/06
Patrick Joseph Maher	10/28/06
Gavin Makoto Toguchi	10/29/06
Diana J. Woods	11/03/06
James Scott King	11/03/06
Liane Miliaulani Stewart	11/03/06
John Edward Gravener	11/03/06
Adeline F. Sueoka	11/03/06
	11/03/06
Carolyn J. Rosario Nancy M. Moore	11/03/06
•	11/03/06
Leah B. Young Bobbie Puanani Lau	11/04/06
	11/05/06
Ronald Leroy Olen	11/05/06
Kim Ford Scoggins Mark C. Sandvold	11/05/06
	11/05/06
Milagros Carey Sylvester	
Marc Anthony Lonnstrom	11/05/06 11/05/06
Darlene D. Leong Kostantinos Theodorou	
	11/08/06
Susana S. Concepcion	11/08/06
Trudy Gae Mullins Peter Rice	11/08/06
	11/08/06
Cecilia Margaret Christenson	11/08/06
Lorena Goya	11/09/06
Samuel T. Chun	11/09/06
Gregory J. Cline	11/10/06
Michael James Magaw	11/10/06
Noble H. Turner	11/10/06
Larry A. Paul	11/10/06
Donald Scott Fern	11/12/06

Real Estate Broker Experience Certificate Siu Lan Lundy Andrea J. Pfeil Leonor I Tuazon Geri A. P. Tongson Lisa Ruth Arin Mikell Marie Wingard Gregory P. Cohen Rose Marie A. Giasolli Cheri Michele Moore Zachary Paul Stankovits Faith Lelievre	Expiration Date 11/12/06 11/12/06 11/12/06 11/12/06 11/12/06 11/12/06 11/15/06 11/15/06 11/15/06 11/15/06 11/16/06
Continuing Education Equivalency William A. Meyer	Effective Date 11/09/04
Real Estate Broker (upgrade) Cheryl Dillon Scot H. Hamaguchi Rachel Ball Phillips Samuel J. Chung Joseph A. Garcia Sara Hatfield Galiza Gabrielle Claus Susan B. Bowman Laisin H. Lee Robert W. Avallone Glenn M. Takase Bruce R. Cherry	Effective Date 01/01/05 10/19/04 10/20/04 10/21/04 10/27/04 10/28/04 11/03/04 11/05/04 01/01/05 01/01/05 01/01/05
Restoration – Real Estate Broker Charlene M. Wilson	Effective Date 10/05/04
Restoration – Real Estate Salesperson  Donald R. Blum  Karl H. Augspurger	Effective Date 10/11/04 01/01/05