HAWAII CONDOMINIUM BULLETIN

VOLUME 12, NO. 4 Funded through the Condominium Education Fund

JUNE 2005

Highlights of 2005 Legislature's Amendments to Chapter 514A

On May 5, 2005, the 2005 Legislative session closed and the Governor has until June 27, 2005 to notify the Legislature whether she will veto the bills or allow them to become law with or without her signature by July 12, 2005. The Legislature may override the Governor's veto by two-thirds vote in each house.

The following discussion highlights some of the statutory amendments to Chapter 514A, Hawaii Revised Statutes (HRS), Condominium Property Regimes and other related amendments.

Readers are advised to consult the full text of the Acts as this discussion is intended only to briefly summarize the amendments and does not constitute legal advice.

The summaries are not intended to be an exhaustive list or to cover all provisions of the new laws. Interested readers may

See Highlights on pg. 6

Governor Signs Measure that Recodifies Condominium Law

Act 93 (Senate Bill 1132 S.D. 2 H.D. 1 C.D. 1), was approved by the Governor on June 2, 2005, completed the recodification of the condominium property regimes law begun under Act 164, Session Laws of Hawaii 2004 (Act 164) and delayed the effective date of the Act to July 1, 2006.

Highlights of what the 2005 Legislature did in completing the recodification of the condominium property regimes law are summarized here.

Readers are advised to read the full text of the bill at http://www.capitol.hawaii.gov/sessioncurrent/bills/sb1132 cd1 .htm.

Act 93 does the following:

See Recodification on pg. 7

40% of AOAOs Registered Online; Numerous Associations Missed Deadline

The 2005-2007 Biennial Registration deadline passed on Tuesday, May 31, 2005 with 603 or approximately 40% of associations utilizing the online application. As with the 2003-2005 Biennial Registration, initial indications are that far fewer applications were deficient for those Associations that completed the online application than those who completed the application by mail

An estimated 303 associations have failed to submit registration applications by the registration deadline of May 31, 2005 (as of June 14, 2005 the number decreased to 196).

Associations that fail to register by June 30, 2005 are required to file as a new applicant, are subject to a \$50.00 penalty fee, and an additional 10% of the CMEF fee for late payment and registration.

Furthermore, Associations of Apartment Owners that fail to register may be referred to RICO for violations of section 514A-

95.1, Hawaii Revised Statutes, are denied standing to maintain an action or proceeding in the courts of this State, and are precluded from filing an action to collect delinquent maintenance fees or foreclose a lien for common expenses.

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This material can be made available for individuals with special needs. Please call the Senior Condominium Specialist at (808) 586-2643 to submit your request.

The Hawaii Condominium Bulletin is funded by the Condominium Education Fund, Real Estate Commission, Professional and Vocational Licensing Division, Department of Commerce and Consumer Affairs, State of Hawaii.

Ask the Condominium Specialist



Letter from the Chair . . .

I wish to offer a hearty congratulations to members of the Blue Ribbon Condominium Advisory Committee as well



as to my fellow Commissioners and the Commission staff for a great victory for Hawaii's consumers, apartment owners, developers, financiers, Realtors, managers and others involved with the condominium community in Hawaii. The Legislature has acted to finalize and pass the final critical component of Hawaii's totally new and revised condominium law. This

landmark piece of legislation is the result of five years of hard work and many hours spent reviewing and revising many aspects of Hawaii's complex condominium law.

As outgoing Chair of the Condominium Review Committee, it has truly been my pleasure to serve as Commissioner over the past eight years. For the benefit of those who may not be familiar with the inner workings of the Real Estate Commission, rest assured that we are in good hands with an excellent staff. Although I will miss participating with the Commission, I know that the good work that is done there will continue.

Me Ke Aloha Pumehana,

Mitchell A. Imanaka

Mitchell A. Imanaka Chair, Condominium Review Committee Where can an owner go for information about procedures for conducting a board election if the condominium law and project documents provide no specific procedures for such?

This information can usually be found in your bylaws and declarations and in some cases the house rules. Apparently, there is no such information in your bylaws, declarations, or house rules.

Some things you might consider include amending the bylaws to provide procedures for conducting a board election; consult with your condominium managing agent who may have some information on the subject; consult with the most current edition of Robert's Rules of Order; consult with professionals who have some expertise on the subject (e.g. an attorney or parliamentarian).

The condominium law requires the conduct of all association and board of directors meetings in accordance with the most current edition of Robert's Rules of Order (sections 514A-82(a)(16), 514A-82(b), HRS). If your AOAO desires additional procedures than what Robert's provides, have the board adopt a resolution specifying the additional procedures for conducting a board election, and provide for an amendment to the bylaws, declarations, house rules, etc. to include these additional procedures.

To be valid, any amendments to the bylaws, declarations etc. must be recorded accordingly in the bureau of conveyances or land court. Disseminate any new amendments to the condominium owners.

I noticed that there was recent legislation regarding the "condo court." Would you be able to expand on what resulted?

A The 2005 Legislative session addressed once again the issues that may be heard at the *Condominium Dispute Resolution (CDR) Program.* The last legislation instituted a CDR

See Q & A on pg. 5

Dealing with Member Who Withholds Assessments Because of Grievance

ost community associations have faced the tough situation of a member's withholding payment of his monthly assessment because he has some type of grievance against the association. For example, the member might be upset that the association hasn't repaired a claimed defective condition in a common area, such as a broken treadmill in the fitness center. Or the member might disagree with a recent board action, such as a new rule restricting members' right to lease their units. Often, the member's grievance isn't legitimate at all. The member just claims to have a grievance as an excuse to avoid paying assessments.

Most states' laws don't allow members to withhold assessments because of a grievance. But in court, the law doesn't always get applied so clearly, and you could get bogged down in a costly and time-consuming lawsuit, warns Maryland and Washington, D.C., attorney Benny L. Kass. That's why it's important to remind a member who withholds assessments that he must pay the assessments despite his grievance. We'll give you a Model Letter that you can adapt and use to do this (see p. 4).

Assessment Withholding Basics

Most Associations' governing documents say that the members' obligation to pay monthly assessments is entirely independent of the association's obligation to fulfill its duties under the governing documents, says Kass. This means that members must pay their assessments even if the association hasn't fulfilled its obligations, and that they can't use a grievance against the association as a reason to withhold the assessments. Courts have by and large upheld associations' right to collect assessments being withheld because of a grievance.

For example, a Massachusetts community association sued one of its members to collect past due assessments and foreclose on the unit. The member claimed that he was withholding his assessments because of a parking dispute he was having with the association. The court ruled that members' grievances against associations don't authorize them to withhold assessments [Trustees of the Prince Condominium Trust v. Prosser].

But such court cases don't always go this smoothly. A court might acknowledge that, technically, it shouldn't consider the member's grievances regarding the association's failure to, say, make repairs or provide services. But, in the interest of efficiency, the court may agree to hear the member's grievance, rather than force the member to start a separate lawsuit against the association, Kass says. If this happens and the court feels the grievance is legitimate, it might deduct a certain amount of money from the amount the member owes in order to compensate him for the grievance, he notes. For example, it might say that the member must pay his assessment, less whatever value the court assigns to the grievance.

Include Key Points in Letter

To avoid ending up in court with a member who withholds

assessments because he has a grievance against the association, send the member a letter reminding him of his obligation to pay assessments despite his grievance. Your letter, like our Model Letter, should:

- Acknowledge receipt of the member's explanation of why he's withholding his assessments;
- Explain that the law doesn't permit the member to withhold assessments because of a grievance against the association. Emphasize that this is the case even if his grievance is valid;
- Say that even though the member isn't permitted to withhold assessments because of a grievance, the board will investigate the grievance and try to work with him toward a reasonable solution if the grievance is valid. But stress that this is a different issue from the payment of assessments, which must be paid regardless of the outcome of the investigation; and
- Emphasize that the association will continue to take steps to compel the member to pay his assessments until they're paid in full, including possibly imposing late fees or suing for collection and/or foreclosure.

INSIDER SAYS: Consult your attorney to find out whether this letter must comply with the provisions of the Fair Debt Collection Practices Act (FDCPA). For more information about the requirements of the FDCPA, see "How to Avoid Violating Fair Debt Collection Practices Act When Trying to Collect Member Debts," *Insider*, Jan. 2004, p. 6.

Follow Up on Promise to Investigate

It's important to follow up on your promise to investigate the member's grievance and take appropriate action to respond to it if it's valid, notes Connecticut attorney Matthew N. Perlstein. By doing this, you'll be in a better position down the line in case you end up having to sue the member to collect the assessments.

Even though members usually have no legal right to withhold assessments, judges have a lot of discretion in granting remedies, Perlstein warns. So it's important for the association to present itself as the good guy. "If a judge gets the idea that the association hasn't been fair with the member, she might engage in a detailed review of the association's assessment or collection procedures and find a technical defect that justifies ruling in the member's favor," says Perlstein. Or, even if the judge decides that the association can, for example, foreclose on the member's unit, she could postpone the effective date of the judgment for months

Reference File from pg. 3

or even years, he adds.

Also, according to the Community Association Institute's "Rights and Responsibilities for Better Communities," association members have the right to "honest, fair and respectful treatment by community leaders and managers," points out Perlstein.

In addition, separating the member's grievance from the payment of assessment works both ways, notes Perlstein. "The fact that a member might be behind in his assessments doesn't excuse the association from its obligations under the governing documents," he says. For instance, the association can't tell its landscaper not to weed the common area garden in front of a member's unit just because that member hasn't paid his assessments (although it could ban a member who hasn't paid his assessments from using amenities or voting, if the governing documents allow this).

INSIDER SAYS: Never waive the assessments a mem-

ber owes, even if his grievance is valid, Kass warns. The law requires members to pay assessments regardless of any grievances, and waiving assessments could set a bad precedent for the next time the problem arises. So, instead, require the member to pay the full amount owed; then pay the member what your investigation shows he's entitled to, if anything, Kass says.

INSIDER SOURCES

Benny L. Kass, Esq.: Partner, Kass, Mitek & Kass, PLLC, 1050 17th St. NW, Ste. 1100, Washington, DC 20036-5503; (202) 659-6500; bkass@kmklawyers.com.

Matthew N. Perlstein, Esq.: Partner, Law Office of Matthew N. Perlstein, 10 Waterside Dr., Ste. 303, Farmington, CT 06032; (860) 677-2177; mnp@ctcondolaw.com.

LEGAL CITATION

Trustees of the Prince Condominium Trust v. Prosser: 1992
 Mass. LEXIS 314 (Mass. Sup. Jud. Ct. 6/4/92).

MODEL LETTER

Inform Member that He Must Pay Assessment Regardless of Grievance

Here's a Model Letter, drafted with the help of Connecticut attorney Matthew N. Perlstein, which you can adapt and use at your community when a member withholds assessments because he has a grievance against the association. The letter tells the member that the association has received his explanation of why he hasn't paid his assessments, and explains that he must pay them regardless of any complaint

he has about the association, even if the complaint is valid. It says that the board will investigate the member's grievance and try to resolve it if it's valid, and warns the member that the association will continue taking steps to collect the debt until it's paid in full. Our version of the letter also includes a statement required by the Fair Debt Collection Practices Act. Show this letter to your attorney before using it at your association.

[Insert date]

Dear [insert name]:

We have received your letter, dated [insert date], explaining that you have not yet paid your assessment(s) for the month of [insert month(s)] because [insert reason].

According to the law, the failure of an association to fulfill its duties under the governing documents doesn't give members the right to withhold payment of assessments. Your obligation to pay your monthly assessment and the association's obligations under the governing documents are entirely independent of each other. In other words, your grievance against the association doesn't affect your obligation to pay your assessments. This is the case even if your grievance is completely valid.

Regardless of this, however, the Board intends to investigate your grievance right away, and will try to work with you to resolve it if it's valid. But this is a different issue from your assessments, which must be paid regardless of the outcome of the investigation.

Finally, please note that the association will continue to take all legal steps to compel you to pay your assessments—including the imposition of fines, and the institution of formal legal proceedings against you for collection and/or foreclosure of the unit—until such amounts are paid in full.

THE PURPOSE OF THIS LETTER IS TO ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Yours truly, Jane Manager

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Problems and Solutions Discussed

CAI Hawaii Seminar on Aging Buildings Attracts Overflow Crowd of Participants

On April 23, 2005, CAI Hawaii held its seminar at the Japanese Cultural Center entitled "The Thirty Year Old Building." The room overflowed with 175 registrants.

The speakers held the attention of the audience with the various topics pertaining to an aging building, using a Power Point presentation.

A few industry booths were also available with product/ services information.

An array of speakers from the building industry provided the participants with significant information about problems and solutions for aging buildings.

The speakers included building industry representatives: Jim Reinhardt (Forensic Architect), Glenn Miyasato (Structural Engineer), Keith Chan (Mechanical Engineer), Jim Johnson (Electrical Engineer), Joe Enright (Concrete Repairs), Jim Hutchinson (Elevator Contractor), Andrew Lanning (System Integrator), G. Stephen Elisha (Attorney).

The panel of speakers covered the growing problems of an aging building and the benefits in maintaining them before bigger problems occur.

Periodic evaluation of the building structure and equipment as a preventative measure may be a savings in the long run versus possible injury resulting in greater expense.

Other topics discussed related to structural concerns, including building code changes, roofing, non-safety glass sliding doors and windows, jalousies over public areas, new sealants, metal corrosion (guard rails), wood deterioration, change in use, overload, deflection, and foundation issues.

The mechanical building issues and concerns expanded on by the panel members included: plumbing, air conditioning, ventilation and fire sprinklers, adequate lighting as an electrical safety concern as well as wiring.

Do not forget that an elevator will exhibit signs of aging and pose safety concerns also.

Becoming a standard is system integration. This could include incorporating the alarm system, fire system, intercom system, access control systems, video system, elevator control, air conditioning, heating, ventilation, lighting, water, and power utilization, to a central unit.

An attendee stated, "This is one of the best seminars held."

Ask the Condominium Specialist

Q & A from pg. 2

pilot program that excluded sections 514A-82(b)(1) to (13), 514A-82.3, 514A-82.5, 514A-83.1(b), 514A-83.4(c), or things related to the interpretation or application of any association of apartment owners' declaration, bylaws, or house rules.

As of June 2, 2005, Act 92 removed these exclusions. You may review the October 2004 Condominium Bulletin that covered the CDR pilot program and procedures. Therefore, more issues may be addressed in the CDR program should they not be resolved by mediation. This program is administered by the Office of Administrative Hearings (OAH).

Documents and pleadings may be filed by mail or directly at:

Office of Administrative Hearings Department of Commerce and Consumer Affairs 335 Merchant Street, Suite 100 Honolulu, HI 96813

Telephone: 586-2828 Fax: 586-3097 Email: oah@dcca.hawaii.gov

Website: www.hawaii.gov/dcca/oah/forms.hmtl

You may search the Commissions' website at: www.hawaii.gov/hirec for past Condominium Bulletins under "Condominium Registration and Education." This website also includes information for the CDR Program and application forms under "Condominium Registration and Education" and click on "Mediation Resources."

To view Act 92, you may access the Legislature's website: www.capitol.hawaii.gov.

Highlights from pg. 1

access the Legislature's website, www.capitol.hawaii.gov, to read the full text of the bills or print copies of the Acts.

For specific advice as to how the provisions of the new Acts apply to a particular circumstance, readers should seek the advice of a licensed Hawaii attorney familiar with the condominium law. The new Acts include:

Act 93 (SLH 2005) SB 1132 SD2 HD1 CD1 known as the recodification bill was approved by the Governor on June 2, 2005. (See article on page 1 for more details).

Act 89 (SLH 2005) SB 1349 SD1 HD1 CD1 amends provisions relating to documents of the AOAO (financial statements, general ledgers, the accounts receivable ledger, accounts payable ledgers, check ledgers, insurance policies, contracts, and invoices of the AOAO) by requiring condominium board of directors to maintain records for the duration those records are kept by the association and to be available for examination by apartment owners at a place designated by the board.

Act 90 (SLH 2005) SD1 HD1 CD1 requires the association's meeting minutes of the board of directors' meetings be available to any owner at no cost or on a 24- hour loan, at a convenient location designated by the board of directors; or be transmitted to any apartment owner making a request for the minutes, by the board of directors, the managing agent, or the association's representative, within 15 days of the request, provided that the minutes shall be transmitted by mail, electronic mail transmission or facsimile. The owner shall pay a reasonable fee for administrative costs associated with handling the request.

Act 91 (SLH 2005) SD1 HD1 provides that if the land under the condominium is owned jointly by lessors, all of whom qualify as tax exempt charitable organizations, the sale by one (1) co-lessor to another co-lessor of its interest in the land under the condominium shall not be subject to the lease to fee conversions for condominiums and cooperative housing corporations law.

Act 92 (SLH 2005) SD1 repeals limitation on issues that may be considered in administrative hearing of condominium disputes and allows any issue considered in preceding mediation to be adjudicated. The issues include: sections 514A-82(b)(1) to (13), 514A-82.1, 514A-82.15, 514A-82.3, 514A-82.5, 514A-82.6, 514A-83, 514A-83.1, 514A-83.2, 514A-83.4, 514A-84. 514A-84.5 and 514A-92.5.

Act 83 (SLH 2005) HD1 SD1 amends time share law to define "master development" and "person" and redefines "blanket lien," "developer," and "project." Exempts a sales

agent of a time share developer licensed as a mortgage broker from broker and solicitor license laws.

Act 88 (SLH 2005) HD1 SD1 exempts a rental management contract offer or sale under an apartment rental program made through a licensed real estate broker or salesperson in a condominium project from the securities registration requirement.

RESOLUTIONS ADOPTED

SCR 79 SD1 HD1 (HSCR 1734) requests the convening of a task force to facilitate the establishment of viable naturally occurring retirement communities.

HCR 204 requests a sunrise analysis of the regulation of condominium association managers.

Kuriyama Joining Commission

Stanley M. Kuriyama will be joining the Real Estate Commission (Commission) on July 1, 2005. He is one of two gubernatorial appointees to the Commission for 2005. The second appointment has not been made yet.

Mr. Kuriyama is a familiar face to the Commission. From

1989 to 1997, he was the vice-chair of the Real Estate Commission, chair of the Laws and Rules Review Committee, and chair of the Condominium Review Committee. He holds an active real estate broker's license dating back to 1982. He is currently executive vice president for A & B Properties, Inc., a property development and management subsidiary of Alexander and Baldwin, Inc.



Mr. Kuriyama is an attorney who previously practiced in the areas of real estate sales and purchases, condominium and subdivision development, commercial leases, and real estate financing.

Mr. Kuriyama is a graduate of Punahou High School in Honolulu and the University of Hawaii–Manoa with a BA in Economics.

He received his law degree from Harvard Law School and clerked for U.S. District Court Judge Dick Yin Wong, in Honolulu. He was a partner in the law firm, Cades Schutte Fleming & Wright, before joining Alexander & Baldwin in 1992.

Welcome aboard!

Recodification from pg. 1

- Establishes provisions relating to the creation, alteration, and termination of condominiums; the registration and administration of condominiums; and the protection of condominium purchasers;
- Makes effective July 1, 2006 parts I and II of Act 164 (SLH 2004); provisions relating to the governance and management of condominium associations;
- Amends section -149 relating to the handling and disbursement of association funds conditionally passed last year, by basically changing the amendments to reflect the current law as set forth in section 514A-97(c), HRS. The current law can be read to require that associations deposit their funds in FDIC insured financial institutions located in this State, have the funds held by trust companies authorized to do business under article 8 of chapter 412, HRS, have the funds held by the United States Treasury; or have funds purchased in the name of the association by securities brokers who are registered with the SEC with offices in this State. The current law can be read to not prohibit the in state financial institutions, trust companies, and securities brokers from investing in deposits, investment certificates, savings accounts, and certificates of deposits out of state;
- Clarifies that:
- the requirement to file an annual update of a developer's public report extends to a developer's successor or assign;
- a developer and real estate broker shall keep records of all sales transactions and proceeds in accordance with the requirements of the real estate brokers and salespersons law, chapter 467, Hawaii

Revised Statutes, and the related administrative rules;

- Repeals chapter 514A, HRS;
- Adds a standard savings clause provision;
- Clarifies the parameters of the savings clause provision relating to condominium developers and purchasers by providing that the legislation does not affect the parties' rights and obligations under a sales contract for a condominium unit in a project registered under chapter 514A, HRS, prior to the effective date of the new condominium law;
- Deletes the appropriation from the condominium education trust fund for the conduct of post bill passage educational activities; and
- Makes technical amendments to the bill, correcting statutory and other internal references.

Although, the request for funding of recodification education programs of \$100,000 for fiscal year 2006 and \$50,000 for fiscal year 2007 from the Condominium Education Fund was not approved, the Commission will proceed with less ambitious educational plans.

The Commission has included in its Program of Work for Fiscal Year 2006, the implementation of the new condominium law as it relates to the registration of condominium projects, management of condominiums, and an educational program targeted to inform the condominium community, developers, real estate licensees, prospective condominium purchasers, and the general public about the new condominium law.

Real Estate Commission Meeting Schedule

Laws & Rules Review Committee Education Review Committee Condominium Review Committee (These committees meet one after another, beginning at 9 a.m.)

> Wednesday, July 13, 2005 Wednesday, August 10, 2005 Wednesday, September 14, 2005 Wednesday, October 12, 2005 Wednesday, November 9, 2005 Wednesday, December 7, 2005

Real Estate Commission, 9 a.m.

Friday, July 29, 2005 Friday, August 26, 2005 Friday, September 30, 2005 Friday, October 28, 2005 Wednesday, November 23, 2005 Friday, December 16, 2005

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/hirec or call the Real Estate Commission office at 586-2643 to confirm the dates, times, and locations of the meetings.

Condominium Education Calendar 2005

This calendar lists upcoming educational events of interest to the condominium community. The publishers express **no opinion** about the quality or content of any event they do not sponsor. This listing should not be construed as an endorsement or sponsorship of any event, unless expressly indicated. Events may be subject to change; please check directly with the provider to confirm each event.

Date	Time	Event Title	Location	Provider
07/09/05 08/01/05	8:30-12:00	*Legislative Update Landscaping Seminar	Japanese Cultural Ctr	CAI-H CCM
08/11/05 09/01/05	12:00-1:30	*Developing Issues Budgets & Reserves Seminar	Hale Koa Hotel Dolphin Rm Kahana Fa	
09/10/05 10/22/05 10/24/05	9:00-12:00 9:00-12:00	*FHA & ADA *Information Management Directors Training West Side	Japanese Cultural Ctr Japanese Cultural Ctr Dolphin Rm Kahana Fa	CAI-H

^{*}The seminar is partly funded by funds from the Condominium Education Fund, Real Estate Commission, Professional and Vocational Licensing Division, Department of Commerce and Consumer Affairs, State of Hawaii for condominium apartment owners whose AOAO is currently registered with the Real Estate Commission.

Information is subject to change. For full information on the above-listed courses, please call the provider.

	Provider	Phone	Address
CAI	Community Associations Institute (National)	(703) 548-8600	225 Reinekers Ln #300
· · ·	www.caionline.org	, ,	Alexandria, VA 22314
CAI-H	Community Associations Institute - Hawaii Chapter	488-1133	P.O. Box 976
	www.caihawaii.org		Honolulu, HI 96808
ССМ	Condominium Council of Maui	573-4231	PO Box 1362
00	www.mauicondocouncil.com		Kihei, HI 96753
HAR	Hawaii Association of Realtors	733-7060	1136 12 th Ave., Ste. 220
	www.hawaiirealtors.com		Honolulu, HI 96816
HCAAO	Hawaii Council of Associations of	533-2528	677 Ala Moana Blvd, #401
,,,,,,,	Apartment Owners		Honolulu, HI 96813
HSAP	Hawaii State Association of Parliamentarians	839-4437	1457 Ala Aolani Street
			Honolulu, HI 96819
HSBA-CLE	Hawaii State Bar Association - Continuing Legal Educ.	537-1868	1132 Bishop Street, Ste 906
.,,,,,,,,	www.hsba.org		Honolulu, HI 96813
IREM	Institute of Real Estate Management	733-7060	1136 12 th Ave, Ste 220
	Hawaii Chapter No. 34		Honolulu, HI 96816
ARM	Accredited Residential Manager	733-7060 x119	1136 12 th Ave., Ste. 220
	•		Honolulu, HI 96816
UH-OC	Noncredit Programs, Outreach College,	956-8244	2530 Dole Street
	University of Hawaii		Honolulu, HI 96822

Real Estate Branch and Real Estate Commission's web page at: http://www.hawaii.gov/hirec Address: 335 Merchant Street, Rm. 333; Honolulu, HI 96813; Phone: (808) 586-2643

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