November 30, 2004, is the deadline for Condominium Hotel Operators (CHO) to re-register for the 2005-2006 biennial re-registration period. This applies to those CHOs who are not licensed active brokers.

Condominium Managing Agents (CMA) must renew their real estate licenses by the November 30, 2004, deadline for the 2005/2006 license renewal period.

Although licensees are no longer required to register as a condominium managing agent, their real estate license must be current and active to engage in any real estate activity including managing the operation of the condominium property.

The association is also responsible for checking the status of the real estate broker. Application forms for real estate license renewals (CHO included) were mailed around the middle of October 2004.

The filing deadline is to ensure that registrants who submit complete re-registration applications by the filing deadline will be successfully re-registered prior to the registration expiration date and will receive their registration pocket card before the start of the new biennial registration period.

This will ensure that the real estate broker, managing agent, and condominium hotel operator can continue to engage in CMA and CHO activities.

Re-registration applications, fees, and other required document should be mailed to DCCA, PVL Licensing Branch, P. O. Box 3469, Honolulu, HI 96801; or delivered to 335 Merchant Street, Room 301, Honolulu, Hawaii 96813.

As we reported in our issue of June 2004, the Hawaii State Legislature passed the Condominium Recodification Law but reserved certain sections pertaining to development and sales issues for further consideration during the 2005 Legislative Session. Accordingly, Members of the Condominium Blue Ribbon Recodification Advisory Committee convened during the interim to review and continue work on the reserved sections of the new law.

Changes that have been proposed to the measure include:
1. Reinsertion of the owner-occupant presales requirements (which require that a developer first offer 50% of units in a project to owner-occupant buyers).
2. Deletion of the ability of a developer to use buyers’ funds to acquire the land of a project.
3. Insertion of enhanced commentary for purposes of better understanding the provisions of the new law.

See Condo Dispute Resolution on pg. 6
We are first-time condominium owners, having lived in a single family home for all of our adult lives. We just cannot understand how we can’t just make changes to our unit like the lanai area without the approval of the board of directors and following certain approval procedures.

We receive this comment quite often from first-time and longtime condominium owners who are quite used to deciding for themselves on when, and who, will make the improvements to their single-family homes.

First-time condominium owners face the transitional challenge of accepting and understanding that their purchase of a condominium includes a purchase into a “community.” There is no concise or succinct definition of “community.”

However, the community in this case includes all owners in the project, and rules that govern a condominium community are embodied in each condominium’s governing documents, and in particular, its declaration (the document which established the condominium), bylaws, and house rules.

In this instance, changes to your lanai may impact on the structural integrity of the building in which your unit is located. Review your governing documents, visit our website at http://www.hawaii.gov/hirec and browse through our publications and articles relating to changes to common and limited common elements and a “Sense of Community.”

We are owners with many questions about condominium living. Where do we begin to find answers to many of the questions?

There are many sources. A good place to begin is the documents that govern your condominium project, namely, the condominium’s declaration, bylaws, and house rules. Also look at the condominium law, Chapter 514A of the Hawaii Revised Statutes, and on rules relating thereto.

A copy of the condominium declaration, bylaws, and house rules should have been included with the documents provided to you when you purchased the condominium.

Should you have misplaced the documents you may be able to obtain current copies of the governing documents from the managing agent for your condominium.

If your condominium has no managing agent, then an employee of the association of the board should be able to provide you with the documents.

There may be some expense involved to defray any administrative or duplicating costs. See section 514A-84.5, HRS, of the condominium law for more details.

An unofficial version of the condominium law and rules relating thereto may be viewed at http://www.hawaii.gov/hirec/laws1.htm.

Recently, the twenty-second State Legislative session enacted Act 164, which establishes a condominium disputes hearing pilot program. This is an option available to those who are unable to resolve their disputes by mediation. Be sure to review “What is the Condo Dispute Resolution?” in this edition, as there are specific issues that are eligible for presentation to the court.

The Reference File includes an article published by the Community Associations Institute and reprinted here with permission. The article expounds on the “Rights and Responsibilities” for communities, including board and committee members, managers, homeowners and non-owner residents.

In response to the many inquiries staff has received relating to Boards of Directors and their responsibilities to an association, also included is a short excerpt from the “Board of Director’s” guide about fiduciary duties.

As a reminder, November 30, 2004 is the deadline for condominium hotel operators to re-register, and condominium managing agents to renew their real estate license for the 2005-2006 biennial re-registration and license renewal period. The Real Estate and Condominium Specialists will be conducting a “Specialist Office of the Day” at various outer islands to address license renewals and condominium issues.

In September, the Commission held its committee meetings and Specialist Office of the Day on Kauai. The last outreach meeting of the year is scheduled for Maui on November 10, 2004, in conjunction with the Real Estate and Condominium Specialist Office of the Day.

The Members of the Condominium Blue Ribbon Recodification Advisory Committee continue their efforts in fine-tuning the reserved parts of Act 164, also called the recodification bill, for the next Legislative session.

Finally, please review the Education Calendar and take advantage of the many educational offerings relevant to condominium owners, board members, managing agents and other professionals. The meeting calendar is also provided, and we remind the condominium community of our standing invitation to attend our monthly meetings.

In closing, since this is the last Bulletin of this year, I would like to wish you a very safe and happy Holiday Season!

Sincerely,

Mitchell A. Imanaka

Mitchell A. Imanaka, Chair
Condominium Review Committee
Principles for Homeowners and Community Leaders

More than a destination at the end of the day, a community is a place you want to call home and where you feel at home. There is a difference between living in a community and being part of that community. Being part of a community means sharing with your neighbors a common desire to promote harmony and contentment.

This goal is best achieved when homeowners, non-owner residents and association leaders recognize and accept their rights and responsibilities. In all cases, this entails striking a reasonable, logical balance between the best interests of individual homeowners and those of the community as a whole. It is with this challenge in mind that Community Associations Institute (CAI) developed Rights and Responsibilities for Better Communities.

Community associations exist because communities exist—because they offer choices, lifestyles, amenities and efficiencies that people value. Yet, with all of their inherent advantages, community associations face complicated issues, none more common than the challenge of balancing the rights of the individual homeowner with those of the community as a whole. Managing this critical and delicate balance is often the essence of effective community leadership.

By encouraging community associations to adopt Rights and Responsibilities for Better Communities, CAI strives to promote harmony, community, responsible citizenship and effective leadership. In the process, we make life better for the estimated 50 million Americans who live in community associations.

Let Rights and Responsibilities Help Your Community

The process of formally adopting Rights and Responsibilities will give communities an excellent opportunity for the kind of dialogue that facilitates awareness, builds consensus, and promotes greater community involvement.

Once adopted, Rights and Responsibilities will serve as an important guidepost for all those involved in the community—board and committee members, managers, homeowners and non-owner residents. The document will also serve as an excellent tool to educate new homeowners and residents about their own rights and responsibilities. As greater numbers of associations adopt Rights and Responsibilities—and adhere to its principles—there will be less potential for conflict within communities. Ultimately, this will improve the image of managed communities across the nation, leading more people to understand the nature and value of community association living.

Adopting Rights and Responsibilities can also create positive publicity for your community—and reduce the kind of negative publicity often created by conflict.

By adopting Rights and Responsibilities, communities will help prevent unnecessary or unduly restrictive legislation and regulation. As more and more communities adopt the principles, we will be able to say with increasing confidence and effectiveness that community associations are addressing many issues through self-regulation.

How You Can Make it Happen

Adopting Rights and Responsibilities for Better Communities is easy!

Download the Rights and Responsibilities document.

Distribute the document throughout your community, announcing and publicizing where and when adoption will be considered.

Explain why this is important to your community and the benefits it can create.

Review and discuss the merits of the principles at an open meeting of your board of directors.

Solicit input from homeowners.

Have your board vote to adopt a resolution endorsing Rights and Responsibilities for Better Communities. The principles will be more meaningful to homeowners and community leaders if they are formally adopted.

Commemorate Your Commitment

When you tell us you have adopted Rights and Responsibilities, we will send you a handsome certificate, ideal for framing, to commemorate your commitment. We will also send you several reproducible copies of Rights and Responsibilities to distribute to your homeowners. Once you have adopted Rights and Responsibilities, please share the good news with CAI by completing the simple online adoption form.

Like any endeavor involving people, community living cannot be free of conflict. Utopia does not exist. With all of their inherent advantages—and there are many—community associations often face difficult issues, many of them connected to the need to balance the rights and responsibilities of individual homeowners with those of the community as a whole. While adopting Rights and Responsibilities will not eliminate all conflict, its adoption can stimulate communication, promote trust and cooperation, clarify expectations and build a greater sense of community. CAI urges you to take advantage of this opportunity—and to let us know when you do.

Rights and Responsibilities was developed as an ideal standard to which communities could aspire, a goal-based statement of principles designed to foster harmonious, vibrant, responsive and competent community associations. The principles were not designed to be in complete harmony with existing laws and regulations in 50 states, and in no way are they intended to subsume existing statutes. Where there are inconsistencies, community associations should adhere to the spirit and letter of all applicable laws. If you have a question, we suggest you consult with your attorney.

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Fiduciary Duty—What Does It Mean?

The following information is an excerpt of the January 1994 Board of Director’s Guide entitled “Fiduciary Duty.” The guide may be reviewed on the Real Estate Commission’s website at: www.hawaii.gov/hirec by selecting “Condominium Project Registration and Condominium Governance.” This guide and excerpt does not contain subsequent law changes, and should only be used as a general source of information and is not intended to be a substitute for a careful reading of the law and the condominium documents. If you have general questions about the law or the information in this guide, you may call the Real Estate Commission’s Condominium Specialists at (808) 586-2643. If you have specific questions about a legal issue, you should consult an attorney experienced with condominium issue.

Board members are described by statute as fiduciaries. The basic conduct or fiduciary promises a board member undertakes can be characterized to include:

- To do his/her best to manage the affairs of the association;
- To faithfully and carefully execute his/her fiduciary duty to the association of apartment owners;
- To promote above all else, the general welfare of the association; and
- To abide in managing the affairs of the association, the mandates of the condominium property regime statutes, rules, declaration, bylaws, house rules, the laws of the United States, this State and County.

As fiduciaries, directors have a duty to act in good faith and to place the interest of the apartment owners above their own interest at all times. Officers and directors are held to this high standard of conduct, the breach of which may subject each or all of them to personal liability, even if they are acting on behalf of the association. The fact that the officers or directors are part-time volunteers does not excuse them from their fiduciary duty.

Fiduciary duty is a legal principle and may also be viewed as a bundle of obligations. These obligations include the duty of: obedience, diligence (due care), loyalty, and good faith. Each director is expected to exercise these obligations in managing the affairs of the association.

**Duty of Obedience.** Board members are required to manage the affairs of the association in accordance with the condominium statute, declaration, bylaws, house rules, association policies and other applicable laws.

**Duty of Diligence or Due Care.** This duty requires that each board member exercise due care in the performance of managing the affairs of the association. It is a standard of conduct for avoiding negligence.

**Duty of Loyalty.** Simply viewed, loyalty means making decisions for the benefit of the association and not for the direct or indirect benefit of oneself, another board member, or a select group of association members. The duty includes the obligations:
- To refrain from competing with the association
- To refrain from taking advantage of an association opportunity
- To refrain from acquiring any real or personal property when one has reason to know that the association is interested in buying it (where such acquisition is permitted)
- To avoid conflicts of interests
- To manage the affairs of the association fairly

In general, where a conflict of interest exists, the condominium statute In Hawaii states that a director is to:
1. abstain from voting on any issue before the board (§514A-82a(13), HRS)
2. disclose the nature of the conflict prior to a vote and have the minutes reflect that a disclosure has been made (§514A-82(b)(5), HRS)

**Duty of Good Faith.** The duty of good faith is generally understood as an obligation to act with an honest belief that the action taken is necessary for the benefit that the action taken is necessary for the benefit of the association.

Commission’s Standing Committees Met On Kauai

On September 8, 2004 the Real Estate Commission (Commission), convened its monthly standing committee meetings in Lihue, Kauai at the State Office Building, Rooms A, B, & C.

The Commission also held a Condominium Specialist Office of the Day in conjunction with the meeting.

Committee meetings and Condominium Specialist Office of the Day are held on different islands as part of the Commission’s program of work.

The committee meetings provide the members of the condominium and real estate communities with an opportunity to attend the Commission’s Laws and Rules, Education, and Condominium Review Committee meetings usually held on Oahu.

Participants varying from condominium apartment owners, board members, real estate licensees, county officials involved with the registration of condominium projects, related condominium community service providers/professionals, and representatives from the Hawaii Association of Realtors® and members of their local boards usually attend the Condominium Review Committee meeting.
The Committee is hopeful that the recodification effort will yield results that will be beneficial to the community in the area of development, sales, operations and management of condominiums in Hawaii.

Over 25% of Hawaii’s housing stock is comprised of condominiums, one of the highest percentages in the country. Accordingly, it is critical that the needs of this community be met through laws that provide a fair and balanced framework for developers, buyers and owners.

**What are some of the recodification project accomplishments?**

The Commission’s condominium law recodification project accomplishments include, among many things:

- An updated, clarified, organized, and deregulated Hawaii statutory provisions reflecting the principle that adequate disclosure to prospective condominium purchasers is the foundation of consumer protection in the condominium law;
- A simplified disclosure process for purchasers and developers;
- Additional disclosures for condominium projects on agriculturally designated lands;
- Clarifying when project common elements may undergo change in use;
- Correlating risk to purchasers’ funds with the rights and obligations of developers;
- Clarifying the one-time “cooling off period” purchasers’ right to cancel and statutory rescission rights provisions;
- To the extent practicable and consistent with adequate consumer protection, a condominium law that avoids the “one-size fits all” requirements of current HRS Chapter 514A consumer protection and condominium management provisions;
- Repeal of HRS Chapter 514A Part VI (owner-occupant presale notice requirement);
- Significantly better organized condominium management provisions;
- Changes, clarifications, and additions to support the fair and efficient functioning of Hawaii’s condominium communities;
- New provisions dealing with “aging-in-place” issues, including additional disclosures for projects containing assisted living facility units and a “limitation on liability” provision suggested by the Act 185 (SLH 2003) working group;
- Clarifying the powers, duties, and limitations of associations and boards;
- Broadening conflict of interest provisions to include board members, managing agents, resident managers, and employees of the association;
- Allowing judicial excuse of compliance with governing documents in certain situations;
- Improved notice and proxy provisions (e.g., specifically allowing mail-in and Internet voting by directed proxy);
- Improved executive session provisions (e.g., allowing executive session when necessary to protect the interest of the association while negotiating contracts, leases, and other commercial transactions;
- Improved insurance provisions (e.g., distinguishing between attached and detached unit condominiums);
- Allowing associations, through their boards, to require maintenance of high risk components (e.g., washing machine hoses and water heaters);
- Continuation of assessment liens’ limited priority over mortgage liens consistent with Act 80, SLH 2003;
- Requiring that association records be stored on the island on which the association’s project is located (except if original records, such as invoices, are required to be sent off-island, in which case copies of such records are o.k.);
- Allowing any party to request mediation (not just owners or the board); and
- A recommendation that the Legislature direct the Legislative Reference Bureau to study ways to improve dispute resolution in condominium communities, including, but not limited to, considering the establishment of a condominium court.

**Where can I get more information on the recodification?**

The Commission’s final draft of the proposed recodification, along with background information, research reference lists, commentary on the proposed law, and findings and recommendations of the Commission, is included in the Commission’s Final Report to the Legislature – Recodification of Chapter 514A, Hawaii Revised Statutes (Condominium Property Regimes) in Response to Act 213, Section 4 (SLH 2000), dated December 31, 2003.

This report is available for public review on the Commission’s website at: [http://www.hawaii.gov/hirec](http://www.hawaii.gov/hirec).
Condo Dispute Resolution from pg. 1

Statutes, Sections 514A-46, 47, and 48. This means that the owners, association, board and management must work together to enforce the laws and rules and to resolve disputes through discussion, mediation, arbitration and if necessary, litigation.

§514A-121.5, HRS, states that if an owner or board of directors requests mediation of a dispute regarding the issues listed below, the other party of the dispute “shall be required to participate in mediation.”

Each party is “wholly” responsible for its own costs in participating in mediation, unless there is an agreement reached at the conclusion of the mediation.

If either party refuses to participate in the mediation of a dispute, a court may take this refusal into consideration when awarding expenses, costs, and attorney’s fees in accordance to §514A-94, HRS (Attorney’s fees, delinquent assessments and expenses of enforcement).

See www.hawaii.gov/hirec for “Mediation of Condominium Disputes” publication.

Eligible issues for mandatory mediation:

- The declaration, bylaws, and/or house rules
- Removal of board members
- Amendments of bylaws
- Notices of association meetings
- Solicitation, voting and distribution of proxies
- Director conflict of interest
- Right of access to apartments
- Owners acting as officers and employees of managing agent.
- Association employees selling/renting apartments
- Notice and board meetings
- Expending association funds for director travel/fees/per diem
- Providing board members with declaration, bylaws, house rules and Chapter 514A HRS
- Association expenses to educate directors
- Enforcing liens
- Background check on condominium employees
- Board representation in mixed use condominiums
- Association borrowing money
- Pet bylaws applying equally to owners and tenants
- Pet replacement and prohibition
- Purchaser’s right to vote
- Board meeting requirements
- Proxy requirements
- Membership list requirements
- Minutes of meetings
- Documents of the association
- Management of the association and contracts
- Availability of project documents
- Association of apartment owners prior written notice of assessment of the cost of providing information to an owner’s request

Effective July 2, 2004, under Section 514A-121.5, of the Hawaii Revised Statutes (HRS), the twenty-second State Legislature enacted Act 164, which included the establishment of a condominium disputes hearings pilot program. What does this mean?

If a dispute is not resolved by mediation as provided above, any party who participated in mediation may file a request for a hearing under the Condominium Dispute Resolution (CDR) Pilot Program with the Office of Administrative Hearings (OAH).

This “pilot” program will be in effect for two (2) fiscal periods (July 2004 – June 2006).

Not all mediation issues are included in the CDR Pilot Program.

What condominium issues may be addressed in the CDR Pilot Program?:

- background check on condominium employees
- board representation in mixed use condominiums
- pet bylaws applying equally to owners and tenants
- pet replacement and prohibition
- purchaser’s right to vote
- proxy requirements
- membership list requirements
- documents of the association
- management of the association and contracts
- availability of project documents
- Association of apartment owners prior written notice of assessment of the cost of providing information to an owner’s request

See Condo Dispute Resolution on pg. 7
Condo Dispute Resolution from pg. 6

- executive session
- minutes available within 7 calendar days after approval

The procedures for a request for hearing:

a) must be filed with OAH within 30 days from the final day of the unsuccessful mediation;

b) can only be initiated against a party that participated in the mediation;

c) must identify the statutory provision in dispute;

d) the party requesting a hearing must pay a filing fee of $25.00 at the time the request for hearing is filed;

e) each responding party must file a response to the request for hearing within 20 days from the receipt of the request for hearing, and each responding party must pay a filing fee of $25.00 at the time the response is filed;

f) hearings must start within 60 days from the date the request for hearing is filed;

g) the hearings are governed by Hawaii Administrative Rules Title 16, Chapter 201. The hearings officers have the power to issue subpoenas, administer oaths, hear testimony, find facts, make conclusions of law, and issue written decisions that are final and conclusive, unless a party adversely affected by the decision files an appeal in circuit court under section 91-4.

The burden of proof, including the burden of producing the evidence and the burden of persuasion, shall be upon the party initiating the proceeding. Proof of a matter shall be by a preponderance of the evidence;

h) the hearing officer will issue written findings of fact, conclusions of law, and a final order as expeditiously as practicable after the hearing has been concluded.

i) any party adversely affected by the hearing’s officer’s order can file an appeal pursuant to Hawaii Revised Statutes §91-14.

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

Office of Administrative Hearings
Department of Commerce and Consumer Affairs
335 Merchant St. Suite 100
Honolulu, Hawaii  96813
Telephone:  586-2828   Fax:   586-3097
Email:  oah@dcca.hawaii.gov
Website:  www.hawaii.gov/dcca/oah/forms.html

The parties may also request approval from the Hearings Officer to file and receive documents in electronic format, via fax or e-mail.

However, all documents must be received by the Office of Administrative Hearings by close of business on the day that the documents are due.

Real Estate Commission Meeting Schedule

<table>
<thead>
<tr>
<th>Laws &amp; Rules Review Committee Meeting—9 a.m.</th>
<th>Real Estate Commission—9 a.m.</th>
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<tbody>
<tr>
<td>Education Review Committee Meeting—Uponadjournment of the Laws &amp; Rules Review Committee Meeting</td>
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<tr>
<td>Condominium Review Committee Meeting—Uponadjournment of the Education Review Committee Meeting</td>
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Wednesday, November 10, 2004*  
Thursday, December 9, 2004

Friday, October 29, 2004  
Wednesday, November 24, 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 November 10, 2004 Committee meetings will be held at the offices of the REALTORS Association of Maui, 441 Ala Makani Place, Kahului, Maui.

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’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.
When Is a Supplementary Public Report Required?

After an effective date is issued to a developer’s Final Public Report and their amendments or changes to the condominium project and or information in the developer’s public report are made to a project, the developer is required to update the developer’s public report with a Supplementary Public Report before resuming sales.

According to Section 514A-41, Hawaii Revised Statutes, “any circumstance” which would render the developer’s public report misleading in any material respect, offers of sale and sales “shall stop” and the developer is to immediately submit to the Commission a developer’s supplementary public report.

Offers of sale “shall not” resume until an effective date has been issued to the supplementary public report by the Real Estate Commission (Commission).

The application forms are available at the Commission’s website: www.hawaii.gov/hirec

Condominium Education Calendar 2004

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.

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Event Title</th>
<th>Location</th>
<th>Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/15-24</td>
<td>8:00-4:30</td>
<td>IREM RES 201 “Successful Site Mgmt”</td>
<td>Waikiki Trade Center</td>
<td>IREM</td>
</tr>
<tr>
<td>10/21/04</td>
<td>12:00-1:30</td>
<td>“Owner Rights &amp; Wrongs”</td>
<td>Hale Koa Hotel</td>
<td>CAI-H</td>
</tr>
<tr>
<td>10/28-30</td>
<td>7:00-7:00</td>
<td>CAI's Community Leadership Forum</td>
<td>Sheraton New Orleans</td>
<td>CAI</td>
</tr>
<tr>
<td>11/03</td>
<td>5:30</td>
<td>2004 Annual Meeting</td>
<td>Hale Koa Hotel</td>
<td>CAI-H</td>
</tr>
</tbody>
</table>

*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.

<table>
<thead>
<tr>
<th>Provider</th>
<th>Phone</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>CAI</td>
<td>(703) 548-8600</td>
<td>225 Reinekers Ln #300  Alexandria, VA 22314</td>
</tr>
<tr>
<td>CII-H</td>
<td>488-1133</td>
<td>P.O. Box 976  Honolulu, HI 96808</td>
</tr>
<tr>
<td>CCM</td>
<td>573-4231</td>
<td>PO Box 1382  Kailua, HI 96735</td>
</tr>
<tr>
<td>HAR</td>
<td>733-7060</td>
<td>1136 12th Ave., Ste. 220  Honolulu, HI 96816</td>
</tr>
<tr>
<td>HCAAO</td>
<td>533-2528</td>
<td>677 Ala Moana Blvd, #401  Honolulu, HI 96813</td>
</tr>
<tr>
<td>HSAP</td>
<td>839-4437</td>
<td>1457 Ala Moana Street  Honolulu, HI 96819</td>
</tr>
<tr>
<td>HSBA-CLE</td>
<td>537-1868</td>
<td>1132 Bishop Street, Ste 906  Honolulu, HI 96813</td>
</tr>
<tr>
<td>IREM</td>
<td>733-7060</td>
<td>1136 12th Ave, Ste 220  Honolulu, HI 96816</td>
</tr>
<tr>
<td>ARM</td>
<td>733-7060 x119</td>
<td>1136 12th Ave, Ste 220  Honolulu, HI 96816</td>
</tr>
<tr>
<td>UH-OC</td>
<td>956-8244</td>
<td>2530 Dole Street  Honolulu, HI 96822</td>
</tr>
</tbody>
</table>

Real Estate Branch and Real Estate Commission’s website at: http://www.hawaii.gov/hirec

Address: 335 Merchant Street, Rm. 333; Honolulu, HI 96813; Phone: (808) 586-2643