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2010 LEGISLATION BEGINS

The 2010 Legislative session opened on January 20th. The House and Senate are viewing bills that may affect condominiums. A brief summary of some of the bills is presented. The summaries are not intended to be an exhaustive list or to cover all provisions of the bills. If you are interested in learning more about these bills or other bills, you may access the Legislature's website, www.capitol.hawaii.gov for listing of the bills, to check the current status of a bill as it goes through the process, or to read the full text of the bills.

If and when the bills become law(s), a more detailed summary of the legislation will be placed on the Commission's website at www.hawaii.gov/hirec.

HOUSE BILLS

HB 1925 – Temporarily restricts the general excise tax exemption for timeshare associations to \$400,000. Removes sunset for GET exemption for a submanager of an association of apartment owners and a reference to Chapter 514A, HRS in the same exemption and changes the effective date of the provision to July 1, 2006.

HB 1965 – Requires an archaeological inventory survey prior to the sale or offer of sale of any property in the State.

HB 2033 – Clarifies that any condominium developed after July 1, 2006, is subject to Chapter 514B, HRS; and limits condominium maps to two dimensional renderings.

HB 2039 – Defines the term "rental property manager" and requires rental property manager who manages more than three (3) units to register with the Real Estate Commission.

HB 2042 – Clarifies condominium laws related to proxy votes and information available to owners.

HB 2196 – Requires that lenders who initiate foreclosure proceedings against a condominium property or have a foreclosure proceeding against a condominium property or have a foreclosure proceeding pending against a condominium property timely pay all fees and taxes associated with the property during foreclosure

proceedings. Requires that lenders begin payment six (6) months after initiation of foreclosure proceedings.

HB 2197- Gives boards of directors authority to install or allow the installation of solar energy or wind energy devices on the common elements of condominiums (companion to **SB 2423**).

HB 2288 – Prohibits the imposition of fees for a future transfer of real property. Specifies exceptions.

HB 2489 – Limits condominium directors to a maximum of two (2) consecutive terms of office. Requires proxies distributed to members in relation to an election of directors to be sent by certified mail and include a postage-paid self-addressed envelope.

HB 2625 – Clarifies various provisions of the condominium property regime law.

HB 2792 – Clarifies that the rules of a private condominium entity shall not render a solar energy device more than 25 percent less effective, increase the cost of installation, maintenance, or removal of a solar energy device, or require an encumbrance on title because of the placement of the solar energy device (companion to SB 2817).

HB 2812 – Establishes a minimum number of members for condominium association boards of directors for mixed-use condominiums with a certain number of units and owners. Limits the number of board members representing nonresidential-use units.

HB 2815 – Permits members of condominium associations to make electronic recordings of association meetings for personal use.

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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.

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Letter from the Chair...

Happy New Year! As we leave behind the challenges of 2009, let's all aspire to make 2010 a year of recovery and growth.

The 2010 Legislature opened, and a few condominium bills have already been introduced. As always, the Condominium Review Committee ("CRC") will be tracking the bills that affect condominium projects and associations. You may view the text and

status of bills, testimony, and committee reports at www.capitol.hawaii.gov/session2010.

As noted in the last Bulletin, the new editions of "Condominium Property Regimes: Owner Rights and Responsibilities" and "Condominium Board Members Powers and Duties" are now posted on the Commission's website.



Loudermilk

Although there is some discussion of Chapter 514A of the Hawaii Revised Statutes, the portions of Hawaii's condo law that govern management and operations are now covered by Chapter 514B, so these new booklets focus on the condominium law under Chapter 514B. Thanks again to the law firm Ekimoto & Morris for its work to update and prepare these publications.

Finally, we say goodbye to two men who have been invaluable to the CRC over the years. Galen Leong, one of the CRC's consultants for condominium public reports, passed away in December, and John Ramsey retired after 23 years of serving as the Commission's consultant for the Hawaii Condominium Bulletin and the Commission's Bulletin. We will miss the advice and counsel of both these consultants, and we wish John well in his retirement.

The new year has begun with daunting economic challenges both nationally and in Hawaii. However, with perseverance and patience, we can emerge stronger and more resilient. As Winston Churchill said, "kites rise highest against the wind – not with it."

Sincerely,

Michele Sunahara Loudermilk

Chair, Condominium Review Committee

Ask the Condominium Specialist

Our board wants to comply with the new law, effective January 1, 2010, that requires a board of directors to establish a policy to allow reasonable access to civil process servers. How should we set about doing this?

Hawaii Revised Statutes (HRS) § 514B- Service of Process, took effect on January 1, 2010, and is to be repealed on July 1, 2012. It directs condominium associations to establish a policy that would allow process servers reasonable access to the condominium property. Service of process is governed by HRS, Chapter 634 (as amended).

As a consequence of the new provision, condominium associations must set forth a reasonable policy allowing civil process servers access to the property, e.g., designate a contact person, such as a resident manager or board member to assist in providing access to process servers. It is strongly recommended that condominium boards seek legal advice in this matter to assure that the association's access policy is indeed "reasonable", and abides by the mandate of HRS, Chapter 634 (as amended).

My condominium association prohibits short term rentals of less than thirty days. A few owners persist in renting out their units on a short term basis. This is very disruptive to the long term tenants and owners. What steps may we take to stop owners from violating the association rental policy?

The association has a few options available to it with regards to enforcement. Readers are strongly advised to consult with an attorney to discuss each particular situation and the options for enforcement.

HRS § 514B-104(a)(11) gives condominium associations the authority to "levy reasonable fines for violations of the declaration, bylaws, rules, and regulations of the association", in accordance with the association bylaws or a resolution adopted by the board. With the advice of legal counsel, an association may choose to impose monetary fines against an owner for violating association rental prohibitions. An additional component of enforcement may include a cease and desist letter from the association to the violators asking them to cease conducting the prohibited activity, i.e., the short term rentals. Finally, civil court action may be necessary to stop the most persistent violators.

Again, this information is for general purposes, and is not intended to replace specific legal advice from an attorney familiar with the condominium law. Readers are therefore strongly advised to consult with an attorney prior to taking any of the aforementioned steps.

Note: The general information discussed in this column references the new recodified condominium law, Chapter 514B, HRS, which took effect on July 1, 2006 and generally applies to all existing condominiums. However, for certain condominiums created before July 1, 2006, the information may not apply. It is best to seek the advice of a Hawaii licensed attorney familiar with this issue as to how the information provided here may apply to your condominium. For more general information about the applicability of the new condominium law see the *September 2006* issue of the *Hawaii Condominium Bulletin* at http://hawaii.gov/dcca/real/condo_ed/condo_bull2/cb_06_00/. To view on line the sections of the law referenced here go to http://hawaii.gov/dcca/real/main/hrs/ and click on "HRS Chapter 514B".

RECALL PROCEEDINGS AT CONDOMINIUM ASSOCIATION MEETINGS

By: Steve Glanstein, Professional Registered Parliamentarian

Removal or recall proceedings of board members have increased during the past five years in Hawaii's condominium environment. These are proceedings where a motion is presented at a meeting to remove one or more board members from the board. They are **not** motions to remove officers (e.g. president, vice-president, secretary, or treasurer). Officers are usually elected by the board rather than the owners. Therefore, the removal process at an association meeting is usually to remove one or more members from the board of directors and replace the director(s) with another

In almost all of the cases during the past five years, the removal and replacement were done at an association annual or special meeting. Usually Professional Registered Parliamentarians are hired to assist when a removal motion is anticipated. This is done to ensure that the meeting is conducted in accordance with proper procedures. Professional Registered Parliamentarians may also act as professional presiding officers in order to ensure that an uninvolved and impartial individual conducts the meeting.

We will discuss the authority for removals, the actual making of the motion to remove one or more directors, the debate that ensues, the vote required, and then the requirements for the replacement election.

A. Disclaimer

We clarify the purpose of this article,

"The sections referred to herein are for general information only. Nothing herein is intended to constitute legal advice. Please consult with your association's attorney regarding the application of these provisions to your association or to specific facts, circumstances, and/or situations. Other provisions found in the law and the governing instruments may apply."

B. Authority for Removals from the Condominium Statute

Hawaii Revised Statutes ("HRS"), §514B-106, "Board; powers and duties" contains information about removal and replacement of one or more members of the board.

Subsection (f) states,

"(f) At any regular or special meeting of the association, any member of the board may be removed and successors shall be elected for the remainder of the term to fill the vacancies thus created. The removal

and replacement shall be by a vote of a majority of the unit owners and, otherwise, in accordance with all applicable requirements and procedures in the bylaws for the removal and replacement of directors and, if removal and replacement is to occur at a special meeting, section 514B-121(b)."

HRS §514B-121 requires that association meetings be conducted in accordance with the most recent edition of *Robert's Rules of Order Newly Revised*.

HRS §514B-121(d) states, "All association meetings shall be conducted in accordance with the most recent edition of Robert's Rules of Order Newly Revised. If so provided in the declaration or bylaws, meetings may be conducted by any means that allow participation by all unit owners in any deliberation or discussion."

Therefore, the removal must comply with the statute, the association documents, and proper parliamentary procedure.

C. Presentation of Motion to Remove One or More Directors

The motion to remove one or more directors is usually presented during either "new business" or the "election of directors" item on the agenda. It is most commonly presented under "new business".

At an annual meeting, no unit owner is precluded from proposing the removal of a director, in which case the owners may remove a director without prior notice (HRS §514B-121(c)) This means that the proposed removal of one or more directors does not have to be included on the notice of the annual meeting.

There are also some strange circumstances that can lead to a removal motion. They are:

- a. a motion arising out of an officer's report;
- b. a motion arising out of an association committee report; or
- c. unfinished business if previously noticed or continued from a previous association meeting.

These strange circumstances are beyond the scope of this article because they are unusual, fact specific, and require expert assistance to ensure that they are in order at the time.

The simplest form of the motion to remove one or more directors is, "My name is _______. I move that _______ be removed from the board of directors." In order to prevent misunderstanding, we suggest that the motion be presented in writing to the chair and secretary, retaining a copy for the individual making the motion.

A motion to remove the entire board may be made as follows, "My name is ______. I move that all members of the board of directors be removed from the board."

The motions don't have to state a reason. The right to remove is provided in the statute. Most of the bylaws that we've seen provide that removal may be with or without cause. Therefore, in my opinion, there is no need for a Robert's Rules military-style of trial.

There have been a few cases during the last 10 years where the motion to remove had a reason attached to it. We suggest that owners give careful consideration to whether they want to have a removal reason part of the motion. Association meeting minutes are available to prospective purchasers, banks, and sometimes, to the rest of the world via the internet.

The motion to remove, unless coming from a committee of more than one person, requires a "second". Therefore, another owner should be ready to second the motion.

The chair should read the motion to the members by stating, "It is moved and seconded to _____

. Is there any discussion?"

The member who made the motion has the right to speak first in debate, if he or she promptly claims that right.

D. Debate

The motion to remove one or more directors is known as a "main motion". It is normally debatable and amendable.

The standard parliamentary debate rules provide for two speeches of not more than 10 minutes on each debatable motion per day. Most association meetings don't consume multiple days so the "per day" limit is probably not applicable. However, many associations have adopted meeting rules reducing the debate limit from 10 minutes to two minutes.

Some associations have bylaws that recognize that a director whose removal is proposed will have an "opportunity to be heard". In these cases, many associations have reduced the debate limit for the owners but retained the longer 10 minutes for the directors. They've also provided directors an opportunity to speak last on a removal motion.

This has been done in an attempt to clarify that there was no reduction in the director's "opportunity to be heard".

Sometimes there is a question about whether a person can re-run for election if the person has just been removed from the board. The simple answer is that the person <u>can</u> rerun provided that the person is eligible to be a director according to state law and the bylaws.

E. Vote Required to Adopt Motion

HRS §514B-106(f) provides that the vote required to adopt the removal motion is a "majority of the unit owners" This exact phrase is not defined in the HRS Chapter 514B definitions, i.e. §514B-3 and there is currently pending legislation to line up the definition with the actual vote required.

A "majority of unit owners" is defined in HRS §514B-3,

"Majority' or 'majority of unit owners' means the owners of units to which are appurtenant more than fifty per cent of the common interests. Any specified percentage of the unit owners means the owners of units to which are appurtenant such percentage of the common interest."

The voting rights are usually defined in the bylaws as the "percentage of common interest" or "common interest" assigned to the unit in the Declaration. The Declaration or an attached exhibit assigns a percentage of common interest to each unit such that the total percentage equals 100%.

The "majority of unit owners" is simply more than 50% of the common interests or more than 50% of the entire association. It is a high threshold and difficult to achieve. The following is a hypothetical example of several voting requirements common to many associations. Remember that your association documents may be different.

ASSUME: (*)

Size of the association: 100%
Present at the meeting: 80%
Proxies used for quorum only: 20%
(These are proxies that may only be used for establishing a quorum for the meeting to conduct business. They must abstain on any voting matters.)

Voting power: 80% - 20% = 60% of the common interest

(*) All percentage amounts represent percentage of the common interest as defined in the Declaration.

USUALLY REQUIRED:

Adopt main motions: more than ½ of 80%=more than 40% (often a majority present)

Remove one or more directors: more than 50% of the common interest (from statute)

Required to be elected: more than ½ of 80%=more than 40% (without cumulative voting)

Note that the proxies naming the quorum only make it more difficult to adopt motions. They also make it more difficult to achieve the majority of the common interest. If, in the above case, the "quorum only" was 30%, then the voting power would be 80%-30%=50%. Even a unanimous 'yes' vote would only yield 50% and no director could be removed.

However, it is important to note that the "majority of the unit owners" threshold applies not only to the **removal** but also the **replacement** of the directors.

F. Replacement Election Requirements

The replacement election has the same voting requirements as the removal.

This voting requirement may differ from the regular election voting requirement of the association.

Therefore, if the voting requirement for the replacement election is not exactly the same as the voting requirement for the regular election, then the two elections **must be conducted** separately.

The use of cumulative voting, "stacking", or "accumulation" of one owner's votes obfuscates the requirement of a majority of the unit owners to remove and replace the directors. I believe that cumulative voting may not be used for this process. (There is currently legislation pending to further emphasize this prohibition.)

There have been cases where the replacement election has failed to elect one or more individuals. In that case, multiple balloting is performed.

G. Summary

Removal proceedings can become complicated. They require careful attention to ensure that the association and the directors' rights are protected.

Legal assistance for interpretation of condominium law as well as the association bylaws must be obtained. The use of a trained parliamentarian to either assist the chair or conduct the meeting will help ensure that proper procedure is followed.

It is critical that the association have sufficient ballots to allow an accurate vote. This will clearly document whether the removal and replacement proceedings met the necessary voting requirements.

Further information about owner rights and responsibilities may be found in the publication, "Condominium Property Regimes: Owner Rights and Responsibilities". It may be downloaded from Hawaii Real Estate Commission's website:

http://hawaii.gov/dcca/real/condo ed/condo gen/condo bod

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2010 LEGISLATION BEGINS

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HB 2819- Requires the seller of a residential home to disclose to a buyer any violations, inconsistencies, or nonconformities with zoning laws or general plans, as well as the existence or absence of any variances.

HB 2840 – Fills gaps in the historic review process for proposed projects on undeveloped private lands by requiring a landowner or developer to obtain the written concurrence of the State Historic Preservation Division and conduct a public meeting for any draft mitigation plans prior to obtaining a permit or other approval. Requires publication of "no historic properties affected" comments.

SENATE BILLS:

SB 2013 – Clarifies that in a civil action by an apartment owner against an association, its officers or directors, its board or a managing agent, the prevailing party shall be entitled to collect reasonable costs and expenses, including attorneys' fees.

SB 2164 – Requires that the developer collect a percentage of the initial sales price of each residential apartment in a condominium project to be used to fund the project's estimated replacement reserve fund. Requires that notice of amendments to project documents be provided to owners, purchasers, and potential purchasers.

SB 2221 – Clarifies various provisions of the condominium property regime law.

SB 2223 – Imposes term limits of no more than two consecutive years for members of the board of directors of a condominium association.

SB 2329 – Requires that condominium property managers association of apartment owner, and planned community associations make association documents available to owners, prospective purchasers, and their agents under reasonable terms and for reasonable costs.

SB 2334 – Established registration requirement and minimum standards for resident managers.

SB 2817 – Clarifies that the rules of a private condominium entity shall not render a solar energy device more than 25 percent less effective, increase the cost of installation, maintenance, or removal of a solar energy device, or require an encumbrance on title because of the placement of the solar energy device.

SB 2929 - Prohibits an increase in maintenance fees of more than five percent over any given five year period except for expenses incurred due to a natural disaster or for a major capital improvement project.

SENATE CONCURRENT RESOLUTION

SCR 39 – Sunrise review of the registration of resident managers.

ATTENTION! LAST PRINTED CONDOMINIUM BULLETIN

In February 2009, we announced that the Condominium Bulletin will go "Green." We are officially notifying you that this is the <u>last printed</u> Condominium Bulletin.

From hereon, the Condominium Bulletin will be strictly available online at www.hawaii.gov/hirec. However, the Real Estate Commission (Commission) has taken into consideration that not everyone has access to a computer and will provide printed copies upon request. You may email request to the Commission at hirec@dcca.hawaii.gov or send in a written request to:

Real Estate Branch
Professional & Vocational Licensing Division
Department of Commerce and Consumer Affairs
335 Merchant Street Room 333
Honolulu, HI 96813

Mediation Case Summaries

Mediation Services of Maui (MSM)

Between October 2009 and December 2009, MSM conducted one (1) condominium-related mediation between disputing parties.

Parties

Issue

Disposition

Owner vs. Board

Allegation that board not following

No mediation occurred

process set forth in bylaws

for decision-making

plumbing repairs

Mediation Center of the Pacific (MCP)

Between October 2009, and December 2009, there were a total of nine (9) cases involving condominium disputes.

| managing agent | maintenance fees | No mediation occurred |
|-----------------------|-------------------------------------|-----------------------------|
| Owner vs. Condominium | Repairs to lanai | No mediation occurred |
| managing agent | | |
| Owner vs. Board | Maintenance fees; | No mediation occurred |
| | access to documents | |
| Owner vs. Owner | Alleged improper use of unit | No mediation occurred |
| Owner vs. Board | Revocation of prior board approvals | No mediation occurred |
| Board vs. Owner | Alleged house rule violation | Mediated with resolution |
| Board vs. Owner | Noise issues | Mediated with resolution |
| Owner vs. Board | Parking; installation of appliances | Mediated without resolution |
| Owner vs. Board | Authorization for, and cost of | Mediated without resolution |

No condominium mediation cases were reported for this period by Kaua`i Economic Opportunity, Inc., Kuikahi Mediation Center, or West Hawaii Mediation Center.

CONDOMINIUM DISPUTE RESOLUTION

The following are excerpts from recent Office of Administrative Hearings (OAH) decisions only and does not constitute legal advice. The reader is advised to read the entire decision, which is available at the Office of Administrative Hearings' website at: http://hawaii.gov/dcca/oah/oah_decisions, and select Condominium Dispute Resolution Pilot Program.

CMDR 0809-4: April and Steve Kachilla vs. Woodcreek AOAO Board of Directors

On April 1, 2009, April and Steve Kachilla ("Petitioners") filed a request for administrative hearing to resolve a condominium management dispute pursuant to Hawaii Revised Statutes ("HRS") Chapter 514B. The matter was set for hearing and the Notice of Hearing and Pre-Hearing Conference was duly served on the parties.

The dispute arose out of Respondent's (Woodcreek Associaiton's) approved revised landscape guidelines. No. 8 of the guidelines state:

Concrete may be laid in the driveway area only with the following conditions:

- a maximum of four feet is allowed
- ground must first be treated for ground termites prior to concrete pouring and a copy of the termite receipt submitted to the managing agent.

The issues to be resolved are whether Petitioners addition of grasscrete and a secondary gate were approved by Respondent.

The Hearing Officer decided that Petitioners failed to show that the grasscrete or secondary gate were approved by Respondent, and accordingly, denies Petitioners' Motion for Summary Judgment and grants Respondent's Motion for Summary Judgment. The Hearings Officer also orders the parties to bear their own costs, including attorneys' fees.

CMDR 0910-1: Alan and Helene Moskowitz vs. Kaanapali Royal Board of Directors

On October 13, 2009, Alan and Helene Moskowitz ("Petitioners") filed a request for administrative hearing to resolve a condominium management dispute pursuant to Hawaii Revised Statutes ("HRS") Chapter 514B.

The matter was set for hearing and the Notice of Hearing and Pre-Hearing Conference was duly served on the parties. In the request for hearing, Petitioners identify the nature of the dispute as:

Incursion issue by some Condo owners, resulting in Legal expenses and other costs being assessed too ALL owners, rather than those owners responsible for the incursion.

The Hearings Officer's concluded that:

The issue to be resolved is whether the OAH has jurisdiction to hear this matter. Hawaii Revised Statutes ("HRS") §514B-161(e) provides:

§514B-161 Mediation; condominium management dispute resolution; request for hearing.

(e) If a dispute is not resolved by mediation as provided in subsection (a), including for the reason that a unit owner or the board of directors refuses to participate in the mediation of a particular dispute, any party to that proposed or terminated mediation may file a request for a hearing with the office of administrative hearings of the department of commerce and consumer affairs, as follows:

Based on the evidence presented in this case, the Hearings Officer finds that Petitioners' actions, which influenced MSM to terminate the mediation, precludes them from filing a request for hearing pursuant to HRS §514B-161(e). Although the statute allows requests for hearing to be filed when a party "refuses" to participate in the mediation, it cannot be interpreted to allow the party that initiated the mediation to subsequently refuse to mediate and then avail themselves of HRS §514B-161(e) and file a request for hearing with OAH. Accordingly, the Hearings Officer concludes that the requirements for filing a request for hearing with OAH have not been met and OAH lacks jurisdiction to hear this case.

Condominium Education Calendar

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 |
|------------|------|--------------------------------------|------------------------|----------|
| 3/11/10 | TBA | *Aging Buildings | Neal Blaisdell Ctr. | CAIH |
| 4/28 - 5/1 | | CAI 2010 National Conference | Las Vegas, NV | CAI |
| 5/15/10 | TBA | *ABC's | Japanese Cultural Ctr. | CAIH |
| 5/20/10 | TBA | *Board Do's and Don'ts | Hale Koa Hotel | CAIH |
| 6/1/10 | TBA | *1 Hour Board Meeting | Hale Koa Hotel | CAIH |
| 7/2/10 | TBA | *Legislative Update | Hale Koa Hotel | CAIH |
| 9/16/10 | TBA | *Maximizing Your Dollars | Hale Koa Hotel | CAIH |
| 11/6/10 | TBA | *CAI 25th Anniversary Annual Meeting | Hale Koa Hotel | CAIH |

^{*}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 |
| CCM | Condominium Council of Maui | 573-4231 | c/o SCBNR |
| | www.mauicondocouncil.com | | 250 Alamaha St #N213 |
| | | | Kahului, HI 96732 |
| HAR | Hawaii Association of Realtors | 733-7060 | 1136 12th Ave., Ste. 220 |
| | www.hawaiirealtors.com | | Honolulu, HI 96816 |
| HCAAO | Hawaii Council of Associations of | 566-2122 | PO Box 726 |
| | Apartment Owners | | Aiea, HI 96701 |
| HSAP | Hawaii State Association of Parliamentarians | | 98-238 Paleo Way |
| | www.hsap.org | | Aiea, HI 96701 |
| HSBA-CLE | Hawaii State Bar Association - Continuing Legal Educ | 537-1868 | 1132 Bishop Street, Ste 906 |
| | www.hsba.org | | Honolulu, HI 96813 |
| REM | Institute of Real Estate Management | 847-0141 | PO Box 17040 |
| | Hawaii Chapter No. 34 www.iremhawaii.org | | Honolulu, HI 96817 |
| _OR | Lorman Education Services | (866) 352-9539 | 2510 Alpine Road |
| | www.lorman.com | | Eau Claire, WI 54703 |
| JH-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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