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September 2006

These Acts of the 2006 Session Relate to Real Estate

The following acts that are relevant to the real estate industry and passed the 2006 Legislature are listed below. The full text of the specified acts may be found at www.capitol.hawaii.gov, click on Bill Status and Documents.

Act 76 HB 1233 HD1 SD1

Relating to civil rights. Prohibits discrimination in public accommodations on the basis of gender identity or expression, or sexual orientation. Includes consistent definition for gender identity or expression and sexual orientation.

Act 276 HB 1935 HD 1 SD 1 CD 1

Relating to planned community associations. Amends Chapter 508D, Hawaii Revised Statutes (HRS), Mandatory Seller Disclosures in Real Estate Transactions. Requires that the disclosure statement to the buyer of a property in a planned community, include the planned community's declaration and association documents as those terms are defined in section 421J-2. HRS.

Act 271 HB 2146 HD 1 SD 1 CD 1

Relating to land use. Allows agricultural lands used for certain activities to be subdivided and leased without having to satisfy county subdivision ordinances or the Uniform Land Sales Practice Act; provided the land shall be used for agricultural uses only. Amends Chapters 205 and 484, HRS.

Act 49 HB 2331

Relating to an inactive status for professional and vocational licenses. Amends Chapter 436B, HRS, Professional and Vocational Licensing Act. Authorizes affected licensing authorities to allow licensees to go on inactive status when they are currently not engaged in the practice of their profession or vocation and to allow licensees to reactivate their licenses at any time during the licensure period or at renewal. (NOTE: the real estate laws (Chapter 467, HRS) and rules (Chapter 99, HAR) already address inactive status and reactivation of license.)

Act 72 HB 2898 SD 1

Relating to arbitration. Allows the district courts to have jurisdiction over cases subject to arbitration agreements where the disputed amount is \$10,000 or less. Amends Chapter 658 HRS.

Act 275 HB 3100 HD 1 SD 1

Relating to mortgage foreclosures. Limits down payment in event of power of sale foreclosure auction to not more than 10 percent of successful bid. Adds planned community associations to the list of entities that receive notice of power of sale foreclosure. Amends Chapter 667, HRS.

Act 273 HB 3225 HD 1 SD 1 CD 1

Relating to condominiums. Amends provisions relating to exemptions from the Uniform Land Sales Practices Act. Provides an exemption for offers or dispositions of an interest in land registered as a condominium property regime under the condominiums law. Amends provisions relating to condominium property regimes; applicability of chapter. Provides that this chapter shall not apply to condominiums created on or after July 1, 2006, or that are registered with the real estate commission of the state Department of Commerce and Consumer Affairs; and from and after July 1, 2006, this chapter shall apply only to condominiums created prior to July 1, 2006; and to a developer's sale of condominiums in a project for which a notice of intention was filed with the commission prior to July 1, 2006, except where the developer elects to register an existing project with the commission.

Provides that an amendment to the declaration, bylaws, condominium map or other constituent documents may be adopted by the vote or written consent of a majority of the owners, provided than any amendment shall not invalidate the reserved rights of a developer.

Amends provisions relating to common elements. Provides that each unit owner may use the common elements in accordance with the purposes permitted under the

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Acts of 2006 Session

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declaration, subject to the right of owners to amend the declaration to change the permitted uses of the common elements; provided that changing common element open spaces or landscaped spaces to other uses shall not require an amendment to the declaration; and minor additions to or alteration of the comment elements for the benefit of individual units are permitted if the additions or alteration can be accomplished without substantial impact on the interests of other owners in the common elements, as reasonably determined by the board of commerce and consumer affairs.

Amends provisions relating to association; powers. Provides that if the bylaws are silent, pursuant to a resolution adopted by the board that establishes a fining procedure that states the basis for the fine and allows an appeal to the board of the fine with notice and an opportunity to be heard and providing that the fine is paid, the unit owner shall have the right to initiate a dispute resolution process as provided, or by filing a request for an administrative hearing under a pilot program administered by the Department of Commerce and Consumer Affairs.

Amends provisions relating to association; limitations on powers. Provides that the financing of insurance premiums by the association within the policy period shall not be deemed a loan if it provides that at the end of the lease the association may purchase the leased equipment for its fair market value.

Amends provisions relating to restatement of declaration and bylaws. Provides that an association at any time may restate the declaration or bylaws of the association to amend the declaration or bylaws as may be required in order to conform with the provisions of this chapter or of any other statute, ordinance, or rule enacted by any governmental authority, or to correct the percentage of common interest for the project so it totals 100 per cent, by a resolution adopted by the board. Further provides that if the restated declaration is to correct the percentage of common interest for the project so that it totals 100 per cent, the proportion of each unit owner's percentage of common interest shall remain the same in relation to the other unit owners.

Amends provisions relating to association fiscal matters; lease rent renegotiation. Provides that if some, but not all of the unit owners have already purchased the leased fee interest appurtenant to their units as of the earlier of any date specified in the lease or sublease for the commencement of lease rent renegotiation or 9 months prior to the commencement of the term for which rent is to be renegotiated, all costs and expenses of the renegotiation shall be assessed to the remaining lessees whose lease rent is to be renegotiated in the same proportion that the common interest appurtenant to each lessee's unit bears to the common interest appurtenant to all remaining lessees' units whose lease rent is to be renegotiated. Amends Act 164, session laws of 2004, as

amended by Act 93, session laws of 2005. Amends Act 93, session laws of 2005.

Act 206 SB 1223 SD 2 HD 1 CD 1

Relating to negotiable instruments. Amends Chapter 490, HRS, Uniform Commercial Code. Amends the service charge for a dishonored check, draft, or order to not more than \$30.

Act 312 SB 2193 SD 1 HD 1 CD 1

Relating to planned community associations. Amends Chapter 421J, HRS, Planned Community Associations. Amends provisions relating to meetings of the board of directors; committee or subcommittee. Provides that all meetings of the board of directors of planned community associations, other than executive sessions, shall be open to all members to provide input on the matters being discussed. Amends provisions relating to documents of the association. Provides that association documents, the most current financial statement of the association, and the minutes of the most recent meeting of the board of directors (other than the minutes of executive sessions) shall be made available for examination by any member at no cost, on 24 hour loan or during reasonable hours.

Act 137 SB 2293 SD 2 HD 1 CD 1

Relating to social security number protection. Prohibits businesses, subject to limited exceptions, from disclosing an individual's social security number to the general public, printing the SSN on an identification card or in mailings to customers, requiring the transmission of an SSN to third parties; and selling or otherwise disclosing the SSN to third parties without written consent.

Act 278 SB 2454 SD 1 HD 2

Relating to out of state sales of time share interests. Amends Chapter 514E, HRS, Time Share. Provides an exemption for time share use plans containing time share interests or units located in Hawaii and offered for sale outside the USA from the time share law, provided that the plan does not place blanket liens on its Hawaii units and complies with contractual resale restrictions and consumer disclosure requirements.

Act 277 SB 2545 SD 2 HD 2 CD 1

Relating to condominiums. Extends for 3 years the pilot program for condominium management dispute resolution by establishing comparable provisions in the new condominium law, Chapter 514B, HRS.

Act 7 SB 2489

Relating to forfeiture of property. Amends the current forfeiture law by adding the additional offenses to the Hawaii Penal Code that are subject to forfeiture: unlawful methamphetamine trafficking, manufacturing of a controlled substance with a child present. Amends Chapter 712A, HRS.

The Chair's Message

The Real Estate Commission began its fiscal year 2007 Program of Work on July 1, 2006. There are many ongoing projects as well as new ones to accommodate changes in the industry, and keep up with new trends and business models. The Vice Chair of the Real Estate Commission, Stanley



Trudy Nishihara

Kuriyama, broker, O'ahu, will oversee the Commission's three standing committees, the Laws and Rules Review Committee, the Education Review Committee, and the Condominium Review Committee. The Laws and Rules Committee, chaired by Louis Abrams, broker, Kauai, together with Vice Chair, Michelle Loudermilk, public member, Honolulu, is focused on rule making (amendments to existing rules in Chapter 99, Hawaii

Administrative Rules, Real Estate Brokers and Salespersons), continuing review of consumer-broker relationships, including agency, and hold education workshops in all counties

Thanks goes to the Hawaii Association of REALTORS (HAR) who brought the consumer broker relationship/agency issue to the commission's attention. As a direct result of HAR's recently sponsored continuing education course, "Duties in Conflict: Handling the In-House Transaction," taught by National Association of REALTORS instructor, Lynn Madison, and a survey of its members and their current practice and knowledge regarding agency disclosure, or lack of it, the Commission's Consumer Broker Relationships Ad Hoc Committee is working diligently to educate the real estate industry. All 50 states are looking at reassessing their agency laws and rules to accommodate the changing business models from traditional real estate sales to other new models such as discount brokerage, flat fee, and buyer brokerage.

The Education Review Committee, chaired by Carol Ball, broker, Maui, and Vice Chair, Annette Aiona, broker, Big Island, will be busy developing the new 2007-2008 Commission mandatory core course, and the possibility of introducing "post" license education for both salespersons and brokers. The Education Evaluation Task Force (EETF) will be working closely with the Consumer Broker Relationship Ad Hoc Committee on the topics for the next core course.

The Condominium Review Committee, chaired by William Chee, broker, Honolulu, and Vice Chair, Mark Suiso, public member, Honolulu, are working through the transition of a new condominium law, Chapter 514B, HRS, with developers, AOAOs, and condominium owners. The new law

became effective on July 1, 2006. The old condominium law, Chapter 514A, is still in effect as it applies to those condominium projects created prior to July 1, 2006. Educational seminars on the new and old laws have started and will continue to be held statewide, and outreach programs on the new law to assist the condominium community are on going. With any new law change, there are bugs in the machine and clean up that has to follow. The committee is considering producing a governance pamphlet or brochure on condominium living for public distribution.

The Commissioners are very busy with their sleeves rolled up to meet the business challenges in the industry, while protecting the interests of consumers and keeping consumers aware of changes. Should you have any questions or comments, please call the Real Estate Branch at 808-586-2643, or email at hirec@dcca.hawaii.gov.

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Trudy Nishihara, Chair

Mahalo,



State of Hawaii Real Estate Commission Telephone 586-2643 Website: www.hawaii.gov/hirec

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This material can be made available to individuals with special needs. Please call the Senior Real Estate Specialist at 586-2643 to submit your request.

Kumulani Vacations and Realty, Inc., dba Kumulani Rentals, and David William Cudlipp—REC 2002-295-L

RICO received a complaint against Respondents from the owners of two units at a Kihei, Maui, condominium. Complainants alleged that in May and June of 2002, Respondents charged them for unnecessary or not preapproved repairs, discounted rental rates without approval, and charged an "owner guest fee" and "unit condition report" fee that was not specifically included in the property management agreements. On May 12, 2003, RICO requested that Respondents answer 18 questions regarding Complainants' allegations. Respondents answered the questions within four days and challenged all the allegations of the Complainants. Respondents offered to reduce the billings in an effort to settle the matter amicably, but Complainants were not willing to accept the terms. RICO alleged that on May 6, 2002, Respondents retained the services of an unlicensed plumber to make repairs to the toilet in one of the units. In answering the 18 questions, Respondents disclosed the name of the plumber who repaired the toilet for \$186.60 because it was an emergency. Respondents said that since the plumber was listed in the Yellow Pages of the telephone directory and had a license number on his repair van, they did not think of asking to see his license. On May 9, 2006, RICO sent Respondents a letter offering to setting Complainants' complaint in according with a Settlement Agreement Prior to Filing of Petition for Disciplinary Action. RICO's allegations, if proven, would constitute violations of the following statutes: HRS §§ 436B-19(6) (aiding and abetting an unlicensed person), (16) (employing or utilizing an unlicensed person), §§467-14(8) (conduct constituting fraudulent or dishonest dealings), (13) (violation of HRS Chapter 467 and rules thereunder), and HAR §16-99-3(f) (agreements shall set forth essential terms and conditions). Respondents denied they violated any law or rule but acknowledged that RICO had sufficient cause to file a Petition for Disciplinary Action against their licenses. Respondents entered into the Settlement Agrreement as a compromise of the Complainants' claims and to save on the costs of proceeding with an administrative hearing on the matter. Respondents agreed to pay a \$1,500 fine.

The Commission accepted the Settlement Agreement on May 26, 2006.

Charles S. Portwood, III, individually and dba A Aloha Paradise Realty

On November 30, 2005, RICO filed a Petition for Disciplinary Action against Respondent, alleging that he violated HRS §§ 436B-16 (failure to report judgments), 436B-19(17) (violation of statutes and rules), (8) (failure to maintain a record or history of competency, trustworthiness, fair dealing, and financial integrity), 467-14(13) (violation of statutes and rules), and (20) (failure to maintain a record

or history of competency, trusworthiness, fair dealing, and financial integrity). RICO alleged that on September 22, 2004, judgment was entered against Respondent in two civil lawsuits related to his rental of an apartment in Honolulu. Judgments in the amounts of \$1,277 and \$1,263 were entered in the District Court of the First Circuit. RICO further alleged that Respondent has failed to satisfy these judgments and has failed to report the judgments to the Commission within 30 days as required by HRS §436B-16. Under terms of a Settlement Agreement After Filing of Petition for Disciplinary Action, Respondent admitted that he failed to report the judgments and that this failure provided a basis for the imposition of a fine. Respondent agreed to pay a \$1,000 fine. He further agreed to satisfy outstanding civil judgments totaling \$2,490 within 30 days of the Commission's approval of the Settlement Agreement.

The Commission accepted the Settlement Agreement on May 26, 2006.

Lily L.H. Kong, dba Diamond International Real Estate— REC 2005-108-L

In March, 2005, Mary C. Barnes began a lawsuit against Respondent in the District Court of the First Circuit because of a dispute over the refund of a security deposit arising from their former lessor/lessee relationship. On March 30, 2005, judgment was entered against Respondent in the amount of \$472.90. Respondent did not report the judgment to the Commission in writing within 30 days. RICO asserted that if the allegations contained in its Petition for Disciplinary Action of March 20, 2006, were proven at an administrative hearing before the Commission, they would constitute violations of the following statutes: HRS § 436B-16(a) (failure to provide written notice within 30 days to the licensing authority of any judgment) and 436B-19(17) (violating the chapter, applicable licensing laws, or any rule or order of the licensing authority). Respondent did not admit to violating any law or rule and asserted she was unaware of a requirement to report judgments to the Commission in writing within 30 days. She entered into Settlement Agreement After Filing of Petition for Disciplinary Action as a voluntary compromise of this matter and in order to conserve on the expenses of proceeding with an administrative hearing. Respondent agreed to pay a \$1,000 fine.

The Commission accepted the Settlement Agreement on May 26, 2006.

Property Network, Ltd., and Robert M. Smith—REC 2003-3-L

RICO received a complaint alleging that Respondents failed to timely inform Complainant that a condominium unit Respondents had agreed to rent to him was no longer available because the owner of the unit canceled the property

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management agreement with Respondents. Complainant alleged that although Respondents refunded all the money he had paid to rent the unit, he suffered additional damages by having to pay more for a replacement rental property. Complainant further alleged that Respondents continued to advertise in a flyer the availability of the condo unit several months after their property management agreement had been terminated. RICO alleged that Respondents failed to timely notify the Commission in writing or otherwise disclose to the Commission of the June 10, 2002 judgment awarded to Complainant for the additional costs he incurred by having to rent a replacement property. RICO asserted that the foregoing allegations, if proven, would constitute violations of the following statutes: HRS §§ 43B-16(a) (judgments must be reported in writing within 30 days), 467-14(3) (pursuing a continued and flagrant course of misrepresentation or making a false promise through advertising), (8) (any other conduct constituting fraudulent or dishonest dealings). Respondents did not admit that they violated any law or rule but acknowledged that RICO had sufficient cause to file a Petition for Disciplinary Action against their real estate brokers licenses. Respondents entered into the Settlement Agreement Prior to Filing of a Petition for Disciplinary Action as a compromise of the claims and to conserve on the expenses of proceeding with an administrative hearing on this matter. Respondents agreed to pay a \$1,500 fine and make restitution to Complainant in the amount of \$1,625.68. Respondents have already made the \$1,625.68 payment and the judgment against them has been satisfied in full.

The Commission accepted the Settlement Agreement on May 26, 2006.

Karl F. Lingenfelder, dba Kala Properties—REC-2001-33-L and 16 other case numbers

RICO petitioned the Commission for disciplinary action against Respondent, alleging he violated the statutes and rules while acting as managing agent between September 2000 and January of 2001 for at least 17 owners of apartment units in a Maui condominium property regime. RICO alleged that Respondent modified the language of one paragraph of the property management contracts with many of the apartment owners without their written consent. RICO further alleged that Respondent issued six checks for rental revenue that were not honored because of insufficient funds. RICO also said the management contracts provided that unit owners could terminate their contract upon 30 days written notice but must honor reservations made by Respondent for a period of 90 days from the date of termination. RICO asserted that between December 8 and December 13, 2000, the unit owners sent letters to the Respondent terminating their contracts. Respondent claimed to have received the letters on December 29, 2000, although they should have been received before that date. Despite the unit owners' objections, Respondent

pronounced the terminate date of the contracts to be January 28, 2001. RICO alleged that the management contracts provided that monthly payments were to be made to the unit owners and mailed no later than the 10th day of each month. Many of the unit owners did not receive monthly payments or account statements in November and December 2000 and in January 2001 although their units were being rented during those time periods. Despite the unit owners' demands, Respondent did not send them an accounting of the financial transactions concerning their units until February 2001. Many unit owners disputed the accounting the Respondent provided to them and believed the Respondent owed them money. RICO said that for many years, the unit owners had established and used a toll-free number and a local phone number (which had their physical location inside the resident manager's office). They also used an Internet Web site and the condominium's trade name to promote and facilitate shortterm rentals of their units. Over the years, the unit owners had built a substantial amount of goodwill and repeat business through the use of the phone numbers, Web site, and trade name. They also allowed Respondent to use the toll-free phone number, local number, Internet Web site, and condominium trade name to facilitate the rental of their units. RICO asserted that after the management contracts were terminated, it was discovered that Respondent had caused the telephone numbers to be diverted to another physical location. It was also discovered that Respondent had closed down the Web site and created new Web sites using the condominium's trade name. Despite the unit owners' demands, Respondent refused to return the toll-free number and the local phone number to the unit owners. He also refused to relinquish his use of the condominium's trade name. On March 30, 2001, owners of eight units in the condominium filed a lawsuit against Respondent for money owed under their contracts and for the return of the toll-free phone number, local phone number, and Internet Web site. The owners also sought to stop the Respondent's use of the condominium's trade name. The matter was submitted to arbitration. The arbitrator found that Respondent failed to provide a full and complete accounting of the result of operations as required by the contract and HRS §467-14. The arbitrator awarded damages in various amounts to the eight unit owners. The arbitrator also found that Respondent breached his duty of good faith and fair dealing under the contracts and committed the tort of conversion by wrongfully misappropriating the condominium's 800 numbers, Web site, and trade name for his own use. The arbitrator ordered Respondent to turn over to the unit owners the toll free phone number, the local phone number, and the Internet Web site and the condominium trade name. He awarded damages to four of the unit owners for this misappropriation. The arbitration award was confirmed as a final judgment in the Second Circuit Court, State of

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Hawaii, on June 5, 2002.

RICO found that Respondent's conduct violated the following provisions of the statutes and administrative rules: HAR §16-99-3(u) (the licensee shall not add to or modify the terms of an instrument previously signed or initiated by a party to a transaction without written consent of all the parties); HRS §467-14(8) (conduct constituting dishonest dealings); (7) (failing within a reasonable time to account for any moneys belonging to others which may be in the possession or under the control of the licensee); and HRS §436B-19(9) (conduct contrary to recognized standards of ethics, to wit: Code of Ethics and Standards of Practice of the National Association of Realtors, Article 1.)

On April 3, 2006, the Hearings Officer submitted her Findings of Fact, Conclusions of Law and Recommended Order to the Commission. The Commission heard oral arguments from both parties on May 26. Upon review of the proceeding, including Respondent's written exceptions, the Commission concluded that the exceptions did not warrant a modification or reversal of the Hearings Officer's findings of fact and conclusions of law. The Commission adopted the Hearings Officer's proposed decision as its Final Order and found the Respondent violated HRS §\$467-14(8), 436B-19(9), and HAR §16-99-3. The Commission dismissed the charge that Respondent violated HRS §467-14(7). The Commission ordered that Respondent's real estate broker's license be suspended for two years, that he pay a \$3,000 fine, and that he complete an education course or courses to be determined by the Commission.

Maheda Realty, Inc. and Steven J. Gines—REC 2004-165-L

On August 25, 2005, RICO filed a petition for disciplinary action against Respondents, and a hearing was convened on March 7, 2006. In June of 2003, a vacationer attended a presentation conducted by Respondent Gines, then president and principal broker of Maheda Realty, and agreed to purchase a studio timeshare from the Waikiki company. The vacationer wanted to pay by credit card, but Respondent Gines said he couldn't process payments by credit cards and produced a receipt for processing credit card transactions. He told the vacationer that if payment were made to a company owned by his wife, that company would write a check to Maheda Realty to pay for the transaction. The vacationer allowed Respondent Gines to fill out the information on the credit card receipt and to make a \$1,550 charge payable to his wife's company. On June 7, 2003, the \$1,550 payment was charged to the vacationer's credit card. When the purchaser did not receive any paperwork from Respondents for the timeshare she had purchased, she left numerous telephone messages for Respondent Gines between July of 2003 and March of 2004. In August or September of 2003, the she was able to speak with Respondent Gines, and he told her the paperwork was awaiting completion by an office assistant. When she reached Respondent Gines in December 2003, he said he had confused her transaction with a transaction that had been canceled and would resubmit the paperwork. However, he failed to keep the promise and she has not heard from him since. She sent Respondent Gines a letter by certified mail requesting a refund of the \$1,550 but received no response. She subsequently discovered that the then-owners of the timeshare property, as well as their successor, had no knowledge of her transaction.

RICO charged Respondents with violating the following provisions of the Hawaii Revised Statutes and the Hawaii Administrative Rules: HRS §467-14 (revocation, suspension and fine) (1) (making any misrepresentation concerning any real estate transaction), (2) (making any false promises concerning any real estate transaction of a character likely to mislead another), (7) (failing to account for any moneys belonging to others which may be in the possession of the licensee), (8) (any other conduct constituting fraudulent or dishonest dealings), (13) (violating this chapter; chapters 484, 514A, 514E, or 515; section 516-71; or the rules adopted pursuant thereto), (16) (converting other people's moneys to the licensee's own use), (18) (failing to ascertain and disclose all material facts), (20) (failure to maintain a reputation of competency, honesty, truthfulness, financial integrity, and fair dealing), §436B-17 (filing of current addresses), 436B-19 (grounds for refusal to renew, reinstate or restore and for revocation, suspension, denial, or condition of licenses), 436B-19(2) (engaging in false, fraudulent, or deceptive advertising, or making untruthful or improbable statements), 436B-19(6) (aiding and abetting an unlicensed person to directly or indirectly perform activities requiring a license), (7) (professional misconduct, incompetence, gross negligence, or manifest incapacity in the practice of the licensed profession or vocation) (11) (engaging in business in a manner causing injury to one or more members of the public), HAR §16-99-3(f) (the licensee shall see that financial obligations and commitments are in writing and placed in the hands of all parties involved), §16-99-5 (notification and files of names, addresses, and changes), (1) (a licensee's legal name, residence address, and mailing address); (i) (a licensee shall be subject to disciplinary action for failure to submit notifications within ten days of the change.)

For the violations found, the Hearings Officer recommended that Respondents' real estate brokers' licenses be revoked, that Respondents be fined \$80,000 each, and that they be required to pay \$1,550 restitution.

The Commission accepted the Hearings Officer's recommendations on June 23, 2006.

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Daryl R. Gerloff, dba Gerloff Realty—REC 2003-232-L

RICO received a complaint that Respondent failed to honor the rental management agreement for her Oahu property. Complainant alleged that the agreement states that pets are not allowed at the property. She further alleged that around September 5, 2002, without her approval, Respondent signed a "Pet Addendum to Rental Agreement" that allowed tenants at the property to have seven terriers.

Complainant also alleged that the tenants failed to pay their rent. However, since the agreement held Respondent harmless for any error of judgment except in cases of willful misconduct, Complainant did not terminate the rental management agreement with Respondent until February 10, 2003.

Complainant said Respondent pursued a summary possession action on her behalf that resulted in a judgment of \$8,750 against the tenants. RICO asserted that the foregoing allegations, if proven, would constitute violations of HRS § 467-14(13) (violating rules promulgated under Chapter 467) and HAR §16-99-3(u) (licensee shall not add to or modify the terms of an instrument without written consent of all parties.) Respondent did not admit to the veracity of the allegations or to the contention that his acts constituted violations of the statutes.

Respondent entered into a Settlement Agreement Prior to Filing of Petition for Disciplinary Action as a compromise of the claims and to conserve on the expenses of proceeding with an administrative hearing. Respondent agreed to pay a \$1,000 fine and \$635.07 restitution to Complainant.

The Commission accepted the Settlement Agreement on July 28, 2006.

Ralph Gray, Susanna Sexton, Elizabeth L. Dower and Dower Realty, Inc.—REC 2005-6-L

RICO received a complaint which alleged that Respondents breached their fiduciary duties to Complainants and attempted to delay and deceive them in a real estate transaction. RICO alleges that Respondents acted as agents for both buyers and sellers in a real estate transaction without a properly signed disclosure. RICO further alleges that Respondents failed to ensure that all essential terms of the contract were in writing, that they modified the terms of the contract without the written consent of all parties, and that the responsible brokers failed to supervise.

These allegations, if proven, would constitute violations of the following statutes: HRS §467.1.6 (failure to supervise), 467-14(4) and HAR §16-99-3.1(g) (acting as agents for both parties without signed consent), (f) (failing to ensure all essential terms in writing), and (u) (modifying terms of contract without written consent). Respondents did not admit they have violated any law or rule and it is

understood that their agreement to pay the consideration described in this Settlement Agreement Prior to Filing of Petition for Disciplinary Action is not an admission of negligence, liability, fault, or wrongdoing.

Respondents entered into the Settlement Agreement as a compromise of the claims and to conserve on the expenses of proceeding with an administrative hearing on this matter. Under terms of the Settlement Agreement, each Respondent agreed to pay a \$1,000 fine.

The Commission Accepted the Settlement Agreement on July 28, 2006.

Ty Edward Harding—REC 2005-163-L

RICO petitioned the Commission for disciplinary action against Respondent.

RICO alleged that on his application for a salesperson's license in Hawaii, Respondent falsely answered "no" to the question, "During the past 20 years have you ever been convicted of a crime where there has not been an order annulling or expunging the conviction?"

RICO alleged that Respondent failed to disclose 30 criminal convictions in Alaska between March of 1985 and May of 1999.

RICO alleged that Respondent's conduct violates the following provisions of the Hawaii Revised Statutes and Hawaii Administrative Rules: HRS §§ 436B-19(5) (procuring a license through fraud, misrepresentation, or deceit), (8) (failure to maintain a record or history of competency, trustworthiness, fair dealing, and financial integrity), 467-14(3) (pursuing a continued and flagrant course of misrepresentation, or making of false promises through advertising or otherwise), (8) (any other conduct constituting fraudulent or dishonest dealings), (20) failure to maintain a reputation for or records of competency, honesty, truthfulness, financial integrity, and fair dealing), and 467-20 (filing a notice, statement, or other document that is false or untrue or contains any material misstatement of fact).

Under terms of a Settlement Agreement After Filing of Petition for Disciplinary Action, Respondent admitted to the veracity of the allegations set forth in the petition and admitted that his acts constituted violations of statutes and regulations governing the conduct of real estate persons licensed in Hawaii. Respondent stated that his failure to disclose his convictions was based on incorrect information provided him regarding what the Commission required to be disclosed and that his failure to disclose was in no way intended to deceive the Commission and contained no malicious intent. Respondent entered into the Settlement Agreement as a compromise of the claims and to conserve on the expenses of an administrative hearing. Under terms of the Settlement Agreement, Respondent voluntarily agreed to the revocation of his real estate salesperson's license.

The Commission accepted the Settlement Agreement on July 28, 2006.

What You Need to Know about Renewing your License

Remember, the renewal deadline is **NOVEMBER 30, 2006**. All real estate licenses, course certifications, prelicense school, instructor, and substitute instructor registrations, and continuing education provider registrations must be renewed by the renewal deadline to be assured that there is no break in the validity of your license or registration.

ON-LINE RENEWAL will be offered again! For the 2004 renewal period, only 37% of eligible real estate salesperson licensees, and 43% of eligible real estate brokers licensees chose the on-line route. For an industry that uses electronic technology in its day-to-day business, the on-line renewal option should be every licensee's first choice. Ninety-eight percent of Hawaii's licensed architects, engineers, and landscape architects renewed on-line in 2006. There will be a discount on renewal fees for those licensees who choose the on-line renewal route. More information will be posted on the Commission's Web site, www.hawaii.gov/hirec, click on Real Estate License Renewals.

In late August, Licensing Branch mailed a listing to all Principal Brokers (PB) of all associated agents and if they have completed their CE requirement. The PB shall verify the list with the brokerage firm's records and initiate any corrections immediately. By law, the PB is responsible for all the licenses of the brokerage firm.

It is highly recommended that **the licenses/registrations of the brokerage firm, PB, BICs, and RBOs be simultaneously renewed during early November** and prior to renewals of all associating licensees to ensure sufficient time to correct any problems and to ensure successful renewals of associating licensees. If an associating licensee's renewal application is submitted prior to the PB's, BIC's, and brokerage firm's renewal applications, the associating licensee's renewal application will be held in suspense until the PB, BIC(s), and brokerage firm have successfully renewed all licenses.

PBs and BICs should complete all CE requirements immediately as successful renewal includes completion of CE requirements **prior to** submission of a renewal application.

To re-register a branch office, a BIC's license must also be successfully renewed in addition to the PB's license and the brokerage firm's license. If the PB's, BIC's, and/or the brokerage firm's license are not successfully renewed **prior** to the associating licensees, all associating licensees will be renewed on **inactive** status.

Whether license renewals are handled by the individual licensee or the brokerage firm, the PB is responsible for the associating licensee's current and active status. It is recommended that PBs ensure all associating licensees are current and active by requiring all licensees to submit a photocopy of their 2007-2008 pocket license prior to December 31, 2006. **REMEMBER**, by January 1, 2007, licenses which are not current and active are converted to an inactive or forfeited status. If this conversion takes place, disciplinary action may occur and the consumer may recover all commissions and/or compensations paid.

RENEWING ON ACTIVE STATUS: Individual licensees who renew their license on active status need to complete 10 hours of approved continuing education (CE) courses. Licensees are required to take at least one mandatory core course. The CE completion certificates do not have to be submitted with the renewal application unless otherwise instructed. All CE courses should be

completed in advance of the date of submission of the renewal application or the license may be renewed on an inactive status. Any individual licensee not completing the CE requirement will be renewed on an inactive status without further notice.

Based on Hawaii Revised Statutes, Section 467-1.6, "Principal brokers. (a) The principal broker shall have direct management and supervision of the brokerage firm and its real estate licensees. (b) The principal broker shall be responsible for: ... (6) Setting a policy on continuing education requirements for all associated real estate licensees in compliance with the statutory requirement; ... (7) ensuring that the licenses of all associated real estate licensees and the brokerage firm license are current and active; ..." This means that all principal brokers may include in their policies and procedures manual procedures regarding keeping track of CE courses affiliated agents have taken during the biennium. For instance, a PB may require that copies of CE course completion certificates be submitted to the PB or BIC.

CE RECORDS: Upon completion of a CE core or elective course(s), a licensee will receive an "aqua" colored certificate with either "core" or elective" printed on the left and right sides of the certificate. If a certificate was not issued or is misplaced, please contact the CE provider.

http://pvl.ehawaii.gov/pvlsearch. A principal broker or licensee can verify if a licensee has completed the 10 hours CE requirement by conducting a license search at this Web site. If the licensee has completed the 10 hours CE requirement for the 2007-2008 biennium, it will state "CONTINUING EDUCATION" next to "EDUCATION CODE:". If no information is provided next to "EDUCATION CODE:", the licensee has not completed the CE requirement. Note: The website will NOT provide a listing of each CE course completed.

Core courses – The Commission has its core course available in both a live classroom presentation and an **on-line version**. "Real Estate Law Review and Update 2005-2006" was developed for the Commission by ProSchools, Inc.

Check the continuing education course schedule in the Bulletin or go to the Commission's Web site: www.hawaii.gov/hirec.

RENEWING ON INACTIVE STATUS: Individual licensees who renew their license on an inactive status do not have to complete the CE requirement but must submit the renewal application and fees by November 30, 2006. An inactive licensee desiring to change to active status shall submit the original CE certificates with a completed Change Form and a reactivation fee.

NEW SALESPERSON in 2006: If you were issued a new salesperson license in calendar year 2006 and renew your license by the renewal application deadline of November 30, 2006, you will be deemed to have completed equivalent to the CE requirement and will not have to complete the CE requirement for this license renewal only.

CANDIDATES FOR LICENSURE: Subject to compliance with the license application deadline, a candidate for licensure may want to consider being licensed as of January 1, 2007 rather than the remaining months of 2006 and be subject to renewal requirements. Please call the Real Estate Branch (808-586-2643) for additional information.

Scheduled Continuing Education

An updated schedule is available at http://www.hawaii.gov/hirec. Courses are subject to change or cancellation; please check directly with the provider to confirm date, time and location.

Courses with a (CORE) are approved 2005-2006 core courses and receive 4 hours credit. All other courses are electives and receive 3 hours credit. If you are taking courses to reactivate an inactive license this year, you must first satisfy the prescribed continuing education hours of one prior renewal period. If you are restoring a real estate license, telephone the Licensing Branch at (808) 586-3000 for specific instructions and information

DATE TIME	COURSE	PROVIDER	LOCATION	CITY	INSTRUCTOR
10/13/2006 09:00ai 10/17/2006 09:00ai 10/23/2006 01:30pi	n ESSENTIALS OF THE DROA	KAUAI BOARD OF REALTORS KAUAI BOARD OF REALTORS KAUAI BOARD OF REALTORS	KAUAI BEACH RESORT KAUAI MARRIOTT HOTEL KAUAI MARRIOTT HOTEL	LIHUE LIHUE LIHUE	BOLOSAN COBB HOGAN
10/23/2006 05:30pi		KAUAI BOARD OF REALTORS	KAUAI MARRIOTT HOTEL	LIHUE	HOGAN
10/23/2006 08:30ai 11/21/2006 09:00ai	n (CORE) REAL ESTATE LAW REVIEW & UPDATE	KAUAI BOARD OF REALTORS KAUAI BOARD OF REALTORS	KAUAI MARRIOTT HOTEL KAUAI MARRIOTT HOTEL	LIHUE LIHUE	HOGAN CURTIS
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DATE TIME	COURSE	PROVIDER	LOCATION	CITY	INSTRUCTOR
10/2/2006 09:00a 10/9/2006 09:00a 10/16/2006 09:00a 10/18/2006 09:00a 10/18/2006 09:00a 10/25/2006 04:30p 10/25/2006 08:30a	n ESSENTIALS OF FINANCE n IRC 1031 TAX DEFERRED EXCHANGES n IRC 1031 TAX DEFERRED EXCHANGES n (CORE) REAL ESTATE LAW REVIEW & UPDATE	KONA BOARD OF REALTORS INC	KEAUHOU BEACH RESORT KEAUHOU BEACH RESORT KEAUHOU BEACH RESORT KONA BOARD OF REALTORS KONA BOARD OF REALTORS KEAUHOU BEACH RESORT KEAUHOU BEACH RESORT	KONA KONA KONA KAILUA- KAILUA- KONA	FERRARI LUCAS KARLSON TUMBAGA TUMBAGA HALL HALL
10/25/2006 12:30pi	n CAUGHT ON CAMERA-ANTITRUST IN THE 21ST CENTURY	KONA BOARD OF REALTORS INC	KEAUHOU BEACH RESORT	KONA	HALL
10/31/2006 09:00ai		KONA BOARD OF REALTORS INC	ROYAL KONA RESORT	KONA	NASSER
11/1/2006 01:30pi 11/1/2006 09:00ai 11/6/2006 01:00pi 11/6/2006 09:00ai 11/11/2006 05:45pi 11/11/2006 08:15ai 11/13/2006 09:00ai	LEGAL ISSUES (CORE) REAL ESTATE LAW REVIEW & UPDATE HAWAII LANDS, HISTORICAL REVIEW INTRODUCTION TO BROKER MANAGEMENT REAL ESTATE FINANCE TODAY (CORE) REAL ESTATE LAW REVIEW & UPDATE	HI ISLAND BRD OF REALTORS, INC KONA BOARD OF REALTORS INC KONA BOARD OF REALTORS INC KONA BOARD OF REALTORS INC AKAHI REAL ESTATE NETWORK LLC AKAHI REAL ESTATE NETWORK LLC AKAHI REAL ESTATE NETWORK LLC KONA BOARD OF REALTORS INC	ANNUNCIATION CHURCH ROYAL KONA RESORT KONA BOARD OF REALTORS	KAMUELA KONA KONA KONA KAILUA- KAILUA- KAILUA-	NASSER STONE PARKINSON NASSER SPADINGER SPADINGER SPADINGER TUMBAGA
MAUI					
DATE TIME	COURSE	PROVIDER	LOCATION	CITY	INSTRUCTOR
10/12/200609:00am 10/13/200612:45pm 10/16/2006 08:30am	ESSENTIALS OF LISTING CONDO PRINCIPLES AND DISCLOSURE LAW HAWAII LANDS, HISTORICAL REVIEW	REALTORS ASSN OF MAUI INC REALTORS ASSN OF MAUI INC REALTORS ASSN OF MAUI INC	REALTORS ASSN OF MAUI, INC. REALTORS ASSN OF MAUI, INC. REALTORS ASSN OF MAUI, INC.	KAHULUI KAHULUI KAHULUI	WOOD DOUMA NASSER
10/19/2006 12:45pm 10/21/2006 01:30pm	IRC 1031 TAX DEFERRED EXCHANGES REALTOR REALITIES OF RESPA,	REALTORS ASSN OF MAULINC REALTORS ASSN OF MAULINC	REALTORS ASSN OF MAUI, INC. KAHILI GOLF COURSE	KAHULUI WAILUKU	TUMBAGA HALL
107 217 2000 01.30pl	APPRAISAL AND LOAN FRAUD	REALITORO AGON OF MARCHINO	TATTLE GOLF GOORGE	WAILOIG	TITLE
10/21/2006 05:30pr	CAUGHT ON CAMERA-ANTITRUST IN THE 21ST CENTURY	REALTORS ASSN OF MAUI INC	KAHILI GOLF COURSE	WAILUKU	HALL
10/21/2006 08:30am 10/25/200612:45pm 11/7/2006 08:30am	(CORE) REAL ESTATE LAW REVIEW & UPDATE ASHI STANDARDS	REALTORS ASSN OF MAUI INC REALTORS ASSN OF MAUI INC REALTORS ASSN OF MAUI INC	KAHILI GOLF COURSE REALTORS ASSN OF MAUI, INC. ROYAL LAHAINA RESORT	WAILUKU KAHULUI LAHAINA	HOGAN DOUMA NASSER
11/8/2006 08:30am	TITLE INSURANCE AND TITLE REPORT RED FLAGS	REALTORS ASSN OF MAUI INC	REALTORS ASSN OF MAUI, INC.	KAHULUI	NASSER
11/9/2006 09:00am		REALTORS ASSN OF MAUI INC	REALTORS ASSN OF MAUI, INC.	KAHULUI	WOOD
11/16/2006 12:45pm 11/17/2006 01:00pm 11/17/2006 09:00am 11/29/2006 12:45pm	(CORE) REAL ESTATE LAW REVIEW & UPDATE	REALTORS ASSN OF MAUI INC REALTORS ASSN OF MAUI INC REALTORS ASSN OF MAUI INC REALTORS ASSN OF MAUI INC	REALTORS ASSN OF MAUI, INC. KAHILI GOLF COURSE REALTORS ASSN OF MAUI, INC. REALTORS ASSN OF MAUI, INC.	KAHULUI WAILUKU KAHULUI KAHULUI	TUMBAGA PARKINSON SYKES DOUMA

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DATE TIME	COURSE	PROVIDER	LOCATION	CITY	INSTRUCTOR
10/5/2006 09:00am 10/6/2006 01:00pm 10/6/2006 09:00am 10/7/2006 03:30pm 10/7/2006 05:00pm	UNDERSTANDING CONTRACTS PART III UNDERSTANDING CONTRACTS PART II RESIDENTIAL AND COMMERCIAL EVICTIONS HAWAII LANDLORD-TENANT CODE	HONOLULU BOARD OF REALTORS ABE LEE SEMINARS ABE LEE SEMINARS EDDIE FLORES REAL ESTATE EDDIE FLORES REAL ESTATE DOWER SCHOOL OF RE WINDWARD	HBR, HOLOMUA ROOM 1585 KAPIOLANI BLVD #1518 1585 KAPIOLANI BLVD #1518 THE UNIVERSITY PLAZA THE UNIVERSITY PLAZA DOWER SCHOOL OF RE WINDWARD	HONOLULU HONOLULU HONOLULU HONOLULU KAILUA	NISHIHARA LEE LEE ARAKAK ARAKAKI CATANZARO
10/7/2006 08:00am 10/7/2006 09:00am 10/7/2006 11:30am	INTRODUCTION TO COMMERCIAL RE SALES	EDDIE FLORES REAL ESTATE DOWER SCHOOL OF RE WINDWARD EDDIE FLORES REAL ESTATE	THE UNIVERSITY PLAZA DOWER SCHOOL OF RE WINDWARD THE UNIVERSITY PLAZA	HONOLULU KAILUA HONOLULU	CHONG CATANZARO ANDAYA
10/7/2006 12:30pm 10/9/2006 09:00am 10/10/2006 03:30pm 10/10/2006 08:00am 10/10/2006 12:30pm	(CORE) REAL ESTATE LAW REVIEW & UPDATE	DOWER SCHOOL OF RE WINDWARD HONOLULU BOARD OF REALTORS EDDIE FLORES REAL ESTATE EDDIE FLORES REAL ESTATE HAWAII ASSOCIATION OF REALTORS	340 KUULEI ROAD STE C JAPANESE CULTURAL CENTER THE UNIVERSITY PLAZA THE UNIVERSITY PLAZA SHERATON WAIKIKI HOTEL	KAILUA HONOLULU HONOLULU HONOLULU	CATANZARO STONE ARAKAKI GOODE JR MADISON
10/10/2006 12:30pm 10/11/2006 01:00pm 10/11/2006 06:00pm	(CORE) REAL ESTATE LAW REVIEW & UPDATE	EDDIE FLORES REAL ESTATE ABE LEE SEMINARS ABE LEE SEMINARS	THE UNIVRSITY PLAZA 1585 KAPIOLANI BLVD #1518 1585 KAPIOLANI BLVD #1518	HONOLULU HONOLULU HONOLULU	ZUKERAN LEE LEE
10/11/2006 09:00am	UNDERSTANDING THE LAND USE ORDINANCE: C&C OF HONOLULU	ABE LEE SEMINARS	1585 KAPIOLANI BLVD #1518	HONOLULU	LEE
10/12/2006 01:00pm 10/12/2006 03:30pm 10/12/2006 03:30pm 10/12/2006 03:00am 10/12/2006 08:00am 10/12/2006 09:00an 10/12/2006 12:30pn 10/12/2006 12:30pn 10/13/2006 01:00pn 10/13/2006 01:30pn	HAWAİI LANDLORD-TENANT CODE HOMEOWNERS TAX STRATEGIES (CORE) REAL ESTATE LAW REVIEW & UPDATE (CORE) REAL ESTATE LAW REVIEW & UPDATE I FAIR HOUSING HOT REAL ESTATE ISSUES FEDERAL LAWS THAT AFFECT LICENSEES FAIR HOUSING	DOWER SCHOOL OF REAL ESTATE EDDIE FLORES REAL ESTATE EDDIE FLORES REAL ESTATE EDDIE FLORES REAL ESTATE EDDIE FLORES REAL ESTATE DOWER SCHOOL OF REAL ESTATE EDDIE FLORES REAL ESTATE EDDIE FLORES REAL ESTATE EDDIE FLORES REAL ESTATE DOWER SCHOOL OF REAL ESTATE HONOLULU BOARD OF REALTORS	DOWER SCHOOL OF REAL ESTATE THE UNIVERSITY PLAZA THE UNIVERSITY PLAZA THE UNIVERSITY PLAZA THE UNIVERSITY PLAZA DOWER SCHOOL OF REAL ESTATI THE UNIVERSITY PLAZA THE UNIVERSITY PLAZA THE UNIVERSITY PLAZA DOWER SCHOOL OF REAL ESTATI JAPANESE CULTURAL CENTER	HONOLULU HONOLULU HONOLULU E HONOLULU HONOLULU HONOLULU HONOLULU	ANDAYA ANDAYA BLY
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10/16/2006 09:00ar 10/17/2006 01:00pr 10/17/2006 03:30pr 10/17/2006 08:00ar 10/17/2006 08:00ar	(CORE) REAL ESTATE LAW REVIEW & UPDATE HOW TO INVEST IN REAL ESTATE (CORE) REAL ESTATE LAW REVIEW & UPDATE	HONOLULU BOARD OF REALTORS DOWER SCHOOL OF REAL ESTATE EDDIE FLORES REAL ESTATE EDDIE FLORES REAL ESTATE REALTORS LAND INSTITUTE ID CHA	JAPANESE CULTURAL CENTER DOWER SCHOOL OF REAL ESTATE THE UNIVERSITY PLAZA THE UNIVERSITY PLAZA PACIFIC BEACH HOTEL	HONOLULU HONOLULU HONOLULU HONOLULU	FLORES JR GOODE JR
10/17/2006 09:00ar 10/17/2006 09:00ar		HONOLULU BOARD OF REALTORS DOWER SCHOOL OF REAL ESTATE	HBR, HOLOMUA ROOM DOWER SCHOOL OF REAL ESTATE	HONOLULU HONOLULU	
10/17/2006 12:30pr	n FEDERAL LAWS THAT AFFECT LICENSEES	EDDIE FLORES REAL ESTATE	THE UNIVERSITY PLAZA	HONOLULU	ANDAYA
10/18/2006 01:30pr	n REALTOR REALITIES OF RESPA, APPRAISAL AND LOAN FRAUD	HONOLULU BOARD OF REALTORS	JAPANESE CULTURAL CENTER	HONOLULU	HALL
10/18/2006 05:30pr	n CAUGHT ON CAMERA-ANTITRUST IN THE 21ST CENTURY	HONOLULU BOARD OF REALTORS	JAPANESE CULTURAL CENTER	HONOLULU	HALL
10/18/2006 08:00ar	1 LAND 101-INTRODUCTION TO LAND BROKERAGE	REALTORS LAND INSTITUTE ID CHA	PACIFIC BEACH HOTEL	HONOLULU	CASANOVA
10/18/2006 08:30ar 10/19/2006 03:30pr 10/19/2006 08:00ar 10/19/2006 08:00ar	n (CORE) REAL ESTATE LAW REVIEW & UPDATE 1 HOMEOWNER□S TAX STRATEGIES 1 (CORE) REAL ESTATE LAW REVIEW & UPDATE 1 LAND 101-INTRODUCTION TO LAND	HONOLULU BOARD OF REALTORS EDDIE FLORES REAL ESTATE EDDIE FLORES REAL ESTATE REALTORS LAND INSTITUTE ID CHA	JAPANESE CULTURAL CENTER THE UNIVERSITY PLAZA THE UNIVERSITY PLAZA PACIFIC BEACH HOTEL	HONOLULU HONOLULU HONOLULU	HALL TAIRA GOODE JR CASANOVA
10/20/2006 01:00pm	BROKERAGE 1 (CORE) REAL ESTATE LAW REVIEW & UPDATE	ABE LEE SEMINARS	1585 KAPIOLANI BLVD #1518	HONOLULU	LEE

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DATE	TIME	COURSE	PROVIDER	LOCATION	CITY	INSTRUCTOR
10/21/200	06 01:00pm	LAND USE AND PERMIT REQUIREMENTS- RESIDENTIAL APPLICATIONS C & C OF	DOWER SCHOOL OF REAL ESTATE	DOWER SCHOOL OF REAL ESTATE	HONOLULU	WILIA
10/21/2006 10/21/2006		RESIDENTIAL AND COMMERCIAL EVICTIONSEDDIE COMMERCIAL REAL ESTATE	FLORES REAL ESTATE DOWER SCHOOL OF RE WINDWARD	THE UNIVERSITY PLAZA DOWER SCHOOL OF RE WINDWARD	HONOLULU KAILUA	ARAKAKI CATANZARO
10/21/2006 10/21/2006 10/21/2006 10/21/2006	6 08:00am 6 08:30am	UNDERSTANDING INVESTMENTS (CORE) REAL ESTATE LAW REVIEW & UPDATE (CORE) REAL ESTATE LAW REVIEW & UPDATE DROA ISSUES THE ART OF REAL ESTATE NEGOTIATION/WORKING TOWARDS A WIN/WIN AGREEMENT	DOWER SCHOOL OF REAL ESTATE EDDIE FLORES REAL ESTATE KAPIOLANI COMMUNITY COLLEGE DOWER SCHOOL OF REAL ESTATE	DOWER SCHOOL OF REAL ESTATE THE UNIVERSITY PLAZA KAPIOLANI COM. COLLEGE DOWER SCHOOL OF REAL ESTATE	HONOLULU HONOLULU HONOLULU	BLY ANDAYA CHONG WILIA
10/21/2006	6 09:00am	INTRODUCTION TO COMMERCIAL REAL ESTATE SALES	DOWER SCHOOL OF RE WINDWARD	DOWER SCHOOL OF RE WINDWARD	KAILUA	CATANZARO
10/21/2006 10/21/2006 10/24/2006 10/24/2006 10/24/2006	6 12:30pm 6 03:30pm 6 08:00am 6 09:00am	HOW TO INVEST IN REAL ESTATE (CORE) REAL ESTATE LAW REVIEW & UPDATE HAWAII LANDLORD-TENANT CODE (CORE) REAL ESTATE LAW REVIEW & UPDATE ESSENTIALS OF THE DROA FEDERAL LAWS THAT AFFECT	EDDIE FLORES REAL ESTATE DOWER SCHOOL OF RE WINDWARD EDDIE FLORES REAL ESTATE EDDIE FLORES REAL ESTATE HONOLULU BOARD OF REALTORS EDDIE FLORES REAL ESTATE	THE UNIVERSITY PLAZA 340 KUULEI ROAD STE C THE UNIVERSITY PLAZA THE UNIVERSITY PLAZA HBR, HOLOMUA ROOM THE UNIVERSITY PLAZA	HONOLULU KAILUA HONOLULU HONOLULU HONOLULU HONOLULU	FLORES JR CATANZARO ARAKAKI CHONG CHONG ZUKERAN
10/25/2006 10/25/2006 10/25/2006 10/26/2006 10/26/2006 10/26/2006 10/26/2006	6 06:00pm 6 09:00am 16 01:00pm 6 03:30pm 6 08:00am 6 08:00am	LICENSEES (CORE) REAL ESTATE LAW REVIEW & UPDATE COMPUTERS, INTERNET & THE LICENSEE 1031 EXCHANGES & OTHER TAX ISSUES PROPERTY MANAGEMENT IN HAWAII HOMEOWNERS TAX STRATEGIES (CORE) REAL ESTATE LAW REVIEW & UPDATE (CORE) REAL ESTATE LAW REVIEW & UPDATE THE ART OF REAL ESTATE NEGOTIATION/WORKING TOWARDS A	ABE LEE SEMINARS ABE LEE SEMINARS ABE LEE SEMINARS DOWER SCHOOL OF REAL ESTATE EDDIE FLORES REAL ESTATE EDDIE FLORES REAL ESTATE EDDIE FLORES REAL ESTATE DOWER SCHOOL OF REAL ESTATE	1585 KAPIOLANI BLVD #1518 1585 KAPIOLANI BLVD #1518 1585 KAPIOLANI BLVD #1518 DOWER SCHOOL OF REAL ESTATE THE UNIVERSITY PLAZA THE UNIVERSITY PLAZA THE UNIVERSITY PLAZA DOWER SCHOOL OF REAL ESTATE	HONOLULU HONOLULU HONOLULU HONOLULU HONOLULU HONOLULU HONOLULU	LEE LEE WILIA TAIRA GOODE JR CHONG WILIA
10/26/2006 10/26/2006 10/27/2006	6 12:30pm	WIN/WIN AGREEMENT HOT REAL ESTATE ISSUES RESIDENTIAL AND COMMERCIAL EVICTIONS (CORE) REAL ESTATE LAW REVIEW & UPDATE	EDDIE FLORES REAL ESTATE EDDIE FLORES REAL ESTATE ABE LEE SEMINARS	THE UNIVERSITY PLAZA THE UNIVERSITY PLAZA 1585 KAPIOLANI BLVD #1518	HONOLULU HONOLULU HONOLULU	ANDAYA ARAKAKI LEE
10/27/2006 10/28/2006 10/28/2006	6 01:00pm	THE CONDOMINIUM DEVELOPMENT PROCESS PROPERTY MANAGEMENT IN HAWAII (CORE) REAL ESTATE LAW REVIEW & UPDATE	ABE LEE SEMINARS DOWER SCHOOL OF REAL ESTATED DOWER SCHOOL OF REAL ESTATE	1585 KAPIOLANI BLVD #1518 DOWER SCHOOL OF REAL ESTATE DOWER SCHOOL OF REAL ESTATE	HONOLULU HONOLULU HONOLULU	LEE WILIA BLY
10/28/2006 10/28/2006		(CORE) REAL ESTATE LAW REVIEW & UPDATE LAND USE AND PERMIT REQUIREMENTS-	EDDIE FLORES REAL ESTATE DOWER SCHOOL OF REAL ESTATE	THE UNIVERSITY PLAZA DOWER SCHOOL OF REAL ESTATE	HONOLULU HONOLULU	ZUKERAN WILIA
10/28/2006 10/30/2006 10/31/2006	6 09:00am	RESIDENTIAL APPLICATIONS HONOLULU FEDERAL LAWS THAT AFFECT LICENSEES (CORE) REAL ESTATE LAW REVIEW & UPDATE FORECLOSURE & THE ROLE OF THE COMMISSIONER	EDDIE FLORES REAL ESTATE HONOLULU BOARD OF REALTORS DDIE FLORES REAL ESTATE	THE UNIVERSITY PLAZA JAPANESE CULTURAL CENTER THE UNIVERSITY PLAZA	HONOLULU HONOLULU HONOLULU	ANDAYA CHONG ANDAYA
10/31/2006 10/31/2006 11/2/2006 11/2/2006 11/2/2006 11/2/2006 11/4/2006 11/4/2006	6 12:30pm 03:30pm 08:00am 09:00am 12:30pm 01:00pm	(CORE) REAL ESTATE LAW REVIEW & UPDATE HOT REAL ESTATE ISSUES HOMEOWNERS TAX STRATEGIES (CORE) REAL ESTATE LAW REVIEW & UPDATE (CORE) REAL ESTATE LAW REVIEW & UPDATE HAWAII LANDLORD-TENANT CODE (CORE) REAL ESTATE LAW REVIEW & UPDATE FEDERAL LAWS THAT AFFECT LICENSEES	EDDIE FLORES REAL ESTATE EDDIE FLORES REAL ESTATE EDDIE FLORES REAL ESTATE EDDIE FLORES REAL ESTATE HONOLULU BOARD OF REALTORS EDDIE FLORES REAL ESTATE DOWER SCHOOL OF REAL ESTATE EDDIE FLORES REAL ESTATE	THE UNIVERSITY PLAZA THE UNIVERSITY PLAZA THE UNIVERSITY PLAZA THE UNIVERSITY PLAZA JAPANESE CULTURAL CENTER THE UNIVERSITY PLAZA DOWER SCHOOL OF REAL ESTATE THE UNIVERSITY PLAZA	HONOLULU HONOLULU HONOLULU HONOLULU HONOLULU HONOLULU HONOLULU	GOODE JR ANDAYA TAIRA GOODE JR NISHIHARA ANDAYA BLY ANDAYA
11/4/2006	05:00pm	PROPERTY MANAGEMENT AND MANAGING RISK	DOWER SCHOOL OF RE WINDWARD	340 KUULEI ROAD STE C	KAILUA	CATANZARO
11/4/2006 11/4/2006 11/4/2006	08:30am	(CORE) REAL ESTATE LAW REVIEW & UPDATE (CORE) REAL ESTATE LAW REVIEW & UPDATE LAND USE AND PERMIT REQUIREMENTS- RESIDENTIAL APPLICATIONS C & C OF HONOLULU	EDDIE FLORES REAL ESTATE KAPIOLANI COMMUNITY COLLEGE DOWER SCHOOL OF REAL ESTATE	THE UNIVERSITY PLAZA KAPIOLANI COMMUNITY COLLEGE DOWER SCHOOL OF REAL ESTATE	HONOLULU HONOLULU HONOLULU	ARAKAKI CHONG WILIA
11/4/2006 11/4/2006		FAIR HOUSING (CORE) REAL ESTATE LAW REVIEW & UPDATE	DOWER SCHOOL OF RE WINDWARD DOWER SCHOOL OF RE WINDWARD	340 KUULEI ROAD STE C 340 KUULEI ROAD STE C	KAILUA KAILUA	CATANZARO CATANZARO
11/4/2006 11/6/2006 11/6/2006 11/6/2006	12:30pm 01:00pm 05:00pm	HOW TO INVEST IN REAL ESTATE MORTGAGES, FNMA, FICO, ETC. (CORE) REAL ESTATE LAW REVIEW & UPDATE PROPERTY MANAGEMENT & LANDLORD/TENANT	EDDIE FLORES REAL ESTATE ABE LEE SEMINARS ABE LEE SEMINARS HONOLULU BOARD OF REALTORS	THE UNIVERSITY PLAZA 1585 KAPIOLANI BLVD #1518 1585 KAPIOLANI BLVD #1518 JAPANESE CULTURAL CENTER	HONOLULU HONOLULU HONOLULU HONOLULU	FLORES JR LEE LEE HAMAMOTO
11/6/2006 11/7/2006 11/7/2006	01:00pm	INTERMEDIATE INTERNET RESEARCH (CORE) REAL ESTATE LAW REVIEW & UPDATE 1031 EXCHANGES- AN INVESTORS DREAM	ABE LEE SEMINARS DOWER SCHOOL OF REAL ESTATE HONOLULU BOARD OF REALTORS	1585 KAPIOLANI BLVD #1518 DOWER SCHOOL OF REAL ESTATE JAPANESE CULTURAL CENTER	HONOLULU HONOLULU HONOLULU	LEE BLY YESK

DATE	TIME	COURSE	PROVIDER	LOCATION	CITY	INSTRUCTOR
11/7/2006	09:00am	THE ART OF REAL ESTATE: NEGOTIATION	DOWER SCHOOL OF REAL ESTATE	DOWER SCHOOL OF REAL ESTATE	HONOLULU	WILIA
11/9/2006 11/9/2006 11/9/2006 11/9/2006 11/9/2006 11/11/2006 11/11/2006 11/11/2006 11/11/2006 11/11/2006 11/11/2006	03:30pm 08:00am 09:00am 09:00am 12:30pm 01:00pm 03:30pm 05:00pm 08:00am 08:30am	TOWARDS A WIN/WIN AGREEMENT (CORE) REAL ESTATE LAW REVIEW & UPDATE RESIDENTIAL AND COMMERCIAL EVICTIONS (CORE) REAL ESTATE LAW REVIEW & UPDATE (CORE) REAL ESTATE LAW REVIEW & UPDATE PROPERTY MANAGEMENT IN HAWAII HOMEOWNERS TAX STRATEGIES FAIR HOUSING HOT REAL ESTATE ISSUES (CORE) REAL ESTATE LAW REVIEW & UPDATE (CORE) REAL ESTATE LAW REVIEW & UPDATE DROA ISSUES LAND USE AND PERMIT REQUIREMENTS- RESIDENTIAL APPLICATIONS IN HONOLULU	DOWER SCHOOL OF REAL ESTATE EDDIE FLORES REAL ESTATE EDDIE FLORES REAL ESTATE HONOLULU BOARD OF REALTORS DOWER SCHOOL OF REAL ESTATE EDDIE FLORES REAL ESTATE DOWER SCHOOL OF REAL ESTATE EDDIE FLORES REAL ESTATE DOWER SCHOOL OF REAL ESTATE EDDIE FLORES REAL ESTATE EDDIE FLORES REAL ESTATE EDDIE FLORES REAL ESTATE KAPIOLANI COMMUNITY COLLEGE DOWER SCHOOL OF REAL ESTATE	DOWER SCHOOL OF REAL ESTATE THE UNIVERSITY PLAZA THE UNIVERSITY PLAZA JAPANESE CULTURAL CENTER DOWER SCHOOL OF REAL ESTATE THE UNIVERSITY PLAZA DOWER SCHOOL OF REAL ESTATE THE UNIVERSITY PLAZA DOWER SCHOOL OF REAL ESTATE THE UNIVERSITY PLAZA KAPIOLANI COMMUNITY COLLEGE DOWER SCHOOL OF REAL ESTATE	HONOLULU	BLY ANDAYA ZUKERAN CHONG WILIA TAIRA BLY TAIRA BLY GOODE JR CHONG WILIA
11/11/2006 11/13/2006 11/14/2006 11/14/2006 11/14/2006 11/15/2006	09:00am 03:30pm 08:00am 08:30am 12:30pm	HAWAII LANDLORD-TENANT CODE LEGAL ISSUES HOT REAL ESTATE ISSUES (CORE) REAL ESTATE LAW REVIEW & UPDATE ESCROW A - Z FEDERAL LAWS THAT AFFECT LICENSEES (CORE) REAL ESTATE LAW REVIEW & UPDATE	EDDIE FLORES REAL ESTATE HONOLULU BOARD OF REALTORS EDDIE FLORES REAL ESTATE EDDIE FLORES REAL ESTATE HONOLULU BOARD OF REALTORS EDDIE FLORES REAL ESTATE ABE LEE SEMINARS	THE UNIVERSITY PLAZA JAPANESE CULTURAL CENTER THE UNIVERSITY PLAZA THE UNIVERSITY PLAZA JAPANESE CULTURAL CENTER THE UNIVERSITY PLAZA 1585 KAPIOLANI BLVD #1518	HONOLULU HONOLULU HONOLULU HONOLULU HONOLULU HONOLULU HONOLULU	ARAKAKI STONE GOODE JR CHONG NASSER ANDAYA LEE
11/15/2006	06:00pm	STICKS, BRICKS & STEEL: UNDERSTANDING PLANS & CONSTRUCTION METHODS	ABE LEE SEMINARS	1585 KAPIOLANI BLVD #1518	HONOLULU	LEE
11/15/2006 11/16/2006		PERMITS, PERMITS AND MORE PERMITS: (CORE) REAL ESTATE LAW REVIEW & UPDATE	ABE LEE SEMINARS DOWER SCHOOL OF REAL ESTATE	1585 KAPIOLANI BLVD #1518 DOWER SCHOOL OF REAL ESTATE	HONOLULU HONOLULU	LEE BLY
11/16/2006 11/16/2006 11/16/2006	01:00pm 05:00pm	UNDERSTANDING CONTRACTS PART I (CORE) REAL ESTATE LAW REVIEW & UPDATE TITLE INSURANCE AND TITLE REPORT RED FLAGS	ABE LEE SEMINARS HONOLULU BOARD OF REALTORS	1585 KAPIOLANI BLVD #1518 1585 KAPIOLANI BLVD #518 JAPANESE CULTURAL CENTER	HONOLULU HONOLULU HONOLULU	LEE LEE NASSER
11/16/2006 11/16/2006		SURVEYS, TERMITE & HOME INSPECTIONS THE ART OF REAL ESTATE: NEGOTIATION	ABE LEE SEMINARS DOWER SCHOOL OF REAL ESTATE	1585 KAPIOLANI BLVD #1518 DOWER SCHOOL OF REAL ESTATE	HONOLULU HONOLULU	LEE WILIA
11/18/2006	01:00pm	TOWARDS A WIN/WIN AGREEMENT LAND USE AND PERMIT REQUIREMENTS- RESIDENTIAL APPLICATIONS C & C OF HONOLULU	DOWER SCHOOL OF REAL ESTATE	DOWER SCHOOL OF REAL ESTATE	HONOLULU	WILIA
11/18/2006 11/18/2006 11/18/2006 11/18/2006 11/18/2006	05:00pM 08:30am 08:45am	HOT REAL ESTATE ISSUES (CORE) REAL ESTATE LAW REVIEW & CONDOMINIUM ISSUES (CORE) REAL ESTATE LAW REVIEW & UPDATE UNDERSTANDING 1031 TAX FREE EXCHANGES	EDDIE FLORES REAL ESTATE DOWER SCHOOL OF REAL ESTATE KAPIOLANI COMMUNITY COLLEGE KAPIOLANI COMMUNITY COLLEGE DOWER SCHOOL OF RE WINDWARD	THE UNIVERSITY PLAZA DOWER SCHOOL OF REAL ESTATE KAPIOLANI COMMUNITY COLLEGE KAPIOLANI COMMUNITY COLLEGE 340 KUULEI ROAD STE C	HONOLULU HONOLULU HONOLULU KAILUA	ANDAYA BLY CHONG THOMAS CATANZARO
11/18/2006	09:00am	THE ART OF REAL ESTATE NEGOTIATING TOWARDS A WIN/WIN AGREEMENT	DOWER SCHOOL OF REAL ESTATE	DOWER SCHOOL OF REAL ESTATE	HONOLULU	WILIA
11/18/2006 11/18/2006 11/20/2006	12:30pm	(CORE) REAL ESTATE LAW REVIEW & UPDATE HOW TO INVEST IN REAL ESTATE (CORE) REAL ESTATE LAW REVIEW & UPDATE	DOWER SCHOOL OF RE WINDWARD EDDIE FLORES REAL ESTATE ABE LEE SEMINARS	340 KUULEI ROAD STE C THE UNIVERSITY PLAZA 1585 KAPIOLANI BLVD #1518	KAILUA HONOLULU HONOLULU	CATANZARO FLORES JR LEE
11/20/2006 11/20/2006 11/21/2006 11/21/2006 11/21/2006 11/21/2006	09:00am 01:00pm 03:30pm 08:00am	UNDERSTANDING CONTRACTS PART III UNDERSTANDING CONTRACTS PART II (CORE) REAL ESTATE LAW REVIEW & UPDATE HOMEOWNERS TAX STRATEGIES (CORE) REAL ESTATE LAW REVIEW & UPDATE LAND USE AND PERMIT REQUIREMENTS- RESIDENTIAL APPLICATIONS IN HONOLULU	ABE LEE SEMINARS ABE LEE SEMINARS DOWER SCHOOL OF REAL ESTATE EDDIE FLORES REAL ESTATE EDDIE FLORES REAL ESTATE DOWER SCHOOL OF REAL ESTATE	1585 KAPIOLANI BLVD #1518 1585 KAPIOLANI BLVD #1518 DOWER SCHOOL OF REAL ESTATE THE UNIVERSITY PLAZA THE UNIVERSITY PLAZA DOWER SCHOOL OF REAL ESTATE	HONOLULU HONOLULU	LEE LEE BLY TAIRA CHONG WILIA
11/21/2006		RESIDENTIAL AND COMMERCIAL EVICTIONS	EDDIE FLORES REAL ESTATE	THE UNIVERSITY PLAZA	HONOLULU	ARAKAKI
11/25/2006 11/25/2006		PRINCIPLES OF COMMERCIAL RE FINANCING PROJECT DEVELOPMENT ISSUES	DOWER SCHOOL OF RE WINDWARD KAPIOLANI COMMUNITY COLLEGE	DOWER SCHOOL OF RE WINDWARD KAPIOLANI COMMUNITY COLLEGE	KAILUA HONOLULU	CATANZAR CHONG
11/25/2006		(CORE) REAL ESTATE LAW REVIEW & UPDATE	KAPIOLANI COMMUNITY COLLEGE KAPIOLANI COMMUNITY COLLEGE	KAPIOLANI COMMUNITY COLLEGE		THOMAS
11/25/2006		DROA, ADDENDUM AND DISCLOSURES	DOWER SCHOOL OF RE WINDWARD	DOWER SCHOOL OF RE WINDWARD	KAILUA	CATANZARO
11/25/2006 11/28/2006 11/28/2006 11/28/2006 11/29/2006	12:30pm 03:30pm 08:00am 12:30pm	(CORE) REAL ESTATE LAW REVIEW & UPDATE HOMEOWNER S TAX STRATEGIES (CORE) REAL ESTATE LAW REVIEW & UPDATE HOT REAL ESTATE ISSUES UNDERSTANDING VACATION OWNERSHIP/TIMESHARE	DOWER SCHOOL OF RE WINDWARD EDDIE FLORES REAL ESTATE EDDIE FLORES REAL ESTATE EDDIE FLORES REAL ESTATE ABE LEE SEMINARS	340 KUULEI ROAD STE C THE UNIVERSITY PLAZA THE UNIVERSITY PLAZA THE UNIVERSITY PLAZA 1585 KAPIOLANI BLVD #1518	KAILUA HONOLULU HONOLULU HONOLULU HONOLULU	CATANZARO TAIRA GOODE JR ANDAYA LEE
11/29/2006 11/29/2006		(CORE) REAL ESTATE LAW REVIEW & UPDATE UNDERSTANDING THE LAND USE ORDINANCE: C&C OF HONOLULU	ABE LEE SEMINARS ABE LEE SEMINARS	1585 KAPIOLANI BLVD #1518 1585 KAPIOLANI BLVD #1518	HONOLULU HONOLULU	LEE LEE
11/30/2006 11/30/2006 11/30/2006	06:00pm	(CORE) REAL ESTATE LAW REVIEW & UPDATE ZONING-ISSUES, PROBLEMS, QUESTIONS, ANSWERS WILLS, TRUSTS & REAL ESTATE	ABE LEE SEMINARS ABE LEE SEMINARS ABE LEE SEMINARS	1585 KAPIOLANI BLVD #1518 1585 KAPIOLANI BLVD #1518 1585 KAPIOLANI BLVD #1518	HONOLULU HONOLULU HONOLULU	LEE LEE LEE

OTHER DATE	TIME	COURSE	PROVIDER		IINSTRUCTOR
		AL ESTATE LAW REVIEW &	ABE LEE SEMINARS	INTERNET COURSE	OTHER
		005-2006 (INTERNET COURSE)			
		TION TO COMMERCIAL REAL ALES (INTERNET COURSE)	KAUAI BOARD OF REALTORS	INTERNET COURSE	OTHER
		ANDING 1031-TAX FREE EXCHANGES	KAUAI BOARD OF REALTORS	NTERNET COURSE	OTHER
2/31/2006	THE TRUT	H ABOUT MOLD	KAUAI BOARD OF REALTORS	INTERNET COURSE	OTHER
		ND REAL ESTATE (INTERNET)	SERVPRO INDUSTRIES, INC.	INTERNET COURSE	CATANZARO
		SING (INTERNET) MANAGEMENT AND MANAGING RISK	SERVPRO INDUSTRIES, INC. DOWER SCHOOL OF RE WINDWARD	INTERNET COURSE INTERNET COURSE	CATANZARO CATANZARO
		ANDING 1031 TAX FREE EXCHANGES	SERVPRO INDUSTRIES, INC	INTERNET COURSE	CATANZARO
		IAL REAL ESTATE:	KAUAI BOARD OF REALTORS	INTERNET COURSE	OTHER
		ANDING INVESTMENTS FAL ESTATE LAW REVIEW & UPDATE	KAUAI BOARD OF REALTORS	INTERNET COURSE	OTHER)
		IAL REAL ESTATE-LISTING PROPERTIES	KAUAI BOARD OF REALTORS	INTERNET COURSE	OTHER
		ATE FINANCE & TAX ISSUES	ABE LEE SEMINARS	INTERNET COURSE	OTHER
		IIAL LEASES IIAL LEASES	CAREER WEBSCHOOL CAREER WEBSCHOOL	INTERNET COURSE INTERNET COURSE	LAMERE, PH.D LAMERE, PH.D
		HAL LEASES HAL FINANCE AND INVESTMENT ANALYSIS	CAREER WEBSCHOOL	INTERNET COURSE	LAMERE, PH.D
		IAL FINANCE AND INVESTMENT ANALYSIS	CAREER WEBSCHOOL	INTERNET COURSE	LAMERE, PH.D
		AL ESTATE FINANCE (INTERNET COURSE)	CAREER WEBSCHOOL	INTERNET COURSE	LAMERE, PH.D
2/31/2006	BASIC REA	AL ESTATE FINANCE (INTERNET COURSE)	CAREER WEBSCHOOL	INTERNET COURSE	LAMERE, PH.D
		ATE FINANCE TODAY (INTERNET) IAGEMENT (INTERNET)	DOWER SCHOOL OF REAL ESTATE KONA BOARD OF REALTORS INC	INTERNET COURSE INTERNET COURSE	OTHER OTHER
		S PROPERTY INSPECTION GUIDE (INTERNET)	KONA BOARD OF REALTORS INC	INTERNET COURSE	OTHER
		ATE FINANCE (INTERNET)	KONA BOARD OF REALTORS INC	INTERNET COURSE	OTHER
		AXES-WHAT EVERY AGENT SHOULD KNOW PRESENTATION IN REAL ESTATE	KONA BOARD OF REALTORS INC AKAHI REAL ESTATE NETWORK LLC	INTERNET COURSE INTERNET COURSE	OTHER OTHER
		ATE FINANCE & TAX ISSUES	ABE LEE SEMINARS	INTERNET COURSE	OTHER
2/31/2006	METHODS	OF RESIDENTIAL FINANCE	CAREER WEBSCHOOL	INTERNET COURSE	LAMERE, PH.D
		MANAGEMENT AND MANAGING RISK TION TO COMMERCIAL REAL ESTATE	ABE LEE SEMINARS ABE LEE SEMINARS	INTERNET COURSE INTERNET COURSE	OTHER OTHER
		' AND DOING BUSINESS	FAHRNI SCHOOL OF REAL ESTATE	INTERNET COURSE	OTHER
2/31/2006	FAIR HOUS	SING (INTERNET)	CONTINUING-ED-ONLINE.ORG		OTHER
		IAGEMENT (INTERNET) ND REAL ESTATE (INTERNET)	CONTINUING-ED-ONLINE.ORG CONTINUING-ED-ONLINE.ORG	INTERNET COURSE INTERNET COURSE	OTHER OTHER
		PRESENTATION IN REAL ESTATE	CONTINUING-ED-ONLINE.ORG	INTERNET COURSE	OTHER
		NT PROPERTY PRACTICE & MANAGEMENT	CONTINUING-ED-ONLINE.ORG	INTERNET COURSE	OTHER
2/31/2006	INVESTME	NT PROPERTY PRACTICE & MANAGEMENT	CONTINUING-ED-ONLINE.ORG	INTERNET COURSE	OTHER
		ATE FINANCE AND TAX ISSUES	CONTINUING-ED-ONLINE.ORG	INTERNT COURSE	OTHER
		ATE FINANCE AND TAX ISSUES ND REAL ESTATE (INTERNET)	CONTINUING-ED-ONLINE.ORG KONA BOARD OF REALTORS INC	INTERNET COURSE INTERNET COURSE	OTHER OTHER
		MANAGEMENT AND MANAGING RISK	KONA BOARD OF REALTORS INC	INTERNET COURSE	OTHER
	. ,	AL ESTATE LAW REVIEW & UPDATE	CONTINUING-ED-ONLINE.ORG	INTERNET COURSE	OTHER)
		G RESIDENTIAL REAL ESTATE G RESIDENTIAL REAL ESTATE	PROSCHOOLS, INC I PROSCHOOLS, INC	NTERNET COURSE INTERNET COURSE	SPADINGER SPADINGER
		PRICING & RESIDENTIAL REAL ESTATE	PROSCHOOLS, INC	INTERNET COURSE	SPADINGER
2/31/2006	PROPERTY	PRICING & RESIDENTIAL REAL ESTATE	PROSCHOOLS, INC	INTERNET COURSE	SPADINGER
		ITERNET COURSE)	KONA BOARD OF REALTORS INC	INTERNET COURSE	OTHER
		ITERNET COURSE) ATE FINANCE TODAY	KONA BOARD OF REALTORS INC VITOUSEK RE SCHOOLS, INC.	INTERNET COURSE INTERNET COURSE	OTHER OTHER
		TE & TAXES. WHAT EVERY AGENT SHOULD KNOW	VITOUSEK RE SCHOOLS, INC.	INTERNET COURSE	OTHER
		' PRICING AND VALUE ANALYSIS ' PRICING AND VALUE	VITOUSEK RE SCHOOLS, INC. VITOUSEK RE SCHOOLS, INC.	INTERNET COURSE INTERNET COURSE	OTHER OTHER
		' MANAGEMENT & MANAGING RISK	VITOUSEK RE SCHOOLS, INC.	INTERNET COURSE	OTHER
		AL ESTATE LAW REVIEW & UPDATE	AKAHI REAL ESTATE NETWORK LLC	INTERNET COURSE	OTHER
		IAL SALES AND EXCHANGES	CAREER WEBSCHOOL	INTERNET COURSE	LAMERE, PH.D
		/ AND DOING BUSINESS HAL SALES AND EXCHANGES	HONOLULU BOARD OF REALTORS	INTERNET COURSE	OTHER
		TAL SALES AND EXCHANGES TAL ESTATE LAW REVIEW & UPDATE	CAREER WEBSCHOOL HONOLULU BOARD OF REALTORS	INTERNET COURSE INTERNET COURSE	LAMERE, PH.D OTHER
	` '	AL ESTATE LAW REVIEW & UPDATE	SEILER SCHOOL OF REAL ESTATE	INTERNET COURSE	OTHER
2/31/2006	(CORE) RE	AL ESTATE LAW REVIEW & UPDATE	KONA BOARD OF REALTORS INC	INTERNET COURSE	OTHER
		EXCHANGES	CAREER WEBSCHOOL	INTERNET COURSE	LAMERE, PH.D
		NTAGES OF HOME OWNERSHIP NTAGES OF HOME OWNERSHIP	CAREER WEBSCHOOL CAREER WEBSCHOOL	INTERNET COURSE INTERNET COURSE	LAMERE, PH.D LAMERE, PH.D
2/31/2006	STRUCTU	RING OWNERSHIP IN	CAREER WEBSCHOOL	INTERNET COURSE	LAMERE, PH.D
		IAL REAL ESTATE	CADEED WEDCOHOOL	INTEDNET COURCE	LAMEDE DUD
		PROPERTY TO SELL PROPERTY TO SELL	CAREER WEBSCHOOL CAREER WEBSCHOOL	INTERNET COURSE INTERNET COURSE	LAMERE, PH.D LAMERE, PH.D
		OF RESIDENTIAL FINANCE	CAREER WEBSCHOOL	INTERNET COURSE	LAMERE, PH.D
				INTERNET COURCE	OTHER
2/31/2006	ETHICS A	ND REAL ESTATE (INTERNET)	DOWER SCHOOL OF REAL ESTATE	INTERNET COURSE	OTHER
2/31/2006 2/31/2006	ETHICS AI FAIR HOU	ND REAL ESTATE (INTERNET) SING (INTERNET COURSE) ATE MATH (INTERNET COURSE)	DOWER SCHOOL OF REAL ESTATE HONOLULU BOARD OF REALTORS AMERICAS BEST	INTERNET COURSE INTERNET INTERNET COURSE	OTHER OTHER DAVIS

DATE	TIME COURSE	PROVIDER		INSTRUCTOR
12/31/2006 12/31/2006 12/31/2006 12/31/2006 12/31/2006	BUYER REPRESENTATION IN REAL ESTATE RISK MANAGEMENT (INTERNET) PROPERTY MANAGEMENT AND MANAGING RISK INTRODUCTION TO COMMERCIAL RE SALES FAIR HOUSING (INTERNET) DIVERSITY AND DOING BUSINESS WORK SMARTER, NOT HARDER WORK SMARTER, NOT HARDER WATER RESOURCES (INTERNET COURSE)	SEILER SCHOOL OF REAL ESTATE FAHRNI SCHOOL OF REAL ESTATE FAHRNI SCHOOL OF REAL ESTATE FAHRNI SCHOOL OF REAL ESTATE FAHRNI SCHOOL OF REAL ESTATE	INTERNET COURSE	OTHER OTHER OTHER OTHER OTHER
12/31/2006 12/31/2006	DIVERSITY AND DOING BUSINESS WORK SMARTER, NOT HARDER WORK SMARTER NOT HARDER	DOWER SCHOOL OF REAL ESTATE AMERICAS BEST AMERICAS BEST	INTERNET COURSE INTERNET COURSE INTERNET COURSE	OTHER DAVIS DAVIS
12/31/2006	WATER RESOURCES (INTERNET COURSE)	AMERICAS BEST	INTERNET COURSE	LIBBETT
12/31/2006	TAX STRATEGIES FOR INDEPENDENT CONTRACTOR ETHICS AND REAL ESTATE (INTERNET)	AMERICAS BEST AKAHI REAL ESTATE NETWORK LLC	INTERNET COURSE INTERNET COURSE	DAVIS OTHER
12/31/2006	TAX STRATEGIES FOR INDEPENDENT CONTRACTOR ETHICS AND REAL ESTATE (INTERNET) REAL ESTATE MATH (INTERNET COURSE) RE & TAXES, WHAT EVERY AGENT SHOULD KNOW	AMERICAS BEST SEILER SCHOOL OF REAL ESTATE	INTERNET COURSE INTERNET COURSE	DAVIS OTHER
12/31/2006	REAL ESTATE EHTICS	AMERICAS BEST	INTERNET COURSE	DAVIS
12/31/2006	METH MADNESS (INTERNET COURSE)	AMERICAS BEST	INTERNET COURSE INTERNET COURSE	DAVIS DAVIS
12/31/2006 12/31/2006	HUMAN LAND USE (INTERNET COURSE) HOME INSPECTION (INTERNET COURSE)	AMERICAS BEST AMERICAS BEST	INTERNET COURSE INTERNET COURSE	DAVIS DAVIS
12/31/2006 12/31/2006	HOME INSPECTION (INTERNET COURSE) FINANCIAL CALCULATIONS	AMERICAS BEST AMERICAS BEST	INTERNET COURSE INTERNET COURSE	DAVIS DAVIS
12/31/2006 12/31/2006	FINANCIAL CALCULATIONS ETHICS OF SUSTAINABILITY	AMERICAS BEST AMERICAS BEST	INTERNET COURSE INTERNET COURSE	DAVIS DAVIS
12/31/2006	RE & TAXES, WHAT EVERY AGENT SHOULD KNOW REAL ESTATE EHTICS PRICING PROPERTY (INTERNET COURSE) METH MADNESS (INTERNET COURSE) HUMAN LAND USE (INTERNET COURSE) HOME INSPECTION (INTERNET COURSE) HOME INSPECTION (INTERNET COURSE) FINANCIAL CALCULATIONS FINANCIAL CALCULATIONS ETHICS OF SUSTAINABILITY ENERGY RESOURCES CONTRACTS (INTERNET COURSE) COMMUNITY ETHICS (INTERNET COURSE) TAX STRATEGIES FOR INDEPENDENT CONTRACTOR PROPERTY MANAGEMENT AND MANAGING RISK	AMERICAS BEST	INTERNET COURSE INTERNET COURSE	DAVIS DAVIS
12/31/2006	COMMUNITY ETHICS (INTERNET COURSE)	AMERICAS BEST	INTERNET COURSE INTERNET COURSE	DAVIS DAVIS
	PROPERY MANAGEMENT AND MANAGING RISK BUYER REPRESENTATION IN REAL ESTATE SALES	DOWER SCHOOL OF RE WINDWARD DOWER SCHOOL OF REAL ESTATE	INTERNET COURSE INTERNET COURSE	OTHER OTHER
12/31/2006	RE AND TAXES. WHAT EVERY AGENT SHOULD KNOW	DOWER SCHOOL OF REAL ESTATE	INTERNET COURSE	OTHER
12/31/2006	RED FLAGS PROPERTY INSPECTION GUIDE ENVIRONMENTAL CONSIDERATION IN RE PRACTICE	DOWER SCHOOL OF REAL ESTATE DOWER SCHOOL OF REAL ESTATE	INTERNET COURSE INTERNET COURSE	OTHER OTHER
12/31/2006	FAIR HOUSING (INTERNET) PROPERTY MANAGEMENT AND MANAGING RISK	DOWER SCHOOL OF REAL ESTATE DOWER SCHOOL OF REAL ESTATE	INTERNET COURSE INTERNET COURSE	OTHER OTHER
12/31/2006 12/31/2006	RISK MANAGEMENT (INTERNET) BUYER REPRESENTATION IN REAL ESTATE	DOWER SCHOOL OF REAL ESTATE KONA BOARD OF REALTORS	INTERNET COURSE INTERNET COURSE	OTHER OTHER
12/31/2006 12/31/2006	RISK MANAGEMENT (INTERNET) BUYER REPRESENTATION IN REAL ESTATE RED FLAGS PROPERTY INSPECTION GUIDE FAIR HOUSING (INTERNET) ENVIRONMENTAL ISSUES IN YOUR RE PRACTICE INTRODUCTION TO COMMERCIAL RE SALES UNDERSTANDING 1031 TAX FREE EXCHANGES PROPERTY MANAGEMENT AND MANAGING RISK FAIR HOUSING (INTERNET) ETHICS AND REAL ESTATE (INTERNET) COMMERCIAL GROUP OWNERSHIP AND DISPOSITION STRATEGIES	SEILER SCHOOL OF REAL ESTATE SEILER SCHOOL OF REAL ESTATE	INTERNET COURSE INTERNET COURSE	OTHER OTHER
12/31/2006 12/31/2006	ENVIRONMENTAL ISSUES IN YOUR RE PRACTICE INTRODUCTION TO COMMERCIAL RE SALES	SEILER SCHOOL OF REAL ESTATE SEILER SCHOOL OF REAL ESTATE	INTERNET COURSE INTERNET COURSE	OTHER OTHER
12/31/2006 12/31/2006	UNDERSTANDING 1031 TAX FREE EXCHANGES PROPERTY MANAGEMENT AND MANAGING RISK	DOWER SCHOOL OF RE WINDWARD SEILER SCHOOL OF REAL ESTATE	INTERNET COURSE INTERNET COURSE	OTHER OTHER
12/31/2006 12/31/2006	FAIR HOUSING (INTERNET) ETHICS AND REAL ESTATE (INTERNET)	DOWER SCHOOL OF RE WINDWARD DOWER SCHOOL OF RE WINDWARD	INTERNET COURSE INTERNET COURSE	OTHER OTHER
	DIGI COTTICIT CTIVALEGIEC			
	COMMERCIAL GROUP OWNERSHIP AND DISPOSITION STRATEGIES		INTERNET COURSE	
12/31/2006	FUNDAMENTALS OF COMMERCIAL REAL ESTATE (INTERNET)	HAWAII CCIM CHAPTER	INTERNET COURSE	OTHER
12/31/2006	FUNDAMENTALS OF COMMERCIAL REAL ESTATE (INTERNET)	HAWAII CCIM CHAPTER	INTERNET COURSE	OTHER
12/31/2006	RED FLAGS PROPERTY INSPECTION GUIDE (INTERNET COURSE)	ABE LEE SEMINARS	INTERNET COURSE	OTHER
	REAL ESTATE FINANCE TODAY ENVIRONMENTAL ISSUES IN YOUR REAL	ABE LEE SEMINARS ABE LEE SEMINARS	INTERNET COURSE INTERNET COURSE	OTHER OTHER
	ESTATE PRACTICE (INTERNET COURSE) RISK MANAGEMENT (INTERNET)	SEILER SCHOOL OF REAL ESTATE	INTERNET COURSE	OTHER
	REAL ESTATE FINANCE TODAY (CORE) REAL ESTATE LAW REVIEW &	SEILER SCHOOL OF REAL ESTATE VITOUSEK RE SCHOOLS, INC.	INTERNET COURSE INTERNET COURSE	OTHER OTHER
12/31/2006	UPDATE 2005-2006 (INTERNET COURSE) DIVERSITY AND DOING BUSINESS	SEILER SCHOOL OF REAL ESTATE	INTERNET COURSE	OTHER

Continuing Education Providers

Abe Lee Seminars	942-4472	John Reilly	John@InternetCrusade.com
Akahi Real Estate Network, LLC	331-2008	Kapiolani Community College	734-9153
Americas Best	360-683-6640	Kauai Board of Realtors	245-4049
BOMA-Hawaii	847-0143	Kingman Winslow First Amer. Schoo	206-728-7222
Brian R. Thomas dba Edventures	885-2117	Kona Board Kona Board of Realtors	329-4874
Career Webschool	1-800-532-7649	Leeward Community CollegeOCEW	455-0477
Charles Barnes School of Real Estate	1-800-369-7277	Lorman Education Services	715-833-3940
CLE International	303-377-6600	Lynn W. Carlson	874-4064
Coldwell Banker Pacific Properties	738-3926	Pacific Real Estate Institute	524-1505
Continuing-Ed-Online.Org	206-523-9801	Premier Realty 2000, Inc.	955-7653
Dower School of Real Estate Windward	263-9500	ProSchools, Inc	1-800-452-4879
Dower School of Real Estate	735-8838	Ralph Foulgers School of Real Estate	753-3860
Duplanty School of Real Estate	737-5509	Realtors Association of Maui Inc.	873-8585
Eddie Flores Real Estate	951-9888	Realtors Land Institute Idaho Chapter	208-695-5761
ERA School of Real Estate	877-6565	REEF, Inc.	944-0071
Fahrni School of Real Estate	486-4166	Russ Goode Seminars	597-1111
Hawaii Association of Realtors	733-7060	Seiler School of Real Estate	874-3100
Hawaii CCIM Chapter	528-2246	Servpro Industries, Inc.	615-451-0600
Hayloft Climbers, LLC	753-2003	Terabiz	540-5400
Hawaii Island Board of Realtors	935-0827	University of Hawaii at Manoa	956-8244
Hogan School of Real Estate	1-800-794-1390	Vitousek Real Estate Schools, Inc.	946-0505
Honolulu Board of Realtors	732-3000		

2006 Real Estate Commission Meeting Schedule

Laws & Rules Review, Education Review, Education Review, and Condominium Review Committees meet one after another, beginning at 9 a.m.

Real Estate Commission, 9 a.m.

Wednesday, Setember 13, 2006 Tuesday, October 10, 2006 Wednesday, November 8, 2006 Wednesday, December 6, 2006 Friday, September 22, 2006 Friday, October 27, 2006 Wednesday, November 22, 2006 Friday, December 15, 2006

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 changed without notice. Please visit the Commission's Web site 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. This material can be made available to individuals with special needs. Please contact the Executive Officer at 586-2643 to submit your request.

Renewal Workshops Scheduled for November

Licenseer renewal applications will be mailed to all licensees towards the end of October 2006. Make sure Licensing Branch has a current and valid address so the renewal application will be sent to the correct address. Licensees should receive their license renewal application with a few days of the mail-out.

Please consider renewing on-line this year! There will be a "customer appreciation credit" of approximately \$30.00 for choosing to renew online.

Licensees renewing online may do so beginning Monday, October 30th. Licensees will be able to renew online through midnight (HST), December 31st.

In 2004, only 37% of real estate salespersons renewed online, and 43% of real estate brokers renewed online. The Real Estate Commission hopes to see these figured doubled this renewal year!

Renewal workshops will be held from 9:30 a.m. to 12:30 p.m.:

Friday, Nov. 17–Kauai Board of REALTORS, 4359 Kukui Grove Street, #103, Lihue, HI 96734

Tel. 808-245-4049

Monday, Nov. 20– REALTORS Association of Maui, 441 Ala Makani Pl., Kahului, HI 96732.

Tel. 808-873-8585

Tuesday, Nov. 21 – Hawaii Island Board of REALTORS, 26 Waianuenue Ave., Hilo, HI 96720.
Tel. 808-935-0827

Monday, Nov. 27 – Honolulu Board of REALTORS, 1136 12th Ave., Suite 200, Honolulu, HI 96816.

Tel. 808-732-3000

Tuesday, Nov. 28– Kona Board of REALTORS, 75-240 Nani Kailua Drive, #157, Kailua-Kona, HI 96740. Tel. 808-329-4874

There will also be a renewal workshop on Thursday, Nov., 9 a.m.— 11 a.m. at the Real Estate Branch, 335 Merchant Street, Room 333, Honolulu, HI 96813.

Specialist of the day for both condo and real estate will be held at the same time as the above renewal workshops.

The public is welcome to attend.

THURSDAY, NOV. 30, 2006 is the renewal application deadline. Sunday, Dec. 31, 2006, is the license expiration date.

The online renewal site will shutdown at midnight. Continuing Education Equivalency applications will no longer be available to those out-of-state licensees who wish to obtain a CE equivalency for the elective CE requirement for renewal of their Hawaii real estate license on active status.

Since Dec. 31 falls on a Sunday and Jan. 1 is a holiday, envelopes postmarked Jan. 2, 2007 will be accepted as on-time, as well as walk-in submittals of renewal applications.

State of Hawaii Real Estate Commission Bulletin King Kalakaua Building 335 Merchant Street, Room 333 Honolulu, HI 96813

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