

# Real Estate Commission Bulletin



## Records Retention What to Keep and For How Long

### Real Estate Brokerages

Let's start with the "place of business" as defined in the Hawaii Administrative Rules ("HAR"), Chapter 99. Included in this lengthy definition is the following: "... on-site maintenance of confidential clients' files which shall be immediately accessible to the commission upon request; ... the on-site maintenance of personnel and compensation records on all real estate salespersons and broker-salespersons employed by or associated with the brokerage firm. Client files as used in this definition includes but is not limited to: *real estate contracts, escrow records, trust account records, and confidential client data.*" (emphasis added)

HAR §16-99-3(n) states, "A brokerage firm shall maintain a principal place of business located in this State at a business address registered with the commission from which the brokerage firm conducts business and where the brokerage firm's books and records are maintained."

HAR §16-99-4(b) states, "Every brokerage firm shall retain for *at least three years* (emphasis added) records of all trust funds which the brokerage firm has received. . . . *The three-year requirement shall be for real estate license law purposes only. The brokerage firm may be required to keep records for a longer period of time for other purposes.* (emphasis added) The records shall be kept in Hawaii in accordance with standard accounting principles and shall clearly indicate the following:

- (1) Names of the persons from whom funds are received, for whom deposited, and to whom disbursed;
- (2) Dates of receipt, deposit, withdrawal, and disbursements, and amounts received, deposited, withdrawn, and disbursed;
- (3) Description of the trust fund and the purpose for its establishment;
- (4) Purposes for the money; and
- (5) Other pertinent information concerning the trust fund transactions."

(Note: The definition of "trust properties includes funds in the form of cash or checks and personal property, other than cash or checks, received by the licensee to be held in trust for the benefit of the depositor of the property or for the benefit of third persons, or both.")

HAR §16-99-4(f) states, "The principal broker or broker in charge shall retain for *at least three years records* (emphasis added) of all personal property other than trust funds coming into the possession of the principal broker or broker in charge as trustee. All records of the personal property held in trust shall be subject to inspection by the commission or its representative and kept in the State at the place of business. The records shall clearly indicate the following:

- (1) Date of receipt of the personal property to be held in trust;
- (2) A description of and the type of trust property received;
- (3) From whom the personal property held in trust was received;
- (4) For whose benefit the personal property is being held in trust; and
- (5) The date and to whom the personal property is to be delivered."

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# Records Retention

## What to Keep and For How Long (cont. from page 1)

HAR §16-99-4(l) states, “Information about escrow accounts and records for real estate transactions under the real estate brokerage firm shall be retained for *at least three years . . .*” (emphasis added)

In summary, real estate transaction-related records and real estate brokerage records shall be retained for at least three years. Records of trust properties received must be clearly documented, and kept in the State at the place of business. Records must be immediately accessible by the Commission if so requested. Often, inquiries are made as to whether or not these records may be electronic. The current rules do not specify in what format records must be maintained. The records must be “immediately accessible” at the “place of business.”

### Prelicense Schools

HAR §16-99-62, “Records. (a) Each school shall maintain records on the following:

- (1) Class attendance of each student;
  - (2) Tuition and other charges collected from each student;
  - (3) The names of the students to whom it issued a certificate of completion, the course for which the certificate of completion was issued, and the date when the certificate of completion was issued; and
  - (4) The qualifying exams administered for purposes of issuing a school completion certificate of completion.
- (b) These records shall be maintained for a *three-year period*, shall be current, and shall be available for inspection by the commission.” (emphasis added)

### Continuing Education Providers

HAR §16-99-112(a), “Record keeping information and retention period. A real estate continuing education provider shall maintain for a period of *at least four years* (emphasis added) records of course offerings (including names of instructors, dates of and locations of course offerings), student attendance, student registration, course completions, and personal information and resumes of its instructors and administrators. Each student records shall include, at a minimum, the following:

- (1) The student’s name, address, real estate license number, license status, continuing education course completion information including course and instructor names, course offering number and date, and whether the student completed the course, course completion certificate number, and amount of approved clock hours of continuing education credits earned; and
- (2) Proof of actual course attendance including a verified sign-in and sign-out attendance sheet or a student certification statement in the case of a continuing education course offered by alternative delivery methods with interactive instructional techniques. The sign-in and sign-out sheet may be kept in another location other than the student’s records, provided that reference to such location shall be made in each student’s record. The name, address, and phone number of the individual who verified the student’s attendance shall also be noted in the student’s record.”

## What’s Your License Status?

The status of your real estate license can be confusing at times. If you understand that we are talking about your REAL ESTATE LICENSE, and NOT your Board of REALTORS® membership, you’re on your way to understanding your license status. Do not confuse the two!! Here’s some help.

### Renew a License

This is easy. Every EVEN-NUMBERED year (e.g. 2016, next year) is a renewal year for real estate licenses. To continue to work in real estate, a current and active license is needed. To maintain a current and active real estate license, you must renew your license by the November 30th deadline, and complete the required 20 hours of continuing education. The 20 hours of continuing education include the Real Estate Commission’s mandatory core course, which is offered in Part A the first year of the licensing biennium (e.g. 2015, this year) and Part B, offered during the second year of the licensing biennium (e.g. 2016, next year). Part A and Part B are 4 credit hours each, total-

ing 8 hours of the required 20 hours of continuing education. This leaves a total of 12 hours of elective continuing education credits which must be completed in order to renew the real estate license on a current and active status for the 2017-2018 biennium.

### Reactivate a License

A license may be put on inactive status by the individual licensee by submitting the Change Form and checking the box, “Place license INACTIVE”. A license may be put on inactive status, automatically, if the brokerage no longer has a principal broker. During the renewal period, a license may be renewed as current and inactive. In this case, the 20 hours of required continuing education does not have to be completed. However, when reactivating the license, the continuing education requirement will have to be completed. There is also a \$25.00 reactivation fee which must be submitted along with the Change Form, and checking the box, “REACTIVATE License”.

## The Chair's Message



Aloha!

Here's an interesting, recent federal case that speaks to real estate licensees.

### **Public Policy Behind Broker Laws Supports Claim for Wrongful Termination.**

In a recent federal case, Mullin v. Hyatt Residential Group, Inc., The district court used public policy to justify a holding for wrongful termination of a broker complying with his statutory duties. The case sends a message to brokers and agents to focus on the different duties owed to your "employer" and your client.

The Hyatt Grand Aspen ("HGA") was owned by Grand Aspen Holdings, LLC ("Owner"). Mullin was a licensed Colorado broker, hired to act as the director of time share sales and marketing for Hyatt Residential Group, Inc. ("HRG"), the marketing and sales agent for HGA. Mullin gave all purchase agreements to his supervisors at HRG, however, became concerned that the offers were not being passed on by HRG to the Owner for consideration. Mullin asserted that as a licensed broker, he had the statutory duty to ensure all purchase offers were disclosed to the Owner. Mullin contacted the Owner directly to share the offers and his concern that the HRG was withholding information regarding the offers from the Owner. Mullin was subsequently terminated by HRG allegedly due to Mullin's disloyalty and poor job performance. Although the case was based on a motion for summary judgement, at the crux of the matter was whether Mullin had a statutory duty as a real estate licensee to ensure all purchase offers were disclosed to the Owner and whether he was wrongfully terminated for trying to comply with his statutory duty.

The court in interpreting the statute through case law held that all offers must be communicated by the broker directly to the seller and as such, HRG had a statutory duty to send the offers to the Owner. In Colorado to claim a wrongful discharge based on exercising a job-related right, the plaintiff must allege that the "public policy invoked truly impacts the public in order to justify interference into an employer's business decisions." The court held that the express purpose of Colorado's licensing law is to protect members of the public in their dealings with real estate professionals. Therefore, a **broker who is allegedly terminated for complying with the licensing rules can bring a claim against his employer for wrongful termination in violation of public policy.**

What does this mean for Hawaii real estate sales agents and brokers? In Hawaii Administrative Rules ("HAR") Chapter 99, real estate brokers and salespersons, §16-99-3(j), Hawaii real estate licensees "... shall transmit immediately all written offers in any real estate transaction . . . to the listing broker who has a written unex-

pired exclusive listing contract covering the property. Each written offer, upon receipt by the listing broker, shall be transmitted to the seller immediately. In the event that more than one formal written offer on a specific property is made before the owner has accepted an offer, any other formal written offer presented to the broker, whether by a prospective purchaser or another broker, shall be immediately transmitted to the owner for decision. If an offer or counter offer is rejected, the rejection shall be noted on the offer or counter offer, or in the event of seller's or buyer's neglect or refusal to do so, the broker for the rejecting party shall note the rejection on the offer or counter offer and a copy shall be returned immediately to the originator of the offer or counter offer."

The word, "immediately" is used repeatedly in the above rule. The rule applies to all written offers received, with no exceptions. Violation of the rule may result in a complaint being filed with the Regulated Industries Complaints Office ("RICO), with subsequent disciplinary action mandated, if necessary.

With the amount of time share projects and condominium projects we have here, depending on your employment relationship, it's sometimes difficult to separate the "employer" from the client. Your statutory duties for the client come first and compliance with your duties can protect you from any negative repercussions or retaliation from your "employer" based on the Mullin case.

Mullin v. Hyatt Residential Group, Inc., 2015 U.S. Dist. LEXIS 28369 (D. Colo. Mar. 27, 2015).

Note that the court's decision was based on the request for motion for summary judgement.

(s) Nikki Senter, Chair

## WELCOME, TorrieAnn Primacio



The Real Estate Branch welcomed TorrieAnn Primacio on July 20, 2015, as the Real Estate Recovery Fund clerk. She previously worked as a Human Resource Manager/Trainer for a private company. In her leisure time, she enjoys paddle boarding, diving, hiking, but most of the time, you'll find her in the ocean.

Welcome, TorrieAnn!

## What's Your License Status? (cont. from page 2)

When the Change Form is submitted to reactivate a license, licensees who will be associating with a broker must have the broker sign them on Part D of the Change Form.

### Restore a License

If a real estate license is NOT renewed in a timely manner, come January 1st of the new licensing biennium (e.g. 2017), it will AUTOMATICALLY be put on forfeited status. This will also happen if the continuing education requirement is not met in a timely manner, e.g. by the renewal deadline. If you want to restore your license to current and active status within the first year of the biennium, you will pay a \$50.00 penalty fee on top of the license renewal fee, if you are a broker or salesperson.

The penalty fee for a sole proprietor is \$80.00 and for an entity, the penalty fee is \$100.00. You must also submit a Change Form to reactivate your license along with the renewal application. Also required to restore a license to current and active status is 30 hours of continuing education.

If you restore your license during the second year of the biennium, you must contact Licensing Branch to request a restoration application. A restoration application will include a calculation of all past due fees necessary to restore the license to current (and active or inactive) status.

If you do not restore your forfeited license within five years, your license will be noted as terminated, and you will have to start the licensing process from the salesperson level, even if you were licensed as a broker.

If your license is forfeited for more than one year but less than four years, you must complete the commission-approved course or courses, or successfully pass the commission-approved examination.

If your license is forfeited for more than four years, but less than five years, you must sit for the commission-approved exam at the level of your previous license.

## 2015 Legislative Update

The following 2015 House and Senate Real Estate related legislation is part of the Commission's 2015-2016 Core Course. As not all licensees have completed Core A, the newly enacted laws are included for your timely information.

The bills are arranged numerically by House and Senate legislation followed by bill titles (which are not always descriptive of a bill's contents) and a brief description. Copies of the bills and committee reports can be viewed by at the Hawaii Legislature's website <http://www.capitol.hawaii.gov>.

Bill Number	Title	Explanation
HB169 HD1 SD1 CD1 <b>ACT 93</b>	RELATING TO TAXATION.  Effective January 1, 2016.	Amends the definition of fair market rental value. Increases the transient accommodations tax imposed on resort time share vacation units by 1 per cent each year to gradually achieve a rate of 9.25 per cent of the fair market rental value.
HB279 HD2 SD1 <b>ACT 141</b>	RELATING TO REAL ESTATE BROKERS AND SALESPERSONS.  Effective November 2, 2015.	Allows the real estate commission to take disciplinary action if a real estate broker or salesperson for a seller or purchaser of real estate acts in a manner that prohibits a prospective purchaser or seller from being able to retain a real estate broker or salesperson.
HB830 HD1 SD1 CD1 <b>ACT 224</b>	RELATING TO RESIDENTIAL PROPERTY.  Effective July 1, 2015.	Creates an exemption from DLNR historic review for proposed projects on privately-owned single-family detached dwelling units or townhouses that meet certain criteria. Defines "dwelling unit", "single-family detached dwelling unit", and "townhouse".
HB858 HD2 SD2 CD1 <b>ACT 220</b>	RELATING TO DOMESTIC VIOLENCE.  Effective November 1, 2015.	Permits the termination of residential rental agreements in cases of domestic violence. Specifies additional procedures under the residential landlord-tenant code for instances of domestic violence.

Bill Number	Title	Explanation
HB1140 HD1 SD2 CD1 <b>ACT 120</b>	RELATING TO CESSPOOLS. Effective July 1, 2015. Sunsets December 31, 2020.	Provides a temporary income tax credit for the cost of upgrading or converting a qualified cesspool to a septic system or an aerobic treatment unit system, or connecting to a sewer system. Permits DOH, as a pilot program, to certify no more than 2 residential large capacity cesspools as qualified cesspools. Defines terms.
SB1291 SD2 HD2 CD1 <b>ACT 242</b>	RELATING TO MEDICAL MARIJUANA. Effective July 14, 2015.	Prohibits discrimination against medical marijuana patients and their caregivers by schools and landlords and voids provisions of condominium and planned community association's documents which discriminate against who has a valid certificate for the medical use of marijuana unless the document prohibits the smoking of tobacco and the medical marijuana is used by means of smoking.
SB1316 SD2 HD2 CD1 <b>ACT 164</b>	RELATING TO ELECTRIC VEHICLES. Effective July 1, 2015.	Establishes a working group to examine the issues regarding requests to the board of directors of an association of apartment owners, condominium association, cooperative housing corporation, or planned community association regarding the installation of electric vehicle charging systems.
SB14 SD1 HD2 <b>ACT 29</b>	RELATING TO THE RESIDENTIAL LANDLORD- TENANT CODE. Effective November 1, 2015.	Amends the Residential Landlord-Tenant Code to allow use of the security deposit to: replace keys, including key fobs, parking cards, garage door openers, and mail box keys; and pay for utility service provided by the landlord under the rental agreement but not included in the rent.
SB17 HD2 CD1 <b>ACT 135</b>	RELATING TO REAL ESTATE SELLER DISCLOSURE. Effective November 1, 2015.	Clarifies that the required disclosure of documents by a seller for residential real property that is subject to restrictions or conditions on use applies to documents relating to restrictions or conditions subject to section 508D-9, Hawaii Revised Statutes.
SB519 SD2 HD3 CD1 <b>ACT 204</b>	RELATING TO TAXATION. Effective January 1, 2016.	Authorizes fines to be deposited into the tax administration special fund. Increases the balance that may be retained in the tax administration special fund in each fiscal year. Authorizes DOTAX to enforce civil penalties for operators and plan managers who fail to display the certificate of registration and registration ID numbers for transient accommodations and resort time share vacation plans. Authorizes DOTAX to issue citations for failure to provide the registration identification number or link to the number and the contact information of the local contact in an advertisement for a transient accommodation or resort time share vacation plan.
SB756 SD1 HD2 CD1 <b>ACT 125</b>	RELATING TO THE SECURE AND FAIR ENFORCEMENT FOR MORTGAGE LICENSING ACT. Effective July 9, 2015.	Establishes a mortgage license exemption for seller-financed mortgage loans, if certain conditions are met. Requires the seller to provide the buyer with the terms of the financing. Also, requires the seller to provide a disclaimer, to be initialed by the buyer, regarding the financing.

# 6 Administrative Actions

## July 2015

**Lisa C. Magno**  
**Salesperson**  
RS 69108

Case No. REC 2013-228-L  
Dated 7/24/15

**Allegations:**

In or around May of 2013 the Respondent pled no contest in the District Court of the Third Circuit, State of Hawaii, to the crime of driving under the influence (hereafter "Conviction").

The Respondent disclosed the Conviction in writing to the Commission.

The Respondent fulfilled all Court-imposed terms and conditions of the Conviction.

**Sanction:** Fine of \$500.00.

**Violations:** HRS § 436B-19(12), (14) and (17).

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**Jerald Y. Nakasone**  
**Broker**  
RB 11173

Case No. REC 2014-293-L  
Dated 7/24/15

**Allegations:**

On February 6, 2013, the Real Estate Commission issued a Final Order placing the real estate broker's license of Faye C. K. Lee (RB 15531) on probation, with conditions. Said conditions included that Ms. Lee shall not have disbursement authority for funds or property received in trust and that she be under the direct supervision of a principal broker at all times.

RICO alleges that Ms. Lee's license was under the supervision of Respondent from March 2013 thru June 2013. During a portion of that time Ms. Lee convinced Respondent that she required disbursement authority for funds received in trust while she reconciled and balanced accounts for transfer to Respondent. RICO alleges that Respondent failed to ensure compliance with the conditions imposed on Ms. Lee's license.

**Sanction:** Fine of \$500.00.

**Violations:** HRS § 467-1.6.

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## August 2015

**Jo-Ann M. Aki**  
**Salesperson**  
RS 30734

Case No. REC 2014-187-L  
Dated 8/28/15

**Allegations:**

Sometime on or about June 4, 2014, the Respondent pled no contest in the District Court of the Second Circuit, State of Hawaii, to the crime of Operating a vehicle under the influence of an intoxicant (hereafter "Conviction").

The Respondent disclosed the Conviction in writing to the Commission.

The Respondent fulfilled all Court-imposed terms and conditions of the Conviction.

**Sanction:** Fine of \$500.00.

**Violations:** HRS § 436B-19(12), (14) and (17).

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## September 2015

**Jonie Lyn Williams**  
**a.k.a. Jonie Lyn Lanosa,**  
**Salesperson**  
RS 46533

Case No. REC 2013-354-L  
Dated 9/25/15

**Allegations:**

On or about 8/14/13 the Respondent pled no contest in the District Court of the First Circuit, State of Hawaii, to the crime of driving under the influence (hereafter "Conviction").

The Respondent disclosed the Conviction in writing to the Commission.

The Respondent fulfilled all Court-imposed terms and conditions of the Conviction.

**Sanction:** Fine of \$500.00.

**Violations:** HRS § 436B-19(12), (14) and (17).

# Statutory/Rule Violations

**Settlement Agreement (Allegations/Sanction):** The Respondent does not admit to the allegations set forth by the Regulated Industries Complaints Office (RICO) and denies having violated any licensing law or rule. The respondent enters in a Settlement Agreement as a compromise of the claims and to conserve on the expense of proceeding with a hearing on the matter.

**Disciplinary Action (Factual Findings/Order):** The respondent is found to have violated the specific laws and rules cited, and the Commission approves the recommended order of the Hearings Officer.

HRS §467-1.6	The principal broker shall be responsible for all real estate contracts of the brokerage firm and its handling by the associated real estate salesperson
HRS §436B-19(12)	Failure to comply, observe, or adhere to any law in a manner such that the licensing authority deems the applicant or holder to be an unfit or improper person to hold a license.
HRS §436B-19(14)	Criminal conviction, whether by nolo contendere or otherwise, of a penal crime directly related to the qualifications, functions, or duties of the licensed profession or vocation.
HRS §436B-19(17)	Violating this chapter, the applicable licensing laws, or any rule or order of the licensing authority.

## Act 204 Replaces Act 326 - Transient Accommodations By Department of Taxation

On December 31, 2015, Act 326, Session Laws of Hawaii 2012, expires. Act 326, is the law which requires associations of apartment/unit owners to report certain relevant information on units being operated as transient accommodations and to update that reported information before the end of each year, or within 60 days of a change in their records, whichever is later. Although associations will not be required to collect and report this information in 2016, for units being operated as transient up to December 31, 2015, the relevant information must still be reported. To accommodate reporting of any changes that may occur in late 2015, the Department will continue to maintain the reporting website until March 1, 2016.

In place of Act 326, the Hawaii State Legislature passed Act 204, Session Laws of Hawaii 2015, effective January 1, 2016. Act 204 requires that operators of transient accommodations designate an on-island local contact and display that contact's name, phone number and email address inside the unit; the contact information must also be displayed in either the online advertisements, or provided to the guest prior to check-in. Act 204 also requires that the TAT license number applicable to the unit, be displayed both inside the unit itself and in all online advertisements, either directly in the advertisement or through a webpage link.

Act 204 does not require the reporting of information to the Department of Taxation or any other State agency. Nor does it create any obligation for associations of apartment/unit owners or planned community associations. All obligations are strictly on the owners or other operators of the transient accommodations and upon operators of websites advertising transient accommodations in the State of Hawaii.

The penalty for failure to display the local contact information is a fine of \$500 per day for first violations, \$1,000 per day for second violations, and \$5,000 per day for third and subsequent violations. Similarly, the penalty for failure to display the TAT license number is \$500 per day for first violations, \$1,000 per day for second violations, and \$5,000 per day for third and subsequent violations. The penalty for failure to display the TAT license number in online advertisements may be imposed on both the operator of the transient accommodation, and the operator the website advertising the unit.

The Department is currently in the process of drafting administrative rules to help clarify the TAT license number advertising and posting requirements, including how any penalties may be assessed. The Department expects to hold a public hearing on the proposed rules before the end of this year.

## Prelicense Schools

Abe Lee Seminars	808-942-4472	Fahrni School of Real Estate	808-486-4166
Akahi Real Estate Network LLC	808-331-2008	Inet Realty	808-955-7653
All Islands Real Estate School	808-564-5170	ProSchools, Inc.	800-452-4879
American Dream Real Estate School LLC	720-322-5470	Ralph Foulger's School of Real Estate	808-239-8881
Carol Ball School of Real Estate	808-871-8807	REMI School of Real Estate	808-230-8200
Coldwell Banker Pacific Properties Real Estate School	808-597-5550	Seiler School of Real Estate	808-874-3100
Continuing Ed Express LLC	866-415-8521	University of Hawaii Maui College - OCET Real Estate School	808-984-3231
Dower School of Real Estate	808-735-8838	Vitousek Real Estate Schools, Inc.	808-946-0505

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## 2015 Real Estate Commission Meeting Schedule

**Laws & Rules Review Committee – 9:00 a.m.**  
**Condominium Review Committee – Upon adjournment of the Laws & Rules Review Committee Meeting**  
**Education Review Committee – Upon adjournment of the Condominium Review Committee Meeting**  
**Tuesday, November 10, 2015 / Wednesday, December 2, 2015**

**Real Estate Commission – 9:00 a.m.**  
**Wednesday, November 25, 2015**  
**Friday, December 18, 2015**

All meetings will be held in the Queen Liliuokalani Conference Room of the King Kalakaua Building, 335 Merchant Street, First Floor. Meeting dates, locations and times are subject to change without notice. Please visit the Commission's website at [www.hawaii.gov/hirec](http://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.

## Continuing Education Providers

Abe Lee Seminars	808-942-4472	Kama'aina Realty LLC,	808-753-3083
All Islands Real Estate School	808-564-5170	dba RP Seminars Unlimited	
American C.E. Institute, LLC	727-224-3859	Kauai Board of Realtors	808-245-4049
American Dream Real Estate School LLC	720-322-5470	Lorman Business Center, Inc.	715-833-3940
American School of Real Estate Express, LLC	866-739-7277	dba Lorman Education Services	
Carol Ball School of Real Estate	808-871-8807	McKissock, LP	800-328-2008
Carol M. Egan, Attorney at Law	808-222-9725	OnCourse Learning Corporation,	800-532-7649
Coldwell Banker Pacific Properties	808-597-5550	dba Career WebSchool	
Real Estate School		Pacific Real Estate Institute	808-524-1505
Continuing Ed Express LLC	866-415-8521	ProSchools, Inc.	800-299-2207
Dower School of Real Estate	808-735-8838	Ralph Foulger's School of Real Estate	808-239-8881
Eddie Flores Real Estate Continuing Education	808-951-9888	Real Class, Inc.	808-981-0711
Hawaii Association of Realtors	808-733-7060	Realtors Association of Maui, Inc.	808-873-8585
Hawaii Business Training	808-250-2384	REMI School of Real Estate	808-230-8200
Hawaii CCIM Chapter	808-528-2246	Russ Goode Seminars	808-597-1111
Hawaii Island Realtors	808-935-0827	Servpro Industries, Inc.	615-451-0200
Honolulu Board of Realtors	808-732-3000	Shari S. Motooka-Higa	808-457-0156
Institute of Real Estate Management –	808-536-4736	The CE Shop, Inc.	888-827-0777
Hawaii Chapter No. 34		USA Homeownership Foundation, Inc.,	951-444-7359
Institute of Real Estate Management – National	312-329-6058	dba Veterans Association of Real Estate	
International Association of Certified	303-502-6214	Professionals (VAREP)	
Home Inspectors (InterNACHI)		Vitousek Real Estate Schools, Inc.	808-946-0505
		West Hawaii Association of Realtors	808-329-4874