### **REAL ESTATE COMMISSION**

Professional and Vocational Licensing Division
Department of Commerce and Consumer Affairs
State of Hawaii
www.hawaii.gov/hirec

## **MINUTES OF MEETING**

The agenda for this meeting was posted to the State electronic calendar and filed with the Office of the Lieutenant Governor, as required by Section 92-7(b), Hawaii Revised Statutes.

Date: March 24, 2023

Time: 9:00am

Virtual Location: Virtual Videoconference Meeting – Zoom Webinar

https://dcca-hawaii-gov.zoom.us/j/98754889526

Phone: 1 669 900 6833 Webinar ID: 987 5488 9526

Physical Location: Real Estate Branch

King Kalakaua Building

335 Merchant Street, Room 333, Honolulu, Hawaii

Present: Derrick Yamane, Chair, Broker/Honolulu Commissioner

Nikki Senter, Vice Chair, Public Member/Honolulu Commissioner

Sean Ginoza, Broker/Hawaii Island Commissioner

Russell Kyono, Broker/Kauai Commissioner

John Love, Public Member/Honolulu Commissioner P. Denise La Costa, Broker/Maui Commissioner Audrey Abe, Broker/Honolulu Commissioner Jennifer Andrews, Broker/Honolulu Commissioner

Neil Fujitani, Supervising Executive Officer

Miles Ino, Executive Officer Amy Endo, Real Estate Specialist

Nohelani Jackson, Real Estate Specialist

Kedin Kleinhans, Senior Condominium Specialist

Benedyne Stone, Condominium Specialist Dathan Choy, Condominium Specialist

Lorie Sides, Condominium Education Specialist

Tammy Norton, Secretary

Shari Wong, Deputy Attorney General Lessie-Mae De Ramos, Recording Secretary

Others: Veronica Uribe

Sarah Kukino

Absent: Richard Emery, Broker/Honolulu Commissioner

A brief video regarding the virtual board meeting, including meeting procedures and helpful information regarding how members of the public can participate and interact

with the board during the meeting, was played.

Call to Order: The Chair called the meeting to order at 9:08 a.m., at which time quorum was

established by roll call.

This meeting had a physical location and a virtual location. Chair Yamane,

Commissioner Senter, and Executive Officer Ino were in attendance in-person at the

physical location. All other Commissioners were in attendance virtually and

confirmed that they were present and alone.

Chair's Report: The Chair announced that the Commission may move into executive session to

consider and evaluate personal information relating to individuals applying for licensure in accordance with section 92-5(a)(1), HRS, and/or to consult with the Commission's attorney on questions and issues pertaining to the Commission's powers, duties, privileges, immunities, and liabilities in accordance with section 92-

5(a)(4), HRS.

> Commissioner Emery was excused from the meeting. Prior notification of his nonattendance was received.

Executive Officer's Report:

The Commission shall afford all interested persons an opportunity to submit data, views, or arguments, in writing, on any agenda item and shall provide all interested parties an opportunity to present oral testimony on an agenda item subject to the conditions set forth in section 16-99-83, HAR. The Commission may remove any person or persons, who willfully disrupt a meeting to prevent and compromise the conduct of the meeting in accordance with section 92-3, HRS. Each speaker will be limited to a five-minute time period pursuant with section 16-99-83(a)(5), HAR.

### Additional Distribution

The following materials were distributed prior to the start of the meeting:

- 5. Committees and Program of Work
  - a. Laws and Rules Review Committee
    - 1) Legislative and Government Participation Report
      - a) Senate Bill No. 729 S.D.1 H.D.1 Relating to Board Members Requires members boards of directors and officers of the condominium associations, cooperative housing corporations, and planned community associations to certify the receipt and reading of certain documents or complete a board leader curse from an instructor certified by the Community Associations Institute, or similar nationally recognized organization.
  - b. Condominium Review Committee
    - Request for Informal Non-Binding Interpretation Regarding Delivery of Documents and Notices via Electronic Mail
- 6. Licensing Applications
  - b. Kameron C. Painter

Minutes of Previous Meeting

Upon a motion by Commissioner La Costa, seconded by Commissioner Andrews, it was voted on by roll call vote to accept the minutes of the February 24, 2023, meeting as amended. Commissioners La Costa, Andrews, Abe, Ginoza, Kyono, Love and Chair Yamane voted aye. Commissioner Senter abstained from the vote. The motion carried.

Licensing – Ratification:

Upon a motion by Commissioner Abe, seconded by Commissioner La Costa, it was voted on and unanimously carried by roll call vote to ratify the March 24, 2023, Approved Applications List.

Committees and Program of Work:

Laws and Rules Review Committee Condominium Review Committee Education Review Committee

### Laws and Rules Review Committee

Legislative and Government Participation Report Senate Bill No. 729 S.D.1 H.D.1 Relating to Board Members

Supervising Executive Officer Fujitani reported that the hearing for this measure was heard on Tuesday, March 21, 2023, by the House Committee on Consumer Protection and Commerce. According to what was stated in the hearing, the Committee will delete provisions of this measure relating to the education requirement of condominium association board members, certifying the receipt and review of certain association documents, require the state auditor to conduct a sunrise analysis on requiring board member education, and have the Real Estate Commission in HRS chapter 467 develop an educational curriculum for board members. Staff has been working on providing educational courses as this measure calls for and will continue to do so whether or not this measure passes.

### **Condominium Review Committee**

Request for Informal Non-Binding Interpretation Regarding Delivery of Documents and Notices via Electronic Mail

Senior Condominium Specialist Kleinhans summarized the discussion on this agenda item from the February REC meeting. The Commission deferred decision-making and requested the requestor or a delegate to attend a subsequent meeting to answer questions regarding the security of electronic mail.

Nikki Senter, Esq., in her capacity as Senior Assistant General Counsel for the Howard Hughes Corporation, was present as the requestor. She stated that she should have included the "Notice of Right to Cancel Sales Contract" form with her initial request. This form is a template developed by the Commission, is publicly available on its website, and does not contain fields that would require confidential information. Ms. Senter explained that purchasers asked if electronic mail was an acceptable method to send the "Notice of Right to Cancel Sales Contract", due to the strict guidelines involved with cancellation.

Upon a motion by Commissioner Abe, seconded by Commissioner Love, it was voted on by roll call vote to issue an informal non-binding interpretation that pursuant to Hawaii Revised Statutes section 514B-88(4), electronic mail is an acceptable method in the delivery and return of the "Receipt of the Notice of Right to Cancel Sales Contract". Commissioners Abe, Love, Andrews, Ginoza, Kyono, La Costa and Chair Yamane voted aye. Commissioner Senter abstained from the vote. The motion carried.

### Renewal of Mediation Contracts

Condominium Specialist Stone requested the Commissions approval to exercise its option to renew contracts with private mediation providers for the delivery of facilitative and evaluative mediation to disputing condominium unit owners in registered condominium associations. The current contracts expire on June 30, 2023. The Commission has the option of renewing these contracts for 2 fiscal years, to June 30, 2025.

Upon a motion by Commissioner Kyono, seconded by Commissioner Andrews, it was voted on by roll call vote to exercise the Commission's option to renew the existing facilitative mediation contracts of Mediation Center of the Pacific, Inc., Mediation Services of Maui, Inc., Kaua'i Economic Opportunity, Inc., Ku'ikahi Mediation Center, and West Hawaii Mediation Center; and evaluative mediation contracts of Mediation Center of the Pacific, Inc., Dispute Prevention and Resolution, Lou Chang, A Law Corporation and Crumpton Collaborative Solutions LLLC for two fiscal years to June 30, 2025. Commissioners Kyono, Andrews, Abe, Ginoza, La Costa, Love and Chair Yamane voted aye. Commissioner Senter was missing from the vote. The motion carried.

Condominium Education Outreach - DCCA's 2023 Consumer Protection Fair Report

Staff's report on DCCA's 2023 Consumer Protection Fair held on March 8, 2023, was provided for informational purposes.

Condominium Education Outreach – 2023 Hawaii Buildings, Facilities & Property Management Expo Report

Staff's report on the 2023 Hawaii Buildings, Facilities & Property Management Expoheld on March 8 and 9, 2023, was provided for informational purposes.

Condominium Education Outreach - Condorama X, April 29, 2023

The flyer for Condorama X sponsored by the Real Estate Commission and presented by CAI Hawaii on Saturday, April 29, 2023 via webinar was provided for informational purposes. Condorama X is a free education program for condominium owners funded by the Condominium Educational Trust Fund. Topics included in

Condorama X are lawsuits, maintenance fee increases, community rules, and electric vehicle charging stations in condominiums.

### **Education Review Committee**

Continuing Education Administration, Curriculum, Courses, Provider, and Instructors

Administrative Issues – Continuing Education Providers and Courses Ratification List

Upon a motion by Commissioner Ginoza, seconded by Commissioner Kyono, it was voted on and unanimously carried by roll call vote to ratify the March 24, 2023, Continuing Education Providers and Courses Ratification List.

Request for Quotes (RFQ) Real Estate Commission Bulletin printing and mailing

Real Estate Specialist Endo requested the Commission's approval to procure via the Hawaii Electronic Procurement System / State Procurement Office for the printing and mailing of the quarterly Real Estate Commission Bulletin. This is a two-year contract to commence on July 1, 2023.

Upon a motion by Commissioner Love, seconded by Commissioner La Costa, it was voted on and unanimously carried by roll call vote to procure for the printing and mailing of the quarterly Real Estate Commission Bulletin.

Report – Instructor's Development Workshop (IDW) – "Instructors PowerUp", presented by Robert Morris, March 13, 2023, via Zoom. Offered by Hawaii Association of REALTORS®

Staff's report on the Instructor's Development Workshop (IDW) – "Instructors PowerUp" held on March 13, 2023, was provided for informational purposes. Real Estate Specialist Endo noted that completion of an IDW is a requirement for all prelicensing and continuing education instructors.

Remote Proctoring Statistics 2/1/23 - 2/28/23

PSI submitted the monthly proctoring statistics as requested.

Commissioner La Costa questioned why the remote passing percentage for the Broker National test was lower than normal. Real Estate Specialist Endo stated that the percentage is based on the number of candidates tested and last month there was a higher number of candidates who took the test.

Licensing – Applications:

The Chair informed the Commissioners that the information provided to the Commissioners is related only to the issue that is before the Commission for consideration. The other materials submitted are available for the Commissioners review should they desire to review it. If the applicants have an issue, which is personal in nature, they have the right to request that their application be considered in executive session.

The Chair advised that the applications would be heard out of order and asked the applicants, who were present, if they wished to have their applications considered in open/public session or executive session. Neither applicant was present.

Upon a motion by Commissioner Andrews, seconded by Commissioner La Costa, it was moved on and unanimously carried by roll call vote to take the matter of both applications under advisement.

Executive Session:

Upon a motion by Commissioner La Costa, seconded by Commissioner Ginoza, it was voted on an unanimously carried by roll call vote to enter into executive session, pursuant to section 92-5(a)(1), HRS, "To consider and evaluate personal information relating to individuals applying for professional or vocational licenses cited in section 26-9 or both.", and/or section 92-5(a)(8), HRS, "To deliberate or make a decision upon a matter that requires the consideration of information that must be kept confidential pursuant to a state or federal law, or a court order." and/or section 92-

5(a)(4), HRS, "To consult with the board's attorney on questions and issues pertaining to the board's powers, duties, privileges, immunities, and liabilities."

Upon a motion by Commissioner La Costa, seconded by Commissioner Andrews, it was voted on and unanimously carried by roll call vote to move out of executive session.

## Licensing – Applications:

## Zhe Fang

After due consideration of information submitted by Mr. Fang, Chair Yamane moved to deny the request to modify the language in Item 1 of the Commission's February 28, 2023, conditional letter, and to uphold their February 24, 2023, decision to grant a real estate salesperson license to Zhe Fang, with conditions, subject to Mr. Fang notifying his Principal Broker of the civil litigation against him. Commissioner Senter seconded the motion. Chair Yamane and Commissioners Senter, Andrews, Ginoza, La Costa voted aye. Commissioners Abe, Kyono and Love voted nay. The motion carried.

## Kameron C. Painter

After due consideration of the information submitted by Mr. Painter and upon a motion by Commissioner Andrews, seconded by Commissioner La Costa it was voted on and unanimously carried by roll call vote to approve the application for license – real estate salesperson for Kameron Chase Painter.

Chapter 91, HRS, Adjudicatory Matters: The Chair called for a recess from the meeting at 10:17 a.m., to discuss and deliberate on the following adjudicatory matters, pursuant to Chapter 91, HRS:

In the Matter of the Restoration Application for a Real Estate Broker and Application for a Real Estate Sole Proprietor's License of Samuel J. Campiformio; REC-LIC-2022-001; Hearings Officer's Finding of Fact, Conclusions of Law, and Recommended Order and Commission's Final Order

This matter has been deferred to the May 26, 2023, Real Estate Commission Meeting.

In the Matter of the Real Estate Salesperson's License of Russell H. Yamanoha; REC 2019-609-L; Settlement Agreement Prior to Filing of Petition for Disciplinary Action and Commission's Final Order

Chair Yamane stated that he would abstain from the vote because Mr. Yamanoha previously worked for Locations. Commissioner Senter took over Chair duties for this matter.

Upon a motion by Commissioner Andrews, seconded by Commissioner Kyono, it was voted on by roll call vote to accept the settlement agreement prior to filing of petition for disciplinary action and Commission's final order. Commissioners Andrews, Kyono, Abe, Ginoza, La Costa, Love and Senter voted aye. Chair Yamane abstained. The motion carried.

In the Matter of the Real Estate Broker Licenses of Soldier to Soldier Hawaii Realty LLC and Celester Thomas; REC 2020-244-L; Settlement Agreement Prior to Filing of Petition for Disciplinary Action and Commission's Final Order

Upon a motion by Commissioner Abe, seconded by Commissioner Kyono, it was voted on by roll call vote to accept the settlement agreement prior to filing of petition for disciplinary action and Commission's final order. Commissioners Abe, Kyono, Andrews, Ginoza, Love and Senter voted aye. Chair Yamane and Commissioner La Costa voted nay. The motion carried.

Following the Commission's review, deliberation, and decision in this matter, pursuant to Chapter 91, HRS, the Chair announced that the Commission was reconvening its scheduled meeting at 10:39 a.m.

Chair Yamane asked if the attendee, Veronica Uribe, had a comment on an agenda item. Ms. Uribe asked if her request for preliminary decision application would be addressed at this meeting. Real Estate Specialist Endo explained the application review process to Ms. Uribe.

Next Meeting:

Friday, April 21, 2023

Virtual Location:

Virtual Videoconference Meeting - Zoom Webinar

Physical Location:

Real Estate Branch King Kalakaua Building

335 Merchant Street, Room 333

Honolulu, Hawaii

Adjournment:

With no further business to discuss, the meeting was adjourned at 10:45 a.m.

Reviewed a	nd approved by:	
Miles Ino Executive C	Officer	
March 30, 2	023	
Date		
[ <b>X</b> ]	Approved as circulated. Approved with corrections; see minutes of	meeting;

MI:Imd

# APPROVED APPLICATIONS FOR REAL ESTATE REAL ESTATE COMMISSION MEETING ON MARCH 24, 2023

Brokers - Individual	Effective Date
Donna M Y Bulseco	01/01/2023
Frederick George Gilman	02/06/2023
Chad D Snater	02/08/2023
aka Chad Snater	
Brent Allan Retzlaff	02/09/2023
aka Alian Retziaff	
Jesus I Ramos	02/10/2023
Kirsten DeHart	02/16/2023
Kelsey Jane Charles	02/17/2023
aka Kelsey Charles	
Anthony Joseph Bauer	02/17/2023
Larissa Haley Nordyke	02/24/2023
Salesperson – Individual	Effective Date
Kailie Makani Nui Ogasawara	02/03/2023
aka Kailie M N Ogasawara	02.00.2020
Yoshiya Umemoto	02/07/2023
Francis Kanani Villanueva	02/07/2023
aka Francis K Villanueva	OLIVIILOLO
Treena L Smith	02/08/2023
Nora Jeanne Chansky Stone	02/08/2023
aka Nora Stone	02/00/2020
Lorraine Evelyn McCarthy	02/08/2023
aka Lorraine McCarthy	02/00/2020
Shinobu I Longoria	02/08/2023
Audrey Rae Morris	02/08/2023
aka Audrey Morris	02/00/2023
Donald Reed Hackett	02/09/2023
aka Don R Hackett	0210912023
	02/09/2023
Kalonaelikapeka Kaumualiikaleihulumamo Kelii Hoomanawanui aka Kalona Hoomanawanui	02/09/2023
	00/00/0000
Izak Ramirez	02/09/2023
Robert Scott Holloway	02/10/2023
Jayson Mayo	02/10/2023
Maho H Flathau	02/10/2023
aka Maho Flathau	00/10/000
Stephanie H Wang	02/10/2023
aka Stephanie Wang	
Edwin David Hoch	02/13/2023
Michael Thomas Covan	02/13/2023
aka Michael Covan	
Liam Douglas Wilber	02/13/2023
aka Liam Wilber	
Daniel Joseph Skehan	02/13/2023
aka Daniel J Skehan	
Heidi Azalee Morman	02/13/2023
aka Heidi A Morman	
Rebecca Lesley Lokelani Taylor	02/13/2023
aka Rebecca Taylor	

Jamie Ayako Yoshioka	02/14/2023
aka Jamie A Yoshioka	
Rachel Jeroly Leigh Kay	02/14/2023
aka Rachel Kay	
Taylor-Marie Keonaona Spencer-Olsen	02/14/2023
aka Taylor Spencer-Olsen	
Corentin Santi Meniaca	02/14/2023
Yumi Nakamura	02/14/2023
Adam Emery Britt	02/15/2023
aka Adam Britt	
Brittany Lobb	02/15/2023
Elmira Martinez	02/16/2023
Lesley Maureen Castle	02/16/2023
aka Lesley Castle	01, 10,1010
Amber Lee Schaefer	02/16/2023
aka Amber Schaefer	OZI TOIZOZO
Trevor B Stein	02/16/2023
aka Trevor Stein	02/10/2023
Hans Christian Kohler	02/17/2023
Tyler Jacob Shore	02/17/2023
aka Tyler Shore	00/47/0000
Hannah Leilani Lopez	02/17/2023
aka Hannah Lopez	0014710000
Jeffrey Carl Huff	02/17/2023
Momimei Y Chun	02/17/2023
aka Momi Chun	
Moses A Bell	02/21/2023
aka Moses A Bell Jr	
James J K Carpio	02/21/2023
Angi Lee Ford	02/21/2023
aka Angi Ford	
Kwang Ki Shin	02/22/2023
Kai Cody Grissom	02/22/2023
aka Kai Grissom	
Kameron Kekoamaikapalihii Ko	02/24/2023
aka Kameron Ko	
Luther James Pugh	02/24/2023
aka Luther Pugh	
Leanna Jade Pohevitz	02/24/2023
Brokers - Corporations and Partnerships	Effective Date
Malama Hawaii Realty Incorprated	02/27/2023
Takeharu Kato, PB	
·	
Brokers - Limited Liability Company	Effective Date
Leilani Properties LLC	02/06/2023
Leilani S Olson, PB	02/00/2020
Maui Luxury Realty LLC	02/09/2023
Kelly Lovato, PB	JEI GOI EUEG
Hatfield Realty LLC	02/13/2023
Bradley Hatfield, PB	02/10/2023
J&H Properties LLC	02/45/2022
Maria C G Sendrey, PB	02/15/2023

Trade NameEffective DateFive Star Realty Inc02/21/2023

dba Honolulu Management

Corp/Partnership/LLC/LLP Legal Name ChangeEffective DateMaui Realtors Inc02/16/2023

nka Maui Island Properties Inc

dba Berkshire Hathaway Homeservices Maui Properties

Legal Name Change (Individual)Effective DateScott Rodger Connelly02/17/2023

nka Scott Holmes Veilichor

fka Scott Rodger Connelly

Jasmine R O'Brien 02/17/2023

nka Jasmine Rae Castillon fka Jasmine R O'Brien

Susan Bebb 02/21/2023

nka Susan Ruth Bootsma fka Susan Bebb

Lisa Onishi 02/23/2023

nka Lisa Marie Harding fka Lisa Onishi

License Name Change (Individual) Effective Date

Karen A Cunningham 02/03/2023

aka Karen Ann Cunningham fka Karen A Cunningham

Alexis Llacuna Keenan 02/06/2023

aka Alexis Keenan

fka Alexis Llacuna Keenan

Yunie Ryan 02/08/2023

aka Manika Ryan fka Yuna Ryan

William C Alpeter 02/21/2023

aka William C Pete Alpeter fka William C Alpeter

Educational Equivalency Certificate	Expiration Date
Ryan Preston Howse	02/13/2025
Jeffery Gordon Lawry	02/13/2025
Allan Riyada Perales	02/13/2025
Thomas James Bertog	02/14/2025
David Curtis Brown	02/14/2025
Oliver Yihchen Huang	02/14/2025
Chun Ching Chen	02/15/2025
Michelle Erlinda Rudolph	02/15/2025
Briana Rochelle Skinner	02/17/2025
Colin Gregory Skinner	02/17/2025
Terri Ann Chase	02/22/2025
Paul Seiichi Kondo	02/22/2025
Rhoda Blair Santos	02/23/2025
Yao Mou	02/24/2025
Fady Ramzi Gowanni	02/27/2025
Mark Joseph Mollner	02/27/2025
Teresa Ann Robbins	02/27/2025

Darin Michael Vicknair	02/27/2025
Debra Ann Osborne	02/28/2025
Jamie Sean Pirritano	03/01/2025
Andrea Palermo Abad	03/02/2025
Taylor Scott Warren	03/03/2025
Cynthia Marie Scott	03/07/2025
Lee Joseph Vasche	03/08/2025
Glen Jeffrey Werneth	03/08/2025

Equivalency to Uniform Section of Examination Certificate	Expiration Date
Ryan Preston Howse	02/13/2025
Jeffery Gordon Lawry	02/13/2025
Allan Riyada Perales	02/13/2025
Thomas James Bertog	02/14/2025
David Curtis Brown	02/14/2025
Oliver Yihchen Huang	02/14/2025
Chun Ching Chen	02/15/2025
Michelle Erlinda Rudolph	02/15/2025
Briana Rochelle Skinner	02/17/2025
Colin Gregory Skinner	02/17/2025
Terri Ann Chase	02/22/2025
Rhoda Blair Santos	02/23/2025
Fady Ramzi Gowanni	02/27/2025
Mark Joseph Mollner	02/27/2025
Teresa Ann Robbins	02/27/2025
Darin Michael Vicknair	02/27/2025
Debra Ann Osborne	02/28/2025
Jamie Sean Pirritano	03/01/2025
Andrea Palermo Abad	03/02/2025
Taylor Scott Warren	03/03/2025
Casey Constantine	03/07/2025
Cynthia Marie Scott	03/07/2025
Lee Joseph Vasche	03/08/2025
Glen Jeffrey Werneth	03/08/2025

Real Estate Broker Experience Certificate Ryan Preston Howse Jeffery Gordon Lawry Allan Riyada Perales Yoh Kuwano Heather Marie Agcaoili David Curtis Brown Reagan Michiyo Kamahele Lars Bertelsen Annie Heewon Kim Peter James Mackenzie	Expiration Date 02/13/2025 02/13/2025 02/13/2025 02/13/2025 02/14/2025 02/14/2025 02/14/2025 02/22/2025 02/22/2025
Jennnifer Nobuko Tanaka Kristine Lee Berens Shari Lynn Miyo Ogata June H J Freundschuh Sabine Mi Sung Kim Darin Michael Vicknair Debra Ann Osborne Sonya Marie Halladay	02/22/2025 02/23/2025 02/23/2025 02/27/2025 02/27/2025 02/27/2025 02/28/2025 03/01/2025

Jamie Sean Pirritano	03/01/2025
Aileen Garcia-Galan	03/02/2025
Alex David Hand	03/02/2025
Robalyn Silver	03/02/2025
Lee Joseph Vasche	03/08/2025
Alison R. Mitchell	03/09/2025

Condominium Hotel Operator	Effective Date
American Resort Marketing Inc	02/09/2023
dba Maui Sunset Vacation Rentals	

# CONTINUING EDUCATION PROVIDERS AND COURSES RATIFICATION LIST

## **EDUCATION REVIEW COMMITTEE**

## March 24, 2023

Registration/Certification	Effective Date
Providers	
West Hawaii Association of Realtors Hawaii First Realty LLC Hawaii Business Training	02/15/2023 02/15/2023 02/17/2023
Courses	
"Basics of Condo Governance, Owner's Rights, Dispute Resolution & Document Production" (3 credits) (Hawaii First Realty LLC)	02/17/2023
"Understanding Condo Financial Information" (3 credits) (Hawaii First Realty LLC)	02/17/2023
"Knowledge on the New VA Home Loan Benefit for the Real Estate Licensees" (3 credits) (Tony Dias)	02/17/2023