

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. A recording of the meeting is available at the following link: <https://youtu.be/j07KUB5gdRU>.

Date: September 26, 2025

Time: 9:00 am

Physical Location: Queen Liliuokalani Conference Room
King Kalakaua Building
335 Merchant Street, 1st Floor
Honolulu, Hawaii

Present: Derrick Yamane, Chair, Broker/Honolulu Commissioner
Nikki Senter, Vice Chair, Public Member/Honolulu Commissioner
John Love, Public Member/Honolulu Commissioner
Russell Kyono, Broker/Kauai Commissioner
P. Denise La Costa, Broker/Maui Commissioner
Richard Emery, Broker/Honolulu Commissioner
Audrey Abe, Broker/Honolulu Commissioner
Jennifer Andrews, Broker/Honolulu Commissioner
Frank Goodale, Broker/Hawaii Island Commissioner

Neil Fujitani, Supervising Executive Officer
Miles Ino, Executive Officer
Kristen Kekoa, Senior Real Estate Specialist
Amy Endo, Real Estate Specialist
Kedin Kleinhans, Senior Condominium Specialist
Dathan Choy, Condominium Specialist
Rochelle Araki, Condominium Specialist
Lorie Sides, Condominium Education Specialist
Shari Wong, Deputy Attorney General
Tammy Norton, Administrative Assistant

Others: Courtney Hara, Hawaii Association of REALTORS®
Rachel Willis, Hawaii Association of REALTORS®

Absent: None.

Call to Order: The Chair called the meeting to order at 9:03 a.m., at which time quorum was established by roll call.

Chair's Report: 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.

Executive Officer's
Report:

Executive Officer Iino announced that 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.

Minutes of Previous Meeting

Upon a motion by Commissioner La Costa, seconded by Commissioner Andrews, it was voted on an unanimously carried to accept the minutes of the August 29, 2025, meeting.

Committees and
Program of Work:

Condominium Review Committee

Rulemaking, Chapters 107 / 119 – Status Update on the Commission's Proposed Condominium Rules; Simultaneous Repeal of Hawaii Administrative Rules ("HAR") Chapter 16-107, Relating to Horizontal Property Regimes, and Adoption of Chapters 16-119.1 through 16-119.8, Relating to Condominiums

Deputy AG Wong reported that the rules are currently under her review with approximately one-third to one-half reviewed.

Education Review Committee

Administrative Issues – Continuing Education Providers and Courses Ratification List

Upon a motion by Commissioner Senter, seconded by Commissioner Andrews, it was voted on and unanimously carried to ratify the September 26, 2025, Continuing Education Providers and Courses Ratification List.

Course – "Strategies of Finance: Mastering the Borrower Experience"; Author/Owner – Hawaii Association of REALTORS; Provider – Hawaii Association of REALTORS; Course Category – Finance; Clock Hours – 3

Commissioner Abe requested the language on slide 50 relating to Buyer's Obligation - HAR Purchase Contract H-4 be consistent with the language used in the purchase contract.

Commissioner Andrews suggested including definitions and explanations of the following: the difference between an Interest Rate and APR, to have it clearly identified and the purpose; include different types of financing and what it means in "guaranteeing a loan"; what "assumptions" could mean to a buyer or a seller; and what is a "GAP" and the process.

Ms. Willis agreed to include the requested definitions and explanations and to touch on assumptions and the government types of loans.

Chair Yamane commented that the course will not make the attendee a loan officer but should make them aware of the complexities and to not over speak.

Ms. Willis noted that it is discussed in the beginning of the course that licensees are to be a "resource" not "the source" and must have trusted loan officer partners and to make connections with those that have proven track records.

Commissioner La Costa requested that when speaking of assumable and VA loans to include that you do not have to be a Veteran to assume a VA loan, but if you are not a Veteran, that mortgage attaches to the Veteran until it is paid off.

Ms. Willis agreed to include the information and noted that the Veteran's entitlement will be tied up until the person either pays off the loan, refinances the loan, or if they default, the Veteran is on the hook and has a compromised certificate of eligibility.

Commissioner Abe requested information on surviving spouse eligibility be included.

EO Miles suggested inclusion of acronyms following the word or phrase in the course content. Ms. Willis agreed to make the change and further commented should the Commission have any additions to the glossary, to please inform her.

Upon a motion by Commissioner Emery, seconded by Commissioner Abe, it was voted on and unanimously carried to approve the continuing education elective course "Strategies of Finance: Mastering the Borrower Experience"; Author/Owner – Hawaii Association of REALTORS; Provider – Hawaii Association of REALTORS; Course Category – Finance; Clock Hours – 3, subject to inclusion of the noted corrections.

Program of Work, FY26 - Neighbor Island Outreach – Hawaii Island REALTORS®
Principal Broker's Forum, August 27, 2025

The Real Estate Branch was invited to present the new Express Change Broker Request (ECBR) process at the Hawaii Island REALTORS® Principal Broker's Forum. The ECBR was well received.

Commissioner Goodale noted that the attendees were pleased with the user-friendly process and thanked staff for a job well done.

Licensing –
Ratification:

Licensing and Registration - Ratification

Upon a motion by Commissioner Andrews, seconded by Commissioner Emery, it was voted on and unanimously carried to ratify the September 26, 2025, Approved Applications List.

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.

Rebecca Sue Hansen

After a review of the information provided, Commissioner Emery moved to most likely approve the real estate salesperson license for Rebecca Sue Hansen. Commissioner Senter seconded the motion. The motion was voted on and unanimously carried.

Jerald John Fermanich

After a review of the information provided, Commissioner La Costa moved to most likely approve the real estate broker license for Jerald John Fermanich. Commissioner Emery seconded the motion. The motion was voted on and unanimously carried.

Matthew R. Parmeter

Commissioner Andrews disclosed that Mr. Matthew R. Parmeter was a student in one of her classes and will be recusing herself from discussion and decision making.

After a review of the information provided, Commissioner Abe moved to approve the real estate salesperson license for Matthew R. Parmeter. Commissioner La Costa seconded the motion. Commissioners Senter, Emery, Goodale, Kyono, Love and Yamane voted Aye. Commissioner Andrews recused. The motion passed.

Chapter 91, HRS,
Adjudicatory
Matters:

The Chair called for a recess from the meeting at 9:28 a.m., to discuss and deliberate on the following adjudicatory matters, pursuant to Chapter 91, HRS:

In the Matter of the Real Estate Brokers' License of Option One Real Estate LLC and Jason Charles Campbell; REC 2025-22-L; Settlement Agreement Prior to Filing of Petition for Disciplinary Action and Commission's Final Order

In the Matter of the Real Estate Salesperson's License of Angel Leolani Tadeo: REC 2025-107-L; Settlement Agreement Prior to Filing of Petition for Disciplinary Action and Commission's Final Order

After a review of the information provided on both matters, Commissioner Emery moved to accept the settlement agreement prior to filing of petition for disciplinary action and Commission's final order in the matter of the real estate brokers' License of Option One Real Estate LLC and Jason Charles Campbell; REC 2025-22-L and in the matter of the real estate salesperson's license of Angel Leolani Tadeo: REC 2025-107-L. Commissioner Kyono seconded the motion. Commissioners Yamane, Senter, Goodale, Abe, and Love voted aye. Commissioners Andrews and La Costa voted nay. The motion carried. The Commission further requested disclosure language to be included in the Real Estate Bulletin that the settlement agreements are based on specific facts.

Chair Yamane also suggested inviting RICO staff attorneys to a future REC meeting regarding RICO's process on settlement agreements. process.

The meeting reconvened at 9:51 a.m.

Next Meeting: Friday, October 24, 2025; 9:00 a.m.

Physical Location: Real Estate Branch
King Kalakaua Building
Queen Liliuokalani Conference Room
335 Merchant Street, First Floor
Honolulu, Hawaii

Adjournment: With no further business to discuss, the meeting was adjourned at 9:53 a.m.

Reviewed and approved by:

/s/Miles Ino

Miles Ino
Executive Officer

September 29, 2025

Date

[X] Approved as circulated.
[] Approved with corrections; see minutes of _____ meeting;

MI:tn

CONTINUING EDUCATION PROVIDERS AND COURSES
RATIFICATION LIST

EDUCATION REVIEW COMMITTEE
SEPTEMBER 26, 2025

<u>Registration/Certification</u>	<u>Effective Date</u>
Provider The Real Estate Café	08/14/2025
Course "Wholesaling Uncovered: Risks, Laws, and Real Estate Realities" (4 credits) (The CE Shop, LLC/ARELLO)	08/08/2025

APPROVED APPLICATIONS FOR REAL ESTATE
REAL ESTATE COMMISSION MEETING ON SEPTEMBER 26, 2025

<u>Brokers – Individual</u>	<u>Effective Date</u>
Jamie Lee Russell	08/18/2025
Alexandria Dee Mitsuko Ayers aka Lexie Ayers	08/26/2025
Landen Barrey Cammack aka Landen Cammack	08/27/2025
Daniel Jude Tousignant	09/05/2025
<u>Salesperson – Individual</u>	<u>Effective Date</u>
Eric D Rivera aka Eric Rivera	08/13/2025
Kristopher Lee Wolfe	08/13/2025
Teresita De La Sierra Todani aka Terri Todani	08/14/2025
Mercedes Renee Rodriguez	08/14/2025
Amour Alexandre Wilhelm	08/18/2025
Alexandria Pace Reeves	08/18/2025
Ferlyn Preposi Duclayan aka Ferlyn P Duclayan	08/18/2025
Jan M. H. Y. Kekua-Spencer	08/18/2025
Alexandra Elena Sweeney aka Alexandra E Sweeney	08/18/2025
Helika Maiza Waldinger	08/19/2025
Eviana Taylor Allen	08/19/2025
Christopher James Lucero Manibog aka Christopher Manibog	08/20/2025
Caleb K Watkins	08/20/2025

Jaryd Franz Ma aka Jaryd Ma	08/20/2025
William L Wolfe aka Will Wolfe	08/20/2025
Alexandra Marie Williams aka Allie Williams	08/21/2025
Birthe Lauchengco	08/21/2025
Ivan Lachey Keolalaulani Pogue	08/21/2025
Yanmei Gennie Chen	08/21/2025
Lisa Chikuma	08/21/2025
Alexander Robert Heiser aka Alex Heiser	08/22/2025
Shardae K K Lopez aka Shardae Lopez	08/22/2025
Angelique Makakuiokealani Makue aka Angel Makue	08/22/2025
Mizuna Wada	08/22/2025
Amanda Dene Avila aka Amanda Avila	08/22/2025
Christiana Lewis Christensen aka Christy Christensen	08/25/2025
Stephanie Daniele Cea aka Stephanie Cea	08/25/2025
Elisha Hyun Kim aka Elisha Kim	08/25/2025
Mitchell Jason Shimabukuro aka Mitchell Shimabukuro	08/25/2025
Jennifer G Uy-Bulaong aka Jennifer Uy-Bulaong	08/25/2025
Okja Choi	08/25/2025
Candice Dawn Parcher aka Candice Parcher	08/26/2025
Sara Kate Yanowitz aka Sara Yanowitz	08/27/2025
Sammi Tran	08/27/2025
Bronnsen Kawika Kaleiohi	08/27/2025
Hun Ko Jang Kim	08/28/2025
Laura Rose Schroeder aka Lo Schroeder	08/28/2025
Luke Hamasaki Higashi aka Luke Higashi	08/29/2025
Saori Yasuda Inouye	08/29/2025
Christina L Amsden aka Christy Amsden	08/29/2025
Benjamin Messiah Davila aka Benjamin Davila	08/29/2025
Annette Gee Kim aka Annette Kim	08/29/2025
Thomas Roy Hale	08/29/2025

aka Tom Hale	
Tushar Dubey	09/02/2025
Satomi Grillo	09/02/2025
James Bernard Gaulke	09/02/2025
Bree Lynn Gomes	09/02/2025
aka Bree Gomes	
Elijah Kaia Lopez	09/03/2025
aka Elijah Lopez	
Camy Michie Mizukami	09/03/2025
aka Camy Mizukami	
Chase Andrew Matthews	09/04/2025
aka Chase Matthews	
Richard James Kalanikupa'a Miano	09/05/2025
aka Richard Miano	
Heidi Yuri Culp	09/05/2025
aka Heidi Culp	
Rosalind Joy Newlon	09/08/2025
Fabiola Roll	09/08/2025
Tammy Kay Pearce Bucknell	09/08/2025
aka Tammy Pearce Bucknell	
Katherine Megan Papacek	09/09/2025
aka Katherine Papacek	
Jennifer Yukimi Nakayama	09/10/2025
Robert S K Lee III	09/10/2025
aka Rob Lee	

<u>Brokers – Corporations and Partnerships</u>	<u>Effective Date</u>
Cape Project Management Incorporated	09/05/2025
dba Living On Big Island Realty	
Daniel Tousignant, PB	

<u>Brokers – Limited Liability Company (LLC)</u>	<u>Effective Date</u>
With Aloha Property Services, LLC	08/16/2025
Kerrie Mattis, PB	
Big Island Club Realty LLC	08/26/2025
dba Big Island Club Realty	
Peter Rice, PB	

<u>Brokers – Sole Proprietor</u>	<u>Effective Date</u>
Traci Noele Stevens	09/02/2025

<u>Legal Name Change (Individual)</u>	<u>Effective Date</u>
Queen Janyne Espiritu Coloma	07/29/2025
nka Queen Guieb Espiritu	
fka Queen Janyne Espiritu Coloma	
Abigail G Qua	08/01/2025
nka Abigail Grace-Qua Chaiprakor	
fka Abigail G Qua	
Leah Deanne Nacion	08/14/2025

nka Leah Deanne Nacion Sipili fka Leah Deanne Nacion	
Victoria Mamatova	08/21/2025
nka Victoria Kennedy fka Victoria Mamatova	
Krystalyn Kosora Fernandez	08/22/2025
nka Krystalyn Kosora-Fernandez Peterson fka Krystalyn Kosora Fernandez	
Tara L Johnson	08/25/2025
nka Tara Lynn Johnson-Castrovinci fka Tara L Johnson	
Nicole Castro	08/25/2025
nka Nicole Castro Lindow fka Nicole Castro	
Erika Lynn Prowse	09/05/2025
nka Erika Lyn Rose fka Erika Lynn Prowse aka Rikki Rose fka Rikki Prowse	
Shari Lee Casandra Stewart	09/09/2025
nka Shari Lee Casandra Moore fka Shari Lee Casandra Stewart aka Cassie Moore fka Cassie Stewart	
Ivy Mae Marvin	09/09/2025
nka Ivy Mae Zmuda fka Ivy Mae Marvin	

<u>License Name Change (Individual)</u>	<u>Effective Date</u>
Pumehana Sopha Li	02/26/2025
nka Pumehana Li fka Pumehana Sophia Li	
Koni Rene Joseph	07/18/2025
aka Kona Joseph	
Tara K Chong Kee	08/19/2025
nka Tara Chong Kee fka Tara K Chong Kee	
Lisa A Okimoto	08/25/2025
aka Lisa Okimoto	
Jennifer Michelle Vasquez	08/29/2025
nka Peyton Vasquez fka Jen Vasquez	
Jennifer H Rice	09/09/2025
aka Jennifer Rice	
Ivy Mae Zmuda	09/09/2025
aka Ivy Zmuda	

<u>Educational Equivalency Certificate</u>	<u>Expiration Date</u>
Joseph Kim Gowans	08/14/2027

Karen Marie Krueger	08/18/2027
Christine Joelle Bewley	08/19/2027
Amy Marie Dalton Pillow	08/19/2027
Cheyne Isao Yong Yonemori	08/19/2027
Brandon Michael Cruz	08/20/2027
Yanting Zhou	08/20/2027
David Wayne Pillow	08/20/2027
Ena Annette Onami	08/22/2027
Melanie Lozano	08/25/2027
Keith Yoneo Yamada	08/25/2027
Chad Daryl Young	08/25/2027
Laurel E Pepe	08/26/2027
Angel Flores	09/03/2027
Timothy Neil Tobin	09/03/2027
Cathy Jean Kuri	09/04/2027
Diane Tuazon	09/04/2027
Kilian Goldin	09/05/2027
Tyrone Maliulani Akana	09/05/2027
Catherine Elizabeth Harris	09/10/2027
Simone Lafaye Rush	09/10/2027

Equivalency to Uniform Section of Examination Certificate

Expiration Date

Joseph Kim Gowans	08/14/2027
Karen Marie Krueger	08/18/2027
Christine Joelle Bewley	08/19/2027
Amy Marie Dalton Pillow	08/19/2027
Brandon Michael Cruz	08/20/2027
David Wayne Pillow	08/20/2027
Ena Annette Onami	08/22/2027
Chad Daryl Young	08/25/2027
Laura Rose Schroeder	08/28/2027
Timothy Neil Tobin	09/03/2027
Cathy Jean Kuri	09/04/2027
Diane Tuazon	09/04/2027
Kilian Goldin	09/05/2027
Tyrone Maliulani Akana	09/05/2027
Randy Benjamin Brummett	09/09/2027
Catherine Elizabeth Harris	09/10/2027
Simone Lafaye Rush	09/10/2027

Real Estate Broker Experience Certificate

Expiration Date

Mary S Y Lagundimao	08/20/2027
Michael Koichi Shinsato	08/25/2027
Chad Daryl Young	08/25/2027
In Young Young	08/27/2027
Eugene Butin Todd	08/29/2027
Timothy Neil Tobin	09/03/2027
Kilian Goldin	09/05/2027
Kristen Kar-Kei Hui	09/09/2027

Sean Ross Barnes
Mariah Jule White
Gregory Alexander Hao Inn Mau
Grace Hanae Kiyozuka

09/09/2027
09/09/2027
09/09/2027
09/10/2027