

**REAL ESTATE COMMISSION**  
Professional and Vocational Licensing Division  
Department of Commerce and Consumer Affairs  
State of Hawaii  
[www.hawaii.gov/hirec](http://www.hawaii.gov/hirec)

**MINUTES OF MEETING**

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

Date: December 18, 2020

Time: 9:00 a.m.

Place: Virtual Videoconference Meeting – Zoom Webinar  
<https://dcca-hawaii-gov.zoom.us/j/95820120032>  
Phone: (669) 900 6833  
Webinar ID: 958 2012 0032

Present: Michael Pang, Chair, Broker/Honolulu Commissioner  
Nikki Senter, Vice Chair, Public Member/Honolulu Commissioner  
Sean Ginoza, Broker/Hawaii Island Commissioner  
Aleta Klein, Broker/Honolulu Commissioner  
Laurie A. Lee, Broker/Honolulu Commissioner  
John Love, Public Member/Honolulu Commissioner  
Russell Kyono, Broker/Kauai Commissioner  
Derrick Yamane, Broker/Honolulu Commissioner

Neil Fujitani, Supervising Executive Officer  
Miles Ino, Executive Officer  
Diane Choy Fujimura, Senior Real Estate Specialist  
Amy Endo, Real Estate Specialist  
Nohelani Jackson, Real Estate Specialist  
Carole Richelieu, Senior Condominium Specialist  
Benedyne Stone, Condominium Specialist  
Dathan Choy, Condominium Specialist  
Tammy Norton, Secretary  
Lorie Sides, Condominium Specialist  
Shari Wong, Deputy Attorney General  
Kristen Kekoa-Nakasone, Recording Secretary

Others: Everett Kaneshige

The agenda for this meeting was filed with the Office of the Lieutenant Governor, as required by section 92-7(b), Hawaii Revised Statutes (“HRS”).

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 9:05 a.m., at which time quorum was established by roll call.

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.

Chair Pang and Vice Chair Senter thanked the Real Estate Commission members and the Real Estate Branch staff for their hard work and dedication throughout the year.

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 material was distributed prior to the start of the meeting:

5. Committees and Program of Work
  - c. Education Review Committee
    - 1) Continuing Education Administration, Curriculum, Courses, Provider, and Instructors
      - c) Continuing Education Core Course – Request for Quotes (RFQ) for 2021-2022 Core Course – quotes received
6. Licensing – Applications
  - a. Donna Lynn Warren formerly known as Donna L. Cota

### **Minutes of Previous Meeting**

Upon a motion by Commissioner Klein, seconded by Commissioner Ginoza, it was unanimously carried by roll call vote to accept the minutes of the November 20, 2020, meeting.

Licensing – Ratification:

Upon a motion by Commissioner Kyono, seconded by Commissioner Lee, it was voted on and unanimously carried by roll call vote to ratify the December 18, 2020, Approved Applications List.

Committees and Program of Work:

**Laws and Rules Review Committee**  
**Condominium Review Committee**  
**Education Review Committee**

### **Education Review Committee**

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

Administrative Issues

### **2020-2021 Continuing Education Providers and Courses Ratification List**

Upon a motion by Commissioner Ginoza, seconded by Commissioner Lee, it was voted on and unanimously carried by roll call vote to ratify the following:

<u>Registration/Certification</u>	<u>Effective Date</u>
<b>Providers</b>	
Ralph Foulger's School of Real Estate	01/01/2021
McKissock, LLC	01/01/2021

The Berman Education Company LLC	01/01/2021
REALTORS Association of Maui, Inc.	01/01/2021
Preferred Systems, Inc.	01/01/2021
WebCE, Inc.	01/01/2021
At Your Pace Online, LLC	01/01/2021
Kauai Board of REALTORS	01/01/2021
Systems Effect LLC, dba Training Cove	01/01/2021

**Courses**

"A Real Estate Licensee's Responsibilities During Escrow" (3 credits/classroom) (Marion Haller)	01/01/2021
"A Day in the Life of a Buyer Agent" (3 credits/online) (McKissock, LLC/ARELLO)	01/01/2021
"Agency Law – A Broker's Perspective" (3 credits/online) (McKissock, LLC/ARELLO)	01/01/2021
"Americans with Disabilities Act ADA (3 credits/online) (McKissock, LLC/ARELLO)	01/01/2021
"Commercial Real Estate 101" (3 credits/online) (McKissock, LLC/ARELLO)	01/01/2021
"Drama and the Code of Ethics" (3 credits/online) (McKissock, LLC/ARELLO)	01/01/2021
"Educating Homebuyers" (3 credits/online) (McKissock, LLC/ARELLO)	01/01/2021
"Finding Your Focus: Niche Marketing for Real Estate" (3 credits/online) (McKissock, LLC/ARELLO)	01/01/2021
"Going Green: Elements of an Eco-friendly Home" (3 credits/online) (McKissock, LLC/ARELLO)	01/01/2021
"How to Work with Real Estate Investors – Part 1" (3 credits/online) (McKissock, LLC/ARELLO)	01/01/2021
"How to Work with Real Estate Investors – Part 2" (3 credits/online) (McKissock, LLC/ARELLO)	01/01/2021
"Intro to Property Management: Market Analysis, Risk Management and Maintenance" (3 credits/online) (McKissock, LLC/ARELLO)	01/01/2021
"JMan's Tech Tools" (3 credits/online) (McKissock, LLC/ARELLO)	01/01/2021
"Know the Code: Your Guide to the Code of Ethics" (3 credits/online) (McKissock, LLC/ARELLO)	01/01/2021
"Lead Alert: A Guide for Property Managers" (3 credits/online) (McKissock, LLC/ARELLO)	01/01/2021
"Live Webinar: Real Estate Investing Made Clear, Concise, and Compelling" (3 credits/online) (McKissock, LLC/ARELLO)	01/01/2021
"Managing Online Transactions (Demonstrated with dotloop)" (3 credits/online) (McKissock, LLC/ARELLO)	01/01/2021
"NAR: May the Code be with You" (3 credits/online) (McKissock, LLC/ARELLO)	01/01/2021
"Real Estate Safety: Protect Yourself and Your Clients" (3 credits/online) (McKissock, LLC/ARELLO)	01/01/2021
"Real Estate Taxes" (3 credits/online) (McKissock, LLC/ARELLO)	01/01/2021
"The Doctor is In: Diagnosing Your Risk Management" (3 credits/online) (McKissock, LLC/ARELLO)	01/01/2021
"The End of the Paper Trail: How to Conduct Paperless Transactions" (3 credits/online) (McKissock, LLC/ARELLO)	01/01/2021

"Top Policy Issues Facing Brokerages Today" (3 credits/online) (McKissock, LLC/ARELLO)	01/01/2021
"Uncovering The Facts About Managing Financing" (3 credits/online) (McKissock, LLC/ARELLO)	01/01/2021
"Using Retirement Assets to Purchase Real Estate" (3 credits/online) (McKissock, LLC/ARELLO)	01/01/2021
"Millennials Are Changing Real Estate: Are You Ready?" (4 credits/online) (McKissock, LLC/ARELLO)	01/01/2021
"Preparing A Listing Agreement: An In-Depth Look" (4 credits/online) (McKissock, LLC/ARELLO)	01/01/2021
"A New World of Taxation and Real Estate: The 2017 Tax Law" (3 credits/online) (The Berman Education Company LLC)	01/01/2021
"All You Need to Know About the 2017 Tax Cuts and Jobs Act" (3 credits/online) (The Berman Education Company LLC)	01/01/2021
"Taxation and Real Estate: Cover Yourself, Play Good Defense" (3 credits/online) (The Berman Education Company LLC)	01/01/2021
"Owning and Managing Vacation Rental Property" (3 credits/online) (Continuing Ed Express LLC/ARELLO)	01/01/2021
"Who Represents Whom? Agency Uncloaked" (3 credits/online) (WebCE, Inc./ARELLO)	01/01/2021
"Lead Safety: For Real Estate Agents" (3 credits/classroom) (Preferred Systems, Inc.)	01/01/2021
"Managing the Home Inspection" (3 credits/classroom) (Preferred Systems, Inc.)	01/01/2021
"Radon and Real Estate Transactions" (3 credits/classroom) (Preferred Systems, Inc.)	01/01/2021
"Residential Electrical Inspections: Basics" (3 credits/classroom) (Preferred Systems, Inc.)	01/01/2021
"Avoiding Common Mistakes" (3 credits/online) (WebCE, Inc./ARELLO)	01/01/2021
"Building Green" (3 credits/online) (WebCE, Inc./ARELLO)	01/01/2021
"Commercial Real Estate Investing" (3 credits/online) (WebCE, Inc./ARELLO)	01/01/2021
"Contracts and Leasing" (3 credits/online) (WebCE, Inc./ARELLO)	01/01/2021
"Cybersecurity Best Practices for Real Estate Professionals" (3 credits/online) (WebCE, Inc./ARELLO)	01/01/2021
"Land Management" (3 credits/online) (WebCE, Inc./ARELLO)	01/01/2021
"Managing Conflicts with Tenants, Clients, and Employees" (3 credits/online) (WebCE, Inc./ARELLO)	01/01/2021
"Personal Safety" (3 credits/online) (WebCE, Inc./ARELLO)	01/01/2021
"The Power of Social Media Marketing" (3 credits/online) (WebCE, Inc./ARELLO)	01/01/2021
"Working in Teams" (3 credits/online) (WebCE, Inc./ARELLO)	01/01/2021
"Fair Housing for the Real Estate Industry" (4 credits/online) (WebCE, Inc./ARELLO)	01/01/2021
"Planning and Growing a Real Estate Business" (4 credits/online) (WebCE, Inc./ARELLO)	01/01/2021
"Property Management" (4 credits/online) (WebCE, Inc./ARELLO)	01/01/2021
"Tiny Homes and Other Alternative Properties" (4 credits/online) (WebCE, Inc./ARELLO)	01/01/2021

“Valuation Marketing and Listings” (4 credits/online) (WebCE, Inc./ARELLO)	01/01/2021
“Advocating for Short Sales Clients” (3 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
“Affordable Housing Solutions for Homes and Financing” (3 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
“Code of Ethics: Good for Your Clients and Your Business” (3 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
“Code of Ethics in Action: Real-Life Applications” (3 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
“Current Issues and Trends in Real Estate” (3 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
“Did You Serve? Identifying Homebuying Advantages for Veterans” (3 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
“Discovering Commercial Real Estate” (3 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
“Diversity: Your Kaleidoscope of Clients” (3 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
“Hot Topics in Real Estate” (3 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
“Keeping it Honest: Understanding Real Estate and Mortgage Fraud” (3 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
“Marijuana in Real Estate” (3 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
“Marketing, Advertising, and Social Media Compliance” (3 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
“Personal Safety” (3 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
“Preparing a Market Analysis – Best Practices” (3 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
“Real Estate Safety Matters: Safe Business = Smart Business” (3 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
“REALTOR Code of Ethics Training” (3 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
“Residential Property Management Essentials” (3 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
“Roadmap to Success: Business Planning for Real Estate Professionals” (3 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
“Section 1031 Tax Deferred Exchanges” (3 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
“Sex and Real Estate: Sexual Harassment, Sexual Discrimination, and Fair Housing” (3 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
“Taxes and Real Estate: What You Need to Know” (3 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
“Technology Tools, Trends, and Risk Management” (3 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
“The Fundamentals of Commercial Real Estate” (3 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
“Working with Real Estate Investors: Understanding Investor Strategies” (3 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
“Assistance Animals and Fair Housing” (4 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
“Document Diligence: Safeguarding Your Transactions” (4 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
“Ethical Excellence: Raising the Bar” (4 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021

"Buyers By Generation" (6 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
"Corporate Relocation: The Next Move" (6 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
"Military Relocation Professional Certification" (6 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
"NAR Green Day 1: Resource-Efficient Homes: Retrofits, Remodels, Renovations, and New Home Constructions" (6 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
"NAR Green Day 2: Representing Buyers and Sellers of Resource-Efficient Homes" (6 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
"New-Home Construction and Buyer Representation: Professionals, Product, Process" (6 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
"Pricing Strategies: Mastering the CMA" (6 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
"Real Estate Investing: Building Wealth Representing Investors and Becoming One Yourself" (6 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
"Resort & Second-Home Specialist (RSPS) Certification Course" (6 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
"Short Sales and Foreclosures: What Real Estate Professionals Need to Know" (6 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
"Accredited Buyer's Representative Designation Course Revised" (12 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
"e-Pro Certification Program" (12 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
"Seller Representative Specialist (SRS) Designation Course" (12 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
"Seniors Real Estate Specialist (SRES) Designation Course" (12 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
"Saving Home Energy for Real Estate Professionals" (3 credits/classroom) (Ben Gromicko)	01/01/2021
"Saving Home Energy for Real Estate Professionals" (3 credits/online) (Ben Gromicko)	01/01/2021
"Home Energy Efficiency for Real Estate Professionals" (4 credits/classroom) (Ben Gromicko)	01/01/2021
"Home Energy Efficiency for Real Estate Professionals" (4 credits/online) (Ben Gromicko)	01/01/2021
"Ethics in the Age of Disruption" (3 credits/online) (McKissock, LLC/ARELLO)	01/01/2021
"Marketing Strategy and Lead Generation" (6 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
"First-Time Homebuyers: A Niche to Grow On" (3 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
"Serving the Unique Needs of the Senior Market" (3 credits/online) (The CE Shop, Inc./ARELLO)	01/01/2021
"6 Hour Real Estate Financing" (6 credits/online) (At Your Pace Online, LLC)	01/01/2021
"8 Hour Elective: Property Management" (8 credits/online) (At Your Pace Online, LLC)	01/01/2021
"A Legal & Ethical Career in Real Estate" (12 credits/online) (At Your Pace Online, LLC)	01/01/2021
"14-Hour Elective Course" (14 credits/online) (At Your Pace Online, LLC)	01/01/2021

"American Warrior Real Estate" (3 credits/classroom) (Louise Thaxton)	01/01/2021
"Building Green, Building Smart" (3 credits/online) (Systems Effect LLC, dba Training Cove)	01/01/2021
"Clarifying the Code of Ethics" (3 credits/online) (Systems Effect LLC, dba Training Cove)	01/01/2021
"Contracts, Short Sales and Foreclosures" (3 credits/online) (Systems Effect LLC, dba Training Cove)	01/01/2021
"Drugs, Disasters and Other Disclosures" (3 credits/online) (Systems Effect LLC, dba Training Cove)	01/01/2021
"Emotional Support Animals" (3 credits/online) (Systems Effect LLC, dba Training Cove)	01/01/2021
"Environmental Hazards and Disclosure" (3 credits/online) (Systems Effect LLC, dba Training Cove)	01/01/2021
"Fair Housing for Real Estate Professionals" (3 credits/online) (Systems Effect LLC, dba Training Cove)	01/01/2021
"Introduction to Real Property Appraisal" (3 credits/online) (Systems Effect LLC, dba Training Cove)	01/01/2021
"Negotiation Strategies for Real Estate" (3 credits/online) (Systems Effect LLC, dba Training Cove)	01/01/2021
"Real Estate in the Age of Technology" (3 credits/online) (Systems Effect LLC, dba Training Cove)	01/01/2021
"Real Estate Investing" (3 credits/online) (Systems Effect LLC, dba Training Cove)	01/01/2021
"Risk Management" (3 credits/online) (Systems Effect LLC, dba Training Cove)	01/01/2021
"Staying Safe in Real Estate" (3 credits/online) (Systems Effect LLC, dba Training Cove)	01/01/2021
"Why Does it Matter Who I Represent?" (3 credits/online) (Systems Effect LLC, dba Training Cove)	01/01/2021
"Common Mistakes Made by Real Estate Rookies and the Rest of Us" (3 credits/classroom) (American Dream Real Estate School, LLC)	01/01/2021
"Contracts and Risk Management" (3 credits/classroom) (American Dream Real Estate School, LLC)	01/01/2021
"Finance Basics 'Know Your Numbers'" (3 credits/classroom) (American Dream Real Estate School, LLC)	01/01/2021
"Listing Agreements that Work" (3 credits/classroom) (American Dream Real Estate School, LLC)	01/01/2021
"Multiple Offers, Escalation Clauses and Hot Markets" (3 credits/classroom) (American Dream Real Estate School, LLC)	01/01/2021
"Recognizing Discrimination in Fair Housing" (3 credits/classroom) (American Dream Real Estate School, LLC)	01/01/2021
"Safety Tips for Brokers While Showing Properties and Staging" (3 credits/classroom) (American Dream Real Estate School, LLC)	01/01/2021
"Short Sales for Success" (3 credits/classroom) (American Dream Real Estate School, LLC)	01/01/2021
"Sound Practices for the Preparation and Presentation of Effective Contracts" (3 credits/classroom) (American Dream Real Estate School, LLC)	01/01/2021
"Valuation, Marketing, Negotiations and Closing the Sale" (3 credits/classroom) (American Dream Real Estate School, LLC)	01/01/2021
"Commercial Real Estate Negotiations" (7 credits/classroom) (Hawaii CCIM Chapter/National)	01/01/2021
"Foundations for Success in Commercial Real Estate" (7 credits/classroom) (Hawaii CCIM Chapter/National)	01/01/2021

"CI 101 Financial Analysis for Commercial Investment Real Estate" (12 credits/classroom) (Hawaii CCIM Chapter/National)	01/01/2021
"CI 102 Market Analysis for Commercial Investment Real Estate" (12 credits/classroom) (Hawaii CCIM Chapter/National)	01/01/2021
"CI 103 User Decision Analysis for Commercial Investment Real Estate" (12 credits/classroom) (Hawaii CCIM Chapter/National)	01/01/2021
"CI 104 Investment Analysis for Commercial Investment Real Estate" (12 credits/classroom) (Hawaii CCIM Chapter/National)	01/01/2021
"Concepts in Appraising Green Residential Buildings" (3 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Federal Law and Commercial Real Estate" (3 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Green Home Features" (3 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Green Real Estate" (3 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Home Inspection in Real Estate Practice" (3 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Principles of Commercial Real Estate" (3 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Professional Property Management" (3 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Qualifying the Buyer Under New Regulations" (3 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Safety First: Crime Prevention and Self Defense for Real Estate Pros" (3 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Technology Trends in Real Estate" (3 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Anti-Discrimination Laws" (4 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Ethics: Disclosure and Cooperation" (4 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Ethics in Real Estate" (4 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Ethics: Pricing, Offers and Advertising" (4 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Introduction to Brokerage Management" (4 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Leading and Communicating Effectively" (4 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Listing and Selling HUD Homes" (4 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Minimizing Risk with Effective Practices" (4 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"People Management in Real Estate" (4 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Real Estate Law" (4 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Short Sales and Foreclosures" (4 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Tax Free Exchanges" (4 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Basic Real Estate Finance" (6 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Commercial Finance and Investment Analysis" (6 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021

"Commercial Leases" (6 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Commercial Sales and Exchanges" (6 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Cost Approach Overview" (6 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Financing Residential Real Estate" (6 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Green Home Construction" (6 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Income Capitalization Overview" (6 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Methods of Residential Finance" (6 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Pricing Property to Sell" (6 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Property Pricing and Residential Real Estate" (6 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Starting a Successful Brokerage" (6 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Structuring Ownership in Commercial Real Estate" (6 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021
"Tax Advantages of Home Ownership" (6 credits/online) (Mbition Learn Real Estate/ARELLO)	01/01/2021

Continuing Education: Applications

Course – "Mold: What You Need to Know About Mold and How to Read Air Sampling Reports"; Author/Owner – Megan Stevenson; Provider – Preferred Systems, Inc.; Course Categories – Property Management, Property Ownership and Development, Risk Management; Clock Hours – 3

Commissioner Lee noted that some of the slides were blank or partially visible. Senior Real Estate Specialist Fujimura responded that she would ask for another file that shows all slides clearly.

Commissioner Lee moved to approve "Mold: What You Need to Know About Mold and How to Read Air Sampling Reports" as a 3 – credit hour continuing education elective course, under the course categories Property Management, Property Ownership and Course Development, Risk Management, subject to submission of complete slides. Commissioner Kyono seconded the motion. The motion was voted on and unanimously carried by roll call vote.

Continuing Education Core Course – Request for Quotes (RFQ) for 2021-2022 Core Course – quotes received

Senior Real Estate Specialist Fujimura informed the Commission that although bids were received from Scott Bly and Everett Kaneshige, Scott Bly withdrew his bid as he would not be able to carry out the tasks as described in the procurement.

Commissioner Pang informed the Commission that he worked with Everett Kaneshige in the past but would be able to discuss and make decisions in an unbiased manner.

Mr. Kaneshige was present and stated that this past year the Core B course was offered via remote platforms and that he learned a great deal about virtual delivery. He added for the upcoming core courses, he would do his best to develop and write courses for live, virtual, and hybrid formats.

Commissioner Yamane moved to accept the 2021-2022 Core Course quote received from Everett Kaneshige. Commissioner Lee seconded the motion. The motion was voted on and unanimously carried by roll call vote.

Prelicensing Education: Administration, Curriculum, Courses, Provider, and Instructors

Administrative Issues

2020-2021 Prelicensing Education Schools and Instructors Ratification List

Upon a motion by Commissioner Klein, seconded by Commissioner Lee, it was voted on and unanimously carried by roll call vote to ratify the following:

<u>Registration/Certification</u>	<u>Effective Date</u>
<b>Schools</b>	
Excellence in Education, LLC, dba Maui Real Estate School (Salesperson and Broker Curriculum)	01/01/2021
Ralph Foulger's School of Real Estate (Salesperson and Broker Curriculum)	01/01/2021
Inet Realty (Salesperson and Broker Curriculum)	01/01/2021
<b>Independent Study Courses</b>	
Excellence in Education, LLC, dba Maui Real Estate School (Salesperson and Broker Curriculum)	01/01/2021
Ralph Foulger's School of Real Estate (Salesperson and Broker Curriculum)	01/01/2021
American School of Real Estate Express, L.L.C. (Salesperson Curriculum)	01/01/2021
Continuing Ed Express (Salesperson Curriculum)	01/01/2021
<b>Instructors</b>	
Dionne Phillips (Salesperson and Broker Curriculum)	01/01/2021
Ralph Foulger (Salesperson and Broker Curriculum)	01/01/2021
Trudy I. Nishihara (Salesperson Curriculum)	01/01/2021
Keone J. E. Ball (Salesperson and Broker Curriculum)	01/01/2021
Elarka S. H. Yuen (Salesperson Curriculum)	01/01/2021
Everette Kaneshige (Salesperson and Broker Curriculum)	01/01/2021
Diane L. Y. Fujikami (Salesperson Curriculum)	01/01/2021
Carol M. Egan (Salesperson Curriculum)	01/01/2021

Lisa Teichner (Salesperson Curriculum)	01/01/2021
Elliot Lau (Salesperson and Broker Curriculum)	01/01/2021
<b>Independent Study Instructors</b>	
Dionne Phillips (Salesperson and Broker Curriculum)	01/01/2021
Ralph Foulger (Salesperson and Broker Curriculum)	01/01/2021
Trudy I. Nishihara (Salesperson Curriculum)	01/01/2021
Keone J. E. Ball (Salesperson and Broker Curriculum)	01/01/2021
Everette Kaneshige (Salesperson)	01/01/2021
Diane L. Y. Fujikami (Salesperson and Broker Curriculum)	01/01/2021
<b>Guest Lecturer or Substitute Instructor</b>	
Jeannie Wenger	01/01/2021

Prelicensing Education: Applications

Christina M. Berry, Guest Lecturer, Salesperson's Curriculum; Abe Lee Seminars; Principal: Abe Lee

Senior Real Estate Specialist Fujimura informed the Commission that a guest lecturer may not teach more than 50% of a prelicense course. Specialist Fujimura stated that Ms. Berry had a previous RICO complaint that was resolved. Commissioner Ginoza stated that due to the RICO complaint, the applicant should have answered yes to the questions regarding complaints filed and charges of unlicensed activity on the real estate prelicense guest lecturer application. Specialist Fujimura responded that she would ask Ms. Berry to correct her answers.

Commissioner Pang moved to approve the real estate prelicense guest lecturer registration application of Christina M. Berry, subject to any sanctions being satisfied, if any, and the correction of the answers in the guest lecturer application. Commissioner Ginoza seconded the motion. The motion was voted on and unanimously carried by roll call vote.

Senior Real Estate Specialist Fujimura asked the Commission to grant temporary staff delegation for real estate guest lecturer and substitute instructor registration applications during the period the Education Review Committee is unable to meet.

Commissioner Pang moved to grant temporary staff delegation to approve applications for real estate prelicense guest lecturer or substitute instructor registration. Commissioner Lee seconded the motion. The motion was voted on and unanimously carried by roll call vote.

Chair Pang recognized new public attendee, Jennifer Andrews, and opened the floor for any comments. Ms. Andrews stated she had no comment and was in attendance to observe the meeting.

Licensing –  
Applications:

The Executive Officer 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.

Licensing –  
Applications:

**Donna Lynn Warren fka Donna L. Cota**

Commissioner Pang stated that the applicant now had a payment plan in place.

After review of the information presented by the applicant, Commissioner Pang moved to approve the real estate broker license of Donna Lynn Warren, with conditions. Commissioner Ginoza seconded the motion. The motion was voted on and unanimously carried by roll call vote.

The conditional real estate broker license is **approved** for the Applicant, subject to the following conditions:

1. That during the term of this conditional license, any violation of the terms of the payment plan shall be grounds for revocation of license.
2. That failure to provide written notice within 30 days to the licensing authority of any judgment, award, disciplinary sanctions, order, or other determination, which adjudges or finds that the licensee is civilly, criminally or otherwise liable for any personal injury, property damage or loss caused by the licensee's conduct in the practice of the licensee's profession or vocation shall be grounds for revocation of license.
3. That the Applicant shall at all times be associated with and under the direct supervision of a principal broker ("PB") or one or more brokers in charge ("BIC"), for all real estate transactions.
4. That the Applicant shall inform the PB, sole proprietor real estate broker, or BIC of a real estate branch office with whom the Applicant associates that the Applicant holds a conditional real estate salesperson license and may only practice pursuant to certain terms of the conditional license. The Applicant shall present to the Applicant's PB, sole proprietor real estate broker, or BIC of a real estate branch office a copy of the Commission-issued conditional letter. The Applicant shall ensure that the PB, sole proprietor real estate broker, or BIC of a real estate branch office acknowledges the terms of the Applicant's conditional license by signing and returning a signed copy of the conditional letter to the Commission.
5. That **ALL** changes of association and/or employment by Applicant to another real estate broker shall be submitted in writing to the Commission. The new PB, sole proprietor real estate broker, or BIC of a real estate branch office shall acknowledge the terms of the Applicant's conditional license within ten (10) days of the change by submitting a completed Change Form along with a copy of the conditional letter signed by the new PB. Failure to attach the signed conditional letter by the new PB may result in disciplinary action.

6. That the satisfaction of the Applicant from said payment plan(s) shall not change any terms of the conditional license.
7. That upon completion of payment plan(s) the Applicant must submit a written request to the Commission if the Applicant desires to have the conditions removed.

**Thomas Roberts**

After review of the information presented by the applicant, Commissioner Klein moved to approve the real estate salesperson license of Thomas Roberts. Commissioner Lee seconded the motion. The motion was voted on and unanimously carried by roll call vote.

Chapter 91, HRS,  
Adjudicatory  
Matters:

The Chair called for a recess from the meeting at 9:45 a.m., to discuss and deliberate on the following adjudicatory matters, pursuant to Chapter 91, HRS:

**In the Matter of the Real Estate License of Shayla-Ann K. Funes, also known as Shayla Funes: REC 2020-114-L**

Upon a motion by Commissioner Lee, seconded by Commissioner Kyono, it was voted on and unanimously carried by roll call vote to accept the settlement agreement.

**In the Matter of the Real Estate Broker License of Jane F. Abramo formerly known as Jane F. Rash: REC 2019-6060-L**

Upon a motion by Commissioner Kyono, seconded by Commissioner Lee, it was voted on and unanimously carried by roll call vote to accept the settlement agreement.

**In the Matter of the Real Estate Broker License of Lyniel C. Berris, also known as Lyniel N. Choy, doing business as Rainbow Realty International: REC 2017-181-L**

Upon a motion by Commissioner Lee, seconded by Commissioner Pang, it was voted on and unanimously carried by roll call vote to accept the settlement agreement.

Following the Commission's review, deliberation, and decisions in these matters, pursuant to Chapter 91, HRS, the Chair announced that the Commission was reconvening its scheduled meeting at 9:56 a.m.

Deputy Attorney General Wong informed the Commission that Deputy Attorney General Daniel Jacob has been assigned to the Commission's Condominium Review Committee and would virtually attend Condominium Review Committee meetings for substantive issues, as needed.

Next Meeting: Friday, January 29, 2021  
9:00 a.m.

Adjournment: With no further business to discuss, the Chair adjourned the meeting at 9:59 a.m.

Reviewed and approved by:

/s/ Miles Ino

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Miles Ino  
Executive Officer

December 29, 2020

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Date

Approved as circulated.  
 Approved with corrections; see minutes of \_\_\_\_\_ meeting.

MI:kkn

APPROVED APPLICATIONS FOR REAL ESTATE  
REAL ESTATE COMMISSION MEETING ON December 18, 2020

<u>Brokers – Individual</u>	<u>Effective Date</u>
Malia N. Thain	09/21/2020
Roger L. Erickson aka Roger Erickson	10/05/2020
Michelle K. Maiers aka Michelle Maiers	10/13/2020
Brian F. Wilson aka Brian Wilson	10/13/2020
Duane D. Pierce aka Duane Pierce	10/16/2020
Hayley V.M. Becklund aka Hayley Becklund	10/19/2020
John S. Gephart, Jr. aka John Gephart	10/19/2020
Ray W. Thoss Ray Thoss	10/19/2020
Yukiko M. Peabody aka Monica Peabody	10/21/2020
Pamela A. Reader aka Pamela Reader	10/21/2020
Judy S. Howard	10/21/2020
Lori L. Powers	10/23/2020
Douglas R. Alston aka Doug Alston	10/27/2020
Herbert Y. Cheung	10/29/2020
Chance K. Knell aka Chance Knell	11/25/2020
<u>Salesperson – Individual</u>	<u>Effective Date</u>
Porsche S. K. Leopoldino	09/21/2020
Monique T. Lee aka Monique Taehee Lee	10/15/2020
Kokee A. Smith	10/05/2020
Lisa-Anne S. Mitsuka Chan aka Lisa-Anne Mitsuka Chan	10/15/2020
Andrea M. Olson aka Andrea Olson	10/15/2020
Justus E. Roberts	10/15/2020
Natsumi Shuto	10/15/2020
Annie M. Sundseth aka Annie Sundseth	10/15/2020
Michelle Carriaga	10/16/2020
Marc R. Deneree aka Marc Deneree	10/16/2020
Kaedy A. Hatchett aka Kaedy Hatchett	10/16/2020
Ashley M. Mann aka Ashley Mann	10/16/2020
Barbie F. Marr aka Barbie Marr	10/16/2020
Mikaela A. Schilling aka Mikaela Schilling	10/16/2020

Kelli K. Myers	10/16/2020
Kathryn R. Peterson aka Kate Peterson	10/16/2020
Hank J. Rapoza aka Hank Rapoza	10/16/2020
Samuel N. Harris, Jr.	10/19/2020
Jonathan A. Mejia aka Jonathan Mejia	10/19/2020
Chryslyn K. Naluai aka Chryslyn Naluai	10/19/2020
Oscar Palomares	10/19/2020
Leslie D. Harris aka L. Danielle Harris	10/19/2020
Dana M. Lupiloff	10/20/2020
Sophia R. Baldwin	10/21/2020
John T. Cename	10/21/2020
Jeffrey A. Denton aka Jeffrey Denton	10/21/2020
Jay O. Wolfberg	10/21/2020
Sean S. Baba aka Sean Baba	10/22/2020
Wendy C. Fujitani	10/23/2020
Jose C. Dingle, Jr.	10/23/2020
Alexie M. Manabat-Rule aka Alexie Manabat-Rule	10/23/2020
Austin T. O'Leary aka Austin O'Leary	10/23/2020
Laurynn K. Paet aka Laurynn Paet	10/23/2020
Michelle K. B. Salazar	10/23/2020
Heather M. Dodge aka Heather Dodge	10/23/2020
Jedsolomon B. Adan aka Jed Adan	10/26/2020
Chris E. Foster Chris Foster	10/26/2020
Tanya M. Gomez aka Tanya Gomez	10/26/2020
Colina-Tayler U. Olarti aka Colina Olarti	10/26/2020
John P. Gallagher aka Paul Gallagher	10/27/2020
Kayla K. R. M. Miyashiro aka Kayla K. Miyashiro	10/27/2020
Kyle M. Dempsey aka Kyle Dempsey	10/28/2020
Karolyne I. Galam aka Karolyne Galam	10/28/2020
Timothy S. Lara aka Timothy Lara	10/28/2020
Joshua R. Broady aka Joshua Broady	10/29/2020
Reginald C. Buck aka Reginald Buck	10/29/2020
Leah C. Frank aka Leah Frank	10/29/2020

Mark E. Short aka Mark Short	10/29/2020
Cory T. Ito aka Cory Ito	10/29/2020
Tarek M. Antaki aka Tarek Antaki	10/30/2020
Courtney A. Harrington aka Courtney Harrington	10/30/2020
Ruben C. Rios aka Chris Rios	10/30/2020
Brett A. Sherwood aka Brett Sherwood	10/30/2020
Alisa A. Sinclair aka Alisa Sinclair	10/30/2020
Sara K. Suzuki aka Sara Suzuki	10/30/2020
William J. Cattell aka Will Cattell	11/02/2020
Katrina R. Jefferson aka Katrina Rachelle Jefferson	11/02/2020
Harold D. Wilkerson, Jr. aka Hal Wilkerson	11/02/2020
Frankie F. Ordoubadi	11/04/2020
Raymond C. Aparra aka Raymond Aparra	11/04/2020
Brenda O. Avery aka Brenda Avery	11/04/2020
Reyn J. Halford aka Reyn Halford	11/04/2020
Lanny E. Hoover aka Lanny Hoover	11/04/2020
Debra K. Schonewill aka Deb Schonewill	11/04/2020
Jennifer A. Granum aka Jennifer Granum	11/06/2020
Krista C. Bridgeford aka Krista Bridgeford	11/06/2020
Linda Byrd	11/06/2020
Yeeyeng Lim	11/09/2020
Marianne V. Martin	11/12/2020
Devin H. Kanahale	11/13/2020
Courtney S. Trommlitz	11/16/2020
Derek H. Vandorston aka Derek Vandorston	11/16/2020
Ye Yuan	11/16/2020
Jessica G. Cheng aka Jessica Cheng	11/20/2020
Tae H. Jung aka John Jung	11/20/2020
Brian J. Oberg aka Brian Jon Oberg	11/20/2020
Casandra A. Cannon	11/23/2020
Kristine C. Tsuji-Wiesnekker	11/23/2020
Benjamin J. Easley aka Benjamin James Easley	11/24/2020
Hanalei L. M. S. B. K. De Rego aka Hanalei De Rego	11/30/2020

<u>Brokers – Corporations and Partnerships</u>	<u>Effective Date</u>
Zillow Listing Services, Inc Marifrances Krstic, PB	10/15/2020
<u>Brokers – Limited Liability Company (LLC)</u>	<u>Effective Date</u>
Yekta, LLC Saeid Pourjalali, PB	09/09/2020
Consap Realty, LLC Francisco B. Sapigao, Jr., PB	10/07/2020
Hawaii Signature Properties, LLC Joseph Morris, PB	10/07/2020
Kang Realty, LLC Kristi M. Kang, PB	10/19/2020
Marco Hawaii, LLC dba Open Door Kazuhiro Maruko, PB	11/04/2020
Pineapple Express 808, LLC dba Nexthome Hometown Realty Group Joseph A. Hogin, PB	11/12/2020
Avatina, LLC dba Avatina Thomas Wilson, PB	11/15/2020
Haroksy Homes, LLC Joe Harosky, PB	11/16/2020
<u>Brokers – Sole Proprietor</u>	<u>Effective Date</u>
Richard L. Forde dba HICO Realty	10/05/2020
<u>Legal Name Change (Individual)</u>	<u>Effective Date</u>
Tracey R. Davis fka Tracey R. Kauahi	09/08/2020
Sarah Corbett fka Sarah Rauch	09/15/2020
Astrid Inga Armani fka Astrid Inga Schweigert	09/21/2020
Sara Lynn Drowdy fka Sara Lynn Morton	10/01/2020
Julie Ann Sparks fka Julie Ann Yaworsky	10/19/2020
Lynne H. Lancaster-Short fka Lynne H. Lancaster	10/19/2020
Celine Melia Nice fka Celine Melia Felix	10/20/2020
Sophia Lam fka Sophia Lin	10/23/2020
Ashly Michelle O'Neill fka Ashly M. Nuovo	10/26/2020
Rowena C. Cadiz fka Rowena C. Papas	10/28/2020
David Zitiello, Jr. fka David Zapanta	10/29/2020
Helen Ann Zaslow fka Helen Ann Tremain	11/05/2020
Mindy Coiner fka Mindy Williams	11/05/2020

License Name Change (Individual)  
Pomaikai A. K. Suiso  
    aka Mai Suiso  
        fka Pomaikai Suiso  
Helen Ann Zaslow  
    aka Ann Zaslow  
        fka Ann Tremain

Effective Date  
10/08/2020

11/05/2020

Educational Equivalency Certificate

Justin Ohama  
Leslie Keith Iczkovitz  
Philip Soo-Chong Hou  
Wilbert Joseph Robinson, Jr.  
Schyler Yoshio Murakami  
Angela Reishea Taylor  
Christina Marie Hirazumi  
Janina Perez Ayers  
Rubin Allan Kremling  
Jessica I. Daza  
Soraya Evelyn Johnson  
Laarni Tanhueco Alfonso  
Timothy J. Stripe  
James Stanley Marchant  
Michelle Ouellette Smith  
Kris Smith  
Tony Lu Wang  
Naomi Marie Pich  
Christopher Allen Swift  
Tiffany M. Campana  
Shawn Michael Morgan  
Brandace Suzanne Martin  
Hideki Miura  
Andrew Michael Arroyo  
Russell Hans Anderegg  
Michael Christopher Stark  
Scott Hamilton Casas  
Michael Thomas Schoback  
Thomas Michael Wieck-Berry  
Nita Shinsky  
Cristofer Robbin Keilani Bertero  
Keola Robert Whittaker  
Jeffrey Todd Woolson  
Masami Suga  
Steven Akio Hiraoka

Expiration Date

10/26/2022  
10/30/2022  
10/30/2022  
10/30/2022  
10/30/2022  
11/04/2022  
11/04/2022  
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11/24/2022  
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11/27/2022  
11/27/2022  
11/27/2022  
11/27/2022

Equivalency to Uniform Section of Examination Certificate

Justin Ohama  
Philip Soo-Chong Hou  
Wilbert Joseph Robinson, Jr.  
Angela Reishea Taylor  
Janina Perez Ayers  
Rubin Allan Kremling  
Jessica I. Daza  
Soraya Evelyn Johnson  
Timothy J. Stripe  
Laarni Tanhueco Alfonso

Expiration Date

10/26/2022  
10/30/2022  
10/30/2022  
11/04/2022  
11/04/2022  
11/05/2022  
11/05/2022  
11/05/2022  
11/06/2022  
11/06/2022

James Stanley Marchant	11/09/2022
Michelle Ouellette Smith	11/10/2022
Kris Smith	11/10/2022
Naomi Marie Pich	11/12/2022
Christopher Allen Swift	11/12/2022
Tiffanhy M. Campana	11/12/2022
Shawn Michael Morgan	11/13/2022
Brandace Suzanne Martin	11/13/2022
Michael Christopher Stark	11/17/2022
Andrew Michael Arroyo	11/17/2022
Russell Hans Anderegg	11/17/2022
Scott Hamilton Casas	11/19/2022
Michael Thomas Schoback	11/19/2022
Thomas Michael Wieck-Berry	11/20/2022
Nita Shinsky	11/24/2022
Jeffrey Todd Woolson	11/27/2022
Masami Suga	11/27/2022
Steven Akio Hiraoka	11/27/2022

Real Estate Broker Experience Certificate

Expiration Date

Monica A. Schaefer	10/28/2022
Shanelle Lum	10/30/2022
Philip Soo-Chong Hou	10/30/2022
Wilbert Joseph Robinson, Jr.	10/30/2022
Bonnie Kay-Perrin McCrystal	11/02/2022
Angela Reishea Taylor	11/04/2022
Christina Marie Hirazumi	11/04/2022
Janina Perez Ayers	11/04/2022
Marilou S. Eagar	11/04/2022
Rubin Allan Kremling	11/05/2022
Ted R. Ketcham	11/05/2022
Timothy J. Stripe	11/06/2022
Erica Kathleen Amundson	11/09/2022
Emi W. Sweeney	11/09/2022
Jeffery John Lewis	11/10/2022
Felicia Angela Orian	11/12/2022
Tony Lu Wang	11/12/2022
Chad Vazquez	11/12/2022
Shawn Michael Morgan	11/13/2022
Deborah Louise Arguello	11/13/2022
Andrew Michael Arroyo	11/17/2022
Russell Hans Anderegg	11/17/2022
Douglas Gene Powell	11/23/2022
Nita Shinsky	11/24/2022
Yuki Fujiya Craig	11/24/2022
Cory Gregory Tsuda	11/27/2022

Restoration – Real Estate Salesperson

Effective Date

Kade Mount	10/30/2020
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Continuing Education Equivalency

Effective Date

Timothy P. Ross	07/16/2020
Karen Yu-Kyong Lee	10/16/2020
Bernadette Marie Pillar	10/30/2020
Alison Regan Wisnom	11/02/2020
Linette Lum Silsbee	11/04/2020
Mariko Yoshioka Gillam	11/04/2020

William Cittadino	11/12/2020
Dennis Robert Fransen	11/12/2020
Kelly M. Byrne	11/16/2020
Michael Peter Ambrose	11/23/2020
Elerina P. Ambrocio	11/25/2020
Michael Polley	11/25/2020
Kellie Agno	11/25/2020
Terry Petrovich	11/25/2020